

Investment Account Opening & KYC Form

Risk Profiling Questionnaire
Investment Account Opening Form
Nomination Form / Nomination Opt-out Declaration
CKYC & KRA KYC Form
FATCA / CRS Declaration

Important Note

While submitting the Investment Account Opening Form, in case of individuals, please **submit the FATCA & CKYC Forms applicable for individuals**. However, in case of accounts being opened for non-individuals like HUF, partnership firm, company, etc., please **use the FATCA & CKYC & KRA KYC Forms applicable for non-individuals**.

The Nomination Form / Nomination Opt-out Declaration is mandatory for Resident Individuals, Non-Resident and Sole Proprietor unit(s) holders. It **has to be signed by all the holders in case of Joint or Either or Survivor Account**.

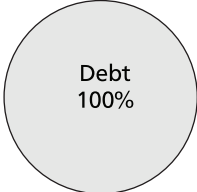
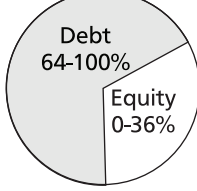
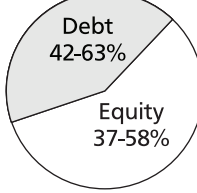
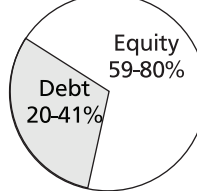
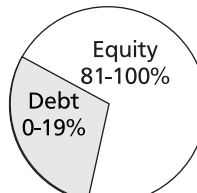
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Risk Profiling Questionnaire (For Individuals)

Risk tolerance is a vital consideration in determining an appropriate investment mix for you.
Your risk profile is calculated on the basis of actual score according to the responses given.

1. How many people depend on you financially (count only those who are not earning family members)?						Response	Score against selected Response	Actual Score
(a) 0						<input type="checkbox"/>	100 pts.	<input style="width: 50px; height: 20px;" type="text"/>
(b) 1						<input type="checkbox"/>	80 pts.	
(c) 2						<input type="checkbox"/>	60 pts.	
(d) 3						<input type="checkbox"/>	40 pts.	
(e) More than 3						<input type="checkbox"/>	20 pts.	
2. What do you expect from your investments?								
(a) Highest return while taking highest risk						<input type="checkbox"/>	100 pts.	<input style="width: 50px; height: 20px;" type="text"/>
(b) High returns while taking high risk						<input type="checkbox"/>	80 pts.	
(c) Moderate returns while taking modest risk						<input type="checkbox"/>	60 pts.	
(d) Returns better than FD while taking low risk						<input type="checkbox"/>	40 pts.	
(e) No risk on principal						<input type="checkbox"/>	20 pts.	
3. When do you expect to start liquidating from your savings ?								
(a) After 10 years						<input type="checkbox"/>	100 pts.	<input style="width: 50px; height: 20px;" type="text"/>
(b) Between 5 to 10 years						<input type="checkbox"/>	80 pts.	
(c) Between 3 to 5 years						<input type="checkbox"/>	60 pts.	
(d) Between 1 to 3 years						<input type="checkbox"/>	40 pts.	
(e) Within 1 year						<input type="checkbox"/>	20 pts.	
4. When you think of the word "risk" in a financial context, which of the following words comes to mind first?								
(a) Thrill						<input type="checkbox"/>	100 pts.	<input style="width: 50px; height: 20px;" type="text"/>
(b) Opportunity						<input type="checkbox"/>	75 pts.	
(c) Uncertainty						<input type="checkbox"/>	50 pts.	
(d) Danger						<input type="checkbox"/>	25 pts.	
5. Suppose the investment value of your portfolio has fallen by 25% in a month. What action would you take?								
(a) Invest more funds to lower your average investment price						<input type="checkbox"/>	100 pts.	<input style="width: 50px; height: 20px;" type="text"/>
(b) Hold the investment and sell nothing, expecting performance to improve.						<input type="checkbox"/>	75 pts.	
(c) Sell a portion of your portfolio and reinvest into more secure investment sectors.						<input type="checkbox"/>	50 pts.	
(d) Sell all of the investments. You do not intend to take risks						<input type="checkbox"/>	25 pts.	
6. After reviewing the following four portfolio returns, which one would you choose?								
	Year 1	Year 2	Year 3	Year 4	Year 5			<input style="width: 50px; height: 20px;" type="text"/>
(a) Portfolio 1	-7%	-3%	21%	-12%	24%	<input type="checkbox"/>	100 pts.	
(b) Portfolio 2	4%	6%	5%	7%	8%	<input type="checkbox"/>	75 pts.	
(c) Portfolio 3	30%	-26%	-16%	38%	35%	<input type="checkbox"/>	50 pts.	
(d) Portfolio 4	-5%	15%	10%	9%	12%	<input type="checkbox"/>	25 pts.	
Total actual score basis selected response*								<input style="width: 50px; height: 20px;" type="text"/>

