

THIS FORM WILL PASS THROUGH A SCANNER, PLEASE FILL IN BLOCK LETTERS E.G. A N I T A K U M A R

Bank Use: Preferred Home Branch \_\_\_\_\_ Branch Code \_\_\_\_\_ Ticket ID \_\_\_\_\_

**Savings** : \_\_\_\_\_ Code: \_\_\_\_\_  **Current** : \_\_\_\_\_ Code: \_\_\_\_\_  
 **Fixed Deposit** : \_\_\_\_\_ Code: \_\_\_\_\_  **Over Draft** : \_\_\_\_\_ Code: \_\_\_\_\_  
**Currency of Account:**  INR  Foreign Currency (EEFC):  USD  GBP  EURO  JPY  SGD  AUD  CAD  AED  CHF  Others \_\_\_\_\_  
**Privy League:**  Insignia  Optima  Prima  Maxima  
**Mode of Operation**  Singly  Any one  Jointly by any two  Others \_\_\_\_\_

Please tick to select. Product Name & Code to be filled by Bank. To know more about various product types please contact Bank official

**DETAILS OF ORGANISATION**

\* Fields are Mandatory

Existing CRN  Yes \_\_\_\_\_ (In case you have an existing relationship with the Bank)  No (Please fill the details below)

\*Name \_\_\_\_\_

\*PAN \_\_\_\_\_ Form 49A  \*Turnover \_\_\_\_\_ In numbers only

\*Date of Incorporation/Registration DD | MM | YY | YY | REGN. No. \_\_\_\_\_

I/we request Kotak Mahindra Bank to update the following GSTIN at my/our CRN. I/we have read & understood the methodology of accounting of GST on GST Network as mentioned below & do not have any objection to it.

GSTIN \_\_\_\_\_

Projected Annual Turnover in Lakh (Current F.Y.)

PAN No. of entity is Mandatory

Please fill a separate GSTIN updation form for incase you wish to add more records or updation of GSTIN at Account level.

**\*Constitution**

Association of Persons  Co-operative Society  Club  Domestic Nationalised Bank  Domestic Co-operative Banks  
 Domestic Pvt. Banks  Educational Institute  Foreign Body  Foreign Banks  Government Co.  HUF  Insurance  
 Limited Liability Partnership  Mutual Fund  NBFC-PVT LTD  NBFC-PUB LTD  Non-Govt Org (NGO / Charitable Trust)  Partnership  
 Public Ltd Co.  Private Ltd. Co.  Religious Organisation  Regional Rural Bank  Sole proprietorship  Share and Stock Brokers  
 Trust  Others \_\_\_\_\_

Please tick the Constitution

\*Nature of Business:  Comm Agent  Retailer  Wholesaler  Agriculture  Manufacturer  Services  Manufacturer + Export & / or Import  Services + Export & / or Import

Please refer to the list available on the Intranet

Bank Use: \*Industry Code \_\_\_\_\_ Industry Description \_\_\_\_\_

**Registered Office Address**

\_\_\_\_\_ Street / Block \_\_\_\_\_  
 \_\_\_\_\_ Area \_\_\_\_\_  
 \*City \_\_\_\_\_ \*Pin Code \_\_\_\_\_ State \_\_\_\_\_  
 Country \_\_\_\_\_ STD \_\_\_\_\_ Tel. No. \_\_\_\_\_ Fax No. \_\_\_\_\_

\*Email ID \_\_\_\_\_

Head Office Address  Same as Registered Address  Other (Please fill details below)

\_\_\_\_\_ Street / Block \_\_\_\_\_  
 \_\_\_\_\_ Area \_\_\_\_\_  
 \*City \_\_\_\_\_ \*Pin Code \_\_\_\_\_ State \_\_\_\_\_  
 Country \_\_\_\_\_ STD \_\_\_\_\_ Tel. No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Account statement cheque book and other deliverables will be mailed to this address

Mailing Address\*  Same as Registered Address  Same as Head Office Address  Other (Please fill details below)

\_\_\_\_\_ Street / Block \_\_\_\_\_  
 \_\_\_\_\_ Area \_\_\_\_\_  
 \*City \_\_\_\_\_ \*Pin Code \_\_\_\_\_ State \_\_\_\_\_  
 Country \_\_\_\_\_ STD \_\_\_\_\_ Tel. No. \_\_\_\_\_ Fax No. \_\_\_\_\_

NOTE: Account Statement/Cheque book of the Corporate and Debit card/PIN/Password mailers for each authorised signatories will be sent to the Company's mailing address Only.

