



ITUS CAPITAL
DEMAT AND CUSTODY ACCOUNT OPENING
FORM - NR

Profile details required

Name	
NRE / NRO	
Indian / Overseas address as mailing address	
Service / Business	
Nature of business/ activity & Company Name	
Time period of activity	
Gross annual income	
Net worth	
Current Banker Name	
Tax Identification Number	
Mothers name	
Contact Number of client	
Email id of client	
Nominee Name	
Nominee Relationship and Age	
Nominee Pan No / Aadhaar Number / Self attested Identity Proof	
Nominee Contact Number	
Nominee Email ID	

**DEMAT ACCOUNT (ANNEXURE J), CUSTODY ACCOUNT AND BANK ACCOUNT OPENING FORM
(FOR INDIVIDUALS)**

Participant Name: Kotak Mahindra Bank Limited (DP ID: IN303173) Address: Kotak Infiniti, Building No. 21, Infinity Park, General A K Vaidya Marg, Malad (E), Mumbai - 400 097	Client –ID (To be filled by Participant)
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I/We request you to open a depository account in my/our name as per the following details: (Please fill all the details in CAPITAL LETTERS only)	Date	D	D	M	M	Y	Y	Y	Y
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A) Details of Account holder(s):						
Account holder(s)	Sole/ First Holder		Second Holder		Third Holder	
Name						
PAN						
Occupation (please tick any one and give brief details)	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Agriculturist
	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Retired
	<input type="checkbox"/> Government Service	<input type="checkbox"/> Housewife	<input type="checkbox"/> Government Service	<input type="checkbox"/> Housewife	<input type="checkbox"/> Government Service	<input type="checkbox"/> Housewife
	<input type="checkbox"/> Business	<input type="checkbox"/> Student	<input type="checkbox"/> Business	<input type="checkbox"/> Student	<input type="checkbox"/> Business	<input type="checkbox"/> Student
	<input type="checkbox"/> Professional	<input type="checkbox"/> Others (Please specify; _____)	<input type="checkbox"/> Professional	<input type="checkbox"/> Others (Please specify; _____)	<input type="checkbox"/> Professional	<input type="checkbox"/> Others (Please specify; _____)
Brief details:						

B)	For, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name & PAN of the -, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned below:									
a) Name					b) PAN					

C)	Securities Account Type	Cash Account Type (Request you to open a bank account as indicated below)
	<input type="checkbox"/> Ordinary Resident <input type="checkbox"/> FPI <input type="checkbox"/> NRI- Repatriable <input type="checkbox"/> NRI- Non Repatriable <input type="checkbox"/> Margin <input type="checkbox"/> Foreign National <input type="checkbox"/> Promoter <input type="checkbox"/> Others (Please specify) _____	<input type="checkbox"/> INR (Current)

D)	Name of Securities Accounts	Name of Cash Accounts

E)	Country & Date of Birth	
	Country of Tax Residence (for Regulatory / Tax Declaration purpose)	

F)	Residence/ Registered Address	Mailing Address

G)	Contact Details				
	Tel (Off)		Tel (Res)		
	Fax No.		Mobile No		
	Email ID				
H)	Gross Annual Income Details				
	Income Range per annum (please tick any one)		Details of source of Funds	Net worth	
	<input type="checkbox"/>	Below 1 lac		Amount (INR) _____	
	<input type="checkbox"/>	1-5 lac		As on (date) _____	
	<input type="checkbox"/>	5-10 lac		(Net worth should not be older than 1 year)	
	<input type="checkbox"/>	10-25 lac			
<input type="checkbox"/>	More than 25 lac				
I)	In case of NRIs/ Foreign Nationals				
	RBI Approval Reference Number				
	RBI Approval date	D	D	M M Y Y Y Y	
J)	Bank details				
	1	Bank account type	<input type="checkbox"/> Savings Account <input checked="" type="checkbox"/> Current Account <input type="checkbox"/> Others (Please specify) _____		
	2	Bank Account Number			
	3	Bank Name			
	4	Branch Address	_____		

			City/town/village		PIN Code
		State		Country	
5	MICR Code				
6	IFSC				
K)	Please tick, if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP)				
L)	Standing Instructions				
	1	I/We authorise you to receive credits automatically into my/our account.	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
	2	Account to be operated through Power of Attorney (PoA)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
	3	Account to be operated through Demat Debit and Pledge Instruction (DDPI)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

M)	4	SMS Alert facility: [Mandatory if you are giving Power of Attorney (PoA/DDPI). Ensure that the mobile number is provided in the KYC Application Form]		
	Sr. No.	Holder	Yes	No
	1	Sole/First Holder	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	2	Second Holder	<input type="checkbox"/>	<input type="checkbox"/>
	3	Third Holder	<input type="checkbox"/>	<input type="checkbox"/>
	5	Mode of receiving Statement of Account [Tick any one] <input type="checkbox"/> Physical Form <input checked="" type="checkbox"/> Electronic Form [Read Note 4 and ensure that email ID is provided in KYC Application Form].		
	6	For Joint accounts, communication to be sent to (See Note 7) <input type="checkbox"/> First holder <input type="checkbox"/> All Joint account holders		
N)	Preference for receiving standard documents*			
	<input type="checkbox"/> Physical <input checked="" type="checkbox"/> Electronic			
	(*Standard documents includes Rights & Obligations of Beneficial Owner and Depository Participant). Kindly visit our website www.kotak.com for further information			
O)	Mode of Operations for Joint Accounts			
	<input type="checkbox"/> Jointly <input type="checkbox"/> Anyone of the holder or survivor (s)			
	<small>If Mode of Operation for Joint Account is chosen as anyone of the holder or survivor (s), only specified operations such as transfer of securities including Inter-Depository Transfer, pledge / hypothecation / margin pledge / margin re-pledge (creation, closure and invocation and confirmation thereof as applicable) of securities and freeze/unfreeze of account and / or securities and / or specific number of securities will be permitted</small>			
P)	Guardian Details (where sole holder is a minor):			
	[For account of a minor, two KYC Application Forms must be filled i.e. one for the guardian and another for the minor (to be signed by guardian)]			
	Guardian Name			
	PAN			
	Relationship of guardian with minor			

Q) Nomination Option				
I/We wish to make a nomination [As per details given below]				
Nomination Details				
I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death				
Nomination can be made up to three nominees in the account.		Details of 1st Nominee	Details of 2nd Nominee	Details of 3rd Nominee
Mandatory Details				
1	Name of the nominee(s) (Mr./Ms.)*			
2	Share of each Nominee	Equally [If not equally, please specify percentage]	%	%
	Any odd lot after division shall be transferred to the first nominee mentioned in the form.			
3	Relationship With the Applicant (If Any)			
* Date of Birth and Name of Guardian to be provided in case of minor nominee(s)				
4	Date of Birth	DD/MM/YYYY	Name of Guardian	
Non-Mandatory Details				
5	Address of Nominee(s) City / Place: State & Country:			
	PIN Code			
6	Mobile / Telephone No. of nominee(s)/			
7	Email ID of nominee(s)			
8	Nominee(s) / Identification details – [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			
Sr. Nos. 9-12 should be filled only if nominee(s) is a minor:				
9	Address of Guardian (in case of Minor nominee(s)) City / Place: State & Country:			
	PIN Code			

10	Mobile / Telephone No. of Guardian (in case of Minor nominee(s))			
11	Email ID of Guardian (in case of Minor nominee(s))			
12	Guardian Identification details (in case of Minor nominee(s)) – [Please tick any one of following and provide details of same] Photograph & Signature PAN Aadhaar Saving Bank account no. Proof of Identity Demat Account ID			
Name of the Holder(s)				Signature(s) of holder*
	Sole / First Holder (Mr./Ms)			
	Second Holder (Mr./Ms)			
	Third Holder (Mr./Ms)			

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature

Note:

This nomination shall supersede any prior nomination made by the account holder(s), if any.

The Depository Participant shall provide acknowledgement of the nomination form to the account holder(s).

Declaration for opting-out of nomination

I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our MF Folio/ demat account and understand the issues involved in non-appointment of nominee(s) 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 / information for claiming of assets held in my / our MF Folio / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio / demat account.

Date : DD/MM/YY

Name of the Holder(s)		Signature(s) of holder*
Sole / First Holder (Mr./Ms)		
Second Holder (Mr./Ms)		
Third Holder (Mr./Ms)		

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

Annexure A

	1st Holder	2nd Holder	3rd Holder
Name			
<input type="checkbox"/> Mobile Number			
<input type="checkbox"/> Email ID			
I hereby declare that the aforesaid mobile number or E-mail ID belongs to: (Family includes spouse, dependent children and dependent parents).	<input type="checkbox"/> Me My family <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents	<input type="checkbox"/> Me My family <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents	<input type="checkbox"/> Me My family <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents

Declaration

The rules and regulations of the Depository and Depository Participants pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/we hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we 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/ we are aware that I/we may be held liable for it. In case non-resident account, I/we also declare that I/we have complied and will continue to comply with FEMA regulations. I/we acknowledge the receipt of copy of the document, "Rights and Obligations of the Beneficial Owner and Depository Participant".

We understand and confirm that the accounts will be operated under Power of Attorney and shall be governed under the terms and conditions of the Agreement for Custody Services executed between Kotak Mahindra Bank Limited and our Portfolio Management Service Provider and the same is agreeable to us.

Name(s) of holder(s)	Signature(s) of holder
Sole/ First Holder/ Guardian (in case sole holder is minor) (Mr./Ms.)	X
Second Holder (Mr./Ms.)	X
Third Holder (Mr./Ms.)	X

Notes :

- All communication shall be sent at the address of the Sole/First holder only.
- Thumb impressions must be attested by witness or a Magistrate or a Notary Public or a Special Executive Magistrate
- Signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
- The nomination and Declaration form may be signed using e-Sign facility or wet signature and in these cases, witness will not be required.
- For receiving Statement of Account in electronic form:
 - Client must ensure the confidentiality of the password of the email account.
 - Client must promptly inform the Participant if the email address has changed.
 - Client may opt to terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice.
- In case of joint account, on death of any of the joint account holders, the surviving account holder(s) has to inform Participant about the death of account holder(s) with required documents within one year of the date of demise.

7. In case if 'first holder' is selected, the communication will be sent as per the preference mentioned at Sr. No. 4. In case 'All joint account holders' is opted, communication to first holder will be sent as per the preference mentioned at Sr. No. 4 and communication to other holders will be in electronic mode. The default option will be communication to 'first holder', if no option selected.

Strike off whichever is not applicable.

Instructions related to nomination, are as below:

- I. The nomination can be made only by individuals holding beneficiary owner accounts 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. If the account is held jointly all joint holders will sign the nomination form.
 - II. A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner.
 - III. The Nominee shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a power of Attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
 - IV. Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities.
 - V. Transfer of securities in favour of a Nominee shall be valid discharge by the depository and the Participant against the legal heir.
 - VI. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non- individuals including society, trust, body Corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
 - VII. On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee.
8. For receiving Statement of Account in electronic form:
- I. Client must ensure the confidentiality of the password of the email account.
 - II. Client must promptly inform the Participant if the email address has changed.
 - III. Client may opt to terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice.
9. If EU General Data Protection Regulation 2016/679 ("GDPR") applies to the processing of your personal data by us, then you may please refer to 'Privacy Notice for EU Users' on our website (<https://www.kotak.com/en/privacy-policy.html>) to know our approach to data protection to fulfil our obligations under the GDPR
10. In case of joint account, on death of any of the joint account holders, the surviving account holder(s) has to inform Participant about the death of account holder(s) with required documents within one year of the date of demise

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Acknowledgement

Participant Name, Address & DP ID

Received the application from Mr/Ms _____ as the sole/first holder along with _____ and _____ as the second and third holders respectively for opening of a depository account. Please quote the DP ID & Client ID allotted to you in all your future correspondence.

Date:

D	D	M	M	Y	Y	Y	Y
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Participant Stamp & Signature

KOTAK MAHINDRA BANK LTD.

AND

[.....]
[Insert name of the client]

AGREEMENT

FOR

CUSTODY SERVICES

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THIS AGREEMENT is made on the _____ day of _____ 20.....

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Between

I / We _____ having my / our permanent residence address at _____ [hereinafter referred as "the **Client**", which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include its Customers, nominees, successors –in – interest, and permitted assigns] of the one Part.

And

Kotak Mahindra Bank Limited, a banking company incorporated under the Companies Act 1956, and licensed by Reserve Bank of India under the Banking Regulation Act 1949, having its registered office at 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051, acting through its branch located at, Kotak Infiniti, 6th Floor, Zone IV, Building No. 21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad (E), Mumbai 400 097 [hereinafter referred as "the **Custodian**", which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include its successors –in – interest and assigns] of the other Part.

WHEREBY IT IS HEREBY AGREED as follows:-

1. DEFINITIONS

"Agreement" means this separate distinct and individual Custodial services Agreement, as amended from time to time by and between the Client and the Custodian.

"Authorized person" means any person (including any individual or entity) authorized by the client to act on its behalf in the performance of an act, discretion or duty under this agreement (including for the avoidance of doubt, any officer or employee or agent of such person) and informed by the Client to the Custodian, by a written notice, in a format acceptable to the Custodian.

"Investments" shall mean and include investments made by the Client and shall comprise all such cash, stocks, shares, bonds, debentures, notes, units, warrants, options and any other Securities , in physical or electronic form, listed or otherwise, or such other forms of investments as may from time to time be paid or transferred to the Custodian and accepted by the Custodian for safe keeping on behalf of the Client in accordance with this Agreement and such money and/or other property as may from time to time represent the same.

"Securities" means any financial asset including (i) an obligation of an issuer or any person or a share, participation or any other interest in an issuer or a person or in property or an enterprise of an issuer or a person, which is, or is of a type, dealt in or traded on financial markets, or which is recognized in any area in which it is issued or dealt in as a medium of investment, and (ii) any other non-cash property the Custodian agrees to hold in Custody subject to this Agreement

2. REPRESENTATIONS, WARRANTIES AND UNDERTAKINGS

A. General. The Client and the Custodian both represent at the date this Agreement entered into and any custodial service is used or provided, that:

- I. It is duly organized and in good standing in every jurisdiction where it is required to be;
- II. It has the power and authority to sign and perform its obligations under this Agreement;
- III. This Agreement is duly authorized and signed and constitutes legal, valid and binding obligations

- IV. Any consent, authorization or instruction required in connection with this Agreement has been provided by the relevant third party;
- V. Any act required by any relevant government or other authority to be done in connection with this Agreement has been done or will be done (and will be renewed if necessary); and
- VI. Its performance of this agreement will not violate or breach any applicable law, regulation, contract or other requirement.

B. Client. The Client represents that:

- I. It has authority to deposit the property received in Custody account and the Cash account and there is no claim or encumbrance that adversely affects any delivery or payment of property made in accordance with this Agreement; and
- II. It has not relied on any oral or written representation made by the Custodian or any other person on its behalf and acknowledges that this agreement, including the fee schedule, sets out to the fullest extent the duties of the Custodian.

3. APPOINTMENT

- A. The Custodian agrees to act as custodian in relation to all investments which the Client may from time to time deposit with the Custodian.
- B. The Custodian's appointment shall commence on the date of this Agreement and shall continue until terminated pursuant to the provisions of Clause 17 of this Agreement.