*Risk profile basis total actual score given overleaf.

Total Actual Score	Your risk profile basis your total score & description	Recommended asset allocation
135 - 225 pts	Secure As a secure investor, the best investments for your risk profile will be low risk instruments such as cash and fixed income securities. This approach offers a high degree of stability, liquidity and is aimed towards capital preservation.	
226-320 pts	Conservative As a conservative investor, the best investments for your risk profile will be primarily low risk instruments such as cash and fixed income securities with small exposure to equity instruments. This approach aims to protect your capital and at the same time generate better returns than a secure portfolio.	
321-410 pts	Moderate As a moderate investor, the best investments for your risk profile will be a judicious combination of cash, fixed income securities and equities. This approach aims to achieve balance between capital preservation and growth but is likely to involve at least some short term volatility.	
411-505 pts	Growth As a growth investor, the best investments for your risk profile will be primarily in equity instruments. This approach concentrates on achieving a good overall return on your investment while avoiding the most speculative areas of the capital market. Significant short term fluctuation in value can be expected but with a high potential for upside in the long term.	
506-600 pts	Aggressive As an aggressive investor, the best investments for your risk profile will be in equity instruments and will include exposure to more speculative areas of the market. The aim is to maximize the appreciation of assets in the long term while accepting the possibility of large short term fluctuations in value. Due to the exposure to higher risk instruments there possibility of a return greater than what is expected from a growth portfolio in the long term.	

Risk tolerance is a vital consideration in determining an appropriate investment mix for you. Your risk profile is calculated on the basis of actual score according to the responses given.

Yes, I agree with the calculated risk profile _____ (mention risk profile)

I, do not agree with the calculated risk profile & wish to change the risk profile to _____ (mention risk profile)

Customer Name

Customer Signature

For Bank use only

CRN No.

Date

Place

Signature verified: Yes No

RM Name

RM Code

Branch Code: Signature Verified by:

Disclaimer: "This investment Risk Profile ("Profiler") aims of analyzing an individual's risk-taking capacity based on the objective parameters which includes the individual's disposable income, age, etc. and subjective parameters, which indicate an individual's inclination towards, risk. This analysis becomes imperative in order to take comfortable investment decisions.

The asset allocation based on the Profiler is merely indicative and cannot be construed to be accurate. Complete reliance on the information is not advisable. The results of the calculation(s) cannot be construed to be entirely accurate / comprehensive and Kotak Mahindra Bank Limited shall not be liable for any loss incurred by the individual pursuant to financial decisions arising out of the use of this or any other financial tool."

Investment Account Opening Form

(Form to be filled in BLOCK Letters)

I/We hereby submit my/our application to open an Investment Account to transact in Mutual Funds.

Name of Organisation (Not applicable to individual applicants)

Customer Relationship Number

Name of Individual Applicants/ Authorised Signatories*	Relationship of guardian in case A/c holder is minor	PAN	CRN**	KIN No.
1.		<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
2.		<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>
3.		<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>	<input style="width: 100%; height: 15px;" type="text"/>

* Attach separate sheet where necessary.

** If not available, please fill Customer Relationship Form for each authorised signatory/applicant, representative/guardian of applicant.