**AUTHORISED SIGNATORY-1**

\* **Beneficiary Owner** Share %

\* Fields are Mandatory

Existing CRN  Yes  No (Please provide CRN)  No (Please fill the details below)

Name

\*DOB

\*Marital Status  Single  Married  Others

\*Gender  Male  Female  Third Nationality  Indian  Others

Related to Staff  Yes  No  Employee ID  Voter ID

Driving Licence  Passport No.

\*PAN  /  Form 60 \*AADHAAR

\*Mother's Maiden Name

Designation

\*Mobile No.  (All alerts will be sent to the preferred mobile No. & Email ID)

\*Email ID  \*Name

\*Income Slab :  0-2 lakhs  > 2-5 lakhs  > 5-10 lakhs  > 10-25 lakhs  > 25 lakhs

Paste your latest passport size photograph here

Do not sign across the photograph

- Preferably the Passport size photograph against the red background should be attached
- Signature & stamp of the Organisation To be signed in Black ink only
- Mobile No & Email ID as provided will be considered as 'Preferred'

**AUTHORISED SIGNATORY-2**

**Mandate**

\* **Beneficiary Owner** Share %

\* Fields are Mandatory

Existing CRN  Yes  No (Please provide CRN)  No (Please fill the details below)

Name

\*DOB

\*Marital Status  Single  Married  Others

\*Gender  Male  Female  Third Nationality  Indian  Others

Related to Staff  Yes  No  Employee ID  Voter ID

Driving Licence  Passport No.

\*PAN  /  Form 60 \*AADHAAR

\*Mother's Maiden Name

Designation

\*Mobile No.  (All alerts will be sent to the preferred mobile No. & Email ID)

\*Email ID  \*Name

\*Income Slab :  0-2 lakhs  > 2-5 lakhs  > 5-10 lakhs  > 10-25 lakhs  > 25 lakhs

\*Identity & Address documents of all shareholders holding more than 25% share capital in the company and more than 15% in a partnership will be mandatorily required.

Paste your latest passport size photograph here

Do not sign across the photograph

- In case of Sole Proprietor or HUF, Mandate has to be ticked
- Preferably the Passport size photograph against the red background should be attached
- Signature & stamp of the Organisation To be signed in Black ink only
- Mobile No & Email ID as provided will be considered as 'Preferred'

**CHANNEL ACCESS REQUEST** (Not applicable for Co-operative Banks)

I wish to apply for access to the following channels

	1st APPLICANT / AUS			2nd APPLICANT / AUS		
	PB	NB	DC*	PB	NB	DC*
Transaction Rights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
View Rights	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Channel Access will be granted only to the person specifically authorised for the purpose. PG will be activated by default for customers registered for Net banking with unconditional transaction rights.

**Mobile Banking & Mobile Payment services will be activated by default for customers who opt for Net Banking / Debit Card / Credit Card.**

# Default Debit Card will be EMV Chip and PIN enabled for International usage.  
To apply for EMV Chip and PIN Based card for Domestic usage only, please tick, AUS1  AUS2   
PB - Phone Banking; NB - Net Banking; DC - Debit Card (Not applicable for Co-operative Banks); PG - Payment Gateway (Online Shopping / Trading)

Access to online tax payment will be activated by default for Authorised Signatories opting for Net Banking Access

**SMS BANKING & ALERT FACILITY** (Refer General Schedule of Features and Charges for charges applicable)

Alert 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. By ticking on any of the options below I/we expressly consent and authorise the Bank to make Telephone Calls and Send SMS and / or Emails to inform me / us on any information or updates relating to Bank's existing / new Product / Services. The said consent is valid till such time I / We withdraw the same in writing.

Alert Type	1st AUS		2nd AUS	
	SMS	E-mail	SMS	E-mail
a) Daily Balance + Transaction and Value Added Alerts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Please select either (a) or (b) as per your requirement				
b) Weekly Balance + Transaction and Value Added Alerts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 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

Alerts that have been mandated by RBI and such alerts as deemed appropriate by the Bank will be sent even if you have not subscribed for the facility.

- Transaction and Value Added Alerts will be sent to all Authorized Signatories, irrespective of the mode of operation.

