

I/We request you to change the status of the SB Account and all associated deposit account(s) in the name of minor _____

u/g _____ to regular Account (s) in the name of _____

Addition of Guardian as Joint Holder
 Deletion of Guardian and continue as single holder

CRN No.:		
Account Type	Account Number	Balance on date of request submitted at branch
Savings Account		
Fixed Deposit (If available)		
Recurring Deposit (If available)		

The mode of operation of the account/Term Deposit post conversion would be as below :

Singly
 Either or Survivor**
 Anyone or Survivor**
 Former or Survivor**
 Jointly
 Others (please Specify) _____

ActivMoney required Yes No | Sweep-In facility required (Linking of fixed deposits to savings account) Yes No

Bank will forward statements by way of email on monthly basis, to the registered email id. To apply for Passbook, please tick

I/We have hereby enclosed the latest photograph and the required document proof for changing the status of the account.

I confirm that the existing Cheque Book and Debit Card has been destroyed, request you to update the status in bank records.

Dormant Account Activation, Reason for not operating the account _____

Signatures:

MINOR (NOW MAJOR)

GUARDIAN

SCHEME CODE

Savings Variant	<input type="checkbox"/> Ace (Monthly)	<input type="checkbox"/> Everyday (Monthly)	<input type="checkbox"/> Sankalp (Quarterly)	<input type="checkbox"/> Others
Minimum Average Balance in Rs.	Urban/Metro/Semi-Urban/Rural	Urban/Metro/Semi-Urban/Rural	Semi-Urban	Rural
	50000	10000	5000	2500
NRI	<input type="checkbox"/> NRE -Rupee Saving Account	<input type="checkbox"/> NRO -Rupee Saving Account	<input type="checkbox"/> NRO-Platina Saving Account	<input type="checkbox"/> NRE-Platina Saving Account
Minimum AMB in Rs.	10000	10000	100000	100000
Privy	<input type="checkbox"/> Platinum (AMB >Rs.10 Lacs or RV of Rs.30 Lacs)		<input type="checkbox"/> Neon (AMB >Rs.2 Lacs or RV of Rs.10 Lacs)	
Affluent	<input type="checkbox"/> Solitaire (Min. RV of Rs.75 Lacs & above at Group Level)			

Cheque Book, Debit Card, Net Banking, Mobile Banking, and Phone Banking will be issued by default post minor to major conversion

CUSTOMER DETAILS

*CKYCR: New Existing CKYCR No.: _____

1. Name:* (As per ID Proof) _____

2. Mothers Maiden Name:* _____

3. Nationality:* _____ 4. Date of Birth:*

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

5. PAN Number:* _____ or fill Form 97 section on this Application Form

6. Father / Spouse:* _____ (if PAN not available, Father's Name Mandatory)

7. Aadhaar No.: _____

8. Passport No.:* _____ Passport Expiry Date:*

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (Passport and Visa details are mandatory for NR Customers only)

Visa Details: Type of Visa _____ 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
---	---	---	---	---	---	---	---

9. Mobile No.: _____ Do not have

*This will be preferred mobile number for all communications from Bank. Bank will send transaction alert, Critical information like OTP, etc. on this mobile Number.

10. Email ID: _____

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

CUSTOMER PROFILE DETAILS

Gender:* Male Female Third Gender Residential Status:* Resident Indian Foreign National NRI / PIO / OCI

Citizenship:* Indian Others _____ Religion:* Hindu Muslim Christian Sikh Zoroastrian Others

Marital Status:* Single Married Others _____ Category: General OBC SC ST

Annual Income:* 0-2Lakhs >2-5Lakhs >5-10Lakhs >10-25Lakhs >25-50Lakhs >50Lakhs-1Crore >1Crore

Occupation Type	*Major Source of Income / Wealth
<input type="checkbox"/> Student <input type="checkbox"/> Others _____	<input type="checkbox"/> Family Income <input type="checkbox"/> Investment Income <input type="checkbox"/> Rental Income <input type="checkbox"/> Business/Professional <input type="checkbox"/> Agricultural
<input type="checkbox"/> Service <input type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/> Government	<input type="checkbox"/> Salary

Please refer to the Terms & Conditions for fields marked with “**.”

