



Let your business touch new horizons
with our smart financing options

Business Banking Assets

APPLICATION FORM

Form No.:

To be filled in by the applicant

Type of Loan / Facility	Loan / Facility applied for	Purpose of Loan / Facility
<input type="checkbox"/> Business Loan <input type="checkbox"/> Overdraft facility <input type="checkbox"/> Funding against Credit Card Receivables (FCCR) (Loan / Overdraft facility)	Amount ₹ _____ Tenure (Months) _____ <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 36 <input type="checkbox"/> 48	<input type="checkbox"/> Business Improvement / Expansion <input type="checkbox"/> Personal Expenses <input type="checkbox"/> Purchase of Asset for Business purpose <input type="checkbox"/> Construction of Business Premises <input type="checkbox"/> Working Capital Finance <input type="checkbox"/> Purchase of Machinery: <ul style="list-style-type: none"> Type of machine: _____ <ul style="list-style-type: none"> Purpose: _____ <ul style="list-style-type: none"> Imported/Indigenous: _____ <ul style="list-style-type: none"> Name of supplier: _____ <ul style="list-style-type: none"> Total Cost: _____ <ul style="list-style-type: none"> Contribution by Promoters: _____ <input type="checkbox"/> Others (pl. specify) _____
<input type="checkbox"/> Loan against Property <input type="checkbox"/> Loan for purchase of commercial property <input type="checkbox"/> Overdraft against Property <input type="checkbox"/> Lease Rental Discounting	Amount ₹ _____ Tenure (Years) _____ Amount ₹ _____ Tenure (Years) _____	
Working Capital Facility Fund Based - <input type="checkbox"/> Cash Credit <input type="checkbox"/> Constant OD <input type="checkbox"/> Export Finance (Pre Shipment / Post Shipment) <input type="checkbox"/> LCBD <input type="checkbox"/> WC Demand Loan <input type="checkbox"/> Others (pl. specify) _____ Non Fund Based - <input type="checkbox"/> Bank Guarantee <input type="checkbox"/> Letter of Credit <input type="checkbox"/> Buyer's Credit <input type="checkbox"/> Others (pl. specify) _____	₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____	

For Bank use only:

DMA/DST Details:

DMA Name: <input type="text"/>	DMA CRN: <input type="text"/>
DST Name: <input type="text"/>	DST CRN: <input type="text"/>
RM Name: <input type="text"/>	RM CRN: <input type="text"/>
Sourcing Agent Name: <input type="text"/>	Sourcing Agent CRN: <input type="text"/>
Manpower Agent Name: <input type="text"/>	Manpower Agent CRN: <input type="text"/>
Referral Agent Name: <input type="text"/>	Referral Agent CRN: <input type="text"/>
	Opportunity ID: <input type="text"/>

Cross Sell Date Capture

Bank Branch Name: <input type="text"/>	Bank Branch CRN: <input type="text"/>
Sales Executive Name: <input type="text"/>	Sales Executive CRN: <input type="text"/>
Cross-Sell RM Name: <input type="text"/>	Cross-Sell RM CRN: <input type="text"/>
Call Centre Agent Name: <input type="text"/>	Call Centre Agent CRN: <input type="text"/>
Please tick your option	
RO/PB Team CRN: <input type="text"/>	Corp. Salary Team CRN: <input type="text"/>
Acquisition Team CRN: <input type="text"/>	<input type="text"/>

Processing Fees Details

Cheque/DD No.	Instrument date: DD/MM/YYYY	Drawn on/ Bank and Branch	Amount (in Rs)								
	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y				
	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y		
D	D	M	M	Y	Y	Y	Y				

Please complete all sections in BLOCK letters and tick boxes wherever applicable.

