

KEY INFORMATION MEMORANDUM

<p>KOTAK 30 Kotak Mahindra 30 Unit Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK GLOBAL INDIA Kotak Mahindra Global India Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK OPPORTUNITIES An Open-Ended Equity Growth Scheme</p> <p>KOTAK MID-CAP Kotak Midcap Scheme An Open-Ended Equity Growth Scheme</p>	<p>KOTAK TECH Kotak Mahindra Technology Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK MNC Kotak Mahindra MNC Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK CONTRA Kotak Contra Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK TAX SAVER Kotak Tax Saver Scheme An Open-Ended Equity-Linked Savings Scheme</p>	<p>KOTAK LIFESTYLE Kotak Lifestyle Fund An Open-Ended Equity Growth Scheme</p> <p>KOTAK BALANCE Kotak Mahindra Balance Unit Scheme 99 An Open-Ended Balanced Scheme</p> <p>KOTAK EQUITY FOF An Open-Ended Equity Fund of Funds Scheme</p> <p>KOTAK EQUITY ARBITRAGE FUND An Open-Ended Equity Oriented Scheme</p>	<p>THE SPONSOR Kotak Mahindra Bank Ltd. 36-38A, Nariman Bhavan 227, Nariman Point Mumbai 400 021</p>	<p>THE TRUSTEE Kotak Mahindra Trustee Co. Ltd. 5A, 5th Floor, Bakhtawar 229, Nariman Point Mumbai 400 021</p>	<p>THE ASSET MANAGEMENT COMPANY Kotak Mahindra Asset Management Co. Ltd. 5A, 5th Floor, Bakhtawar 229, Nariman Point Mumbai 400 021</p>
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s) / Mutual Fund, Due diligence certificate by the AMC, Key Personnel, Investors' rights & services, Risk Factors, Penalties & Pending Litigations, Associate Transactions, etc. investors should, before investment, refer to the Combined Offer Document / Offer Document(s) available free of cost at any of the Official Acceptance Points or distributors or from the website www.kotakmutual.com.

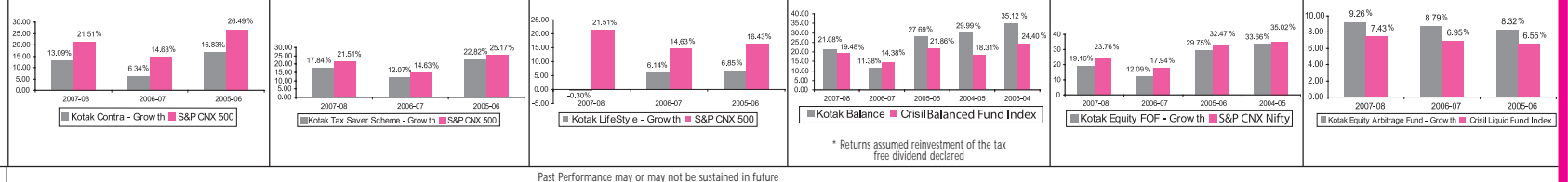
The Scheme(s) particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

