



**Property Details**

**Transaction Type**  Builder Purchase  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

I consent to the Bank sharing my loan application details with the Builder/Developer of the above referred property for the purpose of processing part disbursement.

**Insurance Details (Optional)**

Please note that Insurance premium amount depends on the home loan amount sanctioned, age, etc. and therefore the loan for the purposes of insurance, shall be communicated to you vide a separate sanction letter

**Life Insurance (Loan Cover Protection Plan)**  Interested  Not Interested

**Property Insurance**  Interested  Not Interested

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

**References (Not related to you)**

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

**Tel.:** STD Code \_\_\_\_\_ **Mobile** \_\_\_\_\_

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

**Tel.:** STD Code \_\_\_\_\_ **Mobile** \_\_\_\_\_

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 Ltd & 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 Ltd & 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

**Particulars**

Particulars	Yes	No
Are you availing loan for Third or more property?		
If yes, reason for purchasing or constructing above property		
- Self Occupation		
- Let Out		
- Vacant		
If let out, is the primary source of repayment would be from rental income?		

**Home Loan Acknowledgement Slip**

Date: DD / MM / YYYY Application Number: \_\_\_\_\_

Dear Madam/Sir,  
 Thank you for choosing Kotak Mahindra Bank for your Home Loan needs. We sincerely appreciate your trust in us.

We confirm that we have received your Home Loan Application Form and our processing team has initiated the review. Subject to submission of all required documents, your application will be disposed of within 6 weeks from receipt of the complete application.

(To be filled by Bank Employee)

Employee / Relationship Manager (RM) Name	RM / Employee ID
DSA / Connector / Channel Partner Name	

Authorised Signatory (Bank Employee): \_\_\_\_\_ Date: \_\_\_\_\_ Place: \_\_\_\_\_

For any queries relating to your application, or services provided by Kotak Mahindra Bank Ltd. or its authorised partners, please use the contact details provided at the bottom.

**Acknowledgement of Processing Fee (Applicable for Home Loan)**

We hereby acknowledge receipt of ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_) towards the non-refundable application processing fee.

<input type="checkbox"/> Online Payment	<input type="checkbox"/> Cheque Payment
You will receive a link (www.kotak.com) on your registered Mobile Number and E-Mail to complete the online payment	Favouring: "Kotak Mahindra Bank Limited"
	Cheque Number:
	Bank & Branch:
	Date:

**Important Caution**

Please refrain from paying any amount in cash to any representative, agent, or third party in the name of Kotak Mahindra Bank. Kotak Mahindra Bank will never ask for cash payments. All fees, charges, and payments must be made by cheque, demand draft, online transfer, or other official banking channels only.

If anyone requests cash payments, the same is not authorised by Kotak. Please immediately contact our grievance / fraud department. (Link given below).

**Customer Service & Grievance Contacts**

- Contact our Customer Experience Centre at 18602662666 (available Monday to Saturday, 9 am to 8 pm; local call charges apply)
- Visit any of our Customer Service Branches. For branch locations, <https://www.kotak.bank.in/en/reach-us.html>
- Fraud / Grievance / Escalation: <https://www.kotak.bank.in/en/customer-service/grievance-redressal/personal-banking/level-1.html>

**Notes / Disclaimers**

- Non-refundable means that even if your application is declined, the processing fee will not be refunded.
- All blank fields must be completed legibly.
- Kotak Mahindra Bank reserves the right to reject incomplete or incorrectly filled applications.
- Credit at the sole discretion of Kotak Mahindra Bank Limited
- This form is for internal record; for queries, only the official contacts above are valid.

**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 not permitted by law. We understand that this requirement is in line with the RBI regulation. I/We understand that if it's 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 authorise the Bank, it's 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 ect. as may be required or as they deem fit.

