

NRI Account Opening Details



NRA0156953_PG01

Welcome to Kotak Mahindra Bank

Dear MRS. NANDHINI SEKAR

We thank you for choosing Kotak Mahindra Bank.

At Kotak Mahindra Bank it is our constant endeavor to enrich our customers banking experience and to fulfill the emerging and changing banking and 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.

If you face any difficulty in understanding the requirements, please do not hesitate to contact your relationship manager who would be willing to assist /guide you.

Instruction for filling Account Opening Form

- * Print this form and provide signatures of all applicants in the spaces applicable preferably in 'BLACK' ink only. (Do not use 'WHITE' ink)
- * Paste recent passport size photograph of all holders.
- * Hint boxes give tips and highlight important points across the form.
- * Please tick the appropriate boxes.
- * Please write your NAME as it appears in all your support documents.
- * Enclose valid documents as applicable along with form while sending it to us.
- * Specify the addresses along with City, State & PIN / ZIP Code.
- * Please countersign in full for any overwriting / alteration.

Introduction Documents (For Non Resident Indians and Persons of Indian Origin)

SECTION I

A) Compulsory Documents for all categories

- 1) Photocopy of the Passport pages where your name, address, specimen-signature, photograph, expiry date and Visa details are recorded;
- 2) Copy of valid Visa# / Work / Residence Permit (the visa could be either in the passport or given separately); and
- 3) Proof of Mailing Address (local or foreign address as selected on the accounting opening form). Refer Note below
- 4) Latest photograph (passport sized)
- 5) Initial Payment for each account or deposit selected on the account opening form.

B) If you have not met our Branch Staff in person while submitting your forms & supporting documents, the following procedure needs to be followed:

The first three (I, ii, iii) compulsory documents stated in point 'A' above need to be attested by:

- 1) Any overseas banker applicable in Argentina, Australia, Austria, Belgium, Brazil, Canada, China, Denmark, Finland, France, Germany, Greece, Bahrain, Qatar, Kuwait, Oman, Saudi Arabia, UAE, Hong Kong, Iceland, Ireland, Italy, Japan, Luxembourg, Mexico, Netherlands, New Zealand, Norway, Portugal, Russian Federation, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, United Kingdom and the United States of America only. OR
- 2) Any Branch of an Indian Bank Abroad OR
- 3) Notary Public or Equivalent Authority OR
- 4) The Indian diplomatic mission in your country of residence OR
- 5) Self-Attestation - In case of Self-Attestation, all documents submitted should be signed by respective account holders with the words 'TRUE COPY'.

Additionally,

- a) a signed cheque drawn in favour of Kotak Mahindra Bank A/c - (your name) on your existing A/c in India or abroad AND
- b) An original bank account statement (not more than 3 months old) or
- c) Original credit card statement (not more than 3 months old) or
- d) Original utility bill (electricity / gas / telephone / water – not more than 3 months old)

#Entry Work/Residence Visa accompanied with employment contract and customer signed temporary visa / declaration* will be accepted to open an a/c.
The customer has to submit the stamped visa on the passport before expiry of the Entry Work/Residence Visa failing which the account will be blocked/ closed.

Bridging Visa for customers resident in Australia can be accepted for account opening.

For bridging visa – customer passport which bears the original visa along with email of bridging visa needs to be submitted.

SECTION II

Additional Documents (To be submitted along with the documents above)

If you are:

A Person of Indian Origin (PIO):

- (i) Copy of Indian passport of spouse OR
- (ii) Copy of Indian passport held by self or your parents / grandparents at any time OR
- (iii) PIO Card OR
- (iv) OCI (Overseas Citizen of India) Card

NOTE:

Proof of Mailing Address

The following documents, where your current address is mentioned, can be used as a Proof of Address.

This address must necessarily be similar to the mailing address mentioned on the account opening form.

