

Required Funds

- Total Purchase/ Construction Cost Rs.
 - Registration Cost Rs.
 - Stamp Duty Rs.
 - Improvement Cost Rs.
 - Extension Cost Rs.
 - Incidental Cost Rs.
- A. Total Requirement of Funds (Sum of 1 to 6) Rs.

Source of Funds

- Amount already spent (Source) Rs.
 - Saving from Bank Rs.
 - Disposal of Investments (FD, Shares, NSC etc) Rs.
 - Provident Fund (refundable / Non-refundable) Rs.
 - Other (Specify) Rs.
 - Loan Requested Rs.
- B. Total of Source of Funds (Sum 7 to 12) Rs.

Note : 'A' which is the requirement of funds should be equal to 'B' which is the estimate of Source of funds from where the cost will be met.

Purpose of Loan

- Purchase Purchase of Land + Construction Construction Improvement Extension Any Other (Please Specify)

Property Details

If property not selected, by when do you intend to finalise the property?

Usage of Property Self Occupation Rental (Monthly rent expected) Investment Other (Please specify)

Purchase from Builder Society Development Authority Resale Self Construction Date of Purchase

Construction Stage Ready To Commence Under Construction Date of Possession

Age of property (yrs.) Land Area Built up Area

Is it a KMBL approved project? Yes No Agreement in the name of

Add. Line1

Add. Line2

Area

City PIN

I/We wish to apply for Kotak Life Loan Protector (optional) Yes No

If Yes, Name of Applicants:

Applicant 1

Applicant 2

References (Not related to you)

Name

Tel. No. Mobile No.

Name

Tel. No. Mobile No.

Value Added Products

a. We hereby voluntarily requisition, accept and expressly authorize Kotak Mahindra Bank Limited to exchange, share, disclose or use in any manner whatsoever, the information voluntarily provided by me / us herein, to make telephone calls and/or send SMS's and/or emails and/or use any other form of communication to offer and / or market and / or sell to me / us any of the products or services or any enhancements / upgradation / revisions thereof offered from time to time by Kotak Mahindra Bank Limited. (Yes No)

b. I/We do not wish to receive any telephone calls and/or SMS's and/or emails to offer and / or market and / or sell to me / us any of the products or services or any enhancements / upgradation / revisions thereof offered from time to time by Kotak Mahindra Bank Limited. (Yes No)

Declaration

I/We declare that all the particulars and information given in the application form are true, correct and complete and shall form the basis of any loan Kotak Mahindra Bank Limited (hereinafter mentioned as "the Bank") may grant to me/us. I/We Confirm that 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 principal and interest will be calculated on the basis of monthly rests. I/We are aware that the option on interest rate and the frequency of rests cannot be changed and change(s) may be permitted only at the sole discretion of the Bank on such terms as decided by the Bank. 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 references and make such enquiries in respect of this application, as it may deem necessary. I am/we agree that the processing fees as applicable shall not be refunded once the loan has been sanctioned irrespective of whether I/we finally avail the loan facility. I/We undertake to inform the Bank regarding any change in my/our occupation/ employment 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 and loan 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 collected upfront, shall not be refunded 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.

Any new phone number, mobile number, e-mail id provided by an existing Customer while opting for any other product of the 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.

Bank shall be no way responsible for non receipt of intimations/communications to the previously registered phone numbers, mobile numbers, e-mail id.

Signature of Applicant : Date : Signature of Co-Applicant : Date :

Processing fee details (For office use only)

Amount Dated Cheque Number Drawn on/ Bank and Branch

For office use only

DMA/DST DETAILS			
<input type="checkbox"/> DMA	<input type="checkbox"/> DST	(Tick whichever applicable)	
DMA/DST CRN:	C R N	Relationship Manager CRN:	C R N
Sourcing Agent CRN:	C R N	DSA/DST Name:	
Manpower Agent CRN:	C R N	RM Name:	
Referral Agent CRN:	C R N	Opportunity ID:	

CROSS SELL DATA CAPTURE			
Bank Branch Name:		Bank Branch CRN:	C R N
Sales Executive CRN:	C R N	Cross Sell RM CRN:	C R N
Call Centre Agent CRN:	C R N		

Please tick your option

RO / PB Team CRN: C R N Corp. Salary Team CRN: C R N

Acquisition Team CRN: C R N

ACKNOWLEDGEMENT

Serial No.:

Dated:

Received from: Application form for loan facility of Rs.