THE DATE OF THIS KEY INFORMATION MEMORANDUM IS APRIL 1, 2008

NAME OF SCHEME	KOTAK 30	KOTAK GLOBAL INDIA	KOTAK OPPORTUNITIES	KOTAK MID-CAP	KOTAK TECH	KOTAK MNC							
Investment Objective	To generate capital appreciation from a portfolio of predominantly equity and equity related securities. The portfolio will generally comprise of equity and equity related instruments of around 30 companies which may go up to 39 companies.	To generate capital appreciation from a diversified portfolio of predominantly equity and equity related securities issued by globally competitive Indian Companies.	To generate capital appreciation from a diversified portfolio of equity and equity related securities.	To generate capital appreciation from a diversified portfolio of equity and equity related securities.	To generate capital appreciation from a portfolio of predominantly equity and equity related securities in technology, other technology enabled companies and related sectors as given in the investment strategy.	To generate capital appreciation from a portfolio of predominantly equity and equity related securities issued by multinational companies.							
Asset Allocation Pattern (Indicative Allocation)	Equity and Equity Related Securities 65% - 100% Debt* and Money Market Securities 0% - 35% <small>* Debt securities/instruments are deemed to include securitised debt and investment in securitised debt will not exceed 50% of debt portion of the Scheme.</small>	Equity and Equity Related Securities 65% to 100% Debt and Money Market Securities 0% to 35%	Equity and Equity Related Securities 65% to 95% Debt and Money Market Securities 5% to 35%	Equity and Equity Related Securities 65% to 100% Debt and Money Market Securities 0% to 35% <small>Other than Midcap stocks 0% to 35%</small>	Equity and Equity Related Securities 65% to 100% Debt and Money Market Securities 0% to 35%	Equity and Equity Related Securities 60% to 100% Debt and Money Market Securities 0% to 40%							
Risk Profile	Mutual Fund investments are subject to market risks. Please read the Offer Document(s) carefully for details on Risk Factors before investment.												
Options	Growth, Dividend (Payout & Reinvestment) Options												
Dividend Policy	At Trustee's discretion (For detailed Dividend Policy, please refer page No. 2)												
Minimum Application and Redemption Amount/Number of Units	Rs. 5,000												
Additional Purchase	Rs. 1,000 and above												
Redemption	Rs. 1,000 or 100 units, If the holding is less than Rs. 1,000 or 100 units, after processing the redemption request, the entire amount/units will be redeemed from the Scheme.												
Recurring Expenses (% p.a. of Daily Average Net Assets)	2.31%	2.45%	2.34%	2.34%	2.25%	2.50%							
Fund Managers	Mr. Krishna Sanghvi and Mr. Sanjib Guha	Mr. Anurag Jain and Mr. Sanjib Guha	Mr. Krishna Sanghvi and Mr. Anurag Jain	Mr. Krishna Sanghvi and Mr. Anurag Jain	Mr. Anurag Jain and Mr. Sanjib Guha	Mr. Krishna Sanghvi and Mr. Anurag Jain							
Benchmark Index	S&P CNX Nifty	S&P CNX 500	S&P CNX 500	CNX Mid-Cap	BSE Teck Index	BSE Sensex and S&P CNX Nifty							
Performance of the Scheme as on 31 March, 2008	Kotak 30*		Kotak Global		Kotak Opportunities		Kotak Midcap		Kotak Tech		Kotak MNC*		
Compounded Annualised Returns (%)	Kotak 30*	S&P CNX Nifty	Kotak Global	S&P CNX 500	Kotak Opportunities	S&P CNX 500	Kotak Midcap	CNX Midcap	Kotak Tech	BSE Teck	Kotak MNC*	BSE Sensex	S&P CNX Nifty
Last 1 year	31.16	23.75	4.84	21.51	34.75	21.51	6.94	28.50	-25.93	-14.23	7.04	19.56	23.75
Last 3 years	38.48	32.46	24.75	29.20	43.45	29.20	26.79	28.68	8.88	20.40	18.97	34.03	32.46
Last 5 years	49.00	37.03	-	-	-	40.35	-	-	21.56	32.18	37.49	38.64	37.03
Since Inception	30.20	20.04	27.36	25.99	45.23	32.69	25.67	27.08	-0.47	0.38	17.90	16.26	16.17
Inception Date	29-Dec-1998		30-Jan-2004		9-Sep-2004		24-Feb-2005		4-April-2000		4-April-2000		