Regulatory & Risk alerts will be sent by the Bank by default without charges.

**ACCOUNT STATEMENT OPTIONS** (Refer General Schedule of Features and Charges for charges applicable)

Email  Daily  Weekly **Physical Copy**  Weekly

(Physical statement and Email will be sent on monthly basis by default basis the option selected)

# DEPOSIT DETAILS

Fixed Deposit (Premature Withdrawal allowed)

Fixed Deposit (Premature Withdrawal not allowed)

\*Period: month(s) day(s) Maturity Date DD MM YYYY

\*Amount Rs. (In words)

# Interest frequency (tick any one) Monthly Quarterly Cumulative
Maturity instruction (tick any one) Auto renew principal Repay principal
Auto renew principal & interest Auto renew principal & pay interest Repay principal & interest

Payment Instructions Credit to my Bank Account No. with Kotak Mahindra Bank Ltd.
Payment instrument to be mailed to my mailing address Please fill and attach Form 15H / 15G separately if applicable

\* If Fixed Deposit tenure is less than six months please mention tenure in days only. In case of Fixed Deposits Auto renewal is not applicable for Co-operative Banks.
Auto Renewal and Monthly Payout of interest option is not applicable on Fixed Deposits Booked under 'Pre-mature withdrawal Non Allowed' scheme.
In the absence of spence instructions, Fixed Deposit will be renewed automatically on the same Terms And Conditions at the rate prevailing at the time of renewal. Please fill and attach Form 15G / 15H separately, if applicable.

Sweep-In facility required (Linking of Fixed Deposit to Savings / Current Account) Yes No

ActivMoney (AUTO SWEEP OUT - SWEEP IN FACILITY) - ActivMoney facility not available for Co-Operative Banks and Accounts having CC / OD facility.

ActivMoney facility required Yes No

If Yes, Please specify Sweep-Out\* threshold Rs. and Sweep-in\*\* threshold Rs. (applicable if ActivMoney is opted for).

Sweep-Out Threshold: Minimum Threshold for Savings & Current Account This should be greater than or equal to twice the AMB (Average Monthly Balance)/ AQB (Average Quarterly Balance) requirement of the account chosen or Rs 50000 for Current Account or Rs 20000 for Savings Accounts whichever is higher. For Trader Pro, Trader Classic & Startup variants the Threshold is as per product offering. For Insignia/ Optima Savings Account the Threshold is Rs 2 Lacs.

Sweep-In Threshold: Minimum Threshold for Savings Account This should be greater than or equal to the AMB (Average Monthly Balance)/AQB (Average Quarterly Balance) requirement of the account chosen or Rs 10000 for Savings Accounts whichever is higher. For Insignia/ Optima Savings Account the Threshold is Rs 1.5 Lacs.
Minimum Threshold for Current Account: This should be greater than or equal to twice the AQB (Average Quarterly Balance) requirement of the account chosen or Rs 50000 for Current Account whichever is higher. For Trader Pro, Trader Classic & Startup variants the Threshold as per product offering.

Auto Sweep out of funds above a pre-specified threshold from Savings / Current Account to Fixed Deposit will be for 180 days ( For NRE accounts it will be for 1 Year) and in multiples of Rs.10,000/-. The nomination registered for Current / Saving account will apply for the FDs created through ActivMoney. If customer opts for ActivMoney in an account, standalone Fixed Deposits cannot be linked to that account.

## INITIAL PAYMENT DETAILS

Amount (in figures) (in words)

Mode of Payment: Cash (Please deposit only at Bank counters) Debit my/our Account Number
Cheque Number Dated DD MM YYYY Drawn on Bank's Name Branch

Cheques issued by the customer from his/her existing bank account and payable to Kotak Mahindra Bank Ltd. A/c <customer name> will only be accepted.

If we are unable to open your account, money will be credited via NEFT / RTGS to account from which initial payment has been received. (NA for initial payment in Cash and Third Party Funding)

## CREDIT FACILITIES (Not applicable for Co-operative Banks)

Table with 3 columns: Bank & Branch, Type of Facility, Amount. Includes declaration: I/We declare that I/We do not enjoy credit facilities with other bank(s).

\*NOC from each bank to be attached.

