kotak®
Kotak Securities

Acknowledgement

Received the Application Number 202320

of Mr./Ms./Mrs./M/s._____**on** _____**(date of receipt)**

Amount collected: Account Opening Fees _____**Margin** _____

Cheque No. _____ **Cheque Date** _____**Favouring**_____

RM Name_____ **RM Contact No.** _____ **RM Signature** _____

Authorised person/DSA Name _____

Authorised person/DSA Contact No.: _____**Authorised person/ DSA Sign** _____

Note:
You can track your Application after 3 working days on www.kotaksecurities.com,
Link: http://www.kotaksecurities.com/ksweb/Help/Customer-Queries/Check-Application-Status (OR) contact our Call centre for help.
Please call us on our toll free no. 1800 209 9191 / 1860 266 9191 to speak to our customer service executives.

Call & Trade

You can place your trades by dialing 1800 209 9191 OR
1860 266 9191 (Toll Free)

Research on SMS

Get Research Calls & Recommendations
absolutely. FREE for the first Month*.

TradeSmart

A Service which helps you to identify the trends of the stocks based on
Technical Research automatically. FREE for the first Month*.
absolutely. FREE for the first Month*.

* These services are chargeable

For more details of any of these services call our Customer Service on 1800 209 9191 or get in touch with your RM

Kotak Mahindra Bank

INDEX

Content	Pages
Customer profile sheet	1
Welcome Call-log sheet	3
Checklist and introduction documents	4
Account opening form	7-9
Application for portfolio investment scheme	8-10
Form DA-1	11-12
Mandate form	13-14
Merchant Navy Declaration form & Minor Declaration form	15
Fax Indemnity	16
Linking and Debit Authorization letter	17
Declaration cum undertaking	18
If Applicable	
Self Declaration	19
Name Declaration	20
Dual Signature Declaration	21
Affidavit (New Customer)	22
Fee Schedule for portfolio investment scheme (Offline client)	23

ICONS will help you identify information required to be filled in the form

A	Capital Letters	CW	Client's Witness Signature
!	Note	K	Kotak Signature
✓	Tick	G	Guardian Signature
	Signatures required on the page	N	Signature of Nominee
C	Client Signature		Company Stamp
I	Introducer's Signature		

Ver. 11/19-20/071020

202320

kotak® Kotak Mahindra Bank

* Mandatory Fields

CUSTOMER PROFILE SHEET
(Individuals desirous of opening Savings A/c)

Branch Code*			**Meeting**	DD/MM/YYYY
NAME*	Mr / Ms / Dr.	Name	Date of Birth	DD/MM/YYYY
SEX*	M / F	MARRIED / SINGLE / OTHER	**No. of Childern**	**Age**
ADDRESS*	Flat/Plot No.	Building / Society	Road / Street	
		Area / Locality	City	PIN CODE
CONTACT*	Landline	Mobile	E-mail ID	
EDUCATION	UG / G/ PG / PROF	IF PROF : CA / DOCTOR / LAWYER / OTHER (SPECIFY)		
OCCUPATION*	Service (Govt) / Service (Pvt) / Business / Self Employed / Retired / Housewife / Others _____			
Co & Designation				
HH INCOME PM	<25K / 25K - 50K / 50K - 100K / 1L - 2L / > 2L			

CURRENT BANKERS	**< 20K**	**20k to 50k**	**50k to 75k**	**75k to 1L**	**> 1L**	**ASSETS**	**NOS.**	**OWNERSHIP**	**SIZE**
PRIMARY BANK NAME						HOUSE	1/2/3	Self / Financed	S/M/L
OTHER BANK NAME						CAR	1/2/3	Self / Financed	S/M/L
OTHER BANK NAME									

EXISTING SAVINGS ACCOUNT FEATURE USAGE				**MANDATORY INFO IF CRN TO BE CREATED**			
Investment A/c	F/R/N	ActivMoney (2 Way Sweep)	F / R / N	Salaried / Non-Salaried		Annual Income/ Salary (Rs)	
DD/BC	F / R / N	Bill Pay	F / R / N	IF SALARIED, NAME OF COMPANY / IF NON-SALARIED, NATURE OF ACTIVITY			
NEFT/RTGS	F / R / N	Standing Instruction	F / R / N	**Form No.**		**Ticket No.**	
Net Banking	F / R / N	Visa Money Transfer	F / R / N	**Customer Type**		**Walk-In**	Y / N
Phone Banking	F / R / N	Cash Deposit	F / R / N	**Politically Exposed**	Y / N	**It Walk-in, FI done by**	Emp. Code / Agency Name
Home Banking	F / R / N	Cash Withdrawal (At ATM)	F / R / N	**IP Mode**	Cash/Cheque	**IP Amount (Rs.)**	
Mobile Banking	F / R / N	Any Other Service (Specify)	F / R / N	**Risk Category**	**High/Medium/Low**	**Account Holder**	Primary / Joint
Anywhere Banking	F / R / N	Any Other Service (Specify)	F / R / N	Staying at current residence since _____ years & _____months			
F - Frequent R - Rare N - Never				☐ Form is liable to be rejected if all information is not filled. ☐ For Walk-in customers, landline & FI is mandatory. ☐ Please refer the respective MOPP for customer type and Risk Categorization			

OTHER FINANCIAL SERVICES		**SERVICE PROVIDER** (Select appropriate option & Specify Name)	**Amount (Rs)**
Mutual Funds	Y / N / Lead	Direct AMC / Distributor / Agent:	
Insurance	Y / N / Lead	Agent / Bank / Distributor:	
Shares Trading	Y / N / Lead	Demat A/c with:	
		Online / Offline Broker:	
Fixed Deposit	Y / N / Lead	Bank / Other:	
Home Loan	Y / N / Lead	Bank / Other:	
Car Loan	Y / N / Lead	Bank / Other:	
Personal Loan	Y / N / Lead	Bank / Other:	

Specifying amount is mandatory in case of lead
Additional Remarks (If any): _____

Declaration (applicable in case CRN is to be created)
Certified that the details mentioned in this profile sheet are true to the best of my knowledge and that the person mentioned above is not engaged in criminal/fraudulent activity. The information above complies with the account opening and funding requirement as per present internal procedures and the KYC and AML policy of the Bank and I undertake to inform the bank in case of knowledge of negative information on the customer or the customer's appearance in local press/media or from any other reliable source.

Sourced by (Emp Code & Sign)	Checked by (Emp Code & Sign)	(BSM) Reviewed by (Emp Code & Sign)
Name: _____	_____	_____
LIKELY CUSTOMER CATEGORY: P / A / B / C	**LEAD TYPE:** Hot / Warm / Cold	CRN (IF CONVERTED):

Ver. 11/19-20/071020

Name of Customer _____

RO / RM _____ • **Customer Informed of RO/ PBs name**

Date and Time of Call _____

Mandatory for all Debit Card Applicants:

• Activation of Debit Card for POS through Phone Banking and ATM

SAVINGS

Ace / Staff 2 / Group 2

- ☐ DP AMC Waiver
- ☐ Kotak Street Trading A/C Waiver
- ☐ Term Cover
- ☐ MF on Net
- ☐ MF Sweep
- ☐ KPRP (refer age criteria)
- ☐ RBI EFT
- ☐ Family Account
- ☐ Alerts and Mobile Banking
- ☐ DirectPay - Online Bill Payment
- ☐ Home Banking
- ☐ Free DD/BCs
- ☐ At Home Services (where avail)

Pro

- ☐ Kotak Street Trading A/C Waiver
- ☐ KPRP (refer age criteria)
- ☐ RBI EFT
- ☐ MF on Net
- ☐ MF Sweep
- ☐ Alerts and Mobile Banking
- ☐ DirectPay - Online Bill Payment
- ☐ Home Banking
- ☐ Family Account
- ☐ Free DD/BCs
- ☐ At Home Services (where avail)
- ☐ DP Account

Edge / Affinity / Staff 2 / Group 2

- ☐ Kotak Street Trading A/C Features
- ☐ KPRP (refer age criteria)
- ☐ RBI EFT
- ☐ MF on Net
- ☐ MF Sweep
- ☐ Mobile Banking
- ☐ DirectPay - Online Bill Payment
- ☐ Home Banking (Affinity restricted to free instrument pickup)
- ☐ DP Account

CURRENT

Ace :

- ☐ MF Sweep or TD Sweep
- ☐ Investment Account & MF on Net (for investments of signatories)
- ☐ Free RBI EFT
- ☐ DP AMC Waiver
- ☐ Kotak Street Trading A/C features
- ☐ Term Cover
- ☐ Family Account
- ☐ Alerts and Mobile Banking
- ☐ Home Banking
- ☐ Free DD/BCs
- ☐ Free Cheque Collection
- ☐ Kotak Life Insurance

Pro:

- ☐ MF Sweep or TD Sweep
- ☐ Investment Account & MF on (Net for investments of signatories)
- ☐ RBI EFT
- ☐ Kotak Street Trading A/C Features
- ☐ Alerts and Mobile Banking
- ☐ Home Banking
- ☐ Family Account
- ☐ Free DD/BCs
- ☐ Kotak Life Insurance
- ☐ DP Account

Edge and Affinity :

- ☐ MF Sweep or TD Sweep
- ☐ Kotak Street Trading A/C Features
- ☐ RBI EFT
- ☐ Investment Account & MF on Net (for investments of signatories)
- ☐ Mobile Banking
- ☐ Home Banking (Instrument Pick-up is free in case of Affinity, charged for all other HB (Affinity & Edge)
- ☐ DP Account
- ☐ Kotak Life Insurance

OTHER TYPES OF ACCOUNT (DP. TD, ETC. OPENED WITHOUT CASA)

- ☐ Savings Account Features (refer checklist above)
- ☐ Current Account Features (refer checklist above)
- ☐ DP Features
- ☐ K Street - Online Trading
- ☐ Investment Account & MF on Net
- ☐ Kotak Life Insurance

COMMON SECTION

- ☐ Other Feature _____
- ☐ Documentation Related _____

Ver. 11/19-20/071020

CHECKLIST FOR BANK

Sourcing Branch Code

Holder's Name :			Bulk Heat ID :-	AOF No.	
A/C No.	Product Code :-	Customer ID : -		Existing customer (Yes/No)	

Compulsory Documents

	Code	Documents Accepted	1st Applicant	2nd Applicant	3rd Applicant	4th Applicant
		NRI - Non Resident Indian				
	PP	Indian Passport	☐	☐	☐	☐
	W	Valid Visa	☐	☐	☐	☐
		PIO - Person of Indian Origin				
	OP	Overseas Passport	☐	☐	☐	☐
	PI	Document Showing Indian Citizenship	☐	☐	☐	☐
	PA	PIO Affidavit	☐	☐	☐	☐
		Merchant Navy - Shippy				
	VC	Valid Contract Copy	☐	☐	☐	☐
	CD	CDC Booklet	☐	☐	☐	☐
	SD	Shippy Declaration	☐	☐	☐	☐
		Intra Company Transfer				
	TR	Letter of Appointment / Deputation	☐	☐	☐	☐

Verification of IDENTITY (I), SIGNATURE (S) ADDRESS (A) DOCUMENT

	Code	Documents Accepted	1st Applicant	2nd Applicant	3rd Applicant	4th Applicant
I S A	**PP**	Passport	☐	☐	☐	☐
I S A	**DL**	Driving Licence	☐	☐	☐	☐
I S A	**MC**	Marriage Certificate - only if wife Is joint holder	☐	☐	☐	☐
A	**RC**	Ration card	☐	☐	☐	☐
A	**UB**	Utility Bill	☐	☐	☐	☐
A	**PB**	Bank passbook/statement signed & stamped or with logo / printed by Bank	☐	☐	☐	☐
A	**BOV**	Address Personally verified by Bank Officer	☐	☐	☐	☐
S	**Oth**	Others				

Completed by (Front End)

Name: Designation:

Employee No.: Branch :

Signature Date:-

Inward - AOF at Branch Date:- Time:-

Outward AOF at CPC Date:- Time:-

Signature

DVU

Name:

Designation:

Employee No:

Signature

Date :-

Funding

Funds Parked in

Value Date

Funds Checked by

Msign

☐ Sign Captured

☐ Sign Linked

User Sign Auth Sign

BCIF

☐ CRN Creation

Inputed by ..... Authorized by .....

Channels & Alert

☐ Phone Banking ☐ Net Banking ☐ Debit Card ☐ Payment Gateway

Inputed by ..... Authorized by .....

☐ Mobile Banking ☐ Alert

Inputed by ..... Authorized by .....

Exceptions Raised

CASA / TD Opening & Main.

☐ CASA Account	☐ Account Level Memo	☐ TD Account
☐ Operating Instructions	☐ Account Address	☐ Operating Ins
☐ Cheque Book	☐ Mandate Addition	☐ CBR
☐ CBR	☐ Statement Frequency	☐ Sweep In
☐ Nomination	☐ Blocking Account	☐ TD Payin
☐ Sweep Out	☐ Unblocking Account	☐ OD Limit
☐ AQB Waiver	☐ Standing Instruction	☐ TD Lien
☐ Customer Relationship	☐ Funds Transfer	☐ Others

Input. By ..... Auth By ...../ Input.By ..... Auth By .....

Ver. 11/19-20/071020

Introduction Documents

(For Non Resident Indians and Persons of Indian Origin)

SECTION I

Note: All documents submitted should be self-attested (signed, along with the word "TRUE COPY") by each account holder.

A) Compulsory Documents

(i) Photocopy of the Passport pages where your name, address, specimen-signature, photograph, expiry date and Visa details are recorded;
(ii) Copy of valid Visa (the visa could be either in the passport or given separately); and
(iii) Proof of Address (local or foreign address that is selected as the preferred Mailing Address on the account opening form);
(iv) Latest photograph (passport sized)

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

1. All compulsory documents stated in point "A' above need to be attested by the Indian diplomatic mission in your country of residence; or by any of our approved list of Overseas Bankers (please contact our representative for full details) OR by Notary Public OR by any Branch of an Indian Bank abroad.
2. We will also require any two of the following documents:
   (i) Details of your existing NRE bank Account in India OR an Overseas Bank Account which would include an account number, type of account, Bank & branch name with full postal address including pin-code and telephone number of your branch, etc;
   (ii) Copy of the latest statement of your existing NRE bank account (with account number, branch name) in India, or an Overseas Bank Account OR first and last page of the passbook showing your name, address, NRE account number, branch name as well as transaction details. The transactions show in the statement or passbook should relate to a period within the last 3 months;
   (iii) Copy of any recent letter received from your existing banker (Overseas / Indian banker). The account number and account title should be specified in the letter
   (iv) A cheque drawn on your existing banker abroad OR from your NRE account in India duly signed by you. (The signature should agree with the specimen signature given in the account opening form);
   (v) Any cancelled paid cheque in original drawn on your Banker abroad showing your signature, bank name, account number and other details mentioned in the points above.

