

## Kotak Mahindra Bank

Annexure 2, Form B

SIEBEL SR NUMBER	

#### APPLICATION FORM FOR RBI – FLOATING RATE SAVINGS BOND, 2020 (TAXABLE)

#### Information regarding RBI – Floating Rate Savings Bond, 2020 (Taxable)

- (i) The interest on the bonds is payable semi annually with resetting of Interest rate or coupon rate every 01 January and 01 July
- (ii) The bonds will be issued subject to the terms and conditions laid down by Government of India Notification No. F.No.4(10)-B(W&M)/2020 dated June 26, 2020

#### Instructions regarding filling up of the form:

- (i) Please fill the application form in all respects. Incomplete form is liable to be rejected
- (ii) In fields with \* mark, strike out whichever is not applicable
- (iii) It is strongly recommended that the Nomination Form may also be filled along with the Application Form, in order to avoid inconvenience later
- (iv) Please fill up the application form in capital letters

#### Applicant(s) Details [In block letters]

, applicant (s) Details [iii block :	
1st Applicant / Sole Applicant I	Details Details
Name in full: Mr./Ms.	FIRST NAME LAST NAME LAST NAME
CRN:	Date of Birth: DDMMYYYY PAN:
Mother's Maiden Name:	
Communication Address:	
Flat Number/Building	Street/Block
Area	Landmark
City	Pin Code State Country Country
Telephone (Mobile/Residence):	I\$D dode
E-Mail address:	
2 <sup>nd</sup> Applicant Details	
Name in full: Mr./Ms.	FIRST NAME LAST NAME
CRN:	Date of Birth: DDMMYYYY PAN:
Mother's Maiden Name:	
Communication Address:	
Flat Number/Building	Street/Block Street/Block
Area	Landmark
City	Pin Code State Country
Telephone (Mobile/Residence):	I\$D dode
E-Mail address:	
3 <sup>rd</sup> Applicant Details	
Name in full: Mr./Ms.	FIRST NAME LAST NAME
CRN:	Date of Birth: DDMMYYYYY PAN:
Mother's Maiden Name:	
Communication Address:	
Flat Number/Building	Street/Block Street/Block
Area	Landmark
City	Pin Code State Country
Telephone (Mobile/Residence):	I\$D QODE
F-Mail address:	

Guardian Details (To be filled in case of minor)																					
Name in full: Mr./Ms.		FIRST N	A M E						MIDDL	ENAM	E					LA ST	- NA	ME			
CRN:			Date o	of Birt	:h:	D D	M	M	/ Y	Y	Y	PA	N:								
Mother's Maiden Name:																					
Communication Address	:																				
Flat Number/Building  Area											Street/										
City		Pin	Code				St	tate							Countr	у					
Telephone (Mobile/Residence):																					
E-Mail address:																					
Other Details																					
Applicant Status*: Residential Individual HUF On behalf of minor Power of attorney holder  Investment Details*: Credit to existing Bond Ledger Account (BLA) No. / Open a new BLA*  (Applicable only for first time investor)								LA*													
Mode of Holding*:	Single		Joint			Anyo	ne O	r Su	rvivor			Lega	al Gu	ardi	an						
Mode of Investment*:	Cash (l	Jp to Rs	5.20,00	0/- or	nly)		Cł	nequ	ie		Dema	nd D	raft		Е	lectr	onio	: De	bit		
For Cheque / DD Number: Dated: Drawn on Bank / Branch:																					
Investment Amount (In	figures)	Rs <sup>.</sup>																			
(In words) Rupees:																					
Bank Particulars of the	1 <sup>st</sup> appli	cant fo	r payn	nent	of in	tere	st / ı	rede	mpti	on a	mou	nt									
Account Holder Name:																					
Bank Name:																					
Branch Name/Address:														<u> </u>					<u></u>		
MICR Code of the Bank:																					
Branch:																					
Account No.:																					
IFSC:																					
Account Type*:	Savii	ngs	Curr	ent																	

(Please attach a photocopy of the Cheque leaf or a cancelled cheque issued to you by the bank for verification of the Code number)

Nominee details - Nomination Form (as applicable) may be filled and submitted along with the application form.

**Declaration:** I/We hereby declare and undertake that (i) the information furnished in this application form is correct and complete. If the transaction is delayed at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible.

