HDFC Bank Investment Services Account

HDFC BANK

Application No.: _____

☐ I/ We request you to open an Investment services account to transact in Mutual Funds and link the same to the existing / new Bank account mentioned below: (The holding pattern of Investment Service Account should be similar to the Bank Holding pattern and cannot be changed later)

Name of the bank account holder Holding Pattern ☐ Single Holding (S) ☐ Either or Survivor (E/S) ☐ Non Individual

1st / sole holder

2nd holder

3rd holder

Karta Name / Guardian Name / Authorized Signatory

	PAN No*	Cust ID*	Date of Birth*
1st / sole holder			
2nd holder			
3rd holder			
Karta Name / Guardian Name / Authorized Signatory			

Email ID*:

(The product offering covers, product information, research reports / statement (if any) which would be sent regularly to this ID)

Email ID belongs to ☐ SE - Self ☐ SP - Spouse ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP - Dependent Parents ☐ GD - Guardian;

Contact Number *: (R) (O) (Mobile)

Mobile No belongs to ☐ SE - Self ☐ SP - Spouse ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP - Dependent Parents ☐ GD - Guardian;

HDFC Bank Account Number Bank Account Type ☐ NRE ☐ NRO ☐ Savings ☐ Current

Nomination : "I/We do hereby nominate the person on __/__/____ in respect of the units held by me/us.

	Nomination 1	Nomination 2	Nomination 3
Name and Address of Nominee			
City / State / Country			
*Date of Birth	D D M M Y Y Y Y PIN CODE:	D D M M Y Y Y Y PIN CODE:	D D M M Y Y Y Y PIN CODE:
*Relation with Applicant:(Refer Pg 2.)	*Allocation %	*Allocation %	*Allocation %
Guardian Name			
Guardian Relationship with minor (Refer Pg.2)			
PAN / Aadhar / DL or Passport / OCI / PIO (for NRI)			
Email Address			
Mobile No.			

☐ *Opt Out Nomination

Declaration

I/ We have read and understood the Terms and Conditions (a copy of which is in my/ our possession) applicable to Investment Services Account. I/ We agree to abide by the same. I/ We declare that the particulars given above are true to the best of my/ our knowledge as on the date of making such applications. I/ We undertake to inform, in writing, of any change in the particulars furnished above. I/ We further agree that any false/ misleading information given by me/ us or suppression of any material fact will render my/ our account liable for termination. I/ We declare that all the details in my/ our relationship record are true and oorrect and any instruction given to you to transact business on my/ our behalf shall be in due conformity with the applicable laws as may for the time being be in force. Any tax implication arising out of any transactions entered in to pursuant to these terms and conditions would be as per the provisions of the Income Tax Act, 1961, or any modification or re-enactment thereof. I/ We agree and declare that any and all tax liability will be my/ our sole responsibility. I/ We shall execute and deliver to the Bank, form time to time such other documents as may be specified by the Bank for compliance or updating of records if any. I/ we have read and understand the terms and conditions applicable to the bank's Investment Services Account and agreed to be bound by the said terms and conditions and including those excluding/limiting your Liability. I/ We agree that the Bank A/c linked to the Investment Services Account will not be closed till the time all my investment holdings are either redeemed or transferred to physical form method. I/ We undertake to make the applicants to the investments aware of the provisions of the terms and conditions and the same will be binding on the applicants by use of the facility provided herein. I/ We will be jointly and severally bound by the terms and conditions of the Bank's Investment Services Account.

Mandate for Investment Services Account

I/ We authorize HDFC Bank Ltd to link the above mentioned HDFC Bank Account/ New account maintained/ being opened by me/ us to the Investment services account and to transfer funds in any form and manner including but not limited to by way of debit/ credit of my/ our account, and issue pay-orders/ demand drafts/ bankers cheque, from my/ our account for the purchase, redemption, switch, receipt of dividends or any such acts for Mutual Fund units in pursuance of the instructions given by me/ us from time to time. I/ We hereby state that all the acts, deeds and things done by the Bank based on such instructions shall be binding on me/ us. This mandate by me/ us is to be adhered to by the Bank in respect of all actions permitted by the RBI and/ or relevant regulations as applicable from time to time.

I/We, the second and third holders, irrevocably constitute the first holder as my/ our agent.

I/ We, the second and third holders agree that the instructions given by the first holder to purchase mutual funds would be funded through the Bank account mentioned herein.

I/ We, the second and third holders agree that the instructions may be given by the first holder in name of the first holder only or first holder jointly with any other persons to the exclusion of second & third holders. The second and the third holders will not raise any objections to the bank acting on such instructions. *I/We hereby confirm that I/We do not wish to appoint nominee(s) for my mutual fund units held in my/out mutual fund folio and understand the issues involved in non -appointment of nominee(s) and further are aware that in cause of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents as issued by Court or other such competent authority, based on the value of assets held in mutual fund folio" ● Please read the Terms & Conditions applicable to Investment Service Account as available on the website www.hdfcbank.com

Signature of

1st Holder 2nd Holder 3rd Holder

Fields marked with (*) are mandatory All applicants needs to be KYC compliant for opening Investment Services Account. **DL refers to Driving License.

Nominee Relation

AUNT / BROTHER-IN-LAW / BROTHER / DAUGHTER / DAUGHTER-IN-LAW / FATHER / FATHER-IN-LAW / GRAND DAUGHTER / GRAND FATHER / GRAND MOTHER GRAND SON / MOTHER-IN-LAW / MOTHER / NEPHEW / NIECE / SISTER / SISTER-IN-LAW / SON / SON-IN-LAW / SPOUSE / UNCLE / OTHERS (Please specify)

Guardian Relationship

F-FATHER / M-MOTHER / C-COURT APPOINTED LEGAL GUARDIAN

For Office use

Signature Verified ☐ Yes Bank Account E/S Account OR Single ☐ Yes Customer Details Verified ☐ Yes

Net Banking / Phonebanking Activated ☐ Yes (Application for Netbanking/ Phonebanking to be signed by the **First holder**)

RM Name RM Signature RM Employee Code

Primary RM Name:		Primary RM CAMS Code:	
Shadow RM Name:		Shadow RM CAMS Code:	
Branch Name:		Branch Code:	
LC Code (For use by Coex only):		Date of form filing:	D D M M Y Y Y Y

I here by confirm that all the documents have been seen and verified with Originals.