## FOR BANK USE ONLY

Source Code, Lead Generator Code (Promo Code), Lead Converter Code, RM Code, Corporate Co. Code, Line of Business, Parent ID, Principal A/C, CRN of Firm, CRN of Proprietor, Trust, Category, Risk Profile, NMC Waiver, GLEM, Segment, \*Additional Info, Insta kit, Preprocessed.

## For RPC Use

MOP: Singly, Any One, Jointly, Jointly by Any Two, Refer attached Board Resolution
FOR TD: V-Date, OTHER DETAILS, Amount (Rs.), Tenure, 15G/15H Attached, FOR CASA & TD: RELATION CODE, Re-KYC, FATCA Received, FATCA Reportable.

## CUSTOMER ACKNOWLEDGEMENT AND NON INDIVIDUAL ACCOUNT BANK RULES

- 1. Current Account is an operative banking account for all entities eligible to open and operate a bank account. No interest is paid on the balances held in Current Account which is as prescribed by RBI.
2. Current Accounts can be opened by individuals / partnership firms / Private and Public Limited Companies / Hindu Undivided Family (HUF) / Specified Associations / Societies / Trusts, etc.
3. In case of the Entity operating / receiving any Foreign Contributions, customer's need to comply to Foreign Exchange Management Act of 1999 (FEMA) and Foreign Exchange Contribution (Regulation) Act of 1976 (FCRA).
4. EFC Account will be subject to the RBI Regulation as may be amended from time to time by the Regulator.
5. Nomination facility is available for Sole Proprietor accounts.
6. Customer should carefully examine the entries made in their Statement of Accounts and draw Bank's attention to any errors / omissions / discrepancies that may be discovered within 30 days from the date of entries falling which the same shall be deemed to be correct and accepted by the customer and the customer shall not be entitled to question the correctness / accuracy thereof. Charges for issuance of duplicate passbook statement is available in GSPC. Duplicate passbooks, if requested, can be printed for the period as requested while issuing the passbook. There are no charges for printing the pass entries in the duplicate passbook.
7. The account would be treated as dormant if there are no transactions in the account for a period of two years. A request for activation of account has to be made in writing by visiting a nearest branch with his original identity proof documents acceptable to the Bank. Accounts which are not operated for two years will be marked as "Inactive".
8. Satisfactory conduct of the account entails maintaining stipulated monthly average balance (wherever applicable) as well as sufficient balance to honor cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer. Any non-maintenance of stipulated minimum balance will attract service charges as per Bank's General Schedule of Features and Charges which are available with our Branches and on the Bank's website www.kotak.com.
9. The Bank reserves its rights to close any account which is not operated satisfactorily / dormant with prior notice. Accounts which have not been operated over a period of one year and two years are termed as inactive and dormant account respectively. There are no charges on activation of such accounts. The customer need to intimate Bank in writing of any change in the contact details/address. Customer needs to submit documentary proof whenever applicable.
10. The Bank may disclose information about customer's account if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any specific consent of the customer.
11. Copies of Citizen's Charter, OCSBI Code, Customer Education Brochure, General Terms & Conditions which govern the conduct of Savings Bank Account are available in the branch and on the website www.kotak.com. For any information or changes in Bank's Policies, interest rates, service charges, etc., applicable to your account, refer to notices displayed in the customer area of the branch.
12. The Bank reserves the right to change its Service Charges or General Terms and Conditions with prior intimation to customer.
13. Merit deposit of the amount for opening an account does not mean that the Bank has opened the account. The account opening cannot be deemed to come into existence until the bank gives the intending customer a welcome kit containing account number, cheque book, debit card etc. The Bank reserves the right to make any changes, alterations, cancellations in the above rates at any time without notice. Any person opening the account shall be bound by the rates governing the account.
14. The Bank reserves the right to make any changes, alterations, cancellations in the above rates at any time without notice. Any person opening the account shall be bound by the rates governing the account.
15. Bank Deposits upto Rs.1,00,000 in respect of each depositor are fully protected by the Deposit Insurance and Credit Guarantee Corporation under the deposit Insurance Scheme.
16. SMS Banking and Alert facility is available to all account holders for all products. Refer to GSPC for charges applicable.
17. Cash Deposit Facility is provided at both home & non-home branches. Charges applicable on non-home branches cash deposit is available in GSPC. Cash can also be deposited in Cash Deposit Machines (wherever available).
18. The request for Transfer of Account from one Branch to other can be submitted at any of the Branches.
19. Changes with regards to Closure of Account is specified in GSPC. There are no charges for Transfer of account between branches.
20. Registration of Standing Instructions / Direct Debits of Customer can be done by visiting a request at any Branch. Charges as specified in GSPC will be levied for non execution of Standing Instructions / Direct Debits of Customer as below Satisfactory Conduct of the account entails maintaining stipulated monthly average balance (wherever applicable) and there are no charges / standing instruction charges.
21. Charges for Issuance of Cheque book & Cheque Return charges are available in GSPC.
22. The number of permissible deposit and withdrawal transactions without any charges are available in GSPC.

