Credit Appraisal On Kotak Mahindra bank- A Comprehensive Study

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Abstract: *This study aids in comprehending the credit appraisal process used by Kotak Mahindra as well as the methods for lowering various parameters, which are broadly categorized as financial risk, business risk, industrial risk, and management risk related to making any loans, advances, or project financing. The research was analytically conducted. For this experiment, only secondary data were collected. Analysis work was done throughout the area using the data that was gathered. The following factors were discovered after this study's analysis, and they will be taken into account by banks when doing credit appraisals. They are the following: financial performance, business performance, industry outlook, management caliber, and account conduct. When considering the factor of financial performance, the operational and financial viability of the proposal were found. This study helps to know the credit appraisal process and understand the credit appraisal process and understand the operating and financial viability of the proposal in KOTAK MAHINDRA bank*

1. INTRODUCTION

Credit Appraisal:

Credit Appraisal is the process by which a lender appraises the technical feasibility, economic viability and bankability including creditworthiness of the prospective borrower. Credit appraisal process of a customer lies in assessing if that customer is liable to repay the loan amount in the stipulated time, or not. Here banks have their own methodology to determine if a borrower is creditworthy or not. It is determined in terms of the norms and standards set by the banks. Being a very crucial step in the sanctioning of a loan, the borrower needs to be very careful in planning his financing modes. However, the borrower alone doesn't have to do all the hard work. The banks need to be cautious, lest they end up increasing their risk exposure. All banks employ their own unique objective, subjective, financial and non-financial techniques to evaluate the creditworthiness of their customers. Gandhi, P. (2016). Credit appraisal system with reference to KOTAK MAHINDRA bank. BIOINFORMATICS 2016.

Creditworthiness of Borrowers:

The business of sanctioning unsecured loans & advances is comparatively more risky & needs special care & attention on the part of the banker. The 'Creditworthiness' of a person means that he deserves a certain amount of credit, which may safely be granted to him Such creditworthiness is judged by the banker on the basis of his character, Capacity & Capital(3C's):-

1) Character:-
In assessing the creditworthiness of a person, the first consideration is
'Character' of the person concerned. The word 'Character' implies & includes a number of personal characteristics of a person, e.g. his honesty, integrity, regularity & promptness in fulfilling his promises & goodwill which he enjoys in the eyes of others. If a person possesses all these qualities, without any doubt or suspicion in the minds of others, he possesses an excellent character & will be considered creditworthy by the banker.

2) Capacity:-
The success of an enterprise largely depends upon the ability, competence & experience of the entrepreneur. If the borrower possesses necessary technical skill, managerial ability & experience to run a particular industry or trade,

success of such a unit may be taken for granted (barring some unforeseen circumstances) & the banker will consider him a deserving case for granting a loan. The significance of this factor is now growing as the banks are willing to grant unsecured loans to technicians & competent persons on the basis of soundness of their business projects, irrespective of their own capital.

3) Capital:-
The banker also gives importance to the adequacy of capital of the borrower. Banks are the repositories of the public money & lend the borrowed money. The banker, therefore, does not lend money to an entrepreneur who does not have adequate funds of his own. In case of the failure of the business enterprise, the banker will be able to realize if the borrower's own capital is sufficient.   Apart from the above mentioned C's, there are some more criteria which should be examined, before sanctioning the loan. These criteria are as follows:-

1) Cash Flow: - Cash flow is the vital factor that is used to identify whether the borrower will have enough cash to repay the loan or advance. Cash keeps the liquidity to ensure repayment.
The banker tries to identify the annual cash flow from the submitted statements.

2) Conditions: - The business & economic conditions may change after the loan is sanctioned. So these changes should be taken into consideration.

3) Carefulness: - Documentation, follow-up & consistent monitoring are essential to high quality loan portfolios.

