

Kotak 811 Savings Account

Top Features

- Zero balance account
- Virtual debit card



Benefits of Kotak 811 Savings Account



Highlights

- Zero balance account
- Instant & digital account opening
- Virtual debit card
- Interest up to 4% on your savings



Fees & Charges

No maintenance fees

Benefits of Kotak 811 Savings Account



Others

- 100% Digital banking with online assistance
- 180+ features available online
- Free digital transactions like NEFT, IMPS, UPI, Pay your contact, Scan & Pay
- 24*7 account access through the Internet and Mobile Banking



Important Terms & Conditions

- You should not open multiple accounts using the same mobile/laptop
- You should not open multiple accounts at the same location on the same day
- Video KYC/ Offline KYC is required for account opening
- If there is no Kotak branch near your location, “Kotak Lite” will be opened
- If Aadhaar is not linked with the mobile number, the account will not be tracked

Eligibility Criteria Salaried

- **Age Group:** 18+ years
- **Documents Required:**
 - **Identity proof:** PAN Card
 - **Address proof:** Aadhaar Card
 - **Other:** Mobile number linked with Aadhaar



Eligibility Criteria Self-employed

- **Age Group:** 18+ years
- **Documents Required:**
 - **Identity proof:** PAN Card
 - **Address proof:** Aadhaar Card
 - **Other:** Mobile number linked with Aadhaar



Other Eligibility Criteria

- You must be a resident of India



Application Process

Please keep the following documents and details handy to start the process

- Your PAN card
- Aadhaar card and
- A Mobile number linked with Aadhaar card





Let's start!

Visit the Kotak 811 Savings Account website
by clicking on the link and start the
application journey

The image shows a mobile application interface for opening a Kotak 811 Online Zero Balance Savings Account. The header includes the Kotak logo and a menu icon. The title is "Online Zero Balance Savings Account". Below the title, there are two paragraphs of text: "Get Kotak 811 Zero Balance account in a few minutes, right from your home." and "Open Zero balance digital savings account and book a Fixed Deposit and apply for a lifetime free #DreamDifferent Credit Card today." The form fields include "Your full name", "Mobile number", and "Email". There are two checkboxes: "I am not a Politically Exposed Person" and "I am an Indian citizen and a tax resident of India and of no other country". A green "OPEN NOW >" button is located below the checkboxes. At the bottom, there is a disclaimer: "By choosing to continue, you agree to accept all applicable Terms & Conditions, 811 Fees and Charges and Privacy Policy".

kotak

Online Zero Balance Savings Account

Get Kotak 811 Zero Balance account in a few minutes,
right from your home.

Open Zero balance digital savings account and book a
Fixed Deposit and apply for a lifetime free
#DreamDifferent Credit Card today.

Your full name

Mobile number

Email

☐ I am not a Politically Exposed Person

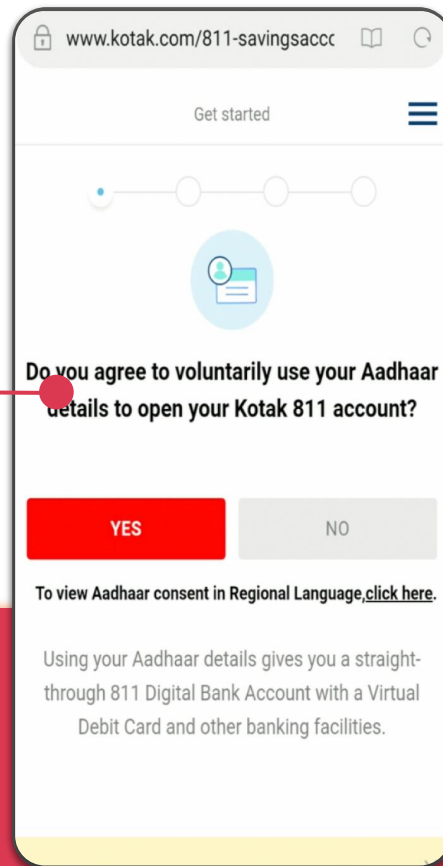
☐ I am an Indian citizen and a tax resident of India and of no
other country

OPEN NOW >

By choosing to continue, you agree to accept all
applicable [Terms & Conditions](#), [811 Fees and Charges](#) and
[Privacy Policy](#)