4. INSTRUCTIONS

- A. The Client shall from time to time appoint or remove by mandate one or more Authorized persons to give instructions to the Custodian hereunder. The Custodian is entitled to act on the instructions, directions or other communications given to it by any of the Authorized persons until the Custodian receives from the Client a revocation notice in respect of any such Authorized person(s) and has had a reasonable time to act upon such change. The Custodian shall use all reasonable endeavours to act in accordance with the instructions of the Authorised Person. Where two or more persons are appointed, the Custodian may act on the instructions of any one of them unless otherwise specified by the Client.
- B. The Authorised Person shall give to the Custodian instructions by any of the methods specified hereunder:-
 - I. a written instrument executed on behalf of the Client by the Authorised Person whose specimen signature(s) have been furnished to the Custodian in advance certified by a duly authorised officer of the Client;
 - II. through instructions on the internet;
 - III. a telex or facsimile message;
 - IV. S.W.I.F.T. messages;
 - V. by any other method agreed upon in writing by the Client and the Custodian.
- C. Subject to the following paragraphs of this Clause 4, the Custodian shall accept any direction from the Authorised Person to effect the transactions specified by the Authorised Person in which case the Custodian shall implement that direction within reasonable period of time after it has been received by the Custodian.
- D. The Custodian may refuse to act on any direction given by the Authorised Person pursuant to this Agreement unless such direction is given in the form specified in paragraph (B) sub-paragraphs (I),

(II), (III), (IV) or (V) of this Clause 4, any such direction to be duly signed by or on behalf of the Authorised Person.

- E. Subject to Clause 4(A), the Custodian shall have no responsibility to determine the authenticity of any direction given or purported to be given by the Authorised Person.
- F. The Custodian shall be under no duty to assess the prudence or otherwise of any direction given by the Authorised Person or to give any advice in relation thereto and may act on the directions of the Authorised Person irrespective of their prudence or otherwise. If, notwithstanding this paragraph, any employee of the Custodian gives any advice or makes any representation to the Authorised Person and/or the Client, the Custodian shall have no liability for such advice or any representation so made.
- G. Notwithstanding the foregoing paragraphs, the Custodian shall not be bound to act on any direction if it considers that by doing so it would or might cause the Custodian to incur any liability (whether present, future or contingent) to any person which would or might not be capable of being discharged out of the Investments or it would or might prejudice any right which the Custodian may have or acquire under or by virtue of this Agreement or the relationship between the Custodian and the Client, provided that the Custodian shall, on best effort basis, inform the Client of any such refusal to act within reasonable period with reasons therefore.
- H. The Client agrees that the Custodian shall not be liable for any losses, damages, expenses, costs, liabilities and claims of whatsoever nature:-
 - I. caused by the unauthorised use or forging of any Authorised Person's signature provided that Custodian have compared such signature by reference to specimen signatures delivered by the Client to the Custodian; or
 - II. Arising from any error or ambiguity in any instructions received by the Custodian.

5. DUTIES AND RESPONSIBILITIES OF THE CUSTODIAN

The Custodian shall have the following duties and responsibilities with respect to the Investments deposited with the Custodian by the Client, which shall be performed by the Custodian subject to prevailing laws, rules and regulations, decrees, orders, actions of government, regulators, depositories, the central bank, exchanges, customs, procedures and market practices.

- A. Open and maintain a custody account or custody accounts ("**Custody Account**") in which shall be held all certificates, receipts, warrants, agreements or other instruments evidencing or representing rights of ownership, or rights to receive, purchase or subscribe for any Investment or evidencing or representing any other rights or interest therein ("**Documents of Title**") received by the Custodian from time to time for the account of the Client.
- B. The Custodian shall arrange for all such Documents of Title if in bearer form to be deposited in the Custodian's vault or otherwise dealt with as the Custodian may think proper for the purpose of providing for the safe keeping thereof, including the use of a Central Depository which operates as a transactional system for the central handling of securities or equivalent book entries.
- C. Operate a cash account or cash accounts ("**Cash Account**"), opened, with Kotak Mahindra Bank, by the Client in its name, where all the money shall be credited to / debited from which are the net proceeds of any purchase or sale of Investments for which the Custodian has acted as agent on behalf of the Client, payments or receipts from settlement or securities, charges for or proceeds from redemptions, interest and dividends and all sums paid or received in accordance with the Authorised Person's instructions.

- D.** In accordance with the Authorised Person's instructions, receive and deliver any Documents of Title and thereafter act in accordance with the Authorised Person's instructions relating to the same and the Custodian shall:-
- I.** collect all interest and dividends and all other distributions, income and payments, including paid in cash, on the Investments, as the same become payable;
 - II.** present for payment any of the Documents of Title for Investments which are called, redeemed or otherwise become payable and all coupons and other income items which fall for payment upon presentation and hold the cash received there from in the Cash Account pursuant to these terms;
 - III.** exchange Documents of Title where the exchange is purely ministerial (including, without limitation, the exchange of temporary Documents of Title for those in definitive form and the exchange of warrants, or other documents, for the Documents of Title themselves);
 - IV.** whenever notification of a rights entitlement or a fractional interest resulting from a rights issue, stock dividend or stock split is received in relation to any Investment and such rights entitlement or fractional interest bears an expiration date, notify the Client of the terms and conditions thereof and seek the Authorised Person's instructions, but should these not be received by the date specified by the Custodian in its notification to the Client then the entitlement will be allowed to lapse;
 - V.** execute in the Client's name whenever the Custodian deems it appropriate, such documents and other certificates as may be required to obtain the payment of income from the Investments or the sale thereof;
 - VI.** pay or cause to be paid, as per the instructions from client or any government authority, from the Cash Account any and all taxes or levies in the nature of taxes imposed on the Investments by any governmental authority;
 - VII.** reclaim any withholding tax relating to the payment of any amount in relation to the Investments, provided that the costs and expenses of the Custodian attempting to recover such withholding tax shall be borne by the Client;
 - VIII.** deliver to the Client or its nominated agent, as soon as reasonably possible after receipt, all letters, notices, circulars, reports and announcements relating to the Investments except those which are Documents of Title or are needed by the Custodian to exercise rights or perform its duties in relation to Investments.
- E.** If a broker or counterparty fails to deliver any Documents of Title to the Custodian, to obtain, at the Client's expense, the Documents of Title from the relevant broker or counterparty and Client hereby acknowledges that it is the broker's or counterparty's responsibility to provide such Documents of Title to the Custodian and accordingly the Custodian accepts no liability for any actions, proceedings, claims, demands, costs and expenses ("Claims") incurred or suffered by the Client as a result of such Documents of Title not being delivered. To facilitate the timely and efficient settlement of purchases or sales of Investments on the due settlement date, the Custodian will settle trades with brokers or counterparties where minor differences exist in the net amount due or payable between the broker's records and the Client's instructions. As standard procedure, tolerable difference parameters will be agreed upon between the Custodian and the Client.
- F.** Pay / recover all taxes, custodian fees or other operating expenses (including, without limitation, any brokerage fees and commissions) payable in connection with any of the above and, in addition, any reasonable expenses of whatsoever nature incurred by the Custodian in relation to its duties and responsibilities under this Agreement.
- G.** Endorse and collect all cheques, drafts or other orders for the payment of money received by the Custodian for the account of the Client.

6. POWERS OF THE CUSTODIAN

The Custodian shall have the following powers exercisable on behalf of the Client for the Custody Account at such time and in such manner as it may in its discretion think fit for the purposes of performing the duties and responsibilities set out in Clause 5 of this Agreement. The Client hereby appoints Custodian as its Attorney to do the following acts and deeds:-

- A.** To do or omit all such acts or things as the Custodian in its discretion considers being necessary or desirable in order to perform its duties there under or to comply with any law, order, regulation or direction of any governmental or regulatory authority.
- B.** To appoint any agent, nominee, sub-custodian or any person operating a depository or clearing system to take delivery of and retain and/or be registered as nominee of any of the Investments and to pay the fees, costs, commissions and other expenses for such agent, nominee, sub-custodian or person out of the Investments
- C.** Generally to employ agents, advisors, attorneys, brokers, dealers and managers in any part of the world and pay their fees, costs, commission and other expenses out of the investments.
- D.** To pay any taxes or other fiscal impositions in any part of the world in respect of the Investments or any of them or any income thereof or any transaction entered into by or on the instructions of the Authorised Person on behalf of the Client for the Custody Account and whether or not enforceable against the Custodian and to pay such taxes or impositions out of the Investments, provided that the Custodian shall inform the Client of the payment of any such taxes or impositions within reasonable period of time.
- E.** To execute and deliver such certificates in connection with the transfer and/or delivery of the Investments as may be required under the laws of any jurisdiction to exempt from any tax or duty on any such transfer and/or delivery which is otherwise entitled to be so exempted.
- F.** To operate the bank account (cash account) of the Client opened with Kotak Mahindra Bank.

7. REGISTRATION OF INVESTMENTS

- (A)** Unless otherwise instructed by the Authorised Person, the Custodian shall register all Investments in respect of which registration shall be necessary, in the name of the beneficial owner. In addition, and without prejudice to the generality of the foregoing, the Custodian deposit Investments with, and hold any Investments in, any securities depository or clearing system on such terms as such securities depository or clearing system customarily operates. All expenses of whatsoever nature incurred by the Custodian in effecting such registration shall be payable by the Client.
- (B)** The Client shall from time to time furnish the Custodian with appropriate instruments to enable the Custodian to hold or deliver in proper form for transfer, or to register, any Investments which the Custodian may hold for the account of the Client and which may from time to time be registered in the name of the Client.
- (C)** The Custodian shall keep or cause to be kept such books, records and statements as may be necessary to give a complete record of all cash and Investments held by the Custodian and transactions carried out by the Custodian on behalf of the Client.
- (D)** The Client hereby acknowledges that prior to the Client becoming the registered owner of any of the Investments, the Custodian may not be in a position to carry out all of the obligations imposed upon the Custodian and the Client shall indemnify and hold the Custodian harmless from and against all claims which the Custodian may suffer or incur as a result of the Client not becoming the registered owner of any Investments.

8. VOTING AND OTHER ACTION

The Custodian shall not exercise any votes attaching to the Investments for the account of the Client, except in accordance with the Authorised Person's instructions.

9. TAXES

- A.** The Client shall pay or reimburse the Custodian from time to time on demand for any stamp duties, levies imposed penalties or other taxes payable upon transfers or deliveries of Investments made hereunder and the Custodian is hereby authorised to debit the Cash Account for such amounts.
- B.** The Custodian shall execute ownership and other certificates and affidavits for all fiscal tax and other purposes from time to time in connection with Investments delivered to or by the Custodian or to the Custodian's order under the terms of this Agreement and shall pay any taxes which are required to be paid in connection therewith (all such payments being debited to the account of the Client) and shall make applications and reports to the competent taxation authority and other authorities under the local laws, treaties, agreements or conventions (if any) of any jurisdiction in which the Investments are registered, in order to secure any tax or other privileges and benefits to which the Client is or may be entitled in connection with such Investments (including, without prejudice to the generality of the foregoing, to exempt from taxation any exemptible transfers and/or deliveries of any such Investments or in connection with the collection of interest and dividends thereon).

10. RESTRICTIONS ON DEALINGS

- A.** The Custodian shall ensure that the Custodian shall not deal as beneficial owner on the sale or purchase of Investments to or from the Client, or, without the consent of the board of directors of the Client, otherwise deal with the Client than as principal.
- B.** Nothing herein contained shall prevent the Custodian from becoming owner of shares in the Client and holding, disposing or otherwise dealing with the same, with the same rights which the Custodian would have had if the Custodian were not providing custodial services pursuant to this Agreement. The Custodian may buy, hold and deal in any Investments upon the Custodian's own account notwithstanding that such investment or similar investments may be held by or for the account of the Client.

11. FEES

- A.** The Client shall pay charges, fee, remuneration, by whatever name called, to the Custodian for its services under this Agreement at the rate as may be agreed in writing between the Custodian and the Client from time to time.
- B.** The Custodian shall also be entitled and Client shall pay all out-of-pocket and third party expenses as per actuals.
- C.** The Custodian may revise annually the fees payable pursuant to Clause 11 (A) of this Agreement with prior intimation to the Client after taking into consideration transaction volumes, portfolio movements and market conditions.

- D. The Custodian shall be entitled to maintain sufficient liquidity amongst the Investments to pay fees charges and expenses out of the Cash Account as and when due.
- E. Any amounts payable by the Client to the Custodian pursuant to the provisions of this agreement be paid in the currency agreed between the Custodian and the Client at the commencement of this Agreement.
- F. All fees and reimbursement of expenses shall be paid in full, without set off, counterclaim or withholding, except that where any withholding is required by law an additional amount shall be paid so that the net amount received by the Custodian equals the full amount which would have been received had there been no withholding.

12. AGENTS

- A. The Custodian shall not be required to take any legal action in connection with the Investments unless fully indemnified to the Custodian's reasonable satisfaction against all Claims which the Custodian may incur in acting on behalf of the Client.
- B. The Custodian shall at the request of the Client take such legal action as the Client shall direct against the Custodian's agent if such action will or might result in the recovery of any amounts from such agent in respect of any losses incurred or suffered by the Client and arising directly or indirectly in connection with the acts, neglect or default of such agent, and to the extent that the Custodian shall recover any such amounts, the Custodian shall forthwith account to the Client in respect of the same.
- C. The Client hereby acknowledges that the Custodian may appoint agents, nominees and sub-custodians when necessary or in accordance with normal market practice in connection with the performance of the Custodian's services under this Agreement, and the Client agrees that to the extent that such indemnities as are contained herein are or may be applicable to the services to be provided by the Custodian's agents, nominees or sub-custodians such persons may rely on this Clause 12(C) and will be fully indemnified by the Client against the same as if named as a party herein with the same rights and obligations as the Custodian.

13. REPORTS

The Custodian shall deliver to the Authorised Person the reports containing the information as agreed between the Client and the Custodian from time to time.

14. LIABILITY AND INDEMNITY

- A. The Client, on its own behalf and on behalf of its customers who are the sole beneficial owners of all Investments delivered or to be delivered to the Custodian hereunder, hereby indemnifies and holds the Custodian harmless from and against all claims resulting from or arising in connection with the provision of services by the Custodian or by its agents, nominees, or sub-custodians under this Agreement, except in circumstances where the Custodian has a liability to the Client under gross negligence or wilful breach of duty on Custodian's part
- B. The Custodian shall not, in the absence of gross negligence or wilful breach of duty on the Custodian's part, be liable to the Client, the Client's customers, or to any shareholder of the Client for any act or omission in the course of or in connection with the provision of services by the Custodian or by its agents, nominees or sub-custodians (or by such sub-custodians' agents or

nominees) under this Agreement or for any claims which the Client may suffer or incur as a result or in the course of the discharge by the Custodian of the Custodian's duties under this Agreement or pursuant hereto.

- C. The Custodian shall be under no duty to supervise compliance with restrictions on the investment powers of the Client. Nevertheless, in taking or refraining from taking such actions, the Custodian shall be entitled to receive and act upon any advice of the Custodian's legal or other professional advisers and the Custodian shall not be liable for any claims arising from any action taken or thing done in good faith in reliance upon such advice.
- D. The Custodian shall not be held liable for or in respect of any loss or damage or failure to comply or delay in complying with its obligations hereunder which is caused directly or indirectly by any event or circumstance beyond the Custodian's reasonable control.
- E. Client shall indemnify Custodian and keep indemnified the Custodian for all the losses, damages, expenses, costs, liabilities and claims which it may suffer on account of acting on the instructions given by the Client in the manner set out in sub-paragraphs (I), (II), (III), (IV) or (V) of Clause 4(B).
- F. The Client shall at all times maintain sufficient balances in the cash account and the client should check for the available cash balance in their cash account held with KMBL before operating the cash account. Custodian of KMBL as Bank shall not be held liable for consequences of issuing debit instructions or attempting to withdraw funds by the Client without checking the available balance in the Bank Account.
- G. The Client understands, acknowledges and accepts that communication sent via facsimile machines, internet, diskettes or any other method over public lines is not encrypted, and that these transmission methods are not necessarily secure means of transmission and delivery of information, and that there are associated risks, including of breach of confidentiality, possible unauthorized alteration and / or unauthorized use, and failure of Communication. The Client agrees to exempt the Custodian from any and/or all responsibility in this regard including as to any misuse of communication, and to hold the Custodian harmless for any loss or cost that the Client or the Custodian may incur due to the same and any error, delay or problem in transmission or otherwise.