Application received by: For Kotak Mahindra Bank Ltd.

Dear Customer,

Thank you for applying for home finance product of Kotak Mahindra Bank Ltd. To ensure that there is clarity regarding the Bank's offer, we request you to please go through the following conditions governing the loan:

- Loan Processing Fees maximum @ 1.75% of loan amount shall be payable upfront, at the time of submitting this application.
- Documentation Charges maximum @ 0.5% of loan amount.
- Cheque Bounce charges: Rs. 750/- per instrument per instance.
- Overdue Interest: 3% per month (compounded monthly).
- Collection charges for overdue interest: 30% of Gross AFC
- Loan Cancellation charges Rs. 2500/- per agreement.
- Swap Charges Rs. 500/- per swap per instance

KMBL/HF/APP-01

kotak home finance - Application

Please complete all sections in BLOCK letters and tick boxes wherever applicable. A complete and correctly filled application form will help us in processing your application faster. An incomplete/incorrect application is liable to be rejected.

Applicant

How did you come to know of Kotak Home Finance ?

- Newspaper Hoarding Radio Television Internet
 Reference Bank Branch ATM Any Other (Please Specify)

Are you related to any Director of Kotak Mahindra Bank or its subsidiaries ? Yes No

Are you related to any Employee of Kotak Mahindra Bank ? Yes No

If Yes, Name Designation

Please sign across recent passport size photograph

Personal Details

Name: Mr./Ms./Dr./Ms./Others

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth D D M M Y Y Y Y Marital Status Single Married Others (Please specify)

Gender Male Female No. of Dependents Children Others (Please specify)

Religion (Please Specify) Caste: Category: SC ST OBC Others (Please specify)

Father's Name

Mother's Maiden Name

Spouse's Name

PAN/GIR Number (If not available, please fill up Form 60/61 as applicable.)

IT Circle/Ward Voters ID No.

Passport No. Driving Lic. No.

Education Non-graduate Graduate Post graduate Professionally qualified (Doctors, CAs, MBAs, Engineers, etc.)

Contact Details

Current Residence Address

Add. Line1

Add. Line2

City PIN

Tel. No. Fax No.

Mobile No. E-mail Address

Residence Owned Rented Company provided Parental Others (specify)

Years at current residence

Permanent Residence Address (if different from above)

Add. Line1

Add. Line2

City PIN

Tel. No. Fax No.

Mobile No. E-mail Address

Residence Owned Rented Company provided Parental Others (specify)

Years at current residence

Current Office Address

Add. Line1

Add. Line2

City PIN

Tel. No. Fax No.

Mobile No. E-mail Address

Residence Owned Rented Company provided Parental Others (specify)

Years at current residence

Preferred Mailing Address Office Residence **Preferred Contact No.** Office Residence Mobile

Additional Office Address: (Factory/Shop/Office):

City PIN

Business Constitution: Proprietorship Concern Partnership Firm Private Limited Co. Public Ltd. Co. Society Trust HUF Any other

Occupation Details

Service (tick one) Pvt. Sector Govt/Public Sector Defence Service

Business (tick one) Manufacturing Trading Export/Import Services Others (specify)

Self employed professional (tick one) CA Doctor Engineer Architect/Interior Decorator Others (specify)

Others (tick one) Retired Student Homemaker **Profession** (specify)

Loan Details

Type of Loan Home Home Equity Loan Transfer Overdraft Others

Loan Scheme

Loan/ Balance transfer Amount requested Term (Yrs) Type of interest Fixed Adjustable ROI% p.a

Top-up/ Improvement loan amount requested Term (Yrs) Type of interest Fixed Adjustable ROI% p.a

Mode of Repayment ECS Standing Instructions Post dated cheques

Estimate of funds (not applicable for Home - Equity Loans)

Date of issue: _____

Please complete all sections in BLOCK letters and tick boxes wherever applicable. A complete and correctly filled application form will help us in processing your application faster. An incomplete/incorrect application is liable to be rejected.

