

Welcome to Kotak Mahindra Bank

Dear Customer,

We thank you for choosing Kotak Mahindra Bank.

At Kotak Mahindra Bank it is our constant endeavour to enrich our customers banking experience and to fulfill the emerging and changing banking & investment needs of our customers.

Our account goes beyond the traditional role of savings, to provide a range of services from funds transfer options to attractive returns earned through a comprehensive suite of investment options that can be booked through Internet or phone banking services.

This form has been designed for ease of completion, with simple instructions at relevant places to guide you along.

Should you face any difficulty in understanding the requirements, please do not hesitate to contact our staff who will be willing to assist / guide you.

It shall be our endeavour as always to provide you a truly satisfying service.



THIS FORM WILL PASS THROUGH A SCANNER, PLEASE FILL IN BLOCK LETTERS E.G. A N I T A K U M A R

Bank Use Only: ☐ Insta Kit **NRI Privy League:** ☐ Prima ☐ Optima ☐ Insignia *Employee Code _____ (*applicable only for Kotak Bank staff)

[illegible]

ACCOUNT TYPE (Rupee Accounts)

Rupee Savings Account	<input type="checkbox"/> NRE (Non-Resident External-Repatriable)	Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> NRO (Non-Resident Ordinary Non-Repatriable)	Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rupee Current Account	<input type="checkbox"/> NRE	Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> NRO	Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rupee Savings PINS A/c	<input type="checkbox"/> NRE PINS (Portfolio Investment Scheme)	Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> NRO PINS (Portfolio Investment Scheme)	Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Platina Savings Account	<input type="checkbox"/> NRE	Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> NRO	Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Branch _____							Branch _____								
Investment Account	<input type="checkbox"/> Repatriable	<input type="checkbox"/> Non-Repatriable														
Mode of Operation	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Anyone or survivor	<input type="checkbox"/> Former or survivor	<input type="checkbox"/> Others	<input type="text"/> Please specify									

Please tick to select. Details to be filled by Bank.

To know more about various product types please contact Bank official

*CKYCR

☐ New
 ☐ Existing – No Change
 ☐ Existing – Update Change

Update CKYCR Change

☐ Local
 ☐ Global

C-KYCR No

Local change will not be updated in Central KYC Repository (CKYCR) and will only be applicable to Kotak Mahindra Bank Limited

PERSONAL DETAILS *Fields are Mandatory **Existing CRN** ☐ **YES** ☐ **NO** (Please fill the below details)

NAME OF FIRST ACCOUNT HOLDER (Fill the name as per CRF)

*Name	Title	(First Name)					(Middle Name)						(Last Name)					Up to 30 characters only
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NAME OF ADDITIONAL (JOINT) ACCOUNT HOLDERS (Fill the name as per CRF)

2 Name	Title	(First Name)	(Middle Name)	(Last Name)	Up to 30 characters only
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3	Name	Title	(First Name)	(Middle Name)	(Last Name)	Up to 30 characters only
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4 Name	Title	(First Name)					(Middle Name)						(Last Name)					Up to 30 characters only
---------------	-------	--------------	--	--	--	--	---------------	--	--	--	--	--	-------------	--	--	--	--	--------------------------

Maiden Name			*Mother's Maiden Name	
	(First Name)	(Last Name)		(First Name) (Last Name)
	(applicable to married woman, documentary proof required)			(Mention Mother's Pre-Marriage Name)

[illegible]

*Status ☐ NRI/PIO/OCI ☐ Foreign National

*Citizenship	*Gender	*Marital Status	*Education
<input type="checkbox"/> Indian <input type="checkbox"/> Others _____ _____	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____ _____	<input type="checkbox"/> Non-Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others _____ _____

*Occupation Type		*Source of Income		*INR Annual Income
<input type="checkbox"/> Retired	<input type="checkbox"/> Pension <input type="checkbox"/> Investment income <input type="checkbox"/> Rental income <input type="checkbox"/> Family Income	<input type="checkbox"/> 0-2 Lakhs (INR)		
<input type="checkbox"/> Homemaker	<input type="checkbox"/> Family Income <input type="checkbox"/> Investment income <input type="checkbox"/> Rental income	<input type="checkbox"/> 2-5 Lakhs (INR)		
<input type="checkbox"/> Student	<input type="checkbox"/> Family Income <input type="checkbox"/> Investment income	<input type="checkbox"/> 5-10 Lakhs (INR)		
<input type="checkbox"/> Business / Professional / Self- Employed	<input type="checkbox"/> Business Income/Profession	<input type="checkbox"/> 10-25 Lakhs (INR)		
<input type="checkbox"/> Farmer	<input type="checkbox"/> Agricultural Income	<input type="checkbox"/> 25-50 Lakhs (INR)		
<input type="checkbox"/> Service <input type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Govt	<input type="checkbox"/> Salary	<input type="checkbox"/> More then 50 lacs (INR)		

***Overseas Residence Address** (all fields to be filled in compulsory)

Line 1

line 2

Line 3 / Landmark

[illegible][illegible]**Residence Address in India** (all fields to be filled in compulsory)[illegible]

line 2

Line 3 / Landmark

[illegible][illegible]

☐ Same as Indian Address ☐ Same as Overseas Address

☐ Indian Address ☐ Overseas Residence Address (Address proof mandatory for the mailing address selected)

(Debit Card/PIN/Password mailers will be sent to the preferred mailing address of each applicant. Account Statement/Cheque Book will be sent to preferred mailing address of the first applicant only)

☐ Indian Number ☐ Overseas Number

[illegible]

(Monthly e-statements & alerts will be sent on this Email ID. Google Servers do not recognise periods (.) & () used in Gmail IDs. This may result in mails been received by someone else with similar ID & Bank shall not be responsible for the same)

FATCA / CRS Declaration

Part A		Yes	No
a.	Are you Citizen of any country other than India (dual / multiple) [including Green card]	<input type="checkbox"/>	<input type="checkbox"/>
b.	Is your Country of birth is any country other than India	<input type="checkbox"/>	<input type="checkbox"/>
c.	Are you Tax resident of ANY country / ies other than India	<input type="checkbox"/>	<input type="checkbox"/>
d.	Do you have POA or a mandate holder who has an address outside India	<input type="checkbox"/>	<input type="checkbox"/>
e.	Is your Address or telephone number outside India	<input type="checkbox"/>	<input type="checkbox"/>

If your answer to any of the above questions is a 'YES', please fill Part B

Part B		
*Address for Tax Residence _____		

*City _____		
*Country _____		
Place within the _____		
of Birth _____ Country of Birth _____		
(In case Country of Birth is USA, however Nationality and Country of Tax Residency is other than USA, please provide documentary evidence)		
Source of Wealth _____		
Nationality _____		
Please list below the details, confirming ALL countries of tax residency/ permanent residency/ citizenship and ALL Tax Identification Numbers.		
<div style="display: flex; align-items: center;"> <div style="width: 20px; text-align: center; font-size: small;">✍</div> <div> *Country of Tax residency </div> </div>	<div style="display: flex; align-items: center;"> <div style="width: 20px; text-align: center; font-size: small;">✍</div> <div> Tax identification Number¹ </div> </div>	<div style="display: flex; align-items: center;"> <div style="width: 20px; text-align: center; font-size: small;">✍</div> <div> Tax identification Document <small>(TIN or functional equivalent)</small> </div> </div>

¹It is mandatory to supply a TIN or functional equivalent (in case TIN not available) if the country in which you are tax resident issues such identifiers. If no TIN /functional equivalent is yet available or has not yet been issued, please provide an explanation below:

I being the beneficial owner of the account opened / to be opened with Kotak Mahindra Bank Limited and the income credited therein, declare that the above information and information in the submitted documents to be true, correct and updated, and the submitted documents are genuine and duly executed. I acknowledge that towards compliance with tax information sharing laws, such as FATCA / CRS, the Bank may be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from the account holder. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if the Bank does not receive a valid self certification from me) the Bank may be obliged to share information on my account with relevant tax authorities. Should there be any change in any information provided by me I ensure that I will intimate the Bank promptly, i.e., within 30 days. Towards compliance with such laws, the Bank may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators / tax authorities, the Bank may also be constrained to withhold and pay out any sums from my account or close or suspend my account(s). I also understand that the account will be reported if any one of the aforesaid FATCA / CRS criteria for any of the account holders i.e. primary or joint are met.