15. APPROVAL OF PUBLICATIONS

The Client shall deliver to the Custodian for approval prior to the issue thereof a copy of all statements, notices, circulars and advertisements issued on behalf of or relating to the Client in which the Custodian's name or any reference to the Custodian shall or will appear and any such publication not approved in writing by the Custodian shall not be published by the Client and the Client hereby undertakes that no such statement, notice, circular or advertisement will be published and that no monies will be raised nor any shares of the Client issued unless and until such consent and permission has been obtained in connection therewith.

16. BOOKS AND RECORDS

The Custodian's books and records pertaining to the services under this Agreement (excluding such books and records as relate principally to the Custodian's activities for itself or other clients, as to the contents of which the Client will, if necessary, accept the certificate of the Custodian) shall be open, with prior intimation of not less than 2 working days, to inspection and audit at reasonable times by the auditors of the Client.

17. TERMINATION

- A.** This Agreement shall continue in force until terminated by either party giving to the other not less than Sixty (60) days' notice in writing expiring at any time provided that either party may forthwith terminate this appointment by notice taking immediate or subsequent effect in any one of the following events:-
- I.** the other party has broken or is in breach of any material term of this Agreement which shall not have been remedied within thirty (30) days after service of written notice requiring the same to be remedied or;
 - II.** the other party shall go into liquidation, a resolution is passed for its winding up, or a receiver or official administrator or similar officer is appointed over any assets of that party (except a voluntary liquidation for the purpose of reconstruction or amalgamation on terms previously approved in writing by the other party).
- B.** Upon termination of this Agreement, the Custodian shall at the option of the Client either deliver the Documents of Title and cash in the Custodian's custody hereunder to the Client, or to a bank or agent of the Client's selection provided, however, that the Custodian shall not be required to make any such delivery or payment until full payment shall have been made by the Client for all the Custodian's fees, costs and expenses due to the Custodian hereunder, including reasonable expenses incurred in connection with such delivery of Documents of Title and cash.

18. CONFIDENTIALITY

- A.** Neither the Custodian nor the Client shall, subject to sub-clause (b) below, either before or after the termination of this Agreement disclose to any person not authorised by the relevant party to receive the same information relating to such party and to the affairs of such party of which the party disclosing the same shall have become possessed during the period of this Agreement and each party shall prevent any such disclosure as aforesaid.
- B.** The Client agrees and acknowledges that the Custodian is authorised to disclose any information regarding the Client and its account relationship and/or its accounts and business with the Custodian or any subsidiary of the Custodian or any of its holding companies (including any ultimate holding company) or any related company (being a company in which an equity interest is held by any of the foregoing) (together "Bank Group Member") obtained under this Agreement or any other agreement with a Bank Group Member to any or all of (i) any actual or proposed assignee of the Custodian, or participant or sub-participant in or transferee of any of its rights in relation to the Client; (iii) any office/branch of a Bank Group Member; (iv) any agent, independent contractor, third party service provider or representative of a Bank Group Member under a duty of confidentiality to the Custodian, or such subsidiary, holding company, ultimate holding company or related company; (v) any relevant supervisory or regulatory authority or court of law; (vi) any person when required to do so pursuant to subpoena or other court process issued out of any applicable jurisdiction; and (vii) any person when otherwise required to do so in accordance with the laws of any applicable jurisdiction. The Client also agrees and acknowledges that the Bank Group Member may transfer any of the above information to any party to whom it is authorised to disclose the same referred to above notwithstanding that such party's principal place of business is outside of the Client's country of establishment/incorporation or that such information following disclosure will be collected, held, processed or used by such party in whole or part outside of the Client's country of establishment/ incorporation.

19. MISCELLANEOUS

- A.** Except for the payment of the Custodian's fees and expenses due pursuant to the provisions of this Agreement, neither the Custody Account nor any credit balance in the Cash Account shall be

subject to any charge, security interest, lien or claim of any lien (hereinafter collectively called "claims") in favour of the Custodian or any other institution with whom the Investments or any part thereof in the Custody Account may be maintained as provided in this Agreement or any creditor of the Custodian or such other institution, including a receiver, trustee in bankruptcy or similar officer. The Custodian shall provide the Client with prompt notice of any attempt by any party to assert any claims against the Custody Account or the Cash Account.

- B. Deposits in any Cash Account received by the Custodian are, unless the Custodian agrees to the contrary, payable only at branches of the Custodian in that country. Deposits in any Cash Account will be payable subject to any events of force majeure prevailing from time to time in the country the Cash Account is held.
- C. Any Schedules to this Agreement shall be contractual when construing the provisions of this Agreement but in the event of any conflict or ambiguity between the provisions of this Agreement and the Schedules, the provisions of this Agreement shall prevail.
- D. For the purposes of this Agreement; any reference to "person" means any individual and any organisation, institution or other body of persons whether corporate or non corporate.
- E. The Client agrees that the Custodian shall be under no obligation to disclose to the Client any fact or thing of which the Custodian or any of its officers, employees or agents may at any time become aware except as expressly provided hereunder.
- F. Unless expressly provided to the contrary in this Agreement, a person who is not a party to this Agreement has no right to enforce or to enjoy the benefit of any term of this Agreement. Notwithstanding any term of this Agreement, the consent of any person (other than the Custodian and the Client) is not required to rescind or vary this Agreement at any time.
- G. If, in the course of performing its duties under this Agreement, the Custodian provides any services to the Client and receives any rebate or commission from any person in connection with the provision of such services, the Client agrees that the Custodian shall be entitled to retain such rebate or commission for the Custodian's own account and shall not be required to share with, or pay over to, the Client all or any part of any sum so received.
- H. The Client agrees to execute further documents as may be required by the custodian to enable it to perform its duties and obligations under this agreement.
- I. The Client declares that that any foreign exchange transaction entrusted to the Custodian, do not and will not involve, and were not and will not be designed for the purpose of any contravention of or evasion of the provision of The Foreign Exchange Management Act, 1999: [section 10(5), Chapter III of the FEMA 1999] or of any rule, regulation, notification, direction or order made thereunder or pursuant thereto. The Client agrees and undertakes to provide such information / documents as will reasonably satisfy the Custodian about such transactions, and understands that refusal to comply with any such requirement or the making of unsatisfactory compliance therewith, shall, if the Custodian has reason to believe that any contravention/evasion is contemplated, cause the Custodian to report the matter to the Reserve Bank of India.

20. NOTICES

- A. Subject to any provision to the contrary in this Agreement, any notice or communication hereunder may be given by post (recorded delivery if inland and airmail if overseas), or any other electronic means to the other party at:

- I. in the case of the Client, such address(es) as appears at the head of this Agreement; and
 - II. in the case of the Custodian, at the address of the branch, office to which the notice or communication relates; or to such other address as is notified for the purpose.
- B.** Any written notice or communication shall be deemed to be duly served:
- I. if delivered by hand, at the time of delivery;
 - II. if posted by recorded delivery post, when delivery is recorded;
 - III. if posted by airmail, 7 days after having been posted; and
 - IV. if sent by telex or facsimile message or other electronic means, at the time of transmission; except that if a notice or other communication would be deemed to be delivered under the above provisions after 5 p.m. on any day or at any time on a Saturday or Sunday or a day which is a public holiday in the place of delivery, it shall be deemed instead to have been delivered at 9 a.m. on the next day which is not a Saturday, Sunday or such a public holiday.

21. GOVERNING LAW

- A.** This Agreement shall be governed by and construed in accordance with the laws of India and the parties hereby irrevocably submit to the non-exclusive jurisdiction of the courts of India.
- B.** Notwithstanding any other provision of this Agreement, if the Custodian at any time or times shall determine that because of any political, economic, military, legislative, fiscal or other circumstance in any country, region state or territory in which the Custodian is providing its services under this Agreement the Investments may be adversely affected, or if it shall appear to the Custodian to be in the interest of the Client so to do, then the Custodian shall as to the whole or any part of the Investments have authority to take such action as it shall determine to be expedient including, without limitation to the foregoing, authority to appoint a successor custodian in another jurisdiction, to transfer the custody of the Investments to another jurisdiction and to change the governing law of this Agreement.
- C.** So often as any action as aforesaid shall be taken the Custodian may at any time or times thereafter by instrument in writing make such consequential alterations or additions to the provisions of this Agreement as the Custodian may consider necessary or desirable to the intent that this Agreement shall continue to be valid and effective and the Custodian shall have authority to execute such instrument for and on behalf of the Client.

22. POWER OF ATTORNEY

The Client hereby appoints the Custodian as its attorney, with full power, in the name of the Client, to take all necessary action, whether in the nature of legal proceedings or otherwise, to effect any thing, matter or act to be done by the Custodian on behalf of the Client, in accordance with this Agreement. Client does hereby, for itself, its executors and administrators agree to ratify and confirm all and whatsoever Custodian, as its Attorneys shall do or purport to do or cause to be done by virtue of such powers granted to it by these presents.

For and on behalf of KOTAK MAHINDRA BANK LTD.

Signed by: _____
Name Signature Date

In the presence of:

Signed by: _____
Name Signature Date

For and on behalf of

Signed by: _____
Name Signature Date

Name Signature Date

In the presence of:

Signed by: _____
Witness Name Signature Date

Place:

POWER OF ATTORNEY

TO ALL TO WHOM THESE PRESENTS SHALL COME, I/WE. _____ an individual(s)/a company/Trust, residing at _____/ incorporated under the _____ /constituted under the Indian Trust Act, 1982/Bombay Public Trust Act, 1950, having its registered office at _____ through its authorized signatory(ies) _____/ represented by its Trustees _____ and authorized to invest in Indian stock markets ("**the Grantor**");

AND WHEREAS the Grantor entered into a Portfolio Management agreement with _____ having its office at _____ to act as portfolio manager;

AND WHEREAS the Portfolio Manger has also entered into a Custodial Services agreement with Kotak Mahindra Bank Limited having its office at **Kotak Infiniti, 6th Floor, Zone IV Building No. 21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad (E), Mumbai - 400 097** to act as Local Custodian in India to maintain the pool level custody account, bank account and depository account with the Local Custodian;

AND WHEREAS the Grantor in relation to the Portfolio Management Agreement has also opened the Depository Participant account and Cash Account with the Local Custodian and in terms of the Portfolio Management Agreement has authorized the Portfolio Manager to give instructions for operation of the DP account and Cash Account maintained with the Local Custodian.

AND WHEREAS the transactions intended to be completed warrant a Power of Attorney to be granted in favour of Local Custodian;

NOW KNOW YE ALL AND THESE PRESENTS WITNESS THAT WE, _____ hereby make, constitute and appoint Kotak Mahindra Bank Limited, **Kotak Infiniti, 6th Floor, Zone IV Building No. 21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad (E), Mumbai - 400 097** , hereinafter referred to as the "Attorney", as our true and lawful attorney, in our name and on our behalf to do, subject to the restriction set out below, any or all of the following acts, deeds and things, that is to say:

(Reference to the term "securities" shall for the purpose of these presents include in addition to the normal commercial meaning thereof, dematerialized and/or rematerialized balances, dematerialized and/or rematerialized securities and statements pertaining to such dematerialized and/or rematerialized balances.)

- 1) To receive, deliver endorse, dematerialize, rematerialize or otherwise transfer and assign all securities issued by any Government or local authorities, shares, stocks or debentures in any company or corporation, whether incorporated in India or in any other country including the said Attorney or any other stocks, funds, debentures and securities of any description, including any units issued by any unit trust or mutual fund (hereinafter referred to as "securities") which do now or shall hereafter stand in our name which we may now or at any time hereafter acquire.

- 2) To accept and sign transfer unto our name or in the name of any other person any securities, dematerialized/rematerialized balances/statements.
- 3) To apply for and accept allotments of any securities, rights, bonus issues or its equivalent in dematerialized form.
- 4) To open and operate upon such accounts as may be designated by us for the purpose of giving effect to the powers set out in these presents and/or in the Custodial Services Agreement.
- 5) To demand, recover, enforce payment of, collect, receive and give good and sufficient receipts, discharges and indemnities for and in respect of all dividends, interest, income debts, principal monies, interest and any sums due under any such investments, securities, rights and things to which we are or may be entitled whether solely or jointly with any other person or persons or corporation.
- 6) To sign and endorse all cheques, promissory notes, bills of exchange or other orders for the payment of money to which the signature or endorsement of or on our behalf may be needed or deemed expedient.
- 7) To sign, seal, execute, deliver and to do such deeds, transfer, agreements, receipts, releases, discharges, instruments, application, contracts, transfer deeds, surrenders, dividend mandates or other documents including "StockInvest" and Fixed Deposit applications, acts and things as may be necessary in relation to the powers hereby granted or any of them.
- 8) A. To issue SGL Transfer Forms on its Constituent SGL Account with the Reserve Bank of India and to debit the same to our securities account held with Kotak Bank
B. To receive SGL Transfer Forms for deposit into its Constituent SGL Account with the Reserve Bank of India and to credit the same to our securities account held with Kotak Bank
C. To submit requests to the Reserve Bank of India for surrender of securities with a view to having the same credited to its Constituent SGL Account with the Reserve Bank of India.
D. To submit requests to the Reserve Bank of India for issue of securities in the form of Government Promissory Notes or Stock Certificates by debit to its Constituent SGL Account with the Reserve Bank of India.
- 9) To perform all such acts at any time as may be deemed by our attorney to be advisable including without limitation the generality thereof: executing and delivering indemnities, guarantees, receipts and/or other documents as may be necessary or desirable.
- 10) To endorse and transfer to the said Attorney, any securities of any description, whatsoever.
- 11) To present for payment and collect the amount payable upon all securities which may mature or be called, redeemed or retired or otherwise become payable.
- 12) To surrender securities in temporary form for definitive securities.

- 13) To hold all stock dividends, rights and similar securities with respect to any securities held by it.
- 14) To deliver securities/dematerialized balances/statements in exchange for other securities or cash issued or paid in connection with the liquidations, re-organization, re-financing merger, consolidation or re-capitalization of any corporation or upon the exercise of any rights or conversion privileges.
- 15) To make such transfers or exchanges of the assets held by us.
- 16) Generally, to act on the premises as fully and effectually as we could act if personally present
- 17) To take all necessary actions, including signing of all necessary applications and other documents, for the remittance to us in US Dollars (or other convertible currency) the sale proceeds of any shares, bonds and securities sold by us or sold on our behalf.
- 18) To apply for and carry out the necessary procedures for receiving tax exemption under the relative provisions of the income-tax laws, or under the Rules, notifications or order made thereunder, or under the relevant Avoidance of Double Taxation Treaty, if any.
- 19) To receive and transmit to us notices of Shareholders' meetings, dividend notices and any other related information.
- 20) To attend and vote or appoint any person to attend and vote as our proxy at any meetings of the company and/or its creditors and to effect, sanction or oppose any exercise or modification of rights relating to the said investments or any of them, in accordance with our instructions.
- 21) To make applications to any regulatory agencies in India for purchase or acquisition in any other manner or for sale or transfer of any securities or for such purpose as the attorney may consider appropriate, and to act, appear in any legal proceedings for or against us and to retain any lawyers, though not bound to do so.
- 22) To appoint a substitute/s and remove him at any time as the Attorney may consider appropriate.
- 23) To delegate to such person/body corporate to be appointed Constituted Attorney in our name and that of our attorneys with the power to do all acts, things and deeds set out in these presents.
- 24) To concur with any other person or persons or corporations in the doing of any act or thing hereby authorized, including appointment of legal advisors, on our behalf and in our name sign and execute Vakalatnamas, Pleadings, Affidavits and appeals and to commence or defend any action in relation to the powers hereby granted as our attorneys may deem fit.
- 25) To make and file proofs of claim and generally to represent us in any liquidation, bankruptcy, or insolvency all in relation to the aforesaid investments or any of them.
- 26) To sign and execute all such agreements, instruments, papers, documents, deeds, writing, forms as may be necessary or deemed expedient by the Attorney

to comply with the Bye-Laws and Business Rules of the National Securities Depository Limited, SEBI (Depository & Participants) Regulations 1996 and all other rules, regulations of any other statutory or regulatory body or authority.

It is hereby declared that since this Power of Attorney is given to Kotak Bank which is a body corporate, the powers herein may be exercised by Kotak Bank through any of its employees.