RM Name RM Signature RM Employee Code

BM Name BM Signature BM Employee Code

(To be verified either by RM/ BM or PBG Advisor)

	CHECKLIST	TICK HERE
1	Ensure that------ **NAME/ PAN NO / CUST ID** of all the applicants are mentioned.	☐
2	In case first applicant is **MINOR— NAME/ PAN NO / CUST ID** of Gaurdian is mentioned	☐
3	In case applicant is **HUF— NAME/ PAN NO / CUST ID** of **Karta** is mentioned	☐
4	HDFC Bank A/c. No is mentioned—In case of existing Bank Customers	☐
5	**Signature** of all Bank Account Holders present on the form	☐
6	Signatures verified----- Tick in Box -YES/NO	☐
7	Customers details verified—Tick in Box—YES/NO	☐
8	**RM NAME/ RM SIGNATURE/ RM EMP CODE** is present on the form	☐
9	**Primary RM CODE/ Shadow RM CODE** (in case of shadow credit) is mentioned	☐
10	Branch Name/Branch Code of the RM is mentioned	☐
11	Any alteration on the form is countersigned by all the applicants	☐
12	Email Id & Contact Numbers of the Customer is mentioned	☐
13	Application for Netbanking / Phonebanking to be signed by the **First holder** (if not registered)	☐
14	CVL Print out of KYC verification is attached with ISA form with proper attestion	☐
15	Debit Mandate attached.	☐

(I) The ISA account Holding pattern has to be lines with the Bank account Holding pattern. For example, **For Bank Account with the A, B & C as holders the ISA Holding patterns can be (i) A, B & C....(ii) A & B.....(iii) A & C only.** The holding pattern once registered cannot be changed in future.

(ii) **KYC certification** for **all the holders** of the **ISA account is mandatory.** Pls attach the KYC certification copies or duly filled KYC application froms for all the proposed holders.

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Declaration form for opting out of nomination

ISA Number	
First Holder Name	
Second Holder Name	
Third Holder Namea	

I hereby confirm that I do not wish to appoint any nominee(s) to my demat account/mutual fund folio at this point of time.

I understand that –

(i) the nomination helps to quickly identify the person for transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise.

(ii) in the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s).

(iii) if no claim is made on the account / folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets and they may be transferred to Investor Education and protection Fund Authority (IEPF) in accordance with the applicable regulatory framework.

I confirm that I have understood the above implications and that my decision to opt out of nomination is voluntary.

Name and Signature of Unitholder(s)

Unitholder (1) Signature:_____ Name: _____

Unitholder (2) Signature:_____ Name: _____

Unitholder (3) Signature:_____ Name: _____

CLIENT PROFILER

HDFC BANK

(MUTUAL FUNDS CLIENT RISK PROFILER AND SUITABILITY FORM)

Section A: Client Profiler

Customer ID : _____

Customer Name :1st Holder_____

: 2nd Holder _____

: 3rd Holder _____

Bank Account Number : _____

Pan No : _____

1.What is your source of funds? (Please tick on any one option)

- ☐ Salaried
- ☐ Business / Self Employed
- ☐ Student/Homemaker/Retired
- ☐ Salaried + Other Income
- ☐ Business + Other Income

2.What is your total Net-worth (excluding primary residence and Net of loans Outstanding)?

- ☐ Below ₹5 lakh
- ☐ ₹5–25 lakh
- ☐ ₹25–50 lakh
- ☐ ₹50 lakh – ₹1 crore
- ☐ Above ₹1 crore

CLIENT RISK PROFILER QUESTIONNAIRES:

Section B: Risk Capacity / Ability to take risk

1.What is your Annual Income? (Please tick on any one option)	**Points**
☐ Below 5 Lakhs	1
☐ 5 Lakhs to 10 Lakhs	2
☐ 10 Lakhs to 20 Lakhs	3
☐ Above 20 Lakhs	4

2.. Which of the following age brackets you fall in (Please tick on any one option)	**Points**
☐ < 35 Years	3
☐ 35 Years - 55 Years	4
☐ 55 Years - 70 Years	2
☐ Above 70 Years	1

3.What is your educational qualification (Please tick on any one option)	Points
☐ Undergraduate	1
☐ Graduate	2
☐ Postgraduate	3
☐ Graduate / Postgraduate along with financial experience	4

4.Which answer best describes your investment objective ? (Please tick on any one option)	Points
☐ To meet income needs	1
☐ Long-term capital growth and income	2
☐ Long term capital growth	3
☐ Maximize portfolio growth along with taking considerable risk	4

5.Over what period of time do you expect or need to achieve your Investment Objective? (Please tick on any one option)	Points
☐ Short Term < 1 year	1
☐ Medium Term 1 - 3 years	2
☐ Long Term 3 - 5 years	3
☐ Very Long Term > 5 years	4

Section C: Risk Tolerance

6.Rate your ability to stick with the investment, if the value fluctuates / yield negative returns ? (Please tick on any one option)	Points
☐ Low - Exit Investment	1
☐ Medium - Partially Exit Investment	2
☐ Medium to High - Partially Exit or Hold Investment	3
☐ High - Hold Investments	4

7.What level of risk are you willing to take on your wealth? ((Please tick on any one option)	Points
☐ Low - You favour capital preservation over investment returns	1
☐ Medium - You will expose a smaller portion of the portfolio to higher risk to generate higher returns	2
☐ Medium to High - You will expose substantial portion of the portfolio to higher risk to generate higher returns	3
☐ High - You will expose higher portion of the portfolio to higher risk to generate higher returns	4

Section D: Product Experience

8.What is your level of knowledge regarding financial markets and products?/ For how many years have you been active in the financial markets? (Please tick on any one option)

	Points
☐ No prior experience I prefer safe options	1
☐ Limited experience I understand FDs, Term & Traditional insurance	2
☐ I have some experience on MFs & Equity Market	3
☐ Strong experience with market linked instruments	4

RISK PROFILE :

