

Distributor's ARN/ RIA Code ¹	Sub-Broker's ARN	Sub-Broker's Code	Folio No.	EUIN
ARN-307640				E584535

- ☐ By mentioning RIA code, I/ We authorise you to share with the Distributor, 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 inappropriateness, if any, provided by the employee/ relationship manager/ sales person of the distributor/ sub broker.

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

REQUEST FOR:

☐ Registration of Freedom SIP + OTM Registration ☐ Registration of Freedom SIP (for existing OTM)*

One Time Mandate Registration Form/ Debit Mandate Form NACH/ ECS/ Direct Debit

TICK (✓)	CREATE <input checked="" type="checkbox"/>	MODIFY <input type="checkbox"/>	CANCEL <input type="checkbox"/>	UMRN F o r o f f i c e u s e	Date / /
				Sponsor Bank Code For Office Use	Utility Code For Office Use
				I/We hereby authorize Kotak Mahindra Mutual Fund to debit (tick ✓)	
				Bank a/c number 	
				with Bank IFSC / MICR 	
				an amount of Rupees 	
FREQUENCY: <input checked="" type="checkbox"/> Mthly <input type="checkbox"/> Qytr <input type="checkbox"/> H-Yrly <input type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented				DEBIT TYPE: <input checked="" type="checkbox"/> Fixed Amount <input type="checkbox"/> Maximum Amount	
Reference 1 Folio Number				Phone No 	
Reference 2 Application Number				Email ID 	
1. I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and signed by me. 3. I understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/ amendment request to the user entity/ corporate or the bank where I have authorised the debit.					
PERIOD Maximum period of validity of this mandate is 40 years only					
From / / 				Signature Primary Account holder 	
To / / 				Signature of Account holder 	
Maximum period of validity of this mandate is 40 years only				1. Name as in Bank records 	
				2. Name as in Bank records 	
				3. Name as in Bank records 	

Name of Applicant: **PAN:**

Freedom SIP Scheme: **Plan:** **Option:** Growth

SIP Amount: SIP Start Date DD/MM/YYYY SIP Tenure: ☐ 7 Years ☐ 10 Years ☐ 12 Years ☐ 15 Years ☐ 20 Years ☐ 25 Years ☐ 30 Years

Freedom SWP (Post completion of Tenure ticked above)

☐ Scheme as mentioned above in Freedom SIP Registration ☐ Kotak Balanced Advantage Fund ☐ Kotak Multi Asset Allocator Fund of Fund - Dynamic ☐ Kotak Equity Savings Fund

☐ Kotak Equity Hybrid ☐ Kotak Multi Asset Allocation Fund ☐ OR, Kotak

For SIP Tenure	7 Years	10 Years	12 Years	15 Years	20 Years	25 Years	30 Years
Default Monthly SWP Amount in case no SWP amount is mentioned by the investor	Rs. 10,000	Rs. 15,000	Rs. 20,000	Rs. 30,000	Rs. 50,000	Rs. 80,000	Rs. 120,000

Please note the default SWP amounts will change as per the SIP amount invested and the tenure selected. Refer to instruction number VI under Freedom SIP Cum SWP instructions.

For SWP commencement date refer to instruction no. VIII.

OR Other Amount (Rs.):

☐ **SIP TOP UP**

Frequency (Please) ☐ Half Yearly ☐ Yearly

Fixed TOP UP Amount (Rs.) ☐ 3000 ☐ 1000 ☐ 100 ☐ Any other amount Rs. (Minimum Rs. 100/- and any amount thereafter)

Variable TOP UP Amount (%) ☐ 20% ☐ 15% ☐ 10% ☐ Any other percentage % (Minimum 10% and in multiples of 5% thereof)

SIP TOP UP Cap Amount Rs. **OR** Top-Up Cap Month-Year MM/YYYY (Mandatory for Variable SIP Top-Up Plan)

Declaration and Signature

I/We have read and understood the contents of the SAI/SID of the above referred Scheme(s) of Kotak Mahindra Mutual Fund. I/We hereby apply for allotment / purchase of Units in the Scheme(s) indicated as above and agree to abide by the terms and conditions applicable thereto. I/ We hereby declare that I am/ We are 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. I/We also declare that the ARN Holder has disclosed all commission (in the form of trail commission or any other mode) payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/ us.

