kotak
Kotak Mahindra Bank

INDIVIDUAL CUSTOMER RELATION FORM

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

Application: ☐ Commercial Vehicle ☐ Light Commercial Vehicle ☐ Construction Equipment ☐ Gold Loan ☐ Rural Housing ☐ Tractor Finance ☐ Crop Loan ☐ Housing Finance ☐ Loan against Property ☐ Unnati ☐ Cattle Loan ☐ Business Loan ☐ Working Capital ☐ Personal Loans ☐ Agri Finance ☐ Credit Cards

PERSONAL DETAILS ☐ BORROWER ☐ CO-BORROWER ☐ GUARANTOR

*Fields are mandatory

***Existing CRN** ☐ Yes, If yes then provide the CRN No. ☐ No **Home Branch Code**

***CKYCR** ☐ Create New ☐ Existing (No Change) ☐ Update Existing C-KYCR Number

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

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

Name as desired on the credit card 19 characters ***DOB** D D M M Y Y Y Y

***Mother's Name** Title (First Name) (Last Name) **Maiden Name** Title (First Name) (Last Name)

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

☐ ***Father/** ☐ ***SpousName** Title (First Name) (Last Name) ***Citizenship** ☐ Indian ☐ Ohters

(If PAN not available Father's Name Mandatory)

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

***Education** ☐ Non-Graduate ☐ Graduate ☐ Post Graduate ☐ Others

***Religion** ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Zoroastrian ☐ Jain ☐ Buddhist ☐ Others

***Gender** ☐ Male ☐ Female ☐ Transgender ***Marital Status** ☐ Single ☐ Married ☐ Others

***Caste** ***Category** ☐ General ☐ OBC ☐ SC ☐ ST

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

(PAN mandatory if annual income >Rs. 5 lakhs)

***Occupation Type** ☐ Service ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ Business ☐ Others ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ Farmer

***Source of Income** ☐ Salary ☐ Pension ☐ Business Income ☐ Agricultural Income ☐ Family Income ☐ Rental Income ☐ Family Pension

Permanent Address (Upto 90 character only)

Line 1

Line 2

Line 3 / Landmark

*City / Town / Village * PIN Code

*State *Country Telephone No. (STD)

Residence Address (Upto 90 character only) ☐ Same as Permanent Address

Residence Status: **Owned** ☐ By Self ☐ By Parents **Rented** ☐ With Friends ☐ With Family Years at Current Residence

Line 1

Line 2

Line 3 / Landmark

*City / Town / Village * PIN Code

*State *Country Telephone No. (STD)

Office Address (Upto 90 character only)

Line 1

Line 2

Line 3 / Landmark

*City / Town / Village * PIN Code

*State *Country Telephone No. (STD)

Preferred Mobile No. Alternate Mobile No.

Preferred Email ID

***Preferred Correspondence Address** ☐ Permanent Address ☐ Residence Address ☐ Office Address

MSME Consent:

☐ Yes, we classify as MSME. URC number __________

☐ No, I/We hereby understand and agree that during the tenure of the loan, if my business is classified as an MSME, I/We will be responsible to approach the Bank and update the URC number for the Bank to classify the business as MSME.

Individual/March-25/2.0

CUSTOMER DECLARATION

Know Your Customer (KYC)/Central Know Your Customer Records (CKYCR) Related:

As per RBI master direction for KYC, the customer understands and agrees that in case of any change in the documents submitted at the time of establishment of business relationship/account-based relationship and thereafter, as necessary; the customer shall be required to submit to the Bank updated documents within 30 days of the change for the purpose of updating the records at Bank's end.

Customer agrees to and consents Bank to download KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of identity and address from the database of CKYCR Registry. Customer understands that KYC Record would include Personal information such as name, address, date of birth, PAN etc. Further customer understands that this information will be used to establish new relationship/s as well as for updation/periodic updation in the Bank records.

Customer agrees and understand that the Bank shall share KYC records of the customer submitted during establishment of relationship/updation/periodic updation in the Bank records as per extant regulations with CKYCRR. Customer agrees to consents Bank to download KYC records from CKYCR & authorize the Bank to update the KYC records/Information received from CKYCR basis KYC identifier.

As per RBI master direction of KYC, in case of any updates in relation my/our documents which were submitted at the time of establishment of business relationship/account-based relationship and thereafter, as necessary; I/We shall submit to the Bank the updated documents as needed. This shall be done within 30 days from the updates in the documents for the purpose of updating the records at Bank's end. I/We hereby declare that the above information is true and correct to the best of my/our knowledge. I/We further agree that any false/misleading information given by me/us or suppression of any material fact will result in withholding declining of the transaction by the Bank and I/we may be held liable for it. I/We hereby confirm that the transaction made by me/us is from my/our own source of funds acquired legitimately and it is not in contravention or evasion of any applicable laws or rules in force, enacted/issued by Statutory or Regulatory Authority from time to time. I/We, authorise the Bank to share my / our transaction details with regulatory/enforcement authorities whenever such information is called for. 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 directions of Government of India, my KYC information will be updated in Central KYC Registry & I hereby authorise 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.

Any new phone number, mobile number, email id provided by an existing Customer while opting for any other product of the Bank (e.g. Credit Card, Personal Loan etc.) shall be automatically updated in the Bank records in lieu of the phone number, mobile number, e-mail id provided at the time of opening the account or previously registered with the Bank. All further intimations/communications pertaining to the bank Account shall also be sent by the Bank only to the new phone number, mobile number, email id and no intimations/communications shall be sent to the phone number, mobile number, e-mail id provided at the time of opening the Bank Account or previously registered with the Bank. Bank shall be no way responsible for non-receipt of intimations/communications to the previously registered phone numbers, mobile numbers, e-mail id.

SIGNATURE / THUMB IMPRESSION & PHOTOGRAPH

Affix latest Coloured Passport Size Photo

(Please sign in Black ink only)

Name

DOCUMENTS COLLECTED DETAILS

Document Name (Only one id and address proof mandatory)	ID Proof	Address Proof
Passport Number		
Passport Expiry Date D D M M Y Y Y Y		
Voter ID Card		
PAN	NA	NA
Driving License		
Driving License Expiry Date D D M M Y Y Y Y		
E-UID (AADHAAR)		
NREGA Job Card		
Letter issued by the National Population Register Document Name: Number:		

Document Name (contd.)	ID Proof	Address Proof
Simplified Document No.	NA	
☐ Identity card with applicant's photograph issued by Govt. Dept.	NA	
☐ Letter issued by a Gazetted Officer	NA	

NAME DECLARATION

I Mr. / Mrs. / Ms. ______________________________, state and declare that many of my official records bear my name as ______________________________ since I am also known by this name. I say that I desire to open a loan/credit card 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 acdcept the documents furnished by me in support thereof.

Signature

BANK USE

MSME Nature ☐ No ☐ Yes ______________________(Enter URC number).

KYC VERIFICATION CARRIED OUT BY	
D D M M Y Y Y Y	Emp. Code	Emp. Branch
Emp. Name	Employee Sign
Emp. Designation	

Approved By	
Sales Official (Sign & Code)	Branch Official (Sign & Code)
Designation	Designation

Account Type ☐ Normal ☐ Simplified ☐ Small **Risk Profile** ☐ High ☐ Medium ☐ Low **Customer Segment** ☐ RA ☐ CC

CRN No. **Apac No.** **Form No.**

Other Documents Collected ☐ Form 60 ☐ Marriage Certificate