



Investment Account Opening & KYC Form (Individuals)

IMPORTANT POINT WHEN FILLING THIS FORM

This docket for opening an investment account has the FATCA and CKYC forms applicable for individuals. In case of accounts being opened for a non-individual like HUF, a partnership firm, company etc. please use the appropriate FATCA & CVL KYC forms for non-individuals and attach the same.

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RISK PROFILING QUESTIONNAIRE

(For Individuals)

"Risk tolerance is a vital consideration in determining an appropriate investment mix for you. Your risk profile is calculated on the basis of actual score according to the responses given."



Kotak Mahindra Bank

1. How many people depend on you financially (count only those who are not earning family members)						Response	Score against selected Response	Actual Score
(a)	0					<input type="checkbox"/>	100 pts.	<input type="text"/>
(b)	1					<input type="checkbox"/>	80 pts.	
(c)	2					<input type="checkbox"/>	60 pts.	
(d)	3					<input type="checkbox"/>	40 pts.	
(e)	More than 3					<input type="checkbox"/>	20 pts.	
2. What do you expect from your investments?								
(a)	Highest return while taking highest risk					<input type="checkbox"/>	100 pts.	<input type="text"/>
(b)	High returns while taking high risk					<input type="checkbox"/>	80 pts.	
(c)	Moderate returns while taking modest risk					<input type="checkbox"/>	60 pts.	
(d)	Returns better than FD while taking low risk					<input type="checkbox"/>	40 pts.	
(e)	No risk on principal					<input type="checkbox"/>	20 pts.	
3. When do you expect to start liquidating from your savings ?								
(a)	After 10 years					<input type="checkbox"/>	100 pts.	<input type="text"/>
(b)	Between 5 to 10 years					<input type="checkbox"/>	80 pts.	
(c)	Between 3 to 5 years					<input type="checkbox"/>	60 pts.	
(d)	Between 1 to 3 years					<input type="checkbox"/>	40 pts.	
(e)	Within 1 year					<input type="checkbox"/>	20 pts.	
4. When you think of the word "risk" in a financial context, which of the following words comes to mind first?								
(a)	Thrill					<input type="checkbox"/>	100 pts.	<input type="text"/>
(b)	Opportunity					<input type="checkbox"/>	75 pts.	
(c)	Uncertainty					<input type="checkbox"/>	50 pts.	
(d)	Danger					<input type="checkbox"/>	25 pts.	
5. Suppose the investment value of your portfolio has fallen by 25% in a month. What action would you take?								
(a)	Invest more funds to lower your average investment price					<input type="checkbox"/>	100 pts.	<input type="text"/>
(b)	Hold the investment and sell nothing, expecting performance to improve.					<input type="checkbox"/>	75 pts.	
(c)	Sell a portion of your portfolio and reinvest into more secure investment sectors.					<input type="checkbox"/>	50 pts.	
(d)	Sell all of the investments. You do not intend to take risks					<input type="checkbox"/>	25 pts.	
6. After reviewing the following four portfolio returns, which one would you choose?								
		Year 1	Year 2	Year 3	Year 4	Year 5		
(a)	Portfolio 1	-7%	-3%	21%	-12%	24%	<input type="checkbox"/>	100 pts.
(b)	Portfolio 2	4%	6%	5%	7%	8%	<input type="checkbox"/>	75 pts.
(c)	Portfolio 3	30%	-26%	-16%	38%	35%	<input type="checkbox"/>	50 pts.
(d)	Portfolio 4	-5%	15%	10%	9%	12%	<input type="checkbox"/>	25 pts.
Total actual score basis selected response*								<input type="text"/>

*Risk profile basis total actual score given overleaf.