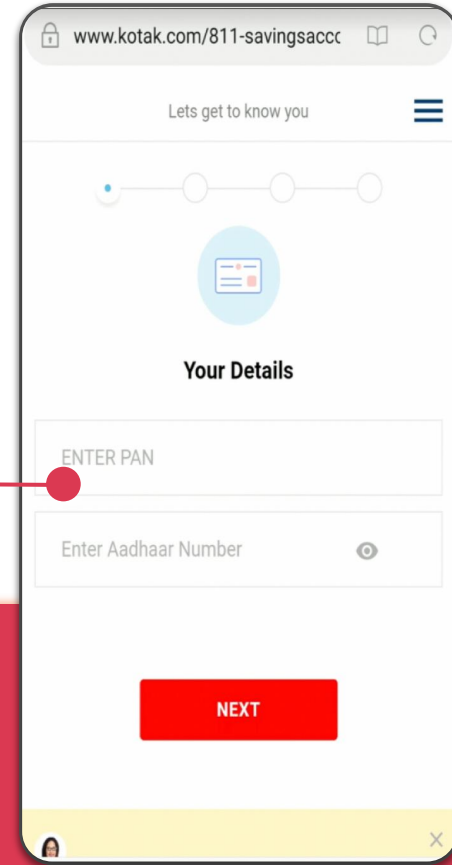
01 Mobile verification

- Enter your full name, mobile number, email id and proceed
- Enter the OTP that you have received on the mobile number and click on 'Next'
- The next screen will ask for confirmation to use your Aadhaar details to open a bank account. Click 'Yes' to open Kotak 811 savings account



01 Mobile verification

- Enter your PAN, Aadhaar number and click on 'Next'.
- Accept the terms & conditions and click on 'Continue'
- Enter the OTP sent to your Aadhaar registered mobile number and click on 'Next'



www.kotak.com/811-savingsaccc

Lets get to know you

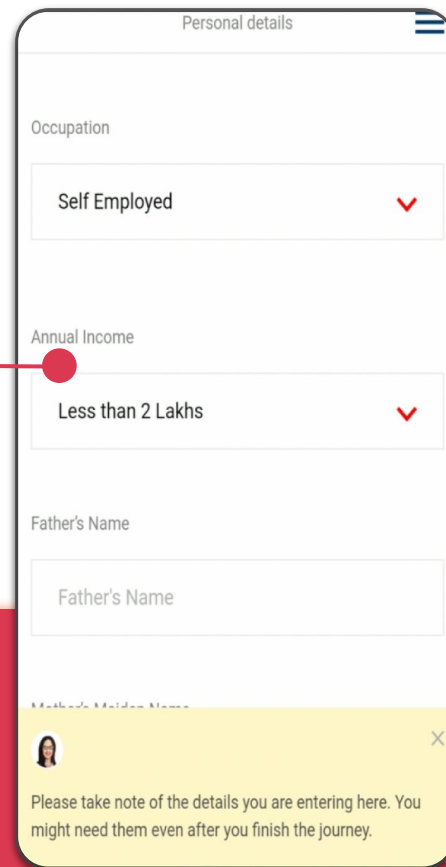
ENTER PAN

Enter Aadhaar Number

NEXT

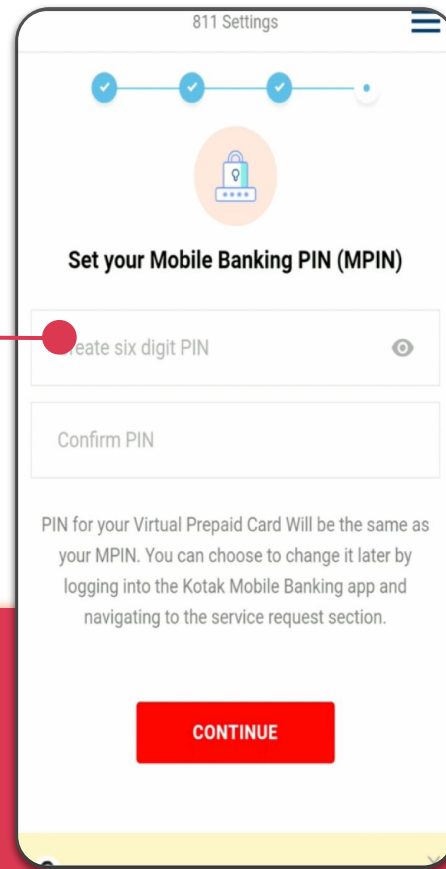
02 Personal details

- You can see your address as per your Aadhaar records. Use this address or add another address as your communication address and click on 'Continue'
- Enter your personal details such as gender, marital status, occupation, annual income, etc. and click on 'Next'
- Add a nominee(Not Mandatory) and nominee's address