Based on your answers, calculate the total points to select your risk profile:	**Points**
☐ Risk Averse	8 to 12
☐ Conservative	13 to 17
☐ Moderate	18 to 22
☐ Aggressive	23 to 27
☐ Very Aggressive	28 to 32

Investment Profile	Description
Very Aggressive	Your primary focus is long-term growth, with a willingness to invest up to 100% in high-risk growth assets like equity funds. You are comfortable with high levels of fluctuation for maximum growth.
Aggressive	You aim to increase the value of your investments over the medium to long term. You can tolerate short to medium-term volatility to achieve your long-term investment goals.
Moderate	You aim to achieve a balance between risk and return. With a moderate risk tolerance, you prefer investments with an equal mix of stocks and bonds related funds to attain stability and favorable returns.
Conservative	You aim for higher returns than deposit rates while protecting your invested sum against inflation; and prefer lower risk over the medium term. The investment value can fluctuate and fall below initial investment.
Risk Averse	Your priority is to safeguard your invested sum while aiming for returns similar to those offered on 3-year deposits. It's important to know that these returns may or may not keep pace with inflation.

RISK PROFILE

Your Risk Profile is_____

The ideal asset allocation for each risk profile is as follows:			
	Asset Class		
Risk Profile	**Equity funds**	**Debt Funds**	**Gold/Silver**
Risk Averse	**0%**	**<= 100%**	**<= 5%**
Conservative	**<= 25%**	**>= 70%**	**<= 5%**
Moderate	**<= 55%**	**>= 40%**	**<= 5%**
Aggressive	**<= 75%**	**>= 20%**	**<= 5%**
Very Aggressive	**<= 100%**	**<= 100%**	**<= 5%**

This risk profiling would be valid for 2 years from the date of profiling. Re-assessment can be done before the expiry of the profile and/or in case of any change in the profile or investment objective.

CLIENT DECLARATION

Following has been understood and noted:

- No returns are guaranteed in any investment products.
- HDFC Bank offers you only incidental advice with respect to your investments in Mutual Funds.
- Any investment in non-recommended investment products will be at sole discretion of the client and at his/her own risk.
- HDFC Bank Limited is an AMFI Registered Mutual Fund Distributor (ARN-0005) and SIF Distributor, APMI Registered PMS Distributor

Declaration:

I/We understand that HDFC Bank Relationship Manager (s) are only showcasing investment opportunities to me/us for investments in Mutual Funds. I/We confirm that all decisions to invest in funds will be at my/our behest and I/we shall not hold HDFC Bank responsible for any losses arising from the same. I also understand for products other than Mutual Fund, Insurance & Sovereign Bonds, HDFC Bank Wealth only acts as a referral agent and these products are referred to me/us as per my/our request.

I/We understand that the Mutual Fund related information published by HDFC Bank may be available in the public domain. This information along with information from Mutual Fund AMCs need to be considered as reference material and will only be a guidance tool for me/us to make effective investment decision. I/We hereby confirm that the information provided above is, to the best of my/our knowledge, accurate and complete in all respects. I/We acknowledge that it is my/our responsibility to promptly inform the Bank of any changes to the information provided herein. I/We understand and agree that HDFC Bank, its affiliates, subsidiaries, directors, officers, and employees shall not be held liable or responsible for any losses, damages, or claims arising from or related to my/our investments with the Bank. Furthermore, We would like to inform you that the responses provided in this form help determine your overall Risk Profile for investments through the Bank. However, these responses do not apply to each specific transaction request. The Bank relies on the accuracy of the information provided to assess your risk profile. It is my responsibility to ensure the information remains current.

☐ I confirm that have read and understood above declaration.

| --- | --- | --- |
| **1st/Sole Holders Signature** | **2nd Holders Signature** | **3rd Holders Signature** |

(For Bank Use Only)

Signature Verified: ☐ **Bank Account E/S Account or Single:** ☐ **Customer Details Verified:** ☐

RM Name:_____ RM Signature _____RM EMP Code_____

(Only AMFI certified RMs with valid EUIN can fill the same)

Classification - Internal

CLIENT RISK PROFILE AND SUITABILITY

(For Offline Mutual Fund transactions)

(Lumpsum \ SIP)

Sr No	I/We would like to invest in the following scheme/s	Plan/Option	Investment Amt	Recommended \ Non - Recommended	Product Risk Rating	Permissible Risk Rating
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						

Declaration:

I/We agree with my/our risk profile as above and after taking into account the recommended asset allocation relevant to my risk profile, SEBI Risk-O-Meter of the fund and other suggestions mentioned overleaf I/We confirm that: (Tick any one)

☐ **The fund is appropriate for My/Our risk profile (Permissible Risk Rating >= Product Risk Rating)**

☐ **The fund is <u>not</u> appropriate for My/Our risk profile but I would like to still invest on "execution only basis"**
(Permissible Risk Rating < Product Risk Rating OR
No Product Risk Rating assigned as the fund is <u>not</u> part of current Recommended list of HDFC Bank)

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1st/Sole Holders Signature **2nd Holders Signature** **3rd Holders Signature**

Classification - Internal

Classification - Internal

1.Product Risk Rating and Recommendations:

				Risk Profile					
No	**Category**	**SEBI Fund category**	**SEBI Riskometer**	**Risk Averse**	**Conservative**	**Moderate**	**Aggressive**	**Very Aggressive**	**Fund score**
1	Debt	Overnight funds	Low Risk	Y	Y	Y	Y	Y	1
9	Hybrid	Arbitrage fund	Low Risk	Y	Y	Y	Y	Y	1
3	Debt	Ultra Short duration	Low to Moderate Risk	Y	Y	Y	Y	Y	1
6	Debt	Floater fund	Low to Moderate Risk	Y	Y	Y	Y	Y	1
2	Debt	Liquid funds	Moderate Risk	Y	Y	Y	Y	Y	2
4	Debt	Low duration	Moderate Risk	Y	Y	Y	Y	Y	2
5	Debt	Money market	Moderate Risk	Y	Y	Y	Y	Y	2
7	Debt	Short duration	Moderate Risk	Y	Y	Y	Y	Y	2
8	Debt	Banking & PSU fund	Moderate Risk	Y	Y	Y	Y	Y	2
10	Debt	Medium duration fund	Moderate Risk	Y	Y	Y	Y	Y	2
11	Debt	Medium to Long duration fund	Moderate Risk	Y	Y	Y	Y	Y	2
12	Debt	Long duration fund	Moderate Risk	Y	Y	Y	Y	Y	2
13	Debt	Dynamic Bond	Moderate Risk	Y	Y	Y	Y	Y	2
14	Debt	Gilt funds	Moderate Risk	Y	Y	Y	Y	Y	2
15	Debt	FMP's	Moderate Risk	Y	Y	Y	Y	Y	2
16	Debt	Corporate Bond fund	Moderate Risk	Y	Y	Y	Y	Y	2
20	Debt	Gilt with 10 year constant duration	Moderate Risk	Y	Y	Y	Y	Y	2
17	Hybrid	Conservative Hybrid fund	Moderately High Risk	N	Y	Y	Y	Y	3
22	Hybrid	Equity Savings fund	Moderately High Risk	N	Y	Y	Y	Y	3
18	Hybrid	Balanced Hybrid	Very High Risk	N	Y	Y	Y	Y	4
19	Hybrid	Aggressive Hybrid fund	Very High Risk	N	Y	Y	Y	Y	4
21	Hybrid	Dynamic Asset Allocation or Balanced Adv fund	Very High Risk	N	Y	Y	Y	Y	4
23	Hybrid	Multi-Asset Allocation	Very High Risk	N	Y	Y	Y	Y	4
24	Equity	Index fiunds/ ETFs	Very High Risk	N	Y	Y	Y	Y	4
25	Equity	Large cap funds	Very High Risk	N	Y	Y	Y	Y	4
26	Equity	ELSS	Very High Risk	N	Y	Y	Y	Y	4
27	Equity	Multi Cap funds	Very High Risk	N	Y	Y	Y	Y	4
28	Equity	Flexicap funds	Very High Risk	N	Y	Y	Y	Y	4
29	Equity	Dividend Yield funds	Very High Risk	N	Y	Y	Y	Y	4
30	Equity	Large & Mid cap funds	Very High Risk	N	Y	Y	Y	Y	4
31	Equity	Value funds	Very High Risk	N	Y	Y	Y	Y	4
32	Equity	Contra funds	Very High Risk	N	Y	Y	Y	Y	4
33	Equity	Focussed funds	Very High Risk	N	Y	Y	Y	Y	4
34	Equity	Solution Oriented: Children's	Very High Risk	N	Y	Y	Y	Y	4
35	Equity	Solution Oriented: Retirement	Very High Risk	N	Y	Y	Y	Y	4
36	Equity	Mid cap funds	Very High Risk	N	Y*	Y	Y	Y	5
37	Equity	Small Cap funds	Very High Risk	N	Y*	Y	Y	Y	5
38	Debt	Credit Risk funds	Moderately High Risk	N	N	N	Y	Y	6
39	Equity	Sectoral/Thematic funds	Very High Risk	N	N	N	Y	Y	6
40	Equity	FOF- Overseas funds	Very High Risk	N	N	N	Y	Y	6
41	SIF-Equity	Equity Long-Short Fund	Very High Risk	N	N	N	Y	Y	6
42	SIF-Equity	Equity Ex-Top 100 Long-Short Fund	Very High Risk	N	N	N	Y	Y	6
43	SIF-Equity	Sector Rotation Long-Short Fund	Very High Risk	N	N	N	Y	Y	6
44	SIF-Debt	Debt Long-Short Fund	Very High Risk	N	N	N	Y	Y	6
45	SIF-Debt	Sectoral Debt Long-Short Fund	Very High Risk	N	N	N	Y	Y	6
46	SIF-Hybrid	Active Asset Allocator Long-Short Fund	Moderately High Risk	N	N	Y	Y	Y	6
47	SIF-Hybrid	Hybrid Long-Short Fund	Moderately High Risk	N	N	Y	Y	Y	6

Classification - Internal

kotak Mutual Fund

COMMON APPLICATION FORM

Appl. CA
Date: DD / MM / YYYY

ARN-0005			
DISTRIBUTOR'S ARN/ RIA CODE#	**SUB-BROKER'S ARN**	**SUB-BROKER'S CODE**	**EUIN**

☐ #By mentioning ARN/RIA/PMS code, I/ We authorize you to share with the Distributor/ Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of Kotak Mahindra Mutual Fund.

☐ 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 OF SOLE/ FIRST APPLICANT	**SIGNATURE OF SECOND APPLICANT**	**SIGNATURE OF THIRD APPLICANT**

Existing Folio Number: _____ **PAN:** _____ **LEI Number:** _____
(Legal Entity Identifier) For Non-individuals only

SECTION I - NEW APPLICANT'S PERSONAL INFORMATION (MANDATORY)

Investor Details	**1st Applicant/ Minor**	**2nd Applicant**	**3rd Applicant**
Investor Name (As per Income Tax)			
PAN/ PEKRN (As per Income Tax)			
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Guardian Details (In case of Minor) (Please fill details as per Income Tax)	Guardian Name Guardian PAN	**Relationship with Minor** ☐ Father ☐ Mother ☐ Legal Guardian Guardian Date of Birth: DD/MM/YYYY	**Relationship Proof attached** ☐ Birth Certificate ☐ Passport ☐ Aadhaar Card (masked) ☐ Court Order
Mode of Holding	☐ Single ☐ Joint ☐ Anyone or Survivor(s)		***(Joint applicants not allowed in case of Minor investment)***
CKYC Number (KIN)			