(Fields marked with “*” are mandatory)

PERMANENT ADDRESS (Up to 90 characters only) Same as existing address

Line 1:

Line 2:

Line 3 / Landmark:

City:* Pin Code:*

State:* Country:*

Residence Address Office Address Residence Address Same as Permanent Address Overseas Residence Address

Line 1:

Line 2:

Line 3 / Landmark:

City:* Pin Code:*

State:* Country:*

Preferred Correspondence Address:* Residence Address Office Address Permanent Address Overseas Residence Address

FATCA* / CRS DECLARATION

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

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

Part B		
*Address for Tax Residence _____		
		*City _____
*Country _____		*Country of Birth _____
Place within the Country of Birth _____		
<small>(In case Country of Birth is USA, however Nationality and Country of Tax Residency is other than USA, Please provide documentary evidence)</small>		
Source of Wealth _____		Nationality _____
<small>Please list below the details, confirming ALL countries of Tax Residency / citizenship and ALL Tax identification Numbers</small>		
Country of Tax Residency	Tax identification Number	Tax identification Document (TIN or functional equivalent)
<small>*It is mandatory to supply a TIN or functional equivalent (in case TIN not available) if the country in which you are tax resident issues such identifiers. If no TIN / functional equivalent is yet available or has not been issued, please provide an explanation below.</small>		

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

I understand that any inaccurate, incomplete or false disclosure of statement of financial transaction or reportable account by me would lead to penal consequence on the Bank, under applicable law. The bank shall be entitled to take any necessary action and recover from me such amount levied due to such inaccuracy, incompleteness or false disclosure. I shall indemnify the bank in respect of all or any liabilities incurred by Bank, by reason of any of the information or particulars given by me, being incorrect or false or being suppressed or omitted.
Should there be any modification in the information provided by you, Please ensure to inform us within 30 working days. Also, bank will use your latest TIN and Tax related information to report to the regulator.

SIGNATURE DECLARATION

I, Mr. / Ms. _____ have submitted my _____ (documents) for converting my Savings / Current account at your branch. However the above referred signature on the _____ (documents) is my old signature and is not the same as my present signature. I have affixed my present signature being _____ in the Conversion Form. I don't have any document with my present signature. Hence I have signed in presence of Bank staff along with my latest identity proof document _____ to confirm my identity, a copy of the same is enclosed herewith. Request you to consider my signature as on the conversion form as my present signature.

NAME DECLARATION

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 filed 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 and condition otherwise. I shall be liable to pay damages and compensation to the Bank, which may be incurred or suffered by the bank upon the bank opening the as requested by me relying on my aforesaid representation

CUSTOMER DECLARATION (SIGNATURE /THUMB IMPRESSION & PHOTOGRAPH)

I agree that: (1) The information I provided is correct to the best of my knowledge. (2) False or suppressed information may lead to the Bank withholding or declining my transactions. I authorize the Bank to: (1) Verify my credit history with CIBIL or any other credit rating agency. (2) Share my transaction and demographic details, with regulatory or enforcement authorities as well as Kotak Group companies, whenever needed. (3) Update my details in the Bank's records based on the documents submitted by me. (4) Send me information from the Central KYC registry, via SMS or email, at my registered mobile number or email address. (5) Update my KYC information with the central KYC registry, as per the directions of the Government of India. (6) Open my account using the name registered with UIDAI (Asdhaar) or the Income Tax Department (PAN), in place of any name mentioned on this form. SMS Banking and alerts: I understand that: (1) Signing up for SMS alerts will allow the Bank to send me account transaction and balance information on my email id and/or mobile number. New alerts may be added from time to time. (2) The Bank or its partners may call, SMS or email me information or seek feedback related to the Bank's products and services. (3) I may withdraw my consent at any time, in writing, or by registering for 'Do not call' on the Bank's website www.kotak.com (4) Some mandatory alerts, or some deemed important by the Bank, will be sent even if I have not subscribed for them. (5) All alerts will be sent to the First Holder or Guardian for individuals Accounts and to all Holders for Joint Accounts. (6) Charges for these services will be as mentioned in the General Schedule of Feature and Charges.