Total Actual Score	Your risk profile basis your total score & description	Recommended asset allocation
135 - 225 pts	<p>Secure</p> <p>As a secure investor, the best investments for your risk profile will be low risk instruments such as cash and fixed income securities. This approach offers a high degree of stability, liquidity and is aimed towards capital preservation.</p>	
226-320 pts	<p>Conservative</p> <p>As a conservative investor, the best investments for your risk profile will be primarily low risk instruments such as cash and fixed income securities with small exposure to equity instruments. This approach aims to protect your capital and at the same time generate better returns than a secure portfolio.</p>	
321-410 pts	<p>Moderate</p> <p>As a moderate investor, the best investments for your risk profile will be a judicious combination of cash, fixed income securities and equities. This approach aims to achieve balance between capital preservation and growth but is likely to involve at least some short term volatility.</p>	
411-505 pts	<p>Growth</p> <p>As a growth investor, the best investments for your risk profile will be primarily in equity instruments. This approach concentrates on achieving a good overall return on your investment while avoiding the most speculative areas of the capital market. Significant short term fluctuation in value can be expected but with a high potential for upside in the long term.</p>	
506-600 pts	<p>Aggressive</p> <p>As an aggressive investor, the best investments for your risk profile will be in equity instruments and will include exposure to more speculative areas of the market. The aim is to maximize the appreciation of assets in the long term while accepting the possibility of large short term fluctuations in value. Due to the exposure to higher risk instruments there possibility of a return greater than what is expected from a growth portfolio in the long term.</p>	

Risk tolerance is a vital consideration in determining an appropriate investment mix for you. Your risk profile is calculated on the basis of actual score according to the responses given.

Yes, I agree with the calculated risk profile _____ (mention risk profile)

I, do not agree with the calculated risk profile & wish to change the risk profile to _____ (mention risk profile)

Customer Name

Customer Signature

For Bank use only

CRN No.

Date

Place

Signature verified: Yes No

RM Name

RM Code

Branch Code: Signature Verified by:

Disclaimer: "This investment Risk Profile ("Profiler") aims of analyzing an individual's risk-taking capacity based on the objective parameters which includes the individual's disposable income, age, etc. and subjective parameters, which indicate an individual's inclination towards, risk. This analysis becomes imperative in order to take comfortable investment decisions.

The asset allocation based on the Profiler is merely indicative and cannot be construed to be accurate. Complete reliance on the information is not advisable. The results of the calculation(s) cannot be construed to be entirely accurate / comprehensive and Kotak Mahindra Bank Limited shall not be liable for any loss incurred by the individual pursuant to financial decisions arising out of the use of this or any other financial tool."



Investment Account Opening Form

(Form to be filled in BLOCK Letters)

I/We hereby submit my/our application to open an Investment Account to transact in Mutual Funds.

Name of Organisation (Not applicable to individual applicants)

Customer Relationship Number

Name of Individual Applicants/ Authorised Signatories*	Relationship of guardian in case A/c holder is minor	PAN	CRN**	KIN No.
1.				
2.				
3.				

* Attach separate sheet where necessary.

** If not available, please fill Customer Relationship Form for each authorised signatory/applicant, representative/guardian of applicant.

Mode of Operation Singly Jointly Either or Survivor Others: _____

Status

- Resident Non Resident Repatriable Non Resident Non Repatriable HUF Proprietorship
- Private Limited Public Limited Partnership Company Body Corporate
- Registered Club/Association/Society/Trust On behalf of minor Others (Please specify) _____

Nomination Details (Not applicable to Non Individuals)

I/We _____ do hereby nominate the person in respect of units held by me/us in this investment account.

Name of Nominee _____

Address of Nominee _____

City _____ Pin Code _____ PAN No of Nominee: _____

Date of Birth (in case nominee is a minor) Date :

Guardian name _____ Relationship with Applicant _____

No nomination for Investment Account

The Bank, through its authorized representative had explained to me the advantages of the nomination facility as per the extant guidelines of RBI. However, I hereby confirm that I do not wish to exercise the right of nomination in respect of units subscribed/purchased by me through Investment Account No. I understand the risks and consequences of my failure to give nomination and am fully aware of the hardships my legal heirs would face in the event of my death without nomination registered in your Bank records.