Contact Details	**1st Applicant/ Minor**			**2nd Applicant**			**3rd Applicant**		
Mobile Number									
Given Mobile Number Belongs to	☐ Self	☐ Dependent Child		☐ Self	☐ Dependent Child		☐ Self	☐ Dependent Child	
	☐ Spouse	☐ Dependent Parent		☐ Spouse	☐ Dependent Parent		☐ Spouse	☐ Dependent Parent	
	☐ Guardian (for minor)	☐ Dependent Sibling		☐ Guardian (for minor)	☐ Dependent Sibling		☐ Guardian (for minor)	☐ Dependent Sibling	
	☐ Custodian	☐ POA	☐ PMS	☐ Custodian	☐ POA	☐ PMS	☐ Custodian	☐ POA	☐ PMS
Email ID									
Given Email ID Number Belongs to	☐ Self	☐ Dependent Child		☐ Self	☐ Dependent Child		☐ Self	☐ Dependent Child	
	☐ Spouse	☐ Dependent Parent		☐ Spouse	☐ Dependent Parent		☐ Spouse	☐ Dependent Parent	
	☐ Guardian (for minor)	☐ Dependent Sibling		☐ Guardian (for minor)	☐ Dependent Sibling		☐ Guardian (for minor)	☐ Dependent Sibling	
	☐ Custodian	☐ POA	☐ PMS	☐ Custodian	☐ POA	☐ PMS	☐ Custodian	☐ POA	☐ PMS

Tax Status [Please Tick (✓)]

☐ Resident Individual
☐ NRI on Repatriation Basis (NRE)
☐ NRI on Non-Repatriation Basis (NRO)
☐ HUF
☐ Proprietorship
☐ Partnership Firm
☐ Private Limited Company
☐ Public Limited Company
☐ Mutual Fund
☐ Mutual Fund FOF Scheme
☐ Body Corporate
☐ Registered Society
☐ PF/ Gratuity/ Pension/ Superannuation Fund
☐ Trust
☐ AOP/ BOI
☐ Foreign Institutional Investor
☐ On behalf of Minor
☐ Other _____ (Please Specify)

SECTION II - POWER OF ATTORNEY (POA) HOLDER

Name	PAN	Country of Birth	Nationality	Tax Reference Number (for NRI)

Gross Annual Income Details in INR (please tick): ☐ < 1 lac ☐ 1 - 5 lac ☐ 5 - 10 lac ☐ 10 - 25 lac ☐ 25 lac - 1 cr ☐ 1 cr - 5 cr ☐ 5 cr - 10 cr ☐ > 10 cr
or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year)

Please tick, if applicable, ☐ **Politically Exposed Person (PEP)** ☐ **Not Politically Exposed Person**

*I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.

kotak Mutual Fund

ACKNOWLEDGEMENT SLIP
(TO BE FILLED BY APPLICANT)

Application No.

Instument Details

Received from: _____
No. _____ Dated DD / MM / YYYY Rs. _____
Bank & Branch

Investment Details

Scheme _____
Plan _____ Option _____
PAN

Official Acceptance Point Stamp & Sign

Please retain this slip, duly acknowledged by the Official Collection Center till you receive your Account Statement

SECTION III - CORRESPONDENCE DETAILS OF SOLE/ FIRST APPLICANT

	Correspondence Address (Address as per KRA records)		Overseas Address (Mandatory for NRI/ PIO/ FII applicant)	
Address for Communication	House/ Flat No		House/ Flat No	
	Street Address		Street Address	
	City/ Town	State	City/ Town	State
	Country	Pin Code	Country	Pin Code

SECTION IV - BANK DETAILS (PLEASE ATTACH BANK ACCOUNT PROOF)

Bank Name	Bank Account. No.	
Branch Name	IFSC	MICR (9 Digit)
Branch Address	City	Pin Code

A/C Type ☐ Savings ☐ Current ☐ NRO ☐ NRE ☐ FCNR ☐ Others _____

SECTION V - INVESTMENT & PAYMENT DETAILS

Purpose of Investment Goal: ☐ Child's Education ☐ Child's Marriage ☐ Car Purchase ☐ House Purchase ☐ Retirement Benefit ☐ Other _____

Scheme Name	Plan	Option/ Sub-option	Frequency*	Amount Invested (Rs.)	Payment Details		
					Cheque No./ OTM/ RTGS/ NEFT/ Fund Transfer	Bank & Branch	Source Account No.
	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Reinvestment	☐ D ☐ B ☐ W ☐ Q ☐ F ☐ H ☐ M ☐ A				
	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Reinvestment	☐ D ☐ B ☐ W ☐ Q ☐ F ☐ H ☐ M ☐ A				
	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Reinvestment	☐ D ☐ B ☐ W ☐ Q ☐ F ☐ H ☐ M ☐ A				
	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Reinvestment	☐ D ☐ B ☐ W ☐ Q ☐ F ☐ H ☐ M ☐ A				

*Frequency: D = Daily, W = Weekly, F = Fortnightly, M = Monthly, B = Bi-monthly, Q = Quarterly, H = Half Yearly, A = Annually
Please refer SID of respective scheme before selecting IDCW frequency

If you are an NRI Investor, please indicate source of funds for your investment (Please ✓) ☐ **NRE** ☐ **NRO** ☐ **FCNR** ☐ **Others** (Please specify)

SECTION VI - FATCA & CRS INFORMATION MANDATORY FOR INDIVIDUAL/ SOLE PROPRIETOR
NON-INDIVIDUAL INVESTORS SHOULD MANDATORILY FILL SEPARATE FATCA/ CRS & UBO FORM ALONG WITH THIS FORM

FATCA & CRS	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Country of Birth				
Place/City of Birth				
Nationality				
Is the applicant(s) Country of Birth/ Nationality/ Tax Residency other than india	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
If Yes, Please provide following information:				
Country of Tax Residency 1				
Identification Type				
Tax Payer Ref ID No				
Country of Residency 2				
Identification Type				
Tax Payer Ref ID No.				
Country of Residency 3				
Identification Type				
Tax Payer Ref ID No.				

Note: TIN and supporting proof are mandatory for FATCA updation in case of NRI investors. In case Tax Identification Number is not available, kindly provide its functional equivalent. If no TIN is available or has not yet been issued, please provide an Explanation and attach this to the form. (Please attach additional sheet if necessary and mention all countries in which applicant is a tax resident and provide relevant details.

Investment Manager:

Kotak Mahindra Mutual Fund
Country of Tax Residency 26th Floor, Kotak Infinity,
Building No. 21,Infinity Park, O . Western Express, Highway,
Gen.A.K. Vaidya Marg, Malad (E), Mumbai - 400 097.