Sole / First Account Holder	Second Account Holder	Third Account Holder
To be signed by All Applicants if mode of operation is "Joint". (As in Bank Records)		

TERMS AND CONDITIONS

Systematic Investments - Snapshot

Schemes where Freedom SIP cum SWP FACILITY is allowed	All open-ended schemes of KMMF and any other open-ended schemes of KMMF to be launched in future under growth option except Exchange Traded Funds (ETFs), Kotak Overnight Fund and Kotak Liquid Fund
Frequency	SIP Frequency: Monthly; SIP Top-Up Frequency: Half-Yearly and Yearly
Default SIP Cum SWP Date/ Year/ Scheme	Default SIP Date: 7th of each month; Default SIP Tenure: 20 Years; Default Source Scheme: Kotak FlexiCap Fund; Default Target Scheme: Kotak Balanced Advantage Fund. SWP under this facility shall be processed up to 31 Dec 2099 or till all units available in the SWP Scheme, whichever is earlier.
Choice of SIP Date	Any date of a given month
Minimum Investment	Rs 100 and any amount thereafter for all eligible schemes, and for Kotak ELSS Tax Saver wherein minimum SIP investment amount is Rs 500 & in multiple of Rs 500 and for Kotak Quant Fund, minimum amount is Rs.500 for 10 instalments and Rs.1000 for 6 instalment and multiples of Rs.1 thereafter.
First Auto Debit & Subsequent SIP and SWP	First Auto Debit shall be processed on the chosen date/default date. However, there has to be a minimum gap of 28 days between the date of submission and First Auto Debit Date. The SWP transactions will be initiated w.e.f. month following the month of completion of SIP tenure.

Freedom SIP Cum SWP Instructions

I Freedom SIP facility: Under this facility, an investor can register for a SIP (Systematic Investment Plan) cum SWP (Systematic Withdrawal Plan) for specified duration. SWP instalments will commence on completion of the SIP tenure. The investor has the option to register the SIP and SWP in the same scheme or different schemes. This facility will be available through online & offline mode.

II Eligible Schemes under the facility: The facility will be allowed only under the Growth Option of the below mentioned Schemes. Further, the same plan ("Direct" / "Regular") shall prevail for both Source scheme (Scheme selected for SIP) and Target scheme (Scheme selected for SWP). The source and target schemes could be any open ended schemes of KMMF or any other open ended schemes to be launched in future. This facility will not be available for Exchange Traded Funds (ETFs). The AMC reserves the right to modify list of eligible schemes from time to time.

III Investors would be able to choose between the following two options:

- Option A: (Where Source & Target scheme are same for SIP & SWP): All open ended schemes offered by Kotak Mahindra Mutual Fund or any other open ended schemes to be launched in future
- Option B: (Where SIP and SWP are registered in different Schemes): SIP will be in Source Scheme, i.e. All open ended schemes offered by Kotak Mahindra Mutual Fund or any other open ended schemes to be launched in future.
- On completion of SIP Tenure, amount will be switched to Target Scheme at Applicable NAV at the end of 15 days from the date of last SIP instalment and SWP will be carried out from Target Scheme.
- Target Schemes - Kotak Equity Hybrid Fund, Kotak Balanced Advantage Fund, Kotak Equity Savings Fund, & Kotak Multi Asset Allocation Fund, & Kotak Multi Asset Allocator Fund of Fund - Dynamic or any other open ended schemes offered by Kotak Mahindra Mutual Fund.

