

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"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Account Type <input type="checkbox"/> Normal <input type="checkbox"/> Simplified <input type="checkbox"/> Small	Risk Profile <input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low	Customer Segment <input type="checkbox"/> RA <input type="checkbox"/> CC	
CRN No. <input style="width: 100%;" type="text"/>	Apac No. <input style="width: 100%;" type="text"/>	Form No. <input style="width: 100%;" type="text"/>	
Other Documents Collected <input type="checkbox"/> Form 60 <input type="checkbox"/> Marriage Certificate			

APPLICATION FORM FOR PERSONAL LOANS

Schedule of Charges

Particulars	Charges	Particulars	Charges
Personal loan interest rate (Fixed)	Starting from 10.99% p.a.	Swap charges, i.e. charges for change in repayment mode, repayment instrument or EMI date	₹500/- plus taxes per instance
Loan processing fees (Non Refundable)	Up to 5% of the final loan amount plus taxes. Will be deducted from the loan amount at the time of disbursal.	Lock-in Period for foreclosure and Part payment:	No lock-in period for Kotak Personal loans post servicing of first EMI.
Stamp Duty Charges	As per the respective State's Stamp Act	Foreclosure/Part payment charges	Up to 3 years - 4% + taxes on outstanding principal/part payment amount After 3 years - 2% + taxes on outstanding principal/part payment amount
Penal charges on Overdue EMI	Amounts standing unpaid on respective due dates shall attract penal charge at 8% per annum plus applicable taxes (to be charged for actual no. of days) on overdue amount.	Part payment clause	Allowable limit is up to 20% of Principal loan outstanding. It is allowed only once in a financial year. The effect of the part payment can be given on either EMI or Tenure.
Interest On Overdue Charges	EMI standing unpaid on respective due dates shall attract interest on overdue charges @ contractual rate for the number of days of delay in receipt of EMI. On non-receipt of interest on overdue charges before the next EMI date, the charges will be adjust from the next EMI received.	Physical SOA or Amortization schedule	Once in a year- No charge. Post that - ₹200 plus taxes per request
EMI dishonour/Bounce charges	₹750 per instance (Inclusive of applicable taxes)	Legal charges	at actuals

Disclaimer: The above charges are indicative and subject to change basis agreement between bank and the borrower. The fees and charges are subject to revision by Kotak Mahindra Bank from time to time. If there are any changes in the fees and charges structure, the same will be updated on the Bank's website.

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	Jalandar : 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.bank.in You may call our Customer Helpline at 1800 4100 (24x7 toll free)
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.bank.in or you can also visit at the following link:[http:// www.kotak.bank.in/bank/common/customer-corner.htm](http://www.kotak.bank.in/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 Branch Branch Tele-calling CSC DMA EMPL EMI Online OCC Leads Open Market PSU SMS Lead Top Up WRS

Medium Lead Tele-calling CSC DMA POS/Finmall Refund Scheme Marketing

***CRN** CRN 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) _____

If Salaried

Type of company Pvt Ltd. Partnership Proprietor Public Ltd. Retailers PSU Govt. MNC Other _____

Type of Industry Automobiles Agriculture based Banking BPO Capital goods Telecom IT Retail Real estate Consumer Durables FMCG NBFC Marketing / Adv. Pharma Media Other _____

Company Name **Designation**

Number of Years employed in Present company _____

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.**

