

Distributor's ARN/ RIA Code\*

Sub-Broker's ARN

Sub-Broker's Code

EUIN

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**\*By mentioning RIA code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Kotak Mahindra Mutual Fund.**

**Declaration for "Execution-only" transactions (only where EUIN box is left blank)**

"I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

SIGNATURE(S) (To be signed by All Applicants)		
Sole / First Applicant	Second Applicant	Third Applicant

**TRANSACTION CHARGES for Applications routed through distributor/agents only (Kindly refer Transaction Charges under the heading "Guidelines to filling up the form" for details)**

Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investor's assessment of various factors including the service rendered by the distributor.


Unitholder Information (Section I)	If you have, at any time, invested in any Scheme of Kotak Mahindra Mutual Fund and wish to hold your present investment in the same Account, please furnish your Folio Number and CKYC Number below and proceed to Section 'Investment Details'.  <b>Folio No.:</b> _____ <b>CKYC No.:</b> _____
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	Sole/ First Applicant	Second Applicant	Third Applicant			
New Applicant's Personal Information (Section II)	Name of Applicant <sup>^</sup>	Name of Applicant <sup>^</sup>	Name of Applicant <sup>^</sup>			
	PAN	PAN	PAN			
	Date of Birth	Date of Birth	Date of Birth			
	Aadhar No.	Aadhar No.	Aadhar No.			
	CKYC No.	CKYC No.	CKYC No.			
	Status <sup>#</sup>	Status <sup>#</sup>	Status <sup>#</sup>			
	Occupation <sup>**</sup>	Occupation <sup>**</sup>	Occupation <sup>**</sup>			
<sup>^</sup> Name shall be as per PAN/Aadhaar card. <sup>#</sup> Please refer to Section IV below for Status of All Applicants. <sup>**</sup> Please refer to Section V below for Occupation of All Applicants.						
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; vertical-align: top;"> <b>Gross Annual Income Details in INR (please tick):</b>  <input type="checkbox"/> &lt; 1 lac   <input type="checkbox"/> 1 - 5 lac   <input type="checkbox"/> 5 - 10 lac   <input type="checkbox"/> 10 - 25 lac  <input type="checkbox"/> 25 lac - 1 cr   <input type="checkbox"/> 1 cr - 5 cr   <input type="checkbox"/> 5 cr - 10 cr   <input type="checkbox"/> &gt; 10 cr                      or Net-worth as on (date) DD / MM / YYYY                      Rs. _____ (should not be older than 1 year)                      Please tick, if applicable,  <input type="checkbox"/> Politically Exposed Person (PEP)   <input type="checkbox"/> YES   <input type="checkbox"/> NO  <input type="checkbox"/> Related to a Politically Exposed Person (PEP)*  <input type="checkbox"/> Not applicable                 </td> <td style="width: 33%; vertical-align: top;"> <b>Gross Annual Income Details in INR (please tick):</b>  <input type="checkbox"/> &lt; 1 lac   <input type="checkbox"/> 1 - 5 lac   <input type="checkbox"/> 5 - 10 lac   <input type="checkbox"/> 10 - 25 lac  <input type="checkbox"/> 25 lac - 1 cr   <input type="checkbox"/> 1 cr - 5 cr   <input type="checkbox"/> 5 cr - 10 cr   <input type="checkbox"/> &gt; 10 cr                      or Net-worth as on (date) DD / MM / YYYY                      Rs. _____ (should not be older than 1 year)                      Please tick, if applicable,  <input type="checkbox"/> Politically Exposed Person (PEP)   <input type="checkbox"/> YES   <input type="checkbox"/> NO  <input type="checkbox"/> Related to a Politically Exposed Person (PEP)*  <input type="checkbox"/> Not applicable                 </td> <td style="width: 33%; vertical-align: top;"> <b>Gross Annual Income Details in INR (please tick):</b>  <input type="checkbox"/> &lt; 1 lac   <input type="checkbox"/> 1 - 5 lac   <input type="checkbox"/> 5 - 10 lac   <input type="checkbox"/> 10 - 25 lac  <input type="checkbox"/> 25 lac - 1 cr   <input type="checkbox"/> 1 cr - 5 cr   <input type="checkbox"/> 5 cr - 10 cr   <input type="checkbox"/> &gt; 10 cr                      or Net-worth as on (date) DD / MM / YYYY                      Rs. _____ (should not be older than 1 year)                      Please tick, if applicable,  <input type="checkbox"/> Politically Exposed Person (PEP)   <input type="checkbox"/> YES   <input type="checkbox"/> NO  <input type="checkbox"/> Related to a Politically Exposed Person (PEP)*  <input type="checkbox"/> Not applicable                 </td> </tr> </table>				<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable	<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable	<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable
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*I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.						

Guardian OR Contact Person name, if Non-individual / Power of Attorney (Section III)	Name _____ PAN _____ Date of Birth** _____ CKYC No. _____	**applicable for guardian.	<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable
*I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.			

