

CUSTOMER DECLARATION

I/We hereby declare that the above information is true and correct to the best of my/our knowledge. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will result in withholding/declining of the transaction by the Bank and I/we may be held liable for it. I/We confirm that the loan amount shall not be utilized for speculative purpose. I/We hereby confirm that the transaction made by me/us is from my/our own source of funds acquired legitimately and it is not in contravention or evasion of any applicable laws or rules in force, enacted/issued by Statutory or Regulatory Authority from time to time. I/We authorise the Bank to share my/our transaction details with regulatory/enforcement authorities whenever such information is called for. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I understand that as per directions of Government of India, my KYC information will be updated in Central KYC Registry & I hereby authorise the Bank to open my account in the same name as registered with UIDAI for issuing Aadhar / Income Tax for issuance of PAN. I also confirm that either of the name as appearing in the above noted two databases will supersede with name as mentioned in the Account Opening Form.

SIGNATURE / THUMB IMPRESSION & PHOTOGRAPH

Affix latest Coloured Passport Size Photo

(Please sign in Black ink only)

Name

DOCUMENTS COLLECTED DETAILS

Document Name (Only one id and address proof mandatory)	ID Proof	Address Proof
Passport Number <input style="width: 100%;" type="text"/>		
Passport Expiry Date <input style="width: 100%;" type="text"/>		
Voter ID Card <input style="width: 100%;" type="text"/>		
PAN <input style="width: 100%;" type="text"/>		NA
Driving License <input style="width: 100%;" type="text"/>		
Driving License Expiry Date <input style="width: 100%;" type="text"/>		
E-UID(AADHAAR) <input style="width: 100%;" type="text"/>		
NREGA Job Card <input style="width: 100%;" type="text"/>		
Others (any document notified by the Central Government)		
Document Name:		
Number: <input style="width: 100%;" type="text"/>		

Document Name (contd.)	ID Proof	Address Proof
Simplified Document No <input style="width: 100%;" type="text"/>		
<input type="checkbox"/> Identity card with applicant's photograph issued by Govt. Dept.		NA
<input type="checkbox"/> Letter issued by a Gazetted Officer		

NAME DECLARATION

I Mr. / Mrs. / Ms. _____, state and declare that many of my official records bear my name as _____ since I am also known by this name. I say that I desire to open a loan/credit card account with you under the name and style of _____, although the documents submitted by me are bearing my name as _____. I request you therefore to open the account with your bank on my aforesaid representation as per the form duly filled in by me and accept the documents furnished by me in support thereof.

Signature

BANK USE

KYC VERIFICATION CARRIED OUT BY	Approved By
<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Emb. Code <input style="width: 100%;" type="text"/> Imp. Branch <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> Emp. Name <input style="width: 100%;" type="text"/> Employee Sign <input style="width: 100%;" type="text"/> Emp. Designation <input style="width: 100%;" type="text"/>	Sales Official <input style="width: 100%;" type="text"/> (Sign & Code) Branch Official <input style="width: 100%;" type="text"/> (Sign & Code) Designation <input style="width: 100%;" type="text"/> Designation <input style="width: 100%;" type="text"/>

Account Type Normal Simplified Small **Risk Profile** High Medium Low
CRN No. **Apac No.**
Other Documents Collected Form 60 Marriage Certificate **Customer Segment** RA CC
Form No.

APPLICATION FORM FOR PERSONAL LOANS

Acknowledgement For Loan Application

Name of the Applicant Type of Loan Applied

Branch Code: Date & Time of Receipts

Branch Contact Person Name Contact No

DSA Contact Person Name Contact No

Customer Service / Infoline / Associates

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

Hyderabad : 040-66006022	Ludhiana : 0161-65006022	Chennai : 044-66006022	Lucknow : 011-66006022
Vijaywada : 040-66006022	Chandigarh : 0161-65006022	Delhi : 011-66006022	Jammu : 0161-65006022
Coimbatore : 044-66006022	Jalandhar : 0161-65006022	Mumbai : 022-66006022	Meerut : 011-66006022
Cochin : 044-66006022	Kanpur : 011-66006022	Nagpur : 022-66006022	Agra : 011-66006022
Tirupur : 044-66006022	Mysore : 080-66006022	Pune : 020-65216022	Indore : 011-66006022
Salem : 044-66006022	Goa : 022-66006022	Rajkot : 0281-66006022	Bhopal : 011-66006022
Trichy : 044-66006022	Mangalore : 080-66006022	Surat : 0261-66006022	Aurangabad : 020-65216022
Jaipur : 011-66006022	Bangalore : 080-66006022	Jalandhar : 0161-65006022	Udaipur : 011-66006022
Jodhpur : 011-66006022	Ahmedabad : 079-66006022	Amritsar : 0161-65006022	Kottayam : 044-66006022
Kolkatta : 033-65506022	Baroda : 0265-664602	Patiala : 0161-65006022	