Co-Applicant

Relationship with the Applicant _____

Are you related to any Director of Kotak Mahindra Bank or its subsidiaries ? Yes No

Are you related to any Employee of Kotak Mahindra Bank ? Yes No

If Yes, Name _____ Designation _____

Please sign across recent passport size photograph

Personal Details

Name: Mr./Ms./Dr./M/s./Others

F I R S T N A M E M I D D L E N A M E L A S T N A M E

Date of Birth DDMMYYYY Marital Status Single Married Others (Please specify) _____

Gender Male Female No. of Dependents Children _____ Others (Please specify) _____

Religion (Please Specify) _____ Caste: _____ Category SC ST OBC Others (Please specify) _____

Father's Name _____

Mother's Maiden Name _____

Spouse's Name _____

PAN/GIR Number _____ (If not available, please fill up Form 60/61 as applicable.)

IT Circle/Ward _____ Voters ID No. _____

Passport No. _____ Driving Lic. No. _____

Education Non-graduate Graduate Post graduate Professionally qualified (Doctors, CAs, MBAs, Engineers, etc.)

Contact Details

Current Residence Address

Add. Line1 _____

Add. Line2 _____

City _____ PIN _____

Tel. No. _____ Fax No. _____

Mobile No. _____ E-mail Address _____

Residence Owned Rented Company provided Parental Others (specify) _____

Years at current residence _____

Permanent Residence Address (if different from above)

Add. Line1 _____

Add. Line2 _____

City _____ PIN _____

Tel. No. _____ Fax No. _____

Current Office Address

Add. Line1 _____

Add. Line2 _____

City _____ PIN _____

Tel. No. _____ Fax No. _____

Preferred Mailing Address Office Residence **Preferred Contact No.** Office Residence Mobile

Additional Office Address: (Factory/Shop/Office): _____

City _____ PIN _____

Business Constitution: Proprietorship Concern Partnership Firm Private Limited Co. Public Ltd. Co. Society Trust HUF Any other

Occupation Details

Service (tick one) Pvt. Sector Govt/Public Sector Defence Service

Business (tick one) Manufacturing Trading Export/Import Services Others (specify) _____

Self employed professional (tick one) CA Doctor Engineer Architect/Interior Decorator Others (specify) _____

Others (tick one) Retired Student Homemaker **Profession** (specify) _____

Continued...

Applicant

Employment Details

Organisation _____

Designation _____ Department _____
Only for salaried

Employee No. _____ No. of Employees in the organisation _____
Only for salaried

Retirement Age (Years) _____ No. of years with present organisation _____
Only for salaried

No. of years with previous organisation _____ Total no. of years in Service/Occupation (years) _____

If Self Employed Professional/Non Professional Proprietary Concern Partnership Private Limited Company

Financial Details

Income Details		Net Worth	
<input type="checkbox"/> Gross Monthly Income	Rs. _____	<input type="checkbox"/> Savings in Bank	Rs. _____
<input type="checkbox"/> Annual Benefits	Rs. _____	<input type="checkbox"/> Deposits	Rs. _____
<input type="checkbox"/> Other income per month	Rs. _____	<input type="checkbox"/> Life Insurance Policy (ies)	Rs. _____
<input type="checkbox"/> Gross Monthly Income of Spouse	Rs. _____	<input type="checkbox"/> Government Instrument (PPF/ NFC)	Rs. _____
<input type="checkbox"/> Income of other household members	Rs. _____	<input type="checkbox"/> Current Balance in PF	Rs. _____
<input type="checkbox"/> Monthly Rent Paid	Rs. _____	<input type="checkbox"/> Shares and Securities	Rs. _____
<input type="checkbox"/> Monthly Household Expenditure	Rs. _____	<input type="checkbox"/> Immovable Property	Rs. _____
<input type="checkbox"/> Monthly Installment on other loans	Rs. _____	<input type="checkbox"/> Other Assets	Rs. _____
		1 _____	2 _____

Other Loans taken / Proposed

Serial No.	Type (Car, Personal etc.)	Source (Financier's Name etc.)	EMI (Rupees)	Date of Loan	Balance Term	Loan A/c No.
Loan 1	_____	_____	_____	_____	_____	_____
Loan 2	_____	_____	_____	_____	_____	_____
Loan 3	_____	_____	_____	_____	_____	_____