Declarations/Terms & Conditions

1. The particulars contained herein shall be valid for all accounts opened by me/us or to be opened by me/us hereafter either singly or with other(s) and/or by me/us in any representative capacity with Kotak Mahindra Bank Ltd. (Bank) unless informed to you otherwise. I/We have read and understood the Terms and Conditions governing the opening of an investment account with the Bank and those relating to various services including but not limited to (a) Phone Banking (b) Net Banking (c) Alerts Service. 2. 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. 3. I/We understand that investment products are not Bank objects or other obligations of or guaranteed or insured by the Bank or their affiliates. They are subject to risk and possible loss of principal. Past Performance is not indicative of future performance. 4. I/We hereby declare the above information is true to the best of our knowledge. I/We shall advise the Bank immediately in case of any change in the above details and information given by me/us. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will render my/our account liable for termination. I/We agree to indemnify the Bank against any fraud or any loss or damage suffered by the Bank due to my providing of any incorrect particulars and/or failure on my part to communicate the change/ alteration in my/our aforesaid particulars. 5. I/We understand that to serve me/us better, I/We hereby consent to Bank to sharing the information, if required, about my/our account/s with the Bank with its group companies and vendors. 6. I/We agree and understand that the Bank's charges/fees are in addition to those levied by the mutual fund company as communicated in Scheme Information Document (SID) Statement of Additional Information (SAI)/Key Information Memorandum (KIM). I/We understand that the SID should be read in conjunction with the SAI at all times and not in isolation. 7. I/We shall from time to time be required to acknowledge receipt of the current Schedule of Commissions paid by the AMC to the Bank which may be varied from time to time without any notice to me/us and the updated Schedule of Commission shall be available on the Bank's website for reference. 8. The Bank will not be liable for any loss, damage, cost, charges or expenses directly or indirectly caused by reason of any defects or imperfection or mechanical or other failure with relation to computer, cable, telex, telephone or postal system and or due to reasons beyond the reasonable control of the Bank. 9. The Bank may recommend products to me/us and may provide investments advice and conduct risk based assessments of transactions in my/our account from time to time however the final investment decision rests with me/us. 10. I/We am/are aware that my/our investments may be negatively affected by foreign exchange risk if I/We hold funds that invest in assets denominated in foreign currencies. 11. I/We understand that nomination will be as per the terms and conditions of the respective mutual fund schemes more specifically stated in its offer document. 12. Any matter/dispute with respect to nomination and deceased claims with respect to mutual fund units shall be settled by me/us directly with concerned Asset Management Company/Mutual Fund without any reference to the Bank. 13. I/We understand that the nomination can be made only by individuals applying for holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of Power of Attorney cannot nominate.

I/We am/are a customer/customer of Kotak Mahindra Bank Limited ("Kotak Bank") Maintaining an Account with Kotak Bank I/We have availed/intend to avail of various products/services/investments from time to time ("investments") in my/our name from Kotak Mahindra Bank Limited or from various other Kotak group Companies including the companies whose products/services are referred/distributed by Kotak Bank or its group companies (collectively referred to as 'entities'). I/We may be sent details with respect to various products/services offered by such entities from time to time. I/We would, in respect of the investment made/to be made, like to receive from you a consolidated periodic statement of the investments made by me/us (whether in single or joint names) with the said entities and transactions executed by me/us in respect thereof.

Further, I/We would like to have a single contact point for received and forwarding my/our queries in respect of such investments/transactions with the said entities for ultimate resolution.

For the above purpose, I/We require Kotak Bank to obtain information from and/or share information with the said entities from time to time.

I/We do hereby authorize and accord my/our consent to Kotak Bank to issue a consolidated physical/electronic statement in respect of all the investments made by me/us (whether in single or joint names), whether currently or in the future, with any of the said entities and transactions executed by me/us in respect thereof.

I/We do hereby further authorize Kotak Bank and accord my/our consent to Kotak Bank approaching the said entities, in such manner as may be deemed fit by Kotak Bank, for obtaining the following information in respect of my/our investments.

- a) Details of my/our investments with the said entities from time to time, on a periodic basis.
- b) Details of the transactions executed by me/us in respect of the investments.

I/We do hereby further authorize Kotak Bank to provide me/us the information on various products/schemes and/or services offered/to be offered by the said entities from time to time.

I/We hereby state that this authority shall continue to be valid and subsisting until the same is countermanded by me/us in writing and delivered to you.

I/We understand that the above service is being provided by Kotak Bank pursuant to my/our request. I/We understand that Kotak Bank may at its absolute discretion, discontinue the above service completely or partially without any notice to me/us.