### (ii) I have read and understood the details of information for the investors as well as rights and duties of investors (copy attached). The agent/bank has explained the features of the scheme. (iii) I hereby agree to discharge the responsibility expected of me as a participant under the scheme. Declaration regarding Income Tax exemption, if any – (Please strike out if not applicable) I have obtained Income Tax exemption from Income Tax Authorities under the provision of the Income Tax Act, 1961 and I am submitting a true copy of the certificate along with the application form. Signature / Thumb Impression 1<sup>st</sup> Applicant Signature / Thumb Impression 2<sup>nd</sup> Applicant Signature / Thumb Impression 3<sup>rd</sup> Applicant Date: Place Date, Bank Stamp & Signature, Bank Stamp & Signature of authorised official of the Receiving Office In case of thumb impression, attestation by two witnesses 1<sup>st</sup> Witness Name: Address: Signature: 2<sup>nd</sup> Witness Name: Address: Signature: **H.U.F. declaration** (mandatory, if applicant is Karta of HUF) , residing at the address given against First Applicant, do solemnly affirm that I am the Karta of the Hindu Undivided Family and as such have full powers to deal in the RBI – Floating Rate Savings Bond 2020 (Taxable), standing in the name of the HUF. Specimen signature for and on behalf of the HUF (Name of the HUF) Date: Place: (Signature of the Karta with seal of HUF) For Office use only Broker's Name & Date of receipt of Code: Application: Sub Broker's Date of realization of Name & Code: funds:

Date of transfer to Link Cell: Bank branch stamp: **BLA Number** Branch name: Branch code: Full address of the branch: Employee Name: Employee Code: Employee Signature:

#### INFORMATION FOR INVESTORS IN RBI – FLOATING RATE SAVINGS BOND, 2020 (TAXABLE)

Government of India had introduced RBI – Floating Rate Savings Bond, 2020 (Taxable) vide their notification No. F.No.4(10) - B(W&M)/2020 dated June 26, 2020. The main features of the Scheme are as under:

Item	Floating Rate Savings Bond, 2020 (Taxable)	Remarks
1) Category of Investor	Resident Individual, HUF.	Non-Resident Indians (NRI)s are not eligible to invest in these bonds.
2) Limit of investment	Minimum ₹1000/- and in multiples of ₹1000/	No maximum limit.
3) Date of Issue of bonds	Date of receipt of subscription in cash (up to 20,000/only), or date of realization of cheque /draft / funds .	_
4) Forms of Bonds	Electronic form held in the Bond Ledger Account.	Bond Ledger Account will be opened by the Receiving Office in the name of investor/s.
5) Interest	(i) Interest is payable semi -annually from the date of issue of bonds, up to 30 <sup>th</sup> June / 31 <sup>st</sup> December as the case may be, and thereafter half-yearly for period ending 30 <sup>th</sup> June and 31 <sup>st</sup> December on 1 <sup>st</sup> July and 1 <sup>st</sup> January respectively.  (ii) The coupon rate payable for next half-year would be reset on 1 <sup>st</sup> January 2021 and thereafter, every 1 <sup>st</sup> July and 1 <sup>st</sup> January.	Half-yearly interest is payable on 1 <sup>st</sup> January / 1 <sup>st</sup> July. The coupon on 1 <sup>st</sup> January 2021 shall be paid at 7.15%.
6) Post Maturity Interest	Post Maturity Interest is not payable.	_
7) Bank account	It is mandatory for the investor(s) to provide bank account details to facilitate payment of interest /maturity value directly to his / her / their bank account.	_
8) Tax benefits	Income from the bonds is taxable.	Tax will be deducted at source while interest is paid. If an exemption under the relevant provisions of the Income Tax Act, 1961 is obtained, it may be declared in the Application Form.
9) Nomination Facility	The sole holder or all the joint holders may nominate one or more persons as nominee in accordance with the provisions of the Government Securities Act, 2006 (38 of 2006) and the Government Securities Regulation, 2007, published in Part III, Section 4 of the Gazette of India dated December 1, 2007.	_
10) Maturity period	7 years from the date of issuance.	_
11) Premature redemption	Facility is available to the eligible investors after Lock in period of 4, 5, and 6 years in the age bracket of 80 years and above, between 70 to 80 years and 60 to 70 years respectively.	Penalty charges @ 50% of last coupon payment.
12) Transferability	The bonds are not transferable.	Transferability is limited to nominee(s) / legal heir in case of death of holder.
13) Tradability / Advances	The bonds are not tradable in the secondary market and also not eligible as collateral for availing loans.	_
14) Application forms	Available at designated branches of SBI, 11 Nationalised Banks and 4 Private Sector Banks .	_

#### **DUTIES OF INVESTOR/APPLICANT**

- A) Please complete the application in all respects
- B) Incomplete applications are liable to result in delay of issue of the bonds (at the cost of the applicant)
- C) In case the application is submitted by a Power of Attorney (POA) holder, please submit original POA for verification, along with an attested copy for record
- D) In case the application is on behalf of a minor, please submit the original birth certificate from the School or Municipal Authorities for verification, together with an attested copy for record
- E) Please note that nomination facility is available to a Sole Holder or all the joint holders (investors) of the bonds
- F) In case nominee is a minor, please indicate the date of birth of the minor and a guardian can be appointed
- G) Nomination facility is not available in case the investment is in the name of a minor

- H) Please notify the change of address to Receiving Office immediately
- l) Post maturity interest is not payable on these bonds. The interest and redemption proceeds will be credited on the due date as per the bank details registered with us
- J) Indicate your date of birth/age
- K) Provide your correct bank account details for receiving payment through electronic mode. In case of closure/transfer of the bank account, the fresh details may be immediately intimated to the Receiving Office to avoid any inconvenience
- L) Any information regarding tax applicability may be provided to the bank/branch

