

INDIVIDUAL CUSTOMER RELATION FORM

Ba**031701**

| THIS FORM WILL PAS | Com | nmerc tor Fi | ia l V | /ehi | | | | t Cor | nme | | Vehic | | (| Const | ruct | I T :ion E -inan | quip | | | Go | A R old Lo | | st Pr | onei | †v | | Rura Unn | ıl Ho ati | using | g |
|---|---------|-----------------|-----------------|--------|--------|-------|-------|--------|------------|--------|---------|------------------|---------|----------|------|--------------------------|--------|---------|---------|---------|------------|-------|-------|----------|-------|--------|-------------|--------------|-------|---|
| | | iness | | | | | - | | '' Capi | tal | | | | | - | Loans | | | | | | nance | | орсі | Ly | | | au lit Ca | rds | |
| PERSONAL DETAI | | | | | ow | | | 9 | | | BOR | RO | | | | | UAR | AN1 | OR | | | | | elds aı | e Man | datory | | | | |
| Existing CRN | | es, If y | | | | | ie CR | N No |). | | | | | | | | N | | | Hon | ne Br | anch | Cod | de | | | | | | |
| *CKYCR Create | New | | Exist (No Cl | ing | , | Up | date | Existi | ina | | | | -kY | CR. | Nılı | | ar I | | | | | | | ocal | | | Globa | al | | |
| | | | ,NO Cr | nange, | , | | | | - | | | wi ll not | be upo | dated ir | | ral KYC | | tory (C | KYCR) a | ınd wil | l only b | | | | | | | mited | | |
| Name Title (F | | | | | | | | | | | | | | | | (Last N | | | | | | | | | | | | | | |
| Name as desired or | the | credi | t ca | rd | | | | | | | | | | | | | | | | | | | *[| ОВ | | | M | M . | YY | |
| Mother's Name | | | | | | | | | | | | | | Ma | aide | n Na | | Title | | First N | | | | | | | | | | |
| Mention Mother's Pre-Marria | _ | | | | | | | | | | | | | | | | (app | | to mar | | | | | | | | | | | |
| *Father/ *Spou If PAN not available Father's | | | Title ry) | | | | | | | | | | | | | | | *(| itize | nshij | 0 | Indi | ian | | Othe | rs | | | | |
| Residential Status | R | esiden | ntial | India | an | | Fe | oreig | n Nat | tional | | | Nor | n Resi | dent | India | n | | Per | son o | f Indi | an Or | igin | | | | | | | |
| Education | N | lon-Gr | adua | ate | | | G | iradu | ate | | Post | Gradı | ıate | | | | Othe | rs | | | | | | | | | | | | |
| Religion | Н | indu | | М | uslim | 1 | C | hrist | ian | | Sikh | | Zor | oastri | an | | Jain | | | | Bud | dhist | | | ther | S | | | | |
| 'Gender | N | 1ale | | Fe | male | | Ti | ransg | gende | r | | *N | larita | al Sta | tus | | Singl | le | | | Mar | ried | | | ther | S | | | | |
| *Caste | | | | | | | | | | | | | *0 | ateg | ory | | Gene | eral | | | ОВО | 2 | | S | C | | | ST | | |
| Annual Income | 0 | - 2 lal | khs | | | >2 - | 5 lak | chs | | >5 | - 10 la | akhs | | >10 | - 25 | lakhs | | >2 | 5 lakh | IS | | | | | | | | | | |
| Occupation Type | Se | ervice | (| F | Privat | te Se | ctor | | Publi | c Sec | tor | G | overr | nment | Sec | tor) | | | | | Bus | iness | | | | | | | | |
| | 0 | thers | (| F | Profe | ssion | al | | Self E | mplo | yed | R | etired | ł | Ηοι | ısewif | e | Stu | ıdent) | | Not | Cate | goris | ed | | | | | | |
| Permanent Address | (Upto 9 | 30 char | acters | s only | ') | | | | | | | | | ı | | I | | l | | | | | | | | | | | ı | |
| ine 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | + |
| ine 2 | | | _ | | | | | | | | | | | | | | | | | | | | | | | | | | | _ |
| ine 3 / Landmark | | | | | | | | | | | | | | | | | | | | | | | | <u> </u> | | | | | | |
| City / Town / Village | | | | | | | | | | | | | | | | | | | | | | | | * | PIN | Code | | | | |
| ' State | | | | | | | | | | | ountr | | | | | | | | | Te | lepho | ne No | | | | | | | | |
| Residence Address | ` ' | | | , | , L | | | | | | Addre | | | | | | | | | | | | | | | | | | | |
| Residence Status: | Own | ed | Ву | Self | | E | y Par | rents | | Ren | ted | V | /ith Fi | riends | | V | √ith F | amily | / | | , | Years | at C | urrer | it Re | siden | ce _ | | | _ |
| ine 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | _ |
| Line 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ine 3 / Landmark | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City / Town / Village | | | | | | | | | | | | | | | | | | | | | | | | * | PIN | Code | | | | |
| State | | | | | | | | | | *(| ountr | у | | | | | | | | Te | lepho | ne No | | | | | | | | |
| Office Address (Upto | 90 char | racters | only) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ine 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ine 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ine 3 / Landmark | | | i | | | | | | | | | | | | | | | | | | | | | | | | | | | i |
| City / Town / Village | | | | | | | | | | | | | | | | | | | - | | | | | * | DINI | Code | | | | |
| | | | | | | | | | | | | | | | | | | | | _ | | | | | FIIN | code | | | | |
| State | | | | | | | | | | ^C | ountr | У | | | | | | | | Te | elepho | ne No | . L | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Preferred Mobile N | 0. | | | | | | | | Alte | nate | Mobil | le No | | | | | | | | | | | | | | | | | | |