Mode of Operation Singly Jointly Either or Survivor Others: _____

Status

- Resident Non Resident Repatriable Non Resident Non Repatriable HUF Proprietorship
 Private Limited Public Limited Partnership Company Body Corporate
 Registered Club/Association/Society/Trust On behalf of minor Others (Please specify) _____

Financial Dependency (Details not applicable to Non Individuals and mandatory for others)

I/We _____ declare that I/we is/are not financially dependent on anyone. Yes No

If No, Please provide the PAN details of the individual on whom you are financially dependent.

PAN:

Declarations/Terms & Conditions

1. 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. (Bank) unless informed to you otherwise. I/We have read and understood the Terms and Conditions governing the opening of an investment account with the Bank and those relating to various Services including but not limited to (a) Phone Banking (b) Net Banking (c) Alerts Service. 2. 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 account for service charges as applicable from time to time. 3. 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. 4. I/We hereby declare the above information is true to the best of our knowledge. I/We shall advise the Bank immediately in case of any change in the above details and information given by me/us. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my/our account liable for termination. I/We agree to indemnify the Bank against any fraud or any loss or damage suffered by the Bank due to my providing of any incorrect particulars and/or failure on my part to communicate the change/ alteration in my/our aforesaid particulars. 5. I/We understand that to serve me/us better, I/We hereby consent to Bank to sharing the information, if required, about my/our account/s with the Bank with its group companies and vendors. 6. I/We agree and understand that the Bank's charges/fees are in addition to those levied by the mutual fund company as communicated in Scheme Information Document (SID) Statement of Additional Information (SAI)/Key Information Memorandum (KIM). I/We understand that the SID should be read in conjunction with the SAI at all times and not in isolation. 7. I/We shall from time to time be required to acknowledge receipt of the current Schedule of Commissions paid by the AMCs to the Bank which may be varied from time to time without any notice to me/us and the updated Schedule of Commission shall be available on the Bank's website for reference. 8. The Bank will not be liable for any loss, damage, cost, charges or expenses directly or indirectly caused by reason of any defects or imperfection or mechanical or other failure with relation to computer, cable, telex, telephone or postal system and or due to reasons beyond the reasonable control of the Bank. 9. The Bank may recommend products to me/us and may provide investments advice and conduct risk based assessments of transactions in my/our account from time to time however the final investment decision rests with me/us. 10. I/We am/are aware that my/our investments may be negatively affected by foreign exchange risk if I/We hold funds that invest in assets denominated in foreign currencies. 11. I/We understand that nomination will be as per the terms and conditions of the respective mutual fund schemes more specifically stated in its offer document. 12. Any matter/dispute with respect to nomination and deceased claims with respect to mutual fund units shall be settled by me/us directly with concerned Asset Management Company/Mutual Fund without any reference to the Bank. 13. I/We understand that the nomination can be made only by individuals applying for holding units 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.

I/We am/are a customer/customer of Kotak Mahindra Bank Limited ("Kotak Bank") Maintaining an Account with Kotak Bank I/We have availed/intend to avail of various products/services/investments from time to time ("investments") in my/our name from Kotak Mahindra Bank Limited or from various other Kotak group Companies including the companies whose products/services are referred/distributed by Kotak Bank or its group companies (collectively referred to as 'entities'). I/We may be sent details with respect to various products/services offered by such entities from time to time. I/We would, in respect of the investment made/to be made, like to receive from you a consolidated periodic statement of the investments made by me/us (whether in single or joint names) with the said entities and transactions executed by me/us in respect thereof.

Further, I/We would like to have a single contact point for received and forwarding my/our queries in respect of such investments/transactions with the said entities for ultimate resolution.

For the above purpose, I/we require Kotak Bank to obtain information from and/or share information with the said entities from time to time.

I/We do hereby authorize and accord my/our consent to Kotak Bank to issue a consolidated physical/electronic statement in respect of all the investments made by me/us (whether in single or joint names), whether currently or in the future, with any of the said entities and transactions executed by me/us in respect thereof.

I have voluntarily supplied the above information which I acknowledge that the Bank is required to obtain to provide its products and services to me. I have gone through the Privacy Notice published by the Bank on its website www.kotak.com and having agreed to the same I hereby give my consent in favour of the Bank to process my personal information for the purposes and in the manner provided in the Privacy Notice while I avail various products and services from the Bank.



