

# KOTAK GLOBAL EMERGING MARKET FUND

(An open ended Fund of Funds scheme investing in overseas mutual fund schemes investing in global emerging markets.)

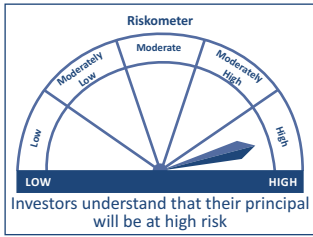
Continuous Offer: Units at NAV based prices

6th Floor, Kotak Infinity,  
Building No. 21, Infinity Park,  
Off. Western Express Highway,  
Gen.A.K. Vaidya Marg, Malad (E)  
Mumbai - 400 097.

☎ 1800-222-626

✉ mutual@kotak.com

🌐 assetmanagement.kotak.com



Name	This product is suitable for investors who are seeking*
Kotak Global Emerging Market Fund	Long term capital growth Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets

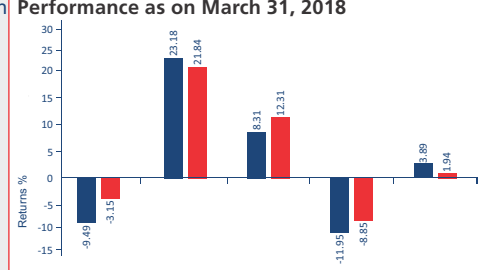
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme converted to an open ended scheme on September 28, 2010

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 Schemes Information Document and Statement of Additional Information available free of cost at any of the Official Acceptance Points or distributors or from the website [www.assetmanagement.kotak.com](http://www.assetmanagement.kotak.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 Key Information Memorandum is May 24, 2019.

<b>Investment Objective</b>	The investment objective of the scheme is to provide long-term capital appreciation by investing in an overseas mutual fund scheme that invests in a diversified portfolio of securities as prescribed by SEBI from time to time in global emerging markets. The Scheme's performance will be measured against the benchmark MSCI Emerging Market Index.																				
<b>Asset Allocation Pattern of the Scheme</b>	The asset allocation under the Scheme, under normal circumstances, is as follows:																				
	<b>Investments</b>	<b>Indicative allocation</b>	<b>Risk profile</b>																		
	Units of Emerging Markets Equity Mutual Fund Schemes *	95%-100%	High																		
	Debt and Money market Securities **	0% to 5%	Low																		
	* Currently the investments of the scheme are in Units of MGF ASIAN SMALL EQUITY FUND CLASS I and ishares MSCI Emerging Markets ETF. Trustees, at their discretion and in the interest of unitholders, may decide to shift full or part of the investments made in the above schemes to any other overseas emerging markets equity mutual fund scheme, consistent with the investment objective of the scheme. **Pending deployment of funds the scheme may invest in fixed deposits of scheduled commercial banks as per the guidelines given in SEBI Circular no. SEBI/MD/CIR No. 1/91171/07 dated April 16, 2007. Till the investments are made in accordance with the investment objective, the scheme may invest in Liquid / Floater schemes of Kotak Mahindra Mutual Fund, not exceeding the limits specified in Clause 4 of Schedule VII of the Regulations. The remittance of investment to the underlying scheme will be in foreign currency.																				
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized on page 2																				
<b>Plans &amp; Options</b>	<b>Plan:</b> (a) Regular Plan (b) Direct Plan <b>Option:</b> Dividend Payout, Dividend Reinvestment & Growth (applicable for all plans)																				
<b>Applicable NAV (after the scheme opens for repurchase &amp; sale):</b>	Please refer page 3-4 for details.																				
<b>Minimum Application Amount/ Number of Units</b>	<b>Initial Investment:</b> Rs. 5000/- and in multiples of Rs. 1 for purchases, and for Re 0.01 for switches. <b>Additional Investment:</b> Rs. 1000/- and in multiples of Rs. 1 for purchases, and for Re 0.01 for switches. <b>SIP Investment:</b> Rs. 1000/- (Subject to a minimum of 6 SIP installments of Rs. 1000/- each). <b>Redemption:</b> Rs. 1000 or 100 units, 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.																				
<b>Despatch of Repurchase (Redemption) Request</b>	Within 10 working days of the receipt of the redemption request at the authorised centre of the Kotak Mutual Fund.																				
<b>Benchmark Index</b>	MSCI Emerging Market Index																				
<b>Dividend Policy</b>	Trustee's Discretion. Please refer to page 3 for details.																				
<b>Name of the Fund Manager(s) and tenor of managing the scheme</b>	Mr. Arjun Khanna is the dedicated fund manager for overseas investments & he has been managing the fund since May 9, 2019 and He is also appointed as the dedicated fund manager for investments in foreign securities. Mr. Abhishek Bisen has been managing the fund since September 28, 2010.																				
<b>Name of the Trustee Company</b>	Kotak Mahindra Trustee Company Limited																				
<b>Performance of the scheme as on April 30, 2019</b>	Compounded Annualised Growth Returns (%)																				
		<b>Scheme Returns - Regular Plan – Growth Option</b>	<b>MSCI Emerging Market index</b>																		
	Since Inception	3.85%	4.14%																		
	Last 1 Year	-8.65%	-3.21%																		
	Last 3 Year	7.27%	10.39%																		
	Last 5 Year	2.34%	4.59%																		
	TRI- Total Return Index, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.																				
<b>Inception Date</b>	September 26, 2007																				
<b>Absolute Returns (%) for each financial year for the last 5 years</b>	<b>Performance as on March 31, 2018</b>																				
	 <table border="1"> <thead> <tr> <th>Financial Year</th> <th>Kotak Global Emerging Market Fund - Regular - Growth (%)</th> <th>MSCI Emerging Markets (%)</th> </tr> </thead> <tbody> <tr> <td>2018-19</td> <td>9.49</td> <td>3.15</td> </tr> <tr> <td>2017-18</td> <td>23.18</td> <td>21.84</td> </tr> <tr> <td>2016-17</td> <td>8.31</td> <td>12.31</td> </tr> <tr> <td>2015-16</td> <td>-11.95</td> <td>-8.85</td> </tr> <tr> <td>2014-15</td> <td>2.89</td> <td>1.94</td> </tr> </tbody> </table>			Financial Year	Kotak Global Emerging Market Fund - Regular - Growth (%)	MSCI Emerging Markets (%)	2018-19	9.49	3.15	2017-18	23.18	21.84	2016-17	8.31	12.31	2015-16	-11.95	-8.85	2014-15	2.89	1.94
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	*All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Past Performance may or may not be sustained in future.																				