Components of credit appraisal process:

While assessing a customer, the bank needs to know the following information: Incomes of applicants and co-applicants, age of applicants, educational qualifications, profession, experience, additional sources of income, past loan record, family history, employer/business, security of tenure, tax history, assets of applicants and their financing pattern, recurring liabilities, other present and future liabilities and investments (if any). Out of these, the incomes of applicants are the most important criteria to understand and calculate the credit worthiness of the applicants. As stated earlier, the actual norms decided by banks differ greatly. Each has certain norms within which the customer needs to fit in to be eligible for a loan. Based on these parameters, the maximum amount of loan that the bank can sanction and the customer is eligible for is worked out. The broad tools to determine eligibility remain the same for all banks. We can tabulate all the conditions under three parameters. Gandhi, P. (2016). Credit appraisal system with reference to KOTAK MAHINDRA bank. BIOINFORMATICS 2016.

The 3 methods used to arrive at Eligibility
- Installment to income ratio
- Fixed obligation to income ratio
- Loan to cost ratio

Installment to Income Ratio:
This ratio is generally expressed as a percentage. This percentage denotes the portion of the customer's monthly installment on the home loan taken. Usually, banks use a 33.33 percent to 40 percent ratio. This is because it has been observed that under normal circumstances, a person can pay an installment up to 33.33 to 40 per cent of his salary towards a loan.

Fixed Obligation to Income Ratio:
This ratio signifies the importance of the regularity in the repayment of previous loans. In this calculation, the bank considers the installments of all other loans already availed of by the customer and still due, including the home loan applied for. In other words, this ratio includes all the fixed obligations that the borrower is supposed to pay regularly on a monthly basis to any bank. Statutory deductions from salary like provident fund, professional tax and deductions for investment like insurance premium, recurring deposit etc. are exempt from these fixed obligations.

Loan to Cost Ratio:
This ratio is used by banks to calculate the loan amount that an applicant is eligible to pay on the basis of the total cost of the property. This ratio sets the upper limit or the maximum loan amount that a person is eligible for, irrespective of the loan eligibility under any other criteria. The maximum amount of loan the borrower is eligible to pay is pegged as equal to the cost or value of the property. Even if the banks' calculations of eligibility, according to the above mentioned two criterions, turns out to be higher, the loan amount can't exceed the cost or value of the property. This ratio is set equal to between 70 to 90 per cent of the registered value of the property.

Hence, while deciding on the maximum amount of loan a customer can be given, the banks use these three parameters. These parameters help in computing loan eligibility, which is crucial in calculating the creditworthiness of a customer. It also acts as a guide to determine the loan amount.

Economic viability	
Installment to income ratio	· IIR for salaried cases would be capped at 60% of Net income in general · Pension Income cases IIR to be restricted to 40%
Fixed obligation to income ratio	FIOR kept at 55%
Loan to cost ratio	LTV amount to 80%

Bankability parameters:

Parameter	Norms	Checkpoints
Bank Statements	6 months bank statements need to be furnished	To check the average amount the client is maintaining in the account is sufficient to pay the installment amount or not.
Business continuity proof	Two year IT returns made compulsory	To enquire about primary sources of income.
Credit interview	For the big loan amount, a credit interview is necessary.	To check the general attitude of customers along with efforts are put in to understand their needs better.
Profile of customer	Salaried professionals get an edge over business income people.	Secured source of income give them a edge
Security	Asset of value equal to or more than the loan amount taken has to be put as pledge or collateral.	To safeguard bank interest against any future default.
Ownership title	To be on the name or blood relative of the applicant.	To establish the ownership claim of the loan applicant.
CIBIL Report	To check the credit history of the bank applicant.	Bank tool to check any default incidence in the loaning history of the applicant.

These are the parameters which help banks in deciding your creditworthiness & help them in granting the loan to the seekers. Aman. (2019, March). Measurement of Credit Appraisal System in Banking Sector – A Study of SBI Bank, Hisar. Retrieved November 15, 2022.

Objectives of the study:

• To study the Credit Appraisal System in KOTAK MAHINDRA Banks.
• To analyze the procedure of obtaining a loan from KOTAK MAHINDRA Bank
• To know on what criteria the bank appraises the loan to the business

Need for the study:

Credit appraisal is an important part of determining the eligibility for any type of loan, and the quantum of the loan. A prospective borrower has to go through the various stages of the credit appraisal process of the bank. Each bank has its own criteria to satisfy itself on the credit worthiness of the borrower.   This report analyses the eligibility for the loan that a person can get depending on his credit worthiness, determined in terms of the norms and standards of the bank. Being a crucial step in the loan process, a borrower needs to be careful in planning his financing modes. The credit worthiness, basically, assures the repayment capacity of the borrower - whether the borrower is capable of repaying the loan and dues on time.

