



Application Form No.

LINKAGES OF PRODUCT FORM WITH CRF FORM

Date Of Issue

Application Details Individual Non-Individual

Applicant Name:

Mr./Mrs./Ms./Dr./M/s.

CRN Bank use only Short Name

Relationship with Co-Applicant / Co-Borrower / Guarantor

Signature / Thumb Impression (compulsory)

Co-applicant Co-borrower Guarantor Name Individual Non-Individual

Name:

Mr./Mrs./Ms./Dr./M/s.

CRN Bank use only Short Name

Signature / Thumb Impression (compulsory)

Co-applicant Co-borrower Guarantor Name Individual Non-Individual

Name:

Mr./Mrs./Ms./Dr./M/s.

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Signature / Thumb Impression (compulsory)

Co-applicant Co-borrower Guarantor Name Individual Non-Individual

Name:

Mr./Mrs./Ms./Dr./M/s.

CRN Bank use only Short Name

Signature / Thumb Impression (compulsory)

Application Form Commercial Vehicle Light Commercial Vehicle Infrastructure Finance Division Crops loans
 Tractors and Farm Equipments UNNATI Auto Gold Loan Agri. Finance

Purpose of Loan Expansion of Business Working Capital Requirement Commodity Funding
 Cash-Credit / Overdraft New Business Venture Marriage Education
 Medical Emergency/Expensive Landholding _____ Guntha/Acres/Hectare on owned/leased basis
 Cultivating _____ Crops/Plantation Horticulture
 Allied Agri. Activities: Dairy Fishery Piggery Poultry Bee-keeping Farming Others _____

Type of Finance Required TL CC OD Interest Fixed Floating Hybrid

Repayment Frequency Monthly Quarterly Half Yearly Yearly Tenure _____ months from the date of disbursement in case of Term Loan/from the date of operationalising the Overdraft Facility. Other _____

Details of Gold Ornaments I/We the Borrower(s)/Applicant(s) confirm that the listed jewellery/items have been received/shall be received by the Bank without verifying the same for metal, quality, genuineness, caratage and/or purity and the Bank has for the time being relied solely on the Borrower's representation in this regard. The same shall remain subject to any verification the Bank may in its discretion (without being obligated to do so) do or get done at anytime and I/we shall be bound by the same. The Bank has not and shall not be deemed to have made any representation as to or confirmed any of the metal, quality, genuineness, caratage and/or purity of the said jewellery/items.
 Chain: _____ / Bangles: _____ / Rings: _____ / Earrings: _____ / Others: _____
 Total: _____ Value: _____

Proposed Finance Amount Rs Words _____

Mode of Disbursement Fund Transfer to KMBL A/c. NEFT RTGS DD Cash **Branch Name** _____
 If Cash, reason for the same: _____

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No of APACs to be created (fill in number) ** indicates mandatory field
 Total No. of additional Proposal / Cash Flow's attached None Others (fill in number) _____, is it Copy Customized

*Scheme _____ *Proposal Date
 *Physical Agreement Date *Tenure _____ (in months) *Proposal Value _____ (in ₹)
 *EMI Start Date *FTC _____ (in %) Opportunity ID _____
 *Maturity Date

APAC Relations :

*Dealer <input type="text" value="CRN"/>	Referral Agent <input type="text" value="CRN"/>	SIP <input type="text" value="CRN"/>
*Credit Authority <input type="text" value="CRN"/>	Valuation Agent <input type="text" value="CRN"/>	FIA <input type="text" value="CRN"/>
*Relationship Manager <input type="text" value="CRN"/>	Marketing Agent <input type="text" value="CRN"/>	Insurance Company <input type="text" value="CRN"/>
Manufacturer <input type="text" value="CRN"/>	Escrow A/C Holder <input type="text" value="CRN"/>	Insurance Party <input type="text" value="CRN"/>

PARTICULARS OF LAND HOLDINGS (along with copies of land records)

Village	Name of Land Holder	Survey No. / Block No.	Source of irrigation

Leased Lands	Owned lands	Of which Irrigated	Total Area in Hec/Acre	EC if any

PARTICULARS OF EXISTING LIABILITIES AS BORROWER, IF ANY: (Personal Loan/Home Loan/Overdraft etc.)

