

Adding simplicity to bulk uploads

A step-wise manual to upload in bulk without logging into Net Banking

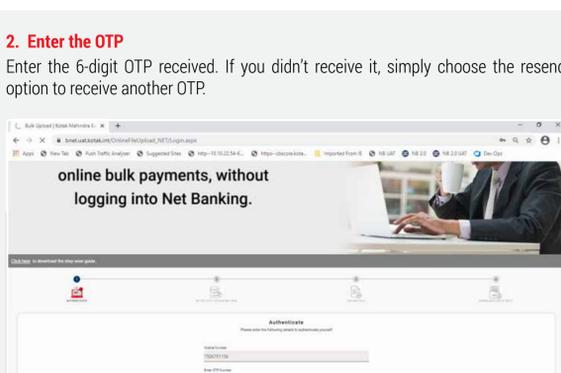
We, at Kotak Mahindra Bank, aim to make your experience hassle-free. Whether its easy payments or conflict resolutions. That is why we have introduced the Bulk Upload Facility. It is a one time and effort-saving tool that aids convenience and provides full transparency. This ensures that you will have access to information at all times.

This handy, step-by-step manual will help you navigate the processes easily.

1. Login with ease

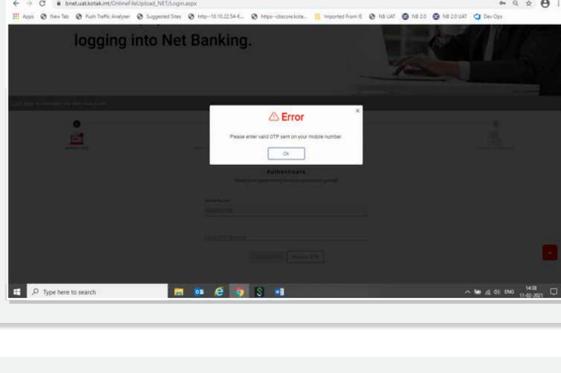
Simply enter your registered mobile number and get an OTP (One-Time Password) to login to this facility.

Note: We only accept mobile numbers starting with (+91)

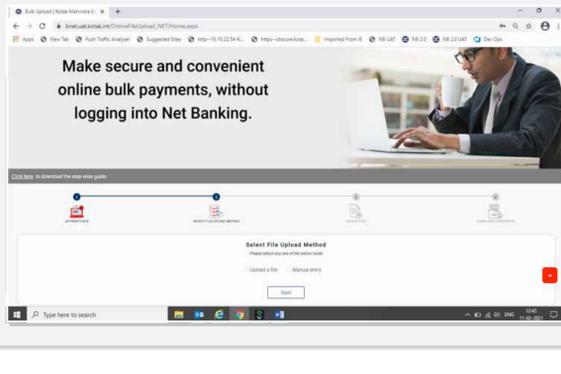


2. Enter the OTP

Enter the 6-digit OTP received. If you didn't receive it, simply choose the resend option to receive another OTP.

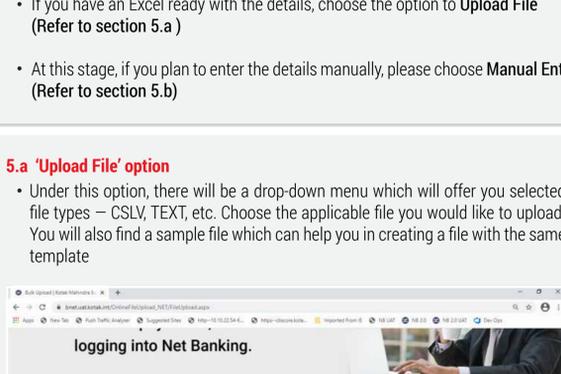


If you receive an error, simply recheck the code and proceed.



3. Next step, choose your method type

Once you've successfully logged in, click on 'Select Upload File Method' and tap 'Next'.