Registrar:

COMPUTER AGE MANAGEMENT SERVICES
Computer Age Management Services Ltd.No 178/10, Kodambakkam High Road,
Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034.
Tel.: 044 6110 4034 | Email: enq_k@camsonline.com | Website: www.camsonline.com

Toll Free	Email ID	Website
1800 309 1490 (Toll-Free) **044-4022 9101** (For Overseas Investors) **+91 70390 55555** (Balance Enquiry)	https://www.kotakmf.com/feedback/customer	www.kotakmf.com

SECTION VII - DEMAT ACCOUNT DETAILS

In case you wish to hold units in demat, please fill this section. 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 Name _____	
DP ID	Beneficiary Account No.	DP ID	Beneficiary Account No.

Please ensure that your demat account details mentioned above are along with supporting documents evidencing the accuracy of the demat account. Bank details & Nomination of DP will overwrite the existing details.

SECTION VIII - NOMINATION DETAILS
TO BE FILLED BY INDIVIDUAL(S) (MANDATORY FOR UNITS HELD SINGLY AND OPTIONAL FOR UNITS HELD JOINTLY) SIGNATURE/S AS PER MODE OF HOLDING

I/We _____ and _____ do hereby nominate the undermentioned Nominee to receive the Units to my/our credit in Folio No./ Application No. _____ in the event of my/ our death. I/we also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/ Mutual Fund / Trustee.

NOMINEE DETAILS	**NOMINEE 1**	**NOMINEE 2**	**NOMINEE 3**
Name of Nominee (mandatory)			
(%) of Allocation (equal share if % is not specified)*			
Relationship with Sole/ First Unit-holder (mandatory)			
Postal Address Same as Primary holder/ Joint holder			
Mobile No.**			
Email ID**			
DOB of Nominee (to be provided in case Nominee is Minor)			
Guardian Name (applicable if the Nominee is Minor***)			
Specify Personal Identifier Document Aadhaar (last four digits)/ PAN/ Driving Licence/ Passport			

* Any odd lot after division shall be transferred to the first nominee mentioned in the form.
** Please note that the MF/ RTA will be able to reach out to your Nominee if you provide the contact details.
*** The aforesaid details shall be optionally provided for the Guardian, in case of nominee is a minor

NOMINEE DETAILS TO BE PRINTED IN STATEMENT OF HOLDING *(Mandatory - tick any one below):*

I/We want the details of me/ our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the AMC as follows:

☐ Nomination: Yes/ No ☐ Name of Nominee(s) with Percentage

If no option is selected, the account statement will by default display the nomination status as 'Nomination: Yes/ No' without revealing nominee name(s).

☐ **NO NOMINATION**

I hereby confirm that I do not wish to appoint any nominee(s) to my Kotak Mutual Fund folio at this point of time.
I understand that:

(i) the nomination helps to quickly identify the person for transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise.
(ii) in the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s).
(iii) if no claim is made on the account / folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets, and they may be transferred to Investor Education and protection Fund Authority (IEPF) in accordance with the applicable regulatory framework.

I confirm that I have understood the above implications and that my decision to opt out of nomination is voluntary.

POA holder cannot nominate. Hence, sole/ all joint holder applicants must sign as per mode of holding.	First/ Sole Unitholder: Signature	Unitholder 2: Signature	Unitholder 3: Signature

SECTION IX - NON-PROFIT ORGANISATION [NPO] DECLARATION

We are falling under "Non-Profit Organisation" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).	☐ **Yes** ☐ **No**

If yes, please quote the NPO Registration Number provided by DARPAN portal: _____

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF/ AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/ are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/ us or collect such fines/charges in any other manner as might be applicable.

SECTION X - OTHER PERSONAL INFORMATION

Other Information	1st Applicant/ Minor	2nd Applicant	3rd Applicant	Guardian/ Contact Person (If Non-Individual Applicant)
Gender	☐ Male ☐ Female ☐ Other	☐ Male ☐ Female ☐ Other	☐ Male ☐ Female ☐ Other	☐ Male ☐ Female ☐ Other
Father's Name				
Spouse Name				
Occupation	☐ Private Sector ☐ Public Sector	☐ Private Sector ☐ Public Sector	☐ Private Sector ☐ Public Sector	☐ Private Sector ☐ Public Sector
	☐ Government Service ☐ Doctor	☐ Government Service ☐ Doctor	☐ Government Service ☐ Doctor	☐ Government Service ☐ Doctor
	☐ Business ☐ Professional	☐ Business ☐ Professional	☐ Business ☐ Professional	☐ Business ☐ Professional
	☐ Agriculturist ☐ Retired	☐ Agriculturist ☐ Retired	☐ Agriculturist ☐ Retired	☐ Agriculturist ☐ Retired
	☐ Student ☐ House Wife	☐ Student ☐ House Wife	☐ Student ☐ House Wife	☐ Student ☐ House Wife
	☐ Forex Dealer	☐ Forex Dealer	☐ Forex Dealer	☐ Forex Dealer
	☐ Others (Please Specify) _____	☐ Others (Please Specify) _____	☐ Others (Please Specify) _____	☐ Others (Please Specify) _____
Gross Income Range (in Rs.)	☐ Below 1 Lac ☐ 1-5 Lacs	☐ Below 1 Lac ☐ 1-5 Lacs	☐ Below 1 Lac ☐ 1-5 Lacs	☐ Below 1 Lac ☐ 1-5 Lacs
	☐ 5-10 Lacs ☐ 10-25 Lacs	☐ 5-10 Lacs ☐ 10-25 Lacs	☐ 5-10 Lacs ☐ 10-25 Lacs	☐ 5-10 Lacs ☐ 10-25 Lacs
OR	☐ 25 lacs-1 Cr ☐ 1-5 Cr	☐ 25 lacs-1 Cr ☐ 1-5 Cr	☐ 25 lacs-1 Cr ☐ 1-5 Cr	☐ 25 lacs-1 Cr ☐ 1-5 Cr
	☐ 5-10 Cr ☐ > 10cr	☐ 5-10 Cr ☐ > 10cr	☐ 5-10 Cr ☐ > 10cr	☐ 5-10 Cr ☐ > 10cr
Networth in Rs. (Not older than 1 year)	Rs.	Rs.	Rs.	Rs.
	As on: DD/MM/YYYY	As on: DD/MM/YYYY	As on: DD/MM/YYYY	As on: DD/MM/YYYY
Politically Exposed Person (PEP)	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP	☐ Yes ☐ No ☐ Related to PEP
Type of Address given at KRA	☐ Residential ☐ Business ☐ Registered Office	☐ Residential ☐ Business ☐ Registered Office	☐ Residential ☐ Business ☐ Registered Office	☐ Residential ☐ Business ☐ Registered Office