And we hereby ratify and confirm and covenant for ourselves, our successors and assigns to ratify and confirm all and whatsoever shall be lawfully done in the premises in virtue of these presents including in such confirmation whatsoever shall be done in the between the time of revocation by any means of these presents and the time of such revocation becoming known to the said attorney and anything which shall be done after our winding up/liquidation and upon such winding up/liquidation becoming known to our attorney.

And it is hereby declared that the said Attorney in exercising the powers hereby conferred shall conform to the regulations and directions for the time being imposed on or given to the said Attorney by us, provided always that no person dealing with the said Attorney shall be concerned to see or inquire whether the said attorney is or is not acting in accordance with such regulations and directions and not withstanding any breach of such regulations and directions committed by the said Attorney or in regard to any act, deed or instrument, the same shall, as between us and the person dealing with the said Attorney, be valid and binding on us to all intents and purposes. And it is hereby also declared that the powers to be conferred shall not be determined or effected by the fact of us acting either personally or through another on the premises.

IN WITNESS WHEREOF, our Common Seal is hereunto affixed at , on this ...th day of in the year 200...

In the presence of _____

WITNESS: _____

The above signatures have been affixed in the presence of _____ a Notary Public duly commissioned and practicing in the Republic of, having his/ her office at

Notary Public

We Accept

Kotak Mahindra Bank Limited
(The Attorney)

Annexure – J
PART I - KNOW YOUR CLIENT (KYC) APPLICATION FORM (For Individuals)

Kotak Mahindra Bank Limited Kotak Infiniti, Building No. 21, Infinity Park, General A K Vaidya Marg, Malad (E), Mumbai - 400 097																								
Please fill this form in ENGLISH and in BLOCK LETTERS																								
A. IDENTITY DETAILS										Photograph Please affix your recent passport size photograph <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;">Signature Across photograph</div>														
1	Name of the Applicant																							
2	Father's / Husband's Name																							
3	a) Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	b) Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married	c) Date of Birth	D	D	M	M	Y	Y	Y	Y											
4	a) Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Other (Please specify, _____)			a) Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident <input type="checkbox"/> Foreign National																		
5	a) PAN													b) Aadhaar Number, if any										
6	Specify the proof of identity submitted			<input type="checkbox"/> PAN card <input type="checkbox"/> Any other (Please specify; _____)																				
B. ADDRESS DETAILS																								
1	Residence / Correspondence Address			<input type="checkbox"/> Correspondence Address				<input type="checkbox"/> Residence Address																
				_____ _____ _____																				
				City/town/village			PIN Code																	
				State			Country																	
2	Specify the proof of address submitted for Residence / correspondence address																							
3	Contact Details			Tel. (Off.)			Tel. (Res.)																	
				Fax No.			Mobile No.																	
				Email ID																				
4	Permanent Address (If different from above. Mandatory for Non-Resident Applicant to specify overseas address)			_____ _____ _____																				
				City/town/village			PIN Code																	
				State			Country																	
C. DECLARATION																								
I hereby declare that the details furnished above are true and correct to the best of my knowledge and 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.																								
Signature of the Applicant _____						Date		D	D	M	M	Y	Y	Y	Y									

FOR OFFICE USE ONLY														
Sr. No.	Particulars													
1	<input type="checkbox"/> Originals verified and Self-Attested Document copies received													
2	In-Person-Verification (IPV) details:													
	a)	Name of the person doing IPV												
	b)	Designation												
	c)	Name of Organization												
	d)	Signature												
e)	Date	D	D	M	M	Y	Y	Y	Y					
Name & Signature of the Authorised Signatory							Seal/Stamp of the intermediary							
Date										D	D	M	M	Y

Annexure – J
PART I - KNOW YOUR CLIENT (KYC) APPLICATION FORM (For Individuals)

Kotak Mahindra Bank Limited Kotak Infiniti, Building No. 21, Infinity Park, General A K Vaidya Marg, Malad (E), Mumbai - 400 097																						
Please fill this form in ENGLISH and in BLOCK LETTERS																						
A. IDENTITY DETAILS										Photograph												
1	Name of the Applicant									Please affix your recent passport size photograph <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 0 auto;">Signature Across photograph</div>												
2	Father's / Husband's Name																					
3	a) Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	b) Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married	c) Date of Birth	D	D	M	M	Y	Y											
4	a) Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Other (Please specify, _____)			a) Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident <input type="checkbox"/> Foreign National																
5	a) PAN											b) Aadhaar Number, if any										
6	Specify the proof of identity submitted			<input type="checkbox"/> PAN card <input type="checkbox"/> Any other (Please specify; _____)																		
B. ADDRESS DETAILS																						
1	Residence / Correspondence Address	<input type="checkbox"/> Correspondence Address				<input type="checkbox"/> Residence Address																
		_____ _____ _____																				
		City/town/village				PIN Code																
		State				Country																
2	Specify the proof of address submitted for Residence / correspondence address																					
3	Contact Details	Tel. (Off.)				Tel. (Res.)																
		Fax No.				Mobile No.																
		Email ID																				
4	Permanent Address (If different from above. Mandatory for Non-Resident Applicant to specify overseas address)	_____ _____ _____																				
		City/town/village				PIN Code																
		State				Country																
C. DECLARATION																						
I hereby declare that the details furnished above are true and correct to the best of my knowledge and 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.																						
Signature of the Applicant _____										Date		D	D	M	M	Y	Y	Y	Y			

FOR OFFICE USE ONLY																	
Sr. No.	Particulars																
1	<input type="checkbox"/> Originals verified and Self-Attested Document copies received																
2	In-Person-Verification (IPV) details:																
	a)	Name of the person doing IPV															
	b)	Designation															
	c)	Name of Organization															
	d)	Signature															
e)	Date									D	D	M	M	Y	Y	Y	Y
Name & Signature of the Authorised Signatory _____										Seal/Stamp of the intermediary							
Date												D	D	M	M	Y	Y

**ANNEXURE A
DECLARATION CUM UNDERTAKING**

To, Kotak Mahindra Bank Ltd.

I _____ Individual/karta of _____ residing at _____ declare that: **X**

1. My residential status under the Income Tax Act, 1961 for the Financial Year _____ is 'Nonresident' and shall continue to be otherwise informed. I undertake to inform Kotak Mahindra Bank Ltd (Kotak), immediately upon any change of my residential status. **X**

2. My Permanent Account Number (PAN) allotted under Income Tax Act., 1961 is _____ **X**

3. I am tax resident of _____ (Country) and shall continue to be so unless otherwise informed by me in writing. My Tax Identification No [corresponding to Permanent Account Number (PAN)] is _____ in _____ (Country). The following proof of my tax residency is attached herewith.

a. Copy of tax residential certificate issued by the tax/competent authority of country of residence. **AND/OR X**

b. Copy of Tax Identification number certificate issued by the tax/competent authority of country of resident. **AND/OR**

c. Copy of Accountant's/tax attorney's certificate duly certifying the country of my/our tax residence. **AND/OR**

d. Copy of my/our latest tax returns/forms filed in the said country of my/our residence.

4. The Place of assessment of my world income is _____ (Name of Country). **X**

5. I am the beneficial owner of the funds which are lying credited in my Portfolio Investment Scheme (PINS) bank account No. _____ and consequently the beneficial owner of the investments made from that account. **X**

6. The shares/securities are held/will be held by me as investment and not as any business asset and that I am not dealing or trading in them.

7. I do not have any permanent establishment in India.

8. I hereby authorize you to pay Income tax on my behalf in respect of the gains made by me on such investment transactions at the applicable enacted rates.

9. In case it is found that the tax actually payable has either not been paid or has not been paid in full, I undertake to pay the said amount of tax along with interest found due in accordance with the provision of the Income-tax Act, 1961.

10. Further, it is hereby declared that Kotak is not acting as an agent on my/our behalf and the services rendered by Kotak are principal to principal basis and it shall not be deemed to create any fiduciary or agency relationship between me/us and Kotak. Further, it is not intended to confer upon third party any rights or remedies.

11. I undertake (if called upon by the tax authorities of India) to submit the requisite documents etc. for enabling the said Authorities to determine the nature and amount of income from the remittance made from my above said PINS bank account, as well as documents required for determining my liabilities under the provisions of Income Tax Act, 1961.

12. I hereby agree to indemnify and keep indemnified M/s. KOTAK MAHINDRA BANK LTD saved and harmless against all/any claims, loss, damages, prosecution made or suffered, against/by the Bank due to non/lower payment of tax on the basis of this declaration. If the Bank is required to pay the said tax or any interest/penalty, I agree to reimburse the same and the liability in this regard will be borne by me.

13. I am a person resident outside India as per the provisions of Foreign Exchange Management Act (FEMA) and the statements and information given above are true and correct and no relevant information has been concealed.

14. This document is subject to the laws of India and jurisdiction of the Courts of Mumbai.

Signature: _____

(Mr. _____)

Date: _____

Place: _____

Witness 1(Customers Side)

Witness 2(Bank Side)

Signature: _____

Signature: _____

Name: _____

Name: _____

Address: _____

Address: _____

Note: Initials required wherever "X" is marked

On letterhead of client

Date:

To:

Head – Custody Services
Kotak Mahindra Bank Limited
Kotak Infiniti, 6th Floor
Zone IV Building No. 21, Infinity Park
Off Western Express Highway
General A K Vaidya Marg, Malad (E)
Mumbai - 400 097

Sub: i) Instructions for communication in relation to the depository and bank accounts opened with Kotak Mahindra Bank Limited

ii) Instructions for communication in relation to fund accounting services provided by Kotak Mahindra Bank Limited (if opted for, by the Portfolio Manager).

Ref: Depository Account No. _____ ; Bank account No. _____ ; and PAN Card No. _____.

**4A & 4B**

We draw your attention to our aforesaid depository and bank account opened in the name of _____ with Kotak Mahindra Bank Limited.

We also wish to inform you that we have entered into a portfolio management agreement with _____ (“the Portfolio Manager”) having its office at _____ to act as Portfolio Manager and the Portfolio Manager has also entered into a Custody Agreement with Kotak Mahindra Bank Limited having its office at Kotak Infiniti, 6th Floor, Zone IV Building No. 21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad (E), Mumbai - 400 097 to act as local custodian in India to maintain the pool level custody account, bank account and depository account with the local custodian.

Pursuant to the portfolio management agreement entered into between us and the Portfolio Manager and the power of attorney granted by us in favour of the Portfolio Manager, I / We hereby instruct and authorize Kotak Mahindra Bank Limited to send all the reports / statements etc pertaining to the above mentioned depository, custody and bank account directly to the Portfolio Manager acting in the capacity of our attorney, and that we would receive the complete necessary reporting from the Portfolio Manager.

I/We hereby further authorize Kotak Mahindra Bank Limited to provide the distributor (whose names and details will be provided to Kotak Mahindra Bank Limited by the Portfolio Manager from time to time), at the request of the Portfolio Manager, an online direct access to view our data and performance reports (including holding statement, bank statement, _____ (NAV), trial balance, transaction statement etc.) generated in relation to the fund accounting services availed / to be availed by the Portfolio Manager for our benefit. We are aware of the risks associated with such online access to our data and reports being provided to the distributors and having knowledge of the same, we hereby assume and bear all the risks and consequences associated thereto and Kotak Mahindra Bank Limited shall not under any circumstances whatsoever (whether mentioned herein or not), be held liable in this regard. The instruction/authorization in this para will be operative only when the Portfolio Manager opts to avail fund accounting services provided by Kotak Mahindra Bank Limited (for our benefit) and in relation to the said services have executed the relevant documentation as required by Kotak Mahindra Bank Limited.

I/ We request you to please carryout the instructions with immediate effect.

Thanking you,
Yours truly,

**3A & 3B**

Account Holder

(_____ Name of Account Holder)

FATCA / CRS DECLARATION FOR INDIVIDUAL ACCOUNTS (Including Sole Proprietor)

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 _____

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 equivalent is yet available or has not yet been issued, please provide an explanation below:

<p>Declaration & Acknowledgement</p>	<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	DDMMYYYY	Authorized by	

FATCA / CRS DECLARATION FOR INDIVIDUAL ACCOUNTS (Including Sole Proprietor)

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 _____

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 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 intimate the Bank promptly, i.e., within 30 days.**

Towards compliance with such laws, the Bank may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, the Bank may also be constrained to withhold and pay out any sums from my account or close or suspend my account(s).

I also understand that the account will be reported if any one of the aforesaid FATCA / CRS criteria for any of the account holders i.e. primary or joint are met.

Customer Signature

Date

Bank Use Section:

Signature Verified by

Sign & Emp Code

Receiver's Stamp

Documents sent to CPC/RPC on

DDMMYYYY

Authorized by

PLEASE FILL THE FORM IN BLOCK LETTERS AND BLACK INK

Preferred Home Branch _____ Employee Code applicable only for Kotak Bank Staff OPTY ID _____

Purpose	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Third Party Products	<input type="checkbox"/> Other Services
	<input type="checkbox"/> Current Account	<input type="checkbox"/> Life Insurance <input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Demand Draft <input type="checkbox"/> Kotak World Multi Currency Travel Card
	<input type="checkbox"/> Deposits	<input type="checkbox"/> General Insurance <input type="checkbox"/> Non-MF Investments	<input type="checkbox"/> NEFT <input type="checkbox"/> Misc. Remittance
		<input type="checkbox"/> Best Compliment Card	<input type="checkbox"/> Others _____

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

*CKYCR New Existing – No Change Existing – Update Change Update CKYCR Change Local Global
Local change will not be updated in Central KYC Repository (CKYCR) and will only be applicable to Kotak Mahindra Bank Limited

*Name Title (First Name) (Middle Name) (Last Name) (Upto 40 characters only)

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

*DOB DD MM YY Minor Senior Citizen *Father / *Spouse Name (First Name) (Last Name)
(If PAN not available Father's Name Mandatory)

*Residential Status Residential Indian Foreign National *Citizenship Indian Others _____

*Gender Male Female Transgender *Education Non-Graduate Graduate Post Graduate Others _____

*Marital Status Single Married Others _____ *Annual Income 0 - 2 lakhs > 2 - 5 lakhs > 5 - 10 lakhs > 10 - 25 lakhs > 25 lakhs

Facebook ID _____ Twitter ID _____

*Occupation Type Service – Private Sector Public Sector Government Sector
 Professional Self Employed Retired Housewife Student Business Not Categorized

Permanent Address

Line 1 _____
 Line 2 _____
 Line 3 _____ Landmark _____
 *District _____ *City _____ *PIN Code _____
 *State _____ Telephone No. (STD) _____

Residence Address / Office Address

Line 1 _____
 Line 2 _____
 Line 3 _____ Landmark _____
 *District _____ *City _____ *PIN Code _____
 *State _____ Telephone No. (STD) _____

Preferred Mobile No. _____ Alternate Mobile No. _____

Preferred Email ID _____
(Monthly e-statements & alerts will be sent on email id mentioned here)

*Preferred Correspondence Address Permanent Address Residence Address Office Address

FATCA / CRS Declaration

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

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

Part B		
Address for Tax Residence <small>(Include City, State, Country and Pin code)</small>		
Country of Birth	Place within the Country of Birth	
<small>(In case Country of Birth is USA, however Nationality and Country of Tax Residency is other than USA, please provide documentary evidence)</small>		
Source of Wealth		Nationality
<small>Please list below the details, confirming ALL countries of tax residency/ permanent residency/ citizenship and ALL Tax Identification Numbers.</small>		
Country of Tax residency	Tax identification Number *	Tax identification Document (TIN or functional equivalent)
<small>*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:</small>		

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

SMS BANKING & ALERT FACILITY

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

Alert Type		SMS	E-mail	OR	Alert Type		SMS	E-mail
a) Daily Balance + Transaction and Value Added Alerts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		b) Weekly Balance + Transaction and Value Added Alerts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

CHANNEL ACCESS REQUEST

Phone Banking	Net Banking	Debit Card #
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Special Debit Card Type	For CPC Use
<input type="checkbox"/> Yes, I wish to personalize my Debit card with an image	Image Code <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> (To be filled by Branch, if applied for Image Card)

To apply for EMV Chip and PIN based card for Domestic usage only, **Please tick**

Default Debit Card will be EMV Chip and PIN enabled for International usage. For Privy League Customers default Debit Card will be Privy League Platinum / Signature Chip Card depending on the program chosen.