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.bank.in

I/We authorize the Bank to verify my/ our information with credit bureaus, auditors, RBI or other statutory authority as it/ they deem necessary and disclose, exchange, share with the RBI or any other authority including but not limited to credit bureaus or credit information companies all the information and details relating to the name, my/ our credit information including payment history, financial assistance extended/ to be extended to me/us, my/ our existing loans and/ or repayment history and such other information as may be deemed necessary. I acknowledge that bank shall not be held liable for sharing of any documents such as KYC, Financial Documents or any other document to third party or misuse of such documents, handed over by me to anybody other than the bank staff.

We, the undersigned co-borrowers, hereby expressly and irrevocably consent and authorize the primary applicant to receive, acknowledge, and accept the Key Fact Statement ("KFS") issued by the Bank on our behalf. Such acceptance by the primary applicant shall be deemed to be valid, binding, and conclusive on all co-borrowers, and we undertake not to raise any objection or dispute in this regard. This authorization is granted voluntarily and with full understanding of its implications.

**Declaration for Opening account without CKYCR repository data check**

I am voluntarily sharing my KYC documents for Loan account opening / maintenance / KYC purpose / any other banking services and hereby authorise Kotak Mahindra Bank to process the request without the CKYCR repository data check.

**Consent to download KYC documents from Central KYC Registry (CKYCR)**

I give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry and updation of the same in the Bank's records. I understand that my KYC record includes my personal information such as my name, address, date of birth, PAN number, etc.

**Declaration for No Change in contact details & mailing address (applicable for existing KYC compliant customer)**

I hereby declare that there is no change in my contact details i.e., email ID & mobile number, and other KYC information, including my mailing address. The records available with the Bank are up to date and the Bank shall consider this request for the purposes of periodic updation of KYC. If there is any change in my contact details/ mailing address in the future, I shall inform/update the Bank in writing along with the applicable documents.

**MSME Declaration (only applicable for Non-Individual Applicants and Proprietors):**

I/We, hereby declare that I am registered as Micro, Small, or Medium Enterprise (MSME). My Udyam Registration Certificate (URC) number is \_\_\_\_\_. I hereby understand that I need to furnish and submit the URC document confirming my MSME status before the disbursement of the loan. In the event I am unable to do so, Bank will treat the application as non-MSME.

I/We, hereby understand and agree that during the tenure of the loan, if my business is classified as an MSME, I/We will be responsible and undertake to approach the bank and update the URC number for bank to classify the business as MSME.

Individual  Non-Individual

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

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

Primary Borrower

Individual  Non-Individual

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

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

Co-Borrower 1  Guarantor 1

Individual  Non-Individual

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

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

Co-Borrower 2  Guarantor 2

NOTE: Please ensure that you get the perforated acknowledgement copy duly filed in by our sales representative.

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"/>	RM Emp Code	<input type="text"/>
LG/ LG Code	<input type="text"/>	CRN	<input type="text"/>
Cross sell data Details			
Please tick your option			
<input type="checkbox"/> Securities	<input type="checkbox"/> Wealth	<input type="checkbox"/> Kotak	<input type="checkbox"/> RL Sales
<input type="checkbox"/> Bank Branch	<input type="checkbox"/> Corp sal	<input type="checkbox"/> Corporate liability Group	<input type="checkbox"/> SME
<input type="checkbox"/> Customer Care	<input type="checkbox"/> Privy	<input type="checkbox"/> CCC	<input type="checkbox"/> Website
Name	<input type="text"/>	CRN	<input type="text"/>
		Emp Code	<input type="text"/>
Name	<input type="text"/>	CRN	<input type="text"/>
		Emp Code	<input type="text"/>
Name	<input type="text"/>	CRN	<input type="text"/>
		Emp Code	<input type="text"/>
Name	<input type="text"/>	CRN	<input type="text"/>
		Emp Code	<input type="text"/>
Name	<input type="text"/>	CRN	<input type="text"/>
		Emp Code	<input type="text"/>
Name	<input type="text"/>	CRN	<input type="text"/>
		Emp Code	<input type="text"/>
LG/LC Code	<input type="text"/>	Branch Code	<input type="text"/>
Digital Details			
<input type="checkbox"/> Data led campaign	<input type="checkbox"/> Online aggregator	<input type="checkbox"/> Digital channel	
RM Name:	<input type="text"/>	CRN	<input type="text"/>
LG/LC Code	<input type="text"/>	Emp Code	<input type="text"/>
Referral Details			
<b>HF AM</b> <input type="checkbox"/>	<b>LAP RM</b> <input type="checkbox"/>	<b>WC RM</b> <input type="checkbox"/>	<b>BL RM</b> <input type="checkbox"/>
Referral RM Name:	<input type="text"/>	CRN	<input type="text"/>
LG/LC Code	<input type="text"/>	Emp Code	<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"/>		