NAME OF SCHEME	KOTAK CONTRA	KOTAK TAX SAVER	KOTAK LIFESTYLE FUND	KOTAK BALANCE	KOTAK EQUITY FOF	KOTAK EQUITY ARBITRAGE						
Investment Objective	To generate capital appreciation from a diversified portfolio of equity and equity related instruments.	To generate long-term capital appreciation from a diversified portfolio of equity and equity related securities, generally diversified across companies, which are likely to benefit by changing lifestyle and rising consumerism in India.	To generate long-term capital appreciation from a portfolio of equity and equity related securities, generally diversified across companies, which are likely to benefit by changing lifestyle and rising consumerism in India.	To achieve growth by investing in equity and equity related instruments, balanced with income generation by investing in debt and money market instruments.	To generate long term capital appreciation from a portfolio created by investing predominantly in open-ended diversified equity schemes of Mutual Funds registered with SEBI.	To generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments.						
Asset Allocation Pattern (Indicative Allocation)	Equity and Equity Related Securities 65% - 100% Debt* and Money Market Securities 0% - 35% <small>* Debt securities/instruments are deemed to include securitised debt and investment in securitised debt will not exceed 50% of debt portion of the Scheme.</small>	Equity and Equity Related Securities 80% to 100% Debt and Money Market Securities* 0% to 20% <small>* Debt securities shall be deemed to include securitised debts (excluding foreign securitised debt) and investment in securitised debts shall not exceed 50% of the debt component of the Scheme. Investments may be made in foreign debt securities not exceeding 20% of the debt component of the Scheme. However, investments made in foreign debt securities would not include investment in foreign securitised debt. Investments may be made in GDRs/ADRs not exceeding 20% of net assets of the Scheme. The Scheme may engage in stock lending not exceeding 20% of the net assets of the Scheme.</small>	Equity and Equity Related Securities 65% to 100% Debt and Money Market Securities* 0% to 35% Securitized Debt 0% to 18% <small>* If permitted by SEBI under extant regulations/guidelines, the scheme may also engage in stock lending, not exceeding 20% of the net assets of the Scheme, provided the minimum corpus of the scheme is Rs.100 Crores. The scheme may upto 25% of net assets invest in ADR/GDRs and foreign equity securities, subject to applicable regulations. ** Debt instruments shall include investments in Foreign Debt Securities not exceeding 25% of the net assets of the debt component. However, no investments will be made in foreign securitised debt. From time to time the Scheme may hold cash. Investments will also be made in derivative instruments not exceeding 25% of the net assets of the Scheme.</small>	Equity and Equity Related Instruments 51% Debt and Money Market Securities 49% <small>However, the equity exposure can vary between 50% and 70% of the net assets of the Scheme. If the exposure falls below the said lower limit or exceeds the upper limit, it will be restored within seven (7) Business days.</small>	The asset allocation under the Scheme, under normal circumstances, will be as follows: Investments Profile Open - Ended Diversified equity schemes 90% to 100% Reverse repo and/or CDO and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market or floating rate securities* 0% to 10% Risk Medium to High <small>* The Fund Manager will normally invest in Kotak Mahindra Liquid Scheme and Kotak Mahindra Floater Short Term Scheme. However, the Fund Manager may invest in any other scheme of a mutual fund registered with SEBI, which invest predominantly in the money market or floating rate securities. The asset allocation shown above is indicative and may vary according to circumstances at the sole discretion of the Fund Manager, on defensive consideration. Review and rebalancing will be conducted when the asset allocation falls outside the range as indicated above. If the exposure falls outside the above range, it will be restored within 10 (Ten) Working Days.</small>	The asset allocation under normal circumstances will be as follows: Equity and equity related instruments including derivatives 65% to 90% Debt and money market instruments including margin money deployed in derivatives transactions** 10% to 35% <small>The asset allocation under defensive circumstances will be as follows: Equity and equity related instruments including derivatives 0% to 65% Debt and money market instruments including margin money deployed in derivatives transactions** 35% to 100% Note 1: * Debt securities / instruments are deemed to include securitised debt and investment in securitised debt will not exceed 50% of the debt portion of the scheme. ** The asset allocation is given under normal circumstances and may vary according to circumstances at the sole discretion of the Fund Manager. Review and rebalancing will be conducted when the asset allocation falls outside the range indicated above, within a reasonable period of time. ** Defensive circumstances are when the arbitrage opportunities in the market place are negligible or returns are lower than alternative investment opportunities as per allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.</small>						
Risk Profile	Mutual Fund investments are subject to market risks. Please read the Offer Document(s) carefully for details on Risk Factors before investment.											
Options	Growth, Dividend (Payout & Reinvestment) Options											
Dividend Policy	At Trustee's discretion (For detailed Dividend Policy, please refer page No. 2)			Half Yearly	At Trustee's discretion							
Minimum Application and Redemption Amount/Number of Units	Rs. 5,000	Rs. 500 & in multiples of Rs. 500	Rs. 5,000	25th March & 25th of September Every Year	Rs. 5,000	Monthly						
Additional Purchase	Rs. 1,000 & above	Rs. 500 & in multiples of Rs. 500	Rs. 1,000 & above		Rs. 1,000 & above	The Monday immediately preceding the last Thursday of the month (the Futures and Options expiry date)						
Redemption	If the holding is less than Rs. 1000 or 100 units, after processing the redemption request, the entire amount/units will be redeemed from the Scheme. (In case of Kotak Tax Saver-after expiry of lock in period of 3 years)											
Recurring Expenses (% p.a. of Daily Average Net Assets)	2.36%	2.42%	2.23%	2.49%	0.75%	1.00%						
Fund Manager(s)	Mr. Sanjib Guha and Mr. Anurag Jain	Mr. Krishna Sanghvi and Mr. Anurag Jain	Mr. Krishna Sanghvi and Mr. Sanjib Guha	Mr. Krishna Sanghvi, Mr. Sanjib Guha and Mr. Abhishek Bisen	Mr. Sajit Pisharodi	Mr. Sajit Pisharodi and Mr. Abhishek Bisen						
Benchmark Index	S&P CNX 500	S&P CNX 500	S&P CNX 500	CRISIL Balanced Fund Index	S&P CNX Nifty	CRISIL Liquid Fund Index						
Performance of the Growth Option of the Schemes as on 31 March, 2008	Kotak Contra		Kotak Tax Saver		Kotak Lifestyle		Kotak Balance*		Kotak Equity FOF		Kotak Equity Arbitrage Fund	
Compounded Annualised Returns (%)	Kotak Contra	S&P CNX 500	Kotak Tax Saver	S&P CNX 500	Kotak Lifestyle	S&P CNX 500	Kotak Balance*	CRISIL Balanced Fund Index	Kotak Equity FOF	S&P CNX Nifty	Kotak Equity Arbitrage Fund	CRISIL Liquid Fund Index
Last 1 year	13.09	21.51	17.84	21.51	-0.30	21.51	21.08	19.48	19.16	23.76	9.26	7.43
Last 3 years	-	-	-	-	-	-	27.69	21.86	29.75	32.47	-	-
Last 5 years	-	-	-	-	-	-	35.12	24.40	-	-	-	-
Since Inception	16.83	26.49	22.82	25.17	6.85	16.43	20.28	18.99	33.66	35.02	8.32	6.55
Inception Date	27-Jul-2005		23-Nov-2005		21-Mar-2006		25-Nov-1999		9-Aug-2004		29-Sept-2005	