Status of Applicants (Section IV)	<table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> Resident Individual</td> <td><input type="checkbox"/> Proprietorship</td> <td><input type="checkbox"/> Mutual Fund</td> <td><input type="checkbox"/> PF/ Gratuity/ Pension/ Superannuation Fund</td> <td><input type="checkbox"/> On behalf of Minor</td> </tr> <tr> <td><input type="checkbox"/> NRI on Repatriation Basis</td> <td><input type="checkbox"/> Partnership Firm</td> <td><input type="checkbox"/> Mutual Fund FOF Scheme</td> <td><input type="checkbox"/> Other _____</td> <td></td> </tr> <tr> <td><input type="checkbox"/> NRI on Non-Repatriation Basis</td> <td><input type="checkbox"/> Private Limited Company</td> <td><input type="checkbox"/> Body Corporate</td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> HUF</td> <td><input type="checkbox"/> Public Limited Company</td> <td><input type="checkbox"/> Registered Society</td> <td><input type="checkbox"/> Foreign Institutional Investor</td> <td>(Please specify) _____</td> </tr> </table>	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Mutual Fund	<input type="checkbox"/> PF/ Gratuity/ Pension/ Superannuation Fund	<input type="checkbox"/> On behalf of Minor	<input type="checkbox"/> NRI on Repatriation Basis	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Mutual Fund FOF Scheme	<input type="checkbox"/> Other _____		<input type="checkbox"/> NRI on Non-Repatriation Basis	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Body Corporate			<input type="checkbox"/> HUF	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Registered Society	<input type="checkbox"/> Foreign Institutional Investor	(Please specify) _____
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<input type="checkbox"/> HUF	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Registered Society	<input type="checkbox"/> Foreign Institutional Investor	(Please specify) _____																	

Occupation of Applicants (Section V)	<table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> Private Sector</td> <td><input type="checkbox"/> Professional</td> <td><input type="checkbox"/> Student</td> </tr> <tr> <td><input type="checkbox"/> Public Sector</td> <td><input type="checkbox"/> Agriculturist</td> <td><input type="checkbox"/> Forex Dealer</td> </tr> <tr> <td><input type="checkbox"/> Government Service</td> <td><input type="checkbox"/> Retired</td> <td><input type="checkbox"/> Other _____</td> </tr> <tr> <td><input type="checkbox"/> Business</td> <td><input type="checkbox"/> Housewife</td> <td>(Please specify) _____</td> </tr> </table>	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Professional	<input type="checkbox"/> Student	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Forex Dealer	<input type="checkbox"/> Government Service	<input type="checkbox"/> Retired	<input type="checkbox"/> Other _____	<input type="checkbox"/> Business	<input type="checkbox"/> Housewife	(Please specify) _____	Mode of Operation (Section VI)	<b>Where there is more than one applicant [Please (✓)]</b> <input type="checkbox"/> First Applicant only <input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Joint
<input type="checkbox"/> Private Sector	<input type="checkbox"/> Professional	<input type="checkbox"/> Student													
<input type="checkbox"/> Public Sector	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Forex Dealer													
<input type="checkbox"/> Government Service	<input type="checkbox"/> Retired	<input type="checkbox"/> Other _____													
<input type="checkbox"/> Business	<input type="checkbox"/> Housewife	(Please specify) _____													

<b>ACKNOWLEDGEMENT SLIP</b>	<div style="text-align: center;">  <p><b>(To be filled by Applicant)</b></p>                 Received from _____ <b>Appl. CA</b>                  an application for allotment of units in the following scheme :             </div> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%; text-align: center; font-size: small;">Investment Details</th> <th style="width: 50%; text-align: center; font-size: small;">Instrument Details</th> </tr> <tr> <td style="border: 1px solid black; padding: 5px;">                 Scheme _____                  Plan _____                  Option _____             </td> <td style="border: 1px solid black; padding: 5px;">                 Amount _____                  No. _____ Dated DD / MM / YYYY Rs. _____                  Bank &amp; Branch _____             </td> </tr> </table> <p style="font-size: small;">Please retain this slip, duly acknowledged by the Official Collection Center till you receive your Account Statement</p>	Investment Details	Instrument Details	Scheme _____ Plan _____ Option _____	Amount _____ No. _____ Dated DD / MM / YYYY Rs. _____ Bank & Branch _____	<div style="border: 1px solid black; height: 50px; width: 100%;"></div> Official Acceptance Point Stamp & Sign
Investment Details	Instrument Details					
Scheme _____ Plan _____ Option _____	Amount _____ No. _____ Dated DD / MM / YYYY Rs. _____ Bank & Branch _____					

Residential  Business  Registered Office

Correspondence Details of Sole/First Applicant (Section VII)	Address for Communication (Full Address Mandatory)		Overseas Address	
	Address 1		Address 1	
	Address 2		Address 2	
	Address 3		Address 3	
	City/ Town	State	City/ Town	State
	Country	Pin Code	Country	Pin Code
	Mobile	Tel (Res./ Off.)	Mobile	Tel (Res./ Off.)
Email**				

\*\*All communications including Account Statement & Transaction confirmation shall be communicated to aforesaid E-mail ID.

In case you wish to hold units in demat, please fill this section. Please note that you can hold units in demat for all open ended schemes (except dividend options having dividend frequency of less than a month).

Demat Account Details (Section VIII)	NSDL:	DP Name:	DP ID:	Beneficiary Account No.:
	CDSL:	DP Name:	Beneficiary Account No.:	

Please ensure that your demat account details mentioned above are along with supporting documents evidencing the accuracy of the demat account. Bank details of DP will overwrite the existing details.

