



Investment Account Opening & KYC Form

Please put your initials on page 1 & 2 of the form in the area marked with an 'X' and your complete signature on page 3 at the indicated area.

RISK PROFILING QUESTIONNAIRE

The answers to these questions will determine the final risk profile of the client.

- 1 When you think of the word "risk" in a financial context, which of the following words comes to mind first?
 - Danger
 - Opportunity
 - Uncertainty
 - Thrill
- 2 Suppose the stock market performs unusually poorly over the next 3 years. Up to what point you would be prepared to hold on to your investment before cutting losses?
 - Until I make out a little gain (2% to 6%)
 - Until I make a modest gain (6% to 10%)
 - Until I make very little or nothing (-1 to 2%)
 - To be little affected by what happens in the stock market
- 3 Have you ever invested a large sum in a risky investment mainly for the "thrill" of seeing whether it went up or down in value?
 - No
 - Yes, very rarely
 - Yes, somewhat frequently
 - Yes, very frequently
 - Yes, somewhat rarely
- 4 Assuming normal market conditions, what would you expect from the investment over time?
 - To have some stability, but make modest profits (Liquid +3%)
 - To have a high degree of stability, and make small profits (Liquid + 2%)
 - To greatly exceed returns provided by the broad equity market index
 - To reasonably exceed the returns provided by the broad equity market index
- 5 Your car insurance policy has expired & hence your car will be without insurance and you have not found the time to renew it. What will you do?
 - Take the bus or a taxi.
 - Take the car out only in an emergency and when there is no other option available
 - Drive the car carefully and avoid traffic policemen.
 - Are you kidding? I anyway don't have insurance on my car right now. How do I care?
- 6 Which of these statements best describes your attitude about the next one year performance of your investment?
 - I don't mind if I lose money in 1 year, I am optimistic over a longer time horizon than that
 - I'd have a hard time tolerating any losses in an investment over 1 year
 - I need to see at least a little return in 1 year
 - I can tolerate a moderate loss (-10%) in this period
 - I can tolerate a small loss (-5% to -10%) in 1 year
- 7 Which of these statements best describe your attitude about the next three months' performance of your investments?
 - If I suffered a loss of greater than 10% in 3 months, I'd get concerned
 - I can only tolerate small short-term losses
 - Who cares? One calendar quarter means nothing
 - I would start evaluating the impact of this on my portfolio over the long term
 - I'd have a hard time stomaching any losses
- 8 You are at an interesting & tense stage on a TV game show and can choose one of the following
 - Exiting the show with Rs 1,00,000 in cash
 - A 20% chance of winning Rs 10 lakh
 - A 5% chance of winning Rs 20 lakh
 - A 50% chance of winning Rs 5 Lakh
- 9 Suppose the stock market has suddenly lost 25% of its value in a month, as have the holdings in your portfolio. What action would you take?
 - Invest more funds to lower your average investment price
 - Hold the investment and sell nothing, expecting performance to improve.
 - Sell a portion of your portfolio and reinvest into more secure investment sectors.
 - Sell all of the investments. You do not intend to take risks
- 10 You've lost Rs 50,000 at a casino. How much you are prepared to risk winning the money back.
 - Rs 20,000
 - Rs 50,000
 - Nothing-you quit now in cash
 - Rs 10,000
 - More than Rs 50,000
- 11 In recent years, how have your personal investments changed?
 - Always toward lower risk instruments like Liquid Funds, fixed deposits, bonds etc.
 - Mostly toward lower risk instruments as above
 - No changes or changes with no clear direction.
 - Mostly toward higher risk instruments like stocks, equity funds, real estate etc.
 - Always toward higher risk instruments as above
- 12 After reviewing 4 portfolios' returns for 5 years, which one would you choose?

	Year 1	Year 2	Year 3	Year 4	Year 5
<input type="radio"/> Portfolio A	-7%	-3%	21%	12%	24%
<input type="radio"/> Portfolio B	-5%	15%	10%	9%	12%
<input type="radio"/> Portfolio C	4%	6%	5%	7%	8%
<input type="radio"/> Portfolio D	30%	-26%	-16%	38%	35%

 Holder 1
X

 Holder 2
X

 Holder 3
X

For Bank Use Only

Customer Name _____

Customer CRN _____

RM Name _____

RM Code: _____

Branch Code: _____

Signature Verified by: _____

Customer Risk Profile as per template : _____

Lumpsum Transactions

Customer Category	Transactions through Kotak Investment Account	Transaction through AMC application forms
Privy Insignia	0.50%	1.00%
Privy Optima	0.90%	1.10%
Privy Magna	1.10%	1.25%
Privy Prima	1.25%	1.50%
Standard Tariff	1.40%	1.75%
Debt Schemes	0.25% and no charge for Privy Insignia	
Transaction through Net Banking for all customers	Nil for transactions less than Rs 25000	NA

