

Distributor's ARN/ RIA Code <sup>8</sup> <b>ARN-64917</b>	Sub-Broker's ARN	Sub-Broker's Code	EUIIN <b>E434563</b>
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- \*By mentioning RIA code, I/We authorize you to share with the Distributor, 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

**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

## 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	<input checked="" type="checkbox"/>
MODIFY	<input type="checkbox"/>
CANCEL	<input type="checkbox"/>

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

Bank a/c number

with Bank  IFSC  or MICR

an amount of Rupees  ₹

**FREQUENCY**     Mthly     Qytr     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.

INVESTOR'S INFORMATION		
FOLIO NO.	Application No. <small>(For New Investors, pls. attach the application form)</small>	
Sole/ First Applicant	Second Applicant	Third Applicant
Name of Applicant	Name of Applicant	Name of Applicant
PAN	PAN	PAN
Date of Birth	Date of Birth	Date of Birth
E-mail	E-mail	E-mail

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

Scheme     Option  Growth     IDCW:     Payout     Re-investment

Plan     IDCW Frequency

Investment Frequency (Please ✓)     Monthly     Quarterly

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

SIP Date:  (Please mention any date of the month between 1st to 31st)    SIP Period: From  MM / YYYY    To  MM / YYYY    OR  Default Date (December 2099)

**SIP TOP UP (Optional)** (Please refer instructions overleaf)

Frequency (Please ✓)    Fixed TOP UP Amount (Rs.)  3000     1000     500     Any other amount    Rs.     (Minimum Rs. 500 and in multiples of Rs. 500 thereof)

Half Yearly     Yearly    Variable TOP UP Amount (%)  20%     15%     10%     Any other percentage     %    (Minimum 10% and in multiples of 5% thereof)

SIP TOP UP Cap Amount  Rs.

TOP UP CAP Amount: Investor has an option to freeze the SIP TOP UP 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.

**DEMAT ACCOUNT DETAILS** Please ensure you submit supporting documents evidencing the accuracy of the demat account details mentioned below. Bank details of DP will overwrite the existing details.

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 ETFs and IDCW options having IDCW frequency of less than a month).

NSDL     CDSL    DP Name     DP ID     Beneficiary Account No.

**Declaration and Signature**

I/We have read and understood the contents of the SAI/ 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 am/We are 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.

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

## TERMS AND CONDITIONS

## Systematic Investments - Snapshot

Schemes where SIPs are allowed	All open-ended schemes except Kotak Liquid Fund, Kotak Overnight Fund and all Exchange Traded Funds (ETF)
Frequency	Monthly or Quarterly
Choice of Date	Any date from 1st to 31st of a given month/ quarter. In case the chosen date is not available /non-business day, the SIP transaction will be processed on the immediate next Business Day.
Minimum Investment	Rs. 1000/- (Rs. 500 incase of Kotak Flexicap Fund and Kotak Equity Arbitrage Fund); Rs. 500 & in multiples of Rs. 500 in case of Kotak Tax Saver; Rs.100 in case Kotak Bluechip Fund and Kotak Balanced Advantage Fund)
Minimum Installments	6 (All SIP installments should be for the same amount); 10 (incase SIP amount is Rs. 500 or Rs. 100)
First Auto Debit & Subsequent SIPs	First Auto Debit shall be processed on the chosen date/ default date. However, there has to be a minimum gap of 28 days between the date of submission and First Auto Debit Date.

## 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 Folio 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.
- Irrespective 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 compliant 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.
- We would send you an Account Statement confirming your systematic investment within 10 working days from the date of your first systematic investment transaction. Confirmation for subsequent Systematic Investments would be sent to you as CAS (Consolidated Account Statement) on monthly basis.
- Incorrect and ambiguous forms will not be accepted and rejection for the same shall be communicated to the investor.
- Kotak Mahindra Mutual Fund, its Investment Manager, Trustees, Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/ branch or its refusal to register the SIP mandate.
- You will not hold Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible and liable for any damages / compensation for any loss, damage, etc. incurred by you as a result of use of this facility by you.
- If you have not indicated any of your SIP preference completely in the form, or in case 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:
  - For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- & above.
  - For first time investors, (across Mutual Funds), the distributor shall be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- & above.
  - 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.
  - 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:**
  - Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of Income Distribution cum capital withdrawal plan (IDCW), etc.
  - Purchases/Subscriptions made directly with the Fund without any ARN code.
  - Distributors who have chosen 'Opt Out' of charging the transaction charge.
- One Time Mandate Form can be used for Systematic Purchase as well as Lump Sum Purchase

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

- Instructions for SIP Payment registered through NACH/ECS/SI/Auto Debit
- The bank account provided 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. In case, 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. Alternatively, investor can also use online login access to our website [assetmanagement.kotak.com](http://assetmanagement.kotak.com) to discontinue any of his existing SIPs registered through online or 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.
  - In case of discontinuation of SIPs registered through Online Channel Partners please contact your Online Channel Partner directly.
  - Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
  - Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
  - 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. In case 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. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
  - In case 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.
  - In case 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. 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 TOP UP, please refer to the specific instructions mentioned under SIP TOP UP 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
    - 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.
    - Letter to discontinue the existing SIP.
  - 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.
    - A new 'SIP Form' along with one cancelled cheque.
    - Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.
  - Extension of SIP needs to be accompanied with cancelled cheque leaf.
  - 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 • IFS 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
  - 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.
  - 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 TOP UP Facility

- SIP TOP UP 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 TOP UP facility is available for Existing SIP investors as well New SIP Registrations.
- SIP TOP UP Facility can be 'Fixed SIP TOP UP Facility' or 'Variable SIP TOP UP Facility'.
- Fixed TOP UP: SIP Amount can be increased with minimum of Rs. 500 and in multiples of Rs. 500 thereof with yearly and half yearly option.
- Variable TOP UP: SIP amount can be increased by a minimum of 10% and in multiples of 5% thereof with yearly and half yearly option.
- In case, 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 TOP UP 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 TOP UP will be applicable from the next effective SIP installment.
- For Cancellation of SIP TOP UP Facility, the investor has to submit a written request at least 28 days prior to the next SIP TOP UP date. However, the SIP in the respective scheme shall continue with last SIP TOP UP 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 TOP UP facility along-with SIP Cease request, the written request of cancellation of SIP TOP UP facility should explicitly mention about SIP Cease as well.
- Modification of the SIP TOP UP amount is not possible, alternatively investor will have to cancel the existing facility and start a new SIP with modified date.
- SIP TOP UP will be allowed in MICRO SIP folio subject to condition that total investment including SIP TOP UP 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.
- TOP UP CAP Amount: Investor has an option to freeze the SIP TOP UP 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.
- TOP UP Cap Amount has to be mandatorily mentioned for SIP TOP UP Facility. In case the same is not mentioned then the maximum amount mentioned in NACH Debit Mandate Form shall be considered for SIP TOP UP CAP Amount.
- In case of Variable SIP TOP UP, the SIP installment amount will be rounded off to the nearest multiple of Rs. 10.
- If SIP Maximum / TOP UP CAP Amount is hit before the end of SIP tenure, the SIP TOP UP will cease and last SIP TOP UP installment amount will remain constant for remaining SIP Tenure.
- Please see the illustration below to know how to calculate Variable and Fixed SIP TOP UP amount:

## Illustration for Variable SIP TOP UP

<ul style="list-style-type: none"> <li>SIP Tenure: 07Jan 2015 to 07 Dec 2020</li> <li>Monthly SIP Installment: Rs. 3000/-</li> <li>TOP UP percentage: 10%</li> <li>TOP UP Frequency: Yearly</li> </ul>						
Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP TOP UP Amount (10%) (Rs)	SIP TOP UP round off Amount (Rs)	SIP Amount with TOP UP (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

## Illustration for Fixed SIP TOP UP

<ul style="list-style-type: none"> <li>SIP Tenure : 07Jan 2015 to 07 Dec 2020</li> <li>Monthly SIP Installment: Rs. 3000/-</li> <li>TOP UP Amount: Rs. 1000/-</li> <li>TOP UP Frequency: Yearly</li> </ul>					
Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP TOP UP Amount (Rs)	SIP Amount with TOP UP (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 TOP UP Frequency:

SIP Frequency	SIP TOP UP 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

- All other terms & conditions applicable for regular SIP will also be applicable to SIP TOP UP facility.

## Checklist




- Please ensure that:
- If you are an existing investor, you have quoted your Folio 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 a minimum gap of 28 days between the date of submission and first auto debit date.

Distributor's ARN/ RIA Code	Sub-Broker's ARN	Sub-Broker's Code	EUIN
ARN-64917			E434563

\*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)	 Sole/First Applicant	 Second Applicant	 Third Applicant
	To be signed by All Applicants if mode of operation is <input type="checkbox"/> Joint		

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.

## Investor's Information

Folio No. <i>(For Existing Investors)</i>	Application No. <i>(For New Investors, Please attach the application form)</i>	
Sole/ First Applicant	Second Applicant	Third Applicant
Name of Applicant	Name of Applicant	Name of Applicant
PAN	PAN	PAN
E-mail	E-mail	E-mail

I would like to opt for  Systematic Transfer Plan  Systematic Withdrawal Plan

## Systematic Transfer Plan




From Scheme _____	Plan <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	<input type="checkbox"/> IDCW Frequency
To Scheme _____	Plan <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	<input type="checkbox"/> IDCW Frequency
Transfer Option (Please ✓) <input type="checkbox"/> Fixed Sum OR <input type="checkbox"/> Entire Appreciation	Min. Rs. 1000/-		
Frequency (Please ✓) <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="text" value="Specify Day"/>	No. of Installments <input type="text"/>		
<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="text" value="Specify Date"/>	Transfer Period From <input type="text" value="mm/yyyy"/> <input type="text" value="mm/yyyy"/> OR <input type="checkbox"/> Till further instruction		

## Systematic Withdrawal Plan


From Scheme _____	Plan <input type="checkbox"/> Regular <input type="checkbox"/> Direct	Option <input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	<input type="checkbox"/> IDCW Frequency
Withdrawal Option (Please ✓) <input type="checkbox"/> Fixed Sum OR <input type="checkbox"/> Entire Appreciation	Min. Rs. 1000/-		
Frequency (Please ✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Commencement Date	<input type="text" value="dd/mm/yy"/>	To <input type="text" value="mm/yyyy"/>
Date <input type="radio"/> 1 <sup>st</sup> <input type="radio"/> 7 <sup>th</sup> <input type="radio"/> 14 <sup>th</sup> <input type="radio"/> 21 <sup>st</sup> <input type="radio"/> 25 <sup>th</sup>	No. of Installments		

## Declaration and Signatures

I/We have read and understood the contents of the SID/SAI 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.

SIGNATURE(S)	 Sole/First Applicant	 Second Applicant	 Third Applicant
	To be signed by All Applicants if mode of operation is <input type="checkbox"/> Joint		

## Acknowledgement Slip (To be filled by Applicant)

	Please retain this Acknowledgement Slip for future reference	DATE: <input type="text" value="D D M M Y Y Y Y"/>	Official Acceptance Point Stamp & Sign
Received from (Investor's Name)	_____		
Folio Number	_____		
Request for	<input type="checkbox"/> STP <input type="checkbox"/> SWP		

## Systematic Transfers / Withdrawals - Snapshot

Schemes where STP / SWP are allowed	Systematic Transfers		Systematic Withdrawals
	All Open-Ended Schemes of Kotak Mahindra Mutual Fund, except Exchange Traded Funds. In case of Kotak Tax Saver Scheme, STP will be available for free units only.	All Open-Ended Schemes of Kotak Mahindra Mutual Fund, except Exchange Traded Funds. In case of Kotak Tax Saver Scheme, SWP will be available for free units only.	
Frequency	Daily / Weekly	Monthly / Quarterly	Monthly / Quarterly
Choice of Day / Date	Any Business Day	Any Business Date	1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>st</sup> & 25 <sup>th</sup>
Minimum Transfers / Withdrawals	6 (in case of Daily, it would be 12)		6

## Instructions &amp; Information

- Please refer the Key Information Memorandum and Scheme Information Document of the respective Scheme(s) and Statement of Additional Information for Applicable NAV, Risk Factors, Load Structure and other information on the Scheme(s).
- KYC is mandatory irrespective of STP amount. In case of minor applicants, the Guardian needs to be KYC Compliant.
- STP/ SWP registration needs to be submitted to the Registrar/ AMC 7 days prior to the date of commencement of STP. In case the STP/ SWP commencement date is less than 7 days from the date of submission of registration form and the date opted for, then the same would be registered for the next cycle. The AMC reserves the right to process the STP registration request received for a period lesser than 7 days in the interest of unit holders.
- STP frequency available are Daily, Weekly, Monthly and Quarterly.
- Daily STP is only available under Fixed amount Option (Fixed STP) and will not be applicable under Capital appreciation STP (Variable STP).
- In case the Investor fails to mention the frequency for the STP option in the form, then the default option will be considered as monthly frequency.
- Minimum Amount:
  - Minimum Instalment amount to be transferred through this facility should be at least Rs. 6,000 per year or that which matches the minimum investment amount of the said schemes whichever is higher for the said year.
  - Minimum amount to transfer under Daily STP: Minimum 12 transfers of Rs. 500/- each and in multiples of Rs. 100/- thereafter.
  - Default amount: If investor fails to mention the STP Amount then the default value should be taken as Rs. 500 (minimum transfer amount).
- STP will be discontinued in case the transfer is not effected due to insufficient balance in the source scheme.
- If the plan/option of the Source scheme is not mentioned and there is only one plan/option available in the folio, the STP will be processed from that plan/option.
- If investor carries investments under multiple schemes / plans / options and does not mention the Source Scheme along with plans and options, then such request will be rejected.
- In case Plan/ Option in Target Scheme for STP is not selected by the investor, then the default option/ plan for the Target scheme shall be considered as per Scheme Information Document (SID).
- Investor need to clearly mention the  Transfer Period from  and  Transfer Period To  in the STP request Form. In case, the investor fails to specify the  Transfer Period from  the STP will start from the 7th day from the date of receipt of valid registration form.
- In case, the investor fails to specify the  Transfer Period To  under Daily STP, STP shall continue to be triggered perpetually until further valid instructions from the investor or until the outstanding balance in  Source scheme  does not cover the Daily STP transfer amount.
- If the available balance falls below the minimum amount of the specified triggered value, the available balance in the Source scheme will get triggered and future STP will be ceased.
- STP registration from the existing investment (in the Source Scheme) will start from the 7th day from the date of receipt of valid registration form. If the STP form is received along with fresh investment, then the STP will start from the 7th day from the date of realisation of the investment amount with the valid registration form.
- In case the specified date is a non-business day for either the Source Scheme or the Target Scheme, the STP will be processed on the following business day for both the schemes. When the value of STP is more than Rs. 2 lakhs or the Target scheme is a liquid fund then the allotment in the Target scheme will be processed based on the utilisation/ realisation of funds from Source scheme (for more details refer NAV applicability clause for respective Target scheme).
- In case the STP commencement date is less than 7 days from the date of submission of registration form and the date opted for, then the same would be registered for the next cycle. The AMC reserves the right to process the STP registration request received for a period lesser than 7 days in the interest of unit holders.
- A STP/SWP registration confirmation message shall be sent by way of an email and/or letter to the Unit holders registered e-mail address and/or postal address.
- Confirmation for subsequent systematic transactions will be sent wide a consolidated account statement (CAS) for each calendar month on or before 10th of the succeeding month, by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month.
- An investor can discontinue his STP/ SWP facility by giving 7 days prior notice in writing to the Registrars (CAMS) office or at any other point of service or at Kotak Mahindra Mutual Fund Offices.
- All other features of STP as stated in the SID of respective schemes remain unchanged.
- Incorrect, incomplete, ambiguous forms will be liable to be rejected.
- Employee Unique Identification Number (EUIDN): SEBI has made it compulsory for every employee/relationship manager/ sales person of the distributor of mutual fund products to quote the EUIDN obtained by him/her from AMFI in the Application Form. EUIDN 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 EUIDN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIDN box may be left blank. In this case you are required to provide the declaration to this effect as given in the form.

## Checklist

Please ensure that:

- Your Name, Folio No. / Application No. is mentioned.
- The Form is complete in all respects & signed by all Applicants / Unitholders.
- Scheme (Plan) - Option in / from which you wish to do your systematic withdrawal / transfer is clearly indicated in the Systematic Transfer / Withdrawal Form.
- KYC letter is attached.

## Systematic Transfer Plan

- Scheme / Plan / Option from and to which you wish to transfer (switch) your investment is clearly indicated.
- Your choice of Fixed Sum Transfer or Entire Appreciation Transfer is indicated clearly. If you have chosen transfer of a Fixed Sum, your transfer request is for an amount not below Rs. 1000/-.
- Your preferred STP Day/ Date, Frequency [Daily or Weekly (Monday to Friday), Monthly or Quarterly (1st to 30th/ 31st)] and period is clearly indicated.

## Systematic Withdrawal Plan

- Your choice of Withdrawal either Fixed Sum or Entire Appreciation is indicated clearly. If you have opted for Withdrawal of a Fixed Sum, your withdrawal amount should not be below Rs. 1000/-.
- Your preferred SWP Date, Frequency (Monthly or Quarterly) and period is clearly indicated.

## CAMS Investor Service Centers

**Ahmedabad:** 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, ( Next to Manipal Centre ), Bangalore - 560042. **Bhubaneswar:** 3rd Floor, Plot No - 111, Varaha Complex Building, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. **Cochin:** 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripadym, Cochin - 682018. **Coimbatore:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkateswara Bakery, Coimbatore - 641002. **Durgapur:** Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. **Goa:** Lawande Shamalkar Bhavan, 1st Floor, Office No.2, Next to Mahalakshmi Temple, Panaji, Goa - 403001. **Hyderabad:** 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452001. **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, 63/ 2, The Mall, Jaipur - 302001. **Kanpur:** 1st Floor, 106 to 108, City Centre, Phase II, 63/2, The Mall, Kanpur - 208001. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata - 700016. **Lucknow:** Off No 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226001. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. **Madurai:** 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), Madurai - 625 001. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440010. **New Delhi:** 7-E, 4th Floor, Deen Dayal Research Institute Building, Swami Ram Tirath Nagar, Near Videocan Tower, Jhandewalan Extension, New Delhi - 110055. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800001. **Pune:** Nirmiti Eminence, Off No. 6, 1st Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune - 411004. **Surat:** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395001. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Door No 48-3-2, Flat No 2, 1st Floor, Siddhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016.

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