Demat Account Opening Form
(For Individuals only)
Demat Account Opening Form
(For Individuals only)

Sole / First Holder's Details

<table>
<thead>
<tr>
<th>Name (Mr./Ms.)</th>
<th>Name of Father / Husband</th>
<th>Local / Permanent Address</th>
<th>Pin Code</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Correspondence Address

<table>
<thead>
<tr>
<th>Telephone No.</th>
<th>Mobile No.</th>
<th>SMS Facility</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

Fax No.

<table>
<thead>
<tr>
<th>E-mail ID</th>
<th>Occupation</th>
<th>MAPIN ID</th>
<th>CRN ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

Other Holder Details: Second Holder's Details

<table>
<thead>
<tr>
<th>Name (Mr./Ms.)</th>
<th>Name of Father / Husband</th>
<th>Address</th>
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</tr>
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Third Holder's Details

<table>
<thead>
<tr>
<th>Name (Mr./Ms.)</th>
<th>Name of Father / Husband</th>
<th>Address</th>
<th>Pin Code</th>
</tr>
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<tbody>
<tr>
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</tbody>
</table>

Kotak Mahindra Bank
Vinay Bhavya Complex, C.S.T. Road, Kalina, Santacruz (East), Mumbai-400 098.

Branch ____________________

I/We request you to open a depository account in my/our name as per the following details:
(Please fill all the details in CAPITAL LETTERS only)

Type of Account

- [ ] Ordinary Resident
- [ ] NRI-Repatriable
- [ ] NRI-Non-Repatriable
- [ ] Others (Please specify)
- [ ] HUF

KMBL/AOF-DMAT-I/K/04-06

DP ID IN 302814

Serial No. ____________________

Date D D M Y Y Y Y

Client ID ____________________

(To be filled by Participant)

Date: D D M Y Y Y Y

Client ID: ____________________

(Kotak Mahindra Bank)

Vinay Bhavya Complex, C.S.T. Road, Kalina, Santacruz (East), Mumbai-400 098.

DP ID IN 302814

Serial No. ____________________

Date: D D M Y Y Y Y

Client ID ____________________

(To be filled by Participant)

Date: D D M Y Y Y Y

Client ID: ____________________

(Kotak Mahindra Bank)
Address for communication / Corporate Benefits (Default option is Local Address)

☑ Local / Permanent Address ☐ Correspondence / Foreign Address

**Guardian Details** (In case the Sole Holder is a minor)

Name

Relationship (if any)

Address

Date of Birth (if minor) DD M M Y Y Y Y

**In case of NRIs**

Foreign Address

RBI Reference No.

RBI Approval Date DD M M Y Y Y Y

**Bank Details**

Bank Sub-type

☐ Saving Account ☐ Current Account

Bank Account No.

Bank Name

Branch Address

9 Digit Number of Bank & Branch appearing on MICR cheque issued by Bank

**Financial Details**

Sole/First Holder

P.A.N. / G.I.R. No. IT Circle / Ward / District No.

Second Holder

P.A.N. / G.I.R. No. IT Circle / Ward / District No.

Third Holder

P.A.N. / G.I.R. No. IT Circle / Ward / District No.

Guardian (In case the Sole Holder is a minor)

P.A.N. / G.I.R. No. IT Circle / Ward / District No.

**Standing Instructions**

I/We authorise you to receive credits automatically into my/our account ☐ Yes ☐ No (Default is Yes for resident accounts and No for non-resident accounts)

Account to be operated through Power of Attorney (PoA) ☐ Yes ☐ No

**Photographs**

Please attach recent passport size photographs in the space provided below:

Sole/First Holder

Signature across Photograph

Second Holder

Signature across Photograph

Third Holder

Signature across Photograph
Declaration

The rules and regulations of the Depository and Depository Participants pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We further agree that any false / misleading information given by me or suppression of any material fact will render my account liable for termination and further action.

I/We have read and understood the Terms and Conditions the opening of an account with Kotak Mahindra Bank Ltd. I/We accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Banks liability.

I/We consent to make available view and/or enquiry rights on Net Banking and Phone Banking available to all the account holder/s.