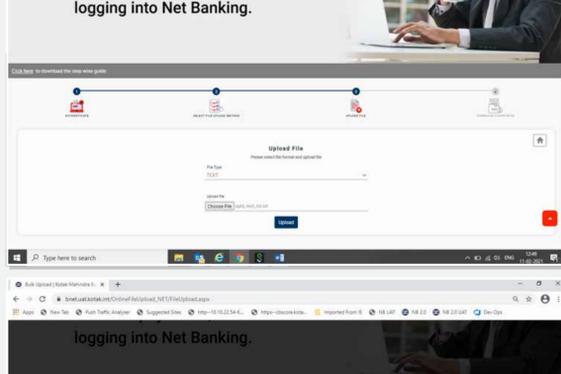
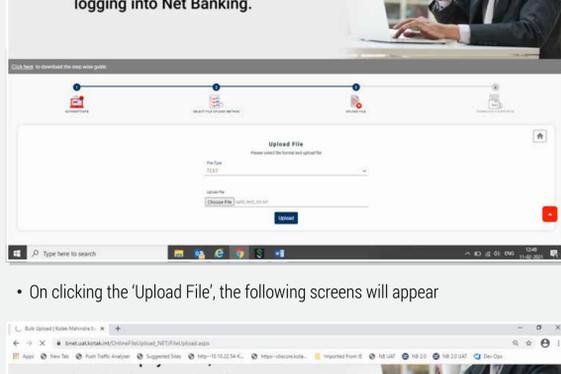
4. Select file type

You'll be asked to choose the file type you plan to upload.

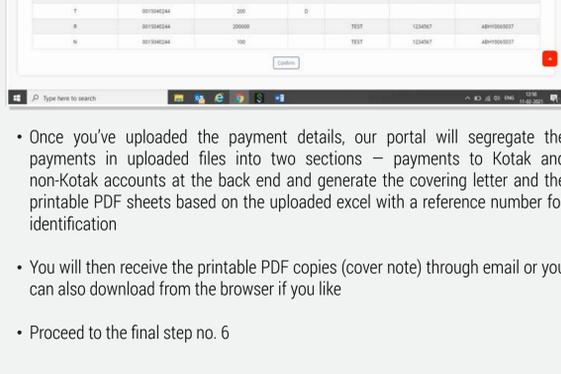
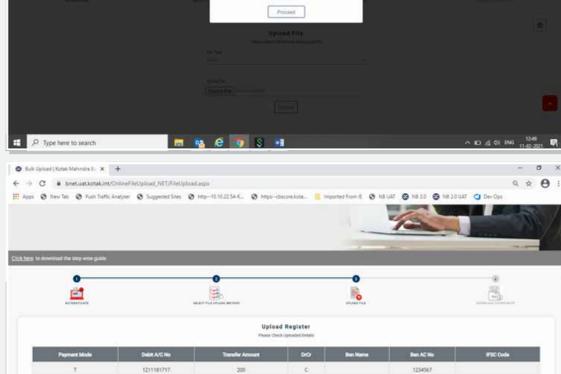
- If you have an Excel ready with the details, choose the option to **Upload File** (Refer to section 5.a)
- At this stage, if you plan to enter the details manually, please choose **Manual Entry** (Refer to section 5.b)

5.a 'Upload File' option

- Under this option, there will be a drop-down menu which will offer you selected file types – CSLV, TEXT, etc. Choose the applicable file you would like to upload. You will also find a sample file which can help you in creating a file with the same template



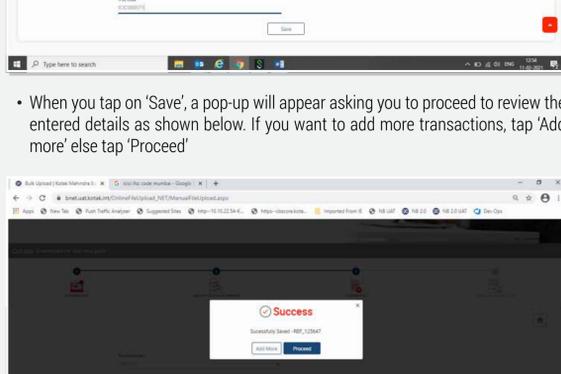
- On clicking the 'Upload File', the following screens will appear