I/We state that I/we shall not hold Kotak Bank liable on account of any loss or harm that may be suffered by me/us on account of the delay or failure on the part of Kotak Bank to act on the authority granted hereunder or for any discrepancies or mistakes in the information provided to/by Kotak Bank in respect of my/our investments in the said entities. I/We state that I/we shall not hold Kotak Bank for any issues, grievances or complaint that I/we may have in respect of my/our investments with the said entities. I/We understand that while this consent is being given now, the facility will be made available over a period of time.

I/We agree to execute such further documents and furnish such information as may be required by Kotak for effectually carrying out this mandate/the activity as set out herein.

Mandate for Investment Accounts

1. 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. Any tax implication arising out of any transactions entered in to pursuant to these terms and conditions would be as per the provisions of the Income Tax Act, 1961, or any modification or re-enactment thereof. I/ We agree and declare that any and all tax liability will be my/our sole responsibility. 2. 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.

<p>Signature(s) [with stamp of organization-for Non Individual]</p>		
1st Applicant/Signatory	2nd Applicant/Signatory	3rd Applicant/Signatory

**Know Your Client (KYC)
Application Form (For Individuals only)**

(Please fill the form in English and in BLOCK Letters)
Fields marked with "*" are mandatory fields

Application New

Type* Update KYC Number*

KYC Type* Normal (PAN is mandatory) PAN Exempt Investors (Refer instruction K)



1. Identity Details (Please refer instruction A at the end)

PAN Please enclose a duly attested copy of your PAN Card

Prefix	First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Name* (same as ID proof)

Maiden Name (If any*)

Father / Spouse Name*

Mother name*

Date of Birth* DD - MM - YYYY

Gender* M- Male F- Female T-Transgender

Marital Status* Married Unmarried Others

Citizenship* IN- Indian Others - Country Country Code

Residential Status* Resident Individual Non Resident Indian
 Foreign National Person of Indian Origin

Occupation Type* S-Service Private Sector Public Sector Government Sector
 O-Others Professional Self Employed Retired Housewife Student
 B-Business X-Not Categorised

Photo

Signature/
Thumb Impression

2. Proof of Identity (PoI)* (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

A- Passport Number Passport Expiry Date DD - MM - YYYY

B- Voter ID Card

D- Driving Licence Driving Licence Expiry Date DD - MM - YYYY

E- Aadhaar Card

F- NREGA Job Card

Z- Others (any document notified by the central government) Identification Number

3. Proof of Address (PoA)*

3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

Address

Line 1*

Line 2

Line 3

District* **City / Town / Village***

Zip / Post Code* **State/UT Code** as per Indian Motor Vehicle Act, 1988

State/UT* **Country*** **Country Code** as per ISO 3166

Address Type* Residential / Business Residential Business Registered Office Unspecified

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Proof of Address*

Passport Number Passport Expiry Date DD - MM - YYYY

Voter ID Card

Driving Licence Driving Licence Expiry Date DD - MM - YYYY

Aadhaar Card

NREGA Job Card

Others (any document notified by the central government) Identification Number

3.2 Correspondence / Local Address Details* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1*

Line 2

Line 3

District* **City / Town / Village***

Zip / Post Code* **State/UT Code** as per Indian Motor Vehicle Act, 1988

State/UT* **Country*** **Country Code** as per ISO 3166

4. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email ID
Mobile - Tel. (Off) - Tel. (Res) -

5. FATCA/CRS Information (Tick if Applicable) Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Additional Details Required* (Mandatory only if above option (5) is ticked)
Country of Jurisdiction of Residence* Country Code of Jurisdiction of Residence as per ISO 3166
Tax Identification Number or equivalent (If issued by jurisdiction)*
Place / City of Birth* **Country of Birth*** Country Code as per ISO 3166
Address
Line 1*
Line 2
Line 3 **City / Town / Village***
District* **Zip / Post Code*** **State/UT Code** as per Indian Motor Vehicle Act, 1988
State/UT* **Country*** Country Code as per ISO 3166

6. Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

Related Person Deletion of Related Person KYC Number of Related Person (if available*)
Related Person Type* Guardian of Minor Assignee Authorized Representative
Name* Prefix First Name Middle Name Last Name
(If KYC number and name are provided, below details of section 6 are optional)

Proof of Identity [PoI] of Related Person* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