Visit us at: www.kotak.com Customer service no: 1860 266 2666 (local call rates apply)
All correspondence should be addressed to "Personal Finance" at:
KOTAK MAHINDRA BANK LTD., 4th Floor, Zone 1, Building No. 21, Infinity Park, Off Western Express Highway, General A K Vadiya Marg, MALAD (E), Mumbai 400 097, India.
Regd. Office: 27 BKC, C-27, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051.
 Form will be approved / rejected within 21 days. In case of rejection, this form will be shredded within 60days from the rejection date
 Your account is governed by various policies of the bank and other important information which are amended from time to time as per directives from RBI. They can be accessed through our Customer Corner via the Kotak website i.e www.kotak.com or you can also visit at the following link:<http://www.kotak.com/bank/common/customer-corner.htm>.



APPLICATION FORM FOR PERSONAL LOANS

FORM NUMBER _____ VERSION 1.2

Photograph to be affixed here

I want to apply for Kotak Loan (Please tick the option of your choice)

Personal Education OD Others

(PLEASE USE BLOCK LETTERS ONLY)

Kindly fill the CRF form to complete the application for personal loan

BANK USE SECTION

Sourcing Channel

Channel	<input type="checkbox"/> Branch <input type="checkbox"/> Branch Tele-calling <input type="checkbox"/> CSC <input type="checkbox"/> DMA <input type="checkbox"/> EMPL <input type="checkbox"/> EMI <input type="checkbox"/> Online <input type="checkbox"/> OCC Leads <input type="checkbox"/> Open Market <input type="checkbox"/> PSU <input type="checkbox"/> SMS Lead <input type="checkbox"/> Top Up <input type="checkbox"/> WRS
Medium	<input type="checkbox"/> Lead <input type="checkbox"/> Tele-calling <input type="checkbox"/> CSC <input type="checkbox"/> DMA <input type="checkbox"/> POS/Finmall <input type="checkbox"/> Refund Scheme <input type="checkbox"/> Marketing
*CRN	<input type="checkbox"/> CRN <input type="checkbox"/> NON CRN

CUSTOMER SECTION (to be filled by KMBL Customer in CAPITAL LETTERS)

I wish to apply for Personal loan and request you to process the loan application as per details provided in the form Application date

Existing Customer CRN Savings/ Current A/C no. Loan no.

About Me

1. *First Name:
2. *Middle Name:
3. *Last Name:
4. *Date of Birth:
5. No. of Dependents: *Gender: Male Female Third Gender
6. *Educational qualification: Secondary School High School Graduate Post Graduate Other (Please Specify) _____
7. Years staying at Permanent Address: 8. Permanent Residence Status: Owned by self Owned my parents Rented
9. Type of Vehicle: Four Wheeler Two Wheeler Both None
10. If Salaried: Total Work Experience Years 11. If professional: _____
12. Mobile No. 1:
13. A Mobile No. 2:
14. Email ID: (BLOCK LETTERS)
15. A Facebook Email ID (BLOCK LETTERS)
16. *Occupational Details: Salaried Doctor Others (please specify) _____

The contact details that I have given above will be updated in all accounts held by me with Kotak Mahindra Bank Ltd. (only for existing KMBL customers)
(To receive information on Email or SMS, please give us your Email ID or Mobile No.)

If Salaried

Type of company	<input type="checkbox"/> Pvt Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietor <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Retailers <input type="checkbox"/> PSU <input type="checkbox"/> Govt. <input type="checkbox"/> MNC <input type="checkbox"/> Other _____
Type of Industry	<input type="checkbox"/> Automobiles <input type="checkbox"/> Agriculture based <input type="checkbox"/> Banking <input type="checkbox"/> BPO <input type="checkbox"/> Capital goods <input type="checkbox"/> Telecom <input type="checkbox"/> IT <input type="checkbox"/> Retail <input type="checkbox"/> Real estate <input type="checkbox"/> Consumer Durables <input type="checkbox"/> FMCG <input type="checkbox"/> NBFC <input type="checkbox"/> Marketing / Adv. <input type="checkbox"/> Pharma <input type="checkbox"/> Media <input type="checkbox"/> Other _____
Company Name <input style="width: 100%;" type="text"/>	Designation <input style="width: 100%;" type="text"/>
Number of Years employed in Present company <input style="width: 100%;" type="text"/>	

Income And Banking Details

Monthly salary Annual Turnover Net profit Other income

Other income Rental Agricultural Source Other _____

A/C no. Bank name

Branch Cust ID Opened in

Account type Credit Card no.