<table>
<thead>
<tr>
<th>Name(s) of holder(s)</th>
<th>Signature(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sole/First Holder</td>
<td></td>
</tr>
<tr>
<td>(Mr./Ms.)</td>
<td></td>
</tr>
<tr>
<td>Second Holder</td>
<td></td>
</tr>
<tr>
<td>(Mr./Ms.)</td>
<td></td>
</tr>
<tr>
<td>Third Holder</td>
<td></td>
</tr>
<tr>
<td>(Mr./Ms.)</td>
<td></td>
</tr>
<tr>
<td>Guardian (in case of minor)</td>
<td></td>
</tr>
<tr>
<td>(Mr./Ms.)</td>
<td></td>
</tr>
</tbody>
</table>

Debit Authorisation

I/We authorise you to debit my/our current/savings account number towards the service charges for this demat account.

Signature(s)

First Account Holder  Second Account Holder  Third Account Holder

For Bank Use Only

<table>
<thead>
<tr>
<th>Branch</th>
<th>CPC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Account Sourcing Date  Checked by

Source Code  Authorized by

Lead Generator Code  Activation by

Lead Convertor Code

RM Code

Checked by
Nomination Form

I/We wish to make a nomination and do hereby nominate the following person in whom all rights and/or amount payable in respect of securities held in the Depository by me/us in the said beneficiary owner account shall vest in the event of my/our death.

Name of the Nominee (Mr./Mrs.)

Relationship with Applicant, if any

Address of Nominee

Date of Birth (in case of minor) D D M M Y Y Y Y

Name of Guardian (Mr./Mrs.) (in case nominee is a minor)

Address of Guardian

Pin Code

Photograph of the Nominee

Signature of Nominee

Photograph of the Guardian (in case of minor)

Signature of Guardian

Signature of two Witnesses

<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Signature with date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
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</tbody>
</table>

(To be signed by the applicant only in case of nomination)

Signature(s) (Sole/First Holder) (Second Holder) (Third Holder)
Notes:
1. All communication shall be sent at the address of the Sole/First holder only.
2. Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
3. As per NSDL Circular No. NSDL/PI/2004/1622 dated September 7, 2004 pursuant to SEBI Circular No. MRD/DoP/Dep/Cir-29/2004 dated August 24, 2004 a copy of any one of the following documents may be accepted as proof of identity / proof of address (local/ correspondence/foreign address as the case may be):
   Proof of Identity: Passport, Voter ID Card, Driving license, PAN card with photograph, MAPIN card, Identity card/document with applicant’s Photo, issued by a) Central/State Government and its Departments, b) Statutory/Regulatory Authorities, c) Public Sector Undertakings, d) Scheduled Commercial Banks, e) Public Financial Institutions, f) Colleges affiliated to Universities, g) Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and h) Credit cards/Debit cards issued by Banks.
   Proof of Address: Ration card, Passport, Voter ID Card, Driving license, Bank passbook, verified copies of Electricity bills (not more than two months old)/ Residence Telephone bills (not more than two months old)/ Leave and License agreement / Agreement for sale, Self-declaration by High Court & Supreme Court judges, giving the new address in respect of their own accounts, Identity card/document with address, issued by a) Central/State Government and its Departments, b) Statutory/Regulatory Authorities, c) Public Sector Undertakings, d) Scheduled Commercial Banks, e) Public Financial Institutions, f) Colleges affiliated to universities; and g) Professional Bodies such as ICAI, ICWAI, Bar Council etc., to their Members.
   Participants must verify the copy of the document with the original.
4. Instructions related to nomination, are as below:
   I. The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly all joint holders will sign the nomination form.
   II. A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner.
   III. The Nominee shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a power of Attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
   IV. Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities.
   V. Transfer of securities in favour of a Nominee shall be valid discharge by the depository against the legal heir.
   VI. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
   VII. On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee.
5. Strike off whichever is not applicable.
# General Tariff
(Schedule A)

<table>
<thead>
<tr>
<th>SERVICES</th>
<th>AMOUNT</th>
<th>MINIMUM (where applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Opening *</td>
<td>FREE (Stamp duty as applicable)</td>
<td></td>
</tr>
<tr>
<td>Account Maintenance Charges</td>
<td>Rs. 400 /- annum</td>
<td></td>
</tr>
</tbody>
</table>

## STATEMENTS

| On request statement at the branch  | Rs. 25 each request           |                            |
| On request statement by post       | Rs. 500 each request          |                            |