I understand that any inaccurate, incomplete or false disclosure of statement of financial transaction or reportable account to me would lead to penal consequence on the Bank, under applicable law. The bank shall be entitled to take any necessary action and recover from me such amount levied due to such inaccuracy, incompleteness or false disclosure. I shall indemnify the bank in respect of all any liabilities incurred by Bank, by reason of any of the information or particulars given by me, being incorrect or false or being suppressed or omitted. Should there be any modification in the information provided by you, Please ensure to inform us within 30 working days. Also, bank will use your latest TIN and Tax related information to report to the regulator.

SECTION 2 DEPOSIT DETAILS

Fixed Deposit (Premature Withdrawal allowed)

Fixed Deposit (Premature Withdrawal not allowed)

☐ Rupee Deposit ☐ NRE ☐ NRO

☐ FCNR Currency ☐ USD ☐ EURO ☐ GBP ☐ JPY ☐ AUD ☐ CAD

*Period _____ month(s) _____ day(s)

Maturity Date

D

D

M

M

Y

Y

Y

Y

Amount Rs. _____ (In words)

Nomination ☐ Yes (Please fill a separate nomination form) ☐ No

Option 1

Option 2

Interest Frequency Please fill only deposits > 180 days	Reinvestment	<input type="checkbox"/> Payout Quarterly <input type="checkbox"/> Payout Monthly
Maturity Instructions	<input type="checkbox"/> Renew Principal and Interest	<input type="checkbox"/> Renew Principal
	<input type="checkbox"/> Renew Principal and Pay Back Interest	<input type="checkbox"/> Pay Back Principal
	<input type="checkbox"/> Pay Back Principal and Interest	

For Deposits invested upto a period of 180 days. Interest will be Paid At Maturity. Please fill Repayment Instructions.

Auto Renew and Monthly Payout of interest option is not applicable on Fixed Deposits Booked under 'Pre-mature withdrawal Not Allowed' scheme.

In the absence of specific maturity instructions, Fixed Deposit will be renewed automatically on the same Terms And Conditions, at the rate prevailing at the time of renewal.

<p>Interest Payment and Maturity Payment Instructions</p> <p><input type="checkbox"/> Credit to KMBL Bank Account Number</p>		<p>Account Number</p>
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"I/We am/are aware that for premature withdrawal of Deposit(s) [for mode of operations Either or survivor, Any one, Former or survivor], bank will allow withdrawal of deposit (premature / on maturity) as per the operating instruction provided by holder(s) at the time of creation of Deposit or any valid subsequent request submitted to bank."

Documents Section (BANK USE)[illegible]

Document Name	ID Proof	Address Proof
Simplified Document (Address Proof)	NA	
<input type="checkbox"/> PIOcard/OCI card		
<input type="checkbox"/> Utility Bill		
<input type="checkbox"/> Foreign /India government issued card with address		
<input type="checkbox"/> E-FRRO registration		
<input type="checkbox"/> Bank Statement (Oversea)		
DOCUMENTS COLLECTED		
<input type="checkbox"/> EMP_CERT <input type="checkbox"/> Form 60 <input type="checkbox"/> CPV <input type="checkbox"/> BC <input type="checkbox"/> SPBS		
<input type="checkbox"/> MARRIAGE <input type="checkbox"/> OTHERS _____		
CPV - Customer Profile verification BC - Date of Birth Certificate SBPS: Signature in Presence of BM/SM		

KYC Verification Carried Out By (BANK USE)