Especially under Option B - Investors are advised to consult their tax advisors before opting for this facility.

IV Registration: SIP can be registered in the eligible schemes for a fixed period of either 7, 10, 12, 15, 20, 25 or 30 years. Investor can opt for any SIP date of his/her choice. The default tenure shall be 20 years and default SIP date will be 7th of each month. Freedom SIP can be registered in a separate new folio or an existing folio. Standalone SIP registrations cannot be converted into Freedom SIP registrations. The facility shall be registered only for Monthly frequency under the eligible Schemes. If a source scheme is not explicitly selected or cannot be identified from the payment instruction, Kotak FlexiCap Fund will be considered as the default source scheme, and Kotak Balanced Advantage Fund will be treated as the target scheme.

V SIP & SWP Installment Amount: The minimum installment amount under Freedom SIP / SWP shall be the same as minimum amount prescribed for SIP/SWP under monthly frequencies in the respective schemes.

VI SWP installment amount:

Investors can specify any SWP amount of his/her choice. If an investor does not state the SWP amount while registering this facility, default SWP amount will be based on **SP Tenure & Amount selected by the investor. Any additional investment through SIP (including SIP Top - up if any lumps sums which in the folio will not be considered for computation of SWP installment amount as per SWP matrix for such investors.**

The below illustration is based on monthly SIP of Rs. 10,000.

SIP Tenure	Monthly SWP Installment amount
7 Yrs	Rs. 10,000
10 Yrs	Rs. 15,000
12 Yrs	Rs. 20,000
15 Yrs	Rs. 30,000
20 Yrs	Rs. 50,000
25 Yrs	Rs. 80,000
30 Yrs	Rs. 1,20,000

For example, if an investor does an SIP of Rs. 5000 per month and selects Tenure as 15 years, the default monthly SWP amount will be Rs. 15000 in case no SWP amount is mentioned in the form.

VII Eligible Investors: The facility will be available for all investors except minors. Freedom SIP is an optional facility offered by the KMMF and does not in any way give guarantee, assurance, promise or indication of the performance of any of the schemes of KMMF or provide any guarantee of withdrawals through SWP mode or the returns that can be generated under this facility.

SIP Top-Up and SIP Pause would be allowed under this facility. SIP Modification will not be allowed under this facility.

However, the SWP installment would get registered only based on the initial SWP amount for investors who have not stated any SWP amount.

SWP under this facility shall be processed up to 31 Dec 2099 or till all units available in the SWP Scheme, whichever is earlier.

VIII Commencement of SWPs:

The SWP transactions will be initiated w.e.f. month following the month of completion of SIP tenure. SWP Date will be same as the SIP date. SWP will commence only subject to completion of statutory lock-in period, if any, applicable to units of relevant schemes and from units / folios which are free from any other encumbrances / restrictions.

IX Exit Load: Exit load shall be applicable as follows:

» Exit load as on the date of registration of Freedom SIP will be applicable on any redemptions / Switch-out from source during the tenure of SIP. In case of Option A, exit load as on the date of registration of Freedom SIP will be applicable on SWP.

In case of Option B, exit load in the source scheme, as on the date of registration of Freedom SIP will be applicable on the switch from Source scheme to target scheme. For subsequent SWP/redemptions/Switch-outs from the target scheme, the exit load prevalent in the target scheme as on the date of the switch from source to target scheme will be applicable. All the current units for cancellation of SIP will apply for this facility.

X Redemptions/ Switch Out:

Investors can purchase and redeem/switch out units under scheme other than this facility also. Units are redeemed/switch out from a scheme in a folio on a First in First out (FIFO) basis. Thus, the impact of redemptions / Switch-out on the Freedom SIP facility registration shall be as under.

Option A: Redemptions/Switch Out will be processed in the Scheme during Freedom SIP tenure. However, if any of the units acquired under this facility are impacted, i.e. redeemed, then SWP registration under this facility will stand cancelled. SIPs would continue just like a normal SIP till completion of SIP Tenure.

