

Investment Advisor's Name & Code	Sub-Broker's Code	Official Acceptance Point	Bank Sr. No.	Systematic Investment Form Strike off sections that are not applicable
		Stamp & Sign		

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. (For Existing Investors)			Application No. (For New Investors, pls. attach the application form)	
Name of Sole / First Holder				
PAN	PAN Sole / First Applicant			
Enclosed (Please ✓)	<input type="checkbox"/> PAN Proof # KYC Compliant Status* <input type="checkbox"/> Yes <input type="checkbox"/> No (# Please attach PAN Card Copy) / (* KYC allotment letter copy is mandatory)			
Date of Birth	DD/MM/YYYY	E-mail Id	Pls provide your email Id for mailing of Account Statement	

Third Party Payment Declaration	
Parent/Grand-Parent/Guardian of Minor/ Related Person Other than the Register Guardian/ Employer on behalf of Employee (SIP only)/Custodian on behalf of FI.	
Name: <input type="text"/>	Relationship with Applicant: <input type="text"/>
PAN: <input type="text"/>	KYC Compliant Status: <input type="checkbox"/> Yes <input type="checkbox"/> 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"/>	

I would like to opt Systematic Investment Plan SIP Micro SIP

Only for Micro SIP	Investors (including joint holders) will submit a photo copy of any one of the documents detailed below along with Micro SIP application as proof of identification in lieu of PAN.
	<input type="checkbox"/> Voter Identity Card <input type="checkbox"/> Driving License <input type="checkbox"/> Government/Defense identification card <input type="checkbox"/> Passport <input type="checkbox"/> Photo Ration Card <input type="checkbox"/> Photo Debit Card (credit cards not allowed) <input type="checkbox"/> Employee ID cards issued by companies registered with Registrar of Companies <input type="checkbox"/> Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament <input type="checkbox"/> ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks <input type="checkbox"/> Senior Citizen / Freedom Fighter ID card issued by Government <input type="checkbox"/> Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI <input type="checkbox"/> Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by Central Recordkeeping Agency (NSDL) <input type="checkbox"/> Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO The Photo Identification document has to be current and valid and also either self attested or attested by an ARN holder

I would like to opt for Systematic Investment through	
<input type="checkbox"/> Auto-Debit	<input type="checkbox"/> Post Dated Cheques (PDC's)
Scheme <input type="text"/>	Option <input type="checkbox"/> Growth <input type="checkbox"/> Dividend : <input type="radio"/> Payout <input type="radio"/> Re-investment
Plan <input type="text"/>	(Please ✓) <input type="checkbox"/> Bonus (available only in Kotak Bond Regular) Dividend : Frequency <input type="text"/>
Investment Frequency (Please ✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	SIP Period* From <input type="text"/> MM / YYYY To <input type="text"/> MM / YYYY SIP Instalment Amount* (Rs.) <input type="text"/>
SIP Tenure (Please ✓) <input type="checkbox"/> 3 yrs <input type="checkbox"/> 5 yrs <input type="checkbox"/> 10 yrs <input type="checkbox"/> 15 yrs <input type="checkbox"/> 20 yrs	
SIP Date (Please ✓) <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 14th <input type="checkbox"/> 21st <input type="checkbox"/> 25th	First SIP vide Cheque No. <input type="text"/> Dated <input type="text"/> DD / MM / YYYY
Cheque Nos. From <input type="text"/> to <input type="text"/>	Cheque Dated From <input type="text"/> DD / MM / YYYY to <input type="text"/> DD / MM / YYYY
(Excluding initial investment Cheque)	
Cheque on <input type="text"/> Bank City <input type="text"/> Branch <input type="text"/>	

SIP through Auto-Debit

Bank Account Details (Mandatory)	
Bank <input type="text"/>	Branch <input type="text"/> City <input type="text"/>
Name of Bank Account Holder <input type="text"/>	
Account Number <input type="text"/>	MICR (9 digit code next to Cheque No.)* <input type="text"/>
Account Type <input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others	Please Specify <input type="text"/>

I/We here by declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS (Debit Clearing/Direct Debit). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold Kotak Mahindra Mutual Fund, responsible. I/We will also inform Kotak Mahindra Mutual Fund, about any changes in my bank account immediately. I/We have read and agreed to the terms and conditions mentioned overleaf.

SIGNATURE(S)	Sole / First Account Holder <input type="text"/>	Second Account Holder <input type="text"/>	Third Account Holder <input type="text"/>	FOR AUTO-DEBIT
	To be signed by All Bank Account Holders if mode of operation is "Joint". (As in Bank Records)			
	Signature of Authorised Official From Bank <input type="text"/>			
BANKER'S ATTESTATION (Mandatory if your First SIP Investment is through a Demand Draft / Pay Order) Certified that the signature of account holder and the details of Bank Accounts are correct as per our records		Bank Stamp & Date <input type="text"/>		

Standing Instructions for State Bank of India Customers

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be a non business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday and allotment of units will happen as per the Terms and Conditions listed in the Offer Document/SAI/ SID of the Mutual Fund. State Bank of India shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, was, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond reasonable control the State Bank of India and which has the effect of preventing the performance of the contract by State Bank of India. I/We acknowledge that no separate intimation will be received from State Bank of India in case of non-execution of the instructions for any reasons whatsoever.

