

Distributor's ARN/ RIA Code*	Sub-Broker's ARN	Sub-Broker's Code	EUIIN
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- "By mentioning RIA code, I/ We authorise 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 Top-up Plan for existing SIP

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

### 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"/>	I/We hereby authorize <input type="text"/> <b>Kotak Mahindra Mutual Fund</b>	to debit (tick ✓)	<input type="checkbox"/> SB	<input type="checkbox"/> CA	<input type="checkbox"/> CC	<input type="checkbox"/> SB-NRE	<input type="checkbox"/> SB-NRO	<input type="checkbox"/> Other
MODIFY	<input type="checkbox"/>	Bank a/c number <input type="text"/>							
CANCEL	<input type="checkbox"/>	with Bank <input type="text"/> IFSC <input type="text"/> or MICR <input type="text"/>							

an amount of Rupees  ₹

**FREQUENCY**    Mthly    Qlyt    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

1.  Signature Primary Account holder      2.  Signature of Account holder      3.  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.

<input type="checkbox"/> Existing SIP Details for which SIP Top-Up needs to be registered	<input type="checkbox"/> Fresh SIP Registration
Scheme <input type="text"/>	Option <input type="checkbox"/> Growth <input type="checkbox"/> IDCW: <input type="radio"/> Payout <input type="radio"/> Re-investment
Plan <input type="text"/>	IDCW Frequency <input type="text"/>
Investment Frequency (Please ✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	
SIP Amount (✓) Rs. <input type="checkbox"/> 20000 <input type="checkbox"/> 10000 <input type="checkbox"/> 5000 <input type="checkbox"/> 1000 <input type="checkbox"/> Any other amount <input type="text"/> Rs.	First SIP vide Cheque No. <input type="text"/> Dated <input type="text"/> DD / MM / YYYY
SIP Date: <input type="text"/> (Please mention any date of the month between 1st to 31st)	SIP Period: From <input type="text"/> DD / MM / YYYY To <input type="text"/> DD / MM / YYYY
* <input type="checkbox"/> Use existing One Time Debit Mandate (if already registered in the Folio)	
Bank Name <input type="text"/>	Bank A/c No. <input type="text"/>
<input type="checkbox"/> <b>SIP TOP UP (Optional)</b> (Please refer instructions overleaf)	
Frequency (Please ✓) <input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	Fixed TOP UP Amount (Rs.) <input type="checkbox"/> 3000 <input type="checkbox"/> 1000 <input type="checkbox"/> 100 <input type="checkbox"/> Any other amount <input type="text"/> Rs. (Minimum Rs. 100/- and any amount thereafter)
	Variable TOP UP 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 TOP UP Cap Amount <input type="text"/> Rs. OR Top-Up Cap Month-Year <input type="text"/> MM / YYYY (Mandatory for Variable SIP Top-Up Plan)

**DEMAT ACCOUNT DETAILS**    In case you wish to hold units in demat, please fill this section.

Please ensure you submit supporting documents evidencing the accuracy of the demat account details mentioned below. 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.

SIGNATURE(S)		
Sole / First Account Holder	Second Account Holder	Third Account Holder
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)
SIP Frequency	Monthly or Quarterly. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-Up.
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	100/- and any amount thereafter and Rs. 500 & in multiples of Rs. 500 in case of Kotak Tax Saver
Minimum Installments	Subject to a minimum of 10 SIP installments of Rs. 100/- each
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. The Funds should be sourced from the minor's bank account.  
KYC compliant is mandatory, irrespective of the amount of investment.
- (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 dated 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; End Date: OTM mandate end period; 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)/ Transfer of Income Distribution cum capital withdrawal plan (IDCW), 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.
- One Time Debit Mandate Form can be used for Systematic Purchase as well as Lump Sum Purchase

## SIP Payment through OTM / NACH/ 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.
  - In the case of failure of SIP credit due to Account closed SIP will be ceased after one Failure. In the case of failure of SIP Credit for any other reasons SIP will be ceased after four consecutive Failures.
  - 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 incomplete 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 <https://kotakmf.com/> to discontinue any of his existing SIPs registered through online or offline (Physical) mode.
  - 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 End Date: OTM mandate end period 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  
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.
  - Extension of SIP needs to be accompanied with cancelled cheque leaf.
  - Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI:  
• OTM mandate date • OTM period "From" and "To" in the OTM mandate form  
• Submission Date • Bank Account type to be selected • Bank account number and Bank name • IFS Code 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 thereof.

## Fixed Top-Up option or Variable Top-Up option

**A. Introduction of Fixed Top-Up option or Variable Top-Up option:** SIP Top-Up facility with Fixed Top-Up option or Variable Top-Up option will be available to the investors, wherein the amount of SIP can be increased at fixed intervals.

**Basic Terms and conditions are as follows:**

- Investors can opt for SIP Top-Up facility with Fixed Top-Up option or Variable Top-Up option, wherein the amount of SIP can be increased at fixed intervals. The Fixed Top-Up amount shall be in multiples of 100/- and thereafter.
- Variable Top-Up option will be available at 10%, 15% and 20% and such other denominations (over and above 10%, 15% and 20%) as opted by the investor in multiples of 5%.
- The frequency is fixed at Yearly and Half Yearly basis.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-Up. SIP Top-Up facility shall also be available for the existing investors who have already registered for SIP facility without Top-Up option.
- In case the investor opts for both options, the Variable Top-Up option shall be triggered.
- In case the investor does not select the frequency for Top-Up or selects both frequencies, the Top-up facility shall be registered at Yearly basis.
- 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 instalment.
- 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 Instalment 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.
- 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.
- In case of Variable SIP TOP UP, the SIP instalment amount will be rounded off to the nearest multiple of Rs. 10
- For Kotak Tax Saver Fund, SIP Top up will be available only under the fixed option, for minimum Rs. 500/- and in multiples of Rs. 500/- thereafter.

**B. Introduction of Top-Up Cap amount or Top-Up Cap month-year**

- Top-Up Cap amount: In this facility the 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 bank mandate/ existing registered One-Time Mandate (OTM). In case of difference between the Cap amount & the

maximum amount mentioned in Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

- Top-Up Cap month-year: The facility for SIP Top-Up amount will cease and last SIP instalment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.

**Basic Terms and conditions are as follows:**

- The date from which investors have opted the SIP Top-Up amount will cease and last SIP instalment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.
- Investor shall have flexibility to choose either Top-Up Cap amount or Top-Up Cap month-year. In case of multiple selection, Top-Up Cap amount will be considered as default selection.
- Top-Up Cap is applicable for Fixed Top-Up option as well as Variable Top-Up option.
- All the investors of the fund availing the facility under SIP Variable Top-Up feature are hereby requested to select either Top-Up Cap amount or Top-Up Cap month-year.
- In case of no selection, the SIP Variable Top-Up amount will be capped at a default amount of ₹10 Lakhs. Under the said facility, SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.

**Illustration explaining the Top-Up Cap month-year:**

**SIP Period:** 01-Jan-2022 to 01-Dec-2024 (3 Years)

**Monthly SIP Installment Amount:** Rs. 2,000

**SIP Date:** 1st of every month (36 installments)

**Top-Up Amount:** Rs. 1,000

**Top-Up Frequency:** Half Yearly

**Top-Up cap month - year:** 01-Jul-2023

**SIP Installments shall be as follows:**

Installment Nos.	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP Top-Up Amount (Rs)	Increased Monthly SIP Installment Amount (Rs)
1 to 6	1-Jan-22	1-Jun-22	2,000	N.A.	2,000
7 to 12	1-Jul-22	1-Dec-22	2,000	1,000	3,000
13 to 18	1-Jan-23	1-Jun-23	3,000	1,000	4,000
19 to 24	1-Jul-23	1-Dec-23	4,000	1,000	4,000
25 to 30	1-Jan-24	1-Jun-24	4,000	N.A.	4,000
31 to 36	1-Jul-24	1-Dec-24	4,000	N.A.	4,000

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 or PAN 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.