Expenses of the Scheme	Upto 2.00%	
(i) Load Structure	<b>Entry Load:</b> Nil <b>Exit Load:</b> 1) For exit within 1 year from date of allotment of units: 1% 2) For exit after 1 year from the date of allotment of units: Nil Any exit load charged (net off GST, if any) shall be credited back to the Scheme.	
(ii) Recurring expenses (% of weekly average net assets)	Please refer to page 5 for details	Actual expenses for the previous Financial Year ended March 31, 2019 (Weekly Average TER): i) Regular Plan - 1.82% P. A. ii) Direct Plan - 1.33% P. A. Note: Does not include additional charged (if any) towards GST on investment and advisory fees & inflows from beyond top 30 cities.
Waiver of Load for Direct Applications:	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.	
Tax Treatment for the investors:	Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
Daily NAV Publication:	The NAVs of the Scheme will be calculated and updated on next Business day on AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 10.00 a.m. The NAVs shall also be updated on the website of the Kotak Mahindra Mutual Fund viz. <a href="http://assetmanagement.kotak.com">assetmanagement.kotak.com</a> . Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/Mutual Fund. Delay in uploading of NAV beyond 10.00 a.m. on next business day shall be explained in writing to AMFI. In case the NAVs are not available before the commencement of business hours on the following business day due to any reason, a press release for revised NAV shall be issued. The monthly portfolio of the Schemes shall be available in a user-friendly and downloadable format on the website viz. <a href="http://assetmanagement.kotak.com">assetmanagement.kotak.com</a> on or before the tenth day of succeeding month.	
For Investor Grievances, please contact:	Computer Age Management Services Pvt. Ltd. (Registrar) 178/10, M G R Salai, Mungambakkam, Chennai 600034. Ph. 044 3047 7000 Website: <a href="http://www.camsonline.com">www.camsonline.com</a> • E-mail: <a href="mailto:enq_k@camsonline.com">enq_k@camsonline.com</a> Kotak Mahindra Asset Management Company Limited (Investment Manager) Ms. Sushma Mata, 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off. Western Express Highway, Gen.A.K. Vaidya Marg, Malad (E), Mumbai - 400 097. Ph. 022 6605 6825; Fax : 022 6708 2213; Website: <a href="http://assetmanagement.kotak.com">assetmanagement.kotak.com</a> ; e-mail: <a href="mailto:mutual@kotak.com">mutual@kotak.com</a> Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400 051	
AAUM and Folio (as on March 31, 2019)	AAUM: Rs. 3600.70 Crores	FOLIO: 7,488

