

| Distributor's ARN/ RIA Code# | Sub-Broker's ARN | Sub-Broker's Code | Folio Number | EUIN     |
|------------------------------|------------------|-------------------|--------------|----------|
| ARN-95070                    |                  |                   |              | E-101834 |

- ☐ #By mentioning RIA code, I/We authorize you to share with the Investment Adviser 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(S) |  Sole/Frist Applicant |  Second Applicant |  Third Applicant |
|              | To be signed by <b>All Applicants</b> if mode of operation is "Joint"                                 |                                                                                                    |                                                                                                     |

Uprfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investor's assessment of various factors including the service rendered by the distributor.

## Investor's Information

|                                                                                                  |                         |                        |
|--------------------------------------------------------------------------------------------------|-------------------------|------------------------|
| <b>Application No.</b><br><small>(For New Investors, Please attach the application form)</small> |                         |                        |
| <b>Sole/ First Applicant</b>                                                                     | <b>Second Applicant</b> | <b>Third Applicant</b> |
| Name of Applicant                                                                                | Name of Applicant       | Name of Applicant      |
| PAN                                                                                              | PAN                     | PAN                    |

## Smart Systematic Transfer Plan

|                                                                                                                                                                                                                               |                                                                                                                                                                            |                                                                                                                                                                                                |                      |                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-----------------------------------------------------------------------------|
| <b>From Scheme</b>                                                                                                                                                                                                            | <input type="text"/>                                                                                                                                                       | <b>Plan</b>                                                                                                                                                                                    | <input type="text"/> | <b>Option</b> <input type="checkbox"/> IDCW <input type="checkbox"/> Growth |
| <b>Base Smart STP Amount - Rs.</b> <input type="text"/>                                                                                                                                                                       |                                                                                                                                                                            |                                                                                                                                                                                                |                      |                                                                             |
| <b>Minimum Smart STP</b> <input type="checkbox"/> <b>Default Smart STP</b> (0.5 times Base Smart STP Amount) OR <input type="checkbox"/> <b>Investor defined Minimum Smart STP Amount</b> <input type="text" value="Amount"/> |                                                                                                                                                                            |                                                                                                                                                                                                |                      |                                                                             |
| <b>Maximum Smart STP</b> <input type="checkbox"/> <b>Default Smart STP</b> (2 times Base Smart STP Amount) OR <input type="checkbox"/> <b>Investor defined Maximum Smart STP Amount</b> <input type="text" value="Amount"/>   |                                                                                                                                                                            |                                                                                                                                                                                                |                      |                                                                             |
| <b>To Scheme</b>                                                                                                                                                                                                              | <input type="text"/>                                                                                                                                                       | <b>Plan</b>                                                                                                                                                                                    | <input type="text"/> | <b>Option</b> <input checked="" type="checkbox"/> Growth                    |
| <b>Frequency</b><br><small>(Please ✓)</small>                                                                                                                                                                                 | <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="text" value="Specify Day"/><br><small>(Please mention any Day of the week, Mon to Fri)</small> | <b>No. of Installments</b> <input type="text"/>                                                                                                                                                |                      |                                                                             |
|                                                                                                                                                                                                                               | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="text" value="Specify Date"/><br><small>(Please mention any Date of the month)</small>     | <b>Transfer Period From</b> <input type="text" value="mm/yyyy"/><br><b>Transfer Period To</b> <input type="text" value="mm/yyyy"/> <b>OR</b> <input type="checkbox"/> Till further instruction |                      |                                                                             |

## Declaration and Signatures

I/We have read and understood the contents of the SID/ SAI 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.

|              |                                                                                                         |                                                                                                      |                                                                                                       |
|--------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| SIGNATURE(S) |  Sole/Frist Applicant |  Second Applicant |  Third Applicant |
|              | To be signed by <b>All Applicants</b> if mode of operation is "Joint"                                   |                                                                                                      |                                                                                                       |