Name of the Institution	Purpose of Loan	Present O/s (Rs.)	Installment Amt. Repayable during the year (Rs.)
1. Kotak Bank (CRN/Family/Group Exposure)			
2. Other Banks / Credit Society (specify)			

DETAILS OF PRIOR ASSOCIATION WITH KMBL: (SECURITY(IES) PROPOSED TO BE OFFERED)

1. Primary: Boja / Mortgage of the proposed Agri. Land
 2. Collateral Mortgage of the Property:

Tax Liability Yes No If Yes, (Rs. in Lakhs) _____
Litigation Yes No If Yes, specific declaration as per draft to be provided

Have you ever provided guarantee for Customer Financed by KMBL? If yes, Customer Name :

Whether related to:	Director(s) of KMBL	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, specific declaration as per draft to be provided
	Sr. Officer (s) of KMBL	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	Director/Sr. Officer of any Bank/Company	<input type="checkbox"/> Yes <input type="checkbox"/> No	

REFERENCES

Name _____	Name _____
Address _____	Address _____
City / Town _____ Dist. _____	City / Town _____ Dist. _____
State _____ Pin Code _____	State _____ Pin Code _____
Resi. No.: _____ Off. No.: _____	Resi. No.: _____ Off. No.: _____
Mob. No.: _____	Mob. No.: _____

DECLARATION

I / we, declare that the information given in the application form is true, correct and complete and it shall form the basis for any kind of facility Kotak Mahindra Bank Limited may decide to give under the various Commercial Vehicle / Light Commercial Vehicle/Infrastructure Finance Division / Tractor and Farm Equipment / UNNATI Auto Loan Schemes/Rural Housing Business Loan/Gold Loan. I / we confirm that I / we are not defaulters of any Bank / Financial Institution / Credit Society. I / we also confirm that I / we have no insolvency proceedings pending against me / us nor have I / we ever been adjudicated insolvent. I / we agree and confirm that grant of loan facility shall be at sole discretion of Kotak Mahindra Bank Limited. In the event of any loan facility granted to me / us, I / we undertake to abide by the rules and regulations of Kotak Mahindra Bank Limited in respect of the said loan facility. I / we also undertake to reimburse the bank with necessary amount(s) towards interest for period of delay, if any, in collection of cheques / securities handed over to Kotak Mahindra Bank Limited towards repayment of loan due to reasons beyond control of Kotak Mahindra Bank Limited. I / we authorize Kotak Mahindra Bank Limited to verify or check any information given, and obtain credit reports. I / we authorize Kotak Mahindra Bank Limited to share information contained in the application and / or any papers / documents submitted along with the application with third parties including credit rating agencies. I / we agree and confirm that all documents submitted in connection with the application including, but not limited to, photocopies of original documents, photographs, signature verification, address verification, bank details etc. shall become sole property of Kotak Mahindra Bank Limited and shall not be returned / handed over by Kotak Mahindra Bank Limited to the applicant and / or any person on behalf of the applicant and / or any other person. Any initial payment pursuant to this application will be banked prior to the approval of this application, but it shall not imply acceptance of proposal. In case of rejection of my / our application, initial payment will be refunded without interest. I have read and acknowledged the MITC of the applied loan and confirm having received the MITC which also contains all the applicable charges / fees / levies etc. applicable on the said loan.

Any new phone number, mobile number, email id provided by an existing Customer while opting for any other product of the Bank (e.g. 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. Bank shall be no way responsible for non-receipt of intimations/communications to the previously registered phone numbers, mobile numbers, e-mail id.

APPLICABLE FOR PRIORITY SECTOR LENDING ONLY
Enterprise

- a) Micro 1
- b) Micro 2
- c) Small Enterprises
- d) Medium Enterprises
- 1 Agri - Direct Agri - indirect
- 2 Micro and Small Enterprises

Manufacturing

- Up to 10 lakhs
- 10 -25 lakhs
- 25 Lakhs – 5 Crores
- 5 – 10 Crores
- Non - Agri SF/MF

Services

- Up to 4 Lakhs
- 4-10 lakhs
- 10 Lakhs – 2 Crores
- 2- 5 Crores
- Others _____

WEAKER SECTION

Sr. No.	Category
1.	Small and Marginal Farmers
2.	Artisans, village and cottage industries where individual credit limits do not exceed ₹ 1 lakh
3.	Beneficiaries under Government Sponsored Schemes such as National Rural Livelihoods Mission (NRLM), National Urban Livelihood Mission (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
4.	Scheduled Castes and Scheduled Tribes
5.	Beneficiaries of Differential Rate of Interest (DRI) scheme
6.	Self Help Groups
7.	Distressed farmers indebted to non-institutional lenders
8.	Distressed persons other than farmers, with loan amount not exceeding ₹ 1 lakh per borrower to prepay their debt to non-institutional lenders
9.	Individual women beneficiaries up to ₹ 1 lakh per borrower
10.	Persons with disabilities
11.	Overdrafts upto ₹ 5,000/- under Pradhan Mantri Jan-DhanYojana (PMJDY) accounts, provided the borrower's household annual income does not exceed ₹ 100,000/- for rural areas and ₹ 1,60,000/- for non-rural areas
12.	Minority communities as may be notified by Government of India from time to time.