Emp. Name

Emp. Designation

Emp. Code Emp. Branch

Date

Employee Sign

Approved By

Sales Official Sign, Code & Designation Branch Official Sign, Code & Designation

Category: ☐ D ☐ A ☐ B ☐ C ☐ S ☐ P ☐ DS ☐ DG

Customer Segment: ☐ RL ☐ CB *Risk Profile ☐ H ☐ M ☐ L

Additional Info (if walk-in, then FI done by) (LOV's e.g. PEP, Illiterate, Blind etc. are available on intranet)

Source Code LG Code / Promo Code

LC Code LOB

RM Code Corporate/Group Co. Code

Customer Emp. Code Branch Code

Classification Sub-Classification Key ☐ Associate ☐

☐ Authorization Letter 1 (only for Privy) ☐ Authorization Letter 2 (only for Privy)

Branch / Acquisition staff has met the customer at communication address & customer has signed the AOF & relevant documents in presence of bank employee.

Employee Name (Emp ID) & signature

Insta Kit

CRN NRO

NRE

RPC USE

FATCA Received ☐ YES FATCA Reportable ☐ YES

Re-KYC ☐ YES CRN Created

SMS BANKING & ALERT FACILITY

Please select either (a) or (b) as per your requirement

Alerts facility enables you to receive alerts on your Email and/or Mobile regarding account transactions and maintenances. New alerts may be added from time to time.

☐ I/We hereby expressly consent and authorize the Bank to make telephone calls and send SMSs or/emails to inform me/us on any information or updates relating to the Bank's existing / new products/services. The said consent given is valid till such time I/We withdraw the same in writing.

* The transaction / maintenance Alerts will be sent by default to the Primary Holder of the account. In case you do not wish to receive specific alerts, please fill up Alert Subscription Form.

✦ Bank will send all alerts to the preferred mobile number and E-mail address mentioned in this form. The Bank will also use these details for sending out transaction information and updates about Product and Services. In case you do not wish to receive information / updates, you can register yourself for Do Not Call on the Bank's website www.kotak.com

SMS Banking facility is available to all account holders for all products. Alerts for Primary Account Holder only.

CHANNEL ACCESS REQUEST

I wish to apply for access to the following Channels

	1st APPLICANT			2nd APPLICANT		
	PB	*NB	*DC	PB	*NB	*DC
Deposit Account(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PB - Phone Banking; NB - Net Banking; DC - Debit Card

* Payment Gateway will be activated by default for customers registered for Net Banking with unconditional transaction rights.

Mandate in favour of Bank to be executed to avail transaction facility on Net Banking and Phone Banking for Investment Account(s).

Mandate holders will get restricted channel access

* NRO customers will get a domestic debit card.

* NRE customers will get a chip based debit card which they can enable via Net Banking/Mobile Banking Channel



Deposit Accounts include Current / Savings / Term Deposits

Image Card is applicable / available only for NRE clients.