MF SIP or MF SI or MF STP transactions

Transaction Type	Transactions through Kotak Investment Account	Transactions through AMC application forms
MF SIP/ MF SI/ MF STP of any value	Nil for tenure 12 months and above Rs. 300 charged if tenure below 12 months	Rs.300
MF SIP/ MF SI/MF STP Cancellation	Rs. 200 if cancelled within 3 months of setup	NA
MF SIP/ MF SI Failure	Rs. 100 per failure	NA

Investment Account Maintenance Charges

Customer Category	Investment Account Maintenance Charges
Privy Insignia	Nil
Privy Optima	Nil
Privy Magna	Nil
Privy Prima	Nil
Standard Tariff	Rs. 100 per quarter if there has been no customer induced transaction in the account during the quarter

Please Note:

- Wherever charges are applicable as per the above schedule, the minimum charges will be Rs. 25/-
- Charges are applicable on purchases and purchase type transactions in equity mutual fund schemes and debt schemes (excluding Liquid schemes, Short Term Plan, Fixed Maturity Plan) and are exclusive of Service tax and Education cess
- Transactions through Kotak Investment Account can happen through Net Banking, Phone Banking and through the Branch by signing single form (Mutual Fund Transaction Request Form)
- The transaction fee charged by the Bank is separate from the mutual fund scheme related charges applied by the AMC. Please refer to the key information memorandum/scheme information document/statement of additional information and addendums issued by the mutual fund for scheme related charges applied.
- The transaction charges by the Bank is charged at the time of every transaction execution towards the MF advisory transactions and /or online infrastructure and other services provided by the Bank.
- Investments in mutual funds are subject to market risk and the Customer shall read the offer document carefully before investing.
- The charges will be debited from your Bank account with Kotak Mahindra Bank. In case you have multiple bank accounts with us, please specify from which account you want the charges to be debited.
- Please use a separate form for each Investment Account in case you want different accounts to be debited for each Investment Account.

 I authorize Bank to inform me once my Investment account is opened.

By ticking the above, I authorize Kotak Mahindra Bank Ltd to contact and assist me in regard to my investment account. The authorization provided by me herein will overried any registration made by me under the National Do Not Call (NDNC) registry.

 Bank Account Number

 Investment Account Number

Signature(s)

 1st Holder/Authorized Signatory

 2nd Holder/Authorized Signatory

 3rd Holder/Authorized Signatory

 CRN No
For Bank Use only

Received by _____

Date of Receipt _____

Signature verified by _____

Emp. Code: _____

Branch Name & code _____

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**	Channel Access Request \$	
				Phone Banking#	Net Banking#
1.				<input type="checkbox"/>	<input type="checkbox"/>
2.				<input type="checkbox"/>	<input type="checkbox"/>
3.				<input type="checkbox"/>	<input type="checkbox"/>

* Attach separate sheet where necessary.

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

\$ Net Banking and Phone Banking access, if applied for, is applicable for all Investment Accounts existing or to be opened in future.

Transaction rights are subject to the customer executing and granting Power of Attorney /Mandate in favour of the Bank, as required from time to time.

Mode of Operation Singly Jointly Either or Survivor Others: _____

Status

- | | | | | |
|--|---|---|---|---|
| <input type="checkbox"/> Resident | <input type="checkbox"/> Non Resident Repatriable | <input type="checkbox"/> Non Resident Non Repatriable | <input type="checkbox"/> HUF | <input type="checkbox"/> Proprietorship |
| <input type="checkbox"/> Private Limited | <input type="checkbox"/> Public Limited | <input type="checkbox"/> Partnership Company | <input type="checkbox"/> Body Corporate | |
| <input type="checkbox"/> Registered Club/Association/Society/Trust | <input type="checkbox"/> One behalf of Minor | <input type="checkbox"/> Others (Please specify): _____ | | |

Nomination

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 _____

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 AMCs 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.

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 into 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.