FOR OFFICE USE ONLY

Application Received on _____ Received by _____

Signature _____

ACKNOWLEDGMENT RECEIPT

Sr. No. _____	
Received from _____	
Application Form for Loan/Facility of Rs. _____	
Applicant would be advised of the Bank's decision on the Application within 2 weeks from the receipt of complete information	
Application recd. by _____	For Kotak Mahindra Bank Ltd.
Recd. at _____	
Date _____	Authorised Signatory / Representative

BRANCH DETAILS

BRANCH STAMP

DECLARATION

To,
Kotak Mahindra Bank Limited

I/We agree and confirm that grant of loan facility shall be at sole discretion of Kotak Mahindra Bank Limited. I/We hereby declare that the particulars given above are true and correct to the best of my/our knowledge and belief. I/We hereby authorise the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank, to any other financial institution, government or any agency(ies) as may be considered necessary or desirable by the Bank.

I/We hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan.

In the matter of financial facilities proposed to be granted/granted by Kotak Mahindra Bank Limited to _____ (hereinafter referred to as "the Applicant/Borrower/s"), I/We, _____ (as proprietor/partnership/members of HUF/directors of the Applicant/Borrower) hereby declare, assure and state:

1. That I/We am/are not a director of specified near relative of a director and/or senior officer of any banking company;
2. That if this declaration is found to be false or incorrect, then the Bank will be entitled to revoke and/or recall the facilities sanctioned to the Borrower.

This Declaration has been given on this _____ day of _____, 20 _____ at _____.

SIGNED and DELIVERED

Applicant's Name

Signature(s) / Thump Impression

1. _____
2. _____
3. _____

Guarantor's Name

Signature(s) / Thump Impression

1. _____
2. _____
3. _____

Date: _____

Place: _____

VERNACULAR DECLARATION

This letter is to confirm that I the undersigned, _____ residing at _____ inform, declare and confirm to Kotak Mahindra Bank Limited, that I have read out and explained to Ms./Mr. _____, the content of the this T&C and all other facility/security documents and the relevant terms and conditions in connection with the availing of the Facilities by the Borrower, in the native language and Ms./Mr. _____ has confirmed that he/she has understood the same and agreed to abide by all the said terms and conditions. Pursuant to being fully explained and understanding the contents of the documents, the aforesaid person is affixing his/her signature/thumb impression and is counter signing this letter in token thereof.

I confirm that whatever I have stated hereinabove is true and correct.

Yours truly,

NOMINATION

Nomination in respect of Gold pledged with and in the custody of the Kotak Mahindra Bank Ltd. ("Bank")

I/We _____, the Applicant/ Borrower residing at _____

nominate the following person to whom in the event of my/our death of Gold pledged and in the custody of Bank, particulars whereof are given above, may be returned by the Bank upon payment of outstanding amounts in full which includes principal, interest and other monies/charges as applicable to the satisfaction of Bank..

Name and address of Nominee _____

Relation with Borrower, if any _____

I/we confirm that pursuant to this nomination, the Nominee shall become entitled to the return of the Gold pledged and in the custody of the Bank, against payment of all outstaying of the Bank to the exclusion of all other persons and regardless of any other disposition made by me/us, whether testamentary or otherwise and I/we further confirm, declare and state that on such return, the Bank shall stand released and discharged from all/any liability whatsoever.

Place: _____

Date: _____

Signature of Applicant

Signature of Applicant



ANNEXURE TO APPLICATION FORM

Interest Rate	CV, LCV, UA, IFD, TFE	AF
Documentation charges	Upto Rs. 5000	
Stamping Charges	At Actuals	As applicable in respective States
Processing/Service Charges	Upto 2% of Loan amount	Upto 3% of Loan amount
Payment Handling Charges	Rs. 1000	
Over due Interest	3% of Overdue Amount, compounded monthly	3% per month compounded monthly
Collection charges	30% of penal and cheque bouncing charges	
Dishonour/Cheque bounce charges per Instance	Rs. 750	Rs. 750 per instrument per instance
Swap Charges (Replacement of PDCs)	Upto Rs. 500 per Swap per Instance	Upto Rs. 500 per Swap per Instance
Foreclosure/Prepayment Charges	5% of Principal Outstanding as per reducing balance method on the date of repayment	3% of Principal Outstanding as per reducing balance method on the date of repayment
Duplicate Issue of NOC	Rs. 500	
Charges for furnishing a copy of the credit information report (CIBIL) to the applicant	Rs. 50	
Charges applicable in case customer requests for copies of records pertaining to his transactions (SOA / Amortization Schedule)	Rs. 500	
Loan Cancellation charges	Rs. 2500 per agreement	Upto Rs. 2,500
Duplicate Foreclosure statement charges	Rs. 500	
NOC for National Permit / State Permit / Change in Body type	Rs. 500	
Rebooking charges	Rs. 2500	
Credit Administration charges	Upto Rs. 6000	
Change in Installment due date	Rs. 1000	
Change in property / Asset / Collateral	Rs. 2000	
Copy of any property/loan document submitted by customer	Rs. 1000	
Valuation charges for used/Refinance vehicle	Within city - Rs.1000/- and for Outside city - Rs.1500	
Asset verification charges - immovable assets	At Actuals	
Legal / Incidental charges	At Actuals	
Repossession	Construction Equipment - Upto Rs. 25,000 and for others Upto Rs. 15,000	
NOC to convert from Private to Commercial Registration & vice versa	Rs. 2000	
Statement of Account		Once in a year at no cost for every additional copy of Rs. 250