CUSTOMER DECLARATION

I agree that: (1) The information I provided is correct to the best of my knowledge. (2) False or suppressed information may lead to the Bank withholding or declining my transactions. I authorize the Bank to: (1) Verify my credit history with CIBIL or any other credit rating agency. (2) Share my transaction and demographic details, with regulatory or enforcement authorities as well as Kotak Group companies, whenever needed. (3) Update my details in the Bank's records based on the documents submitted by me. (4) Send me information from the Central KYC registry, via SMS or email, at my registered mobile number or email address. (5) Update my KYC information with the central KYC registry, as per the directions of the Government of India. (6) Open my account using the name registered with UIDAI (Aadhaar) or the Income Tax Department (PAN), in place of any name mentioned on this form. SMS Banking and alerts: I understand that: (1) Signing up for SMS alerts will allow the Bank to send me account transaction and balance information on my email id and/or mobile number. New alerts may be added from time to time. (2) The Bank or its partners may call, SMS or email me information or seek feedback related to the Bank's products and services. (3) I may withdraw my consent at any time, in writing, or by registering for 'Do not call' on the Bank's website www.kotak.com (4) Some mandatory alerts, or some deemed important by the Bank, will be sent even if I have not subscribed for them. (5) All alerts will be sent to the First Holder or Guardian for individuals Accounts and to all Holders for Joint Accounts. (6) Charges for these services will be as mentioned in the General Schedule of Feature and Charges. Mobile Banking: I understand that Mobile Banking services will be activated if I opted for Net Banking or a Debit Card. I have read/obtained and understood the terms and conditions and Citizen Charter governing the opening of account with Kotak Mahindra Bank Ltd Bank will forward statements by way of email on monthly basis, to the registered email id. In case email id has not been provided physical statements at quarterly intervals would be sent to my / our mailing address. The particulars contained herein shall be valid for all accounts opened by me/us or to be opened by me/us hereafter either singly or with other(s) and/or by me/us in any representative capacity with Kotak Mahindra Bank Ltd. (the Bank) unless informed to you otherwise. I/We have read and understood the Terms and Conditions governing the opening of an account with the Bank, and those relating to various Services including but not limited to (a) ATMs (b) Phone Banking (c) Debit Card (d) Net Banking (e) Mobile Banking (f) Payment Gateway (g) SMS Banking (h) Alerts Service (i) Opening of an Investment Account. I/We understand that the Bank may at its absolute discretion, discontinue any of the Services completely or partially without any notice to me/us. I/We agree that the Bank may debit my/our account for service charges as applicable from time to time. I/We understand that investment products are not Bank objects or other obligations of or guaranteed or insured by the Bank or their affiliates. They are subject to risk and possible loss of principal. Past Performance is not indicative of future performance. I/We hereby declare that I/We are Non-Resident Indian(s) or Person of Indian Origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us in this application as well as on the supportings to be submitted with the applications, I/We also agree that if any of the statements/declarations made is found to be not correct in material particulars and/or the relevant supporting documents/proof is not provided by me/us in one month's time, you are not bound to pay any interest on the deposit made by me/us. I/We confirm that the facility of standing instruction is not available on my or our pins account and I/We shall not give any such instructions to the Bank to execute the same. I/We agree that the account will be put into use for bonafide transactions and shall not violate any provisions of any Government/Exchange/Control Regulation/RBI guidelines, any other regulation or law as may be applicable to my/our accounts and the Bank's Terms and Conditions. I/We agree and authorize the Bank to debit the required charges for issuing the pay order/demand draft to my/our NRE/NRO accounts

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I understand that as per direction of Government of India, my KYC information will be updated in Central KYC Registry & I hereby authorise the Bank to open my account in the same name as registered with UIDAI for issuing Aadhar / Income Tax for issuance of PAN. I also confirm that either of the name as appearing in the above noted two databases will supersede with name as mentioned in the Account Opening Form. I/We authorise the Bank to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier advice given to me/us will be treated as discharged advice on due date. I/We agree that no claim shall be made by me/us for any interest on the deposit(s) for any period after date(s) of maturity of the deposit(s). I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) A/c. Non-Resident (External) Account Scheme. I/We understand that the interest applicable for the renewed period will be at the applicable ruling rates on the of maturity and that the renewed advice will be made available on my/our presenting the duly discharged original advice on the maturity date or later for payment. I/We further understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal. I/We agree that if a premature withdrawal is permitted at my/our request the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by Reserve Bank of India/Government of India and the Bank in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of Reserve Bank of India

I/We hereby authorise issuance of ATM-Debit card and provision of Internet Banking service as per the form. I/We undertake to ratify and confirm all that the user(s) do(es) or cause(s) to do through ATM and Internet Banking channels. This authority shall continue to be in force until any one of us revokes by a notice in writing delivered to you.

I/We hereby undertake to intimate you my/our return to India for permanent residence immediately on arrival. I/We hereby declare the above information is true to the best of my/our knowledge. I/We shall advise the Bank immediately in the manner as agreed by me/us and in the form acceptable to the Bank, in case of any change in the above details and information given by me/us.