## Acknowledgement Slip (To be filled by Applicant)

|                                                                                                                 |                                                              |                                    |                                                                                                                                                                                                                                                               |                                                                                                                 |                                     |
|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-------------------------------------|
|  <b>kotak</b><br>Mutual Fund | Please retain this Acknowledgement Slip for future reference |                                    | DATE: <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> | <div style="border: 1px solid black; height: 100px; width: 100%;"></div> Official Acceptance Point Stamp & Sign |                                     |
|                                                                                                                 | Received from (Investor's Name) <input type="text"/>         |                                    |                                                                                                                                                                                                                                                               |                                                                                                                 |                                     |
|                                                                                                                 | Folio Number <input type="text"/>                            |                                    |                                                                                                                                                                                                                                                               |                                                                                                                 |                                     |
|                                                                                                                 | Request for                                                  | <input type="checkbox"/> Smart STP | Smart STP Amount <input type="text"/>                                                                                                                                                                                                                         |                                                                                                                 | Smart STP Date <input type="text"/> |
|                                                                                                                 |                                                              |                                    |                                                                                                                                                                                                                                                               |                                                                                                                 |                                     |

## Checklist for Smart STP

## Smart Systematic Transfer Plan (Smart STP)

|                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Transferor Schemes</b>  | All open-ended Debts Schemes, Index Funds (Debt Funds), Kotak Overnight Fund, Kotak Liquid Fund, Kotak Savings Fund, Kotak Money Market Fund, Kotak Low Duration Fund, Kotak Corporate Bond Fund, Kotak Bond Short Term Fund, Kotak Credit Risk Fund, Kotak Dyanmic Bond Fund, Kotak Floating Rate Fund, Kotak Medium Term Fund, Kotak Banking and PSU Debt Fund, Kotak Gilt Fund, Kotak Bond Fund, Kotak Nifty SDL Plus AAA PSU Bond JUL 2028 60:40 Index Fund, Kotak Nifty SDL July 2026 Index Fund, Kotak Nifty SDL Jul 2033 Index Fund, Kotak Nifty SDL Jul 2028 Index Fund, Kotak Nifty G-sec Jul 2033 Index Fund, Kotak Debt Hybrid Fund, Kotak Equity Arbitrage Fund, Kotak Equity Savings Fund, Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund, and Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund (Registration received in schemes other than eligible schemes shall be registered under Normal STP). |
| <b>Transferee Scheme</b>   | All Open-ended Equity Schemes of Kotak Mahindra Mutual Fund ("KMMF"), All Open-ended Equity Index Schemes of KMMF, Kotak Equity Hybrid Fund, Kotak Business Cycle Fund and Kotak Multi Asset Allocation Fund (Registration received in schemes other than eligible schemes shall be registered under Normal STP).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Frequency</b>           | Monthly / Quarterly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Choice of Day/ Date</b> | Any Business Date (1-31). Any Business Day (Monday - Friday)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Minimum Transfers</b>   | 6 instalments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Minimum Amount</b>      | Applicable as per the SID limits for STP of the transferor scheme                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

## Instructions &amp; Information

- Smart Systematic Transfer Plan is a market-linked product.
- For those who wish to avail the said facility in case of existing investors, Smart STP investment forms need to be submitted for each Smart STP registration. An existing investor must mandatorily mention Folio Number details. A new investor is required to fill and submit an investment application form along with Smart STP investment form.
- The Smart STP Amount shall be derived based on the Net Equity Allocation of Kotak Balanced Advantage Fund ("KBAF") on the Trigger date and not as on the STP date. Hence, the Smart STP Amount will be of T-1 day (i.e. Trigger Date) assuming the instalment is triggered 1 day before the STP date.
- Individual enrollment form should be filled for each Smart STP transaction.
- Please refer the Key Information Memorandum and Scheme Information Document of the respective Scheme(s) and Statement of Additional Information for Applicable NAV, Risk Factors, Load Structure and other information on the Scheme(s).
- KYC is mandatory irrespective of Smart STP amount. In case of minor applicants, the Guardian needs to be KYC Compliant.
- In the case of the first Smart STP installment, it shall be processed for the base Smart STP amount as specified by the investor at the time of enrolment, and will not be based on the net equity allocation percentage for Kotak Balanced Advantage Fund.
- Smart STP registration request needs to be submitted to the Registrar/ AMC 7 days prior to the date of commencement of Smart STP. In case the Smart STP commencement date is less than 7 days from the date of submission of registration form and the date opted for, then the same would be registered for the next cycle. The AMC reserves the right to process the Smart STP registration request received for a period lesser than 7 days in the interest of unit holders.
- Individual Enrolment Form should be filled for each Smart STP transaction.
- Smart STP can be opted for "Any Date" i.e. (1st to 30th/ 31st of a given month) for Monthly and Quarterly option.
- If Smart STP end date is not mentioned/ in case of ambiguity the Smart STP shall continue till availability of funds in the source scheme.
- Calculation of Smart STP Amount

