

Loans



**kotak**

Kotak Mahindra Bank



**KONA  
KONA**

**UMEED**

Igniting hope

Sales Pitch for Kotak Loans

Launching #KonaKonaUmeed, 2 months campaign promoting a **host of offers and cross sell across the products.**

Let's make the most of this with

**100+** brand offers, <sup>across</sup> **10+** categories,  
all packaged as one mega offering.

Here are the key focus products which we will be pushing from Retail Assets:



Home Loan



Personal Loan



Consumer Finance



Gold Loan



Car Loan



Two Wheeler Loan



Loan Against Securities



Loan Against Property



Working Capital Solutions

So gear up to spread the light of hope & positivity by not just boosting business but touching hearts too.



# Fulfil your dreams with Kotak Loans



## Home Loan

- ◆ Available at attractive interest rates<sup>1</sup> starting at 7.10% p.a.
- ◆ Also attractive interest rates available on Balance Transfer and Top-up Loans
- ◆ Get Digi Home Loan<sup>1</sup> sanctioned with Zero contact process form the comfort of your home
- ◆ [Click here](#) to watch video



## Personal loan

- ◆ Available at attractive interest rates starting at 10.75%p.a.
- ◆ Flexi EMI schemes to suit your monthly outgo
- ◆ Quick turnaround time
- ◆ Get funds in 3 secs for select preapproved customers only
- ◆ Instant single installment Pay Day Loan for select preapproved customers only
- ◆ Part prepayment facility
- ◆ Attractive rates on Balance transfer and top-up loans



## Consumer Finance

- ◆ No Cost EMI<sup>2</sup> using Kotak Debit Card in store and on Amazon.in
- ◆ [Click here](#) to know more about Debit Card EMI on Amazon.in
- ◆ [Click here](#) to locate our nearest partner store



## Gold Loan

- ◆ Get loan sanctioned<sup>3</sup> in 90 minutes
- ◆ Flexible repayment option
- ◆ Minimal documentation



## Car Loan<sup>10</sup>

- ◆ 50% waiver on Processing Fee charges
- ◆ Special offer on Pre-payment and Part payment charges



## Two Wheeler Loan

- ◆ Available at an attractive Interest rate of 8.99%<sup>11</sup>



## Loan Against Securities (LAS)

- ◆ Get up to 90% funding<sup>4</sup> against Shares, Bonds, Mutual Funds & Life Insurance
- ◆ No pre-closure charges
- ◆ Instant liquidity



## Loan Against Property (LAP)

- ◆ Available at attractive interest rates<sup>1</sup> starting 8.55% p.a.
- ◆ Special offer for Kotak Privy customers - 0.10% additional discount p.a. on interest rate
- ◆ **Digi Sign:**  
Online Signing of documents and loan agreement - with Aadhaar-based OTP



## Working Capital Solutions

- ◆ Working Capital Overdraft<sup>1</sup> with limits of more than ₹20 Lakh available
- ◆ Avail additional 20% funding under ECLGS scheme<sup>1</sup> with no processing fee for existing customers
- ◆ Digi Sign: Online Signing of documents and loan agreement – with Aadhaar-based OTP



## One Bank for everything

Bank on us for all your financial needs from savings, investments, insurance<sup>1</sup> and various loans<sup>2</sup> with preferential rates and special offers



**Get exciting offers from 50+ Brands**, across trending categories in Essentials, Medicine, Health & Wellness, Entertainment, Personal Care, Shopping, Kids & parenting, education and Save up to ₹40,000<sup>3</sup> annually



Essentials



Get up to **10% off** up to ₹200 on Amazon Pantry & Amazon Fresh with Kotak Credit Cards



Medicine



Get up to **30% off** on all medicines at netmeds



Health & Wellness



Get flat **20% discount** yearly membership of JanAid by Panasonic on Doctor Consultation & **30% off** on Home Collection Lab Tests



Personal Care



Get up to ₹**500 Off** on Mamaearth products with a minimum purchase of ₹1,399



Entertainment



**20% instant discount** on all Zee5 access packs (monthly, half yearly & yearly subscription plans)



Get **30% off** on Sony LIV half yearly & annual subscription



Shopping



Get **₹500 off** on minimum purchase of ₹1,899 on selected styles at Myntra



Get **10% off on MRP** on purchase of Home Lockers, Video Door Phones, Bugler Alarm System, Home Cams, CCTV Cameras at Godrej Securities



Kids and Parenting



Flat discount of **₹299** on all on all Zoomin Photobooks



Education



Additional **15% off** on paid courses at Vedantu

[Click here](#) for more offers



# Investment Solutions



Invest in SIP/Mutual Funds<sup>5</sup>

Invest in FD/RD and avail the benefit of guaranteed returns



Stay protected with Kotak General Insurance policies<sup>6</sup> & E-Term Policy<sup>7</sup>

Avail loan facility against card receivables<sup>1</sup> on Kotak Swipe POS Machine



Get a Kotak 811 #DreamDifferent Credit Card<sup>9</sup> without a credit score just by opening a Kotak Fixed Deposit account

Zero maintenance charges<sup>8</sup> on Current Account & waiver of rental on POS Machine<sup>8</sup>





# Terms & Conditions apply :

1. 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

2. Terms and conditions apply. Interest cost on the facility provided is borne by the respective merchants. Pre-approved limit is available for a limited period.