Scope of the Study:

• **Credit Evaluation Process:** Understanding how the bank assesses the creditworthiness of potential borrowers, including the criteria used for loan approvals.
• **Risk Management Practices:** Analysing the methodologies employed by Kotak Mahindra Bank to mitigate credit risk, such as credit scoring models, collateral evaluation, and risk pricing.
• **Technological Integration:** Investigating how technology is integrated into the credit appraisal system, such as the use of AI for credit scoring or block chain for secure documentation.
• **Regulatory Compliance:** Examining how the bank ensures compliance with regulatory requirements in its credit appraisal processes, particularly in terms of loan provisioning and risk management.
• **Performance Metrics:** Assessing the effectiveness of the credit appraisal system through key performance indicators (KPIs) like default rates, loan loss provisions, and profitability of the loan portfolio.

2. REVIEW OF LITERATURE

Credit appraisal
1. **Empirical Research on Bank Credit Assessment:**
   - This study delves into the facets and indexes used in bank credit risk assessment. It examines the cause-effect relationships and correlations in the assessment process, focusing on improving the reliability and usefulness of these assessments[1].
   - Key dimensions such as "optional capability" and "competitiveness" are highlighted as crucial for enhancing credit risk assessment[1].
2. **Credit Appraisal Process at Bank of Maharashtra:**
   - This research investigates the credit appraisal process and repayment of bank loans at the Bank of Maharashtra. It explores the relationship between loan officers and customers and how this relationship impacts the credit appraisal process[2].
   - The study identifies strategies to improve the credit appraisal process, emphasizing the importance of commercial lending and the criteria for granting loans[2].
3. **Social Credit Systems:**
   - A comprehensive review of social credit literature covers theoretical foundations, scoring methods, and regulatory mechanisms. This review provides insights into how social credit systems can influence credit appraisal processes
   - Sudhir Chandra, (2009): The credit appraisal is very and each new account possesses new challenges and tests our skills. Whenever a proposal is received and the financier looks for the selection of the project to the preparation of the projected financials and evaluation of the project from the angel of acceptability, more importantly the following points are:
   - Commercial, financial, technical viability of the project proposed.
   - Compliance with the laws of the land, guidelines of the various regulatory authorities.
   - Funding pattern.
   - Primary and collateral security cover, security cover available, etc.
   - Financial analysis and meeting of the proposal.
4. **Jonathan Golin, (2010):** Credit appraisal is the process to ascertain the risks associated with the extension of the credit facility. It is generally carried by the financial institutions which are involved in providing financial funding to its customers of a bank. Thus it is necessary to appraise the credibility of the customer in order to mitigate the credit risk. Proper evaluation is performed which measures the financial condition and the ability of the customer to repay back the loan in future? Generally the credit facilities are extended against the security known as the collateral.

5. Stehen Richard, (2011): Credit appraisal-it is the process by which the lender assesses the creditworthiness of the borrower. It revolves around character, collateral capability and capacity. It takes into account various factors like income of the applicants, number of dependents, monthly expenditure, and repayment capacity and employment history, number of years of service, and the number of factors which affect the credit rating of the borrower.

Company profile

One of the first financial institutions in India to obtain "in principle" clearance from the Reserve Bank of India (RBI) to establish a bank in the private sector was the Housing Development Finance Corporation Limited, or KOTAK MAHINDRA. This was accomplished as a result of the RBI's 1994 policy of liberalizing the Indian banking sector.