CUSTOMER DECLARATION

I hereby declare that the above information is true and correct to the best of my knowledge. I further agree that any false / misleading information given by me or suppression of any material fact will result in withholding declining of the transaction of the Bank. I do hereby authorize the Bank to conduct my Credit History verification with CIBIL or any other Credit Rating agency. I authorize the Bank to share my transaction details with regulatory / enforcement authorities whenever such information is called for. I authorize the Branch official to update the document details in the Bank records as per copies of documents submitted by me. **SMS BANKING & ALERT FACILITY:** I understand that Alert Facility enables me to receive alerts on my Email id and /or Mobile number regarding account transactions and maintenances. I further understand that New Alerts may be added from time to time. By selecting any of the options, I expressly consent and authorize the Bank to make Telephone calls and send SMS and / or Emails to inform me on any information or updates related to Bank's existing / new Product / Services. The said consent is valid till such time I withdraw the same in writing. In case I do not wish to receive information / updates, I will register myself for "Do Not Call" on the Bank's website www.kotak.com. I am aware that alerts that have been mandated by RBI and such alerts as deemed appropriate by the Bank will be sent even if I have not subscribed for the facility. I am further aware that the transactions & Value Added Alerts will be sent to the First Holder / Guardian for all individual accounts where the mode of operation is "Singly" or "Either/Survivor" and to all holders where mode of operation is "Jointly". I understand that charges for this services as mentioned in General Schedule of Feature and Charges will be levied. **MOBILE BANKING:** I agree and understand that Mobile Banking services will be activated if opted for Net Banking access / Debit Card.

SIGNATURE / THUMB IMPRESSION & PHOTOGRAPH

Affix latest Coloured
Passport Size
Photo

(Please sign in Black ink only)

Documents Section (BANK USE)

Document Name	ID Proof	Address Proof
Passport Number <input type="text"/>		
Passport Expiry Date <input type="text"/>		
Voter ID Card <input type="text"/>		
PAN <input type="text"/>		
Driving License <input type="text"/>		
Driving License Expiry Date <input type="text"/>		
E-UID(AADHAAR) <input type="text"/>		
NREGA Job Card <input type="text"/>		
Others (any document notified by the Central Government)		
Document Name:		
Number:		
Simplified Document No <input type="text"/>		
<input type="checkbox"/> Identity card with applicant's photograph issued by Govt. Dept.		NA
<input type="checkbox"/> Letter issued by a Gazetted Officer		
Simplified Document No <input type="text"/>		
<input type="checkbox"/> Utility Bill		
<input type="checkbox"/> Property or Municipal Tax Receipt		NA
<input type="checkbox"/> Bank account statement / Passbook		
<input type="checkbox"/> Pension or family pension payment orders (PPOs)		
<input type="checkbox"/> Letter of allotment of accommodation from employer issued by State or Central Government departments		
<input type="checkbox"/> Documents issued by Govt. Dept. of Foreign Jurisdiction / Foreign Embassy / Mission in India		

KYC Verification Carried Out By (BANK USE)

Emp. Name <input type="text"/>	
Emp. Designation <input type="text"/>	
Emp. Code <input type="text"/>	Emp. Branch <input type="text"/>
Date <input type="text"/>	Employee Sign
Approved By	
Sales Official <input type="text"/>	Branch Official <input type="text"/>
Category: <input type="checkbox"/> D <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> S <input type="checkbox"/> G <input type="checkbox"/> DS <input type="checkbox"/> DG	
Customer Segment: <input type="checkbox"/> RL <input type="checkbox"/> CB <input type="checkbox"/> *Risk Profile <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L	
Additional Info <input type="text"/>	(If Walk-in, then FI done by) (LOV's e.g. PEP, Illiterate, Blind etc. are available on intranet)
Source Code <input type="text"/>	LG Code / Promo Code <input type="text"/>
LC Code <input type="text"/>	LOB <input type="text"/>
RM Code <input type="text"/>	Corporate/Group Co. Code <input type="text"/>
Group Co. Emp Code <input type="text"/>	Branch Code <input type="text"/>
Classification <input type="text"/>	Sub-Classification <input type="checkbox"/> Key <input type="checkbox"/> Associate
<input type="checkbox"/> Authorization Letter 1 (only for Privy)	<input type="checkbox"/> Authorization Letter 2 (only for Privy)
*Account Type <input type="checkbox"/> Normal <input type="checkbox"/> Small <input type="checkbox"/> Simplified (for low risk customers)	
Branch / Acquisition staff has meet customer at communication address	
Employee Name (Emp ID) & Signature	

DOCUMENTS COLLECTED

<input type="checkbox"/> EMP_CERT	<input type="checkbox"/> Form 60	<input type="checkbox"/> CPV	<input type="checkbox"/> BC	<input type="checkbox"/> PASSBOOK
<input type="checkbox"/> MARRIAGE	<input type="checkbox"/> SPBS	<input type="checkbox"/> OTHERS		

RPC Stamps

RPC USE

FATCA Received <input type="checkbox"/> YES	FATCA Reportable <input type="checkbox"/> YES Country <input type="text"/>
Re-KYC <input type="checkbox"/> YES	CRN Created <input type="text"/>

PLEASE FILL THE FORM IN BLOCK LETTERS AND BLACK INK

 Preferred Home Branch _____ Employee Code applicable only for Kotak Bank Staff OPTY ID _____

Purpose	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Third Party Products	<input type="checkbox"/> Other Services
	<input type="checkbox"/> Current Account	<input type="checkbox"/> Life Insurance <input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Demand Draft <input type="checkbox"/> Kotak World Multi Currency Travel Card
	<input type="checkbox"/> Deposits	<input type="checkbox"/> General Insurance <input type="checkbox"/> Non-MF Investments	<input type="checkbox"/> NEFT <input type="checkbox"/> Misc. Remittance
		<input type="checkbox"/> Best Compliment Card	<input type="checkbox"/> Others _____

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

*CKYCR	<input type="checkbox"/> New	<input type="checkbox"/> Existing – No Change	<input type="checkbox"/> Existing – Update Change	Update CKYCR Change	<input type="checkbox"/> Local	<input type="checkbox"/> Global
	C-KYCR No _____					

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

*Name Title _____ (First Name) _____ (Middle Name) _____ (Last Name) _____ (Upto 40 characters only)

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

 *DOB DD MM YY YY Minor Senior Citizen *Father / *Spouse Name _____ (First Name) _____ (Last Name)
(If PAN not available Father's Name Mandatory)

 *Residential Status Residential Indian Foreign National *Citizenship Indian Others _____

 *Gender Male Female Transgender *Education Non-Graduate Graduate Post Graduate Others _____

 *Marital Status Single Married Others *Annual Income 0 - 2 lakhs > 2 - 5 lakhs > 5 - 10 lakhs > 10 - 25 lakhs > 25 lakhs

Facebook ID _____ Twitter ID _____

 *Occupation Type Service – Private Sector Public Sector Government Sector
 Professional Self Employed Retired Housewife Student Business Not Categorised

Permanent Address

 Line 1 _____
 Line 2 _____
 Line 3 _____ Landmark _____
 *District _____ *City _____ *PIN Code _____
 *State _____ Telephone No. (STD) _____

 Residence Address / Office Address

 Line 1 _____
 Line 2 _____
 Line 3 _____ Landmark _____
 *District _____ *City _____ *PIN Code _____
 *State _____ Telephone No. (STD) _____

Preferred Mobile No. _____ Alternate Mobile No. _____

 Preferred Email ID _____
(Monthly e-statements & alerts will be sent on email id mentioned here)

 *Preferred Correspondence Address Permanent Address Residence Address Office Address

FATCA / CRS Declaration

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

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

Part B		
Address for Tax Residence <small>(Include City, State, Country and Pin code)</small>		
Country of Birth	Place within the Country of Birth	
<small>(In case Country of Birth is USA, however Nationality and Country of Tax Residency is other than USA, please provide documentary evidence)</small>		
Source of Wealth	Nationality	
<small>Please list below the details, confirming ALL countries of tax residency/ permanent residency/ citizenship and ALL Tax Identification Numbers.</small>		
Country of Tax residency	Tax identification Number *	Tax identification Document (TIN or functional equivalent)
<small>*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:</small>		

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

SMS BANKING & ALERT FACILITY

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

Alert Type	SMS	E-mail	OR	Alert Type	SMS	E-mail
a) Daily Balance + Transaction and Value Added Alerts	<input type="checkbox"/>	<input type="checkbox"/>		b) Weekly Balance + Transaction and Value Added Alerts	<input type="checkbox"/>	<input type="checkbox"/>

CHANNEL ACCESS REQUEST

Phone Banking	Net Banking	Debit Card #	Special Debit Card Type	For CPC Use
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes, I wish to personalize my Debit card with an image	Image Code <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> (To be filled by Branch, if applied for Image Card)

To apply for EMV Chip and PIN based card for Domestic usage only, Please tick

Default Debit Card will be EMV Chip and PIN enabled for International usage. For Privy League Customers default Debit Card will be Privy League Platinum / Signature Chip Card depending on the program chosen.

CUSTOMER DECLARATION

I hereby declare that the above information is true and correct to the best of my knowledge. I further agree that any false / misleading information given by me or suppression of any material fact will result in withholding declining of the transaction of the Bank. I do hereby authorize the Bank to conduct my Credit History verification with CIBIL or any other Credit Rating agency. I authorize the Bank to share my transaction details with regulatory / enforcement authorities whenever such information is called for. I authorize the Branch official to update the document details in the Bank records as per copies of documents submitted by me. **SMS BANKING & ALERT FACILITY:** I understand that Alert Facility enables me to receive alerts on my Email id and /or Mobile number regarding account transactions and maintenances. I further understand that New Alerts may be added from time to time. By selecting any of the options, I expressly consent and authorize the Bank to make Telephone calls and send SMS and / or Emails to inform me on any information or updates related to Bank's existing / new Product / Services. The said consent is valid till such time I withdraw the same in writing. In case I do not wish to receive information / updates, I will register myself for "Do Not Call" on the Bank's website www.kotak.com. I am aware that alerts that have been mandated by RBI and such alerts as deemed appropriate by the Bank will be sent even if I have not subscribed for the facility. I am further aware that the transactions & Value Added Alerts will be sent to the First Holder / Guardian for all individual accounts where the mode of operation is "Singly" or "Either/Survivor" and to all holders where mode of operation is "Jointly". I understand that charges for this services as mentioned in General Schedule of Feature and Charges will be levied. **MOBILE BANKING:** I agree and understand that Mobile Banking services will be activated if opted for Net Banking access / Debit Card.

SIGNATURE / THUMB IMPRESSION & PHOTOGRAPH

Affix latest Coloured
Passport Size
Photo

(Please sign in Black ink only)

Documents Section (BANK USE)

Document Name	ID Proof	Address Proof
Passport Number <input type="text"/>		
Passport Expiry Date <input type="text"/>		
Voter ID Card <input type="text"/>		
PAN <input type="text"/>		
Driving License <input type="text"/>		
Driving License Expiry Date <input type="text"/>		
E-UID(AADHAAR) <input type="text"/>		
NREGA Job Card <input type="text"/>		
Others (any document notified by the Central Government)		
Document Name:		
Number:		
Simplified Document No <input type="text"/>		
<input type="checkbox"/> Identity card with applicant's photograph issued by Govt. Dept.		NA
<input type="checkbox"/> Letter issued by a Gazetted Officer		
Simplified Document No <input type="text"/>		
<input type="checkbox"/> Utility Bill		
<input type="checkbox"/> Property or Municipal Tax Receipt		
<input type="checkbox"/> Bank account statement / Passbook		NA
<input type="checkbox"/> Pension or family pension payment orders (PPOs)		
<input type="checkbox"/> Letter of allotment of accommodation from employer issued by State or Central Government departments		
<input type="checkbox"/> Documents issued by Govt. Dept. of Foreign Jurisdiction / Foreign Embassy / Mission in India		

KYC Verification Carried Out By (BANK USE)

Emp. Name <input type="text"/>	
Emp. Designation <input type="text"/>	
Emp. Code <input type="text"/> Emp. Branch <input type="text"/>	Employee Sign <input type="text"/>
Date <input type="text"/>	
Approved By	
Sales Official <input type="text"/> Sign, Code & Designation	Branch Official <input type="text"/> Sign, Code & Designation
Category: <input type="checkbox"/> D <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> S <input type="checkbox"/> G <input type="checkbox"/> DS <input type="checkbox"/> DG	
Customer Segment: <input type="checkbox"/> RL <input type="checkbox"/> CB *Risk Profile <input type="checkbox"/> H <input type="checkbox"/> M <input type="checkbox"/> L	
Additional Info <input type="text"/> (If Walk-In, then FI done by) (LOV's e.g. PEP, Illiterate, Blind etc. are available on intranet)	
Source Code <input type="text"/> LG Code / Promo Code <input type="text"/>	
LC Code <input type="text"/> LOB <input type="text"/>	
RM Code <input type="text"/> Corporate/Group Co. Code <input type="text"/>	
Group Co. Emp Code <input type="text"/> Branch Code <input type="text"/>	
Classification <input type="text"/> Sub-Classification <input type="checkbox"/> Key <input type="checkbox"/> Associate	
<input type="checkbox"/> Authorization Letter 1 (only for Privy) <input type="checkbox"/> Authorization Letter 2 (only for Privy)	
*Account Type <input type="checkbox"/> Normal <input type="checkbox"/> Small <input type="checkbox"/> Simplified (for low risk customers)	
Branch / Acquisition staff has meet customer at communication address	
Employee Name (Emp ID) & Signature	

DOCUMENTS COLLECTED

<input type="checkbox"/> EMP_CERT	<input type="checkbox"/> Form 60	<input type="checkbox"/> CPV	<input type="checkbox"/> BC	<input type="checkbox"/> PASSBOOK
<input type="checkbox"/> MARRIAGE	<input type="checkbox"/> SPBS	<input type="checkbox"/> OTHERS		

RPC Stamps

RPC USE	
FATCA Received <input type="checkbox"/> YES	FATCA Reportable <input type="checkbox"/> YES Country <input type="text"/>
Re-KYC <input type="checkbox"/> YES	CRN Created <input type="text"/>
RPC Stamps	

To
Kotak Mahindra Bank Limited
Kotak Infiniti, 6th Floor, Zone IV
Building No. 21, Infinity Park
Off Western Express Highway
General A K Vaidya Marg, Malad (E)
Mumbai - 400 097,India

Sub: Opening of Demat Account-NRI (Repatriable/ Non Repatriable)

We would like to open the demat account in the above category, we hereby declare that we have complied & continue to comply FEMA guidelines

Request you to open the demat account

Name of Holder	Signature

Date:

To,

Kotak Mahindra Bank Limited
Kotak Infiniti, 6th Floor, Zone IV
Building No. 21, Infinity Park
Off Western Express Highway
General A K Vaidya Marg
Malad (E), Mumbai - 400 097

Declaration of non-solicitation of any information by Kotak Mahindra Bank Limited

I/We, _____ and _____

residing at _____ hereby declare that, Kotak Mahindra Bank Limited has not solicited any information about Demat, Custody and Bank accounts to us. We had personally visited India and approached Kotak Mahindra Bank Limited for opening Demat, Bank and Custody accounts.

We agree to receive all the communications via email/SMS on our registered email ID and mobile number.

Further, these accounts would be operated from India by _____ (PMS) having its office at _____ acting as our Portfolio Manager.

Thanking You,

Signature of the First Holder

Signature of the Second Holder

First Holder Name:

Second Holder Name:

Account Opening Form Non Resident Individual

Gateway to your banking needs



NRI banking



kotak

Kotak Mahindra Bank

Welcome to Kotak Mahindra Bank

Dear Customer,

We thank you for choosing Kotak Mahindra Bank.

