

PLEASE FILL THE FORM IN BLOCK LETTERS

Form No.

Date: DDMMYYYY

<input type="checkbox"/> <b>Borrower</b>	<input type="checkbox"/> <b>Individual</b>	<input type="checkbox"/> <b>Non Individual</b>
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**Name:**  
Mr. / Mrs. / Ms. / Dr. / M/s.

First Name	Middle Name	Last Name
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**Name of Organisation:**

**Employment Nature:**     Salaried     Self Employed     House Wife     Student     Retired

**Nature of Organization:**     Govt. PSU     Public Ltd.     Pvt.Ltd.     MNC     Partnership  
 Proprietorship     Others \_\_\_\_\_

**Designation:** \_\_\_\_\_ **Period in Current Employment/Business** \_\_\_\_\_ Years/Months

<input type="checkbox"/> <b>Co-Borrower</b> <input type="checkbox"/> <b>Guarantor</b>	<input type="checkbox"/> <b>Individual</b>	<input type="checkbox"/> <b>Non Individual</b>
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 Proprietorship     Others \_\_\_\_\_

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**Nature of Organization:**     Govt. PSU     Public Ltd.     Pvt.Ltd.     MNC     Partnership  
 Proprietorship     Others \_\_\_\_\_

**Designation:** \_\_\_\_\_ **Period in Current Employment/Business** \_\_\_\_\_ Years/Months

Type of Loan / Facility	Loan / Facility applied for	Purpose of Top-up
<input type="checkbox"/> <b>Builder Purchase</b> <input type="checkbox"/> <b>Home Improvement</b> <input type="checkbox"/> <b>Top-up Term Loan</b> <input type="checkbox"/> <b>Plot + Construction</b> <input type="checkbox"/> <b>Commercial Property</b> <input type="checkbox"/> <b>Others</b> _____	<input type="checkbox"/> <b>Construction</b> <input type="checkbox"/> <b>Resale</b> <input type="checkbox"/> <b>Top-up Term OD</b> <input type="checkbox"/> <b>Balance Transfer</b> <input type="checkbox"/> <b>Smart Home Loan</b>	<input type="checkbox"/> <b>Business</b> <input type="checkbox"/> <b>Others</b> _____ Loan Account No. _____ <small>(In Case of Top-up of Existing Kotak Mahindra Bank Limited Loan)</small>
Amount ₹ _____		
Tenure (Months) _____		
Rate of Interest <input type="checkbox"/> Fixed <input type="checkbox"/> Floating		
<input type="checkbox"/> Fixed + Floating		

Property Details	
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**Transaction Type**     Builder     Resale     Repair / Renovation

Builder Name: \_\_\_\_\_ Project / Property Name: \_\_\_\_\_

**Property Type**     Flat     Single Storey House     Extension/Repair     Bungalow     Commercial     Industrial  
 Plot+Construction     Others \_\_\_\_\_

**Property to be purchased in name of** \_\_\_\_\_

**Own Contribution source**     Fixed Deposit     Shares     Mutual Funds     Property Sale     Others \_\_\_\_\_

**Address of Property** \_\_\_\_\_

**City** \_\_\_\_\_ **Pincode** \_\_\_\_\_

**Cost of Property / Land+Construction** \_\_\_\_\_ **Built-up Area (In Sq.Ft / Sq.Mts.)** \_\_\_\_\_

**Carpet Area (In Sq.Ft./Sq.Mts.)** \_\_\_\_\_ **Name of Seller** \_\_\_\_\_

**Stage Construction**     Complete     Under progress     Yet to start

**Usage Of Property**     Self Occupy     Rental     Investment     Others \_\_\_\_\_

**Insurance Details (Optional)**
**Life Insurance (Loan Cover Protection Plan)**
 Interested
  Non Interested

**Property Insurance**
 Interested
  Non Interested

**If Interested, would you like the premium and other charges to be funded by Kotak Mahindra Bank**
 Yes
  No

**References (Not related to you)**

<b>Name:</b>	<input type="text"/>		
<b>Tele.:</b>	STD Code <input type="text"/>	<b>Mobile</b>	<input type="text"/>
<b>Name:</b>	<input type="text"/>		
<b>Tele.:</b>	STD Code <input type="text"/>	<b>Mobile</b>	<input type="text"/>

In compliance to RBI Circular Ref DBOD No. Dir BC.4/13.03.00/2012-13, clause 2.2.1 on granting loans and advances to relatives of directors and clause 2.2.2 on restrictions on grant of loans and advances to officers and relatives of senior officers of banks.