#### Investment Strategy & Risk Measures:

##### Investment Strategy

The Scheme will invest predominantly in overseas mutual fund/collective investment scheme(s) primarily investing in equity and equity related instruments in globally emerging markets. Kotak Mahindra Mutual Fund is currently invested in the 'MGF ASIAN SMALL EQUITY FUND CLASS I and ishares MSCI Emerging Markets ETF.

##### Risk Control Measures for investment strategy

The overseas schemes into which investments would be made would be selected by doing research based on quantitative and qualitative parameters. Due diligence would also be exercised on the schemes thus selected. The performance of overseas mutual funds will be regularly monitored and decision to redeem or further invest in specific schemes will be determined based on the performance of the overseas mutual fund scheme.

##### Risk Mitigation measures for portfolio volatility

Portfolio volatility will be managed by ensuring reasonable diversification. First level of diversification would be at the geography level, where the fund would endeavour to invest in multiple economies thereby reducing country specific risk. The second level of diversification would be that of choosing underlying schemes which would have a reasonably diversified portfolio at the stock level.

##### Risk mitigation measures for managing liquidity

Asset allocation of the fund allows upto 10% of its assets to be invested in debt and money market instruments in order to meet redemption requirement and to that extent avoid redemption in the underlying investments. Further the redemption period is kept as T+6 days to account for delay in receipt of redemption proceeds from the underlying scheme.

##### Risk Factor:

The Scheme may invest predominantly in the units of overseas mutual fund(s), which invest in equity or equity related or debt securities of companies in globally emerging markets. Any change in the investment policies or the fundamental attributes of the underlying schemes could affect the performance of the Scheme.

The Scheme will primarily invest in overseas mutual funds. For every such investment, the risk factors of the underlying schemes will be relevant and must be treated as risk factors of Kotak Global Emerging Market Fund. The risks in such underlying schemes may relate to factors such as performance of underlying stocks, bonds, derivative instruments, offshore investments, interest rates risks, and exchange risks, to name a few.

To the extent the assets of the Scheme are invested in overseas funds, the performance, risk profile and liquidity of the Scheme will be directly related to those of the underlying funds.

The funds in which the Scheme invests may not perform in line with the market and may also not achieve its investment objective. In such a situation, the performance of the Scheme could be affected and its ability to achieve its investment objective may be impaired.

The following are the significant risks mentioned in the prospectus of MGF Asian Small Equity Fund Class I and ishares MSCI Emerging Markets ETF, into which the scheme is currently invested.