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

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

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

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

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

Permanent Address- Same as Indian Address Same as Overseas Address

***Preferred Mailing Address-** Indian Address Overseas Residence Address (Address proof mandatory for the mailing address selected)

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

***Preferred Mobile No.** Indian Number Overseas Number

***Preferred Email ID** _____

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

FATCA / CRS Declaration

Part A			Part B		
	Yes	No			
a. Are you Citizen of any country other than India (dual / multiple) [including Green card]	<input type="checkbox"/>	<input type="checkbox"/>	*Address for Tax Residence _____		
b. Is your Country of birth is any country other than India	<input type="checkbox"/>	<input type="checkbox"/>	_____ *City _____		
c. Are you Tax resident of ANY country / ies other than India	<input type="checkbox"/>	<input type="checkbox"/>	*Country of Birth _____ Place within the Country of Birth _____ <small>(In case Country of Birth is USA, however Nationality and Country of Tax Residency is other than USA, please provide documentary evidence)</small>		
d. Do you have POA or a mandate holder who has an address outside India	<input type="checkbox"/>	<input type="checkbox"/>	Source of Wealth _____		
e. Is your Address or telephone number outside India	<input type="checkbox"/>	<input type="checkbox"/>	Nationality _____		
If your answer to any of the above questions is a 'YES', please fill Part B			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 Number ¹	Tax identification Document (TIN or functional equivalent)
			<small>¹It is mandatory to supply a TIN or functional equivalent (in case TIN not available) if the country in which you are tax resident issues such identifiers. If no TIN /functional equivalent is yet available or has not yet been issued, please provide an explanation below:</small>		

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

SECTION 2 DEPOSIT DETAILS Fixed Deposit (Premature Withdrawal allowed) Fixed Deposit (Premature Withdrawal not allowed)

Rupee Deposit NRE NRO
 FCNR Currency USD EURO GBP JPY AUD CAD

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

Amount Rs. _____ (In words) _____ **Nomination** Yes (Please fill a separate nomination form) No

In the absence of specific instructions, Term Deposit will be automatically renewed on the same Terms & Conditions, at rates prevailing at the time of renewal

Interest Frequency <small>Please fill only deposits > 180 days</small>	Option 1 Reinvestment	Option 2 <input type="checkbox"/> Payout Quarterly <input type="checkbox"/> Payout Monthly
Maturity Instructions	<input type="checkbox"/> Renew Principal and Interest <input type="checkbox"/> Renew Principal and Pay Back Interest <input type="checkbox"/> Pay Back Principal and Interest	<input type="checkbox"/> Renew Principal <input type="checkbox"/> Pay Back Principal

For Deposits invested upto a period of 180 days, Interest will be Paid At Maturity. Please fill Repayment Instructions. Auto Renew and Monthly Payout of interest option is not applicable on Fixed Deposits Booked under 'Pre-mature withdrawal Not Allowed' scheme. In the absence of specific maturity instructions, Fixed Deposit will be renewed automatically on the same Terms And Conditions, at the rate prevailing at the time of renewal.

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

Documents Section (BANK USE)

Document Name	ID Proof	Address Proof
Passport Number _____		
Passport Expiry Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Visa Details Type of Visa _____ Date of Issue <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"/> <input type="text"/> Place of Issue _____ Date of Expiry <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"/> <input type="text"/>		
PAN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	NA	NA
E-UID (AADHAAR) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Driving License <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Driving License Expiry Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Voter ID Card <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Documents Section (BANK USE)		
Simplified Document (Address Proof)		NA
<input type="checkbox"/> PIOcard/OCI card		
<input type="checkbox"/> Utility Bill		
<input type="checkbox"/> Foreign /India government issued card with address		
<input type="checkbox"/> E-FRRO registration		
<input type="checkbox"/> Bank Statement (Oversea)		
DOCUMENTS COLLECTED		
<input type="checkbox"/> EMP_CERT <input type="checkbox"/> Form 60 <input type="checkbox"/> CPV <input type="checkbox"/> BC <input type="checkbox"/> SPBS		
<input type="checkbox"/> MARRIAGE <input type="checkbox"/> OTHERS _____		
CPV - Customer Profile verification BC - Date of Birth Certificate SBPS: Signature in Presence of BM/SM		

KYC Verification Carried Out By (BANK USE)

Emp. Name

Emp. Designation

Emp. Code Emp. Branch

Date

Customer Emp. Code Branch Code

Classification Sub-Classification Key Associate

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

Approved By

Sales Official Sign, Code & Designation

Branch Official Sign, Code & Designation

Category: D A B C S P DS DG

Customer Segment: RL CB *Risk Profile H M L

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

Source Code LG Code / Promo Code

LC Code LOB

RM Code Corporate/Group Co. Code

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

Employee Name (Emp ID) & signature

Insta Kit

CRN NRO

NRE

RPC USE

FATCA Received YES FATCA Reportable YES

Re-KYC YES CRN Created

SMS BANKING & ALERT FACILITY

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

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

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

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

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



CHANNEL ACCESS REQUEST

I wish to apply for access to the following Channels

Deposit Account(s)	1st APPLICANT			2nd APPLICANT		
	PB	*NB	*DC	PB	*NB	*DC
<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

- * Payment Gateway will be activated by default for customers registered for Net Banking with unconditional transaction rights.
- # Mandate in favour of Bank to be executed to avail transaction facility on Net Banking and Phone Banking for Investment Account(s).
- # Mandate holders will get restricted channel access
- * NRO customers will get a domestic debit card.
- * NRE customers will get a chip based debit card which they can enable via Net Banking/Mobile Banking Channel



Deposit Accounts include Current / Savings / Term Deposits



Image Card is applicable / available only for NRE clients.

CUSTOMER DECLARATION

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

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

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

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

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

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

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

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

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

I understand that bank will send the communications with reference to its product and service offering. In case I wish to discontinue receiving marketing communication, I am aware that I can request for the same by visiting bank website "http://www.kotak.com" and fill web form available under privacy notice section.

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

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

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

Date: _____

Place: _____

SIGNATURE / THUMB IMPRESSION & PHOTOGRAPH**Applicant 1**

Affix latest Coloured
Passport Size
Photo

(Please sign in Black ink only)

DECLARATION FOR OVERSEAS ADDRESS

To,
The Branch Head,
_____ Branch
Kotak Mahindra Bank Ltd.,
India.

Date: _____

Dear Sir / Madam,
Sub: Declaration for Overseas Address

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

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

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

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

Sincerely,

Account holder 1_____
Account holder 2_____
Account holder 3

NOMINATION (FORM DA1)

For NRE

Yes No (Bank use only)

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

I/We _____ Address(es) _____

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



Nature of Deposit _____ Distinguishing No. _____ Additional details, if any _____

Nominee Name Title (First Name) (Middle Name) (Last Name) (Upto 40 characters only)

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

Address:

*City *Pin Code State

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

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

Address:

City *Pin Code State

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

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

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

Date & Place _____ Signature of First Witness*** _____ Signature of Second Witness*** _____

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

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

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

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

Customer Signature _____

FOR BANK USE ONLY

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

Employee's Signature & Code _____

For NRO

Nomination (Form DA1)

Yes No (Bank use only)

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

I/We _____ Address(es) _____

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



Nature of Deposit _____ Distinguishing No. _____ Additional details, if any _____

Nominee Name Title (First Name) (Middle Name) (Last Name) (Upto 40 characters only)

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

Address:

*City *Pin Code State

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

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

Address:

City *Pin Code State

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

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

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

Date & Place _____ Signature of First Witness*** _____ Signature of Second Witness*** _____

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

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

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

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

Customer Signature _____

FOR BANK USE ONLY

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

Employee's Signature & Code _____

DUAL SIGNATURE DECLARATION

(New Account)

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

Dear Sir,

New Account (no signature proof)

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

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

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

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

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

New Account (different signatures on documents)

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

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

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

Kindly do the needful and process the same.

Thanking You,

Yours Faithfully,

_____ (New Signature)

NAME DECLARATION

To,

Kotak Mahindra Bank Ltd.,
Branch : _____

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

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

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

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

(Signature)

Bank Use Section

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

Name: _____ **Employee Signature :** _____

Employee ID : _____

Merchant Navy Declaration Form

Date: The Manager,
Kotak Mahindra Bank Ltd.,

Subject: Declaration

Dear Sir / Madam,

I, _____ hereby confirm that I want to open a NRE / NRO / FCNR deposits with your bank as in Non Resident Indian status.

I also declare that I will inform the bank immediately on my ceasing to be a Non-Resident, for the purpose of the Indian Exchange Control regulations, on my returning to, or staying in India.

- a) For or on taking up employment in India
- b) For carrying on in India a business or vocation in India
- c) For any other purpose, in such circumstances as would indicate my intention to stay in India for an uncertain period.
- d) As at date I confirm that I continue to be a Non-Resident Indian

 Part A (applicable to existing seafarer / mariner)

I have recently returned after the completion of my contract with _____ (Name of Principal Company) registered in _____ (Address of Principal Company).

I am on a break for _____ days / months and will be joining on a new contract on / by _____ (date / time frame).

 Part B (applicable for 1st time sailor)

I hereby confirm that I have joined as a Mariner on a Foreign Registered Merchant Vessel and this being my first voyage as a Mariner on Ship.

Hence, my Continuous Discharge Certificate booklet doesn't have stamping of latest discharge / last date of arrival in India.

I request the bank to kindly open a bank deposits in my name on the basis of documents submitted and obliged.

Signature of Account Holder

Sole / 1st Holder

Joint Holder

Temporary Entry Work / Residence VISA Declaration

The Manager,
Kotak Mahindra Bank Ltd.,

I / We _____ (Name of Account Holder/s), the undersigned, are desirous of opening a NRE/NRO/FCNR A/c with Kotak Mahindra Bank.

I / We have submitted to the Bank my/our Entry Work/Residence Visa/s dated _____ (visa issuance date/s) expiring on _____ (visa expiry date/s) for this purpose. I / We hereby agree to furnish the Bank with the copy/ies of my/ our regular visa/s immediately on issuance and confirm that I / we have no objection if the Bank freezes transactions in the said account/s or closes the said account/s in case of my / our non-submission of regular visa copy/ies within **3 months from the date of expiry of visa**. I / We also confirm that this procedure will also apply in case I / we are joint holders of the account/s.

Signature of Account Holder

Sole / 1st Holder

Joint Holder

Mutual Fund Standing Instructions Form – ACE Deposit



I/We hereby authorize Kotak Mahindra Bank Ltd. to purchase on my/our behalf units in the mutual funds schemes into my/our investment A/c and to debit my/our debit my/our Kotak Mahindra Bank account(s) as listed below, pursuant to standing instructions for investments into mutual fund schemes and/or a one time investment as listed below.

Investment Account Number : Bank Account Number :

Scheme Name : Kotak Opportunities Fund - Growth

Purchase and Systematic Investment Request: (All the sections of this form are mandatory)

To commence a standing instruction on the Start Date stated below, an online folio under the scheme is required. A one time investment, as stated below will need to be placed for creation of online folio.

One time Investment Amount (Rs) Min Rs 5000/- & in multiples of 1000/- (for folio creation also)	Standing Instruction Amount (Rs.) Min Rs. 1,000/-	Start Date dd/mm/yyyy	End Date dd/mm/yyyy	Frequency**
				Monthly

Please fill amount in multiple of Rs. 1000 (Minimum Rs. 5000). This amount will be invested in the said scheme to create a new online folio.

Please fill the amount (in multiple of Rs. 1000) which is part of the monthly interest generated by the ACE DEPOSIT.

Please write the FIRST Monthly Interest payout date generated from your ACE Deposit

Please write the maturity date of your ACE Deposit.

Names :

CRN :

Sole / 1st Holder

Joint Holder

Signature(s) :

Place :

Please Note : Not Applicable to the customers of USA & Canada

Date :

Notes and Instructions:

1. Investments will be made in holding patterns of investment account selected & form is required to be signed as per mode of operation of the Bank Account selected. 2. PAN card copies of all the holders are mandatory as per SEBI guidelines. In case your PAN card copy is not available with us, the transaction may not be effected. 3. Transaction will be effective subject to the account being valid and in good standing. 4. Account holder(s) are required to ensure maintenance of sufficient funds in the Bank Account selected for the execution of the transaction by the bank on their behalf. 5. Purchase Request / Initial Purchase in case of Standing Instructions Request will be processed in 5 working days (Mumbai) from receipt of the form at the Bank. The Bank does not guarantee the date on which the same will be done and is not liable for loss on account of any fluctuation in Net Asset Value of the mutual fund schemes selected. 6. Standing Instructions, if required will be set up after receipt of folio number of initial investment from the Asset Management Company / Registrar and in the folio number as received. 7. Standing Instructions will be effected in order of set up/request, in case other standing instructions also set up on the account. 8. Start date requested for the Standing Instruction is required to be a minimum of 14 working days (Mumbai) from receipt of the form at the Bank. In case the start date of the Standing Instruction is less than the same, the bank may set up the start date on the next date basis the frequency specified. 9. The Standing Instruction will continue to remain in effect for the term defined till the same is cancelled in writing by the Account Holder(s) as per the bank's norms. 10. Reinstating the Standing Instruction, once revoked by account holder(s) is not possible unless a fresh Standing Instruction form is given by the account holder(s). 11. Notwithstanding what is mentioned herein above, it is understood that Kotak Mahindra Bank is extending such facilities to make it convenient for and facilitate Account Holder(s) to make transactions in the mutual fund schemes opted for and it is further acknowledged that the onus to make such payments vests solely and absolutely with the Account Holder(s) without any liability on part of the bank.

BillPay Request Form

To,

The Branch Manager

Branch

I/We hereby request you to register the following billers under Kotak BillPay Services.

Location:

(In case of Biller location being different please specify the location along with Name of Biller)

Name of the Biller / Location	*Biller Short Name (Upto 6 characters)	Identifier 1	Identifier 2	Identifier 3	AutoPay	
					Entire Bill <input checked="" type="checkbox"/>	Pay Limit (Rs.)
Electricity		Consumer No	Cycle No.	Billing Unit No.		Rs.
Telephone		Telephone No.	Customer A/c No.	Billing Unit No.		Rs.
Mobile		Account No.	Mobile No.	Customer Name		Rs.
Insurance		Policy No.	Client ID	Premium Amount		Rs.
Gas		Consumer Ref No.	Account No.	Customer Name		Rs.
Donation		Name	Address	Contribution Scheme		Rs.
Others						Rs.

* Biller short name should be unique for each biller and should not be more than 6 characters

For AutoPay please sign as per mode of operation

Sole / 1st Holder

Joint Holder

For Bank Use Only

CRN :

Account No.:

Entered By

Verified By

“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	<input type="checkbox"/>												
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:

- 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,-
 - 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;
 - 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.
- 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.

Kotak Mahindra Bank Ltd. CIN: L65110MH1985PLC038137
Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.
www.kotak.com

FAX-EMAIL INDEMNITY- INDIVIDUAL CUSTOMERS
UNDERTAKING-CUM-INDEMNITY
(To be executed on Stamp Paper of appropriate Value)

This UNDERTAKING-CUM-INDEMNITY is signed and executed on this ____ day of _____, 20__ by:
Mr. /Ms. _____ an individual residing at _____ (hereinafter referred to as "the Customer", which expression shall unless it be repugnant to the context or meaning thereof, be deemed to mean and include his/her heirs, executors and administrators);

OR

1) Mr./Ms. _____ an individual residing at _____, 2) Mr./Ms. _____ an individual residing at _____; and 3) Mr./Ms. _____, an individual residing at _____ (hereinafter jointly and severally referred to as "the Customer", which expression shall unless it be repugnant to the context or meaning thereof, be deemed to mean and include their respective heirs, executors and administrators);

IN FAVOUR OF:

Kotak Mahindra Bank Limited, a banking company incorporated under the Companies Act, 1956 having its registered office at 27 BKC, Plot No C -27 G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051. (hereinafter called "the Bank", which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include its successors in title and assigns);

WHEREAS:

- A. The Customer maintains _____ Account/s ("the said Account/s") in the Customer's name with the Bank at it's _____ Branch in India.
- B. In its day to day business, the Customer requires to make requests or provide instructions or directions to the Bank from time to time for operation of the said Account/s including but not limited to the matters relating to the payment of moneys there-from or otherwise to the debit or credit of the said Account/s; and for which purpose the Customer has requested the Bank to allow the Customer to give requests, directions or instructions in connection with the same by facsimile transmission (Fax) or by Electronic Mail (E-mail). Each such request, direction or instruction intimated to the Bank from time to time by Fax / E-mail as aforesaid is hereinafter referred to as "Instruction".
- C. The Bank has agreed to accept the Instructions at its e-mail id i.e. " _____ " subject to the Customer executing this Undertaking Cum Indemnity in favour of the Bank.