**For Individual / Sole-proprietor Applicants**

- a) Do any of the applicants happen to be directors or relatives of a director of a banking company (including Kotak Mahindra Bank & its subsidiaries), as defined in the said circular  Yes  No
- b) Do any of the applicants happen to be relatives of senior officers of the bank, as defined in the said circular  Yes  No

**For Non-individual Applicants**

- a) Do any of the partners / directors in the firm / company happen to be directors or relatives of a director of a banking company (including Kotak Mahindra Bank & its subsidiaries), as defined in the said circular  Yes  No
- b) Do any of the partners / directors in the firm / company happen to be relatives of senior officers of the bank, as defined in the said circular.  Yes  No

**Declaration**

I/We declare that all the particulars and information given in the application form are true, correct and complete and the same shall form the basis of any loan Kotak Mahindra Bank Limited (hereinafter mentioned as "the Bank") may grant to me/us. I/we have had no insolvency proceedings against me/us nor have we ever been adjudicated insolvent and further confirm that I/we have read the brochure and understood the contents. I am/we are aware that the monthly installment comprising of principal and interest will be calculated on the basis of monthly rests. I/We are aware that any change in the options/types of interest and the frequency of rest may be permitted only at the sole discretion of a Bank on such terms as may be decided by the Bank from time to time. I/we understand and agree that in case of rejection of my/our application, documents submitted for the processing of my application shall not be returned to me/us. I/We agree that the Bank may take up such reference and make such enquires in respect of this application, as it may deem necessary. I/we undertake to inform the Bank regarding any change in my/our occupation/employment/constitution and to provide any further information that the Bank may require. The Bank may make available any information contained in this form and other documents submitted to the Bank and information pertaining to the loan to any institution or body. The Bank may seek /receive information from any source / person to consider this application. I/we further agree that my/our loan application shall be governed by the rules of the Bank, which may be in force from time to time. I/We agree that the processing fees payable to the Bank or collected upfront, shall not be refunded under any circumstances if my/our application for loan is rejected by the Bank on any ground whatsoever or once the loan has been sanctioned by the Bank, irrespective of whether I/we finally avail the same.

I/We undertake that the facility will be used for the purpose it is granted by the Bank/declared by me/us at the time of availing the facility and not for investment in stock market in any form or any speculative, anti-social or any purpose nor permitted by law. I/We understand that this requirement in line with the RBI regulation. I/We understand that if it is found by the Bank at a later date that the facility granted to me/us is being used for any other purpose than the purpose for which it was granted, then the Bank will have the right to recall the facility at any time.

I/We am/are aware that any new phone number, mobile number, e-mail id provided by an existing customer while opting for any other product of Bank (eg. credit card, personal Loan etc.) shall be automatically updated in the Bank records in lieu of the phone number, mobile number, e-mail id provided at the time of opening the account or previously registered with the Bank. All further intimations/communications pertaining to the Bank account shall also be sent by the Bank only to the new phone number, mobile number, e-mail id and no intimations/communications shall be sent to the phone number, mobile number, e-mail id provided at the time of opening the Bank account or previously registered with the Bank.

**I/We have read and understood the MITC (Most Important Terms & Conditions) (attached herewith) of the applied loan and confirm having received the MITC sheet which also contains all the applicable charges/fees/levies etc. applicable on the said loan/facility.**

I/We am/are aware that my/our loan account/facility is governed by various policies of the Bank and other important information which are amended from time to time as per directives from RBI, and that the same can be accessed through Customer Corner of the Bank via the Bank's website i.e. [www.kotak.com](http://www.kotak.com) or at the following link: <http://www.kotak.com/bank/common/customer-corner.htm>.