I/We do hereby further authorize Kotak Bank and accord my/our consent to Kotak Bank approaching the said entities, in such manner as may be deemed fit by Kotak Bank, for obtaining the following information in respect of my/our investments.

- a) Details of my/our investments with the said entities from time to time, on a periodic basis.
- b) Details of the transactions executed by me/us in respect of the investments.

I/We do hereby further authorize Kotak Bank to provide me/us the information on various products/schemes and/or services offered/to be offered by the said entities from time to time.

I/We hereby state that this authority shall continue to be valid and subsisting until the same is countermanded by me/us in writing and delivered to you.

I/We understand that the above service is being provided by Kotak Bank pursuant to my/our request. I/We understand that Kotak Bank may at its absolute discretion, discontinue the above service completely or partially without any notice to me/us.

I/We state that I/we shall not hold Kotak Bank liable on account of any loss or harm that may be suffered by me/us on account of the delay or failure on the part of Kotak Bank to act on the authority granted hereunder or for any discrepancies or mistakes in the information provided to/by Kotak Bank in respect of my/our investments in the said entities. I/We state that I/we shall not hold Kotak Bank for any issues, grievances or complaint that I/we may have in respect of my/our investments with the said entities. I/We understand that while this consent is being given now, the facility will be made available over a period of time.

I/We agree to execute such further documents and furnish such information as may be required by Kotak for effectually carrying out this mandate/the activity as set out herein.

Mandate for Investment Accounts

1. I/We hereby authorize you to transfer funds in any form and manner including but not limited to by way of debit/credit of my/our account(s), and issue pay-orders/demand-drafts/bankers cheques, from my/our account for the purchase, redemption, switch, receipt of dividends or any such acts for Mutual Fund unit in pursuance of the instruction given by me/us or my Attorney from time to time. Any tax implication arising out of any transactions entered in to pursuant to these terms and conditions would be as per the provisions of the Income Tax Act, 1961, or any modification or re-enactment thereof. I/ We agree and declare that any and all tax liability will be my/our sole responsibility. 2. I/We hereby state that all the acts, deeds and things done by you based on such instruction shall be binding on me/us. This mandate by me/us is to be adhered to by the Bank in respect of all actions permitted by the RBI and/or relevant regulations as applicable from time to time.

**Signature(s)
[with stamp of
organization-for
Non Individual]**

1st Applicant/Signatory

2nd Applicant/Signatory

3rd Applicant/Signatory



Date: __/__/____

Customer Relationship Number (CRN)***	
Investment Account Number***	
Sole / First Holder Name	
Second Holder Name	
Third Holder Name	

***Mandatory field(s). The form will get rejected if the 'Form for Fresh Nomination' & the 'Declaration Form for Opting Out of Nomination' both are filled & signed.

Form for Fresh Nomination

(Mandatory & only to be filled if not opting out of nomination)

Applicable for Resident Individuals, Non-Resident and Sole Proprietor Unitholders only - whether holding Units Singly or Jointly with other holders. Please read the instructions carefully before filling up this form.

I/We, the above-named holders do hereby:

- Nominate the person more particularly described hereunder to receive the Units held in all my/our new mutual fund Folio/s created from the above date onwards with Kotak Mahindra Bank Ltd. in the event of my/our death.

Name of the Nominee*	
PAN of the Nominee	Date of Birth of Nominee** DD/MM/YYYY
Nominee Relationship*	
Name of the Guardian**	PAN of the Nominee/Guardian
Guardian's Relationship with Nominee** <input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian	
Proof of relationship <input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others	
Address*	
City	State PIN

*Mandatory fields(s). PAN of the Nominee/Guardian is an optional field.

**Mandatory field(s) in case the Nominee is a Minor.

I/We hereby declare and confirm that I/We shall retain the same nominee details as provided above in all my/our new mutual fund folio/s created through Kotak Mahindra Bank Ltd. I/We also declare and confirm that in case I/We wish to make any changes in my/our nominee details in future, I/We shall make specific requests to Kotak Mahindra Bank Ltd. for the purpose, in the prescribed format.