Declaration and Signature

I/We have read and understood the contents of the Offer Document/SAI/SID(s) 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. 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.

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

* Please ensure utmost care while filling the highlighted column. The form may get rejected in case the details are incomplete.

TERMS AND CONDITIONS - AUTO DEBITS & ECS

Systematic Investments - Snapshot

Schemes where SIPs are allowed	All open-ended schemes except Regular, Institutional & Institutional Premium Plans under Kotak Liquid scheme & Kotak Floater Short Term scheme
Frequency	Monthly or Quarterly
Choice of Dates	1st, 7th, 14th, 21st & 25th
Minimum Investment	Rs. 1000/- (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)
First SIP	→ Can be done on any Day of the Month
Second & Subsequent SIPs	→ Only on specified SIP Dates (1st, 7th, 14th, 21st & 25th) after a minimum gap of 28 days from date of first SIP. → Can be through ECS Debit/ Direct debit (in select locations) 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 viz. 1st, 7th, 14th, 21st & 25th. 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 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.
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 on a quarterly 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 to the next Auto Debit Date. Any modification request should be accompanied by :
(i) A new SIP Form duly filled in and carrying the revised SIP request details.
(ii) A written and signed confirmation for discontinuance of the existing SIP.
9. Extension of SIP needs to be accompanied with a cancelled cheque leaf.
10. If four consecutive SIPs fail, your SIP will automatically stand terminated. If, upon termination / cancellation of your SIP it is observed, that your unitholding in the scheme is less than the minimum investment requirement for the scheme, your units will be redeemed at the applicable NAV of the immediately following 1st or 14th of the month, whichever is earlier and if that date happens to be a non-working day for the scheme on the immediately following working day thereafter.
11. If the Scheme name differs between application form and cheque, name mentioned on the cheque will be considered for allotment.
12. Incorrect, incomplete, ambiguous forms will not be accepted and will be returned to the investor within 30 days of their receipt.

Instruction & Information of Micro SIP

1. Exemption from need for Permanent Account Number (PAN) for investment through Systematic Investment Plan (SIP) upto Rs. 50,000/ with effect from August 1, 2009.
2. The exemption will be applicable only to investments by individuals (including NRIs but excluding PIOs), Minors, Sole proprietary firms and to investments made by joint holders.
3. The exemption will not be applicable to normal purchase/ switchin transactions, which will continue to be subject to PAN requirement.
4. 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 scheme's.
5. The photo identification document has to be current and valid and also either self attested or attested by an ARN holder.

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 ECS Facility of Reserve Bank of India.
- This facility is offered only to investors having bank accounts in any of the cities listed below:

LIST OF LOCATIONS FOR SIP AUTO-DEBIT (THROUGH ECS)

Agra | Ahmedabad | Allahabad | Amritsar | Anand | Asansol | Aurangabad | Bangalore | Baroda | Belgaum | Bhilwara | Bhopal | Bhubaneswar | Bikaner | Bikaner | Burdwan | Calicut | Chandigarh | Chennai | Cochin | Coimbatore | Cuttack | Davangere | Dehradun | Delhi | Dhanbad | Durgapur | Erode | Gadag | Gangtok | Gorakhpur | Gulbarga | Guwahati | Gwalior | Hubli | Hyderabad | Indore | Jabalpur | Jaipur | Jalandhar | Jammu | Jamnagar | Jamshedpur | Jodhpur | Kakinada | Kanpur | Kolhapur | Kolkata | Lucknow | Ludhiana | Madurai | Mandya | Mangalore | Mumbai | Mysore | Nagpur | Nasik | Nellore | Panjim | Patna | Pondicherry | Pune | Raichur | Raipur | Rajkot | Ranchi | Salem | Shimla | Shimoga | Siliguri | Solapur | Surat | Tirupati | Tirupur | Trichur | Trichy | Trivendrum | Udaipur | Udipi | Varanasi | Vijayawada (also covers Guntur, Tenali & Mangalgi) | Vizag

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, HDFC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank & State Bank of India.
- 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 in case of any discrepancy, we would presume the same as below :
SIP Frequency : Monthly; SIP Date : 7th; No. of installments: Six; Scheme Name : same as mentioned on the 1st cheque, SIP Amount : same as mentioned on the 1st cheque.

Checklist

Please ensure that:

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

Auto-Debit

- Ø Your First SIP Cheque is from the same bank from which you wish your SIP Auto-Debits to happen.
- Ø Your First SIP Cheque details are clearly indicated in the Systematic Investment Form.
- Ø Your Bank Account Details are correctly and completely furnished including the 9 digit MICR Code which is mandatory for SIPs through ECS.
- Ø Your Systematic Investment Form carries the signatures of the Bank Account Holders as it appears in the Bank Records.
- Ø A copy of your First SIP Cheque is enclosed with your SIP Application.
- Ø If you First SIP Investment is through a Demand Draft Pay Order, please ensure that your Bank details and Signatures are attested by your Bankers.
- Ø Alternatively you can provide us with cancelled cheque leaf copy of the bank from where you intend to do your SIP.

Instruction & Information

Terms & Conditions

Checklist