



PLEASE FILL THE FORM IN BLOCK LETTERS AND BLACK INK

Please open my account ☐ Savings ☐ Fixed Deposit / Recurring Deposit  
☐ Current ☐ Reimbursement

Mode of Operation ☐ Singly ☐ Either or survivor ☐ Jointly ☐ Others \_\_\_\_\_

Savings Variant	<input type="checkbox"/> Ace (Monthly)	<input type="checkbox"/> Everyday (Monthly)	<input type="checkbox"/> Sankalp (Quarterly)	<input type="checkbox"/> Others
Minimum Average Balance in Rs.	<input type="checkbox"/> Urban/Metro/ Semi-Urban/Rural 50000	<input type="checkbox"/> Urban/Metro/Semi-Urban/Rural 10000	<input type="checkbox"/> Semi-Urban 5000	<input type="checkbox"/> Rural 2500
Privy League	<input type="checkbox"/> Black	<input type="checkbox"/> Platinum	<input type="checkbox"/> Neon	

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

Name:  Title  (First Name)     (Middle Name)    (Last Name)    (Up to 40 characters only)

NAMES OF ADDITIONAL (JOINT) ACCOUNT HOLDERS (Fill the name as per CRF)

2 Name:  Title  (First Name)     (Middle Name)    (Last Name)    (Up to 40 characters only)

3 Name:  Title  (First Name)     (Middle Name)    (Last Name)    (Up to 40 characters only)

4 Name:  Title  (First Name)     (Middle Name)    (Last Name)    (Up to 40 characters only)

INITIAL PAYMENT DETAILS

Amount (in figures) (in words)

Mode of Payment : ☐ Cash (Please deposit only at Bank counters) ☐ Cheque ☐ KMBL Account Transfer

KMBL Bank Account No. / Cheque No.	Cheque Date	Bank Name	Branch	IFSC Code	Customer Signature (For Transfer From KMBL Account)

Cheques issued by the customer from his/her existing Bank account and payable to Kotak Mahindra Bank Ltd. A/c <customer name> will only be accepted. If we are unable to open your account money will be credited via NEFT / RTGS to the account from which initial payment has been received (NA for initial payment in Cash and Third Party funding).

ACCOUNT STATEMENT / PASSBOOK

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. **To apply for Passbook Please tick** ☐

EMPLOYER CERTIFICATION

(For Corporate Salary Accounts only)

We confirm that the above mentioned person is in employment with us and that the photograph, date of birth, signature, address, designation, annual salary and work details of the employee as stated in this Form are correct.

Employee Name:

Employee Code/No.:

Date of Joining:

Signature of  
the Authorised Signatory/Company Seal

Sign verified by the Bank Official  
(Signature, Employee ID & Name)

CREDIT FACILITIES (Only for Individual Current Account)

☐ I/We declare that I/We do not enjoy credit facilities with other Bank(s). ☐ I/We enjoy credit facility / have current accounts with other Bank(s). Projected Annual Turnover \_\_\_\_\_ In Rs.

DEPOSIT DETAILS

☐ Fixed Deposit (Premature Withdrawal allowed) ☐ Fixed Deposit (Premature Withdrawal not allowed) ☐ Recurring Deposit

Period:  month(s)  day(s) \*Amount Rs.  (In words) \_\_\_\_\_

Interest Frequency Please fill only for deposits > 180 days	<input type="checkbox"/> 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 and Pay Back Interest <input type="checkbox"/> Pay Back Principal and Interest	<input type="checkbox"/> Renew Principal <input type="checkbox"/> Pay Back Principal

For Deposits invested upto a period of 180 days, Interest will be Paid At Maturity. Please fill Repayment Instructions. Auto Renew option is not applicable for Recurring Deposits. 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. Please fill and attach Form 15G / 15H separately, if applicable.

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 / maturity )as per the operating instruction provided by holder(s) at the time of creation of deposit or any valid subsequent submitted to bank.

