

Age	Min 21Yrs - Max 58Yrs							
Loan Amount	1 Lac - 35 Lac (More than 35 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	35k	35k	35k	35k	<ul style="list-style-type: none">Bonus – 50% of average of last 2 years.Rent – 70% of RentQtr. Incentive – 100% of Salary		
	CAT B	35k	35k	35k	35k			
	CAT C	35k	35k	35k	35k			
	CAT D	35k	35k	35k	35k			
	CAT E/H/J	50K	50K	50K	50K			
	Govt. (Excluding Grade 4)	50K	50K	50K	50K			
	Kotak Employee	NA	NA	NA	NA			
	Note :							
<ul style="list-style-type: none">If applicant working in Insurance profile company NTH to be 50K.If variation in latest 3 Months salary less than 10% - Average will be consider.KPO & BPO – Minimum Salary Rs.35kWFH Non Sourcing location allowed Sub to working with CAT AA/A/B, CIBIL Vintage > 3 years and CIBIL Score > 750For 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 Sub to Income > 35k, Age < 30, FOIR 45%, Multiplier 8, Max Loan – 3 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		
	> 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
	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
	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 Sub to 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.							
Excluded Sectors	Construction and Real Estate, Manpower & Staffing, Aviation, Travel, Tourism, Restaurant (All categories). Transport & Logistics, Media, Textiles, Jewellery, NBFCs (CAT C & D).							
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 up to 15 Lacs.							