

Introduction Documents

(For Non Resident Indians and Persons of Indian Origin)

SECTION I

- A) Compulsory Documents for all categories
- (i) Photocopy of the Passport pages where your name, address, specimen-signature, photograph, expiry date and Visa details are recorded;
- (ii) Copy of valid **Visa# / Work / Residence Permit** (the visa could be either in the passport or given separately); and
- (iii) Proof of **Mailing Address** (local or foreign address as selected on the accounting opening form). Refer Note below
- (iv) Latest **photograph** (passport sized)
- (v) Initial **Payment** for each account or deposit selected on the account opening form
- B) If you have not met our Branch Staff in person while submitting your forms & supporting documents, the following procedure needs to be followed:**

The first three (i, ii, iii) compulsory documents stated in point 'A' above need to be attested by:

- 1) Any overseas banker - applicable in Argentina, Australia, Austria, Belgium, Brazil, Canada, China, Denmark, Finland, France, Germany, Greece, Bahrain, Qatar, Kuwait, Oman, Saudi Arabia, UAE, Hong Kong, Iceland, Ireland, Italy, Japan, Luxembourg, Mexico, Netherlands, New Zealand, Norway, Portugal, Russian Federation, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, United Kingdom and the United States of America only. OR
- 2) Any Branch of an Indian Bank Abroad OR
- 3) Self Attestation. In case of Self Attestation, all documents submitted should be signed by respective account holders with the words 'TRUE COPY'. Additionally,
 - a) a signed cheque drawn in favour of Kotak Mahindra Bank A/C - (your name) on your existing A/C in India or abroad AND
 - b) an original bank account statement (not more than 3 months old) OR
 - c) original credit card statement (not more than 3 months old) OR
 - d) original utility bill (electricity / gas / telephone / water – not more than 3 months old) OR
 - e) original cheque issued by you and paid by your banker outside India. The cheque should have cleared in the last 3 months. For banks which no longer return paid cheques, please take a print of the same from internet banking and get it stamped from the same bank OR
- 4) Notary Public or Equivalent Authority OR
- 5) The Indian Diplomatic Mission in your country of residence

#Entry Work/Residence Visa accompanied with employment contract and customer declaration (format available in form) will be accepted to open an A/C. The customer has to submit the stamped visa on the passport before expiry of the Entry Work/Residence Visa failing which the account will be blocked/ closed.

SECTION II

Additional Documents (To be submitted along with the documents above)

If you are:

➤ **A Person of Indian Origin (PIO):**

- (i) Copy of Indian passport of spouse OR
- (ii) Copy of Indian passport held by self or your parents / grandparents at any time OR
- (iii) PIO Card OR
- (iv) OCI (Overseas Citizen of India) Card

➤ **Employed with the Merchant Navy:**

- (i) Merchant Navy Declaration - Format provided in the Account Opening Form (ii) Valid contract copy OR Original letter from the company providing contract details namely: 1. Name of the employee 2. Employment in the principal shipping company (Name of the principal where employed & Address of the overseas company) 3. Name of the vessel & flag 4. Name of the port 5. Commencement of contract 6. Tenure 7. Salary in foreign currency 8. Passport no. (iii) Original letter from principal / agent / liaison office stating the contract details (iv) CDC Booklet copies or C 1 Visa. The CDC must indicate latest discharge stamp / last date of arrival in India, or a declaration that you are sailing for the first time.

NOTE

Proof of Mailing Address

The following documents, where your current address is mentioned, can be used as a Proof of Address. This address must necessarily be similar to the mailing address mentioned on the account opening form.

Document	Overseas	Indian
Copy of Passport	Y	Y
Copy of Bank statement / passbook (no internet downloads, not more than 3 months old) Overseas or India based bank. If mailing address and bank A/C statement provided is of Bank based in India, the statement should be of a NRI A/C Or NR status should be certified by the bank on the statement. (Original Bank Statement required in case of Self-attestation). (The bank statement should be for a month or more and should not be more than 3 months old)	Y	NA
Copy of Driving License	Y	Y
Employer's Certificate indicating the address (Authorized Signatory, specifying the purpose of letter issuance as Account Opening on Company's Letter Head)	Y	NA
Copy of Credit card statement (not more than 3 months old) (Original in case of Self-attestation)	Y	NA
Copy of Company ID card indicating the address	Y	NA
Cert. from Indian Diplomatic mission stating the contact address	Y	NA
Copy of Govt. ID card (SSN / Green Card / PIO card / OCI card)	Y	NA
Copy of appointment letter indicating the address (on letterhead with stamp)	Y	NA
Copy of Utility bill (electricity/ gas/tel / water – not more than 3 months old) (Original in case of Self-attestation)	Y	Y
Copy of letter from University stating the address(for on-campus lodging)	Y	NA
Copy of Ration Card	NA	Y
Copy of Registered Purchase/Sale Deed or agreement	NA	Y

For any clarifications or assistance, write to us on nriservices@kotak.com OR Call our 24 Hrs Customer Contact Centre on 1860 266 2666 (local call rates apply) International Callers can call on 0091 22 66006022 OR visit your nearest Kotak Mahindra Bank Branch – details available on www.kotak.com.