Third Party Payment Declaration (Section IX)	Parent/Grand-Parent/Guardian of Minor/ Related Person Other than the Register Guardian/ Employer on behalf of Employee (SIP only)/Custodian on behalf of FII.	
	Name: <input type="text"/>	Relationship with Applicant: <input type="text"/>
PAN: <input type="text"/>	KYC Compliant Status: <input type="radio"/> Yes <input type="radio"/> No	
Declaration: I hereby declare and confirm that the Applicant stated above is the beneficial owner of the investment details mentioned above. I am providing the funds for these investments on account of my natural love and affection or incentive to employee or for & on behalf of fil or as gift from my bank account only. Declaration (Guardian of minor, as registered in the folio): I confirm that I am the legal guardian of the Minor, registered in folio and have no objection to receiving these funds on behalf of the minor. (Note: Aforeside signature should match with the investment cheque signature)		
Signature <input type="text"/>		

(Mandatory, this account details will be considered as default account for payout)

Bank Account Details (Section X)	Name of Bank	<input type="text"/>
	Branch	<input type="text"/>
	Account No.	<input type="text"/>
	RTGS IFSC Code	<input type="text"/>
	MICR Code	<input type="text"/>
	NEFT IFSC Code	<input type="text"/>
Account Type : <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR <input type="radio"/> Others		
This is the 9 digit No. next to your Cheque No.		

Plan your Life Goal. You can assign this investment for your life's important milestones  Your Dream Home  Child's Education  Child's Wedding  Retirement

Investment & Payment Details (Section XI)	Scheme Name	Plan / Option / Sub-option	Frequency	Amount Invested (Rs.)	Payment Details	
					Cheque/ DD/ UTR No.	Bank and Branch
		<input type="radio"/> Growth <input type="radio"/> Dividend Payout <input type="radio"/> Dividend Reinvestment	<input type="radio"/> D <input type="radio"/> B* <input type="radio"/> W <input type="radio"/> Q <input type="radio"/> F* <input type="radio"/> H <input type="radio"/> M <input type="radio"/> A			

Note - Attach separate cheque for each Investment D = Daily, W = Weekly, F = Fortnightly, M = Monthly, B = Bi-monthly, Q = Quarterly, H = Half Yearly, A = Annually \*This facility is available in Kotak Equity Arbitrage Fund only

If you are an NRI Investor, please indicate source of funds for your investment (Please ✓)

NRE  NRO  FCNR  Others  (Please specify)

Nomination Details (Section XII) (to be filled in by Individual(s) applying Singly or Jointly)	I/We _____ and _____ do hereby nominate the undermentioned Nominee to receive the Units to my/our credit in Folio No./Application No. _____ in the event of my/our death. I/we also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustee.					
	<b>DETAILS OF NOMINEE</b>					
	Name of Nominee	Relationship	Address	Date Of Birth	% Share	Signature Of Nominee
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>DETAILS OF GUARDIAN (to be furnished in case Nominee is a minor)</b>						
Name of Guardian	Address		Tel. No	Signature Of Guardian		
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>		
I/We _____ do hereby confirm that I/We do not intend to avail the nomination facility for this investment application. <input type="checkbox"/>						
For units to be held in Demat Mode, the Nomination details updated in the depository system shall prevail over the details mentioned hereunder.						

KOTAK MAHINDRA MUTUAL FUND  
 6th Floor, Kotak Infinity, Building No. 21,  
 Infinity Park, Off. Western Express Highway,  
 Gen.A.K. Vaidya Marg, Malad (E),  
 Mumbai - 400 097.  
 022-6115 2100  
 mutual@kotak.com  
 assetmanagement.kotak.com

COMPUTER AGE MANAGEMENT SERVICES PVT. LTD.  
 178/ 10, M G R Salai,  
 Nungambakkam,  
 Chennai - 600034.  
 044 3047 7000  
 enq\_k@camsonline.com  
 www.camsonline.com

We are at your service on 1800-222-626 from 9.30 a.m. to 6.00 p.m. (Monday to Friday)

**FATCA & CRS INFORMATION [Please tick (✓)], for Individuals (Mandatory). Non Individual investors & HUF should mandatorily fill separate FATCA detail form.**

The below information is required for all applicant(s)/guardian

Address Type:  Residential  Business  Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s) / guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India?  Yes  No

If Yes, Please provide the following information [Mandatory]

Please indicate all countries in which you are resident for tax purpose and the associated Tax Reference Numbers below.

Category	First Applicant/ Minor	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency – 1**			
Tax Payer Ref. ID No. – 1^			
Tax Identification Type – 1 [TIN or Other, please specify]			
Country of Tax Residency – 2**			
Tax Payer Ref. ID No. – 2^			
Tax Identification Type – 2 [TIN or Other, please specify]			
Country of Tax Residency – 3**			
Tax Payer Ref. ID No. – 3^			
Tax Identification Type – 3 [TIN or Other, please specify]			

\*\* To also include USA, where the individual is a citizen/ green card holder of USA. ^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