Interest Payment and Maturity Payment Instructions	<input type="checkbox"/> Credit to KMBL Bank Account Number <input type="checkbox"/> Demand Draft to be sent to mailing address	Account Number
		Not Applicable

SWEEP-IN FACILITY REQUIRED (Linking of Fixed Deposit to Savings / Current Account) ☐ Yes ☐ No

FEMA Declaration

I/We hereby declare that the transaction, the details of which are specifically mentioned in the Schedule hereunder and the opening of a demat account-NRI (Repatriable/ Non Repatriable) / remittances does not involve, and is not designed for the purpose of any contravention of the provisions of the aforesaid Act or of any rule, regulation, notification, direction or order made there under from time to time. I/We have complied and shall continue to comply with the aforesaid Act and the rules/regulations/directions thereunder. I/We also hereby agree and undertake to give such information/documents as will reasonably satisfy you about the accounts/transaction in terms of above declaration. I/We also understand that if we refuse to comply with any such requirement or make only unsatisfactory compliance therewith, the Bank shall refuse in writing to undertake the transaction and shall if it has reasons to believe that any contravention/evasion is contemplated by me and report the matter to Reserve Bank of India. I/We further declare that the undersigned has the authority to give this declaration and undertaking on behalf of the company

RI-AOF/Aug-24/V 1.07

I/We specifically understand and accept the following:

- I/We have subscribed for the Product \_\_\_\_\_ <customer to write the AOB / AMB as explained by the Bank Officials> <name of product>
- I/We have read, understood and agree the General Schedule of features and Charges (GSFC) as applicable to the above Product/subscribed by me/us; I understand that the Bank reserves the right to revise its service charges as laid down in the GSFC.
- I/We understand and agree that the interest rate in Savings Account has been de-regularized by RBI. These rates may vary from time to time and will be calculated on daily basis on clear balances. The interest on savings accounts will be credited at quarterly intervals or as prescribed by Reserve Bank of India from time to time.
- I/We understand and agree that the Savings Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions that may be construed as commercial/suspicious in nature, the Bank reserves the right to decline/reverse such transactions and freeze/close the debit card and Savings Account.
- I/We understand and agree that I/We have opened account under Promo Program \_\_\_\_\_ <Promo Code / Program Name> and I/We have signed the Promo/Program Declaration and read all terms and conditions of Promo/Program including applicable AQB/AMB, which I/We understand is valid till the Promo/Program is active.
- I/We do hereby confirm to have read, understood and agree to the Savings & Current Bank rules, a copy of which has been provided to me/us, & also confirm to have read, understood & agree to the Customer Declaration-Current/Savings Account mentioned below.
- I/We give my/our consent to receive information in respect of account maintenance, alerts, payments due, updates on existing and new products, servicing of account for sales, marketing or servicing my relationship with KMBL, its group companies/associates or agents through Telephone/Mobile/SMS/Email etc. Further, I/We understand that my/our consent to receive calls/communications shall be valid and shall prevail over my/our current or any subsequent registration of my/our number for NDNC and shall continue to be treated as my/our consent/acceptance. (If you do not wish to accord your consent, please submit a Do Not Call (DNC) form along with this form).

1st Holder	Signature & Date	3rd Holder	Signature & Date
2nd Holder	Signature & Date	4th Holder	Signature & Date

CUSTOMER DECLARATION - CURRENT / SAVINGS ACCOUNT

(Bank Copy)

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 the Bank unless informed otherwise. I/We have obtained, read, understood and agree the Terms & Conditions governing the opening of an account with Kotak Mahindra Bank Ltd. (the Bank), and those relating to various Services including but not limited to a) ATM b) Phone Banking c) Debit Card Net Banking e) Payment Gateway f) Kotak Bill Pay g) SMS Banking h) Alert Service i) Fixed Deposits /Recurring Deposits, available at Bank's website www.kotak.com. I/We understand and agree that Payment Gateway will be activated by default for the customers registered for Net Banking with unconditional transaction rights. I/We understand and agree that Net Banking, Phone Banking access, if applied for, is applicable to all Deposit accounts, existing or to be opened in future. I/We understand and agree that existing /future accounts will be linked by default to Debit Card / Payment Gateway and for delinking Debit Card / Payment Gateway from the account I/We have to visit the nearest Branch to place the request. I/We 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, suspend 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 hereby agree, declare & confirm that the funds routed by me / us in my/our account will be from my four own source of funds acquired legitimately and such funds are acquired not in contravention of any applicable laws or rules in force, enacted / issued by Statutory or Regulatory Authority from time to time or funds so routed have not been on acquired by way of evasion of government taxes / taxes. I/ We shall advise the Bank immediately in the manner as agreed by me / us and acceptable to the Bank, in case of any change in the above details and information given by me /us. I/We do hereby authorize the Bank to conduct my our Credit history verification with CIBIL or any other Credit Rating Agency. I/We understand that the Bank at its absolute discretion may reject my/our request to open an account without assigning any reason.