Indicative List of Documents for SEP/ SENP Customers			
Category	Documents Required	✓ If Available	Remarks (if any)
<b>Documents to be collected for all cases</b>	Application Form (Photograph Pasted and Duly Signed)	<input type="checkbox"/>	
	Login PF Cheque	<input type="checkbox"/>	
	OVD Proof/ Biometric Tacking ID	<input type="checkbox"/>	
	PAN Card	<input type="checkbox"/>	
<b>Business Registration Proof (as per constitutions) /Registration certificate</b>	Office & Residence Address Proof - Self Attested and OSV	<input type="checkbox"/>	
	Shops & Establishment Certificate (for Proprietorship Firm only)	<input type="checkbox"/>	
<b>Financial Documents</b>	Latest Partnership Deed (for Partnership Firm only)	<input type="checkbox"/>	
	MOA + AOA as well as Form 32 (for Pvt. Ltd. Companies only)	<input type="checkbox"/>	
	GST registration certificate of the Business	<input type="checkbox"/>	
	ITR Saral page having no tax liability pending	<input type="checkbox"/>	
	Statement of Computation of Income	<input type="checkbox"/>	
	P & L A/c attested by CA	<input type="checkbox"/>	
	Balance Sheet attested by CA	<input type="checkbox"/>	
	Balance sheet schedules with complete Schedules, Notes to Accounts, Groupings of Secured / Unsecured Loans & Interest Breakup	<input type="checkbox"/>	
	Tax Audit Reports	<input type="checkbox"/>	
	Form 3CB + 3CD in case of Proprietorship and Partnerships	<input type="checkbox"/>	
	Form 3CA + 3CD in case of Companies	<input type="checkbox"/>	
	CA attested ITR's for all individuals duly submitted at the IT Ward	<input type="checkbox"/>	
	Statement of Computation of Income (also required in partnership firms)	<input type="checkbox"/>	
	Provisional Financials (as applicable)	<input type="checkbox"/>	
If Company is guarantor and case to be processed basis income of directors (Require last 12 months GSTR 3B, Banking for the company & Latest Financials of Company)	<input type="checkbox"/>		
If Company is guarantor and case to be processed basis income of directors (Require last 12 months GSTR 3B, Banking for the company & Latest Financials of Company)	<input type="checkbox"/>		
If Company is guarantor and case to be processed basis income of directors	<input type="checkbox"/>		
Banking reflection of director's salaries for 1 year or last 2 yrs (F16/ 26AS)	<input type="checkbox"/>		
<b>Latest 12 months bank statements of the business</b>	Latest 12 months bank statements of the business to be provided for all major bank accounts of the Company and Individual Borrowers/Co-Borrowers	<input type="checkbox"/>	
<b>GSTR 3B Returns</b>	GSTR 3B returns for the last 12 months	<input type="checkbox"/>	
<b>Details of all secured and unsecured loans</b>	Existing loan EMI Details and Bank Name from which EMI is Paid	<input type="checkbox"/>	
	12 months Bank Statements from where above EMI's are serviced (Preferable PDF Copy)	<input type="checkbox"/>	
	Latest OD/ CC limits Sanction Letter along with T&C sheet above 5 Cr. or Corporate Home Loan	<input type="checkbox"/>	
	Interest Bifurcation into CC/OD and TL/Unsecured Loans	<input type="checkbox"/>	
<b>Shareholding pattern &amp; List of Directors</b>	Latest Shareholding pattern and List of Directors required either on Plain Paper or Company Letter Head and Self Attested by Director/ CA	<input type="checkbox"/>	
<b>Additional documents for Balance Transfer Cases</b>	Sanction Letter & Amortisation Chart of the Loan to be taken over	<input type="checkbox"/>	
	Pre-closure Quotation	<input type="checkbox"/>	
	SOA or Bank statement where EMI repayment is reflected for the Loan since beginning or last 12 months (whichever is Less)	<input type="checkbox"/>	
<b>RL Privy &amp; Wealth Customers</b>	Copies of Title Documents & Technical related papers for valuation submitted to the Bank/ FI	<input type="checkbox"/>	
	Latest RV PDF Copy (from Reliability For Official Use Only)	<input type="checkbox"/>	