CUSTOMER DECLARATION

Other Documents Collected

Form 60

Marriage Certificate

I/We hereby declare that the above information is true and correct to the best of my/our knowledge. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will result in withholding declining of the transaction by the Bank and I/we may be held liable for it, I/We hereby confirm that the transaction made by me/us is from my / our own source of funds acquired legitimately and it is not in contravention or evasion of any applicable laws or rules in force, enacted/issued by Statutory or Regulatory Authority from time to time, I/We, authorise the Bank to share my / our transaction details with regulatory/enforcement authorities whenever such information is called for. 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 directions 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.

SIGNATURE / THUMB IMPRESSION & PHOTOGRAPH

| D M M Y Y Y Y | Emp. Cpde | | | Sales Official | (Sign & Code) Branch Officia | Sign 8 | |
|--|---|---|------------------|---|--|--------------|-----------------|
| IK USE KYC VERIFICATIO | ON CARRIED OUT BY | | | | Approved By | | |
| ount with your bank on my aforesaid representation | - | | - | | Signature | ou dicitore | to open the |
| | since I am also , although the documen | | | I say that I desire to open a loan/cre | edit card account with you under the | | d style of |
| ME DECLARATION Ir. / Mrs. / Ms | | | | ç | tate and declare that many of my official re | rords hear r | ny name as |
| mber: | | | | Documents issued by Govt. D Foreign Embassy / Mission in | India | | |
| cument Name: | | | | issued by State or Central Go | | | |
| hers (any document notified by the Co | entral Government) | | | Letter of allotment of accomn | nodation from employer | | |
| EGA Job Card | | | | Pension or family pension pay | | | |
| IID(AADHAAR) | | 7 | | Bank account statement / Pas | | NA | |
| ving License Expiry Date | л м ү ү ү ү | | | Utility Bill Property or Municipal Tax Rec | reint | | |
| ing License | | | МА | - | , 11001) | | |
| N | | _ | NA | Simplified Document (Address | | | |
| ter ID Card | | | | Letter issued by a Gazetted O | | | |
| sport Expiry Date D D M M | | | | | photograph issued by Govt. Dept. | | NA |
| sport Number | | | | Simplified Document No | | | |
| cument Name nly one id and address proof mandator | ry) | | Address Proof | Document Name (contd.) | | | Addres Proof |
| CUMENTS COLLECTED DETAILS | S | | | | | | |
| | Name | | | | | | |
| | | | | | | | |
| Affix latest Coloured Passport Size Photo | | | | (Please sign in Black ink o | nly) | | |



Application Form for Kotak Premium Credit Card

Kotak Mahindra Bank Ltd.