Issuing Bank

Existing Loan details

- 1) Bank / Co. name Loan type Amount (₹) EMI (₹)
 Tenure Start date Loan a/c no.
- 2) Bank / Co. name Loan type Amount (₹) EMI (₹)
 Tenure Start date Loan a/c no.

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Regd. Office: 27 BKC, C-27, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051.
 Form will be approved / rejected within 21 days. In case of rejection, this form will be shredded within 60days from the rejection date
 Your account is governed by various policies of the bank and other important information which are amended from time to time as per directives from RBI. They can be accessed through our Customer Corner via the Kotak website i.e www.kotak.com or you can also visit at the following link:<http://www.kotak.com/bank/common/customer-corner.htm>.

KOTAK MAHINDRA BANK LIMITED

KOTAK MAHINDRA BANK LIMITED



THIS FORM WILL PASS THROUGH A SCANNER. PLEASE FILL IN BLOCK LETTERS E.G. A N I T A K U M A R

Application: Commercial Vehicle, Light Commercial Vehicle, Construction Equipment, Gold Loan, Rural Housing, Tractor Finance, Crop Loan, Housing Finance, Loan against Property, Unnati, Business Loan, Working Capital, Personal Loans, Agri Finance, Credit Cards

PERSONAL DETAILS BORROWER CO-BORROWER GUARANTOR *Fields are Mandatory

*Existing CRN Yes, If yes then provide the CRN No. Home Branch Code

*CKYCR Create New Existing Update Existing C-KYC Number Local change will not be updated in Central KYC Repository (CKYCR) and will only be applicable to Kotak Mahindra Bank Limited

*Name Title First Name Middle Name Last Name Up to 41 characters only

Name as desired on the credit card 19 characters *DOB DD MM YYYY

*Mother's Name Title First Name Last Name Maiden Name Title First Name Last Name (Mention Mother's Pre-Marriage Name) (applicable to married woman, documentary proof required)

*Father/*Spouse Name Title First Name Last Name *Citizenship Indian Others (If PAN not available Father's Name Mandatory)

*Residential Status Residential Indian Foreign National Non Resident Indian Person of Indian Origin

*Education Non-Graduate Graduate Post Graduate Others

*Religion Hindu Muslim Christian Sikh Zoroastrian Jain Buddhist Others

*Gender Male Female Third Gender *Marital Status Single Married Others

*Caste *Category General OBC SC ST

*Annual Income 0 - 2 lakhs >2 - 5 lakhs >5 - 10 lakhs >10 - 25 lakhs >25 - 50 lakhs 50 lakhs - 1 Crore > 1 Crore (PAN mandatory if annual income >Rs. 5 lakhs)

*Occupation Type Service Private Sector Public Sector Government Sector Business Others Professional Self Employed Retired Housewife Student Farmer

Permanent Address (Upto 90 characters only)

Line 1

Line 2

Line 3 / Landmark

* City / Town / Village * PIN Code

* State *Country Telephone No. STD

Residence Address (Upto 90 characters only) Same as Permanent Address

Residence Status: Owned By Self By Parents Rented With Friends With Family Years at Current Residence

Line 1

Line 2

Line 3 / Landmark

* City / Town / Village * PIN Code

* State *Country Telephone No. STD

Office Address (Upto 90 characters only)

Line 1

Line 2

Line 3 / Landmark

* City / Town / Village * PIN Code

* State *Country Telephone No. STD

Preferred Mobile No. Alternate Mobile No.

Preferred Email ID

*Preferred Correspondence Address Permanent Address Residence Address Office Address

About Your Co-Applicant

*Name of the Co-applicant Short name *Gender: Male Female Third Gender

*Date of Birth Qualification *Occupation Designation

Total work exp No. of years at current employment Name of the Organisation

Net Salary(p.m) Address

Tel: Mobile: Email ID:

Residential Status: Owned By Self By Parents Rented With Friends With Family Years at Current Residence

If co-applying with spouse Yes No Mother's Maiden Name *Religion

*Category (SC/ST/OBC/Other) Population Group: (Rural/Semi Urban/Urban/Metropolitan) PAN No.

Circle/Ward No Passport No./Driving License No./Voter's I.D. No. (tick either)

Loan Details

Purpose of loan Home renovation Marriage Travel Education Others Loan Amount (₹) Loan Tenure Months

Additional Details

Vehicle Owned: Manufacturer Model: Bought in Yr. Financed

Other Items: LCD / LED Microwave Home theatre Washing Machine Modular Kitchen Smartphone AC Laptop/ Tablet

PERSONAL REFERENCE (Name & address of reference living in the same city)

1) *Name 2) *Name

Relationship with applicant Relationship with applicant

Residential address Residential address

*City *State *City *State

*PIN Mobile no. *PIN Mobile no.