SECTION II

Should you fall under any of the following categories, we will also require you to provide the following documents:
If you are:

- A Person of Indian Origin (PIO):
  (i) Copy of Indian passport of spouse OR
  (ii) Copy of Indian passport held by self or your parents / grandparents at any time OR
  (iii) PIO Card
  (iv) OCI (Overseas Citizen of India) Card
- Employed with the Merchant Navy:
  (i) Valid contract copy
  (ii) Original letter from principal / agent / liaison office stating the contract details
  (iii) CDC Booklet copies
- Transferred to an overseas posting:
  (i) Letter of Transfer from the Company

SECTION III

Proof of Mailing Address

The following documents, where your current address is mentioned, can be used as a Proof of Address. This address must necessarily be similar to the mailing address mentioned on the account opening form.

Indian Address

1. Valid Passport;
2. Valid Driving Licence;
3. Valid ID Documents/Card with Photo issued by Govt. Org, PSU, Statutory/Regulatory Auth, Scheduled Commercial Banks, Public Financial Institutions & Professional Bodies like ICAI, ICWAI, ICSI, Bar Council, etc. to their Members;
4. Marriage Certificate (where your spouse is a joint account holder);
5. Existing Utility Bill (Electricity/Telephone/Piped Gas - not more than 2 months old);
6. Letter from your Existing Housing Society (Only for home-owners);
7. Existing Leave & Licence/Tenancy Agreement (For Tenants);
8. Existing Credit Card Bill - not more than 3 months old;
9. Existing Bank account passbook/Statement not more than 3 months old - signed & stamped by the bank official or with logo printed by Bank (internet downloads are not acceptable).

Overseas Address

1. Valid Passport;
2. Existing Overseas Bank Statement not more than 3 months old - signed & stamped by the bank official or with logo printed by Bank (internet downloads are not acceptable);
3. Valid Local Driving Licence;
4. Existing Employer's Certificate indicating your address;
5. Certificate from the Indian Diplomatic Mission stating your address;
6. Existing Utility bill (Electricity/Telephone/Piped gas - not more than 2 months old)
7. Existing Credit Card Bill (not more than 3 months old)
8. OCI Card

Ver. 11/19-20/071020

Account Opening Form
(Non Resident Indians)

Preferred Home Branch _____ Preferred PINS Branch _____

Account Type

Rupee Savings Account	☐ NRE (Non Resident External-Repatriable)	☐ NRO (Non Resident Ordinary Non-Repatriable)
Rupee Savings Account	☐ NRE PINS (Non Resident External-Repatriable Portfolio Investment Scheme)	☐ NRO PINS (Non Resident Ordinary Non-R Repatriable Portfolio Investment Scheme)
Rupee Current Account	☐ NRE (Non Resident External-Repatriable)	☐ NRO (Non Resident Ordinary Non-Repatriable)
Rupee Current Account	☐ NRE PINS (Non Resident External-Repatriable Portfolio Investment Scheme)	☐ NRO PINS (Non Resident Ordinary Non-Repatriable Portfolio Investment Scheme)
Rupee Fixed Deposits	☐ NRE (Non Resident External-Repatriable)	☐ NRO (Non Resident Ordinary Non-Repatriable)

Foreign Currency Term Deposit Accounts - (FCNR)
Currency ☐ USD ☐ EUR ☐ GBP ☐ JPY ☐ AUD ☐ CAD
Investment Account ☐ Repatriable ☐ Non-Repatriable

Personal Details

Name
☐ (Title) (First Name) (Middle Name) (Last Name) (upto 40 Characters only)

Short Name (upto 16 Characters only) # PAN

(This Name will appear on the Debit Card)

Date of Birth D D M M Y Y Y Y Gender ☐ Male ☐ Female

Marital Status ☐ Single ☐ Married Nationality ☐ Indian ☐ Others _____

Religion : ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrianism ☐ Buddhism ☐ Other Please specify_____

Caste : ☐ General ☐ OBC ☐ SC ☐ ST

Father's Name

Mother's Maiden Name

Spouse's Name

Passport Details Passport No. _____ Date of Issue D D M M Y Y Y Y

Place of Issue _____ Date of Expiry D D M M Y Y Y Y

VISA Details Type of VISA _____ Issued by D D M M Y Y Y Y

Place of Issue _____ Date of Expiry D D M M Y Y Y Y

Other Details

Education	☐ Non Graduate	☐ Graduate	☐ Post Graduate	☐ Professionally qualified ☐ Other _____
Occupation	☐ Business	☐ Housewife	☐ Self employed	☐ Retired ☐ Others _____
	☐ Professional	☐ Non-working	☐ Student	☐ Salaried
Profession	☐ Finance	☐ Art	☐ Legal	☐ Teaching ☐ Agriculturist Medical
	☐ Engineer	☐ Management	☐ Information Technologist	☐ Architect ☐ Others _____
Monthly Household Income		☐ < USD 2,500	☐ USD 4,000 - USD 6,000	☐ < USD 10, 000
		☐ USD 2,500 - USD 4,000	☐ USD 6,000 - USD 10,000	

Contact Details

Indian Residence Address

Landmark

City Pin Code

Country State

Telephone No. Fax No.

Overseas Residence Address

City Pin Code

Country State

Telephone No. Fax No.

(with country code, area, codes, followed by the telephone number)

Mobile Number

Preferred Mailing Address ☐ Indian address ☐ Overseas address

(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)

E-mail Address (Required for e-mail Alerts and e-new << letters)

Account Statement

Mailing address

City Pin Code

Country State

Telephone No. Fax No.

As per NSDL PAN No. is necessary.

* To be filled only if statement of this account needs to be sent to an address different from first applicant's mailing address.

For Bank use only

CRN ID _____ Account No.

Ver. 11/19-20/071020

Channel Access Request

I wish to apply for access to the following channels

	Phone Banking	Net Banking	Debit Card	Payment Gateway
Deposit Account(s)	☐	☐	☐	☐*
Demat Account(s)	☐	☐		
Investment Account(s)	☐	☐ #		
Insurance	☐	☐		

* Access to Payment Gateway will give automatic access to Net Banking, Direct Pay, Online Shopping and all Gateway services that may be introduced by the Bank from time to time.
#Mandate in favour of Bank to be executed to avail transaction facility on Net Banking for Investment Account(s).

☐ 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 products / services or any new products/services. The said consent given is valid till such time I/we withdraw the same by giving the same in writing.

Name of Applicants

Customer Relationship Number*

Name of 2nd Applicant _____

Name of 3rd Applicant _____

* If not available, please fill the Joint Applicant Details Form for each applicant, representative / guardian of the applicant.

Mode of Operation

☐ Singly ☐ Either or survivor ☐ Jointly ☐ Others, please specify _____

Nomination Details

☐ Yes ☐ No _____ Letter signed by me ☐ Furnished ☐ Not Furnished

Mandatory for single Account holders / Proprietory Accounts

Payment Details

Currency _____

Amount (In figures) _____ (In words) _____

Mode of Payment

☐ Demand Draft/Cheque (enclosed) Number _____ Dated _____
for _____ Currency & Amount

Cheques issued by the customer from his/her existing bank account and made payable to "Kotak Mahindra Bank Ltd. A/c" (Customer Name) will only be accepted.

☐ Wire Transfer/Telegraphic Transfer Reference No. _____ Dated _____
For _____ Currency & Amount From _____ (remitting Bank's name & address)

☐ Others (please specify)

Term Deposit Details

Currency _____

Amount (In figures) _____ (In words) _____

Period : Months _____ Days _____

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

☐ Re - Investment
- ☐ Renew Principal and Interest
- ☐ Repay Principal and Interest
- ☐ Renew Principal and Pay Interest

☐ Simple*
☐ Renew
☐ Repay

* Not available for FCNR Deposits

Mode of Payment for Interest/Maturity Amount

☐ Pay by Bankers Cheque to my mailing address on record
☐ Transfer to my/our Savings/Current Accout No. _____
☐ Outward Remittance

* If Term Deposit tenure is less than six months please mention tenure in days only.

2-Way Sweep*

2-Way Sweep is the facility of automatically moving out amounts above a pre-specified level from current / savings account to a Term Deposit (TD) Account. In case of insufficient balance in current / savings account the TD's will be broken and required amount transferred to the current/savings account.

2-Way Sweep required as per features of account chosen ☐ Yes ☐ No

* Available for Rupee account (NRE+NRO)s Only.

Sweep-In

Sweep-In is the facility of linking current/savings accounts with TDs. In case of insufficient balance the linked TDs will be broken prematurely and required amount is transferred to the savings/current account. This facility is allowed only if the order of names and mode of operation is same in the accounts and the TD's linked to it.

For sweep-in facility, please link Savings/Current Account Number _____
and Term Deposit Number(s) _____ &

Introduction Details

Introduction to be provided by existing account holder or documents as per checklist

Introducer Name _____

Customer Relationship No. _____ Account No. _____ (Client ID in case of demat)

I confirm that I am an account holder of Kotak Mahindra Bank Ltd. for the past ____ months and personally know the applicant for more than _____ months and confirm his/her identity and address as stated above.

x Signature of the Introducer _____

Signature Verified by _____
(Sign and Stamp)

Credit Facilities (Only for Current Account)

☐ I/We declare that I/we do not enjoy credit facilities with other bank(s).
☐ I/We enjoy credit facility/have current accounts with other bank(s). (Please attach the details of such facilities separately as per format enclosed).

Ver. 11/19-20/071020

Joint Applicant Details

(To be filled by 2nd/3rd Applicant Separately)

Personal Details

Name

(Title) (First Name) (Middle Name) (Last Name)

Short Name (upto 16 Characters only) # PAN

(This Name will appear on the Debit Card)

Date of Birth D D M M Y Y Y Y Gender ☐ Male ☐ Female

Marital Status ☐ Single ☐ Married Nationality ☐ Indian ☐ Others _____

Religion : ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrianism ☐ Buddhism ☐ Other Please specify _____

Caste : ☐ General ☐ OBC ☐ SC ☐ ST

Father's Name

Mother's Maiden Name

Status ☐ Resident Indian ☐ Non Resident Indian/PIO (for NRO Account only)

Spouse's Name

Passport Details Passport No. _____ Date of Issue D D M M Y Y Y Y

Place of Issue _____ Date of Expiry D D M M Y Y Y Y

VISA Details Type of VISA _____ Issued by D D M M Y Y Y Y

Place of Issue _____ Date of Expiry D D M M Y Y Y Y

Other Details

Education ☐ Non Graduate ☐ Graduate ☐ Post Graduate ☐ Professionally qualified ☐ Other _____

Occupation ☐ Business ☐ Housewife ☐ Self employed ☐ Retired ☐ Others _____

☐ Professional ☐ Non-working ☐ Student ☐ Salaried

Profession ☐ Finance ☐ Art ☐ Legal ☐ Teaching ☐ Agriculturist Medical

☐ Engineer ☐ Management ☐ Information Technologist ☐ Architect ☐ Others _____

Monthly Household Income ☐ < USD 2,500 ☐ USD 4,000 - USD 6,000 ☐ < USD 10, 000

☐ USD 2,500 - USD 4,000 ☐ USD 6,000 - USD 10,000

Contact Details

Indian Residence Address

Landmark

City Pin Code

Country State

Telephone No. Fax No.

Overseas Residence Address

City Pin Code

Country State

Telephone No. Fax No.

(with country code area, codes, followed by the telephone number)

Mobile No.

Preferred Mailing Address ☐ Indian address ☐ Overseas address

(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)

E-mail Address (Required for e-mail Alerts and e-new << letters)

Channel Access Request

I wish to apply for access to the following channels

	Phone Banking	Net Banking	Debit Card	Payment Gateway
Deposit Account(s)	☐	☐	☐	☐*
Demat Account(s)	☐	☐		
Investment Account(s)	☐	☐ #		
Insurance	☐	☐		

* Access to Payment Gateway will give automatic access to Net Banking, Direct Pay, Online Shopping and all Gateway services that may be introduced by the Bank from time to time

#Mandate in favour of Bank to be executed to avail transaction facility on Net Banking for Investment Account(s).

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 products / services or any new products/services. The said consent given is valid till such time I/we withdraw the same by giving the same in writing.

Introduction Details

Introduction to be provided by existing account holder or documents as per checklist

Introducer Name

Customer Relationship No. Account No. (Client ID in case of demat)

confirm that I am an account holder of Kotak Mahindra Bank Ltd. for the past _____ months and personally know the applicant for more than _____ months and confirm his/her identity and address as stated above.

X Signature of the Introducer _____

Signature Verified _____

(Sign and Stamp)

As per NSDL Per NSDL PAN No. is neccessary.

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 dernat 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.		

Ver. 11/19-20/071020

Declarations

Bank Account

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 the Bank unless informed to you otherwise. I/We have read and understood the Terms and Conditions governing the opening of an account with Kotak Mahindra Bank Ltd. (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) Payment Gateway (f) Mobile Banking (g) Alerts Service (h) Opening of an Investment Account. I/We understand that the Bank may at its absolute discretion, discontinue any of the Services completely or partially without any notice to me/us. I/We agree that the Bank may debit my account for service charges as applicable from time to time. I/We understand that investment products are not bank objects or other obligations of or guaranteed or insured by Kotak Mahindra Bank Ltd, or their affiliates. They are subject to risk and possible loss of principal. Past Performance is not indicative of future performance.

I/We hereby declare that I/we are Non-Resident Indian(s) or Person of Indian Origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us in this application as well as on the 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 in one month's time, you are not bound to pay any interest on the deposit made by me/us. I/We confirm that the facility of standing instruction is not available on my or our pins account and I/we shall not give any such instructions to the Bank to execute the same. I/We agree that the account will be put into use for bonafide transactions and shall not violate any provisions of any Government/Exchange Control Regulation/RBI guidelines, any other regulation or law as may be applicable to my/our accounts and the Bank's Terms and Conditions. I/We agree to debit the required charges for issuing the pay order/demand draft to my/our NRE/NRO accounts.

I/We authorise the Bank to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier advice given to me will be treated as discharged advice on due date, I/we agree that no claim shall be made by me/us for any interest on the deposit(s) for any period after date(s) of maturity of the deposit(s). I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) A/c. Non-Resident (External) Account Scheme. I/We understand that the interest applicable for the renewed period will be at the applicable ruling rates on the date of maturity and that the renewed advice will be made available on my/our presenting the duly discharged original advice on the maturity date or later for payment, I/We further understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal. I/We agree that if a premature withdrawal is permitted at my/our request the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by Reserve Bank of India/Government of India and the Bank in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of Reserve Bank of India.

I/We hereby authorise issuance of ATM-Debit card and provision of Internet Banking service as per the form, I/We undertake to ratify and confirm all that the user(s) do(es) or cause(s) to do through ATM and Internet Banking channels. This authority shall continue to be in force until any one of us revokes by a notice in writing delivered to you. I/We understand that investment products are not bank objects or other obligations of or guaranteed or insured by Kotak Mahindra Bank Ltd. or their affiliates. They are subject to risk and possible loss of principal. Past Performance is not indicative of future performance.

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

Mandate for Investment Account

I/We hereby authorize you to transfer funds in any form and manner including but not limited to by way of debit/credit of my/our account(s), and issue pay-orders/demand drafts/ bankers cheques, from my/our account for the purchase, redemption, switch, receipt of dividends or any such acts for Mutual Fund unit in pursuance of the instruction given by me/ us or my Attorney from time to time. I/We hereby state that all the acts, deeds and things done by you based on such instruction shall be binding on me/us. This mandate by me/us is to be adhered to by the Bank in respect of all actions permitted by the RBI and/or relevant regulations as applicable from time to time.