Document	Overseas	Indian
Copy of Passport	Y	Y
Copy of Bank statement / passbook (no internet downloads, not more than 3 months old). If mailing address and bank a/c statement provided is Indian, the statement should be of a NRI a/c Or NR status should be certified by the bank on the statement. (Original Bank Statement required in case of Self-Attestation)	Y	NA
Copy of Driving License (Not applicable if issued from Maharashtra - India)	Y	Y
Employer's Certificate indicating the address (Authorized Signatory, specifying the purpose of letter issuance as Account Opening on Company's Letter Head)	Y	NA
Copy of Credit card statement (not more than 3 months old) (Original in case of Self-Attestation)	Y	NA
Copy of Company ID card indicating the address	Y	NA
Cert. from Indian Diplomatic mission stating the contact address	Y	NA
Copy of Govt. ID card (SSN / Green Card / PIO card / OCI card)	Y	NA
Copy of appointment letter indicating the address (on letterhead with stamp)	Y	NA
Copy of Utility bill (electricity/ gas/phone/ water – not more than 3 months old) (Original in case of Self-Attestation)	Y	Y
Copy of letter from University stating the address(for on-campus lodging)	Y	NA
Copy of Ration Card (Not applicable if issued from Maharashtra - India)	NA	Y
Copy of Registered Purchase / Sale Deed or agreement	NA	Y

Accounts to be opened on Business visa with employment contract copy under following cases / instances :

- * Employees are recruited on Contractual basis and are sent abroad for rendering services to overseas client for a span of more than 6 months
- * The Contract is on renewal basis.
- * These employees are provided Business visas for work purposes and some of them hold NRE accounts with other leading banks based on their tenure of stay.
- * The copy of the Employment contract which mentions salary details in FCY will be provided along with the other documents.
- * Post expiry of the business visa, copy of the renewed VISA needs to be obtained to ensure that the customer continues to be an NRI.

Important Point to Note:

- * Nomination facility is available
- * Customer education brochure available on Bank's website provides you important information on Account opening and Operations.
- * All service charges applicable to the product are available at the branch and on the Bank's website
- * Bank provides monthly statement of your bank account free of cost on customer visiting the branch personally.
- * Bank extends passbook facility in lieu of physical statement of Bank account.
- * Cheque books are issued to all Savings accounts customers.
- * The Net Banking, Phone Banking and Payment Gateway access, if applied for, is applicable for all Deposit Accounts and Investment Accounts, existing or to be opened in future.
- * Transaction rights on Direct Channel for Investment Accounts are subject to the customer executing a mandate in favour of the Bank.
- * All account(s) existing or to be opened in future will be linked to the Debit Card/payment Gateway. Customer to give specific instructions if he/she wishes to de-link any account(s).
- * Customer can avail SMS Banking Services to receive transaction details/information relating to your Bank account through SMS on the mobile number registered with the Bank.
- * "Jointly held" Accounts would not be given transaction rights through SMS Banking and Net Banking Services.
- * All accounts will be opened in the same combination as provided in the Account Opening Form by the Customer.
- * All account(s) existing or to be opened in future will get the account statement as per Account Statement Option chosen in this Account Opening Form / as per the Bank policy from time to time.
- * The age considered for Minor is Below 18 years; for Senior Citizens as 60 years & above
- * Photo copies needs to be self-attested by the applicant.
- * All alerts, e-newsletter and promotional mails will be sent to the preferred mobile number and e-mail ID. Mobile number as mentioned in the preferred mailing address will be considered for communication.
- * Proof of Identity / NRI & PIO Status / Signature and Address is required for each applicant
- * In case of non-availability of any of the above documents, please contact the Bank official for assistance.

Mailing Addresses

The application form has to be printed by you duly incorporating the particulars required and sent to us at the address mentioned below.

P.O.Box location India	P.O.Box location US	P.O.Box location UK	P.O.Box location UAE
<p>Kotak Mahindra Bank Ltd. Kotak Infiniti, Bldg. 21, 1st Floor, Zone 2, Off Western Express Highway, Malad (E) Mumbai 400 097, India</p>	<p>BOM/USA/1217614/KOT Spring, P.O.Box 688, Buffalo, United States of America, NY 14240-0688</p>	<p>BOM/UK/1217614/KOT PO Box No. 66, Hounslow, TW59RT, United Kingdom.</p>	<p>Kotak Mahindra Bank, India-NRI SERVICES BOM/UA/100006/KOTAK TNT INTERNATIONAL MAIL, P.O. BOX 15321 DUBAI, UNITED ARAB EMIRATES UAE</p>

Contact Us

Website: www.kotak.com

Email: nriservices@kotak.com

Phone Banking : 1800-102-6022 (India), 0091 22 66006022 (International Callers), 1855-365-6767 (USA)

Kotak SMS Banking: Send SMS request to 9971056767 from your preferred mobile number registered with the Bank.