| (A) Net Equity Allocation of Kotak Balanced Advantage Fund | (B) Default Option              | (C) Investor Defined Amount               |
|------------------------------------------------------------|---------------------------------|-------------------------------------------|
| > 60%                                                      | 2 times Base Smart STP Amount   | Investor defined Maximum Smart STP Amount |
| 40%-60% (inclusive of 40 and 60)                           | Base Smart STP amount           | Base Smart STP amount                     |
| < 40%                                                      | 0.5 times Base Smart STP Amount | Investor defined Minimum Smart STP Amount |

- » If Net Equity Allocation of KBAF percentage for the trigger date is greater than 60%, then Smart STP amount would be twice the Base Smart STP amount or Investor defined Maximum Smart STP Amount, if specified by the investor.
  - » If Net Equity Allocation of KBAF percentage for the trigger date is between 40% and 60% (including 40% and 60%), then Base Smart STP amount would be triggered.
  - » If Net Equity Allocation of KBAF percentage for the trigger date is less than 40%, then Smart STP amount would be half the Base Smart STP amount or Investor defined Minimum Smart STP Amount, if specified by the investor.
- Base amount for Smart STP:
    - The investor must mandatorily and clearly specify the base amount of the Smart STP.
    - The minimum base Smart STP amount would be the minimum Systematic Transfer Plan (STP limit for transferor scheme) amount as applicable as per the scheme information documents of STP Schemes.
  - In the case of Smart STP, the investor has an option to mention the Maximum Amount/ Minimum Amount. In case no amount's are mentioned by the investor, the amount to be invested/ transferred shall be as per the default option - as per the details mentioned under column (B) above.
  - Investor will have to clearly mention the Base Smart STP Amount, since \*2 times the Base Smart STP amount and \*0.5 times the Base Smart STP amount shall be derived basis the Base Smart STP amount mentioned by the investor.
  - If 0.5 times Amount is below the minimum Smart STP amount, then the minimum Smart STP amount shall be considered.
  - For Smart STP, in case the minimum amount is below the Smart STP amount of the eligible (transferor) scheme, then the amount considered would be the minimum the Smart STP amount of the eligible (transferor) scheme.
  - Available for both options Growth & IDCW for transferor scheme and available in Growth option for transferee scheme.
  - All other Terms and Conditions of STP of the eligible schemes would also be applicable to Smart STP, unless and otherwise as specifically mentioned above.
  - In respect of Smart STP enrolments made in any of the eligible schemes, the load structure prevalent at the time of enrolment shall be applicable to the investors during the tenure of the Smart STP.
  - Once the Smart STP has been stopped, the unit holder needs to provide a new request to start a fresh new Smart STP. An investor cannot pause his existing Smart STP.
  - Smart STP will be automatically terminated if all units are liquidated or withdrawn from the transferor scheme or lien/pledged.
  - Smart STP Facility will not be available if the folio/ Certificate is under Lien or marked Frozen on the Advice of I.T. Authorities / Regulatory Authorities / Court or for any other reason.
  - Smart STP shall be applicable for investments routed through Kotak Mutual Fund website, [www.kotakmf.com](http://www.kotakmf.com) and physical applications submitted at specified CAMS Investors Service Centres.
  - All request for registering or deactivating the Smart STP shall be subject to an advance notice of 7(Seven) business days. Investors can deactivate the facility by sending a written request to the investor Service Centres.
  - If Investor has specified Minimum/ Maximum amount as well as ticked the option for Default Smart STP, then trigger will be as per the Default Smart STP Amount.
  - Employee Unique Identification Number (EUIIN): SEBI has made it compulsory for every employee/relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN 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 EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case you are required to provide the declaration to this effect as given in the form.
  - The Base Smart STP amount, Maximum Smart STP Amount and Minimum Smart STP Amount specified by the unit holder must be in multiples of Re. 1 (whole numbers only, no decimals eg: Rs. 20001, Rs.30015).
  - In case of Smart STP, if the Smart STP date turns out to be a non-business day for the Eligible scheme, the Smart STP shall be processed on the immediately following business day.
  - Incorrect, incomplete and/or ambiguous Smart STP forms will not be accepted and rejection for the same shall be communicated to the investor.