I/We am/are aware that the pre-mature withdrawal of Deposit(s) will require consent and signature of all Depositor(s) irrespective of mode of operation

I/We hereby authorize the Bank that in event of death of anyone of the Depositor(s), the bank on receipt of written request from the surviving Depositor(s), as per the mode of operation, to allow the surviving Depositor(s) to prematurely withdraw the terms deposit without seeking concurrence from the legal heirs of the deceased depositor(s)

In terms of RBI Circular DBR.No.BPBC.104 /08.13.102/2017-18 dated 6th April 2018, I/We understand that Reserve Bank of India has prohibited that Bank shall not deal in any type of Crypto / Virtual Currencies (Vcs) or provide services for facilitating anybody in dealing with or settling of Vcs including transfer / receipt of money in accounts relating to purchase / sale of Vcs. I / We hereby declare that I/We will not deal with any transactions in my/our account, relating to any type of Vcs including Bitcoins. I / we also understand and agree that the Bank reserves all right to close my/our account immediately without any further intimation in case I / we am found to undertake such transactions.

Note: I/We further declare and confirm that any modification to the above authorization/mandate shall be only by way of joint instructions by all the applicants/joint holders. I/We am/are aware that penalty charges will be levied for the premature withdrawal of deposits as per the applicable terms and conditions of the bank and I/We have been informed above the applicable penal interest rate for premature withdrawal • I/We have read & understood the terms and condition governing the opening of an account with Kotak Mahindra Bank Ltd. and those relating to various services including term deposit(s). I/We accept & agree to be bound by the said Terms & Conditions including those excluding/limiting the bank liability. I/We understand that the bank may at its absolute discretion, discontinue any of its services completely or partially without any notice to me/us. I/We agree that the bank may debit my/our account for service charges as applicable from time to time. I/We hereby declare that the information furnished above is true & correct to the best of knowledge I/We am / are further aware, that in the event of death of an applicant / joint holder and in the absence of Joint Mandate for premature withdrawal of deposit(s), the premature withdrawal of the terms deposit will be allowed only with the Concurrence of the legal heirs of the deceased joint holder(s) & no penalty charges will be levied on such premature withdrawal.

I have voluntarily shared the above information which I acknowledge and agree that the Bank is required to obtain the same to provide its products and services to me. I have read and understood the Privacy Notice published by the bank on its website

"http://www.kotak.com"

I understand that bank will send the communications with reference to its product and service offering. In case I wish to discontinue receiving marketing communication, I am aware that I can request for the same by visiting bank website

"http://www.kotak.com" and fill web form available under privacy section

The opening of the Account is subject to verification, and Bank reserves the right to reject the request of the Applicant to open an Account without providing any reason. In the event where the documents submitted by the Applicants or Customers for opening an Account and/ or availing the Bank's products and services or for processing the transactions thereon are incomplete or discrepant, Bank may at its discretion contact the Applicant for rectifying such discrepancies and/or for certain additional verification/ documentation requirements. In case highlighted discrepancies remain unresolved or upon non-receipt of required documents within the stipulated time period, if any, Bank, shall have the right to reject the opening the account of the Applicant/ service request / application in accordance with its policies and procedures and retain the application forms and documents provided for account opening, including photographs in case of rejection of the said application. In such an event the Bank shall not be liable to pay interest on the amount of deposit and shall refund the money received, if any, to the source account/applicant. I/We understand that bank may at its absolute discretion reject my/our request to open an account without assigning any reason.

Client Declaration For Product and Service Availed Outside The Home Country (if Applicable)☐ Yes☐ No