Sole / First Holder Signature	Second Holder Signature	Third Holder Signature
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Declaration Form for Opting Out of Nomination

(Mandatory & only to be filled if not declaring nomination)

- I/We hereby confirm that I/We do not wish to appoint any nominee for my/our new mutual fund Folio/s created through Kotak Mahindra Bank from the above-mentioned date onwards. I/We understand the issues involved in non-appointment of nominee and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

I/We hereby declare and agree to opt out from declaring any nominee in any new mutual fund Folio/s created through Kotak Mahindra Bank. I/We also declare and confirm that in case I/We wish to make any changes in my/our nominee details in future, I/We shall make specific requests to Kotak Mahindra Bank Ltd. for the purpose, in the prescribed format.

Sole / First Holder Signature	Second Holder Signature	Third Holder Signature
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Know Your Customers (KYC) Application Form for Individuals

Important Instructions:

- A. Fields marked with "*" are mandatory fields.
- B. Tick " " wherever applicable.
- C. Please fill the form in English and BLOCK letters.
- D. Please fill the date in DD-MM-YY format.
- E. For particular section update, please tick () in the box section number and strike off the sections not required to be updated.
- F. Please read section wise detailed guide
- G. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- H. List of two character ISO 3166 country codes is available at the end.
- I. KYC number of applicant is mandatory for update application.
- J. The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode


For office use only

(To be filled by financial institution)

Application Type*

-
- New
-
- Update

KYC Number

(Mandatory for KYC update request)

Account Type*

-
- Normal
-
- Minor
-
- Aadhaar OTP based E-KYC (in non-face to face mode)

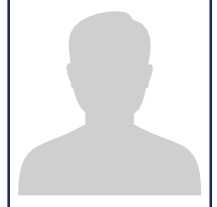
 1. Personal Details (Please refer instruction A at the end)

<input type="checkbox"/> Name* (Same as ID proof)	Prefix <input type="text"/>	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender	
PAN*	<input type="text"/>	<input type="checkbox"/> FORM 60 furnished		
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others – Country <input type="text"/>		Country Code <input type="text"/> <input type="text"/>
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin

 2. PROOF OF IDENTITY AND ADDRESS* (Please refer instruction B at the end)

Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- I A-Passport Number Passport Expiry Date - -
- B-Voter ID Card
- C-Driving Licence Driving Licence Expiry Date - -
- D-NREGA Job Card
- E-National Population Register Letter
- F-Proof of Possession of Aadhaar No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer
- II E-KYC Authentication No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer
- III Offline verification of Aadhaar No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer

PHOTO*


Signature /Thumb Impression across photo without covering the face

Address [For other than resident individual, please mention Overseas Address]

Line 1*	<input type="text"/>
Line 2	<input type="text"/>
Line 3	<input type="text"/>
District*	<input type="text"/>
	Pin/Post Code* <input type="text"/>
	State/U.T Code* <input type="text"/>
	SO 3166 Country Code* <input type="text"/>

 3. CURRENT ADDRESS DETAILS (Please refer instruction B at the end)
 Same as above mentioned address (In such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- A-Passport Number
- B-Voter ID Card
- C-Driving Licence
- D-NREGA Job Card
- E-National Population Register Letter
- F-Proof of Possession of Aadhaar No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer
- II E-KYC Authentication No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer
- III Offline verification of Aadhaar No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer
- IV Deemed Proof of Address – Document Type code

Address

Line 1*	<input type="text"/>
Line 2	<input type="text"/>
Line 3	<input type="text"/>
	Pin/Post Code* <input type="text"/>
	State code <input type="text"/>
	ISO 3166 Country Code* <input type="text"/>

4. Contact Details (All communications will be sent to Mobile number/Email-ID provided including for validation purpose) (Please refer instruction C at the end)

Tel. (Off) - Tel. (Res) - Mobile -

Email ID

*mandatory and subject to validation, hence provide the valid information in legible manner

 5. Remarks (If any)

 6. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge/belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address..
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/KRA to share this KYC data / applicable Aadhaar XML data with CKYCR, download the information from CKYCR and share the data to other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

[Signature/Thumb Impression]

Date: - - Place:

Signature/Thumb Impression of Applicant

 7. Attestation / For Office Use only

- Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline verification Digital KYC Process
- Equivalent e-document Video Based KYC

KYC documents verification carried out by

Date: - -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

In-Person Verification (IPV) carried out by

Date: - -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution Details

Name

Code -

Emp. Branch


Institution Details

Name

Code -

Emp. Branch



Instruction / Check list / Guidelines for filling individual KYC Application Form
General instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Personal Details' section

1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Current Address details' section

1. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
2. PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 2, one of I, II and III is to be selected. In case of online E-KYC authentication, II is to be selected.
5. In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
6. List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8. "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
9. "Digital KYC process" has to be carried out as stipulated in the PML Rules, 2005.