SECTION XI - DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Statement of Additional Information/ Scheme Information Document/ Key Information Memorandum of the respective scheme(s) of Kotak Mahindra Mutual Fund. I /We hereby apply for allotment / purchase of Units in the Scheme(s) indicated in Section V above and agree to abide by the terms and conditions applicable thereto. I /We hereby declare that I /We are authorised to make this investment in the abovementioned Scheme(s) and that the amount invested in the Scheme(s) is through legitimate sources only and does not involve 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 authorise Kotak Mahindra Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my/our Investment Advisor and / or my bank(s) / Kotak Mahindra Mutual Fund's bank(s). I /We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

I/ We confirm that the distributor has disclosed all commission (in the form of trail commission or any other mode) payable to the distributor for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/ us.

I have examined the information provided by me in this form and to the best of my knowledge and belief it is true, correct, and complete.

Applicable to NRIs seeking repatriation of redemption proceeds: I/We confirm that I am/ we are Non-Resident(s) of Indian Nationality / Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/ FCNR Account.

FATCA & CRS Declaration: I/We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer guideline No. 10).

Nomination: I/ We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same.

KYC Declaration:

- I/ We hereby consent to receiving information from Central KYC Registry through SMS/ E-mail on the above registered number/ email address. I also providing consent to MF/ AMC/ KRA to share this KYC data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/ Rules/ SEBI guidelines.
- I/ We hereby consent to receiving information from central KYC Registry through SMS/ E-mail on the above registered number/email address and to download the information from CKYCR.
- I/ We am/ are providing the consent to MF/ RTA/ SEBI registered intermediary to share this KYC data/ applicable Aadhaar XML data with KRA and share the data to other participating intermediaries as mandate by PMLA Act/ Rules/ SEBI guidelines.
- I/ We hereby declare that the details furnished above are true & correct to the best of my knowledge and undertake to inform KMAMC of any changes therein immediately, and I/we approve the usage of these contact details for any communication with KMAMC. Please note all kinds of investor communication, Transaction Information, Statement of Account, Annual Report and other kind of communication will be sent through email only instead of physical, for investors who provide their email address.

SIGNATURE(S) (To be signed by All Applicants)			
	Sole / First Applicant	Second Applicant	Third Applicant

Please tick if the investment is operated as POA / Guardian ☐ POA ☐ Guardian

Note: If the application is incomplete and any other requirements is not fulfilled, the application is liable to be rejected.

SECTION XII - CHECKLIST

Please ensure that:

☞ Your Application Form is complete in all respects & signed by all applicants:
- Name, Address and Contact Details are mentioned in full.
- Bank Account Details are entered completely and correctly. 11-digit IFSC Code of your bank account is correctly updated in the Application Form.
- **Permanent Account Number (PAN)** Mandatory for all Investors (Indian & NRI) Irrespective of the Investment amount.
- **Know Your Client (KYC)** Mandatory for irrespective of the amount of investment (please refer the guideline 2(d) for more information)
- Please ensure that Relationship is correctly provided, in case of Mobile Number & Email Address. For investment under HUF capacity, if mobile number and e-mail address is provided of the Karta, please select relationship as 'Custodian'.

☞ Your Investment Cheque is drawn in favour of **< Scheme Name >** dated and signed.
☞ Application Number is mentioned on the face of the cheque.
☞ A cancelled Cheque leaf of your Bank is enclosed in case your investment cheque is not from the bank account that you have furnished in the Application Form.
☞ Documents as listed below are submitted along with the Application form (as applicable to your specific case)

Document	Companies	Trusts	Societies	Partnership Firms	NRIs/ PIOs	FIIs	Investments through Constituted Attorney
1. Resolution / Authorisation to invest	✓	✓	✓	✓		✓	
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed		✓					
5. Bye-Laws			✓				
6. Partnership Deed				✓			
7. Notarised Power of Attorney							✓
8. Account Debit/ Foreign inward Remittance Certificate fromremitting Bank					✓	✓	
All documents in 1 to 8 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public							

GUIDELINES FOR FILLING UP THE COMMON APPLICATION FORM

1. GENERAL INFORMATION

a) Please fill up the Application Form legibly in English in CAPITAL LETTERS.
b) Please read this Memorandum and the respective SAI/ SID carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).
c) Application Forms incomplete in any respect or not accompanied by a Cheque are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 5 days.
d) Any correction / over writing in the application form must be signed by the investor.
e) If the Name given in the application is not matching PAN card, application may be liable to get rejected or further transactions may be liable get rejected.
f) AMC shall not be responsible for direct credit rejects or / payout delays due to incorrect/ incomplete information provided by investor.
g) In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in the aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.
h) The distributor shall disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the investor.
i) In case of investments in the name of a minor, purchase has to be from minor account or from joint account with guardian (Parent/ Court Appointed) only. The registered guardian in the bank account of the minor should be the same guardian as mentioned in the folio/application. This will ensure seamless payment of redemption/ IDCW amount to the minor's account. Please furnish valid proof of Date of Birth of minor.
j) If the name is not mentioned as per the PAN card, the name will be captured as per the PAN Card if attached.
k) If the balance in the scheme/ plan is less than the requested amount/ units of redemption request, then the redemption transaction shall be processed for all available units in the scheme/ plan.
l) If you have opted to redeem/ switch-out 'All Units Free from Exit Load', then the same shall be processed only on FIFO basis.

