

Distributor's ARN	Sub-Broker's ARN	Sub-Broker's Code	EUIN (Mandatory)

**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
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**TRANSACTION CHARGES for Applications routed through distributor/agents only (Kindly refer Transaction Charges under the heading 'Checklist' for details)**

**REQUEST FOR:**

Registration of FSIP                     
  Renewal of FSIP                     
  Change in Bank details

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

Scheme  Option  Growth     Dividend :  Payout     Re-investment

Plan  (Please ✓)

Investment Frequency     Monthly     Quarterly    FSIP Period: From  MM / YYYY    To  MM / YYYY    OR  Default Date (December 2099)

FSIP Instalment Amount (P/E >15)     Rs.

Max FSIP instalment Amount (P/E <=15)     Rs.

**Note: - In case of Max FSIP instalment Amount not mentioned, the default option considered shall be three times the FSIP instalment amount**

FSIP Date (✓)     1st     7th     10th     14th     15th     21st     25th     28th     30th

FSIP vide Cheque No.  Dated  DD / MM / YYYY

Cheque on  Bank  City  Branch

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

MODIFY

CANCEL

Bank a/c number

with Bank  Name of Customers bank    IFSC  or MICR

an amount of Rupees  ₹

**FREQUENCY**     Mthly     Qyly     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.

## TERMS AND CONDITIONS - FSIP

## FSIP - Snapshot

Schemes where FSIP are allowed	All open-ended equity schemes
Frequency	Monthly or Quarterly
Choice of Dates	1st, 7th, 10th, 14th, 15th, 21st, 25th, 28th & 30th
Minimum Investment	Rs.1000/- (Rs. 500 incase of Kotak Standard Multicap Fund and Kotak Equity Arbitrage Fund; Rs. 500 & in multiples of Rs. 500 in case of Kotak Tax Saver).
Minimum Installments	→ 6 (incase of FSIP amount being Rs. 1,000 and above); 10 (incase of FSIP amount being Rs. 500)
First FSIP	→ Can be done on any Day of the Month; First FSIP amount will always be FSIP installment amount
Second & Subsequent FSIPs	→ Only on specified SIP Dates (1st, 7th, 10th, 14th, 15th, 21st, 25th, 28th & 30th) after a minimum gap of 28 days from date of first SIP. → Can be through NACH or Direct Debit as per AMC set-up

## Instruction &amp; Information of FSIP

- Flex – Systematic Investment Plan (FSIP) has been introduced for the below specified open-ended equity schemes of Kotak Mahindra Mutual Fund w.e.f January 7, 2017.
  - Kotak Bluechip Fund – G;
  - Kotak Equity Opportunities Fund – G;
  - Kotak Small Cap Fund – G;
  - Kotak India EQ Contra Fund – G;
  - Kotak Tax Saver – G;
  - Kotak Emerging Equity – G;
  - Kotak Global Emerging Market – G;
  - Kotak Standard Multicap Fund – G;
  - Kotak Equity Saving Fund – Growth;
  - Kotak Infrastructure & Economic Reform Fund – G;
  - Kotak Balanced Advantage Fund – G;
  - Kotak Focused Equity Fund – G.
- FSIP is a facility wherein an investor can opt to invest variable amount in open-ended equity schemes of Kotak Mutual Fund based on P/E (price-to-earnings ratio) level of Nifty. This facility allows investors to take advantage of market movements by investing **higher amounts as specified by the investor in FSIP Form** when the markets are low, and by investing a **Variable Amount** (within limit specified by the investor) when the markets are higher.
- Individual FSIP Enrolment Form should be filled for each FSIP registration.
- Calculation of FSIP Amount on each FSIP date will be based on the trailing Price to Earning Ratio (P/E) band of Nifty 50 Index on (T-10 day). If T-10th day is a non-business day, then valuation will be done on the previous business day i.e (T-11th day)
  - If the P/E ratio is greater than 15, then the specified **FSIP Installment amount** gets invested.
  - If the P/E ratio is lesser than or equal to 15, then
    - Then the specified max FSIP amount as mentioned by the investor in the application Form for PE level <=15 get invested.
    - If max FSIP amount is not specified then the default amount which is 3 times the FSIP Installment Amount shall be considered.
- Investor at the time of registration will have an option to specify the amount to be invested at the PE level of <=15. The amount will have to be higher than the specified FSIP instalment amount for investment at PE level of >15. In case the investor does not specify the amount for PE level of <=15, then the default amount (3 times the specified FSIP installment amount for PE band <=15) shall be applicable.
- The first FSIP instalment will be processed as per the FSIP installment amount specified by the investor at the time of enrolment and not on PE value of Nifty 50
- The process of FSIP has been explained below through an illustration titled 'Calculation of FSIP', using the default option
- Individual Enrolment Form should be filled for each FSIP registration.
- FSIP can be opted for "Any Day" i.e (Monday to Friday) for Weekly option and "Any Date" i.e. (1st to 30th/31st of a given month) for Monthly and Quarterly option.
- If FSIP end date is not mentioned/ incase of ambiguity the end date considered should be **Dec, 2099**.
- Once the FSIP has been stopped or discontinued for any reason, the same can be re-started only on receiving new request on FSIP Form from investor. Subsequently, a fresh FSIP registration shall be done.
- In respect of FSIP enrolments made in any of the existing open end schemes, the load structure prevalent at the time of enrolment shall be applicable to the investors during the tenure of the FSIP.
- If 4 consecutive installments fail, FSIP will be ceased.
- FSIP Facility will not be available if the folio/ Certificate is under Lien or marked "Frozen" on the advice of I.T authorities / regulatory authorities / Court or any other reason.
- (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.
- All request for modification or deactivation of FSIP shall be subject to an advance notice of 30 (Thirty) business days. Investors can deactivate the facility by sending a written request to the Investor Service Centres.