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. 1/We further declare and undertake that 1/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.

1ST applicant / Primary applicant	2nd applicant	3rd applicant
Paste your latest Photograph	Paste your latest Photograph	Paste your latest Photograph
1ST Holder	2nd Holder	3rd Holder
1/27	1/1	1/16

Ver. 11/19-20/071020

points to take note -

- Please sign in Black ink only,
- The Net Banking, Phone Banking and Payment Gateway access, if applied for, is applicable for all Deposit Accounts existing or to be opened in future.
- Net Banking and Phone Banking access, if applied for, is applicable T9 for all Investment Accounts existing or to be opened in future.
- Transaction rights on Direct Channel for Investment Accounts are subject to the customer executing granting Power of Attorney in favour of the Bank as required from time to time.
- Channel access for MF Investment (2-Way Sweep) is restricted to view or enquiry rights on Phone Banking and Net Banking.
- The channel access for Demat Accounts is restricted to view or enquiry rights and is subject to all the applicants of the Demat Account signing the declaration.
- All account existing or to be opened in future will be linked to the Debit Card/Payment Gateway. Customer to give specific instructions if he/she wishes to de-link any account(s).
- Payment Gateway/Direct Access facility is provided as per regulatory guidelines as applicable from time to time.
- The Mobile Banking Service will enable the Customer to receive customised messages through SMS over his/her mobile phone as chosen by the customer and informed to the Bank, with respect to events/transactions/information relating to his/her account(s).
- The Mobile No. and E-mail Address registered in this form will be used across all Kotak Mahindra Bank accounts held by the Customer and would be used for all future correspondence made by the bank.
- "Jointly held" Accounts would not be given transaction rights through Mobile Banking Services and Net Banking.
- In case of "Jointly held" accounts, signatures of all account holders are required
- All communications shall be sent at the address of the Sole/First Holder only.
- Thumb impressions and signatures other than English or Hindi or any other languages not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or Notary Public or a Special Executive Magistrate.
- Transaction statements will be sent on a monthly basis subject to a transaction having taken place and the holdings cum transaction statements on a quarterly basis will be sent to all account holders at their local/permanent address.
- Please paste your photograph in the space provided.
- Identity and Address proofs are required for additional holder(s).
- Strike off whichever is not applicable.

For Bank Use Only

	1st Applicant	2nd Applicant	3rd Applicant
CRN			
Flex Customer ID			

Branch _____ Account Number _____

Account Sourcing Date (dd/mm/yy) _____ Date Account opened _____

Source code _____ Created by _____

Lead Generator code _____ Mandate No. _____

Lead Converter code. _____ Category ☐ P ☐ A ☐ B ☐ C

RM code _____

Approved by _____

I have clearly explained to the customer the advantage of nomination facility and in spite 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 _____

Employee Code _____

Ver. 11/19-20/071020

FORM DA 1

(Separate Forms required for Multiple Account)
Nomination under Section 45-ZA of the Banking Regulation Act, 1949, and rule 2 (1) of the Banking Companies (Nomination) Rules, 1985, in respect of bank deposits.

I/We

Name(s) _____

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

_____

(name and address of branch/office in which deposit is held)

Deposit

Nature of _____

Distinguishing No. | | | | | | | | | | | | | |

Additional details, if any _____

Nominee

Name _____

Address _____

Relationship with depositor, if any _____

Age _____ If nominee is a minor, date of birth D D M M Y Y Y Y

As the nominee is a minor on this date, I/we appoint Shri/Smt/Kum*

Name _____

Address _____ 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.

Date _____ Place _____

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

Signature of First Witness***

Signature of Second Witness***

Name _____ Name _____

Address _____ Address _____

* Strike out if nominee is not a minor.
** Where deposit is made in the name of a minor, the variation of nomination should be signed by a person lawfully entitled to act on behalf of the minor.
*** Thumb impression(s) shall be attested by two witnesses and signature will be attested by one witness.

Ver. 11/19-20/071020

FORM DA 1

(Separate Forms required for Multiple Account)
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I/We

Name(s) _____

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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

_____

(name and address of branch/office in which deposit is held)

Deposit

Nature of _____

Distinguishing No. | | | | | | | | | | | | | |

Additional details, if any _____

Nominee

Name _____

Address _____

Relationship with depositor, if any _____

Age _____ If nominee is a minor, date of birth D D M M Y Y Y Y

As the nominee is a minor on this date, I/we appoint Shri/Smt/Kum*

Name _____

Address _____ 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.

Date _____ Place _____

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

Signature of First Witness***

Signature of Second Witness***

Name _____ Name _____

Address _____ Address _____

* Strike out if nominee is not a minor.
** Where deposit is made in the name of a minor, the variation of nomination should be signed by a person lawfully entitled to act on behalf of the minor.
*** Thumb impression(s) shall be attested by two witnesses and signature will be attested by one witness.

Ver. 11/19-20/071020

Mandate Form

1. Customer Relationship Form to be submitted for each Mandate Holder
2. Separate Mandate Form required for multiple accounts

Savings Account No. | | | | | | | | | | | | | | | | Branch: _____

Account Holder's Name _____

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

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

Name: Mr./Ms. _____

Address : _____

_____

Contact Nos: (O) _____ (R) _____

E-mail ID/ _____

I/We hereby authorise the mandate holder

1) To draw cheques on the said account
2) To deposit and / or discount cheques and other instruments in the said account and for this purpose to endorse on my/our behalf cheques, drafts, pay orders and other instruments payable to me/us.
3) To make deposits from balances available in the account in my/our names and to renew such deposits for such periods as may be given in writing by the mandate holder.
4) To certify balance confirmation statement and statement of accounts issued by the Bank in respect of the said account.
5) To give instructions in writing involving debits to the said account, transfers therefrom etc.

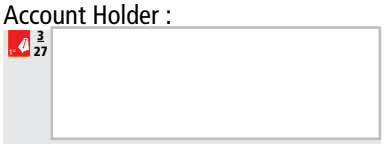
I/We hereby declare that as per Exchange Control guidelines issued by RBI

1) The mandate holder can exercise the authority conferred by this letter to withdrawals for local payments only, and to make investments in India where I/We hold general permission or have obtained specific permission from RBI.
2) The mandate does not permit the mandate holder to repatriate funds in foreign currency from my/our account(s) or to make gifts to residents on behalf of the account holder(s).

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

Yours faithfully,

Account Holder :



Mandate Holder:

Attested By:

Date _____

Bank use only

Branch		Input by		Authorised by	
Account No.		Customer ID No.		Customer ID No.	
Bank CIF ID		GL/SL Product Code		Mandate No.	

Ver. 11/19-20/071020

Mandate Form

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2. Separate Mandate Form required for multiple accounts

Savings Account No. | | | | | | | | | | | | | | | | Branch: _____

Account Holder's Name _____

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

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

Name: Mr./Ms. _____

Address : _____

_____

Contact Nos: (O) _____ (R) _____

E-mail ID/ _____

I/We hereby authorise the mandate holder

1) To draw cheques on the said account
2) To deposit and / or discount cheques and other instruments in the said account and for this purpose to endorse on my/our behalf cheques, drafts, pay orders and other instruments payable to me/us.
3) To make deposits from balances available in the account in my/our names and to renew such deposits for such periods as may be given in writing by the mandate holder.
4) To certify balance confirmation statement and statement of accounts issued by the Bank in respect of the said account.
5) To give instructions in writing involving debits to the said account, transfers therefrom etc.

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

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

Yours faithfully,

Account Holder :

Mandate Holder:

Attested By:

Date _____

Bank use only

Branch		Input by		Authorised by	
Account No.		Customer ID No.		Customer ID No.	
Bank CIF ID		GL/SL Product Code		Mandate No.	

Ver. 11/19-20/071020

Merchant Navy Declaration Form

The Manager
Kotak Mahindra Bank

Date: _____

_____

_____

Dear Sir/Madam,

Re: Declaration

I hereby confirm that I have just returned after completion of my contract with _____(name of company) registered in _____ (address of the principals) I am on a break for _____ days/months and will be joining on a new contract on/by _____ (date/timeframe). I request you to kindly open an NRE/FCNR account in my name on the basis of the documents submitted.

I also confirm that I will inform the bank in case I am unable to proceed on a new contract or choose not to go on a new contract, and have the non-resident accounts opened in my name redesignated to resident/RFC accounts (if eligible).

Yours Sincerely

For Bank Use Only

Branch _____ Customer Relationship No _____

Customer sourcing date (dd/mm/yy) _____ Flex Id) _____

Signature Verification) _____ Created by _____

Authorised by _____

Minor Declaration Form

(To be filled if any of the account holders are minor)

Branch _____

Account Number _____ _____ _____ (if available)

Details of Minor

Name of the Minor

Customer Relationship Number _____ (if available)

Relationship with Guardian _____

Details of Guardian

Name of the Guardian _____

Customer Relationship Number _____ (if available)

Nature of Guardianship ☐ Nature ☐ Legal (Please furnish copy of court order)

Source of funds ☐ Own funds ☐ Minor's funds

I hereby declare that I shall represent the said minor in all transactions connected with this account until the said minor attains majority. I declare that the account will be operated for the benefit of the minor, I shall indemnify the Bank against the claim on the account of the minor for any withdrawal transaction made by me in his/her account.

Date _____

*Minor with joint holders not allowed in Demat Accounts

Ver. 11/19-20/071020

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

FAX INDEMNITY

To,
Kotak Mahindra Bank Limited

5/27

This UNDERTAKING 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

6/27

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 to 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.

7/27

Ver. 11/19-20/071020

To,

Dated: _____

Kotak Mahindra Bank Limited

Dear Sirs,

1) Change of correspondence Address

Kindly send all the deliverable for my PINS account to the address of Kotak Securities Limited, 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (E) Mumbai 400 051. 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 Kotak Securities Limited (KSL) 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 KSL

☐ Bank Account No.: ☐ DP Client ID

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

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 Kotak Securities Ltd 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 KSL 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) <u>Debit Authorisation</u>

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 Kotak Securities Ltd.

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.

I/We hereby authorize Kotak Securities Ltd to obtain my/our Bank account from Kotak Mahindra Bank Ltd bank account linked with Kotak Securities Limited on a periodic basis for the purpose of updating my/our financial details and I/We have no objection to Kotak Mahindra Bank Ltd for sharing my/our Bank account statement with Kotak Securities Limited. ☐ Yes ☐ No

Thanking You

Yours faithfully,

8/27	5/16	5/16
X _____	**X** _____	**X** _____
Name of the sole / First Holder	Name of the Second Holder	Name of Third Holder

Encl: Copy of Power of Attorney

Initials Required

Signature Required

Declaration Cum Undertaking

Initials of 1st, 2nd & 3rd Holder required

To,

Kotak Mahindra Bank Ltd.

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

1. My residential status under the Income Tax Act., 1961 for the Financial Year _____ is 'Non-resident' and shall continue to be otherwise informed. I undertake to inform Kotak Mahindra Bank Ltd (Kotak), immediately upon any change of my residential status.
2. My Permanent Account Number (PAN) allotted under Income Tax Act., 1961 is _____
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
   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 _____(Country).
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.
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 authorise 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 abovesaid 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.

Date: _____ Place: _____

Witness 1 (Customers Side)

Name : _____

Address : _____

Witness 2 (Bank Side)

Name : _____

Address : _____

Ver. 11/19-20/071020

SELF DECLARATION

Dated : D D M M Y Y Y Y

To,
Kotak Mahindra Bank Ltd.,
Address

I Mr./Mrs./Ms._____, state and declare that my name has been misspell as_____in _____.

I desire to open bank account with you under the name _____, although my name is _____ however the same is incorrectly mentioned as _____in the _____,

I hereby agree and confirm that what is stated above is true and correct information. I hereby agree to indemnify and keep Kotak Securities Limited indemnified at all times from and against all costs, charges, damages, penalties (including reasonable attorneys fees) suffered and/or incurred by Kotak Mahindra Bank Ltd., for any act done or omitted to be done based on the above declaration.

Client Name & Signature

1st

ADD

NAME DECLARATION FORM

Dated : D D M M Y Y Y Y

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 as requested by me relying on my aforesaid representation.

Client Name & Signature

_____

1st

ADD

_____

_____

DUAL SIGNATURE DECLARATION

Dated : D D M M Y Y Y Y

To,

The Manager

Kotak Mahindra Bank Ltd.
.....Branch

Dear Sir,

New Account

I Mr./Mrs./Ms._____have submitted my_____(document) as Signature proof for opening a Savings / Current account at your branch.

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

I don't have any document with my present signature. Hence I have enclosed the affidiavit in lieu of the signature proof document.

Existing Customer

I have a Savings / Current account No. _____ with your _____ branch. Due to efflux of time my signature has changed from _____ and my present signature is as follows _____ I would like to change my present signature as affixed above with the Bank records.

- I have submitted _____(document) for the new signature.
- I don't have any document with my present signature. Hence I have enclosed the affidavit in lieu of the signature proof document.

Kindly do the needful and process the same.

Thanking You,

Yours Faithfully,

Client Name & Signature

_____

1st

Ver. 11/19-20/071020

AFFIDAVIT (NEW CUSTOMER)

I, _____, son/daughter/wife of Shri. _____indian inhabitant aged about _____ years, residing at -, _____do hereby solemnly state and affirm as under:

1) I am desirous of opening an Account with Kotak Mahindra Bank Ltd, _____Branch.
2) I state that my signature appearing on the_____ (Document submitted for signature proof) is not the same as the signature on the Account Opening Form.
3) I state that I do not possess any other signature proof document with my present signature _____
4) I further state that the signature affixed by me hereunder is my signature and I state that the said signature may be considered as my signature proof in lieu of signature proof document.

Client Name & Signature

_____

1st

I hereby state that, whatever stated above is true to the best of my knowledge and belief and I believe the same to be true.

Solemnly affirmed at)

_____on this _____day of)

_____,)

Deponent

Before me

Notary

Ver. 11/19-20/071020

FEE SCHEDULE FOR PORTFOLIO INVESTMENT SCHEME
NRI CUSTOMERS (for offline Clients only)

I/We choose to be charged as

☐ **OPTION 1**

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#.

☐ **OPTION 2**

1. Flat annual fee of INR 20,000 (Rupees twenty thousand only). This amount will be levied in four installment of Rs. 5,000 each quarter.
2. CA Certificate charges: Rs.100 per transaction with a maximum of Rs.300 per certificate*.

* Plus 12.36% Service Tax applicable (including education cess and secondary and higher secondary cess). CA certificate charge is inclusive of service tax and cess and is subject to revision from time to time.
# One Certificate is issued per day per trading ID.

