

**Non-individual Risk Profile Declaration Form**

Date: \_\_\_\_\_

To,

**Kotak Mahindra Bank Ltd****ARN Code: 1390****Mumbai**

Dear Madam/Sir,

I/We, \_\_\_\_\_ (Company/Partnership/Trust), intend to invest in the schemes of various Mutual Funds ("Schemes") distributed by Kotak Mahindra Bank Ltd. ("Bank") from time to time.

I/We have gone through the various risk profile categories as shared by Kotak Mahindra Bank Ltd mentioned below:

- **Secure:** As a secure investor, the best investments for this risk profile will be low risk instruments such as cash and fixed income securities. This approach offers a high degree of stability, liquidity and is aimed towards capital preservation.
- **Conservative:** As a conservative investor, the best investments for this risk profile will be primarily low risk instruments such as cash and fixed income securities with small exposure to equity instruments. This approach aims to protect your capital and at the same time generate better returns than a secure portfolio.
- **Moderate:** As a moderate investor, the best investments for this risk profile will be a judicious combination of cash, fixed income securities and equities. This approach aims to achieve balance between capital preservation and growth but is likely to involve at least some short term volatility.
- **Growth:** As a growth investor, the best investments for this risk profile will be primarily in equity instruments. This approach concentrates on achieving a good overall return on investment while avoiding the most speculative areas of the capital market. Significant short term fluctuation in value can be expected but with a high potential for upside in the long term.
- **Aggressive:** As an aggressive investor, the best investments for this risk profile will be in equity instruments and will include exposure to more speculative areas of the market. The aim is to maximize the appreciation of assets in the long term while accepting the possibility of large short term fluctuations in value. Due to the exposure to higher risk instruments there possibility of a return greater than what is expected from a growth portfolio in the long term

I/We hereby agree and confirm that our (Company/Partnership/Trust) risk profile is \_\_\_\_\_ .

Based on the risk profile selected by us, Bank shall recommend the mutual funds to us as per suitability basis our risk profile.

In this respect, I/We hereby agree and confirm that:

1. The Company/Partnership/Trust shall select and assess the Schemes of its own accord and the Company/Partnership/Trust shall at its own discretion decide to invest in the Schemes without any advice and/ or recommendation by the Bank for investment in the Schemes.
2. I/We understand that the Bank may from time to time inform the Company/Partnership/Trust about the unsuitability and inappropriateness of the Schemes, if any, considering the risk profile of the Company/Partnership/Trust and that the investment in the Schemes would pose a higher level of risk for the Company/Partnership/Trust than its present risk appetite.
3. The Company/Partnership/Trust shall be responsible for going through the Scheme Information Document ("SID") and Statement of Additional Information ("SAI") in detail and fully understanding and considering the features of

