

To  
The Manager,  
Kotak Mahindra Bank Ltd. (KMBL)

Dear Sir/Madam,

SUB: - Request for placement of FCNR deposit with KMBL

(Tick/Select whichever is applicable)

- I/we have agreed and authorise Bank to debit an amount of \_\_\_\_\_ (INR) from my/ours NRE savings account and to be placed as a FCNR (B) deposit in \_\_\_\_\_ (FCY) with you for an amount of \_\_\_\_\_ (value in FCY) for \_\_\_\_\_ [Tenure].  
Request you to open a FCNR (B) deposit by debiting my/our NRE savings account on my/our behalf.
- I/we have agreed to remit an amount of \_\_\_\_\_ (FCY & value in FCY) to be placed as a FCNR (B) deposit with you for \_\_\_\_\_ [Tenure].  
Request you to open a FCNR (B) deposit from the remittances sent by me/us/on my/our behalf\*.

I/We understand, agree and accept the terms and conditions generally applicable (available at [www.kotak.com](http://www.kotak.com)) including the below mentioned additional terms and conditions, in particular, for FCNR (B) deposits would govern the said FCNR (B) deposit.

**Terms and conditions:**

- Minimum tenure to book FCNR (B) deposit is 1 year & 1 day. Maximum tenure is 5 years.
- \*FCNR (B) deposit will be booked post sighting of funds in the Nostro Account.
- No interest would be paid if the said deposit is pre-closed in less than a year.
- For FCNR (B) deposits prematurely withdrawn after 1 year, penalty would be charged on withdrawal of deposit (please visit the website [www.kotak.com](http://www.kotak.com) for more details on penalty charges).
- After deduction of applicable penalty and charges (if any), interest would be paid at the lower of the prevailing rate on the date of deposit if held till original maturity or for the tenure of the deposit, if withdrawn prior to maturity.

Yours faithfully,

First Holder

Second Holder

Third Holder

Names: \_\_\_\_\_

CRN:

Signature: \_\_\_\_\_

NRE SB No. \_\_\_\_\_ Date: \_\_\_\_\_

Yes  No

Nomination under section 45ZA of the Banking Regulation Act, 1949, and the Rule 2(1) of The Banking Companies (Nomination) Rules 1985, in respect of bank deposits

I/We \_\_\_\_\_ Address(es) \_\_\_\_\_

nominate the following person to whom in the event of my / our / minor's death the amount of the deposit, particulars whereof are given below, may be returned by Kotak Mahindra Bank Limited.

Nature of Deposit \_\_\_\_\_ Distinguishing No. \_\_\_\_\_ Additional details, if any \_\_\_\_\_

Nominee Name | | | (First Name) | | | | | | | | | (Middle Name) | | | | | | | | | (Last Name) | | | |

Address \_\_\_\_\_

City         Pincode       State

Relationship with Depositor, if any \_\_\_\_\_ Age \_\_\_\_\_ if Nominee is a minor, his date of birth

As the Nominee is a minor on this date, I/We appoint Shri/Smt./Kum,\* \_\_\_\_\_ (Guardian Name)

Relation with Minor Nominee \_\_\_\_\_

Address \_\_\_\_\_ (Guardian Address)

City         Pincode       State

Age \_\_\_\_\_ to receive the amount of the deposit on behalf of the nominee, in the event of my / our / minor's death during the minority of the nominee.

Nominee name to be printed on the Statements / Advices  Yes  No Date & Place \_\_\_\_\_

Signature / Thumb Impression(s)\*\*\* \_\_\_\_\_  
 \_\_\_\_\_ Depositor \_\_\_\_\_ Depositor \_\_\_\_\_ Depositor

Signature of First Witness\*\*\*

Signature of Second Witness\*\*\*

\*Strike out if nominee is not a minor \*\*\*Thumb impression(s) shall be attested by two witnesses.

**Note :** Where deposit is made In the name of a minor the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

APPLICABLE, IF NO NOMINATION IS PROVIDED IN A SINGLE HOLDER A/C	FOR BANK USE ONLY
The Bank, through its authorized representative had explained to me/us the advantages of nomination facility as per the extant guidelines of RBI. However, I/We hereby decline to presently nominate any individual and understand the risks and consequences of my/our failure to give nomination and am/are fully aware of the hardships my/our legal heirs would face in the event of my/our death without nomination registered in your Bank records.  _____ Customer Signature	I have clearly explained to the customer the advantages of nomination facility and inspite of the same he/she does not want to nominate and he/she also refused to provide a specific letter to the effect that he/she does not want to make a nomination.          _____ Employee Signature