 Individual
  Non-Individual

 Individual
  Non-Individual

 Individual
  Non-Individual

Name: \_\_\_\_\_

Place: \_\_\_\_\_ Date \_\_\_\_\_

 Primary Borrower

Name: \_\_\_\_\_

Place: \_\_\_\_\_ Date \_\_\_\_\_

 Co-Borrower 1
  Guarantor 1

Name: \_\_\_\_\_

Place: \_\_\_\_\_ Date \_\_\_\_\_

 Co-Borrower 2
  Guarantor 2

**To be filled in by Applicant (kindly tick the card of your choice)**



**Kotak Royale Signature Credit Card**

- Earn upto 4X Reward Points
- Airport Lounge Access Program
- Fuel Surcharge Waiver
- No Joining Fee and Annual Fee



**Kotak League Platinum Credit Card**

- Earn upto 8X Reward Points
- Fuel Surcharge Waiver
- Annual Fee Waiver: Minimum retail spends of ₹ 50,000 in a year

\*Fees and Charges mentioned above are as of date of application and subject to change. Refer [www.kotak.com](http://www.kotak.com) for latest version of MITC

**BORROWER**

Name as desired on the Card  Maximum 19 characters

I want to apply for  Royal Signature Credit Card  League Platinum Credit Card

**CO-BORROWER**

Name as desired on the Card  Maximum 19 characters

I want to apply for  Royal Signature Credit Card  League Platinum Credit Card

**CO-BORROWER**

Name as desired on the Card  Maximum 19 characters

I want to apply for  Royal Signature Credit Card  League Platinum Credit Card

**CO-BORROWER**

Name as desired on the Card  Maximum 19 characters

I want to apply for  Royale Signature Credit Card  League Platinum Credit Card

**SIGN UP & DECLARATION**

I hereby declare that the particulars contained herein above are complete, true and correct to the best of my knowledge and Kotak Mahindra Bank Ltd. ("Bank") is entitled to verify the same directly or through any third-party agency. I authorise the Bank and its affiliates to use information from this application for administrative purpose. I confirm that I am a resident of India. I further understand that the Bank may at its sole discretion accept or reject either one or both cards applied for by me in this application. I further agree to be fully liable and authorise the Bank to debit My Kotak Mahindra Bank Credit Card account(s) for all spends, fees and other charges, interest, etc. on my Credit(s). Government taxes (including service tax, GST, any/all applicable taxes from time to time) and surcharge at applicable rates will be charged on all fees, charges, interest, etc. and I agree to pay the same. In case, I have applied for an Add-On Card(s) I will be billed separately for the Add-On Card in the respective monthly statement(s). I will be liable for all charges incurred on the Add-On Card. I undertake to notify the Bank immediately of any change in the above details and information given by me. I hereby declare that I have read the Terms and Conditions for the Bank's credit Card and I agree that I will be bound by these Terms and Conditions including those excluding/limiting the Bank's liability. I agree to receive my Cardholder(s) Agreement in the electronic format & I understand that upon my request, print copy of the same would be couriered to me by the Bank. I further agree and understand that all documents given to the Bank in connection with this application including, but not limited to photocopies of original documents, signatures verification, address verification and bank details shall become the property of the Bank and shall not be returned to me. I hereby confirm that I have read & understood the terms and conditions governing the entire business relationship with the Bank and relating to various services including but not limited to Cardholder Agreement, ATMs, Phone Banking, Home Banking, Net Banking and Bill Payment. I understand that the Bank may at its absolute discretion, discontinue or modify any of these services completely or partially without any prior notice to me. I authorise the Bank, its group companies and their agents to exchange or share all the information relating to me and my repayment history with banks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they deem fit.

I want to apply for Kotak Credit Card  I want to apply for Kotak Credit Card  I want to apply for Kotak Credit Card  I want to apply for Kotak Credit Card

Date:  Date:  Date:  Date:

Name  Name  Name  Name

Borrower's Signature

Domestic Usage only

Domestic & International Usage

Co-Borrower's Signature

Domestic Usage only

Domestic & International Usage

Co-Borrower's Signature

Domestic Usage only

Domestic & International Usage

Guarantor's Signature

Domestic Usage only

Domestic & International Usage

I agree that if I have selected the Credit Card with Domestic & International usage, the entire credit on the card will available for both Domestic and International Transactions. The said credit limit will also be applicable to the Add-On card, subject to the spending limit as agreed by the Primary Applicant if any.