THIS FORM WILL PASS THROUGH A SCANNER, PLEASE FILL IN BLOCK LETTERS E.G. $oxed{A} oxed{N} oxed{I} oxed{V} oxed{I} oxed{V} oxed{M} oxed{A} oxed{K} oxed{U} oxed{M} oxed{A} oxed{K}$

FORM NUMBER

| Р | ľ | 7 |
|---|---|---|
| | | |

Existing Credit Limit

| Existing Card / New Applicant | 2nd Kotak Card offered |
|------------------------------------|-----------------------------------|
| Kotak Royale Signature Credit Card | PVR Kotak Platinum Credit Card |
| Kotak League Platinum Credit Card | PVR Kotak Platinum Credit Card |
| PVR Kotak Platinum Credit Card | Kotak League Platinum Credit Card |

To be filled in by a New Applicant only (kindly tick the card of your choice)



| | | Kotak Royale Signature Credit Card |
|--------------|-------------------|---|
| Income Eligi | bility Mon | othly Net income of Rs. 2 lacs |
| Fees | Amount | Conditions |
| | Nil | ☐ Nil – No Joining gift (GC-R204) |
| Joining Fee | 1499/- + | No Reversal |
| | ST | Joining gift: Airline Ticket Discount voucher worth Rs 2000/- (GC-R600) |
| Annual Fee | 999/- + ST | 2nd Annual Fee Waiver: Retail spends of Rs 1,00,000 in the year |



| | | Kotak League Platinum Credit Card |
|---------------|-------------------|---|
| Income Eligil | bility Mon | thly Net Income of 40k or more |
| Fees | Amount | Conditions |
| | Nil | ☐ Nil - No Joining gift |
| Joining Fee | 499/- + | No Reversal |
| | ST | Joining gift: Movie Ticket Discount voucher worth Rs 500/- (GC-R500) |
| Annual Fee | 499/- + ST | 1st Annual Fee Waiver: If first swipe done within 3 months of the account setup date and the Retail Spends of Rs 50,000 2nd Annual Fee Waiver: Retail spends of Rs 50,000 in the year |



| | | Kotak Delight Platinum Credit Card |
|--------------|--------------------|--|
| Income Eligi | ibility Mon | othly Net Income of 40k or more. |
| Fees | Amount | Conditions |
| Joining Fee | Rs. 1999 | Joining Fees of Rs. 1999 is applicable in the 1st Year and charged one time at the beginning of the year. It is billed in the 1st statement generated after card set up in the 1st Year. |
| Annual Fee | Rs. 299 | Annual Fee of Rs. 299 is applicable from the 2nd Year onwards and charged at the beginning of the year. It is billed in the 13th statement generated after card set up in the 2nd Year and every 12 months thereafter. |

A Privy League branded Delight Platinum Credit Card will be issued to Privy League customers requesting for a Delight Platinum Credit Card. Credit card issuance is subject to Kotak Mahindra Bank Credit and Policy guidelines being met.



| | | Kotak Essentia Platinum Chip Credit Card | | | | | |
|--|----------|--|--|--|--|--|--|
| Income Eligibility Monthly Net Income of 40k or more | | | | | | | |
| Fees | Amount | Conditions | | | | | |
| Joining Fee | Rs. 1499 | Joining Fees of Rs. 1499 is applicable in the 1st Year and charged one time at the beginning of the year. It is billed in the 1st statement generated after card set up in the 1st Year. | | | | | |
| Annual Fee | Rs. 749 | Annual Fee of Rs. 749 is applicable from the 2nd Year onwards and charged at the beginning of the year. It is billed in the 13th statement generated after card set up in the 2nd Year and every 12 months thereafter. | | | | | |



| | ١ |
|----------------------|---|
| xclusively for Women | |

| | • Income E | Inspire Platinum Credit Card Iligibility: Monthly Net 40k or more Kotak Silk Inspire Platinum Credit Card against term deposit Minimum TD requirement of Rs. 50,000 Credit Limit upto 80% of TD amount |
|--------------|------------|---|
| Fees | Amount | Conditions |
| Joining Fees | Rs. 599 | Joining Fees of Rs.599 is applicable in the 1st Year and charged on time at the beginning of the year. It is billed in the 1st statement generated after card set up in the 1st year. |
| Annual Fees | Rs. 599 | Annual Fee of Rs.599 is applicable from the 2nd Year onwards and charged at the beginning of the year. It's billed in the 13th statement generated after the card set up in 2nd year. Annual fees can be waived off if the customer's annual retail spends of the previous year are Rs.1.25 lacs. |