- As with any investment, you could lose all or part of your investment in the Fund, and the Fund's performance could trail that of other investments. The Fund is subject to the principal risks noted below, any of which may adversely affect the Fund's NAV, trading price, yield, total return and ability to meet its investment objective.
- Asset Class Risk.** Securities in the Underlying Index or in the Fund's portfolio may underperform in comparison to the general securities S-3 markets, a particular securities market or other asset classes.
- Commodity Risk.** The Fund invests in economies that are susceptible to fluctuations in certain commodity markets. Any negative changes in commodity markets could have an adverse impact on those economies.
- Concentration Risk.** The Fund may be susceptible to an increased risk of loss, including losses due to adverse occurrences affecting the Fund more than the market as a whole, to the extent that the Fund's invests. The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on [assetmanagement.kotak.com](http://assetmanagement.kotak.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also Contact us on our Toll Free Number, **1800222626**. Investments are concentrated in the securities of a particular issuer or issuers, country, group of countries, region, market, industry, group of industries, sector or asset class.
- Currency Risk.** Because the Fund's NAV is determined in U.S. dollars, the Fund's NAV could decline if the currency of a non-U.S. market in which the Fund invests depreciates against the U.S. dollar.
- Custody Risk.** Less developed markets are more likely to experience problems with the clearing and settling of trades and the holding of securities by local banks, agents and depositories.
- Energy Sector Risk.** The value of securities issued by companies in the energy sector may decline for many reasons, including, among others, changes in energy prices, government regulations, energy conservation efforts and potential civil liabilities.
- Equity Securities Risk.** Equity securities are subject to changes in value and their values may be more volatile than those of other asset classes. Financials Sector Risk. Performance of companies in the financials sector may be adversely impacted by many factors, including, among others, government regulations, economic conditions, credit rating downgrades, changes in interest rates, and decreased liquidity in credit markets. This sector has experienced significant losses in the recent past, and the impact of more stringent capital requirements and of recent or future regulation on any individual financial company or on the sector as a whole cannot be predicted.
- Geographic Risk.** A natural or other disaster could occur in a geographic region in which the Fund invests, which could affect the economy or particular business operations of companies in the specific geographic region, causing an adverse impact on the Fund's investments in the affected region.
- Index-Related Risk.** There is no guarantee that the Fund will achieve a high degree of correlation to the Underlying Index and therefore achieve its investment objective. Market disruptions and regulatory restrictions could have an adverse effect on the Fund's ability to adjust its exposure to the required levels in order to track the Underlying Index. Errors in the construction of the Underlying Index in accordance with its methodology may occur from time to time and may not be identified and corrected by the Index Provider for a period of time, which may have an adverse impact on the Fund and its shareholders. Information Technology Sector Risk. Information technology companies face intense competition and potentially rapid product obsolescence. They are also heavily dependent on intellectual property rights and may be adversely affected by the loss or impairment of those rights. S-4 Issuer Risk. Fund performance depends on the performance of individual securities to which the Fund has exposure. Changes in the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.
- Management Risk.** As the Fund may not fully replicate the Underlying Index, it is subject to the risk that BFA's investment strategy may not produce the intended results.
- Market Risk.** The Fund could lose money over short periods due to short-term market movements and over longer periods during market downturns. Market
- Trading Risk.** The Fund faces numerous market trading risks, including the potential lack of an active market for Fund shares, losses from trading in secondary markets, periods of high volatility and disruption in the creation/redemption process of the Fund. ANY OF THESE FACTORS, AMONG OTHERS, MAY LEAD TO THE FUND'S SHARES TRADING AT A PREMIUM OR DISCOUNT TO NAV. Non-U.S.
- Securities Market Risk.** Non-U.S. securities markets may trade a small number of securities and may be unable to respond effectively to increases in trading volume, potentially making prompt liquidation of the Fund's holdings difficult or impossible at times. Non-U.S.

