



**Kotak**

**#KonaKonaKhwaab**

**Loan Utsav**



**Enjoy exciting offers  
across loan products and  
get Mega Prizes.**

**Avail Kotak Loans and get  
assured discount vouchers  
worth ₹55,000.**

**Also visit [kotak.com](https://kotak.com) and submit  
the slogan, 'My biggest dream is ...'.  
Best slogans get Mega Prizes.**



**15 International  
Holiday Packages<sup>^</sup>**



**15 iPhone 11**



**15 Gift Vouchers worth  
₹10,000 each**

Avail Kotak Loans and  
get assured discount vouchers  
worth ₹55,000.



Travelyaari



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love begins with you

**Bata**

Chumbak®

Clovia®



TEAFLOOR

big  
basket  
India's largest online supermarket



CheapTicket.in

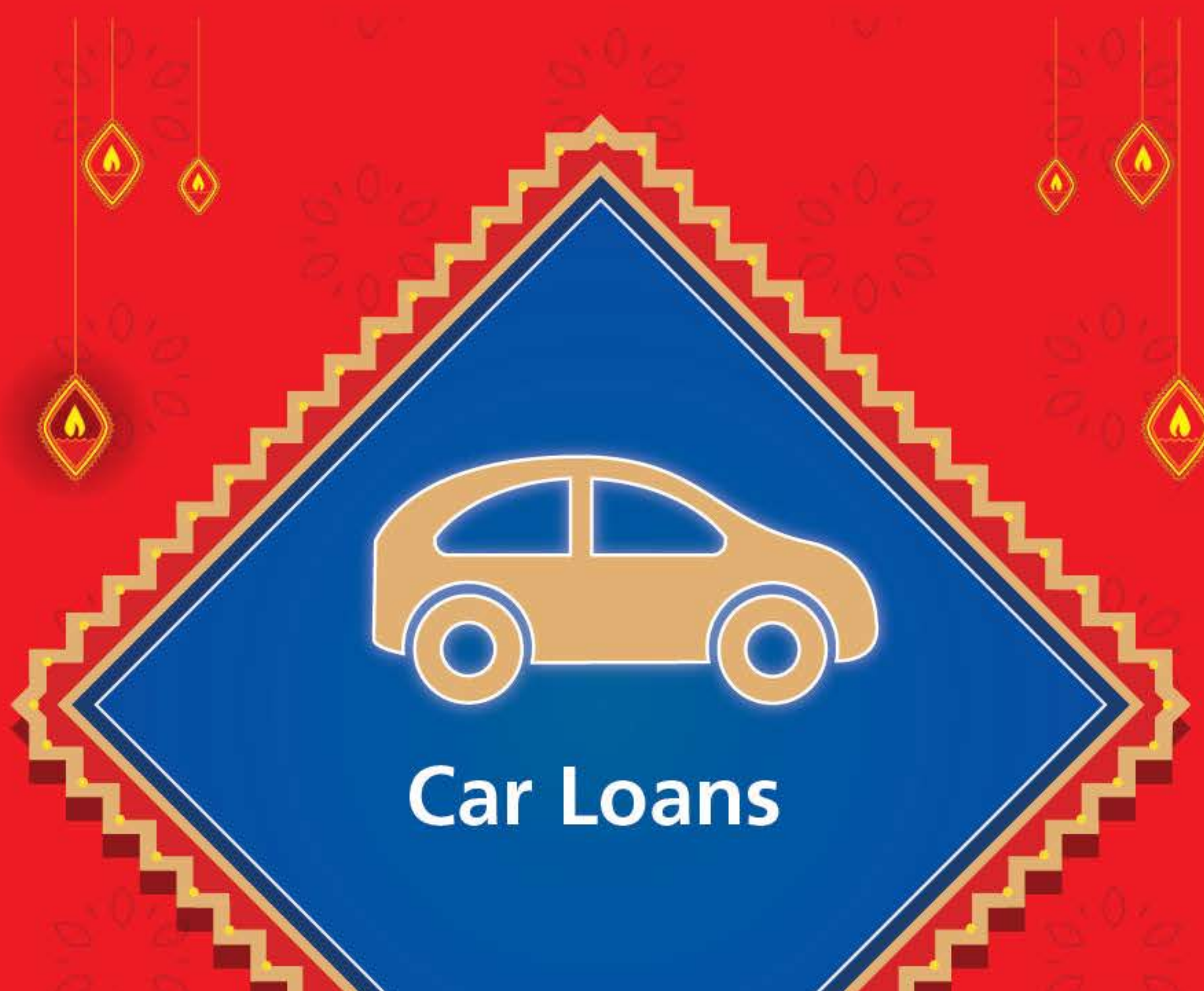
eazydiner\*



purple.com



BOMBAY  
SHAVING  
COMPANY

pepperfry



-  100% waiver on foreclosure charges, on 50% tenure completion<sup>#</sup>
-  Buy now, pay later for new cars up to a ticket size of ₹10 lakh. EMI starts from January 2020

#Subject to no cheque bounces

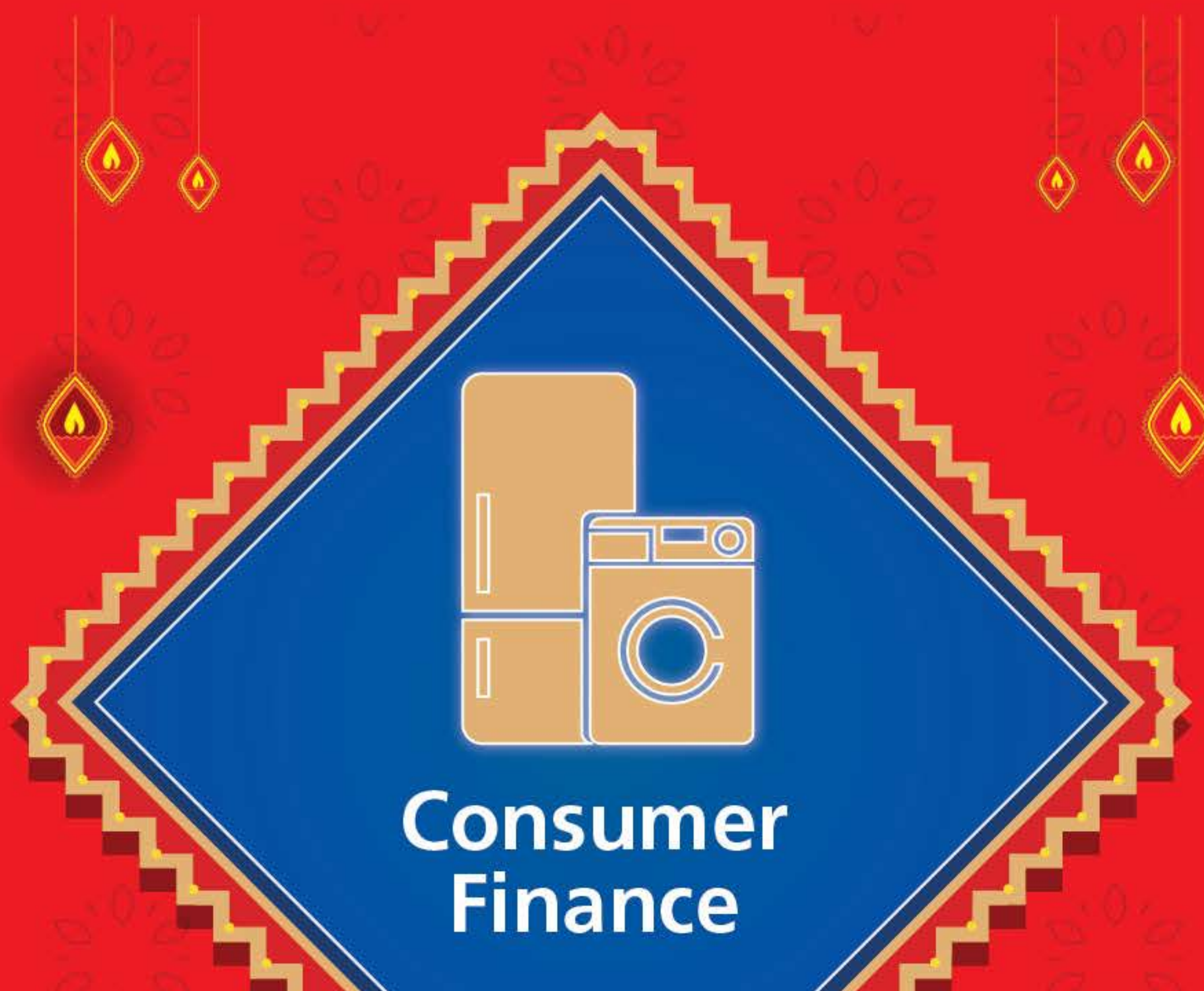


## Two-wheeler Loans



### **Special Offer for Women**

- 100% waiver on processing fees
- Flat interest rate of 8.75% p.a.