Under the name KOTAK MAHINDRA Bank Limited, with its registered office in Mumbai, India, KOTAK MAHINDRA Bank was established in August 1994. In January 1995, the bank started operating as a Scheduled Commercial Bank. The Bank had a nationwide distribution network of 5,608 branches and 16,087 ATMs in 2,902 cities and towns as of March 31, 2021. The Bank's authorized share capital as of September 30, 2016 is Rs. 650 cores. The Bank's paid-up share capital is 509, 12, 67,434 rupees (2545633717 equity shares of Rs. 2 each). About 18.58% of the bank's equity is held by the ADS / GDR Depositories (in relation to the bank's American Depositary Shares (ADS) and Global Depository Receipts (GDR) Issues), while 21.34% of the equity is held by the KOTAK MAHINDRA Group. Additionally, the bank has 4, 74,443 shareholders and foreign institutional investors (FIIs) own 32.04% of the shares.
The National Stock Exchange of India Limited and BSE Limited both list KOTAK MAHINDRA Bank shares (NSE). To individuals, MSMEs, the public and agricultural sectors, financial institutions and trusts, as well as non-resident Indians, KOTAK MAHINDRA Bank Ltd. (KOTAK MAHINDRA) offers personal and corporate banking, private and investment banking, and other associated financial solutions. It offers a variety of deposit services and card products, loans for homes, automobiles, trucks, and other personal and professional needs, insurance for life, health, and non-life hazards, and investment options like mutual funds, bonds, shares, and derivatives. In addition, KOTAK MAHINDRA offers services like trade financing, project and structured finance, cash management, customized banking solutions, foreign exchange, internet banking, and payment and settlement services, among others. Through a network of branches, ATMs, phone banking, net banking, and mobile banking, the bank conducts business across India.

Kotak Mahindra Bank Differentiates Itself from Other Public Banks

Its strong credit appraisal process is reflected in net non-performing assets, or NPAs, which, at 0.25 per cent, are the lowest among all banks. The figures are 2.12 per cent for State Bank of India and 1.61 per cent for ICICI Bank. This makes KOTAK MAHINDRA Bank the winner on the asset quality front too.

Services Offered By Kotak Mahindra Bank

TABLE. 1

1. Payment Facilities	transfer. and Credit cards. yment system. Recharge
2. Savings	Savings accounts. Savings deposits Safe deposit locker High Network Banking
3. Investment Facilities	Mutual funds Demat Bonds and Securities Invest Track
4.Borrowing Facilities	Loans. Loans against assets.

|	Other loans. Credit cards.
5.Insurance Facilities	Life Health and accident Vehicle Travel Social Security Schemes

(Nihar & About Nihar began his career as an IT-developer for the credit card payment systems domain, 2022)

3. RESEARCH DESIGN AND METHODOLOGY

Define the specific objectives of the credit appraisal system. This could include improving efficiency, accuracy, risk assessment, etc. Gather data on current credit appraisal practices at Kotak Mahindra Bank. Determine the scope and methodology of the research. This could include whether it's a qualitative or quantitative study, the sampling method, and the research tools (e.g., surveys, interviews, and data analytics).

4. DATA ANALYSIS AND INTERPRETATION

Credit appraisal system in kotak Mahindra bank:

AGE
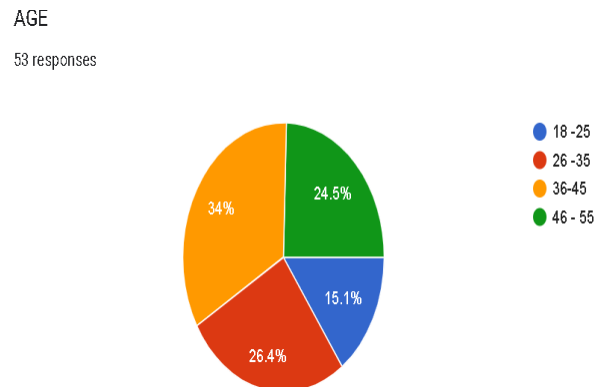
53 responses

FIGURE. 1

Interpretation:

From the above graph showing that 34% are in the age group of 36-45,26.4%from the age group of 26-35, 24.5% from the age group of 46-55, 15.1% from the age group of 18-25