Redemption / Switch out from scheme under this facility will be allowed during the SWP period and SWP triggers will continue unaffected till such time the units are available.

Option B: Redemption and Switch Out is allowed from the Target Scheme and will not impact SWP triggers, till such time the units are available.

In case of Redemption / Switch Out is processed in Source Scheme after the SIP tenure till the execution of switch (to Target Scheme) and such redemption/switch out impacts i.e. leads to redemption of any of the units acquired under this facility, then the switch trigger (to Target Scheme) would be only to the extent of the balance units.

All other terms and conditions applicable to Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) facilities shall apply mutatis mutandis to this facility.

The AMC/Trustee reserves the right to change / modify the terms and conditions of the facility or withdraw the facility. KMMF reserves the right to add or delete any of the Eligible schemes in the list above. Investors are requested to refer to the Enrollment Form available on our website viz. www.kotakmf.com or write to ISCs, for the latest terms and conditions, before enrolling. Investors should consult their tax advisor before opting for this facility.

The aforesaid provisions of this facility are subject to change as per SEBI (MF) Regulations and circulars issued thereunder from time to time.

All other features as stated in the SID/ KIM of respective schemes will remain unchanged. This notice cum addendum forms an integral part of Scheme Information Document(s) and Key Information Memorandum(s) of the Eligible Schemes as amended from time to time.

General Instructions

- Please refer the Key Information Memorandum and Offer Document/ SAI/ SID of the respective scheme(s) for Applicable NAV, Risk Factors, Load Structure and other information before investing.
- (i) Existing unitholders need not fill in the Investment Application Form. However, they must compulsorily mention their Folio Number in the Systematic Investment Form.
(ii) New Applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form. The Application Form must be compulsorily mentioned in the Systematic Investment Form.
- Respective of the investment amount please furnish your PAN details and enclose a photocopy of PAN Card for all applications.
- KYC compliant is mandatory, irrespective of the amount of investment.
- (i) First SIP Installment: Your first SIP can be for any day of the month, however subject to the condition that, there shall be a minimum gap of 28 days between the first and the second SIP.

- (ii) Second & subsequent SIP Installment: Your second and subsequent SIPs are available only on above specified 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 10 working days from the date of your first systematic investment transaction. Confirmation for subsequent Systematic Investment would be sent to you as CAS (Consolidated Account Statement) on monthly basis.
- Kotak Mahindra Mutual Fund, its Investment Manager, Trustees, 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 are 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.

- Any discrepancy in the Account Statements should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement will be deemed to be correct if no error is reported within 30 days from the date of Transaction.
- SIP will be ceased after 3 consecutive rejections. Communication will be sent to the investor after 1st failed attempt mentioning that the SIP will be ceased in case of three consecutive rejections for Monthly frequency.
- Incorrect and ambiguous forms will not be accepted and rejection for the same shall be communicated to the investor.

Freedom SIP Payment through OTM/ NACH/ Auto Debit

Instructions for SIP Payment registered through NACH/ECS/SI/Auto Debit

- The bank account provided for SIP to be registered through NACH/ECS/SI/Auto Debit should be participating in NACH and MICR clearing respectively.
- SIP will be ceased after 3 consecutive rejections for Daily, Weekly, and Monthly Frequency and SIP will be ceased after 2 consecutive rejections for Quarterly, Half-yearly and Yearly Frequency.
- The TAT for SIP Debit Mandate Form registration (with or without initial cheque) will be 28 days. Therefore, there has to be a minimum gap of 28 days between date of submission of SIP Mandate and subsequent SIP Auto Debit, provided the OTM gets successfully registered within this period. In case an OTM is already registered and if the start date is not mentioned in the SIP Form, the SIP will commence 15 calendar days from the date of receipt of the SIP Form.
- In case of incomplete SIP Debit Mandate Forms or SIP Registrations pending due to technical problems at NPCI/ Bank's end, AMC may seek remediation process to obtain incomplete details. In such cases registration process may exceed 30 days and hence may also impact processing of subsequent SIP instalments.
- SIP start date shall not be beyond 90 days from the date of submission of SIP application.
- The investor will have the right to discontinue SIP at any time he or she desires by providing a written request to this effect at least 10 days prior to the subsequent SIP date. Alternatively, investor can also use online login access to

