

**RBI master direction-2022- NOCPL - Important -Kotak**

**Objective:**

As per RBI norms guidelines to implementation of RBI new rules to Kotak BC.

**Current Rules follow up for approval:**

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|  **S. No** | **Old Rule** |
| 1 | No default |
| 2 | No. of lenders |
| 3 | Future O/s with other banks |
| 4 | Not applicable |

·         No Default

·         2+1 – MFI lenders

·         Credit exposure: Max 1,25,000/-

·         More than 60+ DPD, in the 1st six months – should not be allowed

**Change Required:**

New Rules to implement the Kotak BC

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| --- |
| **New Rule** |
| No defaults |
| Not applicable |
| Not applicable |
| family members income with 50% EMI liability |