BANKING ACCOUNTS	KEYWORDS
Balance Inquiry	K BAL B
Statement on email	KEYWORDS
New Cheque Book Request	K CHQBOOK B
Last 3 Transactions	K TXN B
Cheque Status Inquiry	K CHQSTATUS B C
Request for Help	K HELP

B – Last 4 digits of Bank Account Number.

C – Complete Cheque Number.

SMS commands are not case sensitive. Send commands with SPACE.

My Profile - Primary Holder's Detail



NRA0156953_PG02

Please ensure you sign next to all changes you make on the form.

Personal Details

Name: MRS. NANDHINI SEKAR
Date of Birth: 07-JUN-1985
Gender: FEMALE
Marital Status: MARRIED
Mothers maiden Name: KALA
Pan No.:
Education: GRADUATE
Occupation: SALARIED
Name of Company: INFOSYS LTD
Designation: TECHNOLOGY LEAD
Profession: INFORMATION TECHNOLOGY
Annual Income: INR 5 LACS - 25 LACS

Passport Details

Status: NRI
Country of Nationality: INDIA
Passport Number: P2923992
Date of Issue: 18-AUG-2016
Date of Expiry: 17-AUG-2026

Visa Details

Type of Visa: WORK PERMIT
Date of Issue: 06-JAN-2017
Date of Expiry: 06-JAN-2018

Other Details

Preferred Home Branch: CHENNAI - KOYEMBEDU, City : CHENNAI
Do you have any other Kotak account? NO
Customer Relationship Number (CRN):
Account Type:
Are you employed with the Merchant Navy (Foreign Vessel) / Foreign Cruise Liner? NO
Are you or anyone you know actively involved in politics? NO

Primary Holder's Initials

Form reviewed and submitted online by MRS. NANDHINI SEKAR on 2017-01-06 10:05:47.428



NRA0156953_PG03

Please ensure you sign next to all changes you make on the form.

Contact Details

Overseas Address (Communication Address)

Address Line1: 16801 NOTH 49 TH STREET APT
Address Line2: 221 SCOTTSDALE
Address Line3:
City: SCOTTSDALE
Postal Code: 85254
State: ARIZONA
Country: UNITED STATES
Telephone: 1 0 6026007915
Mobile: 1 6026007915

Emails

Primary Email ID: NANDHINI.SEKAR@GMAIL.COM
Alternate Email ID:

Primary Holder's Initials

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NRA0156953_PG02
Please ensure you sign next to all changes you make on the form.

SMS BANKING & ALERT FACILITY (Refer General Schedule of Features and Charges for Charges

Applicable)

Alerts facility enables you to receive alerts on your Email and/or Mobile regarding Large Debit, Large Credit, SI failure, Balance below AQB and Balance update. New alerts may be added from time to time.

I/We hereby expressly consent and authorise the Bank to make telephone calls and send SMS's 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.

*Alert Type	Balance Update Frequency	Trigger Amount	
<input checked="" type="checkbox"/> SMS	WEEKLY	Large Debit **Rs	10000
<input checked="" type="checkbox"/> E-Mail	WEEKLY	Large Credit **Rs	10000

*These alerts will be applicable for all your selected accounts. To make changes for any one account, please fill up Modify Alerts and SMS Banking Form.**In case of no value specification, default values for Current Account will be set at Rs. 50000/- and for Savings Account will be set at Rs. 10000/-The mobile number and E-mail address mentioned in this form will be used for alerts sent by the Bank. The Bank will also use these details for sending out transaction related information and updates above products and services. In case you do not wish to receive information/updates; you can register for Do Not Call on the Bank's website www.kotak.com

CHANNEL ACCESS REQUEST

I wish to apply for access to the following Channels

	1st Applicant				2nd Applicant			
	PB	NB	DC	PG	PB	NB	DC	PG
Deposit Account(s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Account(s) #	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<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; PG – Payment Gateway (Net Banking includes Mobile Banking and Mobile Payment Services)

~ Access to Payment Gateway will give automatic access to Net Banking, DirectPay, Online Shopping and all other Gateway services that may be introduced by the Bank as per regulatory guidelines from time to time.