our website <https://kotakmf.com/> to discontinue any of his existing SIPs registered through online/offline/Physical mode.

- Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investor wishes to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Investors need to ensure that the MICR number of their actual bank branch (and not 'At Par' MICR Code) is mentioned on the SIP Debit Mandate Form, for seamless SIP Registration.
- Maximum Amount: The Maximum Amount in SIP NACH Debit Mandate Form refers to the maximum SIP debit limit per transaction permitted by the investor to be debited from his bank account. At any given point of time SIP instalment amount should not exceed Maximum Amount mentioned in the SIP NACH Mandate Form. In case of SIP TOP UP, please refer to the specific instructions mentioned under SIP TOP UP Facility.
- Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI:
 - OTM mandate date • OTM period 'From' and 'To' in the OTM mandate form
 - Submission Date • Bank Account type to be selected • Bank account number and Bank name • IFSC and MICR Code • Folio number or application number •

Phone number and email id • SIP Form date • Signatures as per bank records • Name as per bank records • SIP End Date

- All terms and conditions for SIP, including Exit Load, if any, prevailing at the time of SIP enrolment by the fund shall be levied in the Scheme.
- The investor agrees to abide by the terms and conditions of NACH/ECS/SI/Auto Debit facilities of Reserve Bank of India (RBI)/ NPCI (National Payment Corporation of India). Investor will not hold Kotak Mutual Fund, Kotak Mahindra Asset Management Company Limited (the AMC), Kotak Mahindra Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/ECS/SI/Auto Debit or any other reason/fault not attributable to Kotak Mahindra Mutual Fund/the AMC/the Trustee. Kotak Mutual Fund reserves the right to reject any SIP application without assigning any reason therefor.
- In case the SIP instalment is not debited on a particular day on account of non-business day, system constraints, technical/operational issues/ actions of other parties or any other circumstances beyond the control of Kotak AMC/ Fund, such missed debits will not be re-initiated.
- OTM Mandate End date should not be more than 40 years from the OTM Mandate Start date.

Fixed Top-Up option or Variable Top-Up option

A. Introduction of Fixed Top-Up option or Variable Top-Up option: SIP Top-Up facility with Fixed Top-Up option or Variable Top-Up option will be available to the investors, wherein the amount of SIP can be increased at fixed intervals.

Basic Terms and conditions are as follows:

- Investors can opt for SIP Top-Up facility with Fixed Top-Up option or Variable Top-Up option, wherein the amount of SIP can be increased at fixed intervals. The Fixed Top-Up amount shall be in multiples of 100/- and thereafter.
- Variable Top-Up option will be available at 10%, 15% and 20% and such other denominations (over and above 10%, 15% and 20%) as opted by the investor in multiples of 5%.
- The frequency is fixed at Yearly and Half Yearly basis.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP Top-Up. SIP Top-Up facility shall also be available for the existing investors who have already registered for SIP facility without Top-Up option.
- In case the investor opts for both options, the Variable Top-Up option shall be triggered.
- In case the investor does not select the frequency for Top-Up or selects both frequencies, the Top-up facility shall be registered at Yearly basis.
- In case, an investor has more than one existing SIP in a single folio in the same scheme, with a single distributor, unless specifically instructed by the investor, the SIP Top-Up request shall be considered for the first Registered SIP.
- Investor/unit holders subscribing for this facility are required to submit the request at least 28 days prior to the next SIP date. SIP TOP UP will be applicable from the next effective SIP instalment.
- For Cancellation of SIP TOP UP facility, the investor has to submit a written request at least 10 days prior to the next SIP TOP UP date. However, the SIP in the respective scheme shall continue with last SIP TOP UP instalment amount, till the SIP End Date as specified in the SIP Registration Form or till receipt of a valid SIP Cease Request. For Cancellation of SIP TOP UP facility along with SIP Cease request, the written request of cancellation of SIP TOP UP facility should explicitly mention about SIP Cease as well.
- Modification of the SIP TOP UP amount is not possible, alternatively investor will have to cancel the existing facility and start a new SIP with modified date.
- Maximum Amount in NACH Debit Mandate Form: It is the maximum limit amount per transaction set by investor for his registered bank A/c to be debited.
- In case of Variable SIP TOP UP, the SIP instalment amount will be rounded off to the nearest 10% and in multiples of 5%, thereof.
- For Kotak ELSS Tax Saver Fund, SIP Top up will be available only under the fixed option, for minimum Rs. 500 and in multiples of Rs. 500 thereafter.

B. Introduction of Top-Up Cap amount or Top-Up Cap month-year

- L Top-Up Cap amount: In this facility the investor has an option to freeze the SIP Top-Up amount once it reaches a fixed pre-defined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate/ existing registered One-Time Mandate (OTM). In case of difference between the Cap amount & the

maximum amount mentioned in Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

- II. Top-Up Cap month-year: The facility for SIP Top-Up amount will cease and last SIP instalment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.

Basic Terms and conditions are as follows:

- The date from which investors have opted the SIP Top-Up amount will cease and last SIP instalment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.
- Investor shall have flexibility to choose either Top-Up Cap amount or Top-Up Cap month-year. In case of multiple selection, Top-Up Cap amount will be considered as default selection.
- Top-Up Cap is applicable for Fixed Top-Up option as well as Variable Top-Up option.
- All the investors of the fund availing the facility under SIP Variable Top-Up feature are hereby requested to select either Top-Up Cap amount or Top-Up Cap month-year.
- In case of no selection, the SIP Variable Top-Up amount will be capped at a default amount of 10 Lakhs. Under the said facility, SIP amount will remain constant from Top-Up Cap date/ amount till the end of SIP Tenure.

Illustration explaining the Top-Up Cap month-year:

SIP Period: 01-Jan-2022 to 01-Dec-2024 (3 Years)

Monthly SIP Instalment Amount: Rs. 2,000

SIP Date: 1st of every month (36 instalments)

Top-Up Amount: Rs. 1,000

Top-Up Frequency: Half Yearly

Top-Up cap month - year: 01-Jul-2023

SIP Instalments shall be as follows:

Instalment Nos.	From Date	To Date	Monthly SIP Instalment Amount (Rs)	SIP Top-Up Amount (Rs)	Increased Monthly SIP Instalment Amount (Rs)
1 to 6	1-Jan-22	1-Jun-22	2,000	N.A.	2,000
7 to 12	1-Jul-22	1-Dec-22	2,000	1,000	3,000
13 to 18	1-Jan-23	1-Jun-23	3,000	1,000	4,000
19 to 24	1-Jul-23	1-Dec-23	4,000	1,000	4,000
25 to 30	1-Jan-24	1-Jun-24	4,000	N.A.	4,000
31 to 36	1-Jul-24	1-Dec-24	4,000	N.A.	4,000

All other terms & conditions applicable for regular SIP will also be applicable to SIP TOP UP facility.

Checklist

Please ensure that:

- If you are an existing investor, you have quoted your Folio No. with Kotak Mahindra Mutual Fund on the Systematic Investment Form.
- If you are a new investor, your Application Number or PAN 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 a minimum gap of 28 days between the date of submission and first auto debit date.