 Date of Issue

D	D	M	M	Y	Y	Y	Y
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Applicant

Name of the Applicant

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

First Name	Middle Name	Last Name

Details of the Applicant For Non-individual Applicant
Business Entity Details

Business Constitution: Prop. concern Partnership Firm Private Ltd. Co. Public Ltd. Co. Society Trust HUF Others _____

Nature of Business: Trading Manufacturing Export/Import Services Others _____

Industry / Sector / Activity

Current Office Address

City

Telephone: STD Code _____ Fax _____

E-mail ID

Date of Incorporation:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 PAN _____

Additional Office Address (Factory/Shop/Branch)

City

Telephone: STD Code _____ Fax _____

E-mail ID

Details of the Applicant Individual / Sole Proprietor
Personal Details

Date of Birth:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Marital Status: Single Married Divorced Widowed

Gender: Male Female
 No. of Dependents: Children _____ Others _____

Religion: _____ Category: SC ST OBC Minority Community Others _____

Father's Name

Mother's Maiden Name

Spouse's Name

PAN/GIR Number (if not available, please fill up Form 60/61 as applicable)

Aadhaar No. Passport No. _____

Voters ID No.

Driving License No.

Education: Non graduate Graduate Post graduate Professionally qualified (Doctors, CAs, Engineers etc)

Contact Details

Current Resi. Address

City

Telephone: STD Code _____ Mobile _____

E-mail ID

Residence: Owned Rented Co-Provided Parental Others _____

Years at Current Residence _____ Years in this city _____

Permanent Resi. Address (if different from above)

City: PIN _____ Tele. STD Code _____

Current Office Address

City: PIN _____

Telephone: STD Code _____ Fax _____

E-mail ID

Occupation Details

Business: Trading Manufacturing Export/Import Services Others _____

Self Employed Professional: CA Doctor Engineer Architect/Interior Decorator Others _____

Preferred Mailing Address Current Office Current Resi.
 Preferred Contact No. Current Office Current Resi. Mobile

Co-Applicant Co-Borrower Guarantor

Individual / Sole Proprietor
Personal Details

Name (Mr./Mrs./Ms./Dr.)

Relationship with Applicant

Date of Birth D M Y Y Y Y Marital Status Single Married Divorced Widowed

Gender Male Female No. of Dependents Children _____ Others _____

Religion _____ Category SC ST OBC Minority Community Others _____

Father's Name

Mother's Maiden Name

Spouse's Name

PAN/GIR Number (if not available, please fill up Form 60/61 as applicable)

Aadhaar No. Passport No.

Voters ID No.

Driving License No.

Education Non graduate Graduate Post graduate Professionally qualified (Doctors, CAs, Engineers etc)

Contact Details

Current Resi. Address

City PIN

Telephone STD Code Mobile

E-mail ID

Residence Owned Rented Co-Provided Parental Others _____

Years at Current Residence Years in this city

Permanent Resi. Address (if different from above)

City PIN Tele. STD Code

Current Office Address

City PIN

Telephone STD Code Fax

E-mail ID

Occupation Details

Business Trading Manufacturing Export/Import Services Others _____

Self Employed Professional CA Doctor Engineer Architect/Interior Decorator Others _____

Preferred Mailing Address Current Office Current Resi.

Preferred Contact No. Current Office Current Resi. Mobile

 Co-Applicant Co-Borrower Guarantor

Non-individual
Business Entity Details

Name

Business Constitution Prop. concern Partnership Firm Private Ltd. Co. Public Ltd. Co. Society Trust HUF Others _____

Nature of Business Trading Manufacturing Export/Import Services Others _____

Industry / Sector / Activity

Current Office Address

City PIN

Telephone STD Code Fax

E-mail ID

Date of Incorporation D M Y Y Y Y PAN

Additional Office Address (Factory/Shop/Branch)

City PIN

Telephone STD Code Fax

E-mail ID

Details of Proprietors / Partners / Directors of Firm / Company & their addresses (Please include all applicants of the loan & associate concerns)

Name	Age (yrs)	Academic Qualification	Residential Address	Tele. No. (Residence)	Experience in the line of activity (yrs)
Firm / Company:					
Firm / Company:					
Firm / Company:					

Existing Credit Facilities (Please include all applicants of the loan)

Facility in favour of	Type of Facility	Limit / Loan (In Lacs)	Outstanding as on _____ (In Lacs)	Bank/ Financier	EMI (in Rs.)	Repayment Terms / Tenor	Balance Term	Securities Lodged

Past Performance / Future Estimates (Please include all applicants of the loan)