Mobile Banking: I understand that Mobile Banking services will be activated if I opted for Net Banking or a Debit Card. I have read/obtained and understood the terms and conditions and Citizen Charter governing the opening of account with Kotak Mahindra Bank Ltd Bank will forward statements by way of email on monthly basis, to the registered email id. In case email id has not been provided physical statements at quarterly intervals would be sent to my / our mailing address. The particulars contained herein shall be valid for all accounts opened by me/us or to be opened by me/us hereafter either singly or with other(s) and/or by me/us in any representative capacity with Kotak Mahindra Bank Ltd. (the Bank) unless informed to you otherwise. I/We have read and understood the Terms and Conditions governing the opening of an account with the Bank, and those relating to various Services including but not limited to (a) ATMs (b) Phone Banking (c) Debit Card (d) Net Banking (e) Mobile Banking (f) Payment Gateway (g) SMS Banking (h) Alerts Service (i) Opening of an Investment Account. I/We understand that the Bank may at its absolute discretion, discontinue any of the Services completely or partially without any notice to me/us. I/We agree that the Bank may debit my/our account for service charges as applicable from time to time. I/We understand that investment products are not Bank objects or other obligations of or guaranteed or insured by the Bank or their affiliates. They are subject to risk and possible loss of principal. Past Performance is not indicative of future performance. I/We hereby declare that I/We are Non-Resident Indian(s) or Person of Indian Origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us in this application as well as on the supporting to be submitted with the applications, I/We also agree that if any of the statements/declarations made is found to be not correct in material particulars and/or the relevant supporting documents/proof is not provided by me/us in one month's time, you are not bound to pay any interest on the deposit made by me/us. I/We confirm that the facility of standing instruction is not available on my or our pins account and I/We shall not give any such instructions to the Bank to execute the same. I/We agree that the account will be put into use for bonafide transactions and shall not violate any provisions of any Government/Exchange/Control Regulatory/RBI guidelines, any other regulation or law as may be applicable to my/our accounts and the Bank's Terms and Conditions. I/We agree and authorize the Bank to debit the required charges for issuing the pay order/demand draft to my/our NRE/NRO accounts.

Affix latest coloured
Passport Size
Photograph

(Please sign in Black ink only)