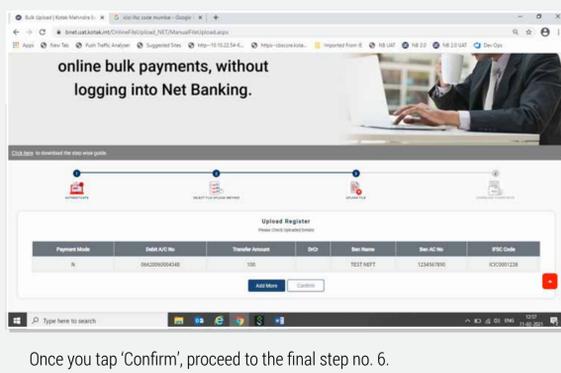
- Once you've uploaded the payment details, our portal will segregate the payments into two sections – payments to Kotak and non-Kotak accounts at the back end and generate the covering letter and the printable PDF sheets based on the uploaded excel with a reference number for identification
- You will then receive the printable PDF copies (cover note) through email or you can also download from the browser if you like
- Proceed to the final step no. 6

5.b 'Manual Entry' option

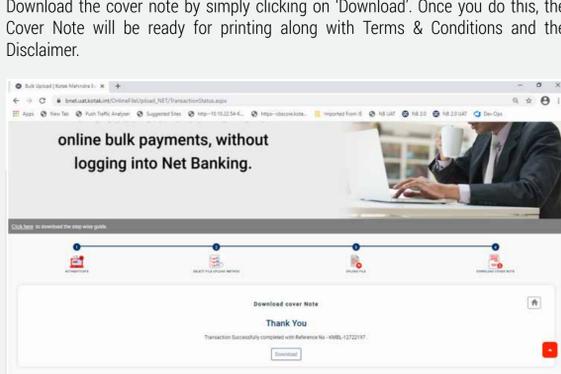
Once you've selected Manual Entry as your option, you'll be asked to enter your bank account details, beneficiary name, beneficiary account number, IFSC of the beneficiary.



- When you tap on 'Save', a pop-up will appear asking you to proceed to review the entered details as shown below. If you want to add more transactions, tap 'Add more' else tap 'Proceed'



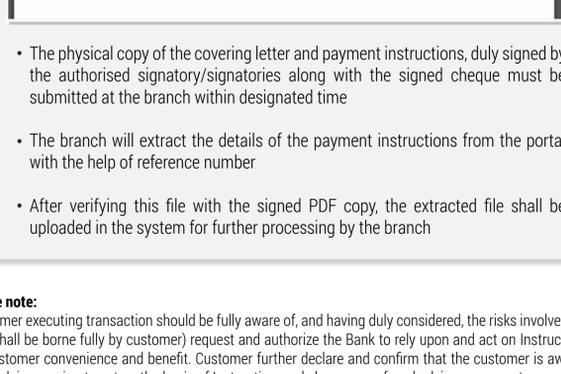
- If you have tapped 'Proceed', you will be able to see all the manual entries on the next screen



Once you tap 'Confirm', proceed to the final step no. 6.

6. Final step - Cover Note

Download the cover note by simply clicking on 'Download'. Once you do this, the Cover Note will be ready for printing along with Terms & Conditions and the Disclaimer.



- The physical copy of the covering letter and payment instructions, duly signed by the authorised signatory/signatories along with the signed cheque must be submitted at the branch within designated time
- The branch will extract the details of the payment instructions from the portal with the help of reference number
- After verifying this file with the signed PDF copy, the extracted file shall be uploaded in the system for further processing by the branch

Please note:

"Customer executing transaction should be fully aware of, and having duly considered, the risks involved (which risks shall be borne fully by customer) request and authorize the Bank to rely upon and act on Instructions for the customer convenience and benefit. Customer further declare and confirm that the customer is aware that the Bank is agreeing to act on the basis of Instructions only by reason of, and relying upon, customer agreeing, confirming, declaring and indemnifying the Bank and the Bank would not have done so in the absence thereof. In consideration of the Bank acting and/or agreeing to act pursuant to the Instructions, Customer hereby irrevocably and unconditionally agrees to indemnify and do hereby indemnify the Bank, its directors and officers (each an "Indemnified Party") and keep the Indemnified Party at all times saved, harmless and indemnified from and against all actions, suits, proceedings, costs, claims, demands, charges, expenses, losses and liabilities howsoever arising in consequence of or in any way related to the Indemnified Party having acted or omitted to act in accordance with or pursuant to any Instruction or the terms of this writing."