Parameter (In Lacs)	(Actual) Past Year 1 _____	(Actual) Past Year 2 _____	(Estimate) Present Year _____	(Projection) Next Year _____
Firm / Company:				
Net Sales				
Net Profit				
Capital (Net worth if company)				
Firm / Company:				
Net Sales				
Net Profit				
Capital (Net worth if company)				

Bank Account Details

Name of Account Holder	Bank / Branch	Type of Account	Account Number	CC/OD Limit (in Lacs)	Banking Since

Status regarding Statutory Obligation

Whether complied with, select Yes / No. If not applicable, select NA			Remarks
1	Registration under Shop and Establishment Act	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	
2	Industry Specific License (_____)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	
3	Latest Sales Tax Return Filed	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	
4	Latest Income Tax Return Filed	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	
5	Any other statutory dues remaining outstanding	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	

Details of Collateral Securities Offered, if any
Property

Owner name

Address

Area

City PIN

Type of Property Commercial Resi Industrial Plot Others _____ Ownership Solo Joint

Occupation Status Self occupied Rented Vacant Under construction Others _____

Age of Property (yrs) Land Area Built up Area

Other Collateral Securities

(As per RBI guidelines, Banks are not to take collateral security for loans upto Rs. 10 lakhs to MSME Units)

Details of Vehicle Owned

Owner Name

Vehicle Type 2 Wheeler 4 Wheeler Relationship with Owner _____

Model Registration No.

Insurance Details (Optional)

I/We wish to apply for the term cover for group of borrowers Yes No

Whether the applicant(s) would like the premium and other charges to be funded by Kotak Mahindra Bank for availing Benefit under the above term cover. Yes No

References (Not related to you)

Name

Tele. STD Code Mobile

Name

Tele. 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 & 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 & 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

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 confirm that 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 the options/types of interest and the frequency of rest cannot be changed and that such change(s) may be permitted only at the sole discretion of the 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, antisocial or any purpose nor permitted by law. I/We understand that this requirement is in line with the RBI regulation. I/We understand that if it is 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/We have read and understood the MITC (Most Important Terms & Conditions) 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.com or at the following link: <http://www.kotak.com/bank/common/customer-corner.htm>.

<p style="text-align: center;">Photograph of Primary Applicant</p> <p style="text-align: center;">Please paste recent passport-sized photograph and sign across it</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p style="text-align: center;">Signature of Primary Applicant (Individual/Sole Proprietor)</p> <p>Name _____</p> <p>Place: _____ Date: _____</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p style="text-align: center;">Signature of the Primary Applicant (Non-Individual)</p> <p>Name _____</p> <p>Place: _____ Date: _____</p>
<p style="text-align: center;">Photograph of 1st Co-applicant/ Coborrower/Guarantor</p> <p style="text-align: center;">Please paste recent passport-sized photograph and sign across it</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p style="text-align: center;">Signature (Individual)</p> <p>Name _____</p> <p>Place: _____ Date: _____</p> <p><input type="checkbox"/> Co-Applicant 1 <input type="checkbox"/> Co-Borrower 1 <input type="checkbox"/> Guarantor 1</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p style="text-align: center;">Signature (Non-Individual)</p> <p>Name _____</p> <p>Place: _____ Date: _____</p> <p><input type="checkbox"/> Co-Applicant 1 <input type="checkbox"/> Co-Borrower 1 <input type="checkbox"/> Guarantor 1</p>
<p style="text-align: center;">Photograph of 2nd Co-applicant/ Coborrower/Guarantor</p> <p style="text-align: center;">Please paste recent passport-sized photograph and sign across it</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p style="text-align: center;">Signature (Individual)</p> <p>Name _____</p> <p>Place: _____ Date: _____</p> <p><input type="checkbox"/> Co-Applicant 2 <input type="checkbox"/> Co-Borrower 2 <input type="checkbox"/> Guarantor 2</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p style="text-align: center;">Signature (Non-Individual)</p> <p>Name _____</p> <p>Place: _____ Date: _____</p> <p><input type="checkbox"/> Co-Applicant 2 <input type="checkbox"/> Co-Borrower 2 <input type="checkbox"/> Guarantor 2</p>
<p style="text-align: center;">Photograph of 3rd Co-applicant/ Coborrower/Guarantor</p> <p style="text-align: center;">Please paste recent passport-sized photograph and sign across it</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p style="text-align: center;">Signature (Individual)</p> <p>Name _____</p> <p>Place: _____ Date: _____</p> <p><input type="checkbox"/> Co-Applicant 3 <input type="checkbox"/> Co-Borrower 3 <input type="checkbox"/> Guarantor 3</p>	<div style="border: 1px solid black; height: 60px; margin-bottom: 5px;"></div> <p style="text-align: center;">Signature (Non-Individual)</p> <p>Name _____</p> <p>Place: _____ Date: _____</p> <p><input type="checkbox"/> Co-Applicant 3 <input type="checkbox"/> Co-Borrower 3 <input type="checkbox"/> Guarantor 3</p>