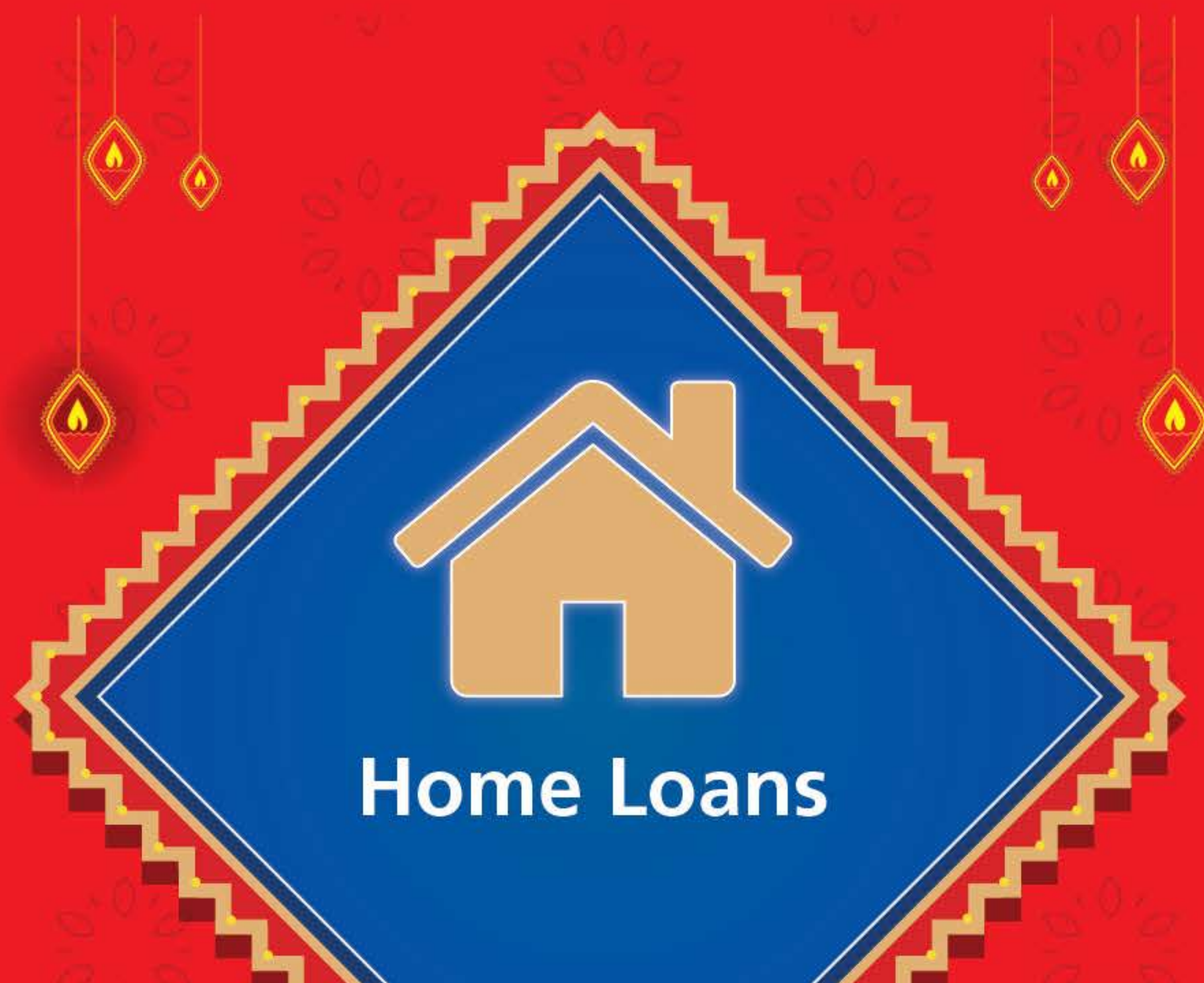
- 💡 100% waiver on processing fees
- 💡 Biometric application for instant loan sanction at 1000+ stores