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I understand that as per direction of Government of India, my KYC information will be updated in Central KYC Registry & I hereby authorize the Bank to open my account in the same name as registered with UIDAI for issuing Aadhar / Income Tax for issuance of PAN. I also confirm that either of the name as appearing in the above noted two databases will supersede with name as mentioned in the Account Opening Form. I/We authorize the Bank to automatically renew the deposit on due date for an identical period (unless otherwise specifically instructed before due date). The earlier advice given to me/us will be treated as discharged advice on due date. I/We agree that no claim shall be made by me/us for any interest on the deposit(s) for any period after date(s) of maturity of the deposit(s). I/We agree to abide by the provisions of the Foreign Currency (Non-Resident) A/C. Non-Resident (External) Account Scheme. I/We understand that the interest applicable for the renewed period will be at the applicable ruling rates on the of maturity and that the renewed advice will be made available on my/our presenting the duly discharged original advice on the maturity date or later for payment. I/We further understand that the renewal will be in accordance with the provisions of the Reserve Bank of India scheme in force at the time of renewal. I/We agree that if a premature withdrawal is permitted at my/our request the payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by Reserve Bank of India/Government of India and the Bank in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or in any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of Reserve Bank of India I/We hereby authorize issuance of ATM-Debit card and provision of Internet Banking service as per the form. I/We undertake to ratify and confirm all that the user(s) do(es) or cause(s) to do through ATM and Internet Banking channels. This authority shall continue to be in force until any one of us revokes by a notice in writing delivered to you. I/We hereby undertake to intimate you my/our return to India for permanent residence immediately on arrival. I/We hereby declare the above information is true to the best of my/our knowledge. I/We shall advise the Bank immediately in the manner as agreed by me/us and in the form acceptable to the Bank, in case of any change in the above details and information given by me/us. I/We am/are aware that the pre-mature withdrawal of Deposit(s) will require consent and signature of all Depositor(s) irrespective of mode of operation I/We hereby authorize the Bank that in event of death of anyone of the Depositor(s), the bank on receipt of written request from the surviving Depositor(s), as per the mode of operation, to allow the surviving Depositor(s) to prematurely withdraw the terms deposit without seeking concurrence from the legal heirs of the deceased depositor(s) in terms of RBI Circular DBR.No.BP.BC.104 /08.13.102/2017-18 dated 6th April 2018. I/We understand that Reserve Bank of India has prohibited that Bank shall not deal in any type of Crypto / Virtual Currencies (Vcs) or provide services for facilitating anybody in dealing with or settling of Vcs including transfer / receipt of money in accounts relating to purchase / sale of Vcs. I/We hereby declare that I/We will not deal with any transactions in my/our account, relating to any type of Vcs including Bitcoins. I / we also understand and agree that the Bank reserves all right to close my/our account immediately without any further intimation in case I / we am found to undertake such trasactions.

Note: I/We further declare and confirm that any modification to the above authorization/mandate shall be only by way of joint instructions by all the applicants/joint holders. I/We am/are aware that penalty charges will be levied for the premature withdrawal of deposits as per the applicable terms and conditions of the bank and I/We have been informed above the applicable penal interest rate for premature withdrawal. I/We have read & understood the terms and condition governing the opening of an account with Kotak Mahindra Bank Ltd. and those relating to various services including term deposit(s). I/We accept & agree to be bound by the said Terms & Conditions including those excluding/limiting the bank liability. I/We understand that the bank may at its absolute discretion, discontinue any of its services completely or partially without any notice to me/us. I/We agree that the bank may debit my/our account for service charges as applicable from time to time. I/We hereby declare that the information furnished above is true & correct to the best of knowledge I/We am / are further aware, that in the event of death of an applicant /joint holder and in the absence of Joint Mandate for premature withdrawal of deposit(s), the premature withdrawal of the terms deposit will be allowed only with the Concurrence of the legal heirs of the deceased joint holder(s) & no penalty charges will be levied on such premature withdrawal. I have voluntarily shared the above information which I acknowledge and agree that the Bank is required to obtain the same to provide its products and services to me. I have read and understood the Privacy Notice published by the bank on its website "http://www.kotak.com". I understand that bank will send the communications with reference to its product and service offering. In case I wish to discontinue receiving marketing communication, I am aware that I can request for the same by visiting bank website "http://www.kotak.com" and fill web form available under privacy notice section. The opening of the Account is subject to verification, and Bank reserves the right to reject the request of the Applicant to open an Account without providing any reason. In the event where the documents submitted by the Applicants or Customers for opening an Account and/ or availing the Bank's products and services or for processing the transactions thereon are incomplete or discrepant, Bank may at its discretion contact the Applicant for rectifying such discrepancies and/or for certain additional verification/ documentation requirements. In case highlighted discrepancies remain unresolved or upon non-receipt of required documents within the stipulated time period, if any, Bank, shall have the right to reject the opening of the Account/ service request / application in accordance with its policies and procedures and retain the application forms and documents provided for account opening, including photographs in case of rejection of the said application. In such an event the Bank shall not be liable to pay interest on the amount of deposit and shall refund the money received, if any, to the source account/applicant. I/We understand that bank may at its absolute discretion reject my/our request to open an account without assigning any reason. **In case of joint term deposits having operating instructions as 'Either or Survivor', 'Anyone or Survivor' or 'Former or Survivor', the Bank shall repay the deposit/s before maturity of the deposit/s in case such a request is received in accordance with the operating instructions of the respective deposit/s, along with relevant documents as may be specified by the Bank from time to time. The same would be applicable even in the event of death of the joint depositors prior to maturity of the deposit. Any such repayment before maturity shall constitute a valid discharge of the Bank's obligations against all concerned including, but not limited to , the nominee/legal heirs of the depositors or anyone claiming under them. For bulk deposits, please refer to the deposit policy at our website for T&C on your fixed deposits. Upon Minor to Major conversion, Cheque Book, Debit Card (as per variant), Net Banking, Mobile Banking, and Phone Banking will be issued by default as per the bank's applicable terms and conditions