Landline no. Landline no.

Relationship with Other bank Applicant is a director of any Bank or is a Firm in which any director is interested as partner / guarantor or is a relative of directors of other banks or is a firm in which relatives of directors are interested as partner or director. Nature of Relationship

Relationship with Financing bank Applicant as a Director / Sr. Officer / relative of director or Sr. Officer of the Bank.

Documents Submitted

I / We confirm having submitted the following self attested documents (ticked below) along with this loan application form to the Bank representative

Identity Proof Pan Card Driving License Pass Port Aadhar Card Voter Id

Age Proof Pan Card Driving License Pass Port

Residential Address proof Passport Electricity Bill (if Builder Name Then Maintainance Receipt) Sale / Purchase Agreement Valid Rent Agreement Aadhar Card Voter Id Property Tax Receipt

Others Photograph (signed across) Post Dated Cheques Proof of continuity of current job Proof of office - Email id Employee id Proof of qualification Loan Agreement Signature Verification ECS/SI mandate Security Post-dated cheques Proof of turnover (latest sales/ services tax returns) Lat 2 yr ITR with computed income Latest 3 salary slip 6 months bank statement Loan a/c statement for balance transfer / balance transfer & top up / repayment / retention cases

Cross Sell Consent

I, the undersigned have applied for a Personal Loan facility with the Consumer Bank Divison of Kotak Mahindra Bank Limited (hereinafter referred to as the "Bank") and in connection with our Application, I have submitted various documents and information to the Bank. I am aware that the Bank and its group companies/associates offer various products and services and the Bank and I would like to be informed about the various products/services offered by the Bank and its group companies/associates. For this purpose, the Bank may need to share my documents/information across group companies/associates.

I hereby expressly authorise the Bank to exchange, share, disclose, or use in any manner whatsoever, any and / or all information / document provided by me to the Bank with its group companies / associates and 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 any of products or services or any enhancements / upgradation / revisions / thereof offered from time to time, by the Bank or its group companies / associates.

Signature of the Applicant

Declaration

I/We declare that I/we am/are resident Indians and that all the particulars and information given in the application form are true, correct, complete and that they shall form the basis of any loan Kotak Mahindra Bank Limited (KMBL) may decide to grant me/us. I/We further agree that my/our loan should be governed by the terms of the loan agreement executed between KMBL and myself/ourselves. I/We authorize KMBL and its affiliates to use information from this application for administrative purposes. I/We understand that Loan processing will take at least 7 to 10 working days post submission of all requisite documents and information as may be required by the Bank as per the Bank's criteria. I/We also understand that submission of loan application to the Bank does not imply automatic approval by the Bank and the Bank will decide the quantum of the loan at its sole and absolute discretion. The Bank in its sole and absolute discretion may either sanction or reject the application for granting the loan. In case of rejection, the Bank shall notify the reason for rejection. I/We authorize KMBL, 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/We agree that I/we will not utilize the money (ies) receive under the loan agreement(s) for any purpose which are prohibited under any law for the time in being in force including but not limited to investment(s) in capital market(s). The Borrower and/ or the Co-Borrower(s) shall be liable to pay all the charges, fees and / or interest as prescribed by KMBL. I/We agree that the processing fees collected upfront, shall not be refunded if my/our application for loan is rejected by KMBL on any ground whatsoever or once the loan has been sanctioned by KMBL, irrespective of whether I/we finally avail the same.

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

This application form along with the supporting documents shall be the property of KMBL and in case the application is rejected the documents given to KMBL in connection with this application including, but not limited to photocopies of original documents, signatures verification, address verification and bank details shall remain with KMBL. The Personal Loan applicant hereby expressly authorizes the Bank to obtain the Personal Loan applicant's credit reports from The Credit Information Bureau of India Limited (CIBIL) or any other Credit Information Companies as and when the same is required by the Bank for the purposes of credit verification or for the purpose of the credit review of the Personal Loan applicant. Applicant(s) understand that the limit/ amount of the loan, if approved by the Bank, will be mentioned in the Loan Agreement

Date: DD MM YYYY

Signature of the Applicant Signature of the Co-applicant (if applicable)

Place:

BANK USE SECTION

For Office Use Only

Opportunity ID: DSA/DST Name: DSA/DST CRN:

RM Name: RM CRN: Referral Agent CRN:

Sourcing Agent CRN: Manpower Agent CRN:

Cross Sell Data Capture

Bank Branch Name: Bank Branch CRN: Sales Executive CRN:

Cross Sell RM CRN: Call Centre Agent CRN:

Please tick your option RO / PB Team CRN: Corp. Salary Team CRN: Acquisition Team CRN:

Customer Acknowledgement Section

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