Please note that you can change the credit limit for International usage on the card and the Add-On card (if any) once the card is issued by calling the customer contact centre of the Bank.

Borrower's Signature

Co-Borrower's Signature

Co-Borrower's Signature

Guarantor's Signature

Credit Card are sourced in select locations only. Credit Card applications received from non-sourceable locations will not be processed for Credit Card issuance.

**For office use only:**
**DMA/Open Market Details:**

<b>DSA</b> <input type="checkbox"/>	<b>Open Mkt DST or RM Direct</b> <input type="checkbox"/>	(Tick whichever is applicable)
Name:	<input type="text"/>	CRN <input type="text"/>
RM Name:	<input type="text"/>	CRN <input type="text"/>
DST/BDO/FOS Name:	<input type="text"/>	CRN <input type="text"/>

**Cross sell data Details**

Please tick your option

<input type="checkbox"/> Kotak Securities	<input type="checkbox"/> Wealth	<input type="checkbox"/> Kotak Prime	<input type="checkbox"/> RL Sales
<input type="checkbox"/> RL Bank Branch	<input type="checkbox"/> Corporate Salary Team	<input type="checkbox"/> Corporate Liability Group	<input type="checkbox"/> SME
<input type="checkbox"/> RA Customer Care	<input type="checkbox"/> Privy	<input type="checkbox"/> Customer Contact Center	
CSA/RL Bank Br. Name:	<input type="text"/>	CRN <input type="text"/>	
SRA/RL RM Name:	<input type="text"/>	CRN <input type="text"/>	
RM Name:	<input type="text"/>	CRN <input type="text"/>	
DST/BDO/FOS Name:	<input type="text"/>	CRN <input type="text"/>	
TME Name:	<input type="text"/>	CRN <input type="text"/>	
Runner Name:	<input type="text"/>	CRN <input type="text"/>	

**Referral Details**

<b>Referred by HF AM</b> <input type="checkbox"/>	<b>Referred by LAP RM</b> <input type="checkbox"/>	<b>Referred by WC RM</b> <input type="checkbox"/>	<b>Referred by BL RM</b> <input type="checkbox"/>
Referral RM Name:	<input type="text"/>	CRN <input type="text"/>	

**Processing Fees Details**

Cheque/DD No.	Instrument Date : DD/MM/YYYY	Drawn on / Bank and Branch	Amount (In Rs.)
	<input type="text"/>		
	<input type="text"/>		

**MOST IMPORTANT TERMS AND CONDITIONS (MITC)  
HOUSING LOAN AND TOP UP**

**Personal Insurance:-**

Customers can opt for insurance cover on the Life of the Borrower which would cover, depending upon the sum assured, the liability outstanding under the loan account at the time of death of the Policy holder. Availing such insurance cover is optional.

**Property Insurance:-**

The Bank may require the borrowers to insure at their own cost, the property to be financed by the bank and given as a security of the loan.

**Repayment:-**

All Loans are to be repaid by way of Equated Monthly Installments (EMI) over tenure of the Loan. The Repayment commences from a Date specified by the Bank at the time of Disbursement. EMI Due Dates would generally be 1<sup>st</sup>, 5<sup>th</sup>, or 10<sup>th</sup> of a Month as may be chosen by the Borrower and accepted by the Bank.

Repayment can be made by way of ECS or Standing Instruction (in case Customer has Banking with Kotak Mahindra Bank Limited) or as the Bank may accept.

Before commencement of EMI, the Borrower may be liable to pay Pre-EMI Interest (PEMII) if the Bank so communicates at the time of disbursement. This would generally be applicable in the case of part disbursements (Disbursement in Stages like in Under-construction Properties) or in case of Disbursement within the specified period before the first EMI Due Date agreed upon. PEMII is calculated at the prevailing ROI on the Disbursed Amount (or Outstanding Loan Amount, whichever is lower) for the No. of Days remaining till the upcoming Due Date of payment of Installment (EMI, PEMII)

The Loan will be considered as Fully Repaid only when all the Dues are paid and the Outstanding Loan amount becomes Zero.

