

Age	Min 21Yrs - Max 60Yrs							
Loan Amount	1 Lac - 25 Lac (More than 25 Lac as per Credit Discretion)							
Salary Norms	Company Category		Corporate Salary		Other Salary A/c		Other income	
			Tier 1	Tier II	Tier 1	Tier II		
	CAT AA / A	25k	25k	25K	25k	<ul style="list-style-type: none">Bonus – 50% of average of last 2 years.Rent – 70% of RentPension – 100% if received by applicantQtr. Incentive – 100% of Salary		
	CAT B	25k	25k	25K	25k			
	CAT C	30K	25k	35k	30K			
	CAT D	30K	25k	35k	30K			
	CAT E/H/J	30K	25k	35k	30K			
	Govt. (Excluding Grade 4)	25K	25k	25k	25k			
	Kotak Employee	20k	20k					
	Note : <ul style="list-style-type: none">If variation in latest 3 months salary less than 10% - Average will be consider.KPO & BPO – Minimum Salary Rs.35kWFH Non Sourcing location allowed s.t. working with CAT AA/A/B, Cibil Vintage > 3 years and Cibil Score > 740For Top Corp Sal Companies in CAT D norms of CAT C will be followedFor Corp Sal – CAT D Co. – no live track with credit history – Max loan amt Rs.7.50 lacs with Max Multiplier of 10							
CIBIL Norms	>705 CIBIL Score (V3) -1 allowed s.t. Income > 25k, Age < 30, FOIR 45%, Multiplier 8, Max Loan – 5 lacs, Tenure 3 year, Max enquiry 3							
Bachelor Accommodation	Loan Cap 5Lac for PA Kotak location. Max funding 10Lac. Loan Cap 3Lac for PA Non Kotak location. Max funding 10Lac. Bachelor profile can be treated as normal case for CAT AA, A, B & Govt. with 22 multiplier, if the age is between 26yrs – 40yrs and Salary >50k OR if age is between 30yrs – 40yrs with any Salary but Live HL in CIBIL.							
FOIR Norms	Income		AA /A/B/Govt./C			D		
	<=20 K		50%			45%		
	>20k to 35K		60%			50%		
	> 35k to 50K		60%			55%		
	>50K		70%			60%		
** Additional FOIR of 5% allowed in CAT A/B/C/D & Govt., if HL sanctioned amount >=10 Lakhs (Live or closed in 12 months) and loan in guarantor capacity not eligible.								
Multiplier Norms & Logic	Income		AA	A	Govt.	B	C	D
	<35 K		19	19	19	15	9	8
	35K to 50K		22	22	22	18	12	10
	50k to 75K		30	26	26	24	18	16
	>75K		31	30	30	26	20	18
	Income & Score card - Green		AA	A	Govt.	B	C	D
	50k to 75K		31	27	27	25	20	17
	>75K		32	31	31	27	26	19
	CAT E, F H & J to follow Cat C multiplier Norms. ## New MULTIPLIER Norms & Logic = (NTH – Obligation)*Multiplier.							
Bounce Norms	NIL bounce in latest 3 Months. 1 Bounce can be considered in 6 Months. Not More Than 2 bounce in 12 Months. ** If sufficient funds available in other account on EMI date then it will be considered "Not a Bounce".							
Balance Transfer	Personal Loan-Allowed. Credit Card-Allowed (ONLY ONCE), Outstanding shouldn't exceed 4 times of salary and no Immediate Payment Charges. No Kotak card BT & also no Immediate Payment status in Kotak CC. For consolidation case (BT more than 3 PL) FOIR norm would be 5% lower than normal norms. For CC BT if CC O/s is more than 4 times of NTH, FOIR norm would be 5% lower than normal norms. Minimum vintage of BT loans 6 months else Pure BT allowed s.t. one loan > than 6 months old, Cibil > 750 / Green Score							
Merchant Navy Cases	Profiles: Captain, Chief Officer, 1st Officer, 2nd Officer and 3rd Officer. Merchant Navy will be considered as co-borrower in Kotak Loan. Repayment to be taken from Main Applicant's account or co-borrower's Saving Account. Continuous Discharge Certificate (CDC) of last 3Yrs required. Last 3 Contract copies required, Owned House Mandatory. 50% of average salary will be considered and should be 1 lakh or more.							
Army Cases	Funding can be done from Field Marshal to Sepoy. Both Corp. salary and Non-Corp. salary can be done. Multiplier & FOIR & product capping of CAT A for profiles >JCO ranks.							
Excluded Sectors	Construction and Real Estate, Manpower & Staffing, Aviation, Travel, Tourism, Restaurant (All categories). Transport & Logistics, Media, Textiles, Jewellery, NBFCs (CAT C & D). Not Applicable for these Group Tata, Godrej, Aditya Birla(except Vodafone), Muragappa, Reliance-Mukesh Ambani Group, Bharti, Sundaram, Infosys, Mahindra, Wipro, ITC, HDFC, Bajaj finance, Bajaj Auto, SBI, Axis, L& T, ICICI, TVS.							