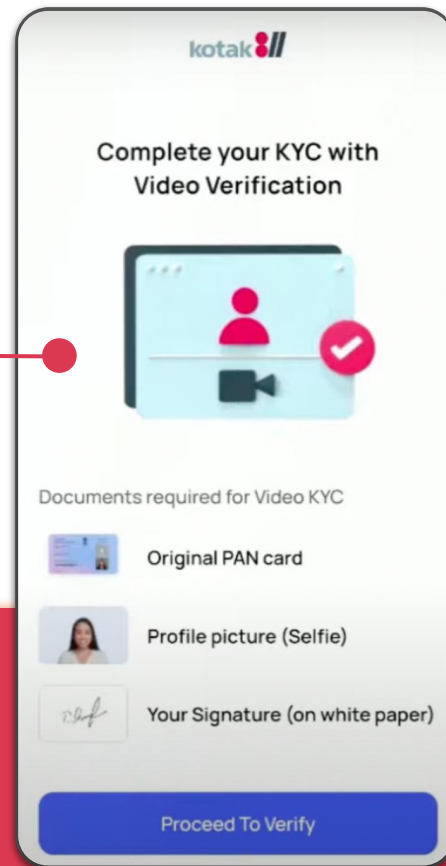
02 Personal details

- Check your profile, accept the terms & conditions and click on 'Continue'
- Select your preferred location and click on 'Next'
- Set your Mobile Banking PIN (MPIN) and click on 'Continue'
- Your Kotak 811 is now ready to use. You will receive a Customer Relationship Number (CRN) which you will need to carry out further transactions



03 Video KYC process

- During the video KYC process, you will have to submit your personal details
- After the online account form is completed, you will be connected to a bank agent
- After the video-based KYC is completed, your account will be opened within a few hours upon successful verification. The account will be a full-fledged savings account without any limitations or restrictions





Help & Support FAQs

- **What are the features of Kotak 811?**

811 is a fully loaded Digital Bank Account brought to you by Kotak Mahindra Bank. Below are the key features of your 811 account

- Interest rate: Earn up to 4%* interest p.a. on your savings account balance
- No Minimum Balance: Enjoy banking with no balance commitment
- Virtual Debit Card: Shop online with ease using your virtual debit card
- Free funds transfer: Transfer funds online for free using NEFT or IMPS or RTGS
- Physical Debit card: Request a physical card through Net-banking or Mobile Banking App and get it for Rs. 199 + applicable GST per annum



Help & Support FAQs

- **Can I hold my account jointly with another applicant?**

Unfortunately, the Kotak 811 account is intended for a single user only, and cannot be held jointly

- **Can I save my application and continue it later?**

Yes, of course! All the information you've entered is regularly backed up to our servers. You may leave the app or close it at any point. When you return, you can resume from where you left off

- **What is a FATCA declaration and why do I need to make one?**

FATCA stands for the Foreign Account Tax Compliance Act. The RBI requires us to collect a FATCA declaration from every customer who opens a savings bank account with us



Help & Support FAQs

- **What will be the fees & charges for 811 account?**

811 is a fully loaded Digital Bank Account brought to you by Kotak Mahindra Bank. Below are the key features of your 811 account

811 is free for use in the digital world. This means:

- We won't charge you any minimum balance fees
- We will give you a virtual debit card for free
- We won't charge you for any fund transfers done via our app or Net Banking
- If you select one of our additional services, such as a physical debit card or a cheque book*, there may be additional charges. For detailed features and charges, please check here

***Cheque book charges are applicable only to Full KYC customers**

***Not available for 811 Lite customers**



Congratulations!

Enjoy a fully digitalized verification process with Kotak 811 Video KYC.