15. **Securities Risk.** Investments in the securities of non-U.S. issuers are subject to the risks associated with investing in those non-U.S. markets, such as heightened risks of inflation or nationalization. The Fund may lose money due to political, economic and geographic events affecting issuers of non-U.S. securities or non-U.S. markets. The Fund is specifically exposed to Asian Economic Risk and Central and South American Economic Risk.
16. **Passive Investment Risk.** The Fund is not actively managed and BFA does not attempt to take defensive positions under any market conditions, including declining markets.
17. **Privatization Risk.** Some countries in which the Fund invests have privatized, or have begun the process of privatizing, certain entities and industries. Privatized entities may lose money or be renationalized. Reliance on
17. **Trading Partners Risk.** The Fund invests in countries whose economies are heavily dependent upon trading with key partners. Any reduction in this trading may have an adverse impact on the Fund's investments. Through its portfolio companies' trading partners, the Fund is specifically exposed to Asian Economic Risk, Central and South American Economic Risk, European Economic Risk and U.S.
18. **Economic Risk. Risk of Investing in Emerging Markets.** The Fund's investments in emerging market issuers may be subject to a greater risk of loss than investments in issuers located or operating in more developed markets. Emerging markets may be more likely to experience inflation, political turmoil and rapid changes in economic conditions than more developed markets. Emerging markets often have less uniformity in accounting and reporting requirements, less reliable securities valuation and greater risk associated with custody of securities than developed markets. Risk of Investing in India. Investments in Indian issuers involve risks that are specific to India, including legal, S-5 regulatory, political and economic risks. Political and legal uncertainty, greater government control over the economy, currency fluctuations or blockage, and the risk of nationalization or expropriation of assets may result in higher potential for losses. The securities markets in India are relatively underdeveloped and may subject the Fund to higher transaction costs or greater uncertainty than investments in more developed securities markets. Risk of Investing in Russia. Investing in Russian securities involves significant risks, including legal, regulatory and economic risks that are specific to Russia. In addition, investing in Russian securities involves risks associated with the settlement of portfolio transactions and loss of the Fund's ownership rights in its portfolio securities, as a result of the system of share registration and custody in Russia. Securities Lending Risk. The Fund may engage in securities lending. Securities lending involves the risk that the Fund may lose money because the borrower of the loaned securities fails to return the securities in a timely manner or at all. The Fund could also lose money in the event of a decline in the value of the collateral provided for loaned securities or a decline in the value of any investments made with cash collateral. These events could also trigger adverse tax consequences for the Fund.
19. **Security Risk.** Some countries and regions in which the Fund invests have experienced security concerns. Incidents involving a country's or region's security may cause uncertainty in these markets and may adversely affect their economies and the Fund's investments. Structural Risk. The countries in which the Fund invests may be subject to considerable degrees of economic, political and social instability.
20. **Tracking Error Risk.** Tracking error is the divergence of the Fund's performance from that of the Underlying Index. Tracking error may occur because of differences between the securities held in the Fund's portfolio and those included in the Underlying Index, pricing differences (including differences between a security's price at the local market close and the intrinsic value of a security at the time of calculation of the NAV), transaction costs, the Fund's holding of cash, differences in timing of the accrual of dividends, changes to the Underlying Index or the need to meet various new or existing regulatory requirements. This risk may be heightened during times of increased market volatility or other unusual market conditions. Tracking error also may result because the Fund incurs fees and expenses, while the Underlying Index does not. FUNDS THAT TRACK INDICES WITH SIGNIFICANT WEIGHT IN EMERGING MARKETS ISSUERS MAY EXPERIENCE HIGHER TRACKING ERROR THAN OTHER INDEX EXCHANGE-TRADED FUNDS (ETFs) THAT DO NOT TRACK SUCH INDICES. Treaty/Tax Risk: The Fund and the Subsidiary rely on the Double Tax Avoidance Agreement between India and Mauritius (DTAA) for relief from certain Indian taxes. Treaty renegotiation (particularly to introduce a limitation on benefits clause) or future legislative or regulatory changes or other administrative or legal developments may result in the Fund withdrawing from the Subsidiary, which S-6 may result in higher taxes and/or lower returns for the Fund. Valuation Risk: The sale price the Fund could receive for a security may differ from the Fund's valuation of the security and may differ from the value used by the Underlying Index, particularly for securities or assets that trade in low volume or volatile markets or that are valued using a fair value methodology. In addition, the value of the securities or assets in the Fund's portfolio may change on days when shareholders will not be able to purchase or sell the Fund's shares.

Portfolio details as on  
April 30, 2018:

**Portfolio - Top 10 holding (Issuer-wise)**

Issuer	% to NAV
The Ramco Cements Ltd	3.64
P I INDUSTRIES LTD	3.43
AU Small Finance Bank Ltd.	3.27
Schaeffler India Ltd	3.2
Tri-Party Repo/ Reverse Repo	3.08
Supreme Industries Limited	3.07
RBL Bank Ltd.	3.01
Atul Ltd.	2.98
Thermax Ltd.	2.79
Bharat Financial Inclusion Limited	2.63

**Sector Allocation (% of Net Assets)**

Sector	% to NAV
Financial Services	20.32
Industrial Manufacturing	15.19
Consumer Goods	11.72
Cement & Cement Products	6.20
Fertilisers & Pesticides	6.06
Pharma	5.72
Chemicals	5.48
Automobile	5.45
Metals	4.70
Textiles	4.64
Construction	3.98
Tri-Party Repo/ Reverse Repo	3.08
Energy	2.74
Healthcare Services	2.38
Services Sector	0.82
Media & Entertainment	0.82
IT	0.69
Services	0.00

**Note:** Reverse Repo includes Corporate Bond Repo (if any).

## COMMON INFORMATION TO SCHEME (cont.)

### **Dividend Policy:**

#### **Growth Option**

Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them.

