




# Different Mutual Funds For Various Stages Of Life



We have different life goals. Some are short-term like buying a car or a house. Some are long-term like child's professional education or retirement. With so many options in mutual funds, making a choice is easier said than done.

**Allow Us To Simplify It For You. Depending On Your Life-stage And Basic Needs, You Can Opt For The Following Types Of Mutual Funds.**

Life Stage	Basic Needs	Investment Goals	Mutual Fund To Opt	Why?
<b>Young and working</b> 	Emergency Fund, Build an Investment Corpus, Wealth Creation.	<b>Short-term:</b> Save for future wedding.  <b>Medium-term:</b> Buying a car, house.	<b>Short-term:</b> Liquid Funds.  <b>Medium-term:</b> Balanced Funds.  <b>Long term:</b> Equity Mutual Fund.	Liquid Funds are used for liquidity.  Balanced Funds offer exposure to both Equity and Debt.
<b>Middle-aged couple</b> 	Child's Education, Retirement, Own Home.	<b>Short-term:</b> Child's school fees, home loan EMI.  <b>Medium-term:</b> Child's higher education and wedding, buying a larger house.  <b>Long-term:</b> Retirement.	<b>Short-term:</b> Liquid or Short-term Debt Funds.  <b>Medium-term:</b> Large Cap Funds.  <b>Long-term:</b> Diversified Equity MFs, Retirement Plans.	Invest the returns from prior investments in Liquid or Debt Funds for ready availability.  Over the long-term, the potential for return is higher than the risk with Equity Funds.
<b>Retirees</b> 	Healthcare, Living Expenses, Medical.	<b>Short-term:</b> Daily expenses, medical bills.	<b>Short-term:</b> Systematic Withdrawal Plans (SWP).	Capital protection is priority.

Short Term = 6 months- 1 year | Medium Term = 1-5 years | Long Term = 5 years and above

**You have multiple options under the Debt, Balanced and Equity Fund categories. Choose the right combination of funds for meeting different goals.**



AN INVESTOR EDUCATION INITIATIVE  
BY KOTAK MAHINDRA MUTUAL FUND

# Investor Information



Investors shall deal only with registered Mutual Funds, details of which can be verified on the SEBI website under "Intermediaries/Market Infrastructure Institutions".

## Procedure with regard to Investor Grievances

If you have a complaint regarding your fund house w.r.t. your investment, you may reach out to them at their customer service contact number or write to their respective customer service email IDs. Alternatively, you may also contact their investor relation representatives at the branch office listed on their website.

Additionally to this, you may also contact their Compliance Officer(s) for further escalation or you may also contact the Managing Director of the fund house with your grievance.

You can also lodge your grievances with SEBI at <http://scores.gov.in> or you may also write to any of the offices of SEBI. For any queries, feedback or assistance, please contact SEBI Office on Toll Free Helpline at 1800 227 575 / 1800 266 7575.

## Change of Address

In case a unit holder is KYC Compliant, he needs to submit the requisite documents to the KYC Registration Agency (KRA) for updating the new address. Once the address is updated with the KRA, the unit holders' address would be automatically updated in AMC's records.

In case a unit holder is not KYC Compliant, and he wishes to change his address in AMC records, then he needs to submit below mentioned documents to any of AMC/RTA's Investor Service Centers:

1. A request for Change of Address on a Transaction Slip or by way of a letter.
2. An attested copy of Proof of new Address
3. An attested copy of PAN Card. If PAN is not updated in the folio, then investor will have to submit a request for Updation of PAN also in his folio.

## Change of Bank Details

In the event that an Investor wishes to Change his Bank Details in AMC records, he needs to submit the below mentioned documents to any of AMC/RTA's Investor Service Centres:

1. Request for Change of Bank Mandate on the Change of Bank Mandate form.
2. Cancelled cheque leaf in original of New bank account. Investor name should be pre-printed on Cheque Leaf. If the same is not pre-printed then bank account statement also needs to be submitted with Cancelled Cheque Leaf. If Photocopy of New bank cancelled cheque leaf is submitted, the same needs to be attested (original seen & verified) by AMC or RTA representatives OR Attested Photocopy of Passbook of new bank account - Attestation (original seen & verified) to be done by AMC or RTA representatives only.
3. Cancelled cheque leaf in original of existing registered bank account. Investor name should be pre-printed on Cheque Leaf. If the same is not pre-printed then bank account statement also needs to be submitted with Cancelled Cheque Leaf. If Photocopy of New bank cancelled cheque leaf is submitted, the same needs to be attested (original seen & verified) by AMC or RTA representatives OR Attested Photocopy of Passbook of existing registered bank account- Attestation (original seen & verified) to be done by AMC or RTA representatives only.

## Change of Phone Number

For change of Contact Number, the investor needs to submit a written request for the same, duly signed, as per the mode of holding in the folio.

## KYC Registration

### Documents required for Individual

1. KYC Application Form for Individual – with 'In-Person Verification' duly updated
2. Attested photocopy of PAN Card in the name of Applicant
3. Attested photocopy of Current Address proof in the name of Applicant (for correspondence and permanent-Not more than 3 months old)

### Documents required for Non-Resident Individual

1. KYC Application Form for Individual – with 'In-Person Verification' duly updated
2. Attested photocopy of PAN Card in the name of Applicant
3. Attested photocopy of Passport/PIO Card/OCI Card
4. Attested photocopy of Overseas Address proof (current and not more than 3 months old)
5. Attested photocopy of Current Address proof in the name of Applicant (for correspondence and permanent-Not more than 3 months old)

### Documents required for Non-Individual

1. KYC Application Form for Non-Individual.
2. Attested photocopy of PAN Card in the name of Non-Individual Applicant.
3. Attested photocopy of Current Address proof in the name of Non-Individual Applicant (for correspondence and permanent-Not more than 3 months old).
4. Details of Promoters/ Partners/ Karta/ Trustees and Whole Time Directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals on the Annexure Form.
5. Attested photocopy of Proof of Identity of all members mentioned on the Annexure Form.
6. Attested photocopy of Proof of Address of all members mentioned on the Annexure Form.

Additional documents to be obtained from Non-Individuals, over & above the aforementioned list, is mentioned below:

Types of Entity	Documentary Requirements
Corporate	Copy of the balance sheets for the last 2 financial years (to be submitted every year) Copy of latest shareholding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the Company Secretary/Whole time Director/MD(to be submitted every year)
Partnership firm	Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered partnership firms only) • Copy of Partnership Deed
Trust	• Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered trust only). For Charitable and Public Trust, Registration Certificate is mandatory • Copy of Trust Deed • List of trustees certified by managing trustees • Photograph, POI, POA, PAN of Trustees
HUF	PAN of HUF • Deed of Declaration of HUF/List of coparceners • Bank pass-book/bank statement in the name of HUF
Unincorporated Association or a body of individuals	Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to
Banks	By-laws or Constitution Document in the name of the Bank Registration Certificate/RBI certificate • Board Resolution • Authorized signatories list with specimen signatures
Foreign Institutional Investors (FII)	Copy of SEBI registration certificate
Army/Government Bodies	Self-certification on letterhead
Registered Society	Copy of Registration Certificate under Societies Registration Act • List of Managing Committee members • Committee resolution for persons authorised to act as authorised