Common Information to all Schemes	
Applicable NAV (Continuous Offer) for Purchase / Switch / Redemption (Applicable to all Equity Scheme)	For valid applications accepted: - up to 3 p.m. on a Business Day, the NAV of such Business Day. - after 3 p.m. on a Business Day, the NAV of the following Business Day. The Applicable NAVs will be as provided above even where the AMC or the Registrar has provided a facility to the investors to transact in the Schemes through the medium of internet by logging onto specific websites or telephone and where investors have signed up for using these facilities. These applicable NAVs will also apply to Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP).
Expenses of the Scheme	
Load Structure (Applicable to All Equity Scheme except Kotak Equity Arbitrage Fund)	Continuous Offer Entry Load : a) No entry load shall be charged on: i) For "all direct" applications received by AMC i.e. applications received through internet facility offered (www.kotakmutual.com), on application forms that are not routed through any distributor/agent/broker and submitted to AMC office or collection centre / investment service centre. ii) On additional purchases done directly by the investor under the same folio and switch-in to the scheme from other scheme if such transaction is done directly by the investor; iii) Where the purchase amount/switch in amount is equal to or more than Rs. 5 crores iv) Where the switch in is from an Equity/Balanced/Equity FOF Scheme to an Equity/Balanced/Equity FOF Scheme v) Where switch in is from a closed ended scheme (excluding Fixed Maturity Plans and Interval Plans) during the pre-defined liquidity window of the scheme as defined in the respective offer documents or on maturity to an Equity/ Balanced/Equity FOF Schemes; vi) Where the switch in is from any other scheme apart from point iv and v above to an Equity/Balanced/Equity FOF Scheme for investments equal to or more than Rs. 5 crores vii) Where investments is made by Fund of Funds as defined under SEBI Regulations viii) Where units are allotted upon reinvestment of Dividends b) Cases not covered above: 2.25% Exit Load: (i) For exit within 1 year from the date of allotment of units for investments of less than Rs. 5 crores: 1%. (ii) For exit on or after 1 year from the date of allotment of units for investments of less than Rs. 5 crores: Nil. (iii) Where investments is made by Fund of Funds as defined under SEBI Regulations: Nil. (iv) Where units are allotted upon reinvestment of Dividends: Nil. (v) Cases not covered above: Nil (vi) Exit Load is not applicable for Kotak Tax Saver Scheme
Load Structure (Applicable to Kotak Equity Arbitrage Fund)	Continuous Offer Entry Load : NIL Exit Load: For Investments <= Rs. 50 lacs: • If redeemed within 3 months from the date of allotment of units: 0.60%. • If redeemed after 3 months, within 6 months from the date of allotment of units: 0.50%. • If redeemed after 6 months from the date of allotment of units: Nil. • Where investments is made by Fund of Funds as defined under SEBI Regulations: Nil. • Where units are allotted upon reinvestment of Dividends: Nil For Investments > Rs. 50 lacs: • If redeemed on or before 30 days from the date of allotment of units: 0.50%. • If redeemed after 30 days from the date of allotment of units: Nil. • Where investments is made by Fund of Funds as defined under SEBI Regulations: Nil. • Where units are allotted upon reinvestment of Dividends: Nil