Signature(s)

 with Stamp of the Organisation
(wherever applicable)

1st Applicant/Signatory

2nd Applicant/Signatory

3rd Applicant/Signatory

X

X

X

For Bank Use Only

Branch Code & Name _____

RM code _____

Tracking Reference Number _____

Branch stamp/Signature of RM _____

Checked by _____

Investment A/c No _____

Received by _____

Entered by _____

Authorised by _____

Date _____

Know Your Client (KYC) Application Form (For Individuals Only)



Application No. :

Please fill in ENGLISH and in BLOCK LETTERS

A. Identity Details (please see guidelines overleaf)

1. Name of Applicant (As appearing in supporting identification document)

Name

Father's/Spouse Name

PHOTOGRAPH

Please affix
the recent passport
size photograph and
sign across it

2. Gender Male Female B. Marital status Single Married C. Date of Birth / /

3. Nationality Indian Others _____ Please specify

4. Status Please tick (✓) Resident Individual Non Resident Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. PAN Please enclose a duly attested copy of your PAN Card

Aadhaar Number, if any: _____

6. Proof of Identity submitted for PAN exempt cases Please Tick (✓)

UID (Aadhaar) Passport Voter ID Driving Licence Others _____ (Please see guideline 'D' overleaf)

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence:

City/Town/Village Pin Code
State Country

2. Contact Details

Tel.(Off.) ISD STD Tel.(Res.) ISD STD
Mobile ISD STD Fax ISD STD
E-mail Id.

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

Passport Ration Card Registered Lease/Sale Agreement of Residence Driving Licence Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted / /

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City/Town/Village Pin Code
State Country

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

Passport Ration Card Registered Lease/Sale Agreement of Residence Driving Licence Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted / /

6. Any other information: _____

DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my/our 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/we are aware that I/we may be held liable for it.

Place: _____

Date: _____

SIGNATURE OF APPLICANT

FOR OFFICE USE ONLY

IPV Done on / /

AMC/Intermediary name OR code

(Originals Verified) Self Certified Document copies received

(Attested) True copies of documents received

Main Intermediary

Seal/Stamp of intermediary should contain
Staff Name
Designation
Name of the Organization
Signature
Date

Seal/Stamp of intermediary should contain
Staff Name
Designation
Name of the Organization
Signature
Date



**KYC Details Change form
(For Individuals Only)**



Application No. :

Please fill this update / modification form in ENGLISH and in BLOCK LETTERS (Please strike off Sections that are not used).

A. Name of Applicant (Mandatory as per original KYC records)

Title Mr. Ms. Other _____ Aadhaar Number, if any: _____ PAN

Name

Date of Birth / /

Please Provide the new KYC details which should be updated in your KYC records.

B. Mandatory fields for KYCs done before 1st January 2012

1. Father's/Spouse Name

2. Current Marital status Single Married 3. Current Nationality Indian Other _____

Note "FOR OFFICE USE ONLY": The IPV Column should be mandatorily filled for all KYCs registered before 1st January 2012. Originals Seen and Verified should be mandatorily filled for changes to Identity and Address details.

C. Identity Details (please see guidelines overleaf)

1. New Name (As appearing in supporting identification document).
Name

2. New Status Please tick (✓) Resident Individual Non Resident (Passport Copy Mandatory for NRIs & Foreign Nationals)

3. PAN Please enclose a duly attested copy of your PAN Card

4. Proof of Identity submitted for PAN exempt cases Please Tick (✓)
 Aadhaar Card Passport Voter ID Driving Licence Others _____ (Please see guideline 'D' overleaf)

D. Address Details (please see guidelines overleaf)

1. New Address for Correspondence:

City/Town/Village _____ Pin Code _____
State _____ Country _____

2. Contact Details
Tel.(Off.) ISD STD _____ Tel.(Res.) ISD STD _____
Mobile ISD STD _____ Fax ISD STD _____
E-mail Id. _____

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.
 Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____
*Not more than 3 Months old. Validity/Expiry date of proof of address submitted / /

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City/Town/Village _____ Pin Code _____
State _____ Country _____

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.
 Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____
*Not more than 3 Months old. Validity/Expiry date of proof of address submitted / /

6. Any other information: _____

SIGNATURE OF APPLICANT

Old signature as per original KYC
Wherever Applicable

DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my/our 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/we are aware that I/we may be held liable for it.

Place: _____ Date: / /

SIGNATURE OF APPLICANT

FOR OFFICE USE ONLY

IPV Done on / /

AMC/Intermediary name OR code _____

(Originals Verified) Self Certified Document copies received

(Attested) True copies of documents received

Main Intermediary

Seal/Stamp of intermediary should contain
Staff Name
Designation
Name of the Organization
Signature
Date

Seal/Stamp of intermediary should contain
Staff Name
Designation
Name of the Organization
Signature
Date

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