**Schedule of Charges:-**

1.	Processing Fee (Non-refundable)	It varies depending upon the type of Loan. It is maximum 2% of the Loan Amount plus GST and any other applicable statutory levies.
2.	Commitment Fee	2% of the undisbursed amounts of the Loan plus GST and any other applicable statutory levies, This would be applicable even if the Loan is foreclosed before Full Disbursement.
3.	Cheque dishonour Charges	Rs.750/- (plus other applicable statutory levies) per instance.
4.	Charges for Copy of any Document	Rs. 500/- (plus other applicable statutory levies) per instance.
5.	Prepayment Charges	NIL (For Home Loan & Term Loan for Individuals at floating rates)
6.	Prepayment Charges (Non-Individual)	<ul style="list-style-type: none"> <li>• No Prepayment/Foreclosure is allowed till the lapse of Lock in Period of 6 months after EMI Commencement.</li> <li>• After the Lock-in Period, Part Prepayment of minimum Rs.25,000/- and maximum upto 25% of outstanding Loan Amount can be Made without any Prepayment Charges every 6 months. The minimum period between any two prepayment shall be atleast 6 (six) months.</li> <li>• For any Part Prepayment in excess of 25%, 4% (plus GST and other applicable taxes) of the excess prepayment Amount shall be charged as Prepayment Charges.</li> <li>• For Full Prepayment any time after the Lock-in Period, Prepayment Charges shall be 4% (plus GST and other applicable taxes) of the Foreclosure Loan Amount plus Amounts prepaid during the last 12 months.</li> </ul>
7.	Repayment Mode / Amount swap Charges	Rs. 500/- (plus GST and any other applicable statutory levies) per instance
8.	Substitute interest (penal interest)	2% p.m. compounded monthly on the Amount Due but unpaid from the Date of the Amount falling Due till the Date of actual Payment.
9.	Collection Charges (in case of Default)	30% (plus other applicable statutory levies) of Cheque / instrument Dishonour Charges plus Substitute Interest.
10.	Charges for duplicate NOC / No due certificate	Rs. 500/- (plus other applicable statutory levies) per instance.
11.	Charges for copy of CIBIL Report (to Customer who has availed Loan/ Overdraft from us)	Rs.50/- (plus GST and any other applicable statutory levies) per instance.
12.	Charges for Interest Certificate/ Account Statement	Free once in a Financial Year. Thereafter, Rs. 250/- (plus GST and any other applicable statutory levies) per instance.
13.	Top Up OD	<ul style="list-style-type: none"> <li>• Annual Review Charges-Rs 5,000/- plus GST and any other applicable statutory levies.</li> <li>• Non Utilisation charges-0.25% of difference between actual average utilization and 25% of the average operating limit during the quarter, subject to a minimum of Rs. 1250 + GST, chargeable on a quarterly basis.</li> </ul>

**Notes:-**

- Other Product-specific Charges shall be informed separately at the time of availing the Loan. (like Franking of HLD / Guarantor Agreement which varies from State to State, Franking / Notarisation of RBI and other Affidavits as applicable, etc.)
- Charges for other Services would be specified as applicable when the Customer applies for those Services. (like Revalidation of Sanction, Change in Property, Rescheduling of Loan, change in EMI Date, Solvency Charges, Request for authenticate documents, etc.).
- For fixed rate loan prepayment charges as per point 6 above will apply.
- Taxes / other statutory levies may be charged if applicable as per Government / RBI directives.
- Kotak Mahindra Bank Ltd (The Bank) the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate and will be published on the bank's website.
- For Detailed Terms & Conditions please refer to our MITC on bank's website.