AND IN CONSIDERATION OF THE ABOVE, the Customer hereby/ [hereby jointly and severally] irrevocably agrees, confirms and undertakes with the Bank and these presents witnesseth as follows:

1. The Customer hereby requests and authorizes the Bank to rely upon and act or omit to act, at its absolute discretion, in accordance with any Instructions which may from time to time be given from the preferred e-mail id/Fax number as per Bank's Record on the day of acceptance of requests in connection with or in relation to the said Account (s) /Customer Relationship Number by Fax / E-mail by the [Customer/all the Customers jointly/anyone or either or survivor of the Customers] .
2. The Customer acknowledges that:
2.1 sending information by Fax / E-mail is not a secure means of sending information; and
2.2 the Customer is aware of the risk that Fax/ E-mail Instructions may be fraudulently or mistakenly written, altered or sent or not be received in whole or in part by the intended recipient or may be read or be known to an unauthorized person in which case the Bank shall not be responsible in any manner whatsoever including but not limited to breach of confidentiality.
3. The Customer declares and confirms that the Customer has for the Customer's convenience and after being fully aware of, and having duly considered, the risks involved (which risks shall be borne fully by the Customer) requested and authorized the Bank to rely upon and act on Instructions for the Customer's convenience and benefit. The Customer further declares and confirms that the Customer is aware that the Bank is agreeing to act on the basis of Instructions only by reason of, and relying upon, the Customer executing this writing and agreeing, confirming, declaring and indemnifying the Bank as done by this writing and the Bank would not have done so in the absence thereof. The provisions of this writing shall apply to any and all Instructions in connection with the said Account (s), received from the preferred e-mail id/fax number as per Bank Record, from time to time.
4. The Bank may (but shall not be obliged to) act as aforesaid without inquiry as to the identity or authority of the Customer or the Authorized Person(s) giving any Instruction or as to the authenticity of any Instruction and may treat the same as fully authorized by and binding on the Customer. The Instructions shall, upon receipt by the Bank, conclusively constitute, irrespective of whether or not it is in fact initiated or transmitted by the Customer and/or by the Authorized Person(s), the Customer's mandate to the Bank to act or omit to act in accordance with the Instructions and the Bank shall be entitled to rely on the veracity thereof without any further inquiry notwithstanding that such Instruction may have been authorized or transmitted in error or fraudulently or may otherwise not have been authorized by or on behalf of the Customer or the Authorized Person(s) or may have been altered, misunderstood or distorted in any manner in the course of communication provided that the concerned person acting on behalf of the Bank, in good faith, believed the Instruction to be genuine at the time it was acted upon.
5. Notwithstanding anything contained herein or elsewhere, the Bank shall not be bound to act in accordance with the whole or any part of the Instructions and may in its sole discretion and exclusive determination, and without being required to give any notice or assign reason, decline or omit to act pursuant to any Instruction, or defer acting in accordance with any Instruction, and the same shall be at the Customer's risk and the Bank shall not be liable for the consequences of any such refusal or omission to act or deferment of action. The Customer confirms that the Customer shall not hold the Bank responsible or liable for any loss on any grounds whatsoever incurred by the Customer pursuant to the Bank not being able to act on the basis of an Instruction transmitted by Fax or E-mail for any reason whatsoever, including but not limited in the event that the Fax/E-mail transmission or any part thereof is not legible, is garbled, erroneous, self-contradictory, incomplete or unclear.
6. In consideration of the Bank acting and/or agreeing to act pursuant to the Instructions, the Customer hereby irrevocably and unconditionally agrees to indemnify and do hereby indemnify the Bank, its directors and officers (each an "Indemnified Party") and keep the Indemnified Party at all times saved, harmless and indemnified from and against all actions, suits, proceedings, costs, claims, demands, charges, expenses, losses and liabilities howsoever arising in consequence of or in any way related to the Indemnified Party having acted or omitted to act in accordance with or pursuant to any Instruction or the terms of this writing.
7. The Customer hereby undertakes to deliver, on or before the day immediately succeeding the day on which any Instructions are transmitted to the Bank, the original of any Instruction/s signed by the Customer or the Authorised Person(s), as the case may be, bearing the wordings "ORIGINAL OF FAX/SCAN DATED _____" in bold letters on the top thereof. The Bank shall not be responsible for inquiring into or following up the performance of this covenant by the Customer.
PROVIDED THAT the Bank may, but shall not be obliged to, await receipt of the aforesaid original Instructions prior to taking any action in connection with any Instructions
PROVIDED FURTHER THAT the Bank shall act on the Instructions, and the Customer shall be bound by the Instructions transmitted by Fax/E-mail to the Bank, and that in the event of, any discrepancy between the Instructions, as transmitted by Fax/E-mail by the Customer, and the Instructions actually received by the Bank, the Instructions received by the Bank by Fax/E-mail containing the particulars and transactions, shall prevail.
PROVIDED FURTHER AND ALWAYS THAT the absence of or omission to deliver the aforesaid original Instructions shall not in any manner be construed to mean that such Instructions were not given by the Customer and/or the Authorised Person(s) and shall not in any manner prejudice the Bank's rights under this writing.
8. The Bank may at any time without assigning any reason and without any notice withdraw the facility of giving Instructions. However, any such termination shall not affect anything done or any rights or liability accrued or incurred prior to the termination and all the above indemnities given by the Customer to the Bank hereunder shall survive any such termination.
9. If the Customer desires to discontinue giving Instructions by Fax / E-mail as provided in this writing or to change the e-mail id, the Customer shall deliver to the Bank a prior written notice of 7 (seven) days in this behalf. Such notice of discontinuation/change shall bind the Customer forthwith upon the notice being given by the Customer. However, such notice of discontinuation/change shall not be effective as against the Bank until the Bank has acknowledged in writing to the Customer that it has acted on such notice PROVIDED that such discontinuation/change shall not release the Customer from the terms of this writing in respect of any action taken or omitted to be taken by the Bank in accordance with the Instructions or directions contained in any Instruction or the terms of this writing prior to such acknowledgement by the Bank.
10. The protection available to the Bank under this writing shall be in addition to any protection available to the Bank under any other provision of law or agreement to which the Bank may be entitled. This is also without prejudice to the Bank's other rights, privileges, powers and remedies in law and the Bank may delay enforcing its rights without at any time losing them and waiver of a right by the Bank hereunder available to it by law shall not be deemed to be a waiver of any other rights or of the same right at another time.
11. The Customer hereby specifically agrees and confirms that any matter or issue arising hereunder shall be governed by and construed exclusively in accordance with the laws of the Republic of India and shall be subject to the jurisdiction of the courts of Mumbai.

Signed and Delivered by the Customer

Withinnamed by the hand of it's

Authorized signatory

Mr. _____

Application for Portfolio Investment Scheme

We hereby appoint KOTAK MAHINDRA BANK, an authorized dealer, as a 'Designated Bank' (the nomenclature used in Regulations aforesaid) for the purpose of routing my / our transactions relating to purchase and sale of shares / convertible debentures under PIS, we hereby advise that we have read and understood the terms and conditions as specified under the Portfolio Investment Scheme (PIS) and hereby declare that we agree to comply with all statutory / regulatory requirements under the PIS from time to time.

We hereby agree:

- The facility is available only to customers maintaining their PIS account with designated branches of Kotak Mahindra Bank.
- And undertakes to deal with only one designated branch at any given point of time for PIS. All transactions under PIS will be routed through Kotak Mahindra Bank only.
- And undertakes that NRE / NRO PIS Savings account will not be used to route any other transactions besides transactions related to the purchase and sale of shares. All routine transactions, demat charges, dividend warrants etc will be routed through the normal NRE / NRO Savings account held with Kotak Mahindra Bank.
- And undertakes to submit the complete details of all shares held by me which were purchased from the Primary market as a non resident or from the primary / secondary market prior to becoming a non resident in the format as specified by Kotak Mahindra Bank.
- And undertakes to do only delivery based transactions and not indulge in speculative transaction.
- To place purchase orders only if Kotak Mahindra Bank can earmark sufficient balance covering the purchase consideration of securities and other applicable charges in client's Bank account.
- To report to and /or cause to be reported to Kotak Mahindra Bank all transactions done directly through stock brokers on the same day of execution by submission of the original broker contract note/s:
- And undertakes to send details to Kotak Mahindra Bank of all payments made to the stock broker on account of purchase of securities purchased in the format prescribed or may be prescribed by the Bank from time to time.
- Payments for shares/receipts from the broker on account of sale of shares will be made against the amounts specified on the bills and no adjustment of purchases against sale transactions will be done even if various sale and purchase transactions are done during the same period. No net off/set off of amount between sale/ purchase transactions will be permitted, cheques for gross amount will be presented to the Bank.
- To send to Kotak Mahindra Bank all payment instruments (Cheque/DD etc) received from a stock broker on account of sale of securities for crediting in appropriate account along with complete details and the bills.
- The purchase of equity shares/convertible debentures in each company with repatriation and non repatriation benefits shall not exceed 5% (or as prescribed by Reserve Bank of India from time to time) of the paid up capital of the company, subject to an overall ceiling of 10% (or as prescribed by Reserve Bank of India from time to time). All consequences of failure in such compliance, including any losses arising out of reversal of transactions shall be to our account.
- Kotak Mahindra Bank will recover its fees/charges applicable for PIS by the debit to the NRE/NRO PIS Savings account held.
- Kotak Mahindra Bank will deduct capital gains tax as applicable on each transaction and the sale proceeds net of tax will be credited to the designated account.
- And undertakes to submit the CA certificate and undertaking as per the formats specified under PIS in case we are arranging to pay the capital gains tax separately through our Chartered Accountant.
- Tax deducted at source by Kotak Mahindra Bank will not be on exchange rate adjustment.
- The sale made will be adjusted on First In First Out basis (FIFO) for the purpose of calculating capital gains.
- Kotak Mahindra Bank will not undertake any follow up for deliveries of any shares purchased by us.
- Kotak Mahindra Bank will not undertake monitoring and follow up of corporate actions associated with any holdings of the account holder.
- To ensure before placing/conveying SALE orders that they actually hold free shares (shares pending demat or locked/pledge are not free shares).
- Not to make any contract for sale either directly through a stock broker or through Kotak Mahindra Bank in respect of any securities, which the client has not taken delivery of.
- To accept the tax deduction made by Kotak Mahindra Bank as conclusive and binding on us.

I/We shall indemnify and hold harmless Kotak Mahindra Bank against any or/all losses, costs or claims which Kotak Mahindra Bank might incur/suffer as a result of my / our availing / using PIS.

I/We specifically agree to hold Kotak Mahindra Bank harmless and defend the bank from any and all costs, expenses and charges arising from or by reason of any claims by any third party with regard to infringement of PIS, and further agrees that Kotak Mahindra Bank shall not be liable for any loss, actual or perceived, caused directly or indirectly by equipment failure, communication line failure, system failure, internet failure, securities failure on the internet, unauthorized access or any other problem technological or otherwise, that might prevent the client from entering or the Bank from executing an order or other conditions beyond Bank's control.

Application from Non-Resident Individuals of Indian Nationality or Origin for permission to purchase shares/ convertible debentures of Indian companies through stock exchange/s in India under Portfolio Investments Scheme (PIS).

Instructions

1. The application should be completed and submitted to the NRI Cell, Kotak Mahindra Bank, Mumbai or the designated branch.
- 2*. For the purpose of the facility of investment in shares and securities, a person (not being a citizen of Pakistan or Bangladesh) shall be deemed to be of Indian Origin, if
 - (i) he, at any time, held an Indian passport or
 - (ii) he or either of his parents or any of his grand parents was a citizen of India by virtue of the Constitution of India or Citizenship Act, 1955 (57 of 1955). A spouse (not being a citizen of Pakistan or Bangladesh) of an Indian citizen or of a person of Indian Origin is also deemed to be a person of Indian Origin.

Particulars of the applicant	Applicant	Joint Applicant
1. (i) If the applicant is not a citizen of India the basis on which he/she Claims to be a person of 'Indian Original (instruction 2 *) (ii) Whether resident outside India permanently; if not, since when residing abroad. (iii) Occupation (employment, Business, vocation etc.) (iv) Relationships with Joint Holder		
2. Name and Address of the Kotak Mahindra Bank Branch in India through which the Applicant/s desires to purchase shares/ debentures.		
3. Sources of funds from which payment for shares/debentures to be purchased will be made (i) By remittances from abroad (Y/N) (ii) From non-resident bank account in India (a) Nature of account viz, NRE/FCNR account (b) Account number (c) Name and address of the bank branch maintaining the account		
4. For investment on non repatriation basis Source of funds from which payment for shares/debentures to be purchased will be made (i) By remittances from abroad (Y/N) (ii) From non-resident bank account In India (a) Nature of account viz., NRE/FCNR/NRO account (b) Account number (c) Name and address of the bank branch maintaining the account		
5. Whether the applicant already holds any Shares/ Convertible Debentures in Indian companies with/ without benefits of repatriation under the Portfolio Investments Scheme (PIS). If so, please attach a complete list of such Shares / Convertible Debentures indicating the name and address of the company, total number and face value of the shares/convertible debentures held along with the copy of such approval.		

PINS Account

I/We solemnly declare that the particulars given above are true and correct to the best of my/our knowledge and belief and that I/we are citizen(s) of India/person(s) of Indian Origin.

I/We agree and undertake to ensure that my/our total holding of equity/preference shares/convertible debentures in any one Indian company that may be allowed to be purchased through stock exchange/s (including the equity/preference shares/convertible debentures already held, if any, in that company) with/without repatriation benefits shall, at no time, exceed five percent of the paid up-capital/paid-up preference capital/paid-up value of each series of convertible debentures of that company. I/We further declare and undertake that I/We have not appointed and shall not appoint any other bank/authorized dealer as a designated bank for the purpose of PINS, subject to the overall ceiling of 10 percent.

I/We agree not to engage in short selling and we shall take delivery of the shares purchased and make delivery of the shares sold. I/We shall not transfer shares etc. held my/our name by way of gift (except to my/our relatives as defined by Section 6 of the Companies Act, 1956 or to a Charitable Trust duly registered under the laws in India) or sale under private arrangement without prior approval of Reserve Bank of India.

I/we agree that the shares etc acquired, under my/our instructions can be kept under safe custody with Kotak Mahindra Bank, or delivered my/our local representative, on my confirmation that these shares etc. are not pledged for giving loan to a third party without obtaining prior permission from the Reserve Bank of India.

I/We undertake to inform the Bank of transactions executed by us either directly or through our representative on the same day as the transaction has been executed. I/We understand that any delay in reporting the transaction to the designated branch may result in a profit/loss due to the Reserve Bank of India's or Kotak Mahindra Bank's directive. I/We agree to incur the profit/loss while executing the said directive.

I/We hereby authorize the bank to debit my/our bank accounts for payment of PINS approval and account opening charges, purchase consideration including bank charges as prescribed or may be prescribed from time to time, brokerage or any other expenses in relation to maintain the abovesaid PINS account and in settlement of claims arising from purchase/sale of securities.