C. Clarification / Guidelines on filling 'Contact details' section

1. Email/Mobile is mandatory for upload into KRA system and please provide.
2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
3. Do not add '0' in the beginning of Mobile number.

D. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person, if available.

E. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only
2. However, in case guardian details are available for minor 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

F. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

G. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

H. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

FATCA / CRS Declaration for Individual Accounts

Note – The information in this section is being collected because of enhancements to Kotak Mahindra Bank's new account on-boarding procedures in order to comply with Foreign Account Tax Compliance Act (FATCA) requirements pursuant to amendments made to Income-tax Act, 1961 read with Income-tax Rules, 1962.

For more information refer:

http://www.incometaxindia.gov.in/dtaa/other%20agreements/india_iga_final- india_english.pdf

<http://www.oecd.org/ctp/exchange-of-tax-information/automatic-exchange-financial-account-information-common-reporting-standard.pdf>

(We are unable to provide advice about your tax residency. If you have any questions about your tax residency, please contact your tax advisor)

Office / Bank use only OPTY ID / SR Number : _____

Part A (All fields are mandatory)

Section I

		Details of Account Holder	
1.	Customer Relationship Number (CRN) [if any]		
2.	Name of Account Holder		
3.	Address for Tax Residence (include City, State, Country and Pin code)		
4.	Address Type (Tick whichever applicable)	(a) Residential <input type="checkbox"/> (b) Business <input type="checkbox"/> (c) Registered Office <input type="checkbox"/>	
5.	Do you satisfy any of the criteria mentioned below?	Yes	No
	a. Citizen of any country other than India (dual / multiple) [including Greencard]	<input type="checkbox"/>	<input type="checkbox"/>
	b. Country of birth is any country other than India	<input type="checkbox"/>	<input type="checkbox"/>
	c. Tax resident of ANY country / ies other than India	<input type="checkbox"/>	<input type="checkbox"/>
	d. POA or a mandate holder who has an address outside India	<input type="checkbox"/>	<input type="checkbox"/>
	e. 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 Section II of the form, else go to declaration & acknowledgment

Section II - Other information (Please fill in BLOCK LETTERS)

Father's name _____ (If PAN not available, then mandatory)

Country of Birth* _____ Place within the 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 as mentioned in Instruction 1)

Source of Wealth _____ Nationality _____

Please list below the details, confirming ALL countries of tax residency/ permanent residency/ citizenship and ALL Tax Identification Numbers

Country of Tax residency	Tax identification no ⁵	Tax identification document (TIN or functional equivalent)

⁵It 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 / equivalents is yet available or has not yet been issued, please provide an explanation below:

Declaration & Acknowledgement	<p>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.</p> <p>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.</p> <p>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).</p> <p>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.</p>
Customer Signature	
Date	

Bank Use Section:

Signature Verified by

Sign & Emp Code

Receiver's Stamp

Documents sent to CPC/RPC on

D	D	M	M	Y	Y	Y	Y
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Instructions to the Form

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

Sr no	FATCA/ CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
1	U.S. place of birth (Nationality and Country of Tax Residency is other than USA)	<ol style="list-style-type: none"> 1. Self-certification(FATCA Declaration) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: <ul style="list-style-type: none"> - Certified Copy of "Certificate of Loss of Nationality or - Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or - Reason the customer did not obtain U.S. citizenship at birth
2	Residence/ mailing address in a country other than India or Telephone number in a country other than India	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
3	Standing instructions to transfer funds to an account maintained in a country other than India (other than depository accounts)	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
4	POA granted to a person with an address in a country outside India	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)

List of acceptable **documentary evidence** needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

*** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**