Bank Account Details

Name	Bank/ Branch	Type of Account	Account Number	CC Limit	Banking Since
_____	_____	_____	_____	_____	_____

Name	Bank	Type	Card Number	Credit Limit	Valid Till
_____	_____	_____	_____	_____	_____

Co-Applicant

Employment Details

Organisation _____

Designation _____ Department _____
Only for salaried

Employee No. _____ No. of Employees in the organisation _____
Only for salaried

Retirement Age (Years) _____ No. of years with present organisation _____
Only for salaried

No. of years with previous organisation _____ Total no. of years in Service/Occupation (years) _____

If Self Employed Professional/Non Professional Proprietary Concern Partnership Private Limited Company

Financial Details

Income Details		Net Worth	
<input type="checkbox"/> Gross Monthly Income	Rs. _____	<input type="checkbox"/> Savings in Bank	Rs. _____
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<input type="checkbox"/> Income of other household members	Rs. _____	<input type="checkbox"/> Current Balance in PF	Rs. _____
<input type="checkbox"/> Monthly Rent Paid	Rs. _____	<input type="checkbox"/> Shares and Securities	Rs. _____
<input type="checkbox"/> Monthly Household Expenditure	Rs. _____	<input type="checkbox"/> Immovable Property	Rs. _____
<input type="checkbox"/> Monthly Installment on other loans	Rs. _____	<input type="checkbox"/> Other Assets	Rs. _____
		1 _____	2 _____

Other Loans takes/ Proposed

Serial No.	Type (Car, Personal etc.)	Source (Financier's Name etc.)	EMI (Rupees)	Date of Loan	Balance Term	Loan A/c No.
Loan 1	_____	_____	_____	_____	_____	_____
Loan 2	_____	_____	_____	_____	_____	_____
Loan 3	_____	_____	_____	_____	_____	_____

Bank Account Details

Name	Bank/ Branch	Type of Account	Account Number	CC Limit	Banking Since
_____	_____	_____	_____	_____	_____

Name	Bank	Type	Card Number	Credit Limit	Valid Till
_____	_____	_____	_____	_____	_____

Customer Service / Infoline / Associates.

If you have any queries, or need further information, call us :

Ahmedabad : Tel - 079-66062567 Fax - 66615883	Jaipur : Tel - 0141-5150777 Fax - 5150711	Pune : Tel - 020-26051974 Fax - 26051969
Bangalore : Tel - 080-25591231 Fax - 25589388	Kanpur : Tel - 0512-2369881 Fax - 2367474	Rajkot : Tel - 0281-6620542 Fax - 6620587
Baroda : Tel - 0265-2332084 Fax - 2342196	Kochi : Tel - 0484-2368787 Fax - 2363571	Raipur : Tel - 0771-6452261 Fax - 4240748
Chandigarh : Tel - 0172-5008642 Fax - 5008611	Kolkata : Tel - 033-22093070 Fax - 22093077	Salem : Tel - 0427-4041940 Fax - 2330364
Chennai : Tel - 044-42245544 Fax - 42245699	Kottayam : Tel - 0481-2303876 Fax - 2303873	Surat : Tel - 0261-6535554 Fax - 2256770
Coimbatore : Tel - 0422-5392040 Fax - 2201078	Ludhiana : Tel - 0161-5055200 Fax - 5055266	Vijayawada : Tel - 0866-6637565 Fax - 6637510
Delhi : Tel - 011-41790042 Fax - 23736765	Mumbai : Tel - 022-26526473 Fax - 55595510	
Hyderabad : Tel - 040-66679900 Fax - 66688023	Nagpur : Tel - 0712-6620837 Fax - 6620845	



E-mail: jaldiloans@kotak.com Visit us at: www.kotak.com

All correspondence should be addressed to "Kotak Home Finance" at:
KOTAK MAHINDRA BANK LTD., Kotak Infinity, Bldg No. 21, 4th Flr, Infinity Park, Goregaon Mulund Link Rd, Malad (E), Mumbai - 400 097.
Regd. Office: 36-38A, Nariman Bhavan, 227, Nariman Point, Mumbai - 400 021.