Credit at sole discretion of Kotak Mahindra Bank Ltd and subject to guidelines issued by RBI from time to time.

3. 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. Bank may engage the services of marketing agents for the purpose of sourcing loan assets. Available in select locations only. For location details visit [www.kotak.com](http://www.kotak.com).

4. For funding against Equity Shares, Equity Mutual Funds and Bonds, Max. Loan limit is ₹20 Lakh, funding only against scrips approved by the bank from time to time

5. Mutual Fund investments are subject to market risks please read all scheme related documents carefully

6. Insurance is underwritten by Kotak Mahindra General Insurance Company Ltd.

Kotak Mahindra Bank Ltd. is a Corporate Agent of Kotak Mahindra General Insurance Company Limited. Registered Address: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051. IRDAI License No. CA0250 Kotak Mahindra General Insurance Company Ltd. Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. Maharashtra, India. Toll Free: 1800 266 4545, Email: [care@kotak.com](mailto:care@kotak.com). CIN: U66000MH2014PLC260291. IRDAI Regn. No 152. Participation by prospective customers of Kotak Mahindra Bank Ltd. shall be purely on voluntary basis and subject to the terms and conditions of Master Policy No. KGSC-M026. Trade logo displayed above belongs to Kotak Mahindra Bank Ltd. and is used under license. The advertisement contains only an indication of the covers offered. #Additional 1 % Kerala flood cess on the premium (excluding GST) shall be levied in the state of Kerala as per the Kerala Finance Act, 2019 and the Kerala Flood Cess Rules, 2019. \*For complete list of day care procedure, please refer to policy wording. \*\*For more details on risk factors, terms, conditions, coverages and exclusions, please read the sales brochure/policy wording carefully before concluding a sale. ^For complete list of exclusions, please refer to policy wording. Advt. ref. no. KGI/20-21/II/E-ML/648. Kotak Group Smart Cash UIN: KOTHLGP19014V011819

7. Kotak Mahindra Bank Ltd is a corporate agent of Kotak Mahindra Life Insurance Company Ltd. with Corporate agency License number - CA0250. Regd. Office 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. The plan is offered and underwritten by Kotak Mahindra Life Insurance Company Ltd. Participation of customers of Corporate Agent shall be purely on voluntary basis. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance underwriting policy. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding

a sale. By clicking the call to action tab, the customer hereby gives consent to Kotak Mahindra Life Insurance Company Ltd. and its representatives to call/contact me even if I am registered under NDNC. Kotak Mahindra Life Insurance Company Ltd., Regn. No.:107, CIN:U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: [www.insurance.kotak.com](http://www.insurance.kotak.com) | Email: [clientservicedesk@kotak.com](mailto:clientservicedesk@kotak.com) | Toll Free No.: 1800 209 8800. Ref. No. KLI/19-20/E-WEB/624 Trade Logo displayed above belongs to Kotak Mahindra Bank Limited and issued by Kotak Mahindra Life Insurance Company Ltd. under license.

8. Waiver of rental up to ₹600/- per Quarter per account is subject to maintenance of ₹1 lakh of AQB (Average quarterly balance) and monthly effective rental equal to or above ₹400 (excluding GST) per terminal per month. Customers with outstanding charges/Lien marked in the account will not get the benefit of rental reversal. If POS is discontinued, this offer will not be applicable and necessary balances need to be maintained as per defined GSFC. This is applicable only on Pro Current Account variant.

9. Issuance of credit cards is at the sole discretion of Kotak Mahindra Bank Limited. All features and benefits are subject to Credit Card Terms and Conditions. Please read the Credit Card terms and conditions carefully provided on the bank website [www.kotak.com](http://www.kotak.com).

10. Car loan offer is from Kotak Mahindra Prime Limited, a subsidiary of Kotak Mahindra Bank limited, loan disbursement will be subject to complete documentation and credit approval at sole discretion of Kotak Mahindra Prime Ltd. Mandatory charges will be applicable over & above Processing Fee. Pre Payment of the loan without any pre-payment charges can be done after completion of 50% loan tenure, provided all repayments of the said loan to be done from Kotak CASA account. Further, part prepayment without any prepayment charges can be done after completion of tenure of 12 months, such prepayment can be done once in each financial year without charges with maximum prepayment up to 15% of principal outstanding as on date of such payment. Applicable to existing customers of Kotak Mahindra Bank and Kotak Mahindra Prime only. The above offer shall be valid till 30th Sep'20 for private registered cars only. Kotak Mahindra Prime Ltd.CIN: U67200MH1996PLC097730 Registered Office address: 27BKC, C 27, G Block, Bandra Kurla Complex Bandra (E), Mumbai - 400 051. website: [carloan.kotak.com](http://carloan.kotak.com)

11. ROI of 8.99% is Flat ROI which will roughly translate to an IRR of 18.00%. 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. Kotak Mahindra Prime Ltd.CIN: U67200MH1996PLC097730 Registered Office address: 27BKC, C 27, G Block, Bandra Kurla Complex Bandra (E), Mumbai - 400 051. website: [carloan.kotak.com](http://carloan.kotak.com)