#### **Dividend Option**

Under the Dividend option, the Trustee may at any time decide to distribute by way of dividend, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of dividend.

The dividend will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance. The Fund is required to dispatch dividend warrants within 30 days of the date of declaration of the dividend.

The Dividend Option will be available under two sub-options the Payout Option and the Reinvestment Option.

**Dividend Payout Option:** Unitholders will have the option to receive payout of their dividend by way of dividend warrant or any other means which can be encashed or by way of direct credit into their account.

**Dividend Reinvestment Option:** Under the reinvestment option, dividend amounts will be reinvested in the Dividend Reinvestment Option at the Applicable NAV announced immediately following the record date.

However, the Trustees reserve the right to introduce new options and / or alter the dividend payout intervals, frequency, including the day of payout.

Monthly Portfolio disclosure: The monthly portfolio of the Schemes shall be available in a user-friendly and downloadable format on the website viz. [assetmanagement.kotak.com](http://assetmanagement.kotak.com) on or before the tenth day of succeeding month.

### **Applicable NAV (Continuous Offer) for Purchase/ Switch ins:**

#### **a) For amounts greater than or equal to Rs. 2 lakhs:**

- i. In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual fund's account for utilization before the cut off time of the same day closing NAV of the day of receipt of application;
- ii. In respect of valid applications received after 3.00 p.m. on a business day and the entire amount is available in the mutual fund 's account for utilization before cut off time of the next business day the closing NAV of the next business day;
- iii. Irrespective of the time of receipt of the application where the entire amount is available in Mutual fund 's account for utilization before cut off time on any subsequent business day units will be allotted at such subsequent business day's NAV.

#### **b) For amounts less than Rs. 2 lakhs:**

- i. In respect of valid applications received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received closing NAV of the day of receipt of application;
- ii. In respect of valid applications received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received closing NAV of the next 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 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).

### **Notes:**

1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme considering the value of the transactions.
2. Cheques received on a business day may be deposited with the primary bankers of the respective location on the next business day. NAV shall be as per the applicable NAV mentioned above. To enable early sighting of funds by the schemes, investors are requested to avail of electronic facilities like RTGS / NEFT in respect of subscriptions and submit the proof of transfer of funds alongwith their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC.

### **Applicable NAV for Redemption/Switch outs:**

- (i) where the application is received upto 3.00 pm the closing NAV of the day immediately preceding the next business day; and
- (ii) where the application is received after 3.00 pm the closing NAV of the next business day.

Uniform process for aggregating split transactions for NAV applicability

Pursuant to AMFI circular no. 135/BP/35/2012-13 dated February 18, 2013, the following practice of aggregating split transactions is made applicable from March 4, 2013 and accordingly the closing NAV of the day on which the funds are available for utilization shall be applied where the aggregated amount of investments is Rs. 2 lacs and above:

- a. All transactions received on the same day (as per Time stamp rule).
- b. Transactions will include purchases, additional purchases, excluding Switches, SIP/STP and triggered transactions.
- c. Aggregations will be done on the basis of investor/s PAN. In case of joint holding, transactions with similar holding structures will be aggregated.
- d. All transactions will be aggregated where investors holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs 2 lacs.

e. Only transactions in the same scheme will be clubbed. This will include transactions at option level (Dividend and Growth).

f. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian.