**Corporate Salary:** I/We agree that my/our employer has full rights to reverse any instruction given by then to credit my / our account for any amount within a period of three working days and I/We will not dispute to hold the Bank responsible for any such debits in my account. I/We understand that it is my / our responsibility to inform the Bank immediately of termination of my / our employment with my / our current employer where upon 1 / We will cease to enjoy any or all benefits under Salary Account Scheme. If no salary credits are sighted in the account for consecutive six months, the Bank deserves the right to change the status of Corporate salary account of the Bank without any intimation to the account holder and the Terms & Conditions as applicable to the Savings account of the Bank shall apply to the account from the date of change of the status.

**Fixed Deposit:** 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. I/We hereby authorize the Bank in the event of death of anyone of the depositor(s), the Bank on the receipt of written request from the surviving depositor(s), to prematurely withdraw the Fixed Deposit without seeking concurrence from the legal heirs of the deceased depositor(s). I/We have also been informed that penalty on premature closure of Fixed Deposits is not applicable in case of deposits that are pre closed due to death of the holders. I/We declare that any action of the Bank based in the above shall be binding on me/us and my/our legal representatives/heirs/assigns and that I/We will not raise any dispute on the action of the bank in terms of the above authorization. I/We am/are aware that penalty charges are levied for the premature withdrawal of deposits as per the applicable Terms & conditions of the Bank and I/We have been informed about the applicable penal interest rate for premature withdrawal. I/We agree hereby inform that the information furnished is true and correct to the best of my/our knowledge.

**Sweep-in Facility & Activemoney (applicable only if opted for):** I/We have been explained about the features and benefits of Sweep-in facility and Activ Money/Auto Sweep-Out, Sweep-In and I/We have understood and agree for the same.

**Statement of Account:** I/We am/are aware that the Bank will forward statements by way of email on monthly basis to my/our registered email ID. We agree that Bank would be deemed to have delivered the statement to me/us, on Bank sending the email containing the Statement as an attachment to my/our registered email id. In case email id has not been provided by me/us physical statements at quarterly intervals would be sent to my/our mailing address. I/We am/are also aware that if I/We have provided my/our email id but till wish to opt for physical statements at quarterly intervals, I/We need to provide a specific request for the same. Any person resident in India collecting and effecting / remitting payments directly / indirectly outside India in any form towards overseas foreign exchange trading through electronic/ internet trading portals would make himself / herself / themselves liable to be proceeded against with for contravention of the Foreign Exchange Management Act (FEMA), 1999 besides being liable for violation of regulations relating to know Your Customer (KYC) Norms/Anti Money Laundering (AML) standards.



MOST IMPORTANT DOCUMENT

You have subscribed for the product \_\_\_\_\_ applicable Average Quarterly / Monthly Balance is Rs. \_\_\_\_\_ under the Promo/ Program \_\_\_\_\_ and the

The Bank official has explained to you the Terms & Conditions of account opening, details of Features & Charges as per Bank's General Schedule of Features & Charges (GSFC) and Average Quarterly / Monthly Balance requirement as applicable to the product subscribed by the customer. A copy of GSFC and features of Promo / Program have been provided to you by Bank official.

The Bank official has explained to you the Most Important Document as set out in the Bank's account opening form, including the clause on consent to call, and you have signed the same after understanding and accepting the terms contained therein

You will be bound by and abide by the Bank's General Terms & Conditions available on Bank's website www.kotak.com and Savings Bank Rules as mentioned overleaf :

Nomination Form Received: ☐ Yes ☐ No Date:

The a/c shall be opened subject to verification of documents, clearance of Initial Payment Cheque. : \_\_\_\_\_ Name of Bank Official & Employee Code: \_\_\_\_\_

and Bank may reject / Cancel your request in case of any discrepancies.

Please visit our website www.kotak.com to check the status of your Application Form.

Branch: \_\_\_\_\_

Kotak Mahindra Bank Ltd. CIN: L65110MH1985PLC03871 Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. www.kotak.com

Signature of Bank official



## NOMINATION (Form Da1)