## TRANSACTIONS

| Dematerialisation                  | Rs. 3 per Certificate, plus Rs. 25 per request |                            |
| Rematerialisation                  | Rs. 10 per certificate                  | Rs. 10 per certificate     |
| Market Sell transactions           | 0.04% of transaction value               | Rs. 25 per scrip           |
| Off Market Sell Transaction        | 0.04% of transaction value               | Rs. 25 per scrip           |
| Late Instruction Fees **           | 0.05% of transaction value               | Rs. 35 per instruction     |
| Inter-Depository Sell Transaction  | 0.04% of transaction value               | Rs. 25 per transaction     |

## PLEDGE

| Pledge Creation / Closure / Invocation | 0.02% of transaction value | Rs. 50 per transaction |

## OTHERS

| Service Tax (subject to change, as prescribed by Tax Authorities from time to time) | Currently 12.24% |

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* Account Holder(s) having Banking relationships with Kotak Mahindra Bank Ltd. will provide a debit authorisation for the recovery of Demat service charges. Account Holder(s) having a Demat relationship only will be required to pay an advance fee of Rs. 2500/- for each Demat Account which will be used to adjust the Demat service charges. The account holder(s) will further undertake to maintain a minimum balance of Rs. 1000/- at all times.

** All market instructions for transfer must be received latest by 4.00 p.m. on the previous working day prior to the pay in day as per SEBI Guidelines. All off market instructions for transfer must be received at least 1 day before the execution date. Late instructions would be accepted at the account holder’s sole risk and responsibility and will invite additional charges as specified in the table above.

Account Maintenance charge are non refundable and payable in advance.

The Bank reserves the right to freeze Demat Account for debit transactions, in case account holder(s) fail to pay service charges by due date mentioned in bills or do not maintain adequate balance in Savings/Current Account for the same, as the case may be.

Bills for Demat services will be raised monthly. Charges quoted above are for the services listed. Any service not listed above will be charged separately as per Bank’s policy charges are subject to revision at the Banks sole discretion by giving 30 days notice and intimated by ordinary post.

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Signature(s) with stamp of the Organisation

<table>
<thead>
<tr>
<th>First / Sole Holder</th>
<th>Second Holder</th>
<th>Third Holder</th>
</tr>
</thead>
</table>

Date ____________________
Agreement between the Depository Participant and the person seeking to open an Account with the Depository Participant (Schedule A)

This agreement made and entered into this __________ day of __________ between __________ situated at __________

(hereinafter called “the Client”) and KOTAK MAHINDRA BANK LIMITED situated at Vinay Bhayya Complex, C.S.T. Road, Kalina, Santacruz (East), Mumbai-400 098. (hereinafter called “the Depository Participant”)

WITNESSETH

WHEREAS the Client’s has/have furnished to the Depository Participant the duly filled in application form requesting therein to open an account with the Depository Participant.

NOW THEREFORE in consideration of the Depository Participant having agreed to open an account for the Client’s, both the parties to the agreement hereby convenient and agree as follows:-

1. The Client/s shall pay the charges to the Depository Participant for the purpose of opening and maintaining his account, for carrying out the instructions of the Client/s and for rendering such other services as may be agreed to from time to time between the Depository Participant and the Client/s as set out in Schedule A. The Depository Participant shall reserve the right to revise the charges by giving not less than thirty days notice in writing to the Client/s.

2. The Client/s shall have the right to get the securities which have been admitted on the Depository dematerialised in the form and manner laid down under the Bye Laws and Business Rules. The Depository Participant further undertakes that it shall not create or permit to subist mortgage, charge or other encumbrance over all or any of such securities submitted for dematerialisation except on the instructions of the Client/s.

3. The Depository Participant hereby undertakes that it shall maintain a separate account of its own securities held in dematerialised form with the Depository and shall not comingle the same with the securities submitted for dematerialisation form on behalf of the Client/s.

4. The Depository Participant undertakes that a transfer to and from the accounts of the Client/s shall be made only on the basis of an order, instructions, direction or mandate duly authorised by the Client/s that the Depository Participant shall maintain adequate audit trail of such situation.

5. The Depository Participant agrees that the Client/s may give standing instructions with regard to the crediting of securities in his account and the Depository Participant shall act according to such instructions.

6. The Depository Participant undertakes to provide a transaction statement including statement of accounts, if any, to the Client/s at monthly interval unless the Depository Participant and the Client/s have agreed for provision of such a statement at shorter intervals. However, if there is no transaction in the account, then the Depository Participant shall provide such a statement to the Client at least once a quarter.

