

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

<div>Affix latest Coloured Passport Size Photo</div>	<div>(Please sign in Black ink only)</div>
<div>Name</div>	

DOCUMENTS COLLECTED DETAILS

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

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 type="text"/>	<input type="text"/> Emp. Code <input type="text"/>	<input type="text"/>	<input type="text"/> Emp. Branch <input type="text"/>
<input type="text"/>	<input type="text"/> Emp. Name <input type="text"/>	<input type="text"/> Employee Sign	
<input type="text"/>	<input type="text"/> Emp. Designation <input type="text"/>		
Account Type ☐ Normal ☐ Simplified ☐ Small	Risk Profile ☐ High ☐ Medium ☐ Low	Customer Segment ☐ RA ☐ CC	Form No. <input type="text"/>
CRN No. <input type="text"/>	Apac No. <input type="text"/>		
Other Documents Collected ☐ Form 60 ☐ 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 Amount (excluding charges)	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 (excluding charges)	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 Amount (excluding charges)	EMI standing unpaid on respective due dates shall attract interest on overdue amount (excluding charges) @ contractual rate for the number of days of delay in receipt of EMI.	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 <input type="text"/>	Type of Loan Applied <input type="text"/>
Branch Code: <input type="text"/>	Date & Time of Receipts <input type="text"/>
Branch Contact Person Name <input type="text"/>	Contact No <input type="text"/>
DSA Contact Person Name <input type="text"/>	Contact No <input type="text"/>

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.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.

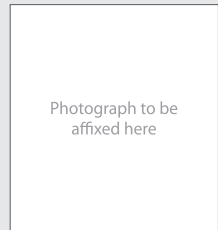
Form will be approved / rejected within 21 days. In case of rejection, this form will be shredded within 60days from the rejection date

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.

APPLICATION FORM
FOR PERSONAL LOANS

FORM NUMBER

VERSION 1.2



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 Channel ☐ 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: <input type="text"/>	2. *Middle Name: <input type="text"/>
3. *Last Name: <input type="text"/>	4. *Date of Birth: <input type="text"/>
5. No. of Dependents: <input type="text"/>	*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 <input type="text"/> Years	11. If professional: _____
12. Mobile No. 1: <input type="text"/>	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)
13. A Mobile No. 2: <input type="text"/>	(To receive information on Email or SMS, please give us your Email ID or Mobile No.)
14. Email ID: (BLOCK LETTERS) <input type="text"/>	
15. A Facebook Email ID (BLOCK LETTERS) <input type="text"/>	
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 <input type="text"/>	Designation <input type="text"/>
Number of Years employed in Present company <input type="text"/>	

Income And Banking Details

Monthly salary <input type="text"/>	Annual Turnover <input type="text"/>	Net profit <input type="text"/>	Other income <input type="text"/>
Other income ☐ Rental ☐ Agricultural ☐ Source ☐ Other _____			
A/C no. <input type="text"/>	Bank name <input type="text"/>		
Branch <input type="text"/>	Cust ID <input type="text"/>	Opened in <input type="text"/>	
Account type <input type="text"/>	Credit Card no. <input type="text"/>		
Issuing Bank <input type="text"/>			

Existing Loan details

1) Bank / Co. name <input type="text"/>	Loan type <input type="text"/>	Amount (₹) <input type="text"/>	EMI (₹) <input type="text"/>
Tenure <input type="text"/>	Start date <input type="text"/>	Loan a/c no. <input type="text"/>	
2) Bank / Co. name <input type="text"/>	Loan type <input type="text"/>	Amount (₹) <input type="text"/>	EMI (₹) <input type="text"/>
Tenure <input type="text"/>	Start date <input type="text"/>	Loan a/c no. <input type="text"/>	

Cross Sell Consent

I, the undersigned have applied for a Personal Loan facility with the Consumer Bank Division 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

Customer Acknowledgement Section	
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 Maintenance Receipt) ☐ Sale / Purchase Agreemnt ☐ 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/Sl 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

■

Declaration for disclosure of relation

Date: _____

To

Kotak Mahindra Bank Ltd.

27 BKC, C-27, G Block

Bandra Kurla Complex, Bandra (East),

Mumbai – 400051

Maharashtra, India

Sub: Disclosure of Relationship

I/we, being the persons whose details are mentioned in Schedule I hereto (“I/we/us/proposed Borrower”) being desirous of availing credit facilities from **Kotak Mahindra Bank Limited**, (“Bank”), hereby severally and jointly solemnly declare, represent and state as under:

1. Save and except as specifically disclosed in **Schedule II** hereto, I/we hereby declare that neither the proposed Borrower nor any of our directors / partners / designated partners/ trustees (where applicable), is/are a **Related Party or Related Person** or a **Reciprocally Related Person** or a **Specified Employee or Relative of a Specified Employee of the Bank**, within the meaning of the **Reserve Bank of India (Commercial Banks – Credit Risk Management) Directions, 2025**, as amended from time to time (“**RBI Directions**”). For the purposes of this Declaration, unless the context otherwise requires, the terms **Related Party, Related Person, Reciprocally Related Person, Specified Employee and Relative** shall have the meaning as defined in the Annexure annexed hereto.
2. I/We hereby further declare that the proposed Borrower and/or our directors / partners / designated partners/ trustees (where applicable) is/are related, to the extent disclosed, to the **Related Party / Related Person/ Reciprocally Related Person /Specified Employees** or their **Relative**, particulars whereof are fully and accurately set out in Schedule II hereto, which forms an integral part of this Declaration.
3. I/ we make this Declaration solemnly and sincerely, believing the same to be true and correct, and acknowledge that; (i) this declaration is a continuing condition precedent for the grant and continuation of the credit facilities; and (ii) the Bank is considering the grant of the credit facilities, relying upon the truth and accuracy of the statements made herein.
4. I/we hereby confirm and declare that the person signing this Declaration for/on behalf of the proposed Borrower/ is duly authorised and competent to execute this Declaration and that this Declaration is valid on, binding on and enforceable against the proposed Borrower/declarant.

Name: _____

Name and Designation (applicable in case non-individual): _____

Signature: _____

Date: _____

Place: _____

Schedule-I- Details of the proposed Borrower

SI No.	Name of Declarant executing the declaration on behalf of the proposed Borrower (in case of non individual entity) Name of the proposed Borrowers (in case of individual applicants)	Residential Details/ Registered Office Address/ Office Address details of the proposed Borrower	Constitution of the proposed Borrower

SCHEDULE- II

Name of partner/director/trustee/designated partner/proposed Borrower (where applicable) who is/are a Related Party or Related Person or a Reciprocally Related Person or a Specified Employee or Relative of a Specified Employee of the Bank, as defined in the RBI Directions.	DIN (in case of company borrower)	Name of Bank / AIFI, etc, to which relationship exists	Nature of relationship with such Bank /AIFI

Annexure

For the purposes of this Declaration, unless the context otherwise requires:

- a) **“Relative”**, in relation to a natural person, shall have the same meaning as assigned to it under **Section 2(77) of the Companies Act, 2013** as amended from time to time.
- b) **“Related Party”**, with respect to a bank shall mean a related person, a reciprocally related person, or any of the following entities:
 - i. where a related person or a reciprocally related person is a partner, manager, KMP, director or a promoter; or
 - ii. where a related person or a reciprocally related person is a shareholder with more than ten per cent of paid-up equity share capital; or
 - iii. where a related person or a reciprocally related person is having control, whether singly or jointly with another person; or
 - iv. where a related person or a reciprocally related person controls more than twenty per cent of voting rights on account of ownership or through a voting agreement or through any other arrangement; or
 - v. where a related person or a reciprocally related person has the power to nominate a director to its Board; or
 - vi. which is accustomed to act on the advice, direction, or instruction of a related person or reciprocally related person; or
 - vii. where a related person or a reciprocally related person is a guarantor or a surety; or
 - viii. where a related person or a reciprocally related person is a trustee or an author or a beneficiary and where the entity is in the form of a private trust.
 - ix. which is related to the related person or a reciprocally related person as a subsidiary or a parent company or a holding company or an associate or a joint venture.

Provided that nothing in sub-clause (v) above shall apply in cases where the authority to nominate a director arises exclusively from a lending or financing arrangement.

Provided further that, nothing in sub-clause (vi) above shall apply to the advice, directions or instructions given in a professional capacity.

Provided further that, Government of India / State Government-owned or controlled entities shall not be treated as related parties to a government-owned bank just by virtue of the fact that the Government has the common ownership or control of such entities.

- c) **“Reciprocally Related Person”** shall mean an individual who is:
 - i. a director (excluding an independent director or nominee director appointed by the Government, the Reserve Bank of India or any statutory authority) of another commercial bank, an All India Financial Institution, a scheduled cooperative bank, or a subsidiary of a commercial bank; or
 - ii. a trustee of a mutual fund or an alternate investment fund established by any of the aforesaid regulated entities; or
 - iii. a relative of such director or trustee.

- d) **“Related Person”** shall with respect to a bank shall mean a person, and the relatives of such a person, where the person:
- i. is either a promoter, or a director, or a KMP of the bank; or
 - ii. owns more than five per cent of paid-up equity share capital of the bank or can, either singly or jointly, exercise more than five per cent of the voting rights of the bank on account of either ownership or voting agreement or through shareholders’ agreement or through any other arrangement; or
 - iii. can, through an agreement with the bank, nominate a director to its Board; or
 - iv. is either singly or jointly, in control of the bank.
- e) **“Specified Employees”** means all employees of a bank who are positioned up to two levels below the Board as well as any employee designated as a Specified Employee in accordance with the bank’s internal policy.