## Personal Loans

- 💡 25% waiver on processing fees
- 💡 Get instant loan in 3 seconds<sup>#</sup>
- 💡 **Special Offer for Women**
  - 0.25% discount p.a on interest rate for new loans

<sup>#</sup>Only for Kotak Pre-approved customers



-  100% waiver on processing fees<sup>#</sup>
-  0.10% discount p.a. on interest rate on new loans for Kotak Privy League and Wealth customers
-  **Special Offer for Women**
  - Additional 0.05% discount p.a. on interest rate for new loans

<sup>#</sup>Applicable for balance transfer cases and existing customers





## Commercial Vehicle Loans

- 💡 50% waiver on processing fees
- 💡 100% waiver on foreclosure charges, on 50% of tenure completion<sup>#</sup>
- 💡 Instant loan approval within 180 minutes, subject to complete documentation
- 💡 **Special Offer for Women**
  - 100% waiver on processing fees

<sup>#</sup>Subject to no cheque bounces






## Tractor & Farm Equipment Loans

-  100% waiver on foreclosure charges, on 36 months of tenure completion<sup>#</sup>
-  **Special Offer for Women**
  - 50% waiver on processing fees for loans above 24 months tenure

#Subject to no cheque bounces



## Gold Loans

-  25% waiver on processing fees
-  Interest rate of 11% p.a. for loans above ₹2 lakh
-  Get instant Gold Loan in 90 minutes



## Business Loans

-  Avail collateral free loans
-  Fast and paperless journey
-  Get a loan in just 3 clicks<sup>#</sup>
-  1% cash back on term loans of over ₹5 lakh and tenure over 24 months<sup>^</sup>
-  **Special Offer for Women**
  - 0.50% discount p.a on interest rate for new loans

<sup>#</sup>Only for Kotak Pre-approved customers

<sup>^</sup>Cash back will be processed only post completion of 18 months subject to no cheque bounces or delay in installment. Maximum cash back ₹25,000 or 1% of the agreement value, whichever is less inclusive of GST. FCCR and RFFCR Term Loan / all overdrafts will be excluded from the offer. Offer Applicable for Term Loans only



## Loan Against Property

- 💡 25% waiver on processing fees
- 💡 0.10% discount p.a. on interest rates for Kotak Privy League and Wealth customers
- 💡 Fast and easy sanction
- 💡 **Special Offer for Women**
  - Additional 0.25% discount p.a on interest rate for new loans






## Working Capital Solutions

- 💡 50% waiver on processing fees<sup>#</sup>
- 💡 Up to 0.50% discount p.a. on interest rate<sup>#</sup>
- 💡 Fast and paperless journey
- 💡 **Special Offer for Women**
  - Additional 0.25% discount p.a. on interest rate<sup>#</sup>