I/We hereby certify that I am / we are resident(s) of _____ and that I/we have availed of this product / facility / service on a trip to _____ and executed all documents relating to such product or service while in _____. I/We hereby represent, warrant, agree and undertake on a continuing basis that: a. There are / shall be no legal or regulatory prohibitions or impediments against my / our maintaining my/our relationship with Kotak Mahindra Bank Ltd. (the Bank), including making the aforementioned investment(s) / availing myself / ourselves of the aforementioned facilities or services from time to time. b. In making the aforementioned investment(s) / availing myself / ourselves of the aforementioned facilities or services from time to time, I/we shall ensure that I/we are in a full compliance with all laws and regulations, including, without limitation, all applicable exchange control / taxation laws / regulations in my / our home country. I/We shall obtain all necessary regulatory approvals, if required, in connection with any such transactions and shall promptly make all necessary regulatory reporting, if required, to the relevant authorities in my / our home country and I/we agree to furnish to the Bank, upon request, copies of the approvals/reports, if any. c. All decisions to make the aforementioned investment(s) / avail of the aforementioned facilities or services from time to time are / shall be my / our own independent decisions, and are not / shall be made in reliance on any views or opinions, if any, as may be expressed by the Bank or its representatives from time to time, and are / shall be arrived at after personal analysis and careful consideration of the risks, benefits, terms and conditions taking into account my / our investments objectives, financial situation and particular / specific requirements and needs. I/We hereby request the Bank, its Affiliates and the representatives, associates, service providers and employers of the Bank and its Affiliates, to contact me / us by telephone, or otherwise communicate with me from time to time in connection with servicing issues pertaining to the products / relationship which I/We have with the Bank / its Affiliates from time to time. In addition to the above, the Bank, its Affiliates and the representatives, associates, service providers and employees of the Bank, its Affiliates may contact me / us from time to time by telephone, or otherwise communicate in connection with new products, services of the Bank / its Affiliates. I/We shall indemnify the Bank that its representatives, employees and agents against all losses, costs, expenses, suits, damages whatsoever arising out of or in connection with their assistance and their services that may be provided to me / us for helping me / us invest in the aforementioned products / avail myself / ourselves of the aforementioned facilities or services in my / our name (s). I/We acknowledge that the Bank relies on my/our representations, warranties, undertakings and statements contained herein in agreeing to establish/continue its relationship with me/us and in agreeing to provide the aforementioned facilities / services to us from time to time.

Date: _____

Place: _____

SIGNATURE / THUMB IMPRESSION & PHOTOGRAPH**Applicant 1**Affix latest Coloured
Passport Size
Photo

(Please sign in Black ink only)

DECLARATION FOR OVERSEAS ADDRESS

To,

Date:

The Branch Head,

_____ Branch

Kotak Mahindra Bank Ltd.,

India.

Dear Sir / Madam,

Sub: Declaration for Overseas Address

I/We, the undersigned, _____ holding Passport No/s _____
_____ and Visa / Resident Permit No. _____ wish to open an account with your _____
_____ Branch.

I/We currently do not have an overseas address proof document available with me/us. I/We confirm that my/our overseas address as updated in the NRI Account Opening Form is:

I/We hereby confirm that the my/our Indian address as mentioned in the NRI Account opening form is designated as my/our communication address and all correspondence from the Bank, including but not limited to, deliverable, etc. be sent to the Indian address only.

In case the address submitted by me undergoes a change, I/we hereby agree to submit fresh address proof to the Bank for updation of my/our records with the Bank. I/We hereby confirm that in case the Bank is not satisfied about the validity of my/our address, the Bank shall have the right to block/close my/our accounts. I/we hereby agree and undertake to hold harmless and keep the Bank fully indemnified against all claims/damages, which may arise in respect hereof by reason of Kotak Mahindra Bank Ltd., relying and acting on this declaration.

Sincerely,

Account holder 1_____
Account holder 2_____
Account holder 3

DUAL SIGNATURE DECLARATION

(New Account)

To,
The Manager
Kotak Mahindra Bank Ltd.
.....Branch

Dear Sir,

☐ New Account (no signature proof)

I, Mr. / Ms. _____ have submitted my _____ (documents) for opening a Savings / Current account at your branch.

However the above referred signature on the _____ (document) is my old signature and is not the same as my present signature.

I have affixed my present signature being _____ in the Account Opening Form.

I don't have any document with my present signature. Hence I have signed in presence of Bank staff along with my latest identity proof document _____ to confirm my identity, a copy of the same is enclosed herewith.

Request you to consider my signature as on the account opening form as my present signature.

☐ New Account (different signatures on documents)

I, Mr. / Ms. _____ have submitted my _____ (documents) for opening a Savings / Current account at your branch.