TERMS & CONDITIONS

1. Charges / service standards are subject to revision at the Bank's sole discretion and as informed by circulars sent by ordinary post.
2. Account Maintenance fees are non refundable and levied on a calendar year basis.
3. 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.
4. All fees will be debited to the designated Savings Account.
5. The above charges are independent of the demat account charges and the brokerage.
6. The above transaction charges and CA certificate charges will also be levied in case of
   a) Processing of sale proceeds purchased through Primary market (customer not registered for PINS).
   b) Processing of sale proceeds purchased through Primary market as a resident / non-resident / inherited (by a customer registered for PINS)
   c) Processing of sale proceeds of ESOP shares.
7. Flat annual fee will be levied for entire year from the date of account opening in the case of Option 2, even if the account is closed before the completion of the year. The balance amount payable, to be recovered at the time of account closure.

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

Signature

1st Signature 26 27 | 2nd Signature 15 16 | 3rd Signature 15 16

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

Ver. 11/19-20/071020

INDEX - Individual Account Opening Form

	Contents	Page Nos.
Mandatory	Section I : *KRA / Aadhaar based A/c Opening* PART A : *Document captures the basic information about the constituent and an instruction/checklist.* PART B : *Document captures the additional information about the constituent relevant to Trading & Demat account.* PART C : *Document captures nomination details for Trading & Demat account.*	1-6
Mandatory	Tariff sheet and Charges for Other Services *Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s)*	7
Mandatory	Schedule of Charges *Detailed Charges for Demat*	8
Voluntary	Voluntary Additional Terms & Conditions *Additional Terms & Conditions for availing trading services with Kotak Securities*	19-22 Suppl.
Voluntary	Power of Attorney *Document for authorising Kotak Securities to complete trading and settlement related obligations.*	11-12
Voluntary	FATCA/CRS Declaration *Declaration by customer to comply with Foreign Account Tax Com*pliance Act (FATCA) and/or Common Reporting Standards (CRS) requirements	9-10
Voluntary	Authorisation Letter *Annexure 1, Annexure 2*	RM copy
Voluntary	Self-declaration for KYC documents in foreign language for NRI Clients *Document to be executed by NRI clients if KYC documents are in foreign language*	RM copy
Voluntary	Declaration confirming non-solicitation of client *Document for non-solicitation for opening account of NRI other than from Gulf countries*	**13**
Voluntary	Risk profiler *Document Describing sutiability questionnaire to help in closing right investment product*	RM copy
Voluntary	Draft Formats *1) Banker Verification Letter to establish the signature proof of the client, 2) Self Declaration, 3) Name Affidavit*	RM copy

TM\CM: Kotak Securities Limited • SEBI Registration No: INZ000200137(Member of NSE, BSE, MSE, MCX and NCDEX) Research Analyst INH000000586,NSDL/CDSL:IN-DP-NSDL-23-97, AMFI ARN:0164, PMS INP000000258, CIN: U99999MH1994PLC134051, Compliance Officer Name: Manoj Agarwal; Phone No. +91 (022) 42858484; E-mail ID: ks.compliance@kotak.com CEO Name: Jaideep Hansraj; Phone No. +91 (022) 42858301 & E-mail ID: ceo.ks@kotak.com For any grievance/dispute please contact Kotak Securities Ltd. at E-mail ID- service.securities@kotak.com or Toll Free No. 1800 209 9191 / 1860 266 9191

Exchange	NSE	BSE	MSE
Email ID	ignse@nse.co.in	is@bseindia.com	investorcomplaints@mse.com
Phone No	18002660058	(022) 2272 8097	(022) – 61129000 Ext. 9028

In case not satisfied with the response, please contact the concerned exchange(s) / Depository at:

Depository	NSDL	CDSL
Email ID	relations@nsdl.co.in	complaints@cdslindia.com
Phone No	(022) 2499 4200	(022) 2272 3333

You can also lodge your grievances with SEBI at http://scores.gov.in. For any queries, feedback or assistance, please contact SEBI Office on Toll Free Helpline at 1800 22 7575 / 1800 266 7575.

INSTRUCTION LIST FOR FILLING KYC FORM - Important Points :

1. Self attested copy of PAN card and all other documents are mandatory for all clients and persons authorized to deal in securities on behalf of company/firm/others.
2. Copies of all documents submitted by the client should be verified with original by Kotak Securities employee/Registered Authorised Person. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
   List of people authorized to attest the documents:
   Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. Under Interoperability, Kotak Securities has selected NSE Clearing Limited (NCL) as its designated clearing corporation for Cash and equity derivatives segment transactions and Indian Clearing Corporation Limited (ICCL) as its designated clearing corporation for currency derivatives segment transactions.
9. "This document is voluntary. Voluntary means that the document is not prescribed by Regulators, however the same is required by KSL for offering the seamless trading platform and various other facilities in connection to all your accounts and dealings with KSL. If you do not wish to avail the services of KSL, you need not execute such documents"
10. "Reference to checklist for account opening" : DP : NSDL Circular No. NSDL/PI/2004/1622 dated September 7,2004 pursuant to SEBI Circular No. MRD/DoP/Dep/Cir-29/2004 dated August 24, 2004 (Link – https://www.sebi.gov.in/legal/circulars/aug-2004/proof-of-identity-and-proof-of-address-for-opening-a-beneficiary-owner-account-for-non-body-corporates_9688.html)

    Trading : SEBI Circular No - CIR/MIRSD/16/2011 dated August 22, 2011.(Link : https://www.sebi.gov.in/legal/circulars/aug-2011/simplification-and-rationalization-of-trading-account-opening-process_20483.html)

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual

Important Instructions

A) Fields marked with '*' are mandatory fields.
B) Tick '✓' wherever applicable.
C) Please fill the form in English and in BLOCK letters.
D) Please fill the date in DD-MM.YYYY format.
E) For particular section update tick(✓) in the box section number and strike off the sections not required to be updated.
F) Please read section wise detailed guideliness/ instruction at the end.
G) KYC number of applicant is mandatory for update application.
H) The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode.
I) In case you submit deemed Officially Valid Document (OVD) for proof of address as your Officially Valid Document (OVD) does not contain updated address then you are required to submit OVD or their equivalent E-document within a period of three months, failing which we may suspend your account.

A Clarification / Guidelines on filling 'Personal Details' section

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

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

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

Description

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

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

C Clarification / Guidelines on filling 'Contact details' section

1 Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2 Do not add '0' in the beginning of Mobile number.

D Clarification / Guidelines on fillign 'Related Person details' section

1 Provide KYC number of related person, if available.

E Clarification on Minor

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

Please follow the below Legends

KRA ✗	AADHAR ✗

✗ Information not required to be filled by the clients who are KRA complied / or have provided consent for authenticating with Aadhar.

KRA ✓	AADHAR ✓	NON KRA & NON AADHAR

✓ Information required to be filled by all clients including KRA complied, Client opting for Aadhar based A/c Opening & Non KRA & Non Aadhar clients

ICONS FOR ILLUSTRATION

C Client Signature (Full Signature)

CW Client's Witness Signature

Signature X Initials ! Note ✓ Tick A Capital Letters

202320 **Signature Required**

Kotak Securities Ltd.

Section I* - KRA/Aadhar Based Account Opening - First Holder

Fields marked with '*' are mandatory fields. Please fill the form in English and in BLOCK Letters.
Please read section wise detailed guidelines / instructions mentioned at the beginning.

I a* - KRA/ Aadhar Based Account Opening

KRA ✓ | AADHAR ✓ | NON KRA & NON AADHAR ✓

1) Are you a KYC-KRA complied client ☐ Yes ☐ No K

2) Do you wish to provide consent for authenticating with Aadhar based system for account opening: ☐ Yes ☐ No (Currently not applicable) A

If Yes, I understand that I have alternatives against Aadhaar. I further understand that upon Aadhar authentication/sharing the share code my photo/ kyc/demographic details shall be extracted/converted in readable format for the purpose of opening the accounts with Kotak securities Ltd and be forwarded to all Regulators including KRA's and CKYCR.

"यदि इसका जवाब हाँ है - मैं समझता हूँ कि मेरे पास आधार के अतिरिक्त अन्य विकल्प भी हैं. मैं ये भी समझता हूँ कि आधार जांच और शेयर कोड साझा करने पर मेरी फोटो/KYC/डेमोग्राफिक डीटेल को उपयोग किया जा सकता है और पठनीय फॉर्मेट में बदलकर उसका उपयोग कोटक सिक्योरिटीज़ के साथ अकाउंट खोलने के लिए किया जाएगा और उसे सभी रेगुलेटर्स (KRA,CKCYR) को भेजा सकता है.

3) Please provide PAN details

If answer to questions No. 1 is "NO" please skip section I b, I c & complete the section highlighted (✔) as 'Non KRA & Non Aadhar'
If answer to questions No. 1 is "YES", then complete the details upto section I c on the same page & proceed to applicable section on next page

I b - Declaration

KRA ✓ | AADHAR ✓ | NON KRA & NON AADHAR ✗

This section is "Not Applicable" for customers who are Non-KRA complied or have not provided consent for authenticating with UIDAI system.

(Please tick whichever is applicable)

☐ I hereby confirm that my details appearing on KRA/UIDAI have been shared. I further confirm that there are no changes in the same including my Address /Email id/Mobile Number.OR

☐ I hereby confirm that my details appearing on KRA/UIDAI have been shared. I hereby confirm that my Address/Email id/Mobile Number** as appearing on the same have undergone change(s) and I have filled up the updated details below:

I c - Contact Details

KRA ✓ | AADHAR ✓ | NON KRA & NON AADHAR ✗

This section is "Not Applicable" for customers who are Non-KRA complied or have not provided consent for authenticating with UIDAI system.

Particulars	Existing details as per KRA System	Updated details (In case of changes in existing details, else please mention NA)
Email Id		
Mobile No.:		

New Residence /Permanent Address ☐ Same as KRA ☐ Same as UIDAI ☐ Updated Address mentioned below

PROOF OF ADDRESS

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

☐ A-Passport No. Expiry Date D D M M Y Y Y Y ☐ B-VoterID Card

☐ C-Driving Licence Expiry Date D D M M Y Y Y Y

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar/ VID (Virtual ID) /

☐ E-KYC Authentication

☐ Offline verification of Aadhaar

Address: Line1*

Line 2

Line 3 Landmark (If any)

City /Town /Village* District*

Pin Code* State/U.T* Country*

New Correspondence Address ☐ Same as UIDAI ☐ Same as Residence/permanent ☐ Updated Address ☐ Same as KRA address mentioned above

NEW CORRESPONDENCE / CURRENT ADDRESS

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

☐ A-Passport No. Expiry Date D D M M Y Y Y Y ☐ B-VoterID Card

☐ C-Driving Licence Expiry Date D D M M Y Y Y Y

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar/ VID (Virtual ID) /

☐ E-KYC Authentication

☐ Offline verification of Aadhaar

☐ Deemed Proof of Address - Document Type

Address: Line1*

Line 2

Line 3 Landmark (If any)

City /Town /Village* District*

Pin Code* State/U.T* Country*

Client Signature (1st Holder)

C 1/12

**Strike of whichever is not applicable

Ver. 11/19-20/071020

Signature | X Initials | ! Note | ✓ Tick | A Capital Letters

Signature Required

(I hereby authorise Kotak Securities Ltd. to use below details for opening Demat account) 202320

☐ NRE ☐ NRO - ☐ NRE & NRO BOTH ✓ Tick

Kotak Securities Ltd.

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual

Please fill the form in English and in BLOCK Letters. | Please read section wise detailed guidelines / instructions mentioned at the beginning.

1. PERSONAL DETAILS (Please refer instruction A)

KRA ✓ AADHAR ✓ NON KRA & NON AADHAR ✓

	Prefix	First Name	Middle Name	Last Name
Name*(Same as ID proof)				
Maiden Name (if any*)				
Father/Spouse Name*				
Mother Name*				

PHOTOGRAPH
NOT APPLICABLE FOR UIDAI CLIENTS

Nationality* PAN Card

Date of Birth* D D / M M / Y Y Y Y

Gender* ☐ M-Male ☐ F-Female ☐ T- Transgender

Marital Status* ☐ Married ☐ Unmarried ☐ Others Residential Status* ☐ Non-Resident Individual ☐ Foreign National

C 2/11

2. PROOF OF IDENTITY AND ADDRESS (Please refer instruction B)

KRA ✓ AADHAR ✓ NON KRA & NON AADHAR ✓

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

☐ A-Passport No. Passport Expiry Date D D / M M / Y Y Y Y

☐ B-Voter ID Card

☐ C-Driving Licence Driving Licence Expiry Date D D / M M / Y Y Y Y

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar/ VID (Virtual ID) /

☐ E-KYC Authentication ☐ Offline verification of Aadhaar

Address: Line1*

Line 2

Line 3 Landmark (If any) City /Town /Village*

District* Pin Code* State/U.T* Country*

3. CURRENT ADDRESS DETAILS (Please refer instruction B)

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

KRA ✓ AADHAR ✓ NON KRA & NON AADHAR ✓

☐ Same as above mentioned address (In such cases address details as below need not be provided)

☐ A-Passport No. Passport Expiry Date D D / M M / Y Y Y Y

☐ B-Voter ID Card

☐ C-Driving Licence Driving Licence Expiry Date D D / M M / Y Y Y Y

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar/ VID (Virtual ID) /

☐ E-KYC Authentication ☐ Offline verification of Aadhaar

☐ Deemed Proof of Address - Document Type

Address: Line1*

Line 2

Line 3 Landmark (If any) City /Town /Village*

District* Pin Code* State/U.T* Country*

4. CONTACT DETAILS (Please refer instruction C)

KRA ✓ AADHAR ✓ NON KRA & NON AADHAR ✓

(All communications will be sent on provided Mobile no. / Email-ID)

This section is "Not Applicable" for customers who are KRA complied or have provided consent for authenticating with UIDAI system.

Tel.(Res.) Mobile

Tel.(Off.) Fax

E-mail ID.

5. REMARKS (If any)

KRA ✓ AADHAR ✓ NON KRA & NON AADHAR ✓

6. APPLICANT DECLARATION

KRA ✓ AADHAR ✓ NON KRA & NON AADHAR ✓

- 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.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Place Date

Client Signature

C 3/11

For Office Use Only

KRA ✓ AADHAR ✓ NON KRA & NON AADHAR ✓

Application Type* ☐ New ☐ Update

KYC Number (To be filled by financial institution) (Mandatory for KYC update request)

Account Type* ☐ Normal ☐ Minor ☐ Aadhaar OTP Based E-KYC (in non-face to face mode)

Document Received ☐ Certified Copies ☐ E-KYC data received from UIDAI

☐ Data received from Offline verification ☐ Digital KYC Process ☐ Equivalent e-document ☐ Video Based KYC

Check list to be verified by acquiring sales staff

☐ Details Applicable for All Holders

Details	Documents verified with original / Client Interviewed By / In-Person Verification done by
Name of the Employee / Authorised person	
Employee Code / SEBI Reg. No. / AP Reg. No.	
Name & Address of Branch/Franchisee/ Service Center	
Designation of the Employee	
Date and Place of verification	
Signature	

Name of Institution	Code of Institution		
Kotak Securities Ltd.	NSE Code - 08081	BSE Code - 673	MSE Code - 1024
	MCX - 56285	NCDEX - 1262	

Stamp of Institution

Ver.11/19-20/151220

Signature X Initials ! Note ✓ Tick A Capital Letters

PART B : Trading & Demat Account related details ■ NRE ✓ Tick

Account Type ☐ NRI-Repatriable ☐ Promoter ☐ Qualified Foreign Investor ☐ Foreign National ☐ Margin ☐ Others (Please specify)

Nature of A/C ☐ Offline Trading ☐ Internet Trading **Additional Facilities** ☐ Mobile Trading

☑ Tick
☐ Pl Chq leaf
☐ Chq leaf with Pass-book copy

BANK ACCOUNT DETAILS *Please map the bank account to be opened vide aforesaid Application No. to this Trading Account.

Application No. 202320 / Account No. _____

Account Type : ☐ Saving ☐ Current ☐ NRE ☐ FPI ☐ Others

Nature of Account : ☐ Single ☐ Joint Bank Name _____

Branch Address _____

Pin Code _____ MICR NO _____ IFSC Code _____

Joint Account Holders (if any) 1 _____ 2 _____

PINS BANK ACCOUNT DETAILS (for NRI)

Account Number **Customer Relationship No.**

Bank Name

Branch Address

Pin Code _____ MICR NO _____ IFSC Code _____

RBI Reference No. _____ **RBI Approval Date :** D D M M Y Y Y Y

DEPOSITORY ACCOUNT DETAILS (through which transactions will be routed) : ☐ New DP ☐ Existing DP

Beneficiary ID/Application No. 202320 * Please map the DP account to be opened vide aforesaid Application No. to this Trading Account

(Application No is accepted only if the Demat A/c is opened with Kotak Securities)

Depository Participant Name :

Depository Name : ☐ **NSDL** ☐ **CDSL** **DP ID** _____

Beneficiary Name :

Ensure proof is provided for all DPs

Additional DP details : (For more, provide details on a separate sheet in the format given above)	**DP ID**	**Client ID**	**DP Name**	**Depository Name**

PART B : Trading & Demat Account related details ■ NRO ✓ Tick

Account Type ☐ NRI-Non Repatriable ☐ Promoter ☐ Qualified Foreign Investor ☐ Foreign National ☐ Margin ☐ Others (Please specify)

Nature of A/C ☐ Offline Trading ☐ Internet Trading **Additional Facilities** ☐ Mobile Trading

☑ Tick
☑ Pl Chq leaf
☑ Chq leaf with Pass-book copy

BANK ACCOUNT DETAILS *Please map the bank account to be opened vide aforesaid Application No. to this Trading Account.

Application No. 202320 / Account No. _____

Account Type : ☐ Saving ☐ Current ☐ NRO ☐ FPI ☐ Others

Nature of Account : ☐ Single ☐ Joint Bank Name _____

Branch Address _____

Pin Code _____ MICR NO _____ IFSC Code _____

Joint Account Holders (if any) 1 _____ 2 _____

PINS BANK ACCOUNT DETAILS (for NRI)

Account Number **Customer Relationship No.**

Bank Name

Branch Address

Pin Code _____ MICR NO _____ IFSC Code _____

RBI Reference No. _____ **RBI Approval Date :** D D M M Y Y Y Y

DEPOSITORY ACCOUNT DETAILS (through which transactions will be routed) : ☐ New DP ☐ Existing DP

Beneficiary ID/Application No. 202320 * Please map the DP account to be opened vide aforesaid Application No. to this Trading Account

(Application No is accepted only if the Demat A/c is opened with Kotak Securities)

Depository Participant Name :

Depository Name : ☐ **NSDL** ☐ **CDSL** **DP ID** _____

Beneficiary Name :

Ensure proof is provided for all DPs

Additional DP details : (For more, provide details on a separate sheet in the format given above)	**DP ID**	**Client ID**	**DP Name**	**Depository Name**

Ver.11/19-20/151220

Signature Required

202320

Declaration in lieu of PAN No. (U/s 139 Rule 114B) :

☐ I do not have PAN as I am not liable to obtain the same as per any provisions of the Income Tax Act **Please refer checklist for details**

Trading Preference:
Please sign in the relevant boxes where you wish to trade.
The segment not chosen should be struck off by the client. If, in future, the client wants to trade on any new segment/new exchange, separate authorization/letter should be taken from the client by the stock broker.

Exchange	Segment	
	NSE	BSE
CASH		

OTHER DETAILS: ☐ Gross Annual Income Details (please specify) :

Income Range per annum: ☐ Below ₹ 1 lac ☐ ₹ 1-5 lac ☐ ₹ 5 -10 lac ☐ ₹ 10 - 25 lac ☐ More than ₹ 25 lac OR

Networth: Amount (₹) _____ As on (date) D D M M Y Y Y Y
(Networth should not be older than 1 year)

☐ Occupation (please tick any one and give brief details)
☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Business
☐ Retired ☐ Agriculturist ☐ Professional ☐ Student
☐ House wife ☐ Forex Dealer ☐ Others Brief Details

GSTN

☐ Please tick, if applicable
Any other information ☐ Politically Exposed Person *(PEP) ☐ Related to a Politically Exposed Person *(PEP)

Past Actions

Details of any action/proceedings initiated/pending/taken by SEBI/Stock exchange/any other authority against the applicant/ constituent in charge of dealing in securities during the last three years. Yes ☐ No ☐ If yes, please provide

Dealings through Authorised person and Other Stock Brokers

- If client is dealing through the Authorised person, provide the following details:

Authorized person name _____ SEBI Registration number _____
Registered Office Address _____
Phone _____ Fax _____ - Website _____

- Whether dealing with any other Stock Broker/Authorised person (if case dealing with multiple Stock Brokers/Authorised person, provide details of all)

Name of Stock Broker _____ Name of Authorised person, if any _____
Client Code _____ Exchange _____

- Details of disputes/dues pending from/to such Stock Broker/Authorised person: ☐ Yes ☐ No If yes, _____

Additional Details

- Whether you are an Investment Advisor registered with SEBI
☐ Yes ☐ No If yes, please provide SEBI Registration no. _____
- Whether you are an employee / authorised representative/clerk in the employment of another trading member?
☐ Yes ☐ No (If yes, attach the NOC of other trading member.)
- Preference for receiving Standard documents* ☐ Electronic ☐ Physical (In case your preference is 'Physical' then please ensure that you receive the copy of Standard documents from sales person before account opening.)
*Standard documents includes Rights & Obligations document, Risk Disclosure document & Guidance Note.
(Ref: SEBI Cir. No. : CIR/MIRSD/64/2016 dated July12, 2016)
- Whether you are Member/ Authorised person/ Remisier of any Exchange: ☐ Yes ☐ No If yes, please provide SEBI Reg. Number _____
- Whether you wish to receive Physical Contract Note or Electronic Contract Note (ECN)
☐ Physical ☐ Electronic Specify your Email Id _____ Same as mentioned in Part A

*Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

Information About Investment Experience

Number of years of Investment/ Trading Experience	
Educational Qualifications	☐ Non Graduate ☐ Graduate ☐ Post Graduate ☐ Professionally Qualified ☐ Other_____

Other Details

The Mobile No. mentioned on Part A belongs to ☐ Self ☐ Spouse ☐ Dependant Children ☐ Dependant Parent
Name of the relative _____ PAN

The Email ID mentioned on Part A belongs to ☐ Self ☐ Spouse ☐ Dependant Children ☐ Dependant Parent
Name of the relative _____ PAN

Details of Introducer ☐ Introducer ☐ Self Introduced ☐ Introduced by others (If introduced by others please fill up below details)

Name of Introducer	Surname Name Middle Name
Address of Introducer	
Telephone No. of Introducer	
Status of Introducer	Employee/Authorised person/Remisier/Authorised Person/ Existing client/Others, Please specify

Place:
Date:

Introducer's Signature

Client Signature

Ver.11/19-20/151220

Signature Required

PART C DEMAT ACCOUNT OPENING FORM

■ NRE ■ NRO - ■ NRE & NRO BOTH ✓ Tick

Client-ID (To be filled by Participant)

(I hereby authorise Kotak Securities Ltd. to use below details for opening Demat account)

Standing Instructions

I/We authorise you to receive credits automatically into my/our account : ☐ Yes ☐ No

Account to be operated through Power of Attorney (PoA) : ☐ Yes ☐ No

SMS Alert facility Mandatory if you are giving Power of Attorney (PoA). Ensure that the mobile number is provided in the KYC Application Form : Sole/First Holder ☐ Yes ☐ No

Option for issuance of DIS booklet alongwith account opening
(to be filled by persons seeking to open a depository account who have given Power of Attorney to operate the depository account to a stock broker/Participant/ Portfolio Manager and do not intend to open a Basic Services Demat Account)

Option for Issue of DIS booklet (*please tick any one*)

Option 1 ☐ I/We do not wish to receive the DIS booklet with account opening. However, the DIS booklet should be issued to me/us on my/our request at any later date.

Option 2 ☐ I/We wish to receive the Delivery Instruction Slip (DIS) booklet with account opening.

Option to avail BSDA
(Applicable only to individual accounts)

☐ I/We wish to open regular demat account.
☐ I/We wish to open BSDA account*

*BSDA - Basic Services Demat Account is a facility with limited services for individuals eligible as per the SEBI guidelines. For more details, please refer SEBI circular No. CIR/MRD/DP/22/2012 dated August 27, 2012 and SEBI Circular No. CIR/MRD/DP/20/2015 dated December 11, 2015.

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)

A Guardian Name	First Name	Middle Name	Last Name
PAN			
Relationship of guardian with minor			

Declaration

1. 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.
2. I/We confirm having received and read/been explained and understood the contents of the document on policy and procedures of the stock broker and the tariff sheet.
3. I/We further confirm having received/read and understood the contents of the 'Rights and Obligations' document(s), of stock broker/Authorised person & clients and Rights And Obligations of beneficial owner and depository participant, 'Risk Disclosure Document' 'Additional risk disclosure documents' for options and 'Guidance Note'. 'Rights And Obligations of the Clearing Member/Participant and its client in relation to the Securities Lending And Borrowing Scheme', 'Additional risk/obligation/liability statement in case of trading through wireless technology/ Smart Order Routing/Mutual Funds on Exchange platform', 'FAQ on Anti Money laundering (AML)' and nomination. I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for Information on Company's designated website www.kotaksecurities.com at http://kotaksecurities.com/ksweb/Important-Policies.
4. 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.
5. I/We understand that I can submit either of the following document copy as an address proof for registration.
   a. Voter ID Card, b. Driving License, c. Passport, d. Aadhaar Card, e. Utility Bills etc. I willingly give my consent to Kotak Securities Limited to accept copy of my Aadhaar card and proceed with the referred application.
6. 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.
7. **DISCLOSURE AND NOTING OF MEMBER'S PRO ACCOUNT TRADING**
   I/We confirm that I/we have made note that Kotak Securities Ltd. trades in its OWN/PRO account in National Stock Exchange of India Limited (NSE), Bombay Stock Exchange Limited (BSE) and Metropolitan Stock Exchange of India Limited (MSE).

Note: You can view the copies of your executed client registration form (KYC) and other documents on www.kotaksecurities.com from 5.00 pm to 8.00 am post login to your account or you will receive the copies of Client Registration Form and other documents executed by you along with welcome letter, as per your preference. It is your responsibility to check, scrutinize the said forms and documents and intimate discrepancies, if any to KSL immediately.

Client Signature (1st Holder)

Place:

PART D: Common Nomination form for Trading & Demat Account

Please tick (✓) any one

☐ I/We wish to make a nomination. [As per NSDL Form 10 details in case of demat account] ☐ Trading ☐ Demat

Number of Nominees : 1. ☐ 2. ☐ 3. ☐

☐ I/We do not wish to make a nomination. [Strike off the nomination details below] ☐ Trading ☐ Demat

(Nomination can be made upto three nominees in demat account however for trading account only single person mentioned in Details of 1st nominee will be considered)

I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all securities held in the Depository by me / us in the said beneficiary owner account in the event of my / our death.

Ver. 11/19-20/071020

Signature Required

202320

Nomination Details

MANDATORY

Name (Mr./Ms.) _____

Share of Nominee-100% (in trading a/c)
Share of each Nominee(s)
(in demat a/c)

Equally ☐
if not equally,
please specify
percentage_____%

Any odd lot after division shall be transferred to the first nominee mentioned in the form

Relationship with the Applicant (If Any) _____

Address _____

_____ PIN Code

Mobile/Telephone _____

Email ID _____

Nominee Identification Details

(Please tick any 1 of the below & provide details of the same)

- ☐ Photograph & Signature
- ☐ PAN ☐ VID
- ☐ Saving Bank A/c No.
- ☐ Proof of Identity
- ☐ Demat Ac ID

Below details should be filled only if nominee(s) is a minor:

Date of Birth / /

Name of Guardian (Mr./Ms.) _____

Address of Guardian _____

_____ PIN Code

Mobile/Telephone of Guardian _____

Email ID of Guardian _____

Relationship of Guardian with nominee _____

Guardian Identification Details

- ☐ Photograph & Signature
- ☐ PAN ☐ VID
- ☐ Saving Bank A/c No.
- ☐ Proof of Identity
- ☐ Demat Ac ID

Client Signature (1st Holder)

Signature of Witness for Nomination

Name of the Witness	Address	Signature of witness

Notes :

1) The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Nonindividuals including society, trust, body corporate and 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. 2) 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. 3) The Nominee(s) 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. 4) 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. 5) Transfer of securities in favour of a Nominee(s) shall be valid discharge by the depository and the Participant against the legal heir. 6) 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 and 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. 7) 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(s). 8) Nomination can be made upto three nominees in a demat account. In case of multiple nominees, the Client must specify the percentage of share for each nominee that shall total upto hundred percent. In the event of the beneficiary owner not indicating any percentage of allocation/share for each of the nominees, the default option shall be to settle the claims equally amongst all the nominees. 9) On request of Substitution of existing nominees by the beneficial owner, the earlier nomination shall stand rescinded. Hence, details of nominees as mentioned in the FORM 10 at the time of substitution will be considered. Therefore, please mention the complete details of all the nominees. 10) Copy of any proof of identity must be accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Instruction List. 11) Savings bank account details shall only be considered if the account is maintained with the same participant. 12) DP ID and client ID shall be provided where demat details is required to be provided. 13)All communication shall be sent at the address of the Sole/First holder only. 14) Thumb impressions and 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. 15) Strike off whichever is not applicable.

FOR OFFICE USE ONLY

UCC Code allotted to the Client: _____ **Client ID:**

Declaration from Employee / Authorised person

Declaration: "I hereby declare that I have met the client personally and verified the person with the photo provided in account opening form (In person verification) and have verified all the proofs with original (OSV). I am aware of Civil and Criminal liability that may devolve upon me (irrespective of whether I remain in employment or not) as per law and Company policies, in the event of false declaration to this effect."

I/We undertake that we have made the client aware of 'Policy and Procedures', tariff sheet and all the non-mandatory documents. I/We have also made the client aware of 'Rights and Obligations' document(s), RDD and Guidance Note. I/We have given/sent him a copy of all the KYC documents. I/We undertake that any change in the 'Policy and Procedures', tariff sheet and all the non-mandatory documents would be duly intimated to the clients. I/We also undertake that any change in the 'Rights and Obligations' and RDD would be made available on my/our website, if any, for the information of the clients.

Date	**Date**	**Date** .....
Employee / Authorised Person Name & Signature	**Signature of the Authorised Signatory**	**Seal/ Stamp of the tock broker**

Ver. 11/19-20/071020

Signature Required

MANDATORY

Schedule of Charges for Non-Resident

Please fill the brokerage rates in the below table.

		Brokerage Rate		Minimum / Lot Value	
		First Leg	Second Leg	First Leg	Second Leg
CASH SEGMENT				Priority No. 11792	
	Delivery	1.00	N.A.	.10	N.A.
	Square off	.10	.10	.10	.10

Other Charges# 0.02%

Note: 1. To be filled up only if opting for flat brokerage, for Scheme wise / Product wise brokerage, please sign the brokerage scheme document attached with form.

SCHEDULE OF CHARGES - Trading Account

Sr. No.	Account Head	Rate
1	Trading Account Opening Charges - Ksec.	1,000/-

*Applicable from the second year onwards.

Minimum brokerage of Rs. 50/- shall be charged on every executed order in cash segment, subject to ceiling of 2.5% of contract value.

#In case of option contracts, other charges will be charged on transaction value i.e. (Strike Price plus Premium)*Quantity.

Charges for other Services — I, hereby, consent to the following charges:

No.	Services	Charges
1	Auction Charges	On actuals (subject to minimum of 20 per auction)
2	Cheque Bounce Charges	350+ Bank Charges
3	Research Call on SMS	As per website
4	Password Printing and Dispatch Charges	100 per request + 50 courier charges
5	Product Change Charges	100
6	Contract Note (Digital)	Free
7	Duplicate Hard Copy Contract Note on Client Request	20 per contract note + 50 courier charges
8	Digital copy (E-mail) Contract Note for Current/ Previous Financial Year	Free
9	Digital copy (E-mail) Contract Note for years prior to Previous Financial Year	200 per year per request
10	Inter-Settlement Charges	0.04% of transaction value (subject to minimum of `20)
11	Statement Request	
a	Hard Copy	200 per statement per year + 50 courier charges
b	Digital copy/Email for Previous/Current Financial Year	Free
c	Digital copy for prior to Previous Financial Year	200 per statement per year
12	Fund Transfers through Payment Gateway	
a	Kotak 3-in1 Account (Trinity a/c)	Free
b	Via Bank Payment Gateway	9

GST and all other applicable statutory taxes will be charged as per prevailing applicable rates, over and above the charges mentioned in the table.

Client Signature

Signature X Initials Note Tick Capital Letters

Signature Required

202320

SCHEDULE OF CHARGES - w.e.f. 1st April 2019 Schedule A (DP rate code RN)

VOLUNTARY

Sr. No.	Account Head	Rate	Minimum Payable
1.	Dematerialisation	₹ 50/- per request and ₹ 3/- per Certificate	-
2.	Rematerialisation	₹ 10/- for 100 securities (shares, bonds, mutual fund units etc).	₹ 15/-
3.	Regular (Non- BSDA Account) Market / Off-Market Transactions (Sell) BSDA Account (For Individual Accounts only) Market / Off-Market Transactions (Sell)	0.04% of the value of securities (Plus NSDL Charges) 0.06% of the value of securities (Plus NSDL Charges)	₹ 27/- (Plus NSDL charges as applicable) ₹ 44.50/- (Plus NSDL Charges)
4.	Regular Account Maintenance Charges	Resident ₹ 65 p.m. for upto 10 debit transactions ₹ 50 p.m. for 11 to 30 debit transactions ₹ 35 p.m. for more than 30 debit transactions NRI - ₹ 75 p.m.	-
5.	Pledge Charges	0.05% of the value of securities	₹ 30/-
6.	Invocations of Pledge	0.04% of the value of securities	₹ 30/-
7.	Pledge Charges (For margin purpose) a. Request b. Invocation c. Release (Un-pledge) d. Re-Pledge	 ₹ 30 per ISIN ₹ 30 per ISIN ₹ 10 per ISIN FREE	 - - - -
8.	Charges for client master change (Applicable for Address, Email, Mobile and Bank Updation)	₹ 49/- per modification request	-
9.	DIS Re - Issuance	₹ 99/- per DIS Booklet	-
10.	Charges for CAS	₹ 3/- per month	

Notes: • There are no charges payable at the time of opening the account. All other charges will be billed on a monthly basis.

- In case of delays in the payment of charges, the demat account can be frozen for all operations till such time all dues are cleared.
- All market instructions for transfer must be received latest by 4.00 p.m. on the previous working day prior to the pay in day as per SEBI Guidelines. All off market instructions for transfer must be received at least 24 hours before the execution date. Late instructions would be accepted at the account holder's sole risk and responsibility.
- Charges are subject to revision at the company's sole discretion subject to prior intimation to the clients or on revision in Depository charges.
- Any service not quoted above will be charged separately.
- Value of transaction will be in accordance with rates provided by the Depository or actual transaction value, whichever is higher.
- STT, GST and all other applicable statutory taxes will be charged as per current applicable rate.
- Quarterly statements of transaction may not be sent to the clients, if there is no transactions and no securities balance in the account. Account Maintenance Charges will not be levied in such cases.
- In accordance with the SEBI circulars (Ref # SEBI Circular No. CIR/MRD/DP/22/2012 dated August 27, 2012 and SEBI Circular No. CIR/MRD/DP/20/2015 dated December 11, 2015), DP's were advised to convert all such eligible demat accounts into BSDA unless such Beneficial Owners (BOs) specifically opt to continue to avail the facility of a regular demat account. For availing BSDA facility, the individual shall have only one BSDA in his/her name across all depositories. In case the BSDA account holder converts such account into Non-BSDA (regular account) account or the account holder ceases to meet the eligibility criteria for BSDA account, the charges applicable to Non-BSDA (regular account) shall be levied.
- For BSDA account holder, (for other than Debt securities) the Account Maintenance Charges (AMC) structure shall be on a slab basis; if the value of holdings
  (a) Upto ₹ 50,000 there will be NIL AMC and (b) For Value of holding from Rs. 50,001 to Rs. 2,00,000 AMC will be upto Rs.100 per annum.
- For BSDA account holder (for Debt securities), the Account Maintenance Charges (AMC) structure shall be on a slab basis; if the value of holdings
  (a) Upto Rs. 1,00,000 there will be NIL AMC and (b) For Value of holding from Rs. 1,00,001 to Rs. 2,00,000 AMC will be upto Rs.100 per annum.
- For demat accounts having NIL transactions during the year, statement of holding will be sent only once in a year w.e.f.1st October 2012
- As per NSDL's circular dated August 30, 2013, NSDL will levy ₹ 500/- as Annual Maintenance Charges for Corporate Accounts, effective 1st October, 2013.
  NSDL Charges would be levied to the respective account as regulatory charge and will be in addition to the DP charges levied by Kotak Securities Limited as per the schedule of charges.

I/We have read and understood the "Schedule of Charges" prescribed above and agree to abide by the same.

Name & Sign of 1st Holder

1st 9 12

Mode of Receiving Statement of Account [Tick any one] ☐ Physical Form ☐ Electronic Form (Read note below and ensure that email id is provided in KYC application form)

NOTES:

1. 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.

Ver. 11/19-20/071020

FATCA / CRS Declaration for Individual Accounts

The information in this section is being collected because of enhancements to Co's new account on-boarding procedures in order to fully comply with Foreign Account Tax Compliance Act (FATCA) requirements and the Common Reporting Standards (CRS) requirements pursuant to amendments made to Income-tax Act,1961 read with Income-tax Rules, 1962. For more information refer: http://bit.ly/29F0475 & http://bit.ly/1pXp8Bg (We are unable to provide advice about your tax residency. If you have any questions about your tax residency, please contact your tax advisor)

1st Holder - Section I

(All fields are mandatory) (Please fill in BLOCK LETTERS)

1	Trading code: Client ID (To be provided only if demat account is with KSL)		
2	Name of Account Holder		
3	a. Address for Tax Residence _____ City _____ State _____ Country _____ Pin Code (Please use this space in case you are Tax Resident of more than one country) b. Address for Tax Residence _____ City _____ State _____ Country _____ Pin Code		
4	Address Type (Tick whichever applicable)	☐ Residential ☐ Business ☐ Registered Office ☐ Residential/ Business	
5	Do you satisfy any of the criteria mentioned below?	Yes	No
	a. Citizen of any country other than India (dual/multiple) [including Green card]	☐	☐
	b. Country of birth is any country other than India	☐	☐
	c. Tax resident of ANY country / ies other than India	☐	☐
	d. POA or a mandate holder who has an address outside India	☐	☐
	e. Address or telephone number outside India	☐	☐

If your answer to any of the above questions is a 'YES', please fill Section II of the form,else go to declaration & acknowledgment

1st Holder - Section II

(All fields are mandatory)

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

Country of Birth _____ Place within the country of birth _____

`(If USA, however nationality and/or country of tax residency is not USA, Please provide documentary evidence as mentioned in instruction 1)

Source of Wealth _____ Nationality _____

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

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

It is mandatory to supply a TIN or functional equivalent (in case TIN not available)if the country in which you are tax resident issues such identifiers. If no TIN /functional equivalent is yet available or has not yet been issued, please provide an explanation _____

Declaration & Acknowledgment

I/We being the beneficial owner of the account opened / to be opened with Kotak Securities Limited(KSL) 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/We acknowledge that towards compliance with tax information sharing laws, such as FATCA/CRS, the KSL 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 KSL does not receive a valid selfcertification from me) KSL 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/We ensure that I/We will advise KSL promptly, i.e., within 30 days. Towards compliance with such laws, the KSL 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 KSL may also be constrained to withhold and pay out any sums from my account or close or suspend my account(s). I/We further agree that the information provided above will be updated in all my trading/demat accounts, if any at PAN level.I/We 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 (in case of demat account) are met.

Client Signature (1st Holder)

Instructions to the Form

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

FATCA/ CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND Any one of the following documents: Certified Copy of Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India or Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Standing instructions to transfer funds to an account maintained in a country other than India (other than depository accounts)	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
POA granted to a person with an address in a country outside India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposesof any country other than India; OR 2. Documentary evidence (refer list below)

A. List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:
1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)
   * Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

B. Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India
1 Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

Office Use Section:

	Signature Verified
Name of the Employee	
Employee Code	
Designation of Employee	
Place	
Date	

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Demat Debit and Pledge Instruction (DDPI)

Date	D	D	M	M	Y	Y	Y	Y

I/we hereby give Demat Debit and Pledge Instruction to Kotak Securities Limited (KSL) for my/our demat accounts mentioned below:

Demat account of the client for which this DDPI is given			
Demat account to be opened through Application / Form No:			
Client ID		**with DP ID**	
First Account holder Name Demat			
Second Account holder Name Demat			
Third Account holder Name Demat			

Details of Demat accounts of KSL where securities can be transferred and/or pledged using below mentioned DDPI are provided under **Schedule I.**

Sr. No.	PURPOSE	Signature of Client*		
		First Holder	Second Holder	Third Holder
1	Transfer of securities held in the beneficial owner accounts of the client towards Stock Exchange related deliveries / settlement obligations arising out of trades executed by clients on the Stock Exchange through the same stock broker.			
2	Pledging / re-pledging of securities in favour of trading member (TM) / clearing member (CM) for the purpose of meeting margin requirements of the clients in connection with the trades executed by the clients on the Stock Exchange.			
3	Mutual Fund transactions being executed on Stock Exchange order entry platforms			
4	Tendering shares in open offers through Stock Exchange platforms			

* the same may be eSigned or signed physically

Schedule I: Demat accounts where securities can be transferred / pledged

Note : KSL-Kotak Securities Ltd. ICCL-Indian Clearing Corporation Ltd. NCL-NSE Clearing Ltd.

CM BP ID/DP ID	Name	Description	CM BP ID/DP ID	Name	Description
IN550379	KSL	NSE-CM-Pool A/c	1202510000009549	KSL	KSL-CDSL-CUSA A/c
IN606738	KSL	BSE-CM-Pool A/c	25898262/IN300214	KSL	KSL NSDL A/c - Pledging of Client Securities
IN620031	ICCL	BSE-Star MF CLG Pool	1202510000009587	KSL	KSL CDSL A/c - Pledging of Client Securities
IN565576	NCL	NSE MFSS CLG Pool	26528649/ IN300214	KSL	TM/CM-Client Securities Margin Pledge Account
1202510000000041	KSL	NSE-CDSL-CM-Pool A/c	26528657/IN300214	KSL	TM -Client Securities under Margin Funding Account
1202510000000016	KSL	BSE-CDSL-CM-Pool A/c	1202510000009781	KSL	Corporate TM/CM CMPA
IN530824/26089554/IN300214	KSL	NSE-NSDL-CUSA A/c	1202510000009777	KSL	Client Securities Margin Funding Account
IN610833/26093149/IN300214	KSL	BSE-NSDL-CUSA A/c			

☐ We accept Kotak Securities Limited (Stock Broker)

202320

(To be submitted by Non-Resident customers at the time of Account opening)

Declaration for Non-solicitation of account information

I/We hereby solemnly affirm and declare that:

1. I/We have voluntarily decided to avail products/services offered by Kotak Securities Limited for purchase of shares/ debentures on the recognised Stock Exchanges in India on which Kotak Securities Limited is a Member, subscription of shares through Initial Public Offerings and investment in Mutual Funds registered in India. 2. I/We declare that Kotak Securities Limited has neither solicited nor offered me/us its services as mentioned above directly or indirectly with respect to opening of Trading Account and / or Demat Account. 3. I/We am/are aware that the services of Kotak Securities Limited are only available to such persons who are residing in countries where investment in and trading of Indian securities on Indian stock exchanges is permitted. 4. I/We further, unconditionally state and declare that I/we shall comply with all applicable Acts, Rules, Regulations etc. in the country/state/area where I/we am/are currently residing as well as all statutory and regulatory provisions enforced in India including but not limited to Foreign Exchange Management Act, 2000, Reserve Bank of India Act, 1934 and Securities and Exchange Board of India Act, 1992 for trading on Exchanges, subscription of shares through Initial Public Offerings and investment in Mutual Funds registered in India. 5. I/We further undertake to not hold Kotak Securities Limited, its officials, its successors and assigns and the directors and officers thereof and their respective heirs, executors and administrators and each of their estates and effects, liable against any claim, demand, suit, losses, damages, expenses and all sums of money that may be incurred, paid, suffered by me/us of whatsoever nature and all actions and proceedings that may be filed, taken or instituted against me/us by reason of my/our opening and operating the said trading account held with Kotak Securities Limited or for my/our transaction on exchanges through Kotak Securities Limited or availing Kotak Securities Limited's Financial Products and services. 6. I have personally visited India and approached Kotak Securities Ltd. for the purpose of opening Trading and Demat accounts. (Strike off if not applicable). I also hereby authorize Mr. _____ residing at _____ _____ relation _____ to act on my behalf for the purpose of account opening.