<b>Declaration and Signatures (Section XIII)</b>	<p>I/We have read and understood the contents of the Statement of Additional Information/ Scheme Information Document/ Key Information Memorandum of the respective scheme(s) of Kotak Mahindra Mutual Fund. I/We hereby apply for allotment / purchase of Units in the Scheme(s) indicated in Section XI above and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We are authorised to make this investment in the abovementioned Scheme(s) and that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time. I/ We hereby authorise Kotak Mahindra Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my/our Investment Advisor and / or my bank(s) / Kotak Mahindra Mutual Fund's bank(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.</p> <p>I/ We confirm that the distributor has disclosed all commission (in the form of trail commission or any other mode) payable to the distributor for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.</p> <p>I have examined the information provided by me in this form and to the best of my knowledge and belief it is true, correct, and complete.</p> <p><b>Applicable to NRIs seeking repatriation of redemption proceeds:</b> I/We confirm that I am/ we are Non-Resident(s) of Indian Nationality / Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE / FCNR Account.</p> <p><b>FATCA &amp; CRS Declaration:</b> I/We have understood the information requirements of this Form (read along with FATCA &amp; CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA &amp; CRS Terms and Conditions and hereby accept the same. (Refer guideline No. 11).</p> <p><b>Consent by unit holders for collection, storage, using/sharing of Aadhaar data</b> I/We hereby provide my consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.</p> <p>I/ We hereby provide my/our consent for sharing/disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.</p>		
	<p><b>SIGNATURE(S)</b> (To be signed by All Applicants)</p>	Sole / First Applicant	Second Applicant
<p>Please tick if the investment is operated as POA / Guardian <input type="checkbox"/> POA <input type="checkbox"/> Guardian <b>Note :</b> If the application is incomplete and any other requirements is not fulfilled, the application is liable to be rejected.</p>			

## GUIDELINES FOR FILLING UP THE COMMON APPLICATION FORM

### 1. GENERAL INFORMATION

- Please fill up the Application Form legibly in English in CAPITAL LETTERS.
- Please read this Memorandum and the respective SA/ SID carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).
- Application Forms incomplete in any respect or not accompanied by a Cheque/ Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
- Any correction / over writing in the application form must be signed by the investor.
- If the Name given in the application is not matching PAN/Aadhaar card, application may be liable to get rejected or further transactions may be liable get rejected.
- AMC shall not be responsible for direct credit rejects or / payout delays due to incorrect/incomplete information provided by investor.
- Investor shall pay the upfront commission to the AMFI registered distributor directly, based on his assessment of various factors including the services rendered by distributor.
- The distributor shall disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the investor.

### 2. APPLICANT'S INFORMATION

- If you are already a Unitholder in any scheme of the Fund and wish to make your present investment in the same Account, please fill in the Name of Sole/First Holder, PAN & Folio No. in Section I, of the Application Form and then proceed to Section XII. Your personal information and bank account details indicated for your account would also apply to this investment.
- If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with Pin Code (P.O. Box No. not enough) and your Contact Nos. This would help us reach you faster.
- Default option (Common to all Schemes)

Indication not made	Default
Scheme Name	As indicated on the Cheque
Dividend/ Growth Option	Growth Option: except in case of Kotak Equity Arbitrage Fund, it will be Dividend option
Sub Options: Dividend Payout / Dividend Reinvestment	Sub Options: Dividend Reinvestment except in case of Kotak Tax Saver it will be Dividend Payout
Mode of holding (based on the number of applicants/ number of signatures on the form)	Single or Joint
Status of First Applicant (Individual, HUF, Company etc.)	Others#

#Tax rates (including the tax on dividend distribution) wherever applied on 'others' by Kotak Mutual Fund shall be the same as applicable to a Resident Indian Company

- d) Permanent Account Number (PAN) Information (Mandatory) With effect from January 1, 2009, it is mandatory for all existing and new investors (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card to the application for investing in mutual fund Schemes.
- e) Know Your Client (KYC)  
With reference to SEBI Circular MIRSD/Cir-26/2011 dated December 23, 2011, investors may kindly note w.e.f. January 1, 2012, it is mandatory for all individual/non individual investors to be KYC Compliant. Investors can approach any SEBI registered KRA for doing KYC.  
In the event of KYC Form being subsequently rejected for lack of information/deficiency/insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable.
- f) If you are KYC Compliant, your Change of Address, Change in Name, etc. should be given at KRA for updation.

### 3. THIRD PARTY PAYMENT

Reference to AMFI Best Practice Guidelines Circular No. 16/2010 -11 on Risk Mitigation process against Third Party Cheques in Mutual Fund Subscriptions will not be accepted by the Scheme.

Definition of Third Party Cheques

- Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment.
- In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also construed to be a third party payment.

However, afore-mentioned clause of investment with Third-Party Payment shall not be applicable for the below mentioned exceptional cases.

- a. Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment) However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- b. Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.
- c. Custodian on behalf of an FI or a client.

For pre funded instruments such as DD/Pay order it is the onus of the investor to provide adequate supporting documents to prove that such instruments are issued by debiting the first holders account.

Kotak Mahindra Asset Management Co. Ltd. / Trustee retains the sole and absolute discretion to reject/ not process application and refund subscription money if the subscription does not comply with the specified provisions of Payment Instruments

### 4. TERMS & CONDITIONS FOR INVESTORS WHO WISH TO HOLD THEIR UNITS IN DEMAT MODE

- a. The Demat Account Details section on the investment application form needs to be completely filled
- b. Please ensure that you submit supporting documents evidencing the accuracy of the demat account details. Applications received without supporting documents could be processed under the physical mode.
- c. The units will be credited to the Demat Account only post realisation of payment.
- d. The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- e. For units held in demat mode, the bank details mentioned on investment application form shall be replaced with the bank details as registered with the Depository Participant.
- f. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. However, if the transfer of unit to demat account is rejected for any reason whatsoever, the transaction will be liable to be rejected if KYC performed by KRA is not attached with the investment application form.
- g. In case of Unit Holders holding units in the demat mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.
- h. If the investor names and their sequence in the investment application form does not match with the Demat Account details provided therein, the units will not be transferred to the Demat Account & units will be held in physical form.
- i. The option of holding units in demat form is not being currently offered for investment in dividend option of schemes/ plans having dividend frequency of less than a month (ie: Investments in all Daily, Weekly and Fortnightly Dividend Schemes cannot be held in Demat mode)
- j. In case the application is rejected post banking your payment instrument, the refund instrument will be sent with the bank details furnished in the investment application form & not as available in the Demat Account, post reconciliation of accounts.