7. The Depository Participant shall have the right to terminate this agreement, for any reason whatsoever, provided the Depository Participant has given a notice in writing of not less than thirty days to the Client as well as to the Depository. Similarly, the Client/s shall have the right to terminate this agreement and close his account held with the Depository Participant, provided no charges are payable by him to the Depository Participant. In such an event, the client shall specify whether the balances in its account should be transferred to another account of the Client held with another Depository Participant or to rematerialised the security balances held. Based on the instructions of the Client/s the Depository Participant initiate the procedure for transferring such security balances or rematerialising such security balances within a period of thirty days, as per the procedure laid down in the Bye Laws and Business Rules. Provided further, termination of the agreement shall not affect the rights, liabilities and obligations of either party and shall continue to bind the parties to their satisfactory completion.

8. On failure of the Client/s to pay the charges as laid out in clause (1) of this agreement within a period of thirty days from the date of demand Depository Participant may terminate this agreement and close the account of the Client by requiring it to specify whether the balance in its account be transferred to the account of the Client/s held with another participant or be rematerialised in the manner specified in the Bye Laws and Business Rules.

9. The Client/s further agrees that in the event of the Client/s committing a default in the payment of any of the amounts provided in clause (1) within a period of thirty days from the date of demand, without prejudice to the right to the Depository Participant to close the account of the Client, the Depository Participant may charge interest @ not more than 24% p.a. or such other rate as may be specified by the Executive Committee from time to time for the period of such default. In case the client has failed to make the payment of any of the amounts as provided in clause (1) of this agreement, the Depository Participant shall have the right to discontinue the depository services till such time he makes the payment along with interest, if any, after giving two days notice to the Client.

10. The Depository Participant shall have a right to provide such information related to the Client/s account as may be requested by National Securities Depository Limited from time to time.

11. The Client shall have the right to create a pledge of the securities held in the dematerialised form with the Depository Participant only in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules.

12. The Depository shall not be liable to the Client/s in any manner towards losses, liabilities and expenses arising from the claims of third parties and from taxes and other government charges in respect of securities credited to the Client/s account.

13. The Client/s may exercise the right to freeze his account maintained with the Depository Participant so as to lock the securities held with the Depository Participant in accordance with the procedures prescribed in the Bye Laws and Business Rules.

14. The Client/s may exercise the right to defreeze his account maintained with the Depository Participant in accordance with the procedures and subject to the restrictions laid down under the Bye Laws and Business Rules.

15. The Client/s shall notify the Depository Participant, within seven days, of any change in the details set out in the application form submitted to the Depository Participant at the time of opening the account or furnished to the Depository Participant from time to time.
16. The Depository Participant undertakes to resolve all legitimate grievances of Client/s against the Depository Participant within a period of thirty days.

17. The Depository Participant and the Client/s shall abide by the arbitration and conciliation procedure prescribed under the Bye Laws of National Securities Depository Limited and that such procedure shall be applicable to any disputed between the Depository Participant and the Client/s.

18. The Depository Participant and the Client/s further agree that all claims, differences and disputes, arising out of or in relation to dealings on the Depository including any transactions made subject to the Bye Laws or Business Rules of the Depository or with reference to anything incidental thereto or in pursuance thereof or relating to their validity, construction, interpretation, fulfillment or the rights, obligations and liabilities of the parties thereto and including any questions of whether such dealings, transactions have been entered into or not, shall be subject to the exclusive jurisdiction of the courts at Mumbai only.

IN WITNESS WHEREOF the Client/s and the Depository Participant has caused these presents to be executed as of the day and year first above written.

Signed and delivered by

__________________________________________  ____________________________________________  ____________________________________________
1st Applicant/Signatory  2nd Applicant/Signatory  3rd Applicant/Signatory
(For and on behalf of the Client)

__________________________________________
Witness
(Signed and delivered by)

Name ____________________________________________
Address ____________________________________________

(For & on behalf of KOTAK MAHINDRA BANK LIMITED)

__________________________________________
Witness

Name ____________________________________________
Address ____________________________________________
### Identity & Address Verification Form

Personally visited the following address and recorded the presence of:

<table>
<thead>
<tr>
<th>Name of Account Holder 1</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Local/Permanent Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Correspondence Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Name of Account Holder 2</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Name of Account Holder 3</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
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</table>

Verify the above address(es) and Identity on ____________________________ (date and time)

**Verified By**

Name __________________________________________ Employee Code _______________________

Signature of Employee