Sweep-in Facility & Activmoney (applicable only of opted for): I/We have been explained about the features and benefits of Sweep-in facility and Activmoney (Auto Sweep-Out, Sweep-In) and I/We have understood and agree for the same.

MOST IMPORTANT DOCUMENT

I/We specifically understand and accept the following:

- I/We have subscribed for the Products _____ with Kotak Mahindra Bank Limited ("KMBL") and as on date the applicable AQB/AMB for the same is Rs. _____.
- I/We have read, understood and agree the General Schedule of Features and Charges (GSFC) as applicable to the above Product subscribed by me/us. I understand that the Bank reserves the right to revise its service charges as laid down in the GSFC.
- I/We understand and agree that the interest rate in the Savings Account has been de-regularized by RBI. These rates may vary from time to time and will be calculated on daily basis on clear balances. The interest on savings accounts will be credited at quarterly intervals or as prescribed by RBI from time to time.
- I/We understand and agree that the Saving Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions that may be construed as commercial/suspicious in nature, the Bank reserves the right to decline/reverse such transactions and freeze/close the debit card and Savings Account.
- I/We understand and agree that I/We have opened account under Promo Program _____, I/We have signed the Promo/Program Declaration and read all terms and conditions of Promo/Program including applicable AQB/AMB, which I/We understand is valid till the Promo/Program is active.
- I/We do hereby confirm to have read, understood and agree to the Savings and Current Bank rules, a copy of which has been provided to me/us. & also confirm to have read, understood & agree to the Customer Declaration - Current / Savings Account mentioned below.
- I/We give my/our consent to receive information in respect of account maintenance, alerts, payments due, updates on existing and new products, servicing of account for sales, marketing or servicing my relationship with KMBL, its group companies/associates or agents through Telephone/Mobile/SMS/Email etc. Further, I/We understand that my/our consent to receive calls/communications shall be valid and shall prevail over my/our current or any subsequent registration of my/our number for NDNC and shall continue to be treated as my/our consent/acceptance. (If you do not wish to accord your consent, please submit a Do Not Call (DNC) from along with this form.)

1st Holder	Signature & Date	2nd Holder	Signature & Date
------------	------------------	------------	------------------

KYC DOCUMENTS

Identity Proof Document Type	ID No.	Issuig Authority	Place of Issue	Issue Date	Expiry Date
Address Proof Document Type	ID No.	Issuig Authority	Place of Issue	Issue Date	Expiry Date

Promo Code:

Classification:

Sub-classification Key Associate Grouping consent Attached

FOR BANK USE ONLY

Date & Time of Acceptance: _____ Date of Input: _____
 Receiver's Stamp: _____ Signature verified by: _____
 Documents sent to CPC on: _____ Authorized by: _____

Acknowledgement Slip

We acknowledge the receipt of customer modification instruction type _____ from Mr./Mrs. / Ms. _____ relating to customer relationship number _____ under service request number _____
 Date: _____ For Kotak Mahindra Bank: _____