GENDER

52 responses
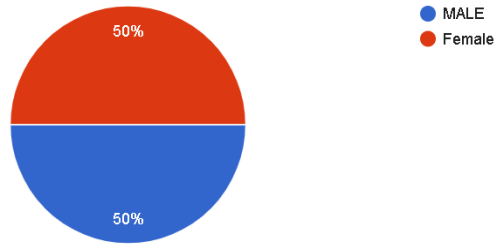
FIGURE. 2

Interpretation:
From the above graph showing that 50% of male and 50% of female

How satisfied are you with the current credit appraisal process at Kotak Mahindra Bank?
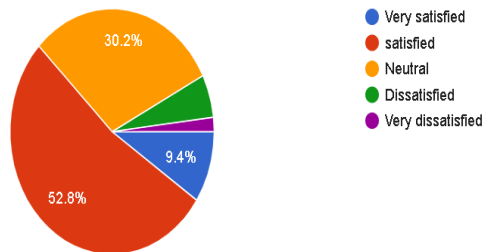
53 responses

FIGURE. 3

Interpretation:
From the above graph showing that 52.8% are satisfied 30.2% are neutral 9.4% are very satisfied 5.7% are dissatisfied 1.9% are very dissatisfied.

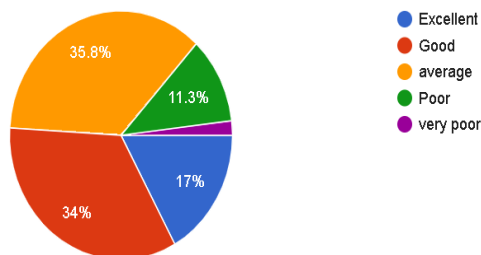How would you rate the efficiency of the credit approval process in terms of turnaround time?

53 responses

FIGURE. 4

Interpretation:

From the above graph showing that 35.8% of people says average 34% of people says good 17% of people says excellent 11.3% of people says poor 1.9% of people says very poor.

Are you aware of the criteria used by Kotak Mahindra Bank for assessing creditworthiness?
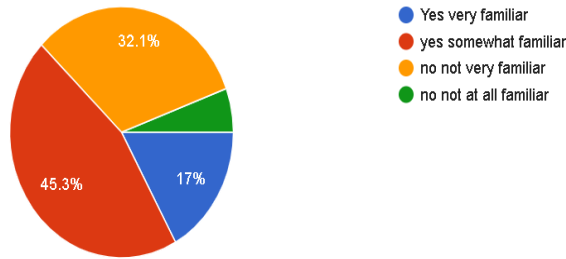
53 responses

FIGURE. 5

Interpretation:
From the above graph showing that 45.3% of people says somewhat familiar 32.1% of people says not very familiar 17% of says very familiar and 5.7% of people says not at all familiar

How transparent do you find the credit appraisal criteria and guidelines provided by the bank?
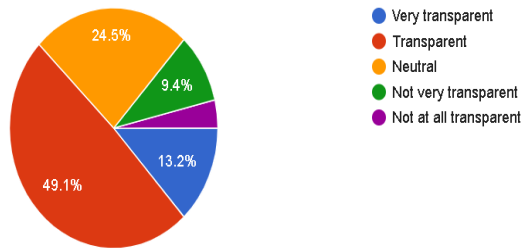
53 responses

FIGURE. 6

Interpretation:
From the above graph showing that 49.1% of people say transparent 24.5% of people says neutral 13.2% of people says very transparent 9.4% of people says not very transparent and 3.8% of people says not at all transparent.

In your opinion, how effectively does Kotak Mahindra Bank assess the risk associated with credit applications?
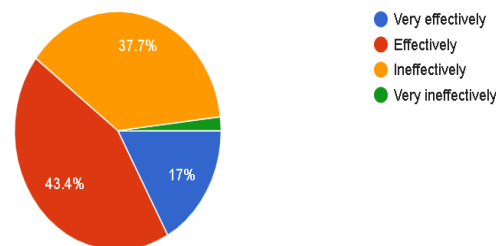
53 responses

FIGURE. 7

Interpretation:

From the above graph showing that 43.4% of people says effectively 37.7% of people says ineffectively 17% of people says very effectively and 1.9% of people says very ineffectively

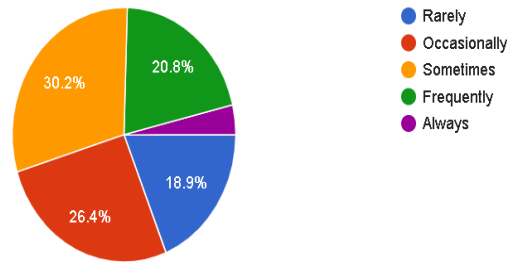How often do you encounter issues or delays in the credit approval process?