Kotak Silk Inspire Platinum Credit Card



| | | PVR Kotak Platinum Credit Card |
|--------------|-------------------|---|
| Income Eligi | bility Mon | thly Net Income of 40k or more |
| Fees | Amount | Conditions |
| Annual Fee | Rs. 999 | Annual fee will be charged at the end of the year |

^{*}Fees and Charges mentioned above are as of date of application and subject to change. Refer www.kotak.com for latest version of MITC

| ABOUT ME | | |
|--|-------------------------------------|--|
| Name of the Company | | |
| | pany Code (Fo | r Bank use only) |
| Designation | | |
| Whether Director of any Bank: Yes No If yes, Name of the Bank If Salaried: Total Work Experience Years If Self Employed: Total Duration in Business Years | | |
| Ownership: Proprietorship Partnership Pvt. Ltd. Company HUF | | |
| Type of Vehicle: Four Wheeler Both None | | |
| Think Green; Save the Environment. Say no to paper statement. I consent to receive only e-statements on the email at Register for E-statement and get 2000 bonus reward points on your League Credit Card and 800 bonus points on your Royale Credit Card on your 1st swipe. Bonus Reward point applicable if card is swiped within 60 days of Card issuance of | 5 | <u>/</u> Applicant Signatur |
| Industry Section IT/Software/BPO Infrastructure/Real Estate Export/Import Manufacturing Travel/Transport/Courier/Cargo Verification/Collection/DSA/DST Legal Services Government/PSU/ NGO Banking/Finance Trading/Retailing Freelancer/Consultancy Spare Parts/Accessories Others (please specify) | Advertising, HR/Security Medical/He | ealthcare |
| MY BANK DETAILS | | |
| Main Bank Details | | |
| Name of Bank Account Number Branch Account Type Savings Current Others (Please specify) | | |
| Customer Relationship Number (Incase you have a Kotak account) | | In case you have a Kotak Bank |
| APAC ID PARTY ID | | account |
| MY CREDIT CARD DETAILS | | |
| Name of Bank Card Number Member Since MMYY | Credit Limit | |
| LOAN DETAILS | | |
| Loan Account Number Issuing Bank/Branch Type of | Loan | |
| I WANT THE AUTO DEBIT FACILITY | | |
| I authorise Kotak Mahindra Bank to debit my Kotak Mahindra Bank Account No. | | Filling up this section of enable the Auto Deb |
| every month for | | facility on both cards case you have applied |
| Minimum Amount Due Total Amount Due Applicant Signature (Please ensure your signature is the san the specimen signature with the Bar | | 2 cards and on 1 card case you have applied only 1 card. For availi the Auto Debit facility only 1 card where yc have applied for 2 ca |
| I WANT AN ADD-ON CARD | | |
| | | |
| Name of the Add-On Card Applicant CRN of Add-On Card Applicant (incase the Add-On Card applicant has a Kotak account): Name as desired on the Card (Maximum 19 characters): | | Photograph of the |
| Date of Birth DDD MM YYYY Gender: Male Female | | Add On Card Application to be affixed here |
| | | |
| | years ot age) | |
| Relationship with Primary Card Holder: Spouse Parent Brother / Sister (above 18 years of age) Child (above 18 | | |
| Relationship with Primary Card Holder: Spouse Parent Brother / Sister (above 18 years of age) Child (above 18 would like to restrict the spending limit on the Add-On Card to: Rs. 10,000 Rs. 20,000 Same as my primary car | | |
| Relationship with Primary Card Holder: Spouse Parent Brother / Sister (above 18 years of age) Child (above 18 | | |

I accept that the use of the Add-On Card is governed by the acceptance of the card member agreement.