**Default:-**

In case of Default (i.e., if the Amount Due is not paid by the Due Date), the Bank will try to inform the Customer for payment of any Loan Outstanding by Post, FAX, Telephone, E-mail, SMS and / or through Third Parties appointed for Collection purpose to remind, follow-up and collect Dues. Any Third party so appointed, shall adhere to the Indian Banks Association's (IBA) Code of Conduct on Debt Collection.

**Indicative List of Documents**

To process your loan/facility application, we would require documents which are applicable to your business profile from the list given below.

1. Mandatory KYC\* documents for all applicants.
  - Proof of Identity - Voter's ID Card / Aadhaar Card / Passport / Driving License / PAN Card / Signature identification form present banker of Proprietor / Partner / director (if a company) etc.
  - Proof of Residence - Recent Telephone bill / Electricity bill / Property tax receipt / Passport / Voter's ID Card of Proprietor / Partner / Director (if a company) etc.
2. Ownership proof and telephone bills
3. Sanction letters / Repayment tracks for all loans and facilities availed.
4. Title documents in case property is offered as collateral.
5. Industry/sector specific documents with respect to mandatory licenses / registrations / qualification etc.
6. Any other document as may be required.
7. Income documents:-

Salaried Customers	Non - Salaried Customers
<ul style="list-style-type: none"> <li>• Latest 3 months salary slips - form 16.</li> <li>• 6 months bank statements</li> </ul>	<ul style="list-style-type: none"> <li>• For a partnership Firm - Latest partnership deed, PAN of the firm and office address proof.</li> <li>• For a company - Certificate of incorporation, MOA &amp; AOA, PAN, latest shareholding pattern and office address proof.</li> <li>• I.T. returns for last 2 or 3 years (as applicable) with computation of income for both business and individuals i.e. partners/ directors. Audited financial statements for last 2 or 3 years (as applicable) along with all schedules &amp; annexure and Tax Audit Report. In case company, Auditor's Report, Director's Report &amp; Notice of AGM are also required.</li> <li>• Net worth statements of partners/ directors.</li> <li>• 12 months bank statements</li> </ul>

\* As per RBI directive, customer shall be required to submit KYC documents of beneficial Owner (BO) i.e. natural person, who on his own or together or through one or more person, exercises control through ownership or who ultimately has a controlling ownership interest (for more details, please refer to RBI circular DBOD. AML.B.C. No. 71/14.01.001/2012-13 dated January 18, 2013)

- In case applicant is a registered entity and an unlisted company on any stock exchange where BO/BOs hold more than 25% shares or capital or profits. in the said company, then KYC documents along with BO Form of all such BO /BOs are required to be submitted.
- When applicant is Partnership / LLP firm where BO/BOs hold more than 15% capital or profits in the firm, then KYC documents along with BO Form of all such BO /BOs are required to be submitted.
- When applicant is Association of Persons (AOP) or Body of Individuals (BOI) where an individual/s hold more than 15% property or capital or profits in the association /BOI, then KYC documents along with BO Form of all such BO /BOs are required to be submitted.

**Customer Service / Infoline / Associates**

Visit us at : [www.kotak.com](http://www.kotak.com)

Call us at: 1860 266 2666 (Local call rates apply) (Monday to Friday 9.00 am to 6.00 pm, Excluding Holidays)

**All correspondence should be addressed to "Kotak Consumer Asset" at:**

**KOTAK MAHINDRA BANK LTD.,**

4th Floor, Zone I, Building No. 21, Infinity Park,  
Off Western Express Highway, Gen A.K. Vaidya Marg,  
Malad (E), Mumbai - 400 097, India.

**Regd. Office:** 27 BKC, C27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.


**Acknowledgment Slip**

Date:

Application Number: \_\_\_\_\_

Received from \_\_\_\_\_ application for a Loan/Facility

of ₹ \_\_\_\_\_ We have received cheque/draft no \_\_\_\_\_ for ₹ \_\_\_\_\_

drawn on \_\_\_\_\_ towards the application fee payable. In case of any queries relating to your application, please contact

\_\_\_\_\_ Your Sales Executive / Relationship Manager at \_\_\_\_\_

For any queries / issues related to services provided by Kotak Mahindra Bank Ltd or its outside service providers, you may please contact us on the phone number/email id provide on back of this sheet.