In the absence of specific instructions, the Term Deposit will be automatically renewed at original terms at rates prevailing at the time of renewal

ActivMoney is available for select Product type only. Not available for account having OD/CC or Loan facility

Please attach the NOC and details of such facilities separately as per format available with the branch.

Category W/O only for Wealth Customer

Customer Copy

**NOMINATION (Form DA1)** Nomination under section 452A of the Banking Regulation Act, 1949, and the Rule 2(1) of The Banking Companies (Nomination) Rules, 1985, in respect of bank deposits

For sole proprietorship firms and not applicable for any other entity

I/We 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: \_\_\_\_\_  
 Nominee Address: \_\_\_\_\_  
 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\* \_\_\_\_\_ Relation with Minor Nominee \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \*City \_\_\_\_\_ \*Pin Code \_\_\_\_\_ State \_\_\_\_\_

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 variation or 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.

**FOR BANK USE ONLY**

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

Employee Signature & Code \_\_\_\_\_

**CUSTOMER DECLARATION – CURRENT / SAVINGS ACCOUNT**

(Bank copy)

**Indicative list of documents that can be provided while opening the bank account:** A) Document for Pvt. Limited and Limited Company: Board Resolution/Authority Letter, Memorandum & Articles of Association, Certificate of Incorporation, Certificate of Commencement of Business (Public Limited Company), Form32 in case list of directors are not original subscriber to Memorandum & Articles of Association (in case of Private Limited Cos) duly acknowledged by ROC, Governing act/Rules & Regulation (PSUs) (Cert. true copy) For Trust/Association/Society/Club: Registration, if any (Cert. true copy), Copy of governing body resolution, Bye laws (Cert. true copy) if modeled by laws of RCS have been adapted, certification of that effect, Trust Deed. For HUF: PAN card, HUF declaration (signed by all co-parceners). For Partnership: Partnership Deed (Cert. true copy), Basic Charter Partnership declaration. For Sole Prop: Shops & Establishment License, Sole Proprietorship declaration, Acknowledged copy/Fee paid challan for application Service Tax Challan, Acknowledged IT Return in the name of Sole Proprietor. B) Identification & Signature Proof: PAN (Income Tax) Card, Driving License, Passport. Note: Documents from list A to be submitted in respect of each Authorized Signatory. Documents should be submitted in Original along with photocopy. Original documents will be returned after verification. This is not an exhaustive list & in case of non availability of the above documents, please contact your bank official for complete list of acceptable documents.

**Fixed Deposit:** I/We am / are aware that the premature withdrawal of deposit(s) will require signature and consent of all the Depositor(s) irrespective of the mode of operation. I/We hereby authorize the Bank in the event of death of any one of the depositor(s), the Bank on the 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 Fixed Deposit without seeking concurrence from the Legal heirs of the deceased depositor(s). I/We declare that any action of the Bank based on the above shall be binding on me / us and my / our legal representatives/heirs/assigns and that I/We will not raise any dispute on the action of the Bank in terms of the above authorization. I/We am / are aware that penalty charges are levied for the premature withdrawal of deposits as per the applicable Terms & Conditions of the Bank and I/We have been informed about the applicable penalty interest rate for premature withdrawal. I/We agree hereby inform that the information furnished is true and correct to the best of my / our knowledge.

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

I/We agree that in the event of non updation of correct mobile phone number and e-mail ID by me/us, the Bank shall not be held responsible for non-receipt of transactions / maintenance related alert in my/our account. I/We also undertake to intimate the Bank in case of non-receipt of alerts on the Mobile number / e-mail ID provided to the Bank for receipt of alerts. I/We agree that in case of non updation of Mobile Phone Number in my/our account, Bank will restrict electronic transactions (e.g. Bill. Mtl. E-Commerce, POS) in the account and will allow only ATM cash Withdrawals. I/We submit my Aadhar number & voluntarily give my/our consent to use my/our Aadhar details (DOB/Gender) to authenticate my/our details from UIDAI & link the Aadhar number to all my/our existing/new future accounts held under my/our customer relationship number (CRN) with your Bank.