I accept the Add-On Card worth Rs. 299 except League, Royale and Silk Inspire Card which have complimentary card Add-On Card.

Filling up the above section will enable the Add-On Card facility on both cards in case you have applied for 2 cards and on one card in case you have applied for only 1 card. For availing the Add-On Card facility on only one card where you have applied for 2 cards please apply separately.

Application Processed

Application Received lease note that it is made handatory for the Add-On Card applicant to submit complete KYC documents for the issuance of the Add-On Card. The Add-On Card will not be issued unless the KYC documents received are found to be to the satisfaction of the Bank.

| LIMANE CREDIT LIMIT FAULANCEMENT | | |
|--|---|--|
| I WANT CREDIT LIMIT ENHANCEMENT | | |
| Yes No | | |
| I hereby expressly authorize Kotak Mahindra Bank Ltd. to increase limit up to 35%, once in every 6 months of issuance date, as per the discretion of the Bank based on its internal policies and other Terms and Conditions. | the card | |
| issuance date, as per the discretion of the Bank based on its internal policies and other Terms and Conditions. | | Applicant Signature |
| | | |
| ECTION A - SIGN UP & DECLARATION | | |
| I want to apply for Kotak Credit Card | ' de Berlind (IIBerlin)' | . est 1 |
| hereby declare that the particulars contained herein above are complete, true and correct to the best of my knowledge and Kotak Mah o verify the same directly or through any third-party agency. I authorise the Bank and its affiliates to use information from this applic onfirm that I am a resident of India. I further understand that the Bank may at its sole discretion accept or reject either one or bc ipplication. I further agree to be fully liable and authorise the Bank to debit My Kotak Mahindra Bank Credit Card account(s) for all spents on the condition of the condition of the charged on all fees, charges, interest, etc. and I agree to pay the kdd-On Card(s). I will be billed separately for the Add-On Card in the respective monthly statement(s). I will be liable for all charges incurred notify the Bank immediately of any change in the above details and information given by me. I hereby declare that I have read the Tredit Card and I agree that I will be bound by these Terms and Conditions including those excluding/limiting the Bank's liability. I kyreement in the electronic format & I understand that upon my request, print copy of the same would be couriered to me by the Bank. Ill documents given to the Bank in connection with this application including, but not limited to photocopies of original documen erification and bank details shall become the property of the Bank and shall not be returned to me. I hereby confirm that I have read & universimally the entire business relationship with the Bank and relating to various services including but not limited to Cardholder Agreer lanking, Net Banking and Bill Payment. I understand that the Bank may at its absolute discretion, discontinue or modify any of these serving prior notice to me. I authorise the Bank, its group companies and their agents to exchange or share all the information relating to lanks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they deem fit. | ration for administrative p oth cards applied for by m ods, fees and other charges, same. In case, I have applie ed on the Add-On Card. I un erms and Conditions for th agree to receive my Card further agree and underst ts, signatures verification, nderstood the terms and coment, ATMs, Phone Bankin ices completely or partially | urpose. I la le in this interest, ed for an indertake le Bank's holder(s) and that address sonditions gg. Home without |
| Date: D D M M Y Y Y Y Name | | |
| | | Applicant Signature |
| SECTION B - SIGN UP & DECLARATION AGAINST TERM DEPOSIT | | |
| | | |
| I want to apply for Kotak Credit Card hereby declare that the particulars containing therein above are complete, true and correct to the best of my knowledge and Kotak Mahindra Bank Ltd. ("Bank" or through any third-party agency. I undertake to notify the Bank immediately of any change in the above details and information given by me. I confirm inderstand that the Bank may at its sole discretion accept or reject this application. I further agree to be fully liable and authorise the Bank to debit my Kotak N III spends, fees and other charges, interest, etc. on my Card. Service tax and surcharge at applicable rates will be charged on all fees, charges, interest, etc. and piplied for an Add-On Card I will be billed separately for the Add-On Card in the monthly statement. I will be liable for all charges incurred on the Add-On Card erms and Conditions for the Bank's Credit Card and I agree that I will be bound by these Terms and Conditions