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

Business Banking Assets Products:

Business Loans

Need funds for your business? Unsecured overdraft ? We have tailor made solutions to suit your needs. From small trader to large manufacturer, we have solutions for all.



Fund against Credit Card Receivable (FCCR)

Do you need working Capital on easy terms? Or want to expand your business? Or invest in renovation? Whatever is your financial need, here's unique Business Loan and Overdraft for retailers, who accept credit and debit cards in return for their products and services.

Loan against property

A Smart way to finance your business needs without reducing the capital from your business. Unlock the potential of your residential or commercial property and take long term Loans and Overdrafts against them, to expand your business or do much more. Option of lease rental discounting and funding for commercial property purchase are also available.



Working Capital Finance

If you are a SME and looking for Working Capital Finance, our team of experts will work with you to understand your business and offer tailor made Fund & Non-fund based facilities. These include Cash credit/ Overdraft, Export Packing Credit, Bill Discounting, Letter of credit discounting, working Capital Term Loan, Bank Guarantee, Letter of credit/Capex LC, Buyer's Credit etc.

Dear Customer,

Thank you for choosing Kotak Mahindra bank for the requirement of Business Banking Asset funding and giving us the opportunity to serve you.

- To ensure that there is clarity regarding the Bank's offer, we request you to please go through the MITC (Most Important Terms & condition) sheet provided to you along with the application form.
- MITC sheet contains all the applicable charges/fees/levies etc. applicable on the said loan/facility.
- We will dispose your loan application within 21 days from the date receiving documents*
- With the help of application number, you can track the status of your application on our web site at www.kotak.com.
- The Application form along with the supporting documents shall be property of Kotak Mahindra Bank Limited and in case the application is rejected the loan documents shall remain with Kotak Mahindra Bank Limited.
- For any queries/ issues related to services provided by Kotak Mahindra Bank Ltd or its outside service providers, you may please contact us on the phone number/email id provided on back of this sheet.

Warm Regards

Kotak Mahindra Bank

*Terms & condition apply. All loan at the sole discretion of Kotak Mahindra Bank Ltd.

Your proposal would be appraised on the following broad parameters:

Rating Parameter

➤ **Financial**

- Basis**
- ✓ Growth in Top & Bottom Line
 - ✓ Current Ratio & Liquidity
 - ✓ Capital & Leveraging
 - ✓ Interest Servicing & Cash Profits
 - ✓ Working Capital Cycle (Holding Period)
 - ✓ Ability to raise Fund from Market, Bank, Own Sources
 - ✓ Overall Accounting Practice & Standards

➤ **Management**

- ✓ Information Sharing & Transparency
- ✓ Management Competence
- ✓ Experience of Promoters in Industry, Management Competence & Succession Plan
- ✓ Credit History
- ✓ Ability to meet Estimation
- ✓ Group Support

➤ **Industry Risk**

- ✓ Demand Supply in Economy
- ✓ Government Policy
- ✓ Competition
- ✓ Input risk

➤ **Business Risk**

- ✓ Distribution Network
- ✓ Size of business
- ✓ Product Mix
- ✓ Operation Efficiency

Acknowledgment Slip

Application Number: _____

Received from _____ application for a Loan/Facility of ₹ _____

We have received a cheque/draft no _____ for ₹ _____ drawn on _____ towards the application fee payable.