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COMMON APPLICATION FORM

1st Floor, Dani Corporate Park,
158 CST Road, Kalina, Santacruz East,
Mumbai 400098
☎ 022-6708 4500
✉ mutual@kotak.com
🌐 www.kotakmutual.com

Investment Advisor's Name & ARN	Sub-Broker's Name & ARN Sub-Broker \ LG Code	Official Acceptance Point	Bank Sr. No.
ARN - 2373	LG	Stamp & Sign	

Appl. CA

Date : DD / MM / YYYY

1. EXISTING UNITHOLDER INFORMATION

[Refer Guideline 2(a)]

If you have, at any time, invested in any Scheme of Kotak Mahindra Mutual Fund and wish to hold your present investment in the same Account, please furnish your Name, Account Number and PAN details below and proceed to Section 4.

Name of Sole / First Holder:

Account No.:

/

2. NEW APPLICANT'S PERSONAL INFORMATION

[Refer Guideline 2]

SOLE/FIRST APPLICANT

Date of Birth

DD / MM / YYYY

Name

GUARDIAN (in case Sole / First Applicant is a minor)

Name

CONTACT PERSON (in case of Non-individual applicants)

Name

Designation

SECOND APPLICANT (Joint Holder 1)

Name

THIRD APPLICANT (Joint Holder 2)

Name

MODE OF OPERATION (where there is more than one applicant)

 First Holder only Anyone or Survivor Joint

PAN AND KYC COMPLIANCE STATUS DETAILS (Mandatory)

PAN	PAN	PAN
Sole / First Applicant	Second Applicant	Third Applicant
KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No	KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No	KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No

(# Please attach PAN Card Copy) / (* KYC allotment letter copy is mandatory for investment = > Rs. 50,000/-)

Status (Please ✓)

- Resident Individual
 NRI on Repatriation Basis
 NRI on Non-Repatriation Basis
 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)

Occupation (Please ✓) (Mandatory)

- Business
 Service
 Professional
 Retired
 Housewife
 Student
 Agricultur
 Other _____
(Please specify)

ADDRESS FOR COMMUNICATION (Mandatory)

City

Pin Code

State

(Cell)

E-mail

Tel.

(Fax)

OVERSEAS ADDRESS (Mandatory for Non-Resident applicants)

Address for Correspondence (Please ✓)

 Indian Overseas

City

Zip Code

State

Country

Nationality



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(To be filled by Applicant)

ACKNOWLEDGEMENT SLIP

Received from _____ Appl. CA
an application for allotment of units in the following scheme :

Investment Details	Instrument Details	Amount
Scheme	No. _____ Dated DD / MM / YYYY Rs. _____	
Plan	Bank & Branch _____	
Option		

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

Official Acceptance
Point Stamp & Sign

3. BANK ACCOUNT DETAILS (MANDATORY) [Refer Guideline 3]

Name of Bank _____
 Branch _____ City _____
 Account No. _____
 RTGS IFSC _____
 NEFT IFSC _____
 MICR Code _____
 This is the 9 digit No. next to your Cheque No.
 Account Type : Current Savings NRO NRE FCNR Others

DIRECT CREDIT
 We offer a Direct Credit Facility currently with the following banks for paying out Dividend and Redemption Proceeds to you faster.

- ABN AMRO Bank
- Axis Bank
- Centurion Bank of Punjab
- Citibank
- Corporation Bank
- Deutsche Bank
- HDFC Bank
- HSBC
- ICICI Bank
- IDBI Bank
- IndusInd Bank
- Kotak Mahindra Bank
- Standard Chartered Bank
- Yes Bank

If your bank account is with any of these banks, or any other banks which may be added in future we will directly credit your dividend / redemption proceeds into the same. In case new banks are added the facility will be extended to those investor with that bank mandate.
 If, however, you wish to receive a cheque payout, please tick the box alongside.

4. INVESTMENT DETAILS (Attach separate cheque for each Investment) [Refer Guideline 4]

Sl. No.	Scheme Name / Frequency	Plan / Option / Sub-option	Amount Invested (Rs.)	Net Amount Paid (Rs.)	Payment Details	
					Cheque / DD No.	Bank and Branch
1		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> P <input type="radio"/> R	Less DD Charges			
2		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> P <input type="radio"/> R	Less DD Charges			
3		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> P <input type="radio"/> R	Less DD Charges			

P=Payout R=Reinvestment

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

5. NOMINATION DETAILS (to be filled in by Individual(s) applying Singly or Jointly) [Refer Guideline 5]

I/We _____ and _____ do hereby nominate the undermentioned Nominee to receive the Units to my/our credit in Account 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.

DETAILS OF NOMINEE

Name of Nominee	Address	Date Of Birth	% Share	Signature Of Nominee

DETAILS OF GUARDIAN (to be furnished in case Nominee is a minor)

Name of Guardian	Address	Tel. Number	Signature Of Nominee

6. E-MAIL COMMUNICATION [Refer Guideline 6]

I / We would like to receive the following communication by E-Mail: [Please]
Please furnish you Email ID : Account Statement Transaction Confirmation
 Your E-mail ID here _____
 By providing your Email ID, you accept to receive all the above communication through E-mail only.

7. DECLARATION AND SIGNATURES [Refer Guideline 7]

I /We have read and understood the contents of the Offer Document(s) 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 4 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.
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.