53 responses

FIGURE. 8

Interpretation:
From the above graph showing that 30.2% of people says sometimes 26.4% of people says occasionally 20.8% of people says frequently 18.9% of people says rarely and 3.8% of people says always.

How satisfied are you with the support and guidance provided during the credit appraisal process?
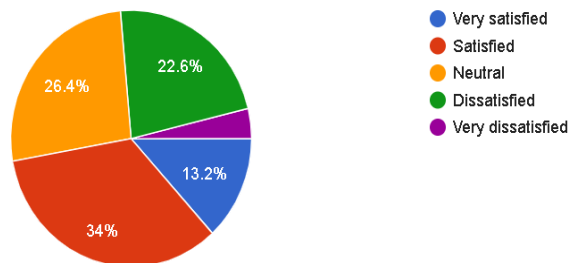
53 responses

FIGURE. 9

Interpretation:
From the above graph showing that 34% of people say satisfied 26.4% of people say neutral 22.6% of people says dissatisfied 13.2% of people says very satisfied and 3.8% of people says very dissatisfied.

Do you believe Kotak Mahindra Bank adequately considers industry-specific factors when assessing credit applications?
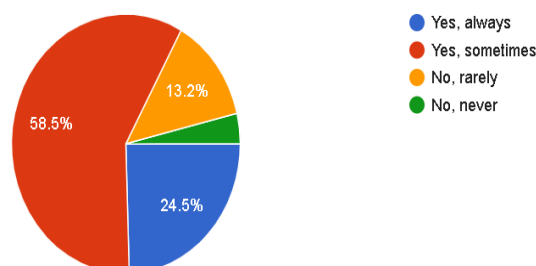
53 responses

FIGURE. 10

Interpretation:

From the above graph showing that 58.5% of people says sometimes 24.5% of people says always 13.2% rarely and 3.8% of people says never.

How would you rate the consistency of decision-making across different branches or departments of the bank?
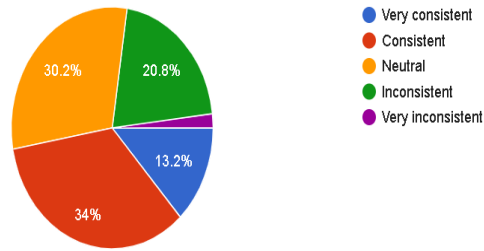
53 responses

FIGURE. 11

Interpretation:
From the above graph showing that 34% 0f people says consistent 30.2% of neutral 20.8% of Inconsistent 13.2% of people says very consistent and 1.9% of people says very inconsistent.

How satisfied are you with the level of automation in the credit appraisal process?
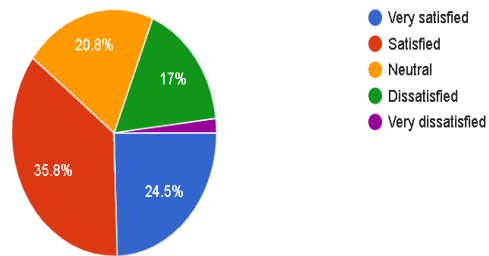
53 responses

FIGURE. 12

Interpretation:
From the above graph showing that 35.8% of people say satisfied 24.5% of people say very satisfied 20.8% of people say neutral 17% of people says dissatisfied and 1.9% of people says very dissatisfied.

How responsive do you find the bank's staff when addressing queries related to credit appraisal?
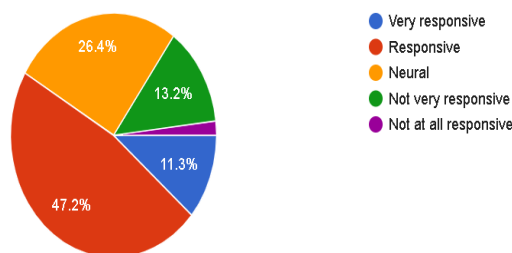
53 responses

FIGURE. 13

Interpretation:

From the above graph showing that 47.2% of people say responsive 26.4% of people say neural 13.2% of people says not very responsive 11.3% of people says very responsive and 1.9% of people says not at all responsive.