In case of any queries relating to your application, please contact _____ Your SalesExecutive / Relationship Manager at _____

For any queries/ issues related to services provided by Kotak Mahindra Bank Ltd or its outside service providers, you may please contact us on the phone number/email id provide on back of this sheet.



Indicative List of Documents

To process your loan / facility application, we would require documents which are applicable to your business profile from the list given below -

1. Mandatory KYC* documents for all applicants.
 - Proof of Identity – Voter's ID Card / Aadhaar Card / Passport / Driving License / PAN Card/Signature identification form present banker of Proprietor /Partner / Director (if a company) etc.
 - Proof of Residence – Recent Telephone bill / Electricity bill / Property tax receipt / Passport / Voter's ID Card of Proprietor / Partner / Director (if a company) etc.
2. Ownership proof and telephone bills.
3. For a partnership Firm - Latest partnership deed, PAN of the firm and office address proof.
4. For a company - Certificate of incorporation, MOA & AOA, PAN, latest share holding pattern and office address proof.
5. I.T. returns for last 2 or 3 years (as applicable) with computation of income for both business and individuals i.e. partners / directors.
6. Audited financial statements for last 2 or 3 years (as applicable) along with all schedules & annexures and Tax Audit Report. In case of company, Auditor's Report, Director's Report & Notice of AGM are also required.
7. Profile of company and promoters.
8. Bank statements for last 12 months of all operating business and personal accounts.
9. Sanction letters / Repayment tracks for all loans and facilities availed.
10. VAT / Service Tax returns & Advance Tax challans for last 12 months.
11. Net worth statements of partners / directors.
12. If required (especially in Working Capital proposals), the following documents may be requested i.e. Churning data, List of debtors and creditors, Copies of contracts/orders, List of buyers & suppliers, Sales figures, Provisional financials, TDS certificates etc.
13. Industry/sector specific documents with respect to mandatory licenses / registrations / qualification etc.
14. Title documents in case property is offered as collateral.
15. Any other document as may be required.

* 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.BC. 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.

Customer Service / Infoline / Associates.

If you have any queries, or need further information, call us :

Hyderabad	040-66006022	Mumbai	022-66006022	Indore	011-66006022
Vijaywada	040-66006022	Nagpur	022-66006022	Bhopal	011-66006022
Kottayam	044-66006022	Pune	020-65216022	Udaipur	011-66006022
Coimbatore	044-66006022	Aurangabad	020-65216022	Jaipur	011-66006022
Cochin	044-66006022	Ahmedabad	079-66006022	Jodhpur	011-66006022
Tirupur	044-66006022	Baroda	0265-6646022	Jalandar	0161-65006022
Salem	044-66006022	Rajkot	0281-66006022	Amritsar	0161-65006022
Trichy	044-66006022	Surat	0261-66006022	Patiala	0161-65006022
Chennai	044-66006022	Delhi	011-66006022	Jammu	0161-65006022
Mangalore	080-66006022	Kanpur	011-66006022	Ludhiana	0161-65006022
Bangalore	080-66006022	Lucknow	011-66006022	Chandigarh	0161-65006022
Mysore	080-66006022	Meerut	011-66006022	Kolkatta	033-65506022
Goa	022-66006022	Agra	011-66006022		

Visit us at : www.kotak.com • Call us toll-free at: 1800 102 6022 (Monday to Friday 9.30 am to 5.30 pm)

Loans Against Property

Ahmedabad : servicefirst.ahm@kotak.com	Hyderabad: servicefirst.hyd@kotak.com
Surat: servicefirst.surat@kotak.com	Delhi: servicefirst.delhi@kotak.com
Bangalore: servicefirst.blr@kotak.com	Mumbai: servicefirst.mumbai@kotak.com
Chennai: servicefirst.chennai@kotak.com	Pune: servicefirst.pune@kotak.com

Business Loans

service.loans@kotak.com

All correspondence should be addressed to "Kotak BBA" at:

KOTAK MAHINDRA BANK LTD.,
4th Floor, Zone I, Building No. 21, Infinity Park,
Off Western Express Highway, Gen. A.K. Vaidya Marg,
Malad (E), Mumbai – 400 097, India.

Regd. Office: 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051