Mandate in favour of Bank to be executed to avail transaction facility on net banking and phone banking for investment account(s)

* PRIVY League customers will be offered the default Debit Card, if chosen by the customer.

Primary Holder's Initials

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Decline Nomination (Form DA1) - <Rupee Savings Account NRE>



NRA0156953_PG06

Nomination under section 45Z A of the Banking Regulation Act, 1949, and the Rule 2 (1) of The Banking Companies (Nomination) Rules, 1985, in respect of bank deposits

If you have not appointed any nominee for Rupee Savings Account NRE , then please fill the details below agreeing to the conditions.

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 without nomination registered in your Bank records.

Primary Holders 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

Employee Signature & Code

Declarations

Please ensure you sign next to all changes you make on the form.

Customer Declaration

The particulars contained here in shall be valid for all accounts opened by me / us or to be opened by me / us here after either singly or with other(s) and / or by me /us in anyrepresentative 's capacity with the Bank unless informed to you otherwise. I /We have read and understood the Terms and Conditions governing the opening of an account with Kotak MahindraBank Ltd. (the Bank), and those relating to various Services including but not limited to ATMs | Phone Banking | Debit Card | Net Banking | Payment Gateway | SMS Banking | Alerts Service | 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 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 Kotak Mahindra Bank Ltd. 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 supporting documents 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 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 to debit the required charges for issuing the pay order/demand draft to my/our NRE/NRO accounts. 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 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 date 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 understand that investment products are not bank objects or other obligations of or guaranteed or insured by Kotak Mahindra Bank Ltd. or their affiliates. They are subject to risk and possible loss of principal. Past Performance is not indicative of future performance. 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 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 agree that the Bank may choose to close my account/s if I/ we do not submit the required documents or resolve discrepancies within 90 days from the date of initiation of online account opening process. I/ We agree that in case of discrepancies in the details provided by me /us on the form, the Bank will consider details of actual proofs of documents submitted by me or funding received from me/ us as correct and final.

I / we agree that in case the account opening form and/or introduction documents and/or remittance of funds that I / we submit or make in due course to the Bank are found by the Bank to be incomplete or discrepant or not as per prescribed documentary requirements, therefore requiring my/our account to be closed, any funds remitted by me to Kotak Mahindra Bank may be returned by the Bank to me / us (without requiring my / our instructions) at the prevailing exchange rate, in the mode deemed best by the Bank. I / we agree to bear any applicable expense or charges or exchange loss that may be incurred on returning of these funds. I/ we also agree that the return payment may be made by the Bank to the original remitting account number available to the Bank from my/ our original remittance and in case this information is not clear or unavailable, I / we agree to provide the same. I / we also agree to bear any interest loss in the event my/ our funds are not credited to my/ our account and therefore lying with the Bank due to non-receipt of my/our account opening documents or due to discrepancies in funding or documentation noted by the Bank or due to any other non-compliance with the Bank's prescribed policies or FEMA regulations or the laws of the land. In this context, I/ we agree that the Bank shall hold my/ our funds pending credit to my/ our account or deposit for want of clearance of discrepancies for a period of at least one month from the date of receipt of funds and the Bank shall not be liable to pay any interest on the said funds during the said period.

Primary Holder's Initials

Form reviewed and submitted online by MRS. NANDHINI SEKAR on 2017-01-06 10:05:47.428

Declarations

Please ensure you sign next to all changes you make on the form.

If products and services are availed outside the home country:

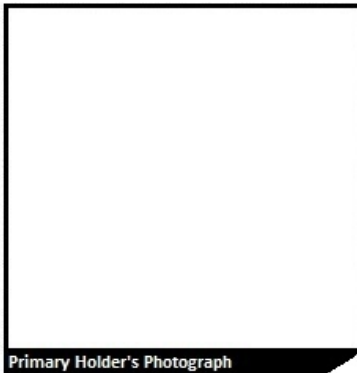
I/ We hereby certify that I am/we are resident(s) of and that I / we have availed of this product / facility/service on a trip to and executed all documents relating to such product or service while in . I / Whereby represent, warrant, agree and undertake on a continuing basis that:

a. There are / shall be no legal or regulatory prohibitions or impediments against my / our maintaining my / our relationship with Kotak Mahindra Bank Limited, 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 Kotak Mahindra Bank Limited, 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 not be made in reliance on any views or opinions, if any, as may be expressed by Kotak Mahindra Bank Limited 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 investment objectives, financial situation and particular needs. I hereby request Kotak Mahindra Bank Limited (the "Bank"), its Affiliates and the representatives, associates, service providers and employers of the Bank and its Affiliates, to contact me by telephone, or otherwise communicate with me from time to time in connection with servicing issues pertaining to the products / relationship which I 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 from time to time by telephone, or otherwise communicate with the in connection with new products, services of the Bank / its Affiliates. I / We shall indemnify Kotak Mahindra Bank Limited 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. I / We acknowledge that Kotak Mahindra Bank Limited 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.



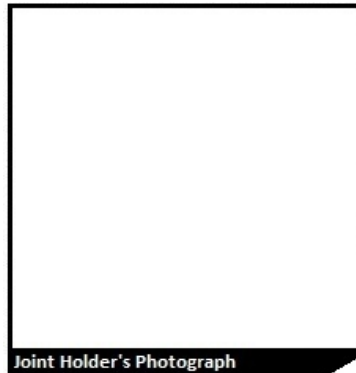
NET001NRSIGN



Primary Holder's Photograph



NET001NRSIGN



Joint Holder's Photograph

Primary Holders Signature



Joint Holders Signature



MRS. NANDHINI SEKAR



NET001NRIDVU

For Bank Use Only

Branch Code:	<input type="text" value="8"/> <input type="text" value="4"/> <input type="text" value="7"/> <input type="text" value="7"/> <input type="text"/> <input type="text"/>	Category:	<input type="checkbox"/> P <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> G	App1 Temporary VISA:	<input type="checkbox"/> YES <input type="checkbox"/> NO
Ticket ID:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Customer Segment:	<input type="checkbox"/> RL <input type="checkbox"/> WM <input type="checkbox"/> CB	App2 Temporary VISA:	<input type="checkbox"/> YES <input type="checkbox"/> NO
Source Code:	<input type="text" value="N"/> <input type="text" value="E"/> <input type="text" value="T"/> <input type="text"/> <input type="text"/> <input type="text"/>	Risk Profile:	<input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L		
LG Code	<input type="text" value="K"/> <input type="text" value="O"/> <input type="text" value="T"/> <input type="text" value="A"/> <input type="text" value="K"/> <input type="text"/>	NMC Waiver:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center; margin: 0;">CPC/RPC Use Only</p> <p>Status _____ (for CRFs)</p> <p>Relation _____ (MOP = Others)</p> <p>Vernacular <input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Both</p> </div>	
LC Code:	<input type="text" value="4"/> <input type="text" value="9"/> <input type="text" value="3"/> <input type="text" value="8"/> <input type="text" value="2"/> <input type="text"/>	IP Waiver:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
RM Code	<input type="text" value="4"/> <input type="text" value="9"/> <input type="text" value="3"/> <input type="text" value="8"/> <input type="text" value="2"/> <input type="text"/>	FAX Indemnity:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Corp/Grp Co. Code:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	MF POA Executed:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
LOB	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Online Trading POA Executed:	<input type="checkbox"/> Yes <input type="checkbox"/> No		

***Principal Account Number ***Principal CRN

(***Applicable in case of Family Savings Account)

Document Collected(CPC/RPC Use Only)

Applicant 1:	<input type="checkbox"/> DL	<input type="checkbox"/> PASS (INDIAN)	<input type="checkbox"/> OP (OVERSEAS PASS)	<input type="checkbox"/> ELE_ID	<input type="checkbox"/> PAN
	<input type="checkbox"/> PHOTO_CR	<input type="checkbox"/> ID_DOC	<input type="checkbox"/> L_L	<input type="checkbox"/> RATION	<input type="checkbox"/> VISA
	<input type="checkbox"/> UTILITY	<input type="checkbox"/> PASSBOOK	<input type="checkbox"/> MARRIAGE	<input type="checkbox"/> VC	<input type="checkbox"/> MID
	<input type="checkbox"/> OTHERS _____				
Applicant 2:	<input type="checkbox"/> DL	<input type="checkbox"/> PASS (INDIAN)	<input type="checkbox"/> OP (OVERSEAS PASS)	<input type="checkbox"/> ELE_ID	<input type="checkbox"/> PAN
	<input type="checkbox"/> PHOTO_CR	<input type="checkbox"/> ID_DOC	<input type="checkbox"/> L_L	<input type="checkbox"/> RATION	<input type="checkbox"/> VISA
	<input type="checkbox"/> UTILITY	<input type="checkbox"/> PASSBOOK	<input type="checkbox"/> MARRIAGE	<input type="checkbox"/> VC	<input type="checkbox"/> MID
	<input type="checkbox"/> OTHERS _____				