2. APPLICANT'S INFORMATION

a) If you are already a Unitholder in any scheme of the Fund and wish to make your present investment in the same Account, please fill in the Name of Sole/ First Holder, PAN & Folio No. in Section I, of the Application Form and then proceed to Section XI. Your personal information and bank account details updated in your existing account would also apply to this investment.
b) If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with Pin Code (P.O. Box No. not enough) and your Contact Nos. This would help us reach you faster.
c) Permanent Account Number (PAN) Information (Mandatory) With effect from January 1, 2009 , it is mandatory for all existing and new investors (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card to the application for investing in mutual fund Schemes.
d) Know Your Client (KYC)
With reference to SEBI Circular MIRSD/Cir-26/2011 dated December 23, 2011, investors may kindly note w.e.f. January 1, 2012, it is mandatory for all individual/ non individual investors to be KYC Compliant. Investors can approach any SEBI registered KRA for doing KYC.
In the event of KYC Form being subsequently rejected for lack of information/ deficiency/ insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable.
e) If you are KYC Complaint, your Change of Address, Change in Name, etc. should be given at KRA for updation.

3. THIRD PARTY PAYMENT

Reference to AMFI Best Practice Guidelines Circular No. 16/2010 -11 on Risk Mitigation process agains Third Party Cheques in Mutual Fund Subscriptions will not be accepted by the Scheme.
Definition of Third Party Cheques
- Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment.
- In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also construed to be a third party payment.

However, afore-mentioned clause of investment with Third-Party Payment shall not be applicable for the below mentioned exceptional case.
- Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with parent or legal guardian .
- Custodian on behalf of an FII or a client.

Kotak Mahindra Asset Management Co. Ltd./ Trustee retains the sole and absolute discretion to reject/ not process application and refund subscription money if the subscription does not comply with the specified provisions of Payment Instruments

4. TERMS & CONDITIONS FOR INVESTORS WHO WISH TO HOLD THEIR UNITS IN DEMAT MODE

a. The Demat Account Details section on the investment application form needs to completely filled
b. Please ensure that you submit supporting documents evidencing the accuracy of the demat account details. Applications received without supporting documents could be processed under the physical mode.
c. The units will be credited to the Demat Account only post realisation of payment.
d. The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
e. For units held in demat mode, the bank details mentioned on investment application form shall be replaced with the bank details as registered with the Depository Participant.
f. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. However, if the transfer of unit to demat account is rejected for any reason whatsoever, the transaction will be liable to be rejected if KYC performed by KRA is not attached with the investment application form.
g. In case of Unit Holders holding units in the demat mode, the Fund will not send the account statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.
h. If the investor names and their sequence in the investment application form does not match with the Demat Account details provided therein, the units will not be transferred to the Demat Account & units will be held in physical form.
i. The option of holding units in demat form is not being currently offered for investment in IDCW option of schemes/ plans having IDCW frequency of less than a month (ie: Investments in all Daily, Weekly and Fortnightly IDCW Schemes cannot be held in Demat mode)
j. In case the application is rejected post banking your payment instrument, the refund instrument will be sent with the bank details furnished in the investment application form & not as available in the Demat Account, post reconciliation of accounts.

5. BANK ACCOUNT DETAILS

a) Please furnish the Name of your Bank, Branch and City (i.e clearing circle in which the branch participates), Account Type and Account Number. This is mandatorily required as per SEBI. Applications without this information will be deemed to be incomplete & would be rejected. RTGS IFSC code & NEFT IFSC code would help us serve you better.

GUIDELINES, CONTINUED

b) Please enclose a cancelled Cheque leaf of your Bank in case your investment cheque is not from the same account.

6. E-MAIL COMMUNICATION

If the investor has provided an email address, the same will be registered in our records and will be treated as your consent to receive, Allotment confirmations, consolidated account statement/account statement, annual report/abridged summary and any statutory / other information as permitted via electronic mode /email. These documents shall be sent physically in case the Unit holder opts/request for the same. The AMC / Trustee reserve the right to send any communication in physical mode.

7. INVESTMENT DETAILS

a) Cheques should be crossed "A/c Payee Only" and drawn in favour of the Scheme in which you propose to invest. In case of discrepancy between the scheme name mentioned in the investment application form and cheque, the units will be allotted as per scheme name mentioned on the investment application form.

b) If you are residing/ located in a city/ town where we do not have an Official Acceptance Point, please draw a Cheque payable at par and submit at your nearest city/ town where we have an Official Acceptance Point.

c) Payments by Cash, Stockinvests, Outstation Cheques, Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted except for investments made under Systematic Investment Plan.

d) NRI investors are requested to provide debit certificate from their bank for each investment.

e) If you are submitting a single cheque for investment in more than 1 schemes/ plan, then please ensure that your investment cheque is drawn in the name of 'Kotak Mahindra Mutual Fund'.

8. NOMINATION DETAILS

1. The nomination can be made only by individuals applying for/ holding units on their own behalf, singly or jointly.
2. You can make nomination or change nominee any number of times without any restriction.
3. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family, a Power of Attorney holder and/ or Guardian of Minor unitholder cannot nominate.
4. Nomination is not allowed in a folio of a Minor Unitholder.
5. If the units are held jointly (i.e., in case of multiple unitholders in the folio), the nomination form can be signed by any or all holders, as per the mode of operation of the folio.
6. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
7. The Nominee shall not be a trust (other than a religious or charitable trust), Society, Body Corporate, Partnership Firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
8. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
9. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
10. Every new nomination for a folio/ account shall overwrite the existing nomination, if any.
11. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio/ account.
12. **Death of Nominee/s:** In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominees share will be distributed on pro rata basis to surviving nominees.
13. Death of Unitholder(s): In the event of the unitholder's death, the surviving joint holder(s) shall have the right to continue, modify, or revoke the previously made nominations.
14. The Nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
15. In respect of folios/ accounts where the Nomination has been registered, the AMC will not entertain any request for transmission/ claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

9. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case you are required to provide the declaration to this effect as given in the form.

10. FATCA and CRS related details: Details under FATCA & CRS The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

11. DECLARATION AND SIGNATURES

a) Signatures can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.

b) Applications by minors must be signed on their behalf by their guardians.

c) If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.

(Application not complying with any of the above instructions/ guidelines would be liable to be rejected.)