I/We agree and undertake that I/we will not at any time seek repatriation of the capital invested in respect of purchases of shares/debentures made on non-repatriation basis. This undertaking will also be binding on my/our heirs, executors, successors and assignors and they will not be entitled to seek repatriation of any capital so invested by me/us or any income earned thereon.

I/We further agree to abide by aforesaid terms & conditions in addition to terms & conditions already agreed to be adhered by me/us in the Application for PIS.

Signature of the Client / Guardian (In case of Minor)	Signature of the Client / Guardian (In case of Minor)	Signature of the Client / Guardian (In case of Minor)
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FAX & E-MAIL INDEMNITY

To,
Kotak Mahindra Bank Limited

Signature of applicant

This UNDERTAKING CUM INDEMNITY is executed and/or deemed to be signed at the place and on the date mentioned in hereto by the party hereinafter referred to as "the Customer" (which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include, when the "the Customer" is-

- a) An Individual, his or her heirs, executors, administrators and permitted assigns;
 - b) A Firm, the partner or partners for the time being of the said firm, the survivor or survivors of them and the heirs, executors and administrators of the last survivor, his/her/their permitted assigns;
 - c) A Company, its successors and permitted assigns;
 - d) A Hindu Undivided Family or a HUF firm, its coparceners;
 - e) A Trust, and or an Association, corporate or incorporate, and includes its successors and permitted assigns and all its members and their respective heirs, executors, administrators and permitted assigns; of the One Part;
- in favour of Kotak Mahindra Bank Limited, a banking company incorporated under the Companies Act, 1956 having its Registered Office at 36-38A, Nariman Bhavan, Nariman Point, Mumbai and a Branch office inter-alia in India at Mumbai 400 0... In India (hereinafter called "the Bank", which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include its successors in title and assigns) of the Other Part; at _____ on _____ Day of _____ as follows

Signature of applicant

WHEREAS:

- A. The Customer maintains _____ Account/s ("the said Account/s") in the Customer's name with the bank at its, Account/s in the branch in India;
- B. In its day to day business, the Customer is required to give urgent instructions to the Bank for operation of the said Account/s including to pay moneys therefrom or otherwise to the debit or credit of the said Account/s; and for which purpose the Customer has requested the Bank to allow the Customer to give instructions in connection with the same by facsimile transmission (Fax Submission) or by Electronic Mail (e-mail). Each such direction or instruction intimated or purported to be intimated to the Bank by facsimile/ e-mail as aforesaid is hereinafter referred to as "Instruction".

AND IN CONSIDERATION OF THE ABOVE, the Customer hereby/* hereby jointly and severally irrevocably agrees, confirms and undertakes (*in case of individual customers) with the Bank and these presents witnesseth as follows:

1. The Customer hereby requests and authorises the Bank from time to time (at the Bank's discretion), rely upon and act or omit to act in accordance with any directions, instructions and/or other communication which may from time to time be or purport to be given in connection with or in relation to the said Account(s) by facsimile/e-mail by the Customer/all the Customers jointly/any one or either or survivor of the Customers) or the person(s) authorised by the Customer to act on the Customer's behalf (" Authorised Persons").
2. The Customer acknowledges that:
 - a) sending information by facsimile/e-mail is not a secure means of sending information;
 - b) the Customer is aware of the risks involved in sending facsimile Instructions/ e-mail, including the risk that facsimile/e-mail Instruction may:
 - be fraudulently or mistakenly written, altered or sent; and
 - not be received in whole or in part by the intended recipient;
 - c) the request to the Bank to accept and act on facsimile/e-mail Instructions is for the customer's convenience and benefit.
3. The Customer declares and confirms that the Customer has for the Customer's; convenience and after being fully aware of, and having duly considered, the risks involved, (which risks shall be borne fully by the Customer) requested and authorised the Bank to rely upon and act on Instructions which may from time to time be given by facsimile/e-mail as mentioned above. The Customer further declares and confirms that the Customer is aware that the Bank is agreeing to act on the basis of Instructions given by facsimile only by reason of, and relying upon, the Customer executing this writing and agreeing, confirming, declaring and indemnifying the Bank as done by this writing and the Bank would not have done so in the absence thereof. The provisions of this writing shall apply to any and all matters, communications, directions and instructions whatsoever in connection with the said Accounts.
4. The Bank may (but shall not be obliged to) require that any Instruction should contain or be accompanied by such identifying code or test as the Bank may from time to time specify and the Customer shall be responsible for any improper use of such code or test.
5. The Bank may (but shall not be obliged to) act as aforesaid without inquiry as to the identity or authority of the Customer or the Authorised Person(s) as the case may be, giving or purporting to give any Instruction or as to the authenticity of any facsimile /e-mail message and may treat the same as fully authorised by and binding on the Customer regardless of the circumstances prevailing at the time of the Instruction and notwithstanding any error, misunderstanding, lack of clarity, fraud, forgery, or lack of, authority in relation thereto, and without requiring any confirmation provided that the concerned person acting on behalf of the Bank believed the Instruction to be genuine at the time it was acted upon.
6. Notwithstanding anything contained herein or elsewhere, the Bank shall not be bound to act in accordance with the whole or any part of the Instructions or directions contained in any Instruction and may in its sole discretion and exclusive determination, and without being required to give any notice or assign reason, decline or omit to act pursuant to any Instruction, or defer acting in accordance with any Instruction, and the same shall be at the Customer's risk and the Bank shall not be liable for the consequences of any such refusal or omission to act or deferment of action.
7. In consideration of the Bank acting and/or agreeing to act pursuant to the terms of this writing and/or any Instructions as provided in this writing, the Customer hereby agrees to indemnify the Bank and keep the Bank at all times indemnified from and against all actions, suits, proceedings, costs, claims, demands, charges, expenses, losses and liabilities howsoever arising in consequence of or in any way related to the Bank having

acted or omitted to act in accordance with or pursuant to any Instruction or the terms of this writing.

8. In addition the Customer shall indemnify the Bank at all times and keep the Bank indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expenses incurred, suffered or paid by the Bank or required to be incurred, suffered or paid by the Bank and also against all demands, actions, suits, proceedings made, filed, instituted against the Bank, in connection with or arising out of or relating to:-
 - i) any Instruction received by/given to the Bank which it believes in good faith to be such an Instruction by Facsimile/e-mail Submission; and/or
 - ii) any unauthorised or fraudulent Instruction to the Bank; and/or
 - iii) any unauthorised dissemination, copying, use or disclosure of any Premium Service Banking Reports which are dispatched by the Bank to the Customer by facsimile/e-mail;
9. Upon receipt by the Bank, each Instruction shall constitute and (irrespective of whether or not it is in fact initiated or transmitted by the Customer and/or by the Authorised Person(s), shall be deemed to conclusively constitute the Customer's mandate to the Bank to act or omit to act in accordance with the directions and Instructions contained therein notwithstanding that such Instruction may have been authorised or transmitted in error or fraudulently or may otherwise not have been authorised by or on behalf of the Customer or the Authorised Person(s) or may have been altered, misunderstood or distorted in any manner in the course of communication.
10. a. The Customer is aware that the Bank may be receiving facsimile Instructions on thermal paper and, in such case, by reason of the chemical composition of thermal paper, the writing/Instruction on the facsimile/facsimile paper may disappear after a short period. The Customer confirms that the same shall be at the Customer's risk and the Bank shall not be obliged to take any precaution by way of making and preserving a photocopy of such facsimile or otherwise. Without prejudice to the above, if the Bank makes any photocopy of such facsimile, the Customer agrees that such photocopy shall be conclusive and binding upon the Customer notwithstanding that the same is a photocopy.
 - b. The Customer is aware that the Bank may be receiving e-mail Instructions, the writing/Instruction on the e-mail may disappear due to computer failure/malfunction and or any reasons. The Customer confirms that the same shall be at the Customer's risk and the Bank shall not be obliged to take any precaution by way of making/taking printouts of e-mail and preserving a hard copy of such e-mail or otherwise. Without prejudice to the above, if the Bank makes of any hard copy/takes printout of such e-mail, the Customer agrees that such hard copy /print-out shall be conclusive and binding upon the Customer notwithstanding that the same is a printout/hard copy of the e-mail.
11. On the immediate next day after the day on which any Instructions are transmitted to the Bank by e-mail/facsimile, the Customer shall deliver to the Bank, a hard (and in original) copy of the Instruction/s in writing signed by the Customer or the Authorised Person(s) (as the case may be). Each hard copy shall be marked with and bear the wordings "CONFIRMATION OF FAX / E-MAIL" and may be applicable, in bold letters on the top thereof. PROVIDED THAT the Bank may, but shall not be obliged to, await receipt of the hard copy prior to taking any action in connection with any Instructions; PROVIDED FURTHER AND ALWAYS THAT the absence of or omission to deliver such writing shall not be in any manner construed to mean that such Instructions were not given by the Customer and/or the Authorised Person(s) and shall not in any manner prejudice the Bank's rights under this writing.
12. The Bank may at any time without assigning any reason and without any notice withdraw the facility of giving Instructions by facsimile/e-mail altogether or in respect of any such said Account(s) and/or related banking operations or matters. However, any such termination shall not affect anything done or any rights or liability accrued or incurred prior to the termination and all the above indemnities given by the Customer to the Bank hereunder shall survive any such termination.
13. If the Customer desires to discontinue giving Instructions by facsimile/e-mail as provided in this writing, the Customer shall deliver to the Bank a prior written notice of 7 (seven) days in this behalf. Such notice of discontinuation shall bind the Customer forthwith upon the notice being given by the Customer. However, such notice of discontinuation shall not be effective as against the Bank until the Bank has acknowledged in writing to the Customer that it has acted on such notice PROVIDED that such discontinuation shall not release the Customer from the terms of this writing in respect of any action taken or omitted to be taken by the Bank in accordance with the Instructions or directions contained in any Instruction or the terms of this writing prior to such acknowledgement by the Bank.
14. The Bank shall not be under any obligations at any time to maintain any special facility for the receipt of any Instructions by way of Facsimile/e-mail or to ensure the continued operations or availability of any such facsimile/e-mail or equipment.
15. The Customer acknowledges and confirms that it is aware of the nature of internet/intranet telecommunications services, that the Facsimile/e-mail transmissions may not be received properly and may be read or be known to any unauthorised persons. The Customer agrees to assume and bear all the risks involved in respect of such errors and misunderstanding and the Bank shall not be responsible in any manner for the same or breach of confidentiality thereto and shall also not be liable for any claims, loss, damage, cost or expense and liability arising therefrom.
16. The protection available to the Bank under this writing shall be in addition to any protection available to the Bank under any other provision of law or agreement to which the Bank may be entitled. This is also without prejudice to the Bank's other rights, privileges, powers and remedies in law and the Bank may delay enforcing its rights without at any time losing them and waiver of a right by the Bank hereunder available to it by law shall not be deemed to be a waiver of any other rights or of the same right at another time.
17. The Customer hereby specifically agrees and confirms that any matter or issue arising hereunder shall be governed by and construed exclusively in accordance with the Indian laws and shall be, at the sole discretion of the Bank, subject to the jurisdiction of the courts in India.

Dated _____ this _____ day of _____ at _____
SIGNED AND DELIVERED BY the Customer who has executed this document on the date specified above.

*Mode of execution of document shall be according to the nature of the Customer.

Signature of applicant

To,
Kotak Mahindra Bank Limited

Dated: _____

Dear Sirs,

1) Change of correspondence Address

Kindly send all the deliverable for my PINS account to the address of _____
 _____ who is the POA holder for the said account.

2) Registration of Power of Attorney and Linking of my account(s) with Trading Account

I/We have issued a Power of Attorney dated in favour of _____ (Broker name) granting authorities to them, for doing the acts, deeds and things as stated therein respectively through their authorized officials, more particularly for operating my/our selected account(s) as under for facilitating my/our securities transactions through _____

Bank Account No.: DP Client ID

(Required only if you are linking your existing Demat Account with KMBL to your trading account with _____).

A copy of the said Power of Attorney is enclosed for your records. You are requested to register the said Power of Attorney for operation of the aforesaid account(s).

Further, I/we hereby request you to link my said Bank and/or Demat account with trading account maintained by me/us with _____ bearing trading Client ID. I/We confirm that I/we am/are aware that on linking my Demat Account with Trading Account, all the unused Delivery Instruction Slips stand cancelled.

I authorize the Bank to execute instructions received by me/us in the from and manner prescribed by the Bank from time to time including but not limited to Net Banking, Payment Gateway, Phone Banking, Electronic mails. Facsimile and further Bank is entitled 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 to honour all my/our instructions given by me/us directly or by _____ by virtue of the powers conferred to it by me/us against my/our Trading Account maintained with it and all actions by you shall be permitted by RBI and/ or relevant regulators as applicable from time to time.

3) Debit Authorisation

- a) I/We authorise you to debit my/our Saving/Current account No. towards- Trading Account opening charges Rs. _____ and margin money Rs. _____ Pay to _____.
- b) I/We authorise you to debit my/our savings/current account No. towards PINS approval charges (Inclusive of service tax) and credit my PINS account No. for annual AMC charges recovery.
- c) I/We authorise you to debit my/our savings/current account No. towards PINS approval and account opening charges.

Thanking You

Yours faithfully,

Signature of applicant

Signature of applicant

Signature of applicant

X _____
 Name of the sole / First Holder

X _____
 Name of the Second Holder

X _____
 Name of Third Holder

Encl: Copy of Power of Attorney

**FEE SCHEDULE FOR PORTFOLIO INVESTMENT SCHEME
NRI CUSTOMERS**

for offline Clients only

SR NO	FEE HEAD	FEES*
1	PINS approval issuance fee (one time fee)	Rs. 1,500
2	Annual account maintenance fee	Rs. 1,000
3	Transaction Fees (per contract - Purchase and sale separate contract notes)	Rs. 100
4	CA certificate for Deduction of Long term/Short term Capital Gains tax	Rs.100 per transaction Rs.300* per certificate#.

* Plus GST applicable (including education cess and secondary and higher secondary cess). CA certificate charge is inclusive of GST and cess and is subject to revision from time to time.

One Certificate is issued per day per trading ID.

TERMS & CONDITIONS

- Charges / service standards are subject to revision at the Bank's sole discretion and as informed by circulars sent by ordinary post.
- Account Maintenance fees are non refundable and levied on a calendar year basis.
- Fees for issuing approvals and annual account maintenance fee will be debited annually, while the fees for processing the sale proceeds will be debited each time the transaction is processed.
- All fees will be debited to the designated Savings Account.
- The above charges are independent of the demat account charges and the brokerage.
- The above transaction charges and CA certificate charges will also be levied in case of
 - Processing of sale proceeds purchased through Primary market (customer not registered for PINS).
 - Processing of sale proceeds purchased through Primary market as a resident / non-resident / inherited (by a customer registered for PINS)
 - Processing of sale proceeds of ESOP shares.

I/ We have accepted and agree to be bound by the above schedule of charges and terms & conditions.

Signature

Signature of applicant

Signature of applicant

Signature of applicant

(To be signed by all the account holders and submitted along with the PINS Application Form)

To

Custody Services,

Kotak Infinity,

Mumbai.

Subject: Addition of Custody POA

Dear Madam / Sir,

I _____, having an account with Kotak Bank, request you to add custody POA to the mentioned account numbers, PIS _____ & Non PIS _____.

Thanking you,

(Client Name & Signature)

To,
Custody Services,
Kotak Mahindra Bank,
Mumbai

Sub: Clarification on Date of Birth

Dear Sir,

I Mr. / Mrs. / Ms. _____, have submitted documents for opening custody account with your bank . There is a mismatch in DOB in the documents provided for account opening.

I request you consider DOB as per _____, i.e __/_____/__, duly filled in by me and accept the documents furnished by me in support thereof.

(Signature)

(Full Name)

**** kindly sign only if there is a mismatch in DOB of the applicant with the proofs provided**

**General Data Protection Regulation (GDPR) Consent for capturing
Personal Information (Name, address, phone number etc.)**

I have voluntarily shared the above information which I acknowledge and agree that the Bank is required to obtain the same to provide its products and services to me. I have 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.

Customer Name

Customer Signature