Account Sourcing Date: Date Account Opened:

Created by _____ Authorised by _____

Opportunity ID Section

[illegible]

Branch Stamps		Operation Stamps		Form Details	
Approved by:Sales Official	(Sign & Code)				
Designation					
Branch Official	(Sign & Code)				
Designation					

Relative Declaration

(Applicable when an applicant/s doesn't have the proof of mailing address and they want to have the communication at their parents, spouse and siblings address/the same communication address as the other applicant/s).

To,
Kotak Mahindra Bank,
Sub:Address Confirmation for my relative
I, Mr. / Ms. _____ (Relative name) hereby declare that _____
(Applicant's name) is my _____ (Mention relationship with applicant).
He/She wishes to open a savings / current account with Kotak Mahindra Bank, _____ Branch.
I confirm that _____ (Applicant name) has been staying with me at

_____ (Full address of the relative) for the past ____ years. I state
that _____ (Applicant name) is not having any separate address
proof and all the other communications addressed to him/her is delivered at my abovementioned address only.
I have no objection if Mr/Ms. _____ uses the abovementioned address for the purpose of account
opening with Kotak Mahindra bank and for the purpose of receiving communication addressed to him/her at the said address.
The following documents have been submitted as required: (The ISA documents of relative)

Signature of Relative

Name Declaration Form

(Separate form to be filled by each holder, In case of multiple holder/s with variation in name, use the copy of this form).

I, Mr. / Ms. _____ (Name as per Application Form), state and declare that I am also known
as _____ (Name on another documents, which is different from application form) and many of
my official records bear my name as _____ (Name on another documents, which is different from
application form).

I say that I desire to open a savings / current account with you under the name and style of
_____ (Name as per Application Form), although the documents submitted by me
are bearing my name as _____ (Name on another documents, which is different from
application form).

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.

(Full Name)

(Signature)

Customer Self-declaration for KYC Documents in Foreign Language

Dear Sir/Madam,

I Mr. / Ms. _____ (Name of Customer), currently residing in _____ (Name of the Country) wish to open an NRE/NRO account with Kotak Mahindra Bank. Please find attached herewith the copy of valid passport and valid visa along with other KYC documents for your reference. As the said documents have been issued in a foreign language, I hereby confirm the correctness of the English translated version of the below documents which are in _____ language.

Following are the details in my name:

1. Visa details:

Type of visa: Employment/Residence/Student / Others _____ (Please specify)

Visa Number: _____ ; Validity period : From _____ to _____

2. Passport details:

Passport number: _____ ; Issuing Country: _____ ; Valid till (date) : _____

3. Address proof:

Type – Electricity bill/Telephone bill/others _____ (Please specify)

Details (Address Mentioned on the document) : _____

4. Other documents:

_____ (Please specify); Details : _____

I state that by virtue of the above passport & visa, I qualify to be eligible to open a NRE/NRO account. I solemnly affirm that the above stated details are true, correct and complete to the best of my knowledge and belief. I have not hidden any material information from the bank to induce them to open the account at my request. I also confirm that I fulfill the eligibility criteria prescribed by Reserve Bank of India/FEMA for opening an NRE/NRO account (prevailing from time to time).

I am aware that the bank has agreed to open and allow me to operate the bank account solely based on my affirmation as above. In consideration of Kotak Mahindra Bank Limited agreeing to open an NRE/NRO account in my name on the basis of the above declaration, I hereby keep Kotak Mahindra Bank Limited and its officers indemnified against all losses and damages caused by opening of the aforesaid NRE/NRO account on the basis of the above information provided by me. In the event of the above details being found wrong at a future point of time, I agree for the bank to freeze/close the account & to initiate any other appropriate action in that regard and I give complete authority to the bank to do the same.