### 5. BANK ACCOUNT DETAILS

Please furnish the Name of your Bank, Branch and City (i.e clearing circle in which the branch participates), Account Type and Account Number. This is mandatorily required as per SEBI. Applications without this information will be deemed to be incomplete & would be rejected. RTGS IFSC code & NEFT IFSC code would help us serve you better.

### 6. INVESTMENT DETAILS

- a) Please issue a separate Cheque / Demand Draft for each separate Scheme / Plan.
- b) Cheques should be crossed "A/c Payee Only" and drawn in favour of the Scheme in which you propose to invest.
- c) If you are residing / located in a city / town where we do not have an Official Acceptance Point, please draw a Demand Draft payable at your nearest city / town where we have an Official Acceptance Point.
- d) Payments by Cash, Stockinvests, Outstation Cheques, Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted except for investments made under Systematic Investment Plan.
- e) NRI investors are requested to provide debit certificate from their bank for each investment.

### 7. NOMINATION DETAILS

- a. With effect from April 1, 2011 nomination shall be mandatory for new folios /

accounts opened by individual especially with sole holding and no new folios / accounts for individuals in single holding should be opened without nomination.

- b. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination cannot be updated in a folio held on behalf of minor.
- c. Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unitholder.
- d. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- e. The Nominee shall not be a trust other than religious and charitable trust, society, body corporate, partnership firm, karta of Hindu Undivided Family, a power of attorney holder. A non-resident Indian can be nominee subject to the exchange control regulations in force, from time to time.
- f. Transfer of unit in favour of Nominee(s) shall be valid discharge by the Asset Management Company against the legal heir.
- g. The cancellation of nomination can be made only by those individuals who hold unit on their behalf singly or jointly.
- h. On cancellation of nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee(s).
- i. If there is multiple nomination and the percentage is less than 100% than the balance will be re-balanced to the first unitholder. If percentage is greater than 100% then nomination would be rejected.
- j. Nomination in respect of the units stands rescinded upon the transfer of units.
- k. PAN/KYC of POA/Guardian is mandatory, applications without this information will be deemed to be incomplete & would be rejected.

### 8. KOTAK FACILITIES

- a) If you have an E-Mail address, you can choose to receive E-mail communication from us in lieu of printed communication. Please furnish your E-Mail ID and indicate the nature of communication you wish to receive over E-Mail.
- b) If you wish to view your investments or transact over the Internet / Telephone, please fill in the Internet/ Phone Transactions Form. You can download the same from [www.assetmanagement.kotak.com](http://www.assetmanagement.kotak.com).

### 9. TRANSACTION CHARGES

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:

1. For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs.10,000/- & above.
2. For first time investors, (across Mutual Funds), the distributor shall be paid Rs. 150/- as transaction charge for subscription of Rs.10,000/- & above.
3. The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.
4. In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs.10,000/- & above. In such cases the transaction charge shall be recovered in first 3/4 successful installments.

Transaction charges shall not be deducted/applicable for:

- (a) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc.
- (b) Purchases/Subscriptions made directly with the Fund without any ARN code.
- (c) Transactions carried out through the stock exchange platforms.
- (d) Distributors who have chosen to either 'Opt in' or 'Opt Out' of charging the transaction charge based on type of the product.

With reference to SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011 and KMMF notice dated November 1, 2011; distributors shall now have the option to either opt in or opt out of charging transaction charge based on type of the product.

**10. Employee Unique Identification Number (EUN):** SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUN obtained by him/her from AMFI in the Application Form. EUN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUN box may be left blank. In this case you are required to provide the declaration to this effect as given in the form.

**11. FATCA and CRS related details:** Details under FATCA & CRS The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

### 12. DECLARATION AND SIGNATURES

- a) Signatures can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.
- b) Applications by minors must be signed on their behalf by their guardians.
- c) If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.

Distributor's ARN/ RIA Code <sup>a</sup>	Sub-Broker's ARN	Sub-Broker's Code	EUIIN

\*By mentioning RIA code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Kotak Mahindra Mutual Fund.

**Declaration for "Execution-only" transactions (only where EUIIN box is left blank)**

"I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

SIGNATURE(S) <small>(To be signed by All Applicants)</small>  Sole / First Applicant	Second Applicant	Third Applicant
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**TRANSACTION CHARGES for Applications routed through distributor/agents only (Kindly refer Transaction Charges under the heading 'Checklist' for details)**

**REQUEST FOR:**

Registration of SIP + OTM Registration  
  Registration of SIP (for existing OTM)  
  Registration of MICRO SIP  
  Renewal of SIP  
  Change in Bank details

**INVESTOR'S INFORMATION**

Folio No.	Application No. <small>(For New Investors, pls. attach the application form)</small>	
<b>Sole/ First Applicant</b>	<b>Second Applicant</b>	<b>Third Applicant</b>
Name of Applicant	Name of Applicant	Name of Applicant
PAN	PAN	PAN
Aadhaar No.	Aadhaar No.	Aadhaar No.
Date of Birth	Date of Birth	Date of Birth
CKYC No.	CKYC No.	CKYC No.
E-mail	E-mail	E-mail