\* 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.

**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)

**HOME LOAN GENERAL SCHEDULE OF FEES AND CHARGES**

Loan Processing Fees	Upto 2% of loan amount (plus taxes and any other applicable statutory dues) <b>Note:</b> • Upfront Processing Fee of ₹ 5,000 (plus taxes and any other applicable statutory dues) shall be collected at the time of login which is non-refundable • Non-refundable fee will be adjusted in overall Processing Fee before disbursement
Interest Certificate/ Statement of Account/ Amortisation Schedule	Accessed via self-service mode on Mobile Banking/Net Banking/ WhatsApp Banking: NIL Charges Physical copy requested through Customer Service/Branch: ₹ 250 (plus taxes and any other applicable statutory dues)
Charges for copy of any documents (Duplicate No Objection Certificate)	₹ 100 (plus taxes and any other applicable statutory dues)
Charges for copy of any documents (Copy of property documents, etc.)	₹ 500 (plus taxes and any other applicable statutory dues)
Duplicate Issuance of List of Documents	₹ 500 (plus taxes and any other applicable statutory dues)
Hard copy of any other documents /letter (e.g. Subsidy Confirmation Letter, Credit Opinion Letter, Interest paid confirmation letter, etc.)	₹ 500 (plus taxes and any other applicable statutory dues)
Repayment mode/ Account swap charges	₹ 500 (plus taxes and any other applicable statutory dues)
Switch Fee (Floating to Floating)*	Switch to External Benchmark Rate (Repo Rate) for Housing/ Extension/ Improvement: 0.5% of the principal outstanding and undisbursed amount (if any) at the time of conversion with a cap of ₹ 10,000 (plus taxes and any other applicable statutory dues)
Switch Fee (Floating to Fixed)*	₹ 2500 (plus taxes and any other applicable statutory dues)
Switch Fee (Fixed to Floating)*	0.5% per annum of each residual tenure with a maximum cap of 3%
Rescheduling of Loan Term	₹ 500 (plus taxes and any other applicable statutory dues)
Pre-Payment Charges	<b>For Floating Rate Loans where the Borrower(s) is</b> • Individual: NIL • Micro and Small Enterprises: NIL • Others (Medium Enterprises, Non-Individual Borrowers, Companies, etc.): 2% <b>For Fixed Rate Loans where the Borrower(s) is</b> • Individual: 1% of each year of residual period to original maturity at the time of Pre-Payment of the loan shall be levied on the Pre-Payment Amount (maximum capping of 3%) • Micro and Small Enterprises and the Loan Amount at the time of booking the Loan is less than or equal to 50 Lacs: NIL • Micro and Small Enterprises and the Loan Amount at the time of booking the Loan is greater than 50 Lacs: 2% • Others (Medium Enterprises, Non-Individual Borrowers, Companies, etc.): 2% <b>Note:</b> 1.For Term Loans, current Outstanding to be considered for Full Pre-Payment Charges 2.For Dropline Overdraft, current Outstanding Limit to be considered for Full Pre-Payment Charges 3.For Part Pre-Payment: The borrower shall be required to submit the Bank any suitable proof of funds being from own sources