(Full Name)

(Signature)

Dual Signature Declaration (New Account)

Dear Sir/Madam,

I, Mr. / Ms. _____ have submitted my _____ (Name of Document) for opening a Savings / Current account with / at your bank / branch.

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

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

(Full Name)

(Signature)

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	MRS. NANDHINI SEKAR	
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 Green card]	<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 _____

(If USA, please provide documentary evidence and other documents mentioned in Instructions)

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 ^{\$}	Tax identification document (TIN or functional equivalent)

^{\$}It 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:

Declaration & Acknowledgement	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 advise 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.
Customer Signature	
Date	

Bank Use Section:

Signature Verified By

Receiver's Stamp

Documents sent to CPC/RPC on

D

D

M

M

Y

Y

Y

Y

Authorized By

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	<ol style="list-style-type: none"> Self-certification(FATCA Declaration) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 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/mailling address in a country other than India or Telephone number in a country other than India	<ol style="list-style-type: none"> 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 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"> 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 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"> 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 Documentary evidence (refer list below)

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

- Certificate of residence issued by an authorized government body*
- 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.**

"FORM NO. 60"

[See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	First Name																2	Date of Birth / Incorporation of declarant							
	Middle Name																	D	D	M	M	Y	Y	Y	Y
	Surname																								
3	Father's Name (in case of individual)		First Name																						
			Middle Name																						
			Surname																						
4	Flat / Room No.										5	Floor No.													
6	Name of premises										7	Block Name / No.													
8	Road / Street / Lane										9	Area/ Locality													
10	Town / City						11	District						12	State										
13	Pin Code						14	Telephone Number (with STD code)						15	Mobile Number										
16	Amount of transaction (Rs.)						18	In case of transaction in joint names, number of persons involved in the transaction																	
17	Date of transaction				D	D														M	M	Y	Y	Y	Y
19	Mode of transaction: (Please tick appropriate box)		<input type="checkbox"/> Cash		<input type="checkbox"/> Cheque		<input type="checkbox"/> Card		<input type="checkbox"/> Draft / Banker's Cheque		<input type="checkbox"/> Online Transfer		<input type="checkbox"/> Other												
20	Aadhaar Number issued by UIDAI (if available)																								
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number						D	D	M	M	Y	Y	Y	Y	Acknowledgment Number										
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held																								
	A	Agricultural income (Rs.)																							
	B	Other than agricultural income (Rs.)																							
23	Details of document being produced in support of Identify in Column 1 (Refer Instruction overleaf)				Document code				Document identification number				Name and address of the authority issuing the document												
24	Details of document being produced in support of Address in Columns 4 to 13 (Refer Instruction overleaf)				Document code				Document identification number				Name and address of the authority issuing the document												
25	Transaction code (Refer Instruction overleaf)				Nature of Transaction (Refer Instruction overleaf)																				

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my / our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the _____ day of _____ 20____

Place:

(Signature of declarant)

Note:

1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable,-
 - (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

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Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.

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Instructions to the form:

1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 20 is filled): -

Sl.	Nature of Document	Document Code	Proof of Identity	Proof of Address
A	For Individuals and HUF			
1.	AADHAR card	01	Yes	Yes
2.	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes
3.	Elector's photo identity card	03	Yes	Yes
4.	Ration/Public Distribution System card bearing photograph of the person	04	Yes	Yes
5.	Driving License	05	Yes	Yes
6.	Passport	06	Yes	Yes
7.	Pensioner Photo card	07	Yes	Yes
8.	National Rural Employment Guarantee Scheme (NREGS) Job card	08	Yes	Yes
9.	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
10.	Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 49A	10	Yes	Yes
11.	Certificate from employer as per annexure B prescribed in Form 49A	11	Yes	Yes
12.	Kisan Passbook bearing photo	12	Yes	No
13.	Arm's license	13	Yes	No
14.	Central Government Health Scheme /Ex-servicemen Contributory Health Scheme card	14	Yes	No
15.	Photo identity card issued by the government./ Public Sector Undertaking	15	Yes	No
16.	Electricity bill (Not more than 3 months old)	16	No	Yes
17.	Landline Telephone bill (Not more than 3 months old)	17	No	Yes
18.	Water bill (Not more than 3 months old)	18	No	Yes
19.	Consumer gas card/book or piped gas bill (Not more than 3 months old)	19	No	Yes
20.	Bank Account Statement (Not more than 3 months old)	20	No	Yes
21.	Credit Card statement (Not more than 3 months old)	21	No	Yes
22.	Depository Account Statement (Not more than 3 months old)	22	No	Yes
23.	Property registration document	23	No	Yes
24.	Allotment letter of accommodation from Government	24	No	Yes
25.	Passport of spouse bearing name of the person	25	No	Yes
26.	Property tax payment receipt (Not more than one year old)	26	No	Yes
B	For Association of persons (Trusts)			
	Copy of trust deed or copy of certificate of registration issued by Charity Commissioner	27	Yes	Yes
C	For Association of persons (other than Trusts) or Body of Individuals or Local authority or Artificial Juridical Person)			
	Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person.	28	Yes	Yes