Do you think Kotak Mahindra Bank adequately communicates the reasons behind credit approval or rejection?
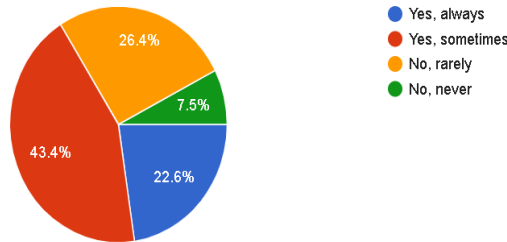
53 responses

- Yes, always
- Yes, sometimes
- No, rarely
- No, never

26.4%
7.5%
22.6%
43.4%

FIGURE. 14

Interpretation:
From the above graph showing that 43.4% of people says sometimes 26.4% of people says rarely 22.6% of people says always 7.5% of people says never.

How would you rate the overall effectiveness of the credit appraisal system in mitigating credit risk?
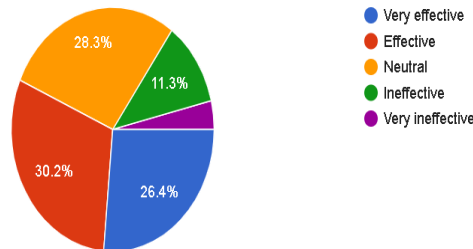
53 responses

- Very effective
- Effective
- Neutral
- Ineffective
- Very ineffective

28.3%
11.3%
30.2%
26.4%

FIGURE. 15

Interpretation:
From the above graph showing that 30.2% of people say effective 28.3% of people say neutral 26.4% of people says very effective 11.3% of people says ineffective and 3.8% of people says very ineffective.

5. FINDINGS

- Satisfied with the current credit appraisal process at kotak Mahindra bank shows that 52.8% of people feels satisfied 30.2% of people feels neutral 9.4% has very satisfied
5.7% of people feel dissatisfied and 1.9% of people feel very dissatisfied.
- Rate of credit approval process in term of turnaround time shows that 35.8% of people feels average 34% of people feels good 17% of people feels excellent 11.3% of people feels poor and 1.9% people feels very poor.
- Awareness of criteria used by kotak Mahindra bank in creditworthiness shows that 45.3% of people feels somewhat familiar 32.1% people feels not very familiar 17% of people feels very familiar and 5.7% of people feels not at all familiar.
- Transparent credit appraisal criteria provided by kotak Mahindra bank shows that 49.1% people feels that they are transparent 24.5% of people feels neutral 13.2% of people feels very transparent 9.4% of people feels not very transparent and 3.8% of people feels not at all transparent.
- The risk associated with credit applications of kotak Mahindra bank shows that 43.4% of people feels effectively 37.7% of people feels ineffectively 17% of people feels very effectively and 1.9% of people feels that very ineffectively.

- Delays in the credit approval process shows that 30.2% of people feels that sometimes 26.4% of people feels occasionally 20.8% of people feels frequently 18.9% of people feels rarely and 3.8% of people feels always.
- Guidance and support during the credit appraisal process shows that 34% of people feels satisfied 26.4% of people feels that neutral 22.6% of people feels dissatisfied 13.2% of people feel very satisfied and 3.8% of people feels that very dissatisfied.
- Considers industry specific factor assessing credit application shows that 58.5% of people feel sometimes 24.5% of people feels always 13.2% of people feels rarely and 3.8% of people feels that never.
- Decision making across different branches or departments of the banks shows that 34% of people feels consistent 30.2% of people feels neutral 20.8% of people feels inconsistent 13.2% of people feels very consistent and 1.9% of people feels very consistent.
- Satisfied with the level of automation in the credit appraisal process shows that 35.8% of people feels satisfied 24.5% of people feels very satisfied 20.8% of people feels neutral 17% of people feels dissatisfied and 1.9% of people feels very satisfied.
- Responses of staffs when addressing queries related to credit appraisal shows that 47.2% of people feels responsive 26.4% of people feels neural 13.2% of people feels not very responsive 11.3% of people feels very responsive and 1.9% of people feels not at all responsive.
- Kotak Mahindra adequately communicates the reasons behind credit approval shows that 43.4% of people feels that sometimes 26.4% of people feels rarely 22.6% of people feels always and 7.5% of people feels never.
- Overall effectiveness of the credit appraisal system in mitigating credit risk kotak Mahindra bank shows that 30.2% of people feels that effective 28.3% of people feels neutral 26.4% of people feels very effective 11.3% of people feels ineffective and 3.8% of people feels very ineffective.