**I would like to opt for Systematic Investment Plan**

Scheme  Plan

Option  Growth  Dividend :  Payout  Re-investment

Dividend : Frequency

Investment Frequency  Monthly  Quarterly      SIP Period From  To  OR  Default Date (December 2099)

SIP Amount (✓) Rs.  20000  10000  5000  1000  Any other amount  Rs.      First SIP vide Cheque No.  Dated  DD / MM / YYYY

SIP Date (✓)  1st  5th  7th  10th  14th  15th  20th  21st  25th  28th  30th

**SIP BOOSTER** (Optional) (Please refer instructions overleaf)

Frequency (Please ✓) <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	Fixed Booster Amount (Rs.) <input type="checkbox"/> 3000 <input type="checkbox"/> 1000 <input type="checkbox"/> 500 <input type="checkbox"/> Any other amount <input type="text"/> Rs.	(Minimum Rs. 500 and in multiples of Rs. 500 thereof)
	Variable Booster Amount (%) <input type="checkbox"/> 20% <input type="checkbox"/> 15% <input type="checkbox"/> 10% <input type="checkbox"/> Any other percentage <input type="text"/> %	(Minimum 10% and in multiples of 5% thereof)
	SIP Booster Cap Amount <input type="text"/> Rs.	

Booster CAP Amount: Investor has an option to freeze the SIP Booster amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the NACH Debit Mandate Form. In case of difference between the CAP Amount & the maximum amount mentioned in NACH Debit Mandate Form, then amount which is lower of the two shall be considered as the default amount of SIP CAP Amount.

**Declaration and Signature**

I/We have read and understood the contents of the SAV/ SID of the above referred Scheme(s) of Kotak Mahindra Mutual Fund. I/We hereby apply for allotment / purchase of Units in the Scheme(s) indicated as above and agree to abide by the terms and conditions applicable there to. I/We hereby declare that I/We authorized to make this investment in the above mentioned Scheme(s) and that the amount invested in the Scheme(s) is through legitimate sources only and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time. I/We hereby authorize Kotak Mahindra Mutual Fund, its investment Manager and its agents to disclose details of my investment to my / our Investment Advisor and / or banks. I/We have neither received nor been induced by any rebate or gifts, directly, in making this investment. I/We also declare that the ARN Holder has disclosed all commission (in the form of trail commission or any other mode) payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I/We hereby provide my consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/ our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclose of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.

Sole / First Account Holder	Second Account Holder	Third Account Holder
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To be signed by All Applicant's if mode of operation is "Joint". (As in Bank Records)

**One Time Mandate Registration Form/ Debit Mandate Form NACH/ ECS/ Direct Debit**

UMRN  F o r o f f i c e u s e      Date

Sponsor Bank Code  For Office Use      Utility Code  For Office Use

TICK (✓)

CREATE  I/We hereby authorize  Kotak Mutual Fund to debit (tick ✓)  SB  CA  CC  SB-NRE  SB-NRO  Other

MODIFY

CANCEL

Bank a/c number

with Bank  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qytl  H-Yrly  Yrly  As & when presented      DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1  Folio Number      Phone No.

Reference 2  Application Number      Email ID

**I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.**

PERIOD

From

To  3 1 1 2 2 0 9 9

Or  Until Cancelled

Signature Primary Account holder      Signature of Account holder      Signature of Account holder

1.  Name as in Bank records      2.  Name as in Bank records      3.  Name as in Bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.

## TERMS AND CONDITIONS

## Systematic Investments - Snapshot

Schemes where SIPs are allowed	All open-ended schemes except Kotak Liquid Plan A & Kotak Floater Short Term scheme
Frequency	Monthly or Quarterly
Choice of Dates	1st, 5th, 7th, 14th, 21st, 20th, 25th & 30th for all open ended equity and debt schemes. Additional dates i.e. 10th, 15th & 28th (only for open ended equity schemes).
Minimum Investment	Rs. 1000/- (Rs. 500 incase of Kotak Select Focus Fund and Kotak Equity Arbitrage Fund; Rs. 500 & in multiples of Rs. 500 in case of Kotak Tax Saver).
Minimum Installments	6 (All SIP installments should be for the same amount); 10 (incase of SIP amount being Rs. 500)
First SIP	→ Can be done on any Day of the Month
Second & Subsequent SIPs	→ Only on specified SIP Dates (1st, 5th, 7th, 10th, 14th, 15th, 20th, 21st, 25th, 28th & 30th) after a minimum gap of 28 days from date of first SIP. → Can be through OTM/ NACH Debit/ Direct Debit

## General Instructions

- Please refer the Key Information Memorandum and Offer Document/ SAI/ SID of the respective scheme(s) for Applicable NAV, Risk Factors, Load Structure and other information before investing.
- (i) Existing unitholders need not fill in the Investment Application Form. However, they must compulsorily mention their Account Number in the Systematic Investment Form.  
(ii) New Applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form. The Application No. must be compulsorily mentioned in the Systematic Investment Form.
- Increase of the investment amount please furnish your PAN details and enclose a photocopy of PAN Card for all applications. In case of minor applicants, please furnish the PAN details and PAN proof of the Guardian.
- KYC compliance is mandatory, irrespective of the amount of investment.
- You can opt for Systematic Investment in the Scheme on a monthly/quarterly basis through post-dated cheques/ auto-debit for a pre-defined amount. This facility is available only on specified dates of the month / quarter. Refer to Section "SIP Auto Debit: Terms & Conditions" for location wise dates available for SIP Auto Debit.
- (i) First SIP Installment: Your first SIP can be for any day of the month, however subject to the condition that, there shall be a minimum gap of 28 days between the first and the second SIP.  
(ii) Second & subsequent SIP Installment: Your second and subsequent SIPs are available only on above specified dates of the month. You can choose only one of these dates for the purpose of SIP. In case the chosen date turns out to be a non-working day for the scheme, the SIP will be processed on the immediately following working day.  
(iii) If you have not indicated any of your SIP preference completely in the form, or incase of any discrepancy, we would presume the same as below:  
SIP Frequency: Monthly; SIP Date: 7th; Default end date: December 2099; Scheme Name: same as mentioned on SIP form, SIP Amount: same as mentioned on SIP form.
- TRANSACTION CHARGES**  
Pursuant to SEBI Circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:  
1. For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- & above.  
2. For first time investors, (across Mutual Funds), the distributor shall be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- & above.  
3. The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.  
4. In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- & above. In such cases the transaction charge shall be recovered in first 3/4 successful installments.  
**Transaction charges shall not be deducted/applicable for:**  
(a) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc.  
(b) Purchases/subscriptions made directly with the Fund without any ARN code.  
(c) Distributors who have chosen "Opt Out" of charging the transaction charge.  
13. One Time Debit Mandate Form can be used for Systematic Purchase as well as Lump Sum Purchase

## SIP Payment through NACH/ ECS/ SI / Auto Debit

- The bank account registered for SIP to be registered through NACH/ECS/SI/Auto Debit should be participating in NACH and MICR clearing respectively.
- SIP auto debit is available only on specific dates of the month (For SIP date details please refer above to Choice of Dates under Systematic Investments - Snapshot). In case the selected SIP date is a non-business day, then the SIP shall be processed on the next business day.
- In case of four consecutive SIP failures, your SIP will be liable for cancellation.
- The TAT for SIP Debit Mandate Form registration (with or without initial cheque) will be 28 days. Therefore, there has to be a minimum gap of 28 days between date of submission of SIP Mandate and subsequent SIP Auto Debit. Incase, the gap is less than 28 days, the SIP shall be registered from the subsequent SIP Date.
- In case of incomplete SIP Debit Mandate Forms or SIP Registration pending due to technical problems at NPCI/ Bankers end, AMC may seek remediation process to obtain complete details. In such cases registration process may exceed 30 days and hence may also impact processing of subsequent SIP installments.
- SIP start date shall not be beyond 90 days for Monthly and Quarterly SIPs from the date of submission of SIP application.
- The investor will have the right to discontinue SIP at any time he or she so desires by providing a written request to this effect at least 28 days prior to the subsequent SIP date. Subsequently investor can also use online login access to our website [assetmanagement.kotak.com](http://assetmanagement.kotak.com) to discontinuing any of his existing SIP registered through online or through offline (Physical) mode.
- For your SIP registered with ICICI Bank details, please note that we cannot accept online cease request. A separate written request to discontinue SIP needs to be submitted to your nearest CAMS/ AMC office at least 28 days prior to the next SIP Auto Debit date.
- Incase of discontinuation of SIPs registered through Online Channel Partners please contact your Online Channel Partner directly.
- Each time an investor intends to register a fresh SIP, he has to duly fill in a new SIP Form along with NACH Debit Mandate Form. This form should not be constructed as One Time Mandate Form (OTM Form).
- Investors need to ensure that the MICR number of his actual bank branch (and not "At Par" MICR Code) is mentioned on the SIP Debit Mandate Form, for seamless SIP Registration.
- New Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the investment application form. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. Incase multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
- Incase SIP date is not selected or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 7th (default date) of each Month/Quarter as applicable.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 28 days lead time from the receipt of SIP request.
- Incase the SIP "End Period" is incorrect or not mentioned by the investor in the SIP form, then December, 2099 shall be considered as default "End Period".
- Maximum Amount: The Maximum Amount in SIP NACH Debit Mandate Form refers to the maximum SIP debit limit per transaction permitted by the investor to be debited from his bank account. Each SIP request needs to be accompanied with new SIP Form and at any given point of time SIP installment amount should not exceed Maximum Amount mentioned in the SIP NACH Mandate Form. In case of SIP Booster, please refer to the specific instructions mentioned under SIP Booster Facility.
- For Change of SIP Amount or Change in Bank details or for any Modification request in your existing SIP, investor is required to submit the following documents 28 days prior to the next SIP Date  
i) A duly filled in new "SIP Form" with revised details. Please ensure that the section on SIP NACH Debit Form is also filled in. Do not forget to tick the relevant column in the Section "REQUEST FOR" on the SIP Form.  
ii) Letter to discontinue the existing SIP.  
19. Conversion of PDC facility in to NACH/ECS/SI/Auto Debit Facility: Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents 30 days before the next SIP Debit date.  
i) A new "SIP Form" along with one cancelled cheque.  
ii) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.  
20. Extension of SIP needs to be accompanied with cancelled cheque leaf.  
21. Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI:  
• Submission Date • Bank Account type to be selected • Bank account number and Bank name • IFSC and/or MICR Code • Folio number or application number • Phone number and email id • SIP From date • Signatures as per bank records • Name as per bank records  
22. All terms and conditions for SIP, including Exit Load, if any, prevailing at the time of SIP enrolment by the fund shall be levied in the Scheme.  
23. The investor agrees to abide by the terms and conditions of NACH/ECS/SI/Auto Debit facilities of Reserve Bank of India (RBI)/ NPCI (National Payment Corporation of India). Investor will not hold Kotak Mutual Fund, Kotak Mahindra Asset Management Company Limited (the AMC), Kotak Mahindra Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/ECS/SI/Auto Debit or any other reason/fault not attributable to Kotak Mahindra Mutual Fund/the AMC/the Trustee. Kotak Mutual Fund reserves the right to reject any SIP application without assigning any reason therefor.