	Profile part of Exclusion sector can be processed for SPLN TOP UP.
Loan Amount Cap	CAT AA/ A/ B – No Live 9 months PL/AL/HL track or Closed PL/AL/HL track in last 24 months but having 9 month Live CC (with payment date within last 6 month) and Card Limit/Outstanding of 1 CC is >=1.5 Lacs, we can fund upto 15 Lacs .

SPLN Army Policy:

Documentations:

- 1) Along with other mandatory documents, appended documents are mandatory for Army Profile
- I. Army Id number required- mandatory and to be mentioned in approval comments
 - II. End use declaration
 - III. Kotak life insurance is compulsory
 - IV. Service Certificate

Customer segment:

Parameters	Corp Salary	Non Corp
Age	Min 21- Max 60, Age > 50 to be approved at L5, capturing the retirement age	
NTH	20K	25K
Locations	RA locations	SPLN locations
Repayment	Kotak Account	Kotak/Salary account
Mode of payment	SI from Kotak account, NACH/ECS/SI from Kotak account	
CIBIL score	625(V2) and 700 (V3)	
KLI	Mandatory	

FOIR:

NTH	JCO & above	Below JCO
NTH 20K -35K	60%	55%
NTH 35K -50K	60%	
NTH 50K +	70%	

Multiplier:

Income	JCO and Above		Below JCO	
	Kotak Salary	Non Kotak	Kotak Salary	Non Kotak
<35K	19	19	9	8
>=35K to 50k	22	22	12	10
>=50K to 75k	26	26	18	16
>=75k	30	30	20	18

Residence verification waiver:

Details	Norms
NTH >75K	Above JCO profile
Non Salary account	Service certificate is mandatory

Note: for non-corporate salary accounts, service certificate is mandatory even it is meeting verification waiver norms.

Funding to Police Personnel:

Parameters	Corp Salary	Non Corp
Grade	Any	Inspector and above
CIBIL Score	700 V3 (-1 not allowed)	700 V3 (-1 not allowed)
Deputation	Not allowed	Not allowed
EMP ID	Required	Required
NTH cut off	Rs.35K	Rs.50K
Product cap	Rs.10L for sub inspector & above and 5L for below grades	Rs.5L for All
KLI	Compulsory	Compulsory
Locations	RA locations	SPLN locations
Repayment	Kotak Account	Kotak/Salary account

Multiplier:

Income	Kotak salary account	Non Kotak account
<35K	19	8
>=35K to 50k	22	10
>=50K to 75k	26	16
>=75k	30	18

Foir:

Income	Kotak salary account	Non Kotak account
NTH<=20K	50%	45%
>20K to <=35k	60%	50%
>35K to <=50k	60%	55%
>=50k	70%	60%

Important Notes:

- I. Corporate salary team to check the source to trace the delinquent /skip customers
- II. Salary account to be moved to Kotak- not insisted for higher grade – inspector and above
- III. IPS to be treated as per SPLN policy
- IV. No deviation on FOIR and multiplier
- V. Employee ID is mandatory.