SIGNATURE(S)

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

Please tick if the investment is operated as POA / Guardian POA Guardian PAN of POA Holder / Guardian PAN

Kotak Mahindra Mutual Fund 1st Floor, Dani Corporate Park, 158 CST Road, Kalina, Santacruz East, Mumbai 400098 ☎ 022-6708 4500 ✉ mutual@kotak.com 🌐 www.kotakmutual.com	COMPUTER AGE MANAGEMENT SERVICES PVT. LTD. 158, Rayala Towers, 1st Floor, Anna Salai, Chennai 600 002 ☎ 044 2852 1596 ✉ enq_k@camsonline.com 🌐 www.camsonline.com
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We are at your service on 1800-222-626 from 9.30 a.m. to 6.30 p.m. (Monday to Friday)

Investment Advisor's Name & Code ARN - 2373	Sub-Broker's Code	Official Acceptance Point Stamp & Sign	Bank Sr. No.	Systematic Investment Form Strike off sections that are not applicable
Investor's Information				
Account No. (For Existing Investors)	Application No. (For New Investors, pls. attach the application form)			
Name of Sole / First Holder				
PAN	PAN Sole / First Applicant	PAN Second Applicant	PAN Third Applicant	
Enclosed (Please ✓)	KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No		KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No	
	(# Please attach PAN Card Copy) / (* KYC allotment letter copy is mandatory for investment => Rs. 50,000/-)			
E-mail Id	Pis provide your email Id for mailing of Account Statement			
I would like to opt for Systematic Investment through <input type="checkbox"/> Auto-Debit <input type="checkbox"/> Post Dated Cheques (PDC's)				
Scheme	Option <input type="checkbox"/> Growth <input type="checkbox"/> Dividend : <input type="radio"/> Payout <input type="radio"/> Re-investment			
Plan	(Please ✓) <input type="checkbox"/> Bonus (available only in Kotak Bond Regular) Dividend : Frequency			
Investment Frequency (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	SIP Period* From	To	SIP Instalment Amount* (Rs.)
SIP Date (Please ✓)	<input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 14th <input type="checkbox"/> 21st	First SIP vide Cheque No.		Dated
Cheque Nos. From	to	Cheque Dated From	to	
(Excluding initial investment Cheque)				
Cheque on	Bank	City	Branch	
SIP through Auto-Debit				
Bank Account Details (Mandatory)				
Bank	Branch		City	
Name of Bank Account Holder	Sole / First Account Holder	Second Account Holder	Third Account Holder	
Account Number	MICR (9 digit code next to Cheque No.)*			
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		
I/We hereby 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 hereafter.				
SIGNATURE(S)	Sole / First Account Holder		Second Account Holder	
	Third Account Holder			
To be signed by All Bank Account Holders if mode of operation is "Joint". (As in Bank Records)				
Signature of Authorised Official From Bank				
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				
Declaration and Signature (For SIPs either through Post-Dated Cheques or Auto-Debits)				
I/We have read and understood the contents of the offer Documents(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.				
Standing Instructions for HDFC Bank 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 of the Mutual Fund. HDFC Bank 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 HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank. I/We acknowledge that no separate intimation will be received from HDFC Bank in case of non-execution of the instructions for any reasons whatsoever.				
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)				
Authorisation of Bank Account Holder : This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing / Direct Debit) & that my/our payment towards my/our investment in Kotak Mahindra Mutual Fund shall be made from my/our below account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing / Direct Debit) Mandate Form to get it verified & executed.				
Bank Name	Branch	Account No.		
Name of First Account Holder	Name of Second Account Holder	Name of Third Account Holder		
Sole / First Account Holder	Second Account Holder	Third Account Holder		
To be signed by All Bank Account Holders 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.

Systematic Investments - Snapshot

Schemes where SIPs are allowed	All open-ended schemes except Institutional & Institutional Premium Plans under Kotak Liquid scheme.
Frequency	Monthly or Quarterly
Choice of Dates	1 st , 7 th , 14 th & 21 st
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 → Needs to be compulsorily a cheque
Second & Subsequent SIPs	→ Only on specified SIP Dates (1 st , 7 th , 14 th & 21 st) after a minimum gap of 28 days from date of first SIP. → Can be through ECS Debit (in select locations) or Post-Dated Cheque based on your preference.