### **For Investors - Grievances please contact:**

Computer Age Management Services Pvt. Ltd. (Registrar) 178/10, M G R Salai, Mungambakkam, Chennai - 600034. Ph. 044 3047 7000 • Website: [www.camsonline.com](http://www.camsonline.com) • E-mail: [enq\\_k@camsonline.com](mailto:enq_k@camsonline.com)

Kotak Mahindra Asset Management Company Limited (Investment Manager) Ms. Sushma Mata, 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off. Western Express Highway, Gen.A.K. Vaidya Marg, Malad (E), Mumbai - 400 097. Ph. 022 6605 6825; Fax : 022 6708 2213; Website: [assetmanagement.kotak.com](http://assetmanagement.kotak.com); e-mail: [mutual@kotak.com](mailto:mutual@kotak.com) Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051

### **Unit holder's Information:**

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI Circular No. Cir/IMD/DF/16/ 2011 dated September 8, 2011, SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014, SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, and SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund shall receive the following:

1. The AMC shall send an allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number.
2. A consolidated account statement (CAS) for each calendar month on or before 10th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders.
3. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
4. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN and email id. Such investors will get monthly account statement from Kotak Mutual Fund in respect of transactions carried out in the schemes of Kotak Mutual Fund during the month.
5. Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS  
i. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.  
ii. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.  
iii. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.  
iv. The CAS will be generated on monthly basis.  
v. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.  
vi. The dispatch of CAS by the depositories shall constitute compliance by Kotak AMC/ Kotak Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996  
vii. Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 10th day of succeeding month, providing the following information:  
- holding at the end of the six month  
- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investors total investments in each MF scheme. The term commission here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services Tax (wherever applicable, as per existing rates), operating expenses, etc.  
-The schemes average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each schemes applicable plan (regular or direct or both) where the concerned investor has actually invested in.
6. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
7. In case of a specific request is received from the investors, Kotak Mahindra Asset Management Company Ltd./ Kotak Mahindra Mutual Fund will provide the physical account statement to the investors.
8. In case of units held in demat, on allotment ,confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.

## COMMON INFORMATION TO SCHEME

9. An Account Statement may be sent to a Unitholder using e-mail. Account Statements to be issued in lieu of Unit Certificates under the Scheme are non-transferable. These Account Statements shall not be construed as proof of title and are only computer printed statements, indicating the details of transactions under the Scheme concerned.

10. Any discrepancy in the Account Statement / Unit Certificate should be brought to the notice of the Fund/ AMC immediately. Contents of the Account Statement / Unit Certificate will be deemed to be correct if no error is reported within 30 days from the date of Account Statement / Unit Certificate.

### Half Yearly Account Statement

- Asset management company will send consolidated account statement every half yearly (September/ March), on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.

- The account statement shall reflect :-

- holding at the end of the six month

- The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investors total investments in each MF scheme. The term commission here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services Tax (wherever applicable, as per existing rates), operating expenses, etc.

The schemes average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each schemes applicable plan (regular or direct or both) where the concerned investor has actually invested in.

- Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period

- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

- Alternately, soft copy of the account statements shall be mailed to the investors e-mail address, instead of physical statement, if so mandated.

Transaction shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

### Annual Report or Abridged Summary:

Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circular No. Cir/IMD/DF/16/2011 dated September 8, 2011, read with SEBI Mutual Fund (Second Amendment) Regulation 2018, the scheme wise annual report or abridged summary thereof will be hosted on the website of the Kotak Mahindra Mutual Fund viz. [assetmanagement.kotak.com](http://assetmanagement.kotak.com) and on the website of AMFI, not later than four months after the close of each financial year (31st March). The AMCs shall display the link prominently on the website of the Kotak Mahindra Mutual Fund viz. [assetmanagement.kotak.com](http://assetmanagement.kotak.com) and make the physical copies available to the unitholders, at their registered offices at all times. Unit holders whose e-mail addresses are not registered will have to specifically 'opt in' to receive physical copy of scheme wise annual report or abridged summary thereof. The unit holders may request for a physical copy of scheme annual reports at a price and the text of the relevant scheme by writing to the Kotak Mahindra Asset Management Company Ltd. / Investor Service Centre / Registrar & Transfer Agents. The Mutual Fund / AMC shall provide a physical copy of abridged report of the annual report, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every year disclosing the hosting of the scheme wise annual report on website of Kotak Mahindra Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

### Half Yearly Results and Portfolio Disclosure/ Financial Results

The Mutual Funds/ AMCs, shall disclose portfolio (along with ISIN) as on the last day of the month / half-year for all the schemes on the website of the Kotak Mahindra Mutual Fund viz. [assetmanagement.kotak.com](http://assetmanagement.kotak.com) and on the website of AMFI within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively. The Mutual Fund / AMC shall provide a physical copy of statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder.