- 2) In case of a transaction in the name of a Minor, any of the above mentioned documents as proof of Identity and Address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.
- 3) For HUF, any document in the name of Karta of HUF is required.
- 4) In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 18 and the total amount of transaction is to be filled in Sl. No. 16.
- 5) In case the estimated total income in column 22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 21 and furnish proof of submission of application.

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6) Transaction code and type should be selected from the below list only:

Transaction Type	<p>Permissible values are:</p> <ul style="list-style-type: none"> 01-Sale of immovable property 02-Purchase of immovable property 03-Sale of motor vehicle 04-Purchase of motor vehicle 05-Investment in Time deposit 06-Deposit in cash 07-Sale of securities 08-Purchase of securities 09-Opening an account (other than savings and time deposit) 10-Account with balance exceeding Rs.50,000 11-Purchase of bank drafts or pay orders 12-Application for issue of a credit or debit card 13-Payment to hotel 14-Payment in connection with travel to any foreign country 15-Payment for purchase, or remittance outside India, 16-Payment to Mutual Fund for purchase of its units 17-Payment for acquiring shares 18-Payment for acquiring debentures or bonds 19-Payment as life insurance premium 20-Sale of shares of a company 21-Purchase of shares of a company 22-Not classified above
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Mandate Form**[1. Customer Relationship Form to be submitted for each Mandate Holder****2. Separate Mandate Form required for multiple accounts]**

Saving Account No. _____ Branch: _____

Account Holder's Name _____

I/We refer to my / our above mentioned account with your bank.

I/We hereby authorise you to honour instructions given for the above account by

Name: Mr/Ms _____

Address: _____

Contact Nos: (o) _____ (R) _____

Email id: _____

I/We hereby authorise the mandate holder

1) To draw cheques on the said account

2) To deposit and / or discount cheques and other instruments in the said account and for this purpose to endorse on my / our behalf cheques, drafts, pay orders and other instruments payable to me / us.

3) To make deposits from balances available in the account in my / our names and to renew such deposits for such periods as may be given in writing by the mandate holder.

4) To certify balance confirmation statement and statement of accounts issued by the Bank in respect of the said account.

5) To give instructions in writing involving debits to the said account, transfers there from etc.

I / We hereby declare that as per Exchange Control guidelines issued by RBI

1) The mandate holder can exercise the authority conferred by this letter to withdrawals for local payments only, and to make investments in India where I / We hold general permission or have obtained specific permission from RBI.

2) The mandate does not permit the mandate holder to repatriate funds outside India other than to my / our overseas account or making payment by way of gift to a resident on behalf of the account holder(s).

I / We hereby further declare that the above restrictions in the operation of the account have been made known to the mandate holder by me / us. I / We and the mandate holder are governed by the present Exchange Control guidelines and any changes brought therein from time to time. This authority shall continue in force until I / We expressly revoke it by a notice in writing delivered to you and I / We shall be responsible / liable to you for all acts of the mandate holder.

Yours faithfully,

 Account Holder: _____
 1st Holder's Signature 2nd Holder's Signature 3rd Holder's Signature

 Mandate Holder: _____
 Signature of Mandate Holder

 Attested By: _____
 1st Holder's Signature 2nd Holder's Signature 3rd Holder's Signature

Date: _____

Bank use only

Branch _____ Input by _____ Authorised by _____

Account No. _____ Customer ID No. _____ Customer ID No. _____

Bank CIF ID _____ GL/SL Product Code _____ Mandate No. _____

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