My signature as per _____ (document) is my old signature while my signature as per _____ (document) is my present signature which is affixed in the Account opening Form.

Request you to consider my signature as on the _____ (document) and the account opening form as my present signature.

Kindly do the needful and process the same.

Thanking You,

Yours Faithfully,

_____ (New Signature)

NAME DECLARATION

To,
Kotak Mahindra Bank Ltd.,
Branch : _____

I Mr. / Mrs. / Ms. _____, state and declare that I am also known as _____ and many of my official records bear my name as _____.

I say that I desire to open a savings / current account with you under the name and style of _____, although the documents submitted by me are bearing my name as _____.

I request you therefore to open the account with your bank on my aforesaid representation as per the form duly filled in by me and accept the documents furnished by me in support thereof. I agree to abide by all the terms & conditions of the bank as are applicable for the opening and operation of the said account.

I state that without prejudice to the Banks other right in law or under the term & condition or otherwise, I shall be liable to pay damages and compensation to the Bank, which may be incurred or suffered by the bank upon the bank opening the as requested by me relying on my aforesaid representation

(Signature)

Bank Use Section

(Full I hereby confirm that the customer has signed in my presence)

Name: _____ **Employee Signature :** _____

Employee ID : _____

NOMINATION (FORM DA1)

For NRE

Yes No (Bank use only)

Nomination under section 452A of the Banking Regulation Act, 1949, and the Rule 2(1) of The Banking Companies (Nomination) Rules, 1985, in respect of bank deposits

I/We Address(es)

nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by Kotak Mahindra Bank Limited



Nature of Deposit Distinguishing No. Additional details, if any

Nominee Name Title First Name Middle Name Last Name (Up to 48 characters only)

Nominee Address : Same as 1st Applicant Yes No (please give the address below)

Address:

*City *Pin Code State

Relationship with depositor, if any Age if Nominee is a minor, his/her date of birth

As the nominee is a minor on this date, I/We appoint Shri / Smt / Kum * (Guardian Name) Relation with Minor Nominee

Address:

City *Pin Code State

Age to receive the amount of the deposit on behalf of the nominee, in the event of my / our / minor's death during the minority of the nominee.

Nominee Name to be printed on the Statements / Advices Yes No

Signature(s) / Thumb Impression(s)***

Depositor

Depositor

Depositor

Date & Place

Signature of First Witness***

Signature of Second Witness***

*Strike out if nominee is not a minor ***Thumb impression(s) shall be attested by two witnesses.

Note : Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

Applicable, if no nomination is provided in a Single Holder A/c

The Bank, through its authorized representative had explained to me the advantages of nomination facility as per the extant guidelines of RBI. However, I hereby decline to presently nominate any individual and understand the risks and consequences of my failure to give nomination and am fully aware of the hardships my legal heirs would face in the event of my death with out nomination registered in your Bank records.

Customer Signature

FOR BANK USE ONLY

I have clearly explained to the customer the advantages of nomination facility and inspite of the same he/she still does not want to nominate and he/she also refused to provide a specific letter to the effect that he/she does not want to make a nomination.

Employees Signature & Code

For NRO

Nomination (Form DA1)

Yes No (Bank use only)

Nomination under section 452A of the Banking Regulation Act, 1949, and the Rule 2(1) of The Banking Companies (Nomination) Rules, 1985, in respect of bank deposits

I/We Address(es)

nominate the following person to whom in the event of my/our/minor's death the amount of the deposit, particulars whereof are given below, may be returned by Kotak Mahindra Bank Limited



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Address:

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Relationship with depositor, if any Age if Nominee is a minor, his/her date of birth

As the nominee is a minor on this date, I/We appoint Shri / Smt / Kum * (Guardian Name) Relation with Minor Nominee

Address:

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Nominee Name to be printed on the Statements / Advices Yes No

Signature(s) / Thumb Impression(s)***

Depositor

Depositor

Depositor

Date & Place

Signature of First Witness***

Signature of Second Witness***

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Employees Signature & Code