Taxes as applicable

(Above charges are subject to change as per regulatory or Bank terms and conditions)

All fees and charges are to be paid only after approval of the loan application and only by A/c Payee Cheque in favour of the Bank. In case of Cash payment the Bank receipt shall be obtained.

KOTAK COMMERCIAL BANKING - MOST IMPORTANT TERMS AND CONDITIONS (MITC) Customer Copy

Applicable to: Commercial Banking (Commercial Vehicle (CV), Light Commercial Vehicle (LCV), Unnati Auto (UA), Construction Equipment (CE), and Tractor Finance Equipment (TFE)), Gold Loan (GLN).

Rate of Interest: Interest rate to customer depends on type of collateral provided, loan to collateral value, track record, funding requirement etc.

Loan Tenure: Tenure is dependent on type of loan availed by customer. In general maximum loan tenure does not exceed 8 years.

Repayment: Loans are to be repaid by way of Equated Monthly Installments (EMI)/as per repayment cycle over the loan tenure. Repayment commences from the mutually decided Date between customer and Kotak Mahindra Bank.

Mode of Repayment are Cash, Postdated Cheques, ECS/NACH or Standing Instruction (In case customer has Banking with Kotak Mahindra Bank Limited) or as the Bank may accept.

Security: Commercial Banking loan is a fully secured loan, where the said asset as Mortgage for the loan or can have a crossed collateral where customer has multiple asset loan.

Default: In an event of default or any event which after a lapse of time is capable of becoming an event of default Bank would initiate defined actions including communication, legal and other procedures.

Customer Service: For any requirements, customer can call the customer service Toll free number 1800 209 5600, Monday to Saturday from 9:30 a.m. to 6:30 p.m. (Excluding Bank Holidays) or can write to customerfirst@kotak.com or can visit the nearest Commercial Asset Branch. Customers can also SMS to us requesting for Call back from Customer Service Team. TYPE FG<space>CRN Number (e.g. 9956659) and send it to 5676788.

Disclaimer:

Credit is at the sole discretion of Kotak Mahindra Bank Limited and is subject to Collection and Verification of Documents and other Information, Credit Bureau Checks, Personal Discussion (PD), and other Checks as may be felt necessary by the Bank. The Final Offering may be different from any initially communicated offer. The Bank may make available any information in the Application Form and other Documents submitted to the Bank and information pertaining to the Loan to any institution or body. Bank shall be in no way responsible for non-receipt of intimations/communications to the previously registered Addresses, Phone Numbers, Mobile Numbers, E-mail id, etc. The MITC are only indicative and not exhaustive. For detailed terms and conditions of the loan, please refer to the Loan Agreement. In case of contradiction in the MITC and provisions of the Loan Agreement, provisions contained in the Loan Agreement shall prevail.



Thank you for your loan application. We are pleased to present a bouquet of financial products that may be of interest to you.

Commercial Vehicle Loans

Need a commercial vehicle? Working capital loans? We have tailor-made solutions to suit your needs. From small operator to large fleet operators, we have solutions for all!

SMS <CV> to 5676788

Construction Equipment / Infrastructure Finance

Are you a player in infrastructure space - big or small? We offer complete range of financial services aligned to meet the requirements of various infrastructure clients both in Urban and Rural India.

SMS <INFRASTRUCTURE> to 5676788



Unnati Loans

Are you looking for used vehicles/equipment for your business? Unnati Loans is one-stop shop for used vehicles/equipments. As the name suggests, its simple and easy to avail the loans!

SMS <UNNATI> to 5676788



Tractor Loans

Buying a tractor/farm equipments? We offer finance for purchase of new/old tractors and farm equipments for agricultural /commercial purpose.

Rural customers can also avail loans for purchase of new/old vehicles and equipments

SMS <TRACTOR> to 5676788

Strategic Business Loans

If you are SME/Corporate/promoter with funding requirement, our team of experts will work with you to understand your business and offer tailor-made financial solutions. These include Business Term Loans, Working Capital Facilities & Loan Against Property.

SMS <SBL> to 5676788