#### **RIGHTS OF THE INVESTOR**

- a) The Certificate of Holding will be issued in electronic form within 7 working days from the date of tender of application
- b) The interest on the bond accrues from the date of receipt of funds/realization of cheque/draft and will be credited to the bank account of the holder directly, as per the details provided by him/her in the application form
- c) The interest will be paid semi -annually and credited to the investors account every 01 January and 01 July with last installment on date of redemption
- d) Maturity intimation advice will be issued one month before the due date of the bond
- e) Application forms for investments, redemption, nomination, etc. in respect of Savings Bonds shall be available on the websites of Receiving Offices
- f) A sole holder or all the joint holders may nominate one or more nominees to the rights of the bonds. Non-resident Indians can also be nominated
- g) The investor(s) can make separate nomination for each investment held under the BLA
- h) The nomination will be registered at the Office of Issue and an acknowledgement of Registration will be issued to the holder
- i) The nomination can be varied by registering a fresh nomination
- j) The existing nomination can be cancelled by a request to the Office of Issue
- k) The redemption is due on expiry of seven years from the date of investment, unless applied for premature redemption as applicable
- 1) Premature redemption facility is allowed with certain conditions
- m) Investors are entitled for compensation for delayed payments at the applicable coupon rate

In case the issuing bank does not comply with the above, you may lodge a complaint in writing in the form provided at the counter of the bank and address the same to the nearest office of Reserve Bank of India, as under:

The Regional Director,
Reserve Bank Of India,
Consumer Education And Protection Department/ Banking Ombudsman
(Location)

You may also address your complaint to:

The Chief General Manager,
Internal Debt Management Department
Reserve Bank Of India,
23<sup>rd</sup> Floor Central Office, Shahid Bhagat Singh Marg,
Mumbai-400 001
Maharashtra

E - mail ID – cgmidmd@rbi.org.in

Disclaimer: I have read and understood the details of information for the investors as well as rights and duties of investors. The agent/bank has explained the features of the scheme to me.



Annexure 4. Form - 'C'

# RBI – FLOATING RATE SAVINGS BOND, 2020 (TAXABLE) FORM OF NOMINATION

[See Para 11(i)]

Instructio	ons – The Nor	mination and	its Cancellation shall be gov	verned by the p	rovisions of the	Government Sec	curities Act, 2006
(38 of 20	006) and the	Government	t Securities Regulation, 200	7, published in	Part III, Section	n 4 of the Gazet	te of India dated
Decembe	er 1, 2007.						
I/We				(Name and add	ress), the holde	r/s of BLA No	
for the in	nvestment in	RBI – Floatir	ng Rate Savings Bond 2020	(Taxable) herek	by nominate the	e following perso	on/s who shall on
my/our d	eath have the	e right to all th	ne investments under the BLA	\/investments:	specified in the	table below, to re	ceive payment of
the intere	est/amount fo	or the time be	ing due on the said BLA / inve	estments.			
PARTICULARS OF INVESTMENT							
Date of Issue	Amount(₹)	Date of Repayment	Full name with expanded initials and Address of the nominee	Date of Birth	Relationship to holder	Status Resident / NRI	Particulars of Bank Account
			a minor: As				
			nis date, I/We appoint Shri/Sr				
			peing due to the above BLA			event of my/our	death during the
,							
			tion of the one already m				nomination
			made by me/us		on your book	s at	
		_	istration of this nomination.				
Place:				Date:			
(Signat	:ure(s) / Thun	nb impressior	n of the BLA holder(s)				
Signature	e with name	and address	of witnesses:				
Signature	e:			Signature: _			
Name:				Name:			
1				2			

Application No./Siebel SR No.



#### **Acknowledgement of Application Form**

Bank branch	:	Date: D D M M Y Y Y Y
	m Mr/Mrs/Ms	
Order/Chequ	ue No./Electronic debit	dated D D M M Y Y Y Y
drawn on (B	ank and branch)	
for₹	(Rupees	only) for the purchase of RBI - Floating
Rate Savings	Bond, 2020 (Taxable) for a period of 7 years, of the	nominal value of ₹
(Rupees		only). The bonds are required to
	he form of Bond Ledger Account.	only). The bonds are required to
		Date, Bank Stamp & Signature of the authorised official of the Receiving Office
Note: (i) T	his receipt is valid subject to realisation of the payme	ent instrument
(ii) T	he "Certificate of Holding" will be issued in electron	nic form by(date)
(iii) A	Applications received at CMS after 2 PM will be proce	essed on the next working day
		NT OF NOMINATION
\\/	·	rm is filled by the applicant)
		in
		(Name of nominees) forfor the all the investments under the BLA / specified investment
		ation registration no. is
		nmunication pertaining to change or cancellation of nomination.
		minamed to the region of the r
	fice :	
_		Authorised Official: