



Systematic Investment Plan Form

(Debit Mandate Form NACH/ ECS/ Direct Debit)

Investment Advisor's Name & Code		Sub-Broker's Code		EUIIN (Mandatory)																																								
Declaration for "Execution-only" transactions (only where EUIIN box is left blank)				Rupee Cost Averaging - Take the guesswork out of timing the market																																								
<input type="checkbox"/> "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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."				<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Month</th> <th style="width: 15%;">Monthly investment in Rs.</th> <th style="width: 15%;">Cost per unit Rs.</th> <th style="width: 15%;">No.of units bought</th> <th style="width: 15%;">Lumpsum investment in Rs.</th> <th style="width: 15%;">No. of units bought</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>5,000</td> <td>12</td> <td>417</td> <td>20,000</td> <td>1,667</td> </tr> <tr> <td>2</td> <td>5,000</td> <td>10</td> <td>500</td> <td></td> <td>Average cost per unit Rs.12</td> </tr> <tr> <td>3</td> <td>5,000</td> <td>11</td> <td>455</td> <td></td> <td></td> </tr> <tr> <td>4</td> <td>5,000</td> <td>13</td> <td>385</td> <td></td> <td></td> </tr> <tr> <td>Total Units</td> <td>20,000</td> <td></td> <td>1,757</td> <td></td> <td>Average cost per unit Rs.11.4</td> </tr> </tbody> </table>					Month	Monthly investment in Rs.	Cost per unit Rs.	No.of units bought	Lumpsum investment in Rs.	No. of units bought	1	5,000	12	417	20,000	1,667	2	5,000	10	500		Average cost per unit Rs.12	3	5,000	11	455			4	5,000	13	385			Total Units	20,000		1,757		Average cost per unit Rs.11.4
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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:																																												
<input type="checkbox"/> Registration of SIP <input type="checkbox"/> Registration of MICRO SIP <input type="checkbox"/> Renewal of SIP		<input type="checkbox"/> Change in Bank details <input type="checkbox"/> Any other request																																										
INVESTOR'S INFORMATION																																												
Folio No. (For Existing Investors)		Application No. (For New Investors, pls. attach the application form)																																										
Name of Sole / First Holder				E-mail:																																								
PAN (First Applicant)		Mobile No.																																										
Enclosed (Please <input checked="" type="checkbox"/>)		<input type="checkbox"/> PAN Proof KYC Compliant Status <input type="checkbox"/> Yes <input type="checkbox"/> No																																										
I would like to opt for Systematic Investment through						<input type="checkbox"/> Auto-Debit <input type="checkbox"/> Post Dated Cheques (PDC's)																																						
Scheme		Option		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend : <input type="radio"/> Payout <input type="radio"/> Re-investment																																								
Plan		(Please <input checked="" type="checkbox"/>)		Dividend : Frequency																																								
Investment Frequency (Please <input checked="" type="checkbox"/>)		<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly SIP Period From <input type="text" value="MM / YYYY"/> To <input type="text" value="MM / YYYY"/> OR <input type="checkbox"/> Default Date (December 2099)																																										
SIP Amount (<input checked="" type="checkbox"/>) Rs.		<input type="checkbox"/> 20000 <input type="checkbox"/> 10000 <input type="checkbox"/> 5000 <input type="checkbox"/> 3000 <input type="checkbox"/> Any other amount <input type="text" value="Rs._____"/>		First SIP vide Cheque No.		Dated <input type="text" value="DD / MM / YYYY"/>																																						
SIP Date (<input checked="" type="checkbox"/>)		<input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 14th <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 25th <input type="checkbox"/> 28th																																										
Cheque Nos. From		to		Cheque Dated From		DD / MM / YYYY to DD / MM / YYYY																																						
(Excluding initial investment Cheque for Post Dated Cheques)																																												
Cheque on		Bank		City		Branch																																						
<input type="checkbox"/> SIP BOOSTER (Optional) (Please refer instructions overleaf)																																												
Frequency (Please <input checked="" type="checkbox"/>)		<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly		Booster Amount (Rs.) <input type="checkbox"/> 3000 <input type="checkbox"/> 1000 <input type="checkbox"/> 500 <input type="checkbox"/> Any other amount <input type="text" value="Rs._____"/>		(Minimum Rs. 500 and in multiples of Rs. 500 thereof)																																						
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 thereto. 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. By ticking micro sip, I/We hereby declare that our total SIP for rolling 12 months or FY April to March does not exceed Rs. 50,000 through this application or any existing SIP in the schemes. 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																																								
To be signed by All Applicant's if mode of operation is "Joint". (As in Bank Records)																																												
Debit Mandate Form NACH/ ECS/ Direct Debit																																												
UMRN <input type="text" value="_____"/> For <input type="text" value="_____"/> of <input type="text" value="_____"/> friends <input type="text" value="_____"/> Date <input type="text" value="_____"/> <input type="text" value="_____"/> <input type="text" value="_____"/>																																												
Sponsor Bank Code <input type="text" value="_____"/> For Office Use <input type="text" value="_____"/> Utility Code <input type="text" value="_____"/> For Office Use <input type="text" value="_____"/>																																												
TICK (<input checked="" type="checkbox"/>) I/We hereby authorize <input type="text" value="Kotak Mutual Fund"/> to debit (tick <input checked="" type="checkbox"/>) <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																																												
CREATE <input checked="" type="checkbox"/> MODIFY <input type="checkbox"/> CANCEL <input type="checkbox"/> Bank a/c number <input type="text" value="_____"/>																																												
with Bank <input type="text" value="_____"/> Name of Customers bank <input type="text" value="_____"/> IFSC <input type="text" value="_____"/> or MICR <input type="text" value="_____"/>																																												
an amount of Rupees <input type="text" value="_____"/> ₹ <input type="text" value="_____"/>																																												
FREQUENCY <input type="checkbox"/> Mthly <input type="checkbox"/> Qtrly <input type="checkbox"/> H-Yrly <input type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented DEBIT TYPE <input type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount																																												
Reference 1 <input type="text" value="Folio Number"/>				Phone No. <input type="text" value="_____"/>																																								
Reference 2 <input type="text" value="Application Number"/>				Email ID <input type="text" value="_____"/>																																								
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 <input type="text" value="_____"/> <input type="text" value="_____"/> <input type="text" value="_____"/>		To <input type="text" value="3"/> <input type="text" value="1"/> <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="9"/> <input type="text" value="9"/>		Signature Primary Account holder <input type="text" value="_____"/>																																								
Or <input type="checkbox"/> Until Cancelled		1. <input type="text" value="Name as in Bank records"/>		2. <input type="text" value="Name as in Bank records"/>		Signature of Account holder <input type="text" value="_____"/>																																						
2. <input type="text" value="Name as in Bank records"/>		3. <input type="text" value="Name as in Bank records"/>		Signature of Account holder <input type="text" value="_____"/>																																								
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																																												

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
To	3	1	1	2	2	0	9	9
Or	<input checked="" type="checkbox"/> Until Cancelled							

Signature Primary Account holder

Name as in Bank records

Signature of Account holder

Name as in Bank records

Signature of Account holder

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 - AUTO DEBITS & NACH

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, 7th, 14th, 21st & 25th 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, 7th, 10th, 14th, 15th, 21st, 25th & 28th) after a minimum gap of 28 days from date of first SIP. → Can be through NACH Debit/ Direct debit or Post-Dated Cheque based on your preference.

Instruction & Information of Normal SIP

1. 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.
2. (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.
3. 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.
4. KYC compliant is mandatory, irrespective of the amount of investment.
5. 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.
6. (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 day 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.

7. 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.
8. Modification / Cancellation of SIP : You can request for a modification / cancellation of your SIP at any time. Your modification/ cancellation request should be submitted 30 days prior the next Auto Debit Date. Any modification request should be accompanied by:
(i) A new SIP From duly filled in and carrying the revised SIP request details.
(ii) A written and signed confirmation for discontinuance of the existing SIP.
9. Extent of SIP needs to be accompanied with a cancelled cheque leaf.
10. If four consecutive SIPs fail, your SIP will automatically stand terminated.
11. Incorrect, incomplete, ambiguous forms will not be accepted and will be returned to the investor within 30 days of their receipt.
12. An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2099. In case no end date is selected the default end date will be considered as end date.

SIP Auto - Debit: Terms & Conditions

- Our SIP Auto - Debit Facility is offered to you using RBI's Electronic Clearing Service (ECS) for effecting SIP payment. By opting for this facility you agree to abide by the terms and conditions of NACH Facility of Reserve Bank of India.
- This facility is offered to investors having bank accounts in select cities. List of cities qualifying for ECS debit MICR clearing is available on www.rbi.org.in and assetmanagement.kotak.com. The bank account provided for ECS (debit clearing) should participate in local MICR clearing. The cities in the list may be modified / updated/ changed / removed at any time in future entirely at the discretion of Kotak Mahindra Mutual Fund without assigning any reasons or prior notice.
- Direct Debit Facility is available across all the branches of Axis Bank, Bank of Baroda, Bank of India, Dhanalakshmi Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India & UCO Bank.
- Your Bank Branch through which you want your SIP Auto-Debit to take place should participate in local MICR Clearing. In case your bank decides to cross-verify the ECS auto-

debit mandate with you as the Bank's customer, you would need to promptly do the same. Kotak Mahindra Mutual Fund, its Investment Manager, 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 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.

SIP Booster Facility: Terms & Conditions

1. SIP Booster Facility is a facility whereby an investor has an option to increase the amount of the SIP Installment by a fixed amount at pre-defined interval of Half Yearly and/or Yearly basis, i.e. on completion of 6 months/1 year from the commencement of the first SIP.

Quarterly Yearly Increase shall happen after every 4th - SIP instalment

4. Investors opting for this facility, need to duly fill-in the SIP Booster Facility section of SIP Form along-with the other requisite SIP related information.
5. The minimum SIP Booster has to be Rs. 500/- and in multiples of Rs. 500/-.
6. Modification of the SIP Booster amount is not possible, alternatively investor will have to cancel the existing facility and start a fresh SIP with modified amount.
7. Cancellation of SIP Booster facility : At any given point of time investor can choose to discontinue the SIP Booster Facility by giving a written request to this effect atleast 28 days prior to the next SIP booster date. However, your SIP in the respective scheme shall continue till the SIP end date as specified in the application form or till receipt of a valid SIP Cease Request.
8. SIP Booster Facility will be available for all open-ended schemes of Kotak Mutual Fund where SIP facility is being currently offered.
9. SIP Booster Facility is not available under MICRO SIP option.
10. SIP Booster facility shall be available for SIP Investments through NACH / Direct debit facility only.
11. 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.

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 'Opt Out' of charging the transaction charge.

Debit Mandate Form NACH/ ECS/ Direct Debit (Instructions)

Instructions To Fill Auto Debit Form and Terms and Conditions

- Following fields need to be filled mandatorily:
 1. Date: In format DD/MM/YYYY
 2. Bank A/C type: Tick the relevant box
 3. Fill Bank Account Number
 4. Fill name of Destination Bank
 5. IFSC / MICR code: Fill respective code
 6. Default is maximum amount
 7. Reference 1: Mention Folio Number
 8. Reference 2: Mention Application Number
 9. Period: Starting date of NACH registration (in format DD/MM/YYYY)
 10. Telephone Number (Optional)
 11. Email ID
 12. Signature as per bank account
 13. Name: Mention Holder Name as Per Bank Record
- Auto Debit Bank Mandate can be used for both SIP and Lump Sum Purchase.
- Investors are allowed to perform Lump sum purchase and SIP on a same day provided the Auto Debit bank account has the adequate funds to honor multiple debits
- Auto Debit Bank Mandate is applicable for both Individual and Non-Individual

- Registration of Multiple Auto Debit forms is acceptable with different Bank and Accounts.
- Per transaction limit should be less than or equal to the amount as mentioned in Auto Debit Form already registered or submitted, if not registered
- For cancelling / updating an Auto Debit mandate, Investor has to use a separate form - "Auto Debit Cancellation/ Update Form". Update option is only for updating the "Debit Amount"
- Investors are required to submit "New Auto Debit / ECS Mandate" registration first and only after successful registration an existing "Auto Debit Mandate" associated with a SIP can be cancelled.
- Auto Debit Mandate request will be accepted only if the "Bank" mentioned in the request form is listed in the NACH banks list. Please contact Kotak Mutual ISC / visit www.assetmanagement.kotak.com for updated list of banks eligible for Auto Debit Facility.
- Submitting NACH form does not confirm your investments in KMMF unless supported by SIP Investment Form or Common Transaction forms
- Kotak Mutual will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.
- For other Terms and Conditions governing NACH Auto Debit payments please refer KIM or www.assetmanagement.kotak.com

- Auto Debit bank mandate is applicable only for investments via debit instructions
- By submitting the Auto Debit mandate the investor authorizes Kotak Mutual to utilize the information provided herein for the purpose of his/her investments in Kotak Mutual Mutual Fund, including creation of a folio
- Investors are deemed to have read and understood the requirements and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) and all other scheme related documents

The following applications will be considered as 'not in good order' (NIGO) and are liable to be rejected:

- (a) If folio number mentioned in the Fresh / Additional Purchase, SIP Auto Debit form, Switch, STP, SWP & NCT request does not match Folio Number mentioned in Auto Debit registration mandate Form.
- (b) If the folio number mentioned in the Auto Debit mandate registration form does not match with our record, the NACH mandate will not be registered.
- (c) If the SIP period mentioned in SIP via Auto Debit form is beyond the Auto Debit Mandate validity period or Auto Debit validity period expired.