An advertisement shall be published every half-year disclosing the hosting of the half-yearly statement of the schemes on website of Kotak Mahindra Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

### Investments under - Direct Plan

#### New Purchases:

Investors who wish to invest in the Direct Plan should clearly mention the scheme name as <Scheme> - Direct - <Options> in the application form. The broker code field in the application form shall be blank OR investors can write as Direct before submitting the form to any of the Kotak Mutual Fund branches or CAMS collection points.

#### Additional Purchases:

If the scheme name is clearly written as <Scheme> - Direct - <Options> in the application form, all such transactions will be processed under the Direct Plan. This is irrespective of whether the broker code/existing folio number is mentioned in the application form or not.

If the scheme name is clearly written as <Scheme> - <Option> and the broker code field is blank in the application form, the transaction will be processed in the Direct Plan.

#### Redemption/Switch:

Where Units under a Scheme are held under both Existing Plan and Direct Plan, investors should clearly mention the plan from which redemption/switch requests are to be processed. If the investor does not mention the plan then the application may be rejected.

#### SIP/STP:

(a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP)/, etc registered prior to January 1, 2013 without any distributor code under the Existing Plan, installments falling on or after February 1, 2013 will automatically be processed under the Direct Plan.

(b) Investors, who had registered for SIP/STP facility prior to January 1, 2013 with distributor code and wish to invest their future installments into the Direct Plan, shall make a written request to the Fund in this behalf. The Fund will take at least 15 days to process such requests. Intervening installments will continue in the Existing Plan.

In case of (a) and (b) above, the terms and conditions of the existing registered enrolment shall continue to apply.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

All other terms & conditions of the Schemes will remain unchanged.

### Regular Plan and Direct Plan:

**Regular Plan:** This Plan is for investors who wish to route their investment through any distributor.

**Direct Plan:** This Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

The portfolio of both plans will be unsegregated.

### Total Expense Ratio (TER)

Total Expense Ratio is the total of ongoing fees and operating expenses charged to the scheme, expressed as a percentage of the schemes daily net assets. These fees and expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents fee, brokerage/commission, marketing and selling costs, etc. **The total expense ratio of the scheme including the weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the scheme.**

**Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme subject to the overall ceilings as stated under Regulation 56(6)(a).**

### Total Expense Ratio For The Scheme

The AMC has estimated following recurring expenses, as summarized in the below table for each scheme. Total expense ratio of each Scheme (including investment and advisory fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52(6) & (6A), as amended from time to time, with no sub-limit on investment and advisory fees. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expense ratio of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be subject to the following limits:-

## COMMON INFORMATION TO SCHEME

Expenses Structure	% of daily Net Assets of Kotak Floating Rate Fund (Regular Plan)
Management and Investment Advisory Fees	Upto 2.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants.	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades and 5bps for derivatives transactions.	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services Tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (I) and (6) (a)	Upto 2.00%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

### Expense Structure for Direct Plan

The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996. Commission/ Distribution expenses will not be charged in case of Direct Plan. The TER of Direct Plan will be lower by at least 15% vis-à-vis Regular Plan. Eg: If the TER charged in the Regular Plan is 0.20% (20 basis points) of the daily net assets then the TER charged in the Direct Plan shall not exceed 0.17% (17 basis points) of the daily net assets. In terms of the SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, all fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. However, Direct Plan shall have a lower expense ratio than the Regular Plan. The expenses would exclude distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

### Additional expenses which may be charged to the Schemes:

The following additional expenses may be charged to the Schemes under Regulation 52 (6A), namely-

- Brokerage and transaction costs (including Goods & Services Tax) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC.
- Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from beyond top 30 cities are at least: (i) 30 % of gross new inflows in the scheme; or (ii) 15 % of the average assets under management (year to date) of the scheme; whichever is higher. Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis. Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that the additional TER can be charged based on inflows only from retail investors (SEBI vide its Circular no. SEBI/HO/IMD/DF2/CIR/ P/2019/42 dated March 25, 2019, has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor" ) from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. In