6. SUGGESTION

Objective Definition:
Clearly define the objectives of your study. Are you focusing on effectiveness, efficiency, risk management, or customer satisfaction within the credit appraisal process?
Methodology:
Choose appropriate research methods. Consider interviews with bank personnel, surveys of customers or stakeholders, and analysis of internal documents (if accessible and permitted).
Key Components to Investigate:
- Credit Evaluation Criteria: Explore the parameters and metrics used by Kotak Mahindra Bank to assess creditworthiness. How are these criteria determined and weighted
- Risk Assessment: Investigate the methodologies employed to evaluate credit risk. This might include credit scoring models, financial statement analysis, industry risk assessment, etc.
- Automation and Technology: Evaluate the role of technology and automation in the credit appraisal process. How has Kotak Mahindra Bank integrated technology to streamline or enhance the process?
- Regulatory Compliance: Assess how the bank ensures compliance with regulatory requirements in its credit appraisal practices.
- Comparative Analysis: If possible, compare Kotak Mahindra Bank's credit appraisal system with industry standards or with other banks. This can provide insights into areas of strength or potential improvement.
- Challenges and Solutions: Identify challenges faced by the bank in its credit appraisal process (e.g., accuracy, speed, regulatory changes) and examine how these challenges are addressed or mitigated.
- Feedback Loop: Investigate how feedback from customers, loan officers, or other stakeholders is integrated into improving the credit appraisal system over time.
- Ethical Considerations: Consider ethical implications, such as fairness in lending practices and customer data privacy, especially if your study involves accessing sensitive information.

7. CONCLUSION

The study into the credit appraisal system at Kotak Mahindra Bank has provided valuable insights into its structure, processes, and outcomes. Through a detailed examination of the bank's methodologies and practices. Kotak Mahindra Bank employs a well-defined framework for credit appraisal, incorporating a range of quantitative and qualitative criteria to assess creditworthiness. The emphasis on both financial metrics and non-financial factors ensures a comprehensive evaluation process. The bank has effectively integrated technology into its credit appraisal system, enhancing efficiency and accuracy. Automation tools for data collection, credit scoring models, and risk assessment algorithms play a crucial role in streamlining decision-making processes. The study revealed strong risk management practices embedded within the credit appraisal system. These practices include thorough due diligence, scenario analysis, and regular monitoring of credit exposures to mitigate potential risks effectively. Kotak Mahindra Bank demonstrates a commitment to customer satisfaction through its credit appraisal practices. Feedback mechanisms and personalized service offerings contribute to

a positive borrower experience. The bank adheres to stringent regulatory requirements in its credit appraisal processes, ensuring compliance with applicable laws and guidelines. This commitment underscores its commitment to ethical lending practices. Continuously monitoring and adopting emerging technologies in credit appraisal, such as block chain for secure data management, could further enhance operational efficiency and risk management capabilities. In conclusion, while Kotak Mahindra Bank's credit appraisal system exhibits strengths in structure, technology integration, and risk management, there are opportunities for enhancement to maintain competitiveness and meet evolving customer expectations. By implementing the recommended improvements, the bank can further strengthen its position as a leader in ethical and efficient credit appraisal practices.

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[1]. Gandhi, P. (2016). Credit appraisal system with reference to KOTAK MAHINDRA bank. BIOINFORMATICS 2016.

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