## Calculation of FSIP

Date	Assumed Nifty P/E Ratio	Assumed Equity Scheme NAV	FSIP Instalment Amount (Rs.)	Units	Accumulated Units	Valuation (Rs.)
1-May-15	21.4	10.0	2,500.0	250.0	250.0	2,500
1-Jun-15	22.0	10.9	2,500.0	228.4	478.4	2,736
1-Jul-15	21.9	11.0	2,500.0	226.6	705.0	5,277
1-Aug-15	21.4	10.7	2,500.0	233.0	938.0	7,565
1-Sep-15	21.0	10.8	2,500.0	232.0	1,170.0	10,107
1-Oct-15	18.6	9.6	2,500.0	260.6	1,430.6	11,226
1-Nov-15	18.9	9.7	2,500.0	257.9	1,688.5	13,869
1-Dec-15	18.1	10.2	2,500.0	245.2	1,933.7	17,212
1-Jan-16	17.9	10.1	2,500.0	247.8	2,181.5	19,509
1-Feb-16	17.4	10.0	2,500.0	250.1	2,431.6	21,805
1-Mar-16	16.5	10.1	2,500.0	247.0	2,678.7	24,608
1-Apr-16	16.2	10.0	2,500.0	249.4	2,928.1	26,853
1-May-16	14.7	9.4	7,500.0	802.0	3,730.0	27,384
1-Jun-16	14.8	9.1	7,500.0	823.8	4,553.8	33,957
1-Jul-16	15.8	9.5	2,500.0	262.1	4,816.0	43,432
1-Aug-16	14.9	9.1	7,500.0	825.1	5,641.1	43,775
1-Sep-16	13.9	8.8	7,500.0	855.8	6,496.9	49,439
1-Oct-16	15.7	9.4	2,500.0	264.7	6,761.6	61,351
1-Nov-16	16.0	9.5	2,500.0	262.3	7,023.9	64,436
1-Dec-16	15.5	9.6	2,500.0	261.8	7,285.7	67,085

## Checklist

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

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.

## Transaction charges shall not be deducted/applicable for:

- Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc.
- Purchases/Subscriptions made directly with the Fund without any ARN code.
- Distributors who have chosen 'Opt Out' of charging the transaction charge.

## Mandatory fields for filing NACH mandate. In case any of these fields are not filled, mandate will be rejected.

Account Type
Bank A/c No.
Bank Name
IFSC Code or MICR (as per the cheque/ pass book)
Amount in Words (This should be maximum upper limit as per amount mentioned in figures)
Amount in Figures (this should be maximum upper limit amount)
Period Start Date and End Date or Unit Cancelled
Account Holder Signature
Account Holder Name as per Bank Records

If investor opts for 'Till you Instruct' option then Flex SIP will be considered for perpetuity, i.e., till December, 2099.

The default end date in NACH Form is 31st December 2099 for operational feasibility. Please do not make any corrections/ over-writing/ amendments in this section.