I/We solemnly declare that the aforesaid statement are true and correct to the best of my/our knowledge and belief

Thanking You,

Name:

Date & Place:

Self Declaration

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I hereby confirm that my account will be opened as per name appearing on Income Tax website.

Authorization

Do you wish to authorize a representative to handle the account' with ☐ Yes ☐ No option.

Voluntary T&C

I confirm having received/ read/ been explained and understood the contents of the Voluntary Terms and Conditions.
Please refer : https://www.kotaksecurities.com/ksweb/Important-Policies

Client Signature

Ver. 11/19-20/071020

ADDENDUM TO VARIOUS CLAUSES OF ACCOUNT OPENING FORM

I hereby accept, agree, confirm and acknowledge the following changes to terms & conditions for Margin Trading Facility, Policies and Procedure for client dealing, Voluntary terms & conditions and Running account authorization.

1. **Margin Trading Facility Terms and Conditions: -**

   Changes are carried out to clause A) and the revised terms shall be read as under:-

   2 - 'Give consent to the Terms and Conditions herein through email / SMS from his email id / mobile number registered with KSL or by online mode by logging-in on the website of KSL in a secured manner or by physical mode or through any legally verifiable mode/manner.'

   11 - 'Accept all types of communications including order / trade confirmation, revision in margin, margin calls / decision to liquidate the position / security / collateral, Margin statements, margin policies on haircuts / VAR margin, Risk management policies, Rights & obligations, allowable exposure, specific stock exposure etc. through the Client's E-mail / SMS at the email id / mobile number of the Client registered with KSL or by way of logging-in on website of KSL in a secured manner or physical mode, or any other legally verifiable mode.'

   29 - 'I/We agree and confirm that Kotak Securities Limited(KSL) may appoint agents, credit bureau for carrying out the acts mentioned in or in relation to rendering its services. I/We also agree and confirm that KSL may have different types of arrangements with various partners, group entities, vendors, agencies, affiliates, agents, regulators etc and I/We consent to share my/our account related information, reports issued by such credit bureau to any such parties for various Regulatory and other purposes. I / We confirm that my above consent is unconditional and shall not contravene any Acts, Rules and Regulations and amendments issued by Regulator / Legislature from time to time.'

2. **Policies and Procedure for client dealing: -**

   Clause C- '' Applicable brokerage rate" shall be read as- 'Brokerage will be charged to the client based on the brokerage rates specified at the time of account opening or as per the product/scheme opted by the client from time to time. KSL may reduce the brokerage rate at its sole discretion, which will be communicated through the relationship manager/e-mail communication and / or reflection of amount in the contract notes for further trades. However, any increase in brokerage rate will either be done with the consent of the client or at the discretion of KSL by giving 15 days advance notice to the client. The brokerage rate shall be within the permissible limit set by SEBI/Exchanges.'

   Clause D - "Imposition of penalty/interest on debit balance" shall be read as – 'KSL requires all its clients to make the payment towards outstanding arising out of trades and/ or ancillary services availed by the client on or before due date. In case of outstanding in account, penal interest will be levied on the client to deter them from delaying the payment in future. The company may determine the rate of interest to be charged, at its sole discretion and same will be communicated in debit note sent to the clients. KSL may reduce the interest rate at its sole discretion and revised interest rate will be communicated through e-mail and or SMS and will be reflected in the debit notes. However, any increase in rate of interest from the rate of interest previously charged to the client will be done with advance notice of 15 days to the client. Interest will be calculated considering balance lying across all exchange and segment on any given day. Margins provided by the client in the form of funds and or securities shall be interest free and KSL shall not be liable to pay any interest on the same. Any amounts which are overdue from the Client towards trading either in the cash or derivative segments or on account of any other services availed by the client including depository services among the other services etc from KSL will be charged interest on debit balance at the rate not higher than 0.066% per day compounded on monthly basis or other such rate as may be determined by KSL and as communicated from time to time. KSL will directly debit the same to the account of the Client at the end of each month. Further, KSL will also debit charges for depository services availed from it to the trading account of clients.
   Notwithstanding the foregoing, in case of force majeure event, KSL reserves the right to revise the rate of interest at its discretion with prior intimation to the client.'

   Clause E- ''The right to sell clients' securities or close client's positions, without giving notice to the client, on account of non-payment of client's dues (This shall be limited to settlement/ margin obligation/debit balance of client)." The first three paragraphs shall be replaced with the following:

   "As per KSL's Risk Management System (RMS) policy and regulatory guidelines, in case the client has not paid the amount towards the securities purchased, KSL may transfer those securities in "Client Unpaid Securities Account (CUSA)". Once the dues in the client's account are cleared, the securities will be transferred to the client's demat account. In case of non-payment

of dues, securities may be disposed-off within 5 trading days from the date of pay-out and any excess securities, would be transferred to the client's demat account.

KSL shall accept securities as collateral by way of margin pledge / re-pledge only, in accordance with the company's RMS policy and prevalent regulations. In case the client has securities lying in the Demat account, it shall not be treated as margin unless client marks margin pledge in favour of KSL against the same.

Further, KSL reserves the right to liquidate all or any of the securities lying in the Demat account of the client in case of any margin requirement / to settle the dues arising from time to time. Clients are required to keep themselves updated with the RMS policy which may be published and as updated by KSL on it's website from time to time."

Apart from the above, all the remaining paragraphs starting with "The liquidation of securities would be based on….." remain the same

Clause J- '' Policy on inactive (dormant) Account" shall be read as- In order to protect the account of customer, KSL will deactivate the trading accounts of the client, which are identified as "Dormant" and report them as inactive in UCC.
A client will be marked as "Dormant" if there is no trading activity in the account in the last 12 months across all exchanges in secondary market.

Clients will be given an advance notice before deactivation of the account. Once the account is deactivated, the customer will not be able to place trades in any segments. Client can get his account re-activated by following the below process

Period	Particulars	IPV	Declaration
12.01 months to 24 months	Client comes for re-activation (any segment)	No	Yes
Beyond 24.01 months	Transaction in IPO / MF or DP	No	Yes
	No transaction in any segment from the date of Last Trade Date	Yes	Yes

IPO / MF investments will not be restricted during the dormancy period.
Further, in case details required for reactivation in UCC are not available, the same needs to be submitted by the client.
No Funds payout request will be entertained and client will be asked to activate the account. However, funds payout as required by SEBI regulation, needs to be carried out even for dormant account.

Clause K- "Penal charges that may be debited to the Client's account" shall be read as –

'KSL reserves the right to debit client's ledger for any penal charges that may be charged by the Exchanges/ depositories on KSL on the client level for any default/ violation of Exchange rule/regulations/ bye laws/ circular/ guidelines / requirements occurring due to omission or commission of any act on the part of the client. This may include penalty for short delivery of securities, shortfall in margin payments, violation of client level position limits, client code modification etc. KSL shall have the right to recover such charges / penalties like any other trade dues payable by the client and recover the same by selling the client's securities.'

From clause "L"- "**Third party funds and securities" paragraph 2, the following line shall be deleted;**

"Wherever, client gives POA on demat account to KSL, KSL treats the securities lying in the account as securities margin."

3. <u>Voluntary terms and conditions: -</u>

Clause 4 shall be read as – 'The Client agrees and confirms that the Member may appoint agents, credit bureau for carrying out the acts mentioned in or in relation to rendering its services. The client also agrees and confirms that the Member may have different types of arrangements with various partners, group entities, vendors, agencies, affiliates, agents, regulators etc., and the Client consents to share his/its account related information, reports issued by such credit bureau to any such parties for various Regulatory and other purposes. I / We confirm that my above consent is unconditional and shall not contravene any Acts, Rules and Regulations and amendments issued by Regulator / Legislature from time to time.'

Clause 6 as below stands deleted-
'The Client agrees that KSL reserves the right to debit the Client's ledger for any penal charges that may be charged by the Exchanges/depositories on the Member on the Client level for any default/violation of Exchange rule/regulations/ bye laws/ circular/ guidelines/requirements occurred due to omission or commission of any act on the part of the Client. This may include penalty for short delivery of securities, violation of the client level position-limits, shortfall in margin payment, client code modification, the Member shall have the right to recover such charges like any other trade dues payable by the client and recover the same by selling the Client's securities.'

Clause 23 shall be read as –'The Client is aware that KSL communicates various research reports, recommendations, trade related information, etc. vide SMS, Calls or any other mode of communications to it's Clients with respect to trading/demat account, which are transactional in nature, which may also qualify as commercial/promotional communication as per TRAI Regulations. The Client hereby consents to receive all such calls and /or SMS from KSL. The Client agrees and confirms that such consent to receive all such calls and /or SMS from KSL overrides the DNCR (Do Not Call Register) registration which may have been opted by the Client at any point of time. The Client is also aware that the said consent can be revoked by giving a written instruction to KSL and the revocation shall be effective within seven (7) working days from the date of receipt of such written instruction by KSL. The Client agrees and consents for the receipt of any communications including but not limited to promotional communications through any means, for instance in the form of messages, voice calls, through any digital means, any over-the-top communication services etc.'

Clause 30 added as –' I/We am/are aware, agree and confirm to abide by the various circulars, notifications issued by the authorities with respect to my/our Permanent Account Number (PAN) and all associated person's PAN including linking of my/our PAN, linking of all associated person's PAN as applicable, to the respective Aadhar. I/We confirm to keep KSL apprised about any changes to my/our PAN including any change to the status of my/our PAN, all associated PAN's as applicable. I/We confirm and declare that I/we shall be solely responsible for any liabilities, losses, damages, penalties etc. arising out of any changes to the PAN or to the status of any such PAN's, which affects my/our accounts and dealings with KSL.'

Clause 32 added as-'I/We am/are aware that order placement through any legally verifiable mode is permissible as per regulations and under Indian Laws. I/We am/are further aware that communicating order instructions from my/our registered email id or from the email id of my/our authorized representative to the designated email id of KSL as informed from time to time, is one of the legally acceptable modes of order placement. I/We hereby declare, agree, accept and shall abide by the following conditions with respect to email instructions:

a) KSL shall only act upon valid email order instructions received from my/our registered email id or from the email id of my/our authorized representative as updated from time to time.

b) Order placement request will be sent in the prescribed format.

c) Unclear, incomplete, ambiguous instructions shall not be acted upon.

d) I/We understand the risks associated with transmission of information through email which are including but not limited to: unauthorized access, tampering, being fraudulently or mistakenly written, altered or sent, not be received in whole or in part by the intended recipient, sent/received in jumbled state or manner and misunderstood by recipient's system, may be unattended, other risks associated with internet usage like delays disruptions of services and connectivity etc.

e) I/We shall be solely liable and shall not hold KSL liable for any and all losses, damages arising out of order placement / non-placement of order by way of email instructions.'

Clause 33 added as- 'The client understands, agrees and confirms that upon Aadhar authentication/sharing the share code, the client's photo/kyc / demographic details / Aadhaar data/ related passcode / XML data / QR code from Aadhaar image / e-Aadhaar etc shall be extracted/converted in readable format for the purpose of opening the accounts with Kotak securities Ltd and stored by KSL for record purpose. The client also agrees and confirm to share any and all such Aadhaar related data as described above with all Regulators including KRA's including but not limited to for the purpose of validation of KYC by KRA and also with CKYCR'.

Clause 34 added as-'I/We am/are aware about the requirement to allocate margin at Exchange-segment level on an upfront basis. Hence, in order to facilitate seamless allocation of any of my/our un-allocated collaterals for margin purposes, I/we authorize KSL to allocate any and all of my/our un-allocated margins based on my/our past, present or anticipated trading pattern and computed depending on the metrics, perception and at the sole discretion of KSL. I/We am/are aware that KSL may re-allocate the margins and I/We give our consent for the said re-allocation. I/We further understand that I/we may re-allocate the margins by following the prescribed process. I/We shall not raise any dispute and shall not hold KSL liable for any losses or damages arising out of the allocation/un-allocation/re-allocation etc. of margin as mentioned above.'

The numbering of the existing clauses in this document is changed due to addition/ deletion of clauses. The updated document is given at the below link https://www.kotaksecurities.com/ksweb/Important-Policies

4. **Running Account Authorisation:-**

Lines in Para 2 as read below clauses stand deleted,

If my account turns into debit on any day during the settlement period, the same may be treated as settlement of funds for that settlement period and KSL will not be required to settle the credit if any arising subsequently during the settlement period.

Below clauses stand deleted,

'Further, in addition to the above, I/we authorize Kotak Securities Limited to maintain a sum of ` 10,000/- at all point of time towards charges on my Demat account and/or other services.'

5. Other notes:-

- New Single Registration Number of Kotak Securities Limited as DP of NSDL and CDSL is IN-DP-629-2021

- There is change in compliance officer, hence the below lines read as:-
  Compliance Officer Name: Sanjayu Nair; Phone No. +91 (022) 42858484; E-mail ID: ks.compliance@kotak.com

- Under I a* - KRA/ Aadhar Based Account Opening, below stands revised:
  2) Do you wish to provide consent for authenticating with Aadhar based system for account opening: □ Yes □ No (Currently not applicable)
  If Yes, I understand that I have alternatives against Aadhaar. I further understand that upon Aadhar authentication/sharing the share code my photo/kyc/ demographic details / Aadhaar data/ related passcode / XML data / QR code from Aadhaar image / e-Aadhaar etc. shall be extracted/converted in readable format for the purpose of opening the accounts with Kotak securities Ltd. and stored by KSL for record purpose. I also agree and confirm to share any and all such Aadhaar related data as described above with all Regulators including KRA's including but not limited to for the purpose of validation of KYC by KRA and also with CKYCR.

- The clause for activation of derivative segment stands revised: 'In case I have opted for derivatives segment, I hereby confirm and understand that said segment will be activated as and when the demat holdings value/ payments made by client in the form of cheque/funds transfer or ledger balance in the trading account exceeds threshold as decided by KSL and updated on website from time to time. Further, same will be treated as Supporting document along self-declaration for financial proof in order to activate derivatives segment. I am aware that same will be treated as Supporting document along with my self-declaration for financial proof in order to activate derivatives segment. You can also submit the documents at the nearest KSL branch.'

- Vide SEBI circular no. SEBI/HO/MIRSD/DoP/CIR/P/2018/117 dated Aug 3,2018, **the concept of Sub-Brokers ('SB') has been discontinued** by SEBI, hence the word 'sub brokers' has been replaced with **the word 'Authorized person'** in account opening form.

  The following clause have been added under Trading preference for activation of mutual fund segment. The existing page 'Terms and Conditions for placing 'Execution only' order by clients stands replaced.

  Kotak Securities Limited: AMFI-registered Mutual Fund Distributor.