## SIP Booster Facility

- SIP Booster is a facility whereby an investor has the option to increase his SIP Installment Amount by a fixed amount/ fixed percentage, at pre-defined interval.
- SIP Booster facility is available for Existing SIP investors as well New SIP Registrations.
- SIP Booster Facility can be "Fixed SIP Booster Facility" or "Variable SIP Booster Facility"
- Fixed Booster: SIP Amount can be increased with minimum of Rs. 500 and in multiples of Rs. 500 thereof with yearly and half yearly option.
- Variable Booster: SIP amount can be increased by a minimum of 10% and in multiples of 5% thereof with yearly and half yearly option.
- Incase, an investor has more than one existing SIP in a single folio in the same scheme, with a single distributor, unless specifically instructed by the investor, the SIP Booster request shall be considered for the first Registered SIP.
- Investor / Unit holders subscribing for this facility are required to submit the request at least 28 days prior to the next SIP Date. SIP Booster will be applicable from the next effective SIP installment.
- For Cancellation of SIP Booster facility, the investor has to submit a written request at least 28 days prior to the next SIP Booster date. However, the SIP in the respective scheme shall continue with last SIP Booster Installment amount, till the SIP End Date as specified in the SIP Registration Form or till receipt of a valid SIP Cease Request. For Cancellation of SIP Booster facility along-with SIP Cease request, the written request of cancellation of SIP Booster facility should explicitly mention about SIP Cease as well.
- Modification of the SIP Booster amount is not possible, alternatively investor will have to cancel the existing facility and start a new SIP with modified date.
- SIP Booster will be allowed in MICRO SIP folio subject to condition that total investment including SIP Booster does not exceed Rs. 50,000 in a rolling 12 month period or financial year i.e April to March, the limit on Micro SIP investments.
- Maximum Amount in NACH Debit Mandate Form: It is the maximum limit amount per transaction set by investor for his registered bank A/c to be debited.
- Booster CAP Amount: Investor has an option to freeze the SIP Booster amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the NACH Debit Mandate Form. In case of difference between the CAP Amount & the maximum amount mentioned in NACH Debit Mandate Form, then amount which is lower of the two shall be considered as the default amount of SIP CAP Amount.
- Booster Cap Amount has to be mandatorily mentioned for SIP Booster Facility. In case the same is not mentioned then the maximum amount mentioned in NACH Debit Mandate Form shall be considered for SIP Booster CAP Amount.
- In case of Variable SIP Booster, the SIP installment amount will be rounded off to the nearest multiple of Rs. 10
- If SIP Maximum / Booster CAP Amount is hit before the end of SIP tenure, the SIP Booster will cease and last SIP Booster installment amount will remain constant for remaining SIP tenure.
- Please see the illustration below to know how to calculate Variable and Fixed SIP Booster amount:

Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP Booster Amount (10%) (Rs)	SIP Booster round off Amount (Rs)	SIP Amount with Booster (Rs)
1 to 12	07-Jan-16	07-Dec-16	3000	N.A	N.A	3000
13 to 24	07-Jan-17	07-Dec-17	3000	300	300	3300
25 to 36	07-Jan-18	07-Dec-18	3300	330	330	3630
37 to 48	07-Jan-19	07-Dec-19	3630	363	360	3990
49 to 60	07-Jan-20	07-Dec-20	3990	399	400	4390

Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP Booster Amount (Rs)	SIP Amount with Booster (Rs)
1 to 12	07-Jan-16	07-Dec-16	3000	N.A	3000
13 to 24	07-Jan-17	07-Dec-17	3000	1000	4000
25 to 36	07-Jan-18	07-Dec-18	4000	1000	5000
37 to 48	07-Jan-19	07-Dec-19	5000	1000	6000
49 to 60	07-Jan-20	07-Dec-20	6000	1000	7000

## 17. SIP Frequency vis-à-vis SIP Booster Frequency:

SIP Frequency	SIP Booster Frequency	Details
Monthly	Half-yearly	Increase shall happen after every 6th - SIP installment
Monthly	Yearly	Increase shall happen after every 12th - SIP installment
Quarterly	Half-yearly	Increase shall happen after every 2nd - SIP installment
Quarterly	Yearly	Increase shall happen after every 4th - SIP installment

18. All other terms & conditions applicable for regular SIP will also be applicable to SIP Booster facility.

## Checklist

- Please ensure that:
- If you are an existing investor, you have quoted your Account No. with Kotak Mahindra Mutual Fund on the Systematic Investment Form.
  - If you are a new investor, your Application Number is quoted on the Systematic Investment Form.
  - Scheme (Plan) - Option in which you wish to do your systematic investments is clearly indicated in the Systematic Investment Form.
  - The SIP Amount, the Frequency, your preferred Date and Period are clearly indicated.
  - There is minimum gap of 28 days between your first & second SIP.