Instruction & Information

- Please refer the Key Information Memorandum and Offer Document of the respective scheme(s) for Applicable NAV, Risk Factors, Load Structure and other information before investing.
- (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 except the section titled "Investment Details" in addition to Systematic Investment Form. The Application No. must be compulsorily mentioned in the Systematic Investment Form.
- 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.
- KYC in mandatory for investment => Rs. 50,000/-
- 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. Refer to Section "SIP Auto Debit: Terms & Conditions" for location wise dates available for SIP Auto Debit.
- (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.
- We would send you an Account Statement confirming your systematic investment within 3 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.
- Modification / Cancellation of SIP : You can request for a modification / cancellation of your SIP at any time. Your modification/ cancellation request should be submitted 30 days prior the next Auto Debit Date. Any modification request should be accompanied by :
(i) A new SIP Form duly filled in and carrying the revised SIP request details.
(ii) A written and signed confirmation for discontinuance of the existing SIP.
- Extension of SIP needs to be accompanied with a cancelled cheque leaf.
- If two 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.
- If the Scheme name is differs between application form and cheque, name mentioned in the cheque will be considered for allotment.
- Incorrect, incomplete, ambiguous forms will not be accepted and will be returned to the investor within 30 days of their receipt.

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 | Asansol | Aurangabad | Bangalore | Bardhaman | Baroda | Bhilwara | Bhopal | Bhubaneswar | Calicut | Chandigarh | Chennai | Cochin | Coimbatore | Dehradun | Delhi | Dhanbad | Durgapur | Erode | Gorakhpur | Guwahati | Gwalior | Hubli | Hyderabad | Indore | Jabalpur | Jaipur | Jalandhar | Jammu | Jamshedpur | Kakinada | Kanpur | Kolhapur | Kolkata | Lucknow | Ludhiana | Madurai (Dates available 1st, 7th & 21st) | Mangalore | Mumbai | Mysore | Nagpur | Nasik | Nellore | Panjim | Patna | Pune | Raipur | Rajkot | Ranchi | Salem | Shimla | Sholapur | Siliguri | Surat | Thirupur | Tirupati | Trichur | Thrichy (Dates available 7th & 21st) | Trivandrum | Udaipur | Vijaywada | 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 Kotak Mahindra Bank, Axis Bank, IDBI Bank, HDFC Bank, Bank of Baroda, Bank of India, Punjab National Bank & Indusind Bank.
- Your Bank Branch through which you want your SIP Auto-Debit to take place should participate in local MICR Clearing. In case your bank decides to cross-verify the ECS auto-debit mandate with you as the Bank's customer, you would need to promptly do the same. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate.
- You will not hold Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible and liable for any damages / compensation for any loss, damage, etc. incurred by you as a result of use of this facility by you.
- If you have not indicated any of your SIP preference completely in the form, or 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

Checklist

Please ensure that:

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

Auto-Debit

- ☐ Your First SIP Cheque is from the same bank from which you wish your SIP Auto-Debits to happen.
- ☐ Your First SIP Cheque details are clearly indicated in the Systematic Investment Form.
- ☐ Your Bank Account Details are correctly and completely furnished including the 9 digit MICR Code which is mandatory for SIPs through ECS.
- ☐ Your Systematic Investment Form carries the signatures of the Bank Account Holders as it appears in the Bank Records.
- ☐ A copy of your First SIP Cheque is enclosed with your SIP Application.
- ☐ 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.
- ☐ Alternatively you can provided us with cancelled cheque leaf copy of the bank from where you intend to do your SIP.

Registrar : Computer Age Management Services Pvt. Ltd. 158, 4th Floor, Rayala Towers, Anna Salai, Chennai 600 002.

Tel. : 044-28521596