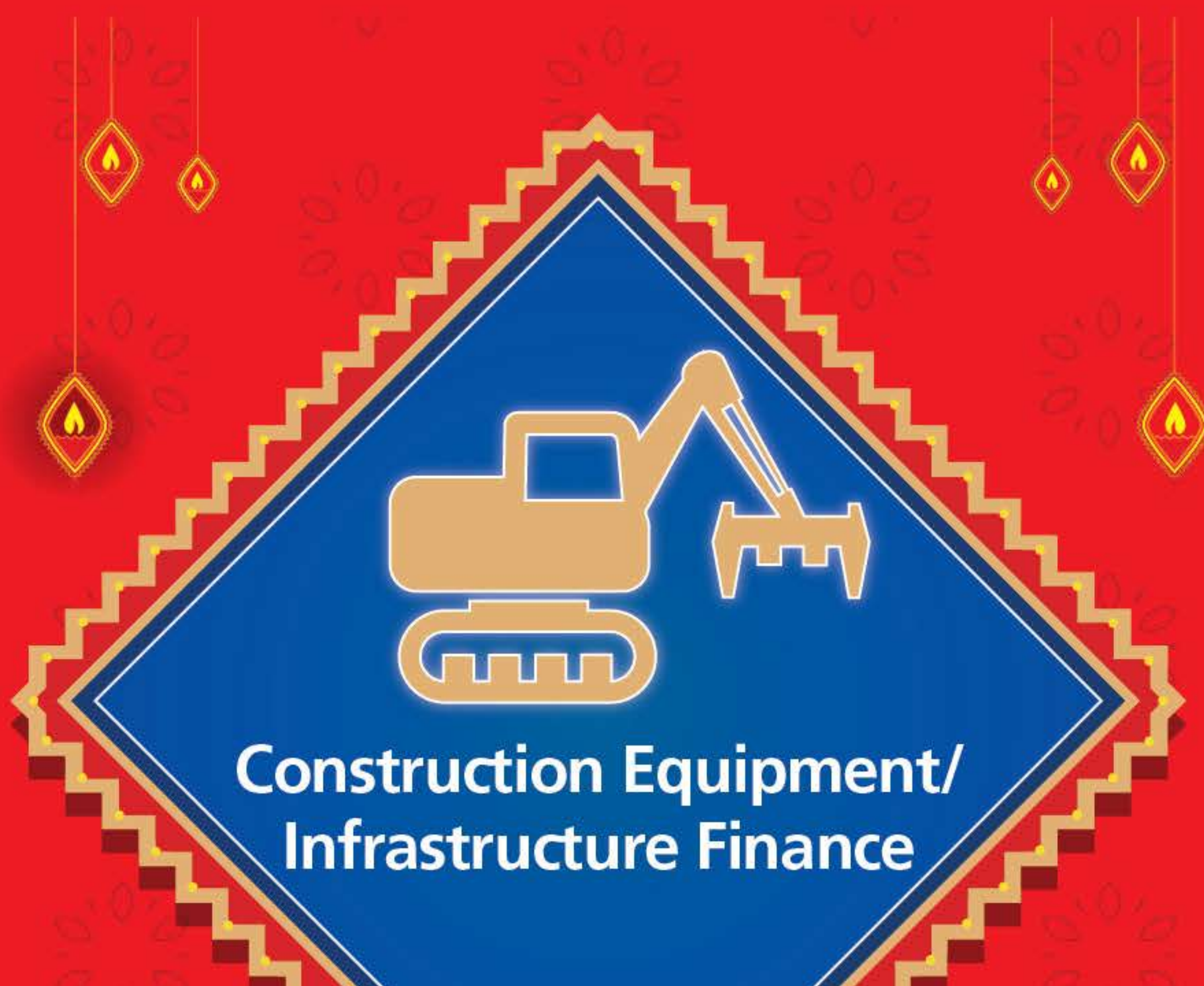
#For new loans only



## Agri-Business Finance

-  50% waiver on processing fees
-  100% waiver on foreclosure charges, post 50% of tenure completion<sup>#</sup>
-  **Special Offer for Women**
  - Preferential pricing and 100% waiver on processing fees

<sup>#</sup>Subject to no cheque bounces



- 💡 50% waiver on processing fees
- 💡 100% waiver on foreclosure charges, on 50% of tenure completion<sup>#</sup>
- 💡 Buy now, pay later - EMI starts from January 2020
- 💡 **Special Offer for Women**
  - 100% waiver on processing fees

#Subject to no cheque bounces

\*Terms & Conditions apply. Available at select locations only. This is a limited period offer.

Rewards worth ₹55,000 are in the form of discount vouchers and are being offered by respective merchants and not by Kotak Mahindra Bank Ltd.

Credit at sole discretion of Kotak Mahindra Bank Ltd and subject to guidelines issued by RBI from time to time. Bank may engage the services of marketing agents for the purpose of sourcing loan assets.

Car Loans and Two-wheeler Loans are offered by Kotak Mahindra Prime Ltd. which is a subsidiary of Kotak Mahindra Bank Ltd. Conditions apply. Available at select locations. Credit at the sole discretion of Kotak Mahindra Prime Ltd. and subject to guidelines issued by RBI from time to time.

Loan to Value ratio as prescribed by RBI from time to time. Credit at the sole discretion of the Bank and subject to guidelines issued by RBI from time to time. For location details visit [www.kotak.com](http://www.kotak.com).

^International holiday package includes return airfare, hotel stay, airport transfers and city tours for 2 people.

Images are for representative purpose only.