  I/we have read and understood the T&C, details, rules and regulations governing the scheme and content of the Scheme Information Document (SID) / Statement of Additional information (SAI), Key Information Memorandum (KIM) etc. of the mutual fund schemes. I/we understand that KSL is a distributor of MF's of various Asset Management Companies (AMC's) including Kotak Asset Management Company Ltd which is a group company and is entitled to receive commission for the schemes of various MF's as distributor from various AMC's. I/We shall abide and ensure compliance to all the T&C, circulars / notices issued by the Exchanges, AMC, SEBI, AMFI and any other laws in force from time to time. I/We understand the risks involved in investing in MF Schemes and also confirm that order for the purchase /sale of units of MF scheme(s) shall be on the basis of my/our own analysis and I/we shall be wholly responsible for all my/our investment decisions. Details of AMC's for whom KSL is a distributor are given below on our website under the link https://www.kotaksecurities.com/ksweb/mutual-fundsI/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments as required.in respect of my/our investments as required. I/we understand and acknowledge that Riskometer is a self-assessment of risk by the respective AMC and the needle of the riskometer points to the level of risk associated with the Mutual Fund. Investors can use the riskometer to choose schemes which are in sync with their risk appetite. However, it is essential to note that although the riskometer can give an overall idea of the risk level, there are many factors involved that should be considered while selecting a fund and a riskometer should not be the sole

indicator. I/we understand that Investors should consult their financial advisers if in doubt about whether the product is suitable for them. KSL shall not be liable for any loss incurred pursuant to financial decisions taken by me/us. I/We will be solely responsible for the investment plans chosen by me/us which may have varying levels of risk like low, low to moderate, moderate, moderately high, very high etc. and I/we shall independently evaluate all risks arising out of the same keeping my/our investment objectives in mind.

- The risk profiler questionnaire stands deleted.

- The below clauses of declaration stands modified as:

'I/We further confirm having received/read and understood the contents of the '**Policies & Procedure For Client Dealings'**, Rights and Obligations' document(s), of stock broker/ Authorised person & clients and Rights And Obligations of beneficial owner and depository participant, 'Risk Disclosure Document' 'Additional risk disclosure documents' for options and 'Guidance Note' including commodities, 'Rights And Obligations of the Clearing Member/Participant and its client in relation to the Securities Lending And Borrowing Scheme', 'Additional risk/obligation/liability statement in case of trading through wireless technology/Smart Order Routing/Mutual Funds on Exchange platform', 'FAQ on Anti Money laundering (AML)' , and nomination and **Investor Charters** . I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for Information on Company's designated website www.kotaksecurities.com at http:// kotaksecurities.com/ksweb/Important-Policies and Investor Charters have been displayed at https://www.kotaksecurities.com/ksweb/investor-charter.

- The ECN declaration as below stands deleted:

- I am aware that the Member has to provide physical contract note in respect of all the trades placed by me unless I myself want the same in the electronic form.
- I am aware that the Member has to provide electronic contract note for my convenience on my request only.
- Though the Member is required to deliver physical contract note, I find that it is inconvenient for me to receive physical contract notes.

Therefore, I am voluntarily requesting for delivery of electronic contract note pertaining to all the trades carried out/ ordered by me.

- I have access to a computer and am a regular internet user, having sufficient knowledge of handling the email operations.
- My email id is * Same as mentioned in Part A . This has been created by me and not by someone else.
- I am aware that this declaration form should be in English or in any other language known to me.
- I am aware that non-receipt of bounced mail notification by the member shall amount to delivery of the contract note at the above e-mail ID.

- Clause 37 under Additional rights and obligations should be read as:-

'The stock broker / stock broker and depository participant shall not directly / indirectly compel the clients to execute Power of Attorney (PoA) or Demat Debit and Pledge Instruction (DDPI) or deny services to the client if the client refuses to execute PoA or DDPI.'

- Below clause stands revised under Schedule of Charges: -

STT, GST and all other applicable regulatory and statutory charges taxes will be charged as per current applicable rate

I/we understand, acknowledge and accept the above.

Client Signature

Debit Authorization Form

I/We authorize you to debit Rs._____ (In Words Rs_____only)

from my / our Account No_____ towards fees for my trading account with

M/s Kotak securities Ltd.

Signature(S)

_____

Account Holder

DECLARATION

Dated :

To,
Kotak Securities Ltd,

I/We, the undersigned, _____holding passport No/s_____ and Visa/Resident Permit No._____ wish to open an account with Kotak Securities Limited (KSL).

I/We confirm that my/our overseas address as updated in the NRI Account Opening Form is:
_____
_____

I/We hereby confirm that my/our Indian Address as mentioned in the NRI Account Opening Form is designated as my/our communication address.

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

Client Name & Signature

Name :

Signature :

CLIENT LETTER TO KSL

Dated:

To,
Kotak Securities Limited (KSL)
Mumbai

Dear Sir,

Sub: - Trading Code _____ and Demat Id _____ and facilitating other investments through my bank account

I/We _____, residing at / having our office at _____

holding Trading and / or Demat account with Kotak Securities Limited (KSL).

For the purpose of facilitating my/ our securities transactions smoothly through KSL and for meeting settlement obligations / margin requirement and / or for recovering any outstanding amount due in connection with the trades executed by me / us through KSL and / or for meeting obligations arising out of any subscription to such other products/facilities/services through KSL like Mutual Funds, Public Issues (shares as well as debentures), rights, offer of shares etc and / or further towards monies/ fees/charges due from me / us to KSL (in its capacity as a stock broker and/or depository participant) arising out of the services availed by me / us relating to stock broking, depository and other financial services through KSL. Furthermore, I/We authorise KSL to debit my/our designated bank account for the purpose of investment in Mutual Funds. PMS, AIF's, venture Capital Funds, SGB's, Corporate Fixed Deposits, any and all such investments etc. on my/our behalf. I/ We have given a mandate to debit my / our bank account No._____ and CRN_____to my / our banker Kotak Mahindra Bank Ltd. (KMBL).

In case of any amount due to me towards my / our accounts with you as above, please raise your demand to KMBL and they shall duly honour your instructions, however KMBL shall have a prior charge on the balances maintained in the account in respect of any amounts due and payable to it by me/us

I/We undertake to maintain adequate balance in my bank account with KMBL so as to ensure that your instructions are duly honoured. I further undertake that any disputes arising out of transactions between us shall be resolved between us mutually and that I shall not raise the same with KMBL or send any contrary instructions to KMBL.

A copy of mandate letter submitted to bank is enclosed herewith for your information and record purpose.

Thanking You

Yours Faithfully,

Name: -
PAN No.: -

VOLUNTARY

TO BE PROVIDED ONLY BY EXISTING KOTAK BANK ACCOUNT HOLDERS
(MANDATE LETTER)

Dated: - _____

To,
Kotak Mahindra Bank Limited
Mumbai.

Dear Sirs,

Sub: Linking of my bank account(s) with Trading Account bearing trading code_____and facilitating other investments through my bank account

This is to inform you (the bank) that I/We _____
residing at/having our office at _____
_____ holding bank account no _____
with Kotak Mahindra Bank Limited (KMBL/ the bank). I/We have opened securities Trading and / or Demat account with Kotak Securities Limited (KSL). For the purpose of facilitating my/ our securities transactions smoothly through KSL and for meeting settlement obligations / margin requirement and / or for recovering any outstandingamount due in connection with the trades executed by me / us through KSL and / or for meeting obligations arising out of any subscription to such other products/facilities/services through KSL like Mutual Funds, Public Issues (shares as well as debentures), rights, offer of shares etc and / or further towards monies/ fees/charges due from me / us to KSL (in its capacity as a stock broker and/or depository participant) arising out of the services availed by me / us relating to stock broking, depository and other financial services through KSL as well as invest in Mutual Funds, PMS, AIF's, Venture Capital Funds, SGB's, Corporate FD's, any and all such investments etc on my behalf, I/ We hereby authorise the bank to carry out following acts, matters and thing pertaining to above mentioned account no. held by us/ me with KMBL and further agrees, confirms and consent to / that;

a) Revoke all authorization and / or any POA earlier given by me / us and registered with the bank, if any.

b) Link my said bank account for Trading Account maintained by me/us with KSL.

c) Pay on first demand from KSL without any demur, protest or contestation and without any reference to me / us pay to KSL such sum as may be demanded by KSL.

d) The decision of KSL, towards my / our obligations or liabilities or commitments shall be final and binding on me / us and any demand made on the Bank by KSL shall be conclusive as regards the amount due and payable by me / us.

e) This mandate letter shall be revoked only with the prior consent of KSL in writing.

f) Execute instructions received through KSL in any form and manner as prescribed by the Bank from time to time including but not limited to Net banking, Payment Gateway, Phone Banking, Electronic mails, Fascimile and further Bank is entitled to transfer funds in any from and manner including but not limited to by way of debit/credit of my/our said bank account(s), and issue pay-orders/demand drafts/bankers cheques, wire transfer etc, from my/our account to honour all instructions given by KSL as aforesaid

g) Any disputes arising out of transactions between us and KSL shall be resolved between us mutually and that I shall not raise it with KMBL and shall not send any contrary instructions to KMBL with respect to the bank account.

h) I / we hereby indemnify and agree to keep indemnified and hold KMBL, its directors and employees saved, harmless and defended for all times hereafter from and against all losses, claims, legal proceedings, actions, demands, risks, charges, taxes, duties, damages, costs, expenses, including attorney and legal fees, and penalties etc. which may be incurred or suffered, taken or made against or arise against KMBL by reason of it acceding to and acting in accordance with my/our request.

i) KMBL shall have a prior charge on the balances maintained in the account in respect of any amounts due and payable to it

j) All terms and conditions as applicable to the bank account with KMBL shall continue to be applicable

Debit Authorization

I/We authorize you to debit my/our Saving/Current account No._____(said bank account) as above and pay to KSL.
Further, kindly debit an amount of Rs. _____towards trading account opening charges and Rs. _____ towards margin money and pay to KSL.
In case the initial attempt to debit my/our Savings/Current account fails due to any reason, I/We authorize you to continue the attempt to debit my/our Savings/Current account till successful debit from my/our Savings/Current account"
I/We hereby authorize KSL to obtain my/our Bank account statement from KMBL bank account linked with KSL on a periodic basis for the purpose of updating my/our financial details and I/We have no objection to KMBL for sharing my/ our Bank account statement with KSL. ☐ Yes ☐ No

Bank Account No._____ CRN No.: _____

(Required only for Direct Access and not for Gateway Access).

DP Client ID: _____

Thanking You

Name & Sign (1st Holder)	Name & Sign (2nd Holder)	Name & Sign (3rd Holder)
Name _____	Name _____	Name _____

**Strike off if not applicable.*

kotak Securities
Kotak Infinity, 8th Floor, Bldg. No. 21, Infinity Park, Off Western Express Highway, Goregaon-Mulund Link Road, Malad (E) , Mumbai - 400 097 ☎ 4285 6825.

Multiple Nomination Form

Query ID

FORM FOR NOMINATION (To be filled in by individual applying singly or jointly)

Trading Code / UCC

Date D D M M Y Y Y Y

DP ID I N 3 0 0 2 1 4

Client ID

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 upto three nominees in the account.		Details of 1st Nominee	Details of 2nd Nominee	Details of 3rd Nominee
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)			
4	Address of Nominee(s) City / Place : State & Country :			
	PIN Code			
5	Mobile/ Telephone No. of nominee(s)			
6	Email ID of nominee(s)			
7	Nominee Identification details : [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			
	Sr. Nos. 8-14 should be filled only if nominee(s) is a minor:			
8	Date of Birth {in case of minor nominee(s)}			
9	Name of Guardian (Mr./ Ms.) {in case of minor nominee(s)}			
10	Address of Guardian(s) City / Place : State & Country :			
	PIN Code			
11	Mobile/ Telephone No. of Guardian(s)			
12	Email ID of Guardian(s)			
13	Relationship of Guardian with nominee			
14	Guardian Identification details [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(s) of holder(s)	Signature(s) of holder
Sole / First Holder (Mr./Ms.)		
Second Holder (Mr./Ms.)		
Third Holder (Mr./Ms.)		

Signature of Witness for Nomination incase the account holder affixes thumb impression, instead of signature.

Name of the Witness	Address of the Witness	Signature of the Witness

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ACKNOWLEDGEMENT

kotak Securities

Date D D M M Y Y Y Y

Nomination Form

From _____

having Trading Code

Query ID

Client ID

Your request will be processed within a tentative period of 7 days from the date of receipt or complete documents In case of queries regarding the status of the request, We request you to call on Customer Service No. 1800 209 9191. Demat related complaints write at ks.demat@kotak.com

For any other queries or complaints write at service.securities@kotak.com

Kotak Infinity, 8th Floor, Bldg. No. 21, Infinity Park, Off Western Express Highway, Gen A.K. Vaidya Marg, Malad (E), Mumbai - 400 097 Tel.: 91-22-4285 6825

Declaration Form for opting out of nomination

Kotak Infinity, 8th Floor, Bldg. No. 21, Infinity Park, Off Western Express Highway, Goregaon-Mulund Link Road, Malad (E) , Mumbai - 400 097 ◂ 4285 6825	Date D D M M Y Y Y Y Query ID Trading Code / UCC DP ID I N 3 0 0 2 1 4

Client ID (only for Demat account)	
Name(s) of holder(s)	
Sole / First Holder Name	
Second Holder Name	
Third Holder Name	

☐ I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our trading / 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 trading / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading / demat account.

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

Signature of Witness incase the account holder affixes thumb impression, instead of signature.		
Name of the Witness	Address of the Witness	Signature of the Witness

Notes :

1. 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 and Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly, all joint holders will sign the nomination form.
2. 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.
3. Only individual / natural person(s) can be a nominee(s). The Nominee(s) shall not be artificial person created/dressed by the law or by a fiction such as trust, society, body corporate, partnership firm, Hindu Undivided Family., etc. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
4. 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.
5. Transfer of securities in favour of a Nominee(s) shall be valid discharge by the depository and the Participant against the legal heir.
6. 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 and 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.
7. 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(s).
8. Nomination can be made upto three nominees in a demat account. In case of multiple nominees, the Client must specify the percentage of share for each nominee that shall total upto hundred percent. In the event of the beneficiary owner not indicating any percentage of allocation/share for each of the nominees, the default option shall be to settle the claims equally amongst all the nominees.
9. On request of Substitution of existing nominees by the beneficial owner, the earlier nomination shall stand rescinded. Hence, details of nominees as mentioned in the FORM 10 at the time of substitution will be considered. Therefore, please mention the complete details of all the nominees.
10. Copy of any proof of identity must be accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure D.
11. Savings bank account details shall only be considered if the account is maintained with the same participant.
12. DP ID and client ID shall be provided where demat details is required to be provided.
13. This nomination shall supersede any prior nomination made by the account holder(s), if any.
14. The Trading Member / Depository Participant shall provide acknowledgement of the nomination form to the account holder(s)

ACKNOWLEDGEMENT

Date D D M M Y Y Y Y

Declaration Form for opting out of nomination

From _____

having Trading Code

Query ID

Client ID

Your request will be processed within a tentative period of 7 days from the date of receipt or complete documents In case of queries regarding the status of the request, We request you to call on Customer Service No. 1800 209 9191. Demat related complaints write at ks.demat@kotak.com

For any other queries or complaints write at service.securities@kotak.com

Kotak Infinity, 8th Floor, Bldg. No. 21, Infinity Park, Off Western Express Highway, Gen A.K. Vaidya Marg, Malad (E), Mumbai - 400 097 Tel.: 91-22-4285 6825