Instrument (Cheque/ECS/Mandate) Dishonour Charges	₹ 750/- Per Instance
Delay/default in payment of principal or interest/ outstanding balance	8% per annum on overdue amount
Non-payment of dues/ charges/ fees payable under loan/facility Agreement	8% per annum on overdue amount
Levy of penal charge for non-compliance of sanction terms including but not restricted to non-submission of title documents, non-commencement of construction as per undertaking, adverse repayment behaviour, other breach of agreement terms	₹ 5.50 per day per lac or proportionately shall become due & payable on underlying exposure (from the day of breach)
Delay or non-creation/perfection of facility or security/guarantee, etc. documentation in favor of the Bank	<p>Penal charges at ₹ 5.50 per day per lac or proportionately for any delay beyond stipulated days as per Sanction letter /Facility Agreement upto 180 days from the original due date ("ODD")</p> <p>Beyond 180 days, penal charges at ₹ 11 per day per lac.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The said penal charges shall be calculated on sum of limits of revolving lines and outstanding of non-revolving lines of both fund and non-fund based limits to which the security extends</li> <li>The term non-creation of security shall mean failure of the Borrower/Security Provider to create security in such form and manner as per the agreed terms mentioned in Sanction Letter/Facility letters or Facility/ Loan Agreements or any other Document/Instrument to secure the loan/financial facility availed from the Bank</li> </ul>
Annual Renewal Charges	<p>0.25% of the Overdraft Limit (dropped limit after reduction of annual drop) shall be collected on the due date of renewal</p> <p><b>Note:</b> Not Applicable for Smart Home Loan Overdraft product</p>
Non-Utilization Charges	<p>For Individual Customers with Home Loan Overdraft Facility:</p> <p>If average utilization of facility limits for a quarter is below 25% of sanctioned limits, 0.4% p.a. on under-utilized limit or proportionately shall become due &amp; payable on underlying exposure (from the day of breach)</p> <p>For Non-Individual Customers with Home Loan Overdraft Facility:</p> <p>If average utilization of facility limits for a quarter is below 60% of sanctioned limits, commitment charges of ₹ 5.50 per day per lac or proportionately on unutilized limits</p>
Penal charges in case of overline accounts or where the amount drawn by the Borrower is beyond the maximum Overdraft Limit	8% per annum on overdue amount

**Note:**

- Stamp Duty on Home Loan Agreement, Overdraft Agreement, Guarantor Agreement, Registration Charges etc. varies from State to State. Stamping/Notarisation of RBI and other Affidavits are as applicable.
- Charges for other Services would be specified as applicable when the Customer applies for those services and the same shall be payable by the borrower alone e.g. Revalidation of Sanction, Change in Property, Rescheduling of Loan, Change in EMI Date, Solvency Charges etc.
- Taxes/ other statutory levies may be charged to the Borrower if applicable as per Government/ RBI directives.
- \*The borrower can opt for switching multiple times during the loan tenure
- In the event Loan Recall Notice stands withdrawn upon Customer regularizing the loan account, then in such cases if Customer comes for premature payment then charges can be collected as per contractual terms of the Loan Agreement.
- For priority sector loans up to ₹50,000, loan related charges (including guarantee fees of credit guarantee schemes) and ad hoc service charges/inspection charges are not applicable. In the case of eligible priority sector loans to SHGs/JLGs, this limit is applicable per member and not to the group as a whole.