In terms of RBI Circular DBR.No.BPBC.104 AOB.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 setting 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 are found to undertake such transactions.

**Most Important Document – Non-Individual Account**

Date:

**Bank Copy**

I/We confirm having read and understood Terms and Conditions of Account opening, which is available at any of the branches of Kotak Mahindra Bank and which is also available on bank's website (www.kotak.com). I/We have also received, read and understood important terms and conditions as mentioned in the customer copy of the MITC. I/We agree to be bound by and abide by it or any other rules that may be in force from time to time. I/We specifically understand and accept the following: 1. I/We have subscribed for the Product \_\_\_\_\_ and the applicable AQB/AMB for the same is Rs. \_\_\_\_\_. I/We hereby agree that the bank may debit my/our account for service charges as applicable from time to time. 2. I/We understand that Current Account is a non interest bearing account. 3. I/We understand that if I have opened the said account with Form 49A, I/We need to submit PAN to the bank within 90 days from the date of account opening, failing which bank will be constrained to freeze my account. 4. I/We accept and agree that the Bank reserves the right to change its service charges, as laid out in the Bank's GSFC, and its Terms and Conditions at any time. 5. I/We understand that we have opened account under Promo / Program \_\_\_\_\_. I/We have signed the Promo / Program Declaration and read all terms and conditions of the Promo / Program including applicable AQB/AMB, as appropriate, which I/We understand is valid till the Promo / Program is active. Once the Promo / Program is revoked, for any reason, I/We agree that account shall be eligible for the product offering as per the prevailing Bank's GSFC. I/We do hereby confirm to have read, understood and agree to the Savings & Current Bank rules, a copy of which has been provided to me/us, & also confirm to have read, understood & agree to the Customer Declaration-Current / Savings Account mentioned below. I/We have voluntarily supplied the above information obtained from me while account opening which I acknowledge that the Bank is required to obtain in pursuance of periodic / Adhoc reporting to regulatory authorities. I/We have gone through the Privacy Notice published by the Bank on its website www.kotak.com and having agreed to the same I/We 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/We avail the product and/or services applied for.

Name & Signature of Authorized Signatory  
(To be signed as per MOP with Stamp of the Entity)

Name & Signature of Authorized Signatory  
(To be signed as per MOP with Stamp of the Entity)

**Most Important Document – Non-Individual Account**

Date:

**Customer Copy**

I/We confirm having read and understood Terms and Conditions of Account opening, which is available at any of the branches of Kotak Mahindra Bank and which is also available on bank's website (www.kotak.com). I/We have also received, read and understood important terms and conditions as mentioned in the customer copy of the MITC. I/We agree to be bound by and abide by it or any other rules that may be in force from time to time. I/We specifically understand and accept the following: 1. I/We have subscribed for the Product \_\_\_\_\_ and the applicable AQB/AMB for the same is Rs. \_\_\_\_\_. I/We hereby agree that the bank may debit my/our account for service charges as applicable from time to time. 2. I/We understand that Current Account is a non interest bearing account. 3. I/We understand that if I have opened the said account with Form 49A, I/We need to submit PAN to the bank within 90 days from the date of account opening, failing which bank will be constrained to freeze my account. 4. I/We accept and agree that the Bank reserves the right to change its service charges, as laid out in the Bank's GSFC, and its Terms and Conditions at any time. 5. I/We understand that we have opened account under Promo / Program \_\_\_\_\_. I/We have signed the Promo / Program Declaration and read all terms and conditions of the Promo / Program including applicable AQB/AMB, as appropriate, which I/We understand is valid till the Promo / Program is active. Once the Promo / Program is revoked, for any reason, I/We agree that account shall be eligible for the product offering as per the prevailing Bank's GSFC. I/We have voluntarily supplied the above information obtained from me while account opening which I acknowledge that the Bank is required to obtain in pursuance of periodic / Adhoc reporting to regulatory authorities. I/We have gone through the Privacy Notice published by the Bank on its website www.kotak.com and having agreed to the same I/We 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/We avail the product and/or services applied for.

Signature of Bank Official