including those excluding/limiting the Bank redit Card (hereinafter referred to as "Credit Card"). I agree to receive my cardholder agreement in the electronic format and I understand that upon my required to me by the Bank. I further agree and understand that all documents given to the Bank in connection with this application including, but not limited ingular very experiment of the propertion of the properties of the propert | I agree to pay the same, In case 3. I hereby declare that I have re 5 liability and relating to the \(\) to st, printed copy of the same we to photocopies of original docu- aling of the Credit Card I have to agree that term deposit will be declaring to various services in discretion, discontinue or mor counts and service of the Banh derlying term deposit and pre or my Credit Card within 90 da cancelled by me or the Bank, the erm deposit amount, the outst erm deposit erm | Photograph to be affixed here duding lift any s. () also mature ys from le Bank anding |
| I wish to open new term deposit for this purpose Please use my existing deposit no.: | | |
| I allow the Bank to mark a lien of Rs. on the said term deposit in Bank's favour. | | |
| ate: DDD MM Y Y Y | 4 | Daine and Annalise of Cinnetons |
| Declaration (in case of jointly held Term Deposits) | | Primary Applicant Signature |
| / We state that I / We am / are joint holder/s of the term deposit held with Kotak Mahindra Bank Ltd. ("Bank") along with the above named applicant of the Acrems relating to the Aqua/Silk Inspire Credit Card being availed by the Applicant and / or Add-On Card issued at the request of the Applicant. I / We hereby a security for the said Credit Card availed by the Applicant and / or Add-On Card issued at the request of the Application from the Bank. I/We state that the term at if the Applicant is to pay the amount outstanding on the said Credit Card Add-On card within 90 days from the Card Account statement or if I / We wish reason or in case the Credit Card is cancelled by the Applicant or the Bank shall have the unfettered right to liquidate the entire term deposit amount, the outstanding amount payable by the Applicant to the Bank against the Credit Card and any Add-On card issued by the Bank is a line on mark a line on my / our term deposit No | qua / Silk Inspire Credit Card. I / / authorize the Bank to mark a li i deposit will be auto renewed i to withdraw the term deposit ount without prior notice or ref and only the balance amount p | We state that we have read and understood en on the said term deposit in Bank's favou on maturity. I / We state that I / We underst amount or if the term deposit is terminated erence to me / us and to appropriate and set ost deduction shall be refunded to us. |
| | | |
| 1st Jointholder's Signature 2nd Jointholder's Signature | <u> </u> | 3rd Jointholder's Signature |
| vant to apply for Credit Card with Domestic Usage only Domestic & International Usage gree that if I have selected the Credit Card with Domestic & International usage, the entire credit limit on the card will available a ternational Transactions. The said credit limit will also be applicable to the Add-On card, subject to the spending limit as agreed by the Prease note that you can change the credit limit for International usage on the card and the Add-On card (if any) once the card is issued to intact centre of the Bank. | rimary Applicant if any. | Applicant Signature |
| Card Printed Card Dispatched | Kotak Cr | eceive your redit Card vorking days |

FORM NUMBER

PA

CROSS-SELL CONSENT FORM



| FORM NUMBER | | | | |
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| ! DA | - 1 | | | |
| : FA | - 1 | | | |
| | - 1 | | | |
| | ! | | | |

I, the undersigned have applied for a Kotak Credit Card from Kotak Mahindra Bank Limited (hereinafter referred to as the "Bank") and in connection with my Application, I have submitted various documents and information to the Bank. I am aware that the Bank and its group companies / associates offer various other products and services and I would like to be informed about the various products / services offered by the Bank and its group companies / associates. For this purpose, the Bank may need to share my documents / information across group companies / associates.

I hereby expressly authorise the Bank to exchange, share, disclose, or use in any manner whatsoever, any and / or all information / document provided by me to the Bank with its group companies / associates and to make telephone calls and / or send SMS's and / or emails and / or use any other form of communication to offer and / or market and / or sell to me any of the products or services or any enhancements / upgradation / revisions thereof offered from time to time, by the Bank or its group companies / associates.

