

## Sanction Letter

Date: 25-Jul-2025  
Reference No: null  
Name of Customer: null  
Location: null

Dear null,

We are pleased to inform you that as per your request, your car loan application ref. No. null has been approved by Kotak Mahindra Prime Limited ("KMPL") having its registered office at 27BKC, C-27, G Block, Bandra Kurla Complex, Bandra E, Mumbai, India, CIN U67200MH1996PLC097730.

The details of the approved car loan are given below.

<b>Manufacturer</b>	<b>Dealer Name</b>	<b>Vehicle &amp; Variant</b>	<b>Ex-Showroom Price Net of Discount (Rs)</b>
null	null	null	null

<b>Loan Amount</b>	<b>Tenure (Months)</b>	<b>EMI (Rs.)</b>	<b>Margin Money (Rs.)</b>
null	null	null	null

Your loan will be disbursed on receipt of the following documents:

- 1 Signed copy of Application Form (along with this sanction letter)
- 2 Loan agreement duly filled up, signed and stamped.
- 3 Know Your Customer (KYC) documents of all the parties to the loan
- 4 Repayment Instruction (NACH or Standing instruction). Repayment should be from same Kotak Mahindra Bank account Number or Existing KMPL Car Loan repayment account.
- 5 Invoice & insurance cover note with hypothecation in Favour of Kotak Mahindra Prime Ltd. duly recorded thereon
- 6 True copy of Margin money receipt duly signed and stamped by the dealer.

You may kindly call the KIA customer care at 1800-XXX or KMPL at 1800-419-0090 to facilitate the collection of the same.

You are also requested to note the following:

- 1 This is only a Sanction Letter and not a "delivery order" in respect of the vehicle. If the vehicle is delivered by Dealer it would be at its own risk, cost and consequences.
- 2 This Sanction letter is valid for a maximum of 15 days from the date of issue and subject to terms/condition as state above.
- 3 Any change in terms / Condition would require a fresh sanction letter from KMPL.
- 4 The sanction letter can be used only once.
- 5 It is assumed that you have inspected the vehicle and satisfied yourself of the quality thereof. KMPL will not be liable for any defect or delay in delivery or any service issue concerning the Dealer/Regional transport Office/Insurance Company or any other intermediary involved in the deal.
- 6 The vehicle has to be registered at the address available as per our existing records before the concerned Road Transport Authority (RTO).
- 7 The amount of EMI /Installment is approximate and likely to change basis EMI /Installment due date.
- 8 Processing fees and other charges will be applicable as per schedule of charges.
- 9 All payment instruments must strictly be issued in favour of Kotak Mahindra Prime Ltd. Kotak Mahindra Prime Limited will not be responsible for any misuse of Cheques / SI that are not issued in the manner indicated above.
- 10 KMPL shall not be liable for any failure to perform its obligations where such a failure is due to circumstances beyond control of the KMPL and /or under the FORECE MAJURE conditions
- 11 The said sanction letter will be null & void in case the Customer has already applied / availed another vehicle from Kotak Mahindra Prime Limited in last 30 days through other channels before disbursement of the loan under this offer
- 12 The final loan amount would be disbursed to dealer strictly only on satisfactory receipt of above-mentioned documents.
- 13 Please do not handover blank PDCs to any of our Kotak representative under any circumstances whatsoever. PDCs (if required) should be always drawn in favour of "Kotak Mahindra Prime limited". Also post giving PDCs, please ensure to collect receipt for the same from our Kotak representative. Please note , you shall be sole responsible for any such handover of Blank PDC to Kotak representative and Kotak Prime shall not be responsible for any misuse of the Blank PDC if handed over to any of Kotak Prime representative.
- 14 Please do not give any cash and /or transfer any amount to the personal bank account of Kotak Prime representative and/or E –Wallet of any of our representative to process the loan / towards any charges. Kotak Mahindra Prime Limited does not demand any such amount from any of its customers. Charges (if any) shall be deducted from the loan amount and final disbursal amount shall be net off the sanctioned amount.
- 15 Please verify the identity of Kotak representative before handing over any of your critical documents including KYC, PDC, Loan Agreement, Application form and/ or any other documents for the purpose of loan.
- 16 This Sanction letter needs to be signed & acknowledged by the customer.

Thanking You

Yours Truly

For Kotak Mahindra Prime Ltd.

Customer Signature

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( Authorized Signatory )

**Disclaimer:-**

KMPL shall be entitled to revoke / withdraw /rescind the sanction letter before execution of Loan Agreement along with other ancillary documents in connection with the Facility, interalia, in any of the following circumstances:

- a) There is any material change in the purpose(s) for which the loan has been applied for.
- b) In the sole judgment of the KMPL, any material facts that has been inconsistent or concealed or become subsequently known to KMPL.
- c) Any statement /declaration made by or on your behalf in your application or otherwise, is incorrect, incomplete or misleading to the best knowledge and understanding of KMPL and KMPL forms any opinion regarding the incorrectness of the said statement / declaration.