Indicative List of Documents for Salaried Customers			
Category	Documents Required	✓ If Available	Remarks (if any)
<b>Documents to be collected for all cases</b>	Application Form (Photograph Pasted and Duly Signed)	<input type="checkbox"/>	
	Login PF Cheque	<input type="checkbox"/>	
	OVD Proof/ Biometric Tracking ID	<input type="checkbox"/>	
	PAN Card	<input type="checkbox"/>	
	Relationship Proof (If same cannot be proved from KYC documents submitted)	<input type="checkbox"/>	
	Salaried Quick Eligibility Calculator	<input type="checkbox"/>	
	Sourcing sheet	<input type="checkbox"/>	
	For BT Cases: Sanction Letter/ SOA/ Repayment Schedule along with BT Track of last 12 months, where we get clarity of tenure, Loan amount, applicant/Co-applicants/Guarantors and EMI amount)	<input type="checkbox"/>	
Repayment Banking of all the Active Loans (if CIBIL track issue is there)	<input type="checkbox"/>		
<b>Documents to be collected as per Customer Segment</b>			
<b>Indian Resident</b>	Latest 3 months Salary Slips	<input type="checkbox"/>	
	Latest Form 16	<input type="checkbox"/>	
	Employment Proof (Appointment Proof) only if current employer name does not match with that of the Form 16 submitted	<input type="checkbox"/>	
	For Cat A, Cat B & Government Employees: Latest 6 months Bank Statement reflecting Salary credits (if Applicable)	<input type="checkbox"/>	
	For Cat C and Cat D with Form 16: Latest 6 months Bank Statement reflecting Salary credits (if Applicable)	<input type="checkbox"/>	
	For Cat C and Cat D without Form 16: Latest 12 months Bank Statement reflecting Salary credits (if Applicable)	<input type="checkbox"/>	
	If they have left job recently within 3 months then relieving letter of previous employer and joining letter of current employer	<input type="checkbox"/>	
<b>Non-Resident Indian</b>	Copy of Passport with all Pages	<input type="checkbox"/>	
	Latest 6 months Payslip	<input type="checkbox"/>	
	Tax proof from Country of Residence of 1 Year	<input type="checkbox"/>	
	Latest 12 months Bank statement	<input type="checkbox"/>	
	Latest Visa Copy/Work Permit	<input type="checkbox"/>	
	Employment Proof/ Appointment Letter/ Contract Letter	<input type="checkbox"/>	
	If they have left job recently within 3 months then relieving letter of previous employer and joining letter of current employer	<input type="checkbox"/>	
<b>Shippy Customers</b>	Credit report from country of Residence	<input type="checkbox"/>	
	Latest 6 months Payslip	<input type="checkbox"/>	
	Last 12 month Banking	<input type="checkbox"/>	
	Last 3 CDC letter	<input type="checkbox"/>	
	Last/Ongoing Contract Letter and Future Contract Letter if Applicant is Offboard	<input type="checkbox"/>	
	Employment Proof/ Appointment Proof/ Contract Letter (only if current employer name does not match with that of the Form 16 submitted)	<input type="checkbox"/>	
	Relieving Letter of Previous Employer and Joining Letter of Current Employer (Only if the Customer has left job recently within 3 months)	<input type="checkbox"/>	
<b>Additional documents for Balance Transfer Cases</b>	Sanction Letter & Amortisation Chart of the Loan to be taken over	<input type="checkbox"/>	
	Pre-closure Quotation	<input type="checkbox"/>	
	SOA or Bank statement where EMI repayment is reflected for the Loan since beginning or last 12 months (whichever is Less)	<input type="checkbox"/>	
<b>RL Privy &amp; Wealth Customers</b>	Copies of Title Documents & Technical related papers for valuation submitted to the Bank/ FI	<input type="checkbox"/>	
	Latest RV PDF Copy (from Reliability For Official Use Only)	<input type="checkbox"/>	

\* 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, than 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.