A- Passport Number Passport Expiry Date - -
 B- Voter ID Card
 C- PAN Card
 D- Driving Licence Driving Licence Expiry Date - -
 E- Aadhaar Card
 F- NREGA Job Card
 Z- Others (any document notified by the central government) Identification Number

7. Remarks (If any)

8. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: - - Place:

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. Attestation / For Office Use Only

Documents Received Certified Copies

KYC Verification Carried Out by (Refer Instruction I)

Date - -
Emp. Name
Emp. Code
Emp. Designation

Employee Signature

[Employee Signature]

In-Person Verification (IPV) Carried Out by (Refer Instruction J)

Date - -
Emp. Name
Emp. Code
Emp. Designation

Employee Signature

[Employee Signature]

Institution Details

Name K O T A K M A H I N D R A B A N K L T D.
Code A R N - 1 3 9 0
Emp. Branch



Institution Details

Name K O T A K M A H I N D R A B A N K L T D.
Code A R N - 1 3 9 0
Emp. Branch



Instructions/Guidelines for filling Individual KYC Application Form

General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. 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 list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/P/IOCard/OCI Card and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

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)

C. Clarification / Guidelines on filling 'Proof of Identity [PoI]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z - Others (any document notified by the central government)' is ticked.
3. Others - Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes - Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes - Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

F. 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.

G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

H. Clarification / Guidelines on filling 'Related Person details - Proof of Identity [PoI] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. 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).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	KZ	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Côte d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

FATCA / CRS DECLARATION FOR INDIVIDUAL ACCOUNTS

Note – The information in this section is being collected because of enhancements to Kotak Mahindra Bank's new account on-boarding procedures in order to comply with Foreign Account Tax Compliance Act (FATCA) requirements pursuant to amendments made to Income-tax Act, 1961 read with Income-tax Rules, 1962.

For more information refer:

http://www.incometaxindia.gov.in/dtaa/other%20agreements/india_iga_final- india_english.pdf

<http://www.oecd.org/ctp/exchange-of-tax-information/automatic-exchange-financial-account-information-common-reporting-standard.pdf>

(We are unable to provide advice about your tax residency. If you have any questions about your tax residency, please contact your tax advisor)

Office / Bank use only OPTY ID / SR Number : _____

Part A (All fields are mandatory)
Section I

		Details of Account Holder	
1.	Customer Relationship Number (CRN) [if any]		
2.	Name of Account Holder		
3.	Address for Tax Residence (include City, State, Country and Pin code)		
4.	Address Type (Tick whichever applicable)	(a) Residential <input type="checkbox"/>	(b) Business <input type="checkbox"/> (c) Registered Office <input type="checkbox"/>
5.	Do you satisfy any of the criteria mentioned below?	Yes	No
	a. Citizen of any country other than India (dual / multiple) [including Greencard]	<input type="checkbox"/>	<input type="checkbox"/>
	b. Country of birth is any country other than India	<input type="checkbox"/>	<input type="checkbox"/>
	c. Tax resident of ANY country / ies other than India	<input type="checkbox"/>	<input type="checkbox"/>
	d. POA or a mandate holder who has an address outside India	<input type="checkbox"/>	<input type="checkbox"/>
	e. Address or telephone number outside India	<input type="checkbox"/>	<input type="checkbox"/>

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

Section II - Other information (Please fill in BLOCK LETTERS)

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

Country of Birth* _____ Place within the Country of Birth _____

*(In case Country of Birth is USA, however Nationality and Country of Tax Residency is other than 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)

⁵It is mandatory to supply a TIN or functional equivalent (in case TIN not available) if the country in which you are tax resident issues such identifiers. If no TIN / functional / equivalents is yet available or has not yet been issued, please provide an explanation below:

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

Bank Use Section:

Signature Verified by	Sign & Emp Code	Receiver's Stamp	
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Documents sent to CPC/RPC on

Instructions to the Form

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

Sr no	FATCA/ CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
1	U.S. place of birth (Nationality and Country of Tax Residency is other than USA)	1. Self-certification(FATCA Declaration) that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. 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
2	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)
3	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)
4	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 purposes of any country other than India; OR 2. Documentary evidence (refer list below)

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.**