

## Non-Resident CheckList

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### ***Mandatory documents***

1. Proof of identity of all applicants (PAN compulsory)
2. Proof of Foreign address (Mandatory)
3. Passport with immigration stamp if signed in India and valid visa.
4. Proof of Indian address.
5. Mandatory client profile letter for Kotak bank
6. Proof of Bank A/c - NRI from where corpus is coming i.e. original personalized cheque duly cancelled .
7. Proof of Demat A/c - NRI from where corpus is coming i.e. latest demat cml not more then 2months old .
8. Copy of RBI Approval for NRI / FIIs / OCBs (if exists)
9. PIO card/OCI card ( in case of other than Indian citizenship) is preferred when passport has place of birth mentioned as India else mandatory in case of foreign passport.
10. ECN letter for trading cum demat account opening process
11. Letter to broker from NRI client for trading cum demat account opening process.
12. NRI client introduction letter for trading cum demat account opening process.
13. USA clients can sign PMS only when they are in India by giving an undertaking for USA .
14. If client has existing PIS account then NOC while opening Kotak A/c. source DP Holding report with valuations, purchase proofs stocks if credited by way of corporate action like bonus split, merger etc. ESOP then kotak bank wants "Indemnity form"

In case if purchase proofs are not available then separate Indemnity form to be executed.

On sale of stocks, kotak issues Tax certificate/challans and the same are being shared with the clients.

### ***Non Mandatory as per client category:***

1. Mail confirmation on foreign office address from NRI where Overseas Address proof contains PO box , for trading cum demat account opening process.
  2. Seafarer documentation requirement (when applicable)
    - (a) Declaration.
    - (b) Valid Contract copy / original letter from the company providing contract details:
      - i. Name of the Employee,
      - ii. Employment in the principal shipping company( name of the principal where employed & address of the overseas company)
      - iii. Name of the vessel and flag
      - iv. Name of the port
      - v. Commencement of contract
      - vi. Tenure
      - vii. Salary in foreign currency
      - viii. Passport no.
    - (c) True copy from principal / agent/ liaison office stating the contract details.
    - (d) Continuous Discharge Certificate (CDC) Booklet copies or C1 Visa.(The CDC must indicate latest discharge stamp/last date of arrival in India, or a declaration that the client sailing for the first time.
  3. For NRI client AOFs signing process will differ when it gets signed in India and outside India.
    - A. In case ,NRI client signing AOFs in India :
      - i. Franked agreements can be signed by the client.
      - ii. RM of Kotak bank should verify all KYC supporting documents related to Kotak account opening.
      - iii. RM of KSBL/KCAP should verify all KYC supporting documents related to trading cum demat & PMS account opening (Kindly mention Designation of RM as per HR record).
      - iv. Declaration of NRI client signing in India becomes applicable. (Annexure 1)
- Notarization to be done before client leaves India.

B. In case ,NRI client AOFs signing outside India :

- i. Un- franked agreements shall be dispatched to outside India for signatures.
- ii. On receipt of same from the client based on the courier receipt having rubber seal/ stamp of country/state on POA and Agreement where the franking has to happen, within 90 days it gets franked here in India. Declaration of NRI client signing outside India becomes applicable.
  - a. ) Original "Utility bill" as an address proof has to be Mandatorily need to be obtained for Kotak Mahindra account opening process and all other KYC supporting documents should be self attested by the client & should have the word "TRUE COPY".OR
  - b. ) In case client like to submit "Passport" as an address proof then all the KYC supporting documents should be self attested by the client and attested by any of the mentioned below \*Competent authority.
- iii. All the PMS and trading cum demat KYC supporting documents should be self attested by the client and attested by any of the mentioned below \*Competent Authority. No notarization to be done in India.

\* Let Competent Authority: Indian Embassy / Consulate General / Notary Public / Any Court / Magistrate / Judge/ Local Banker in the country where the NRI resides should attest all supporting documents.

The attesting authority should affix a "verified with original" stamp, name, designation, signature and date on the said documents. Then let courier along with the application form come to India.

Note : In case if NRI client is signing in India then I zone & PMS KYC supporting documents should be self-attested by the client and RM of KSBL/KCAP should do In person verification (IPV) {Kindly mention Designation of RM as per HR record) and for Kotak Bank supporting documents IPV should be done by the Kotak bank RM.

In case if NRI client is signing outside India then all KYC supporting documents should be self attested by the client & should have word "TRUE COPY " and attested by any of the competent authority in the country where NRI resides.(given in note point no. 3(B)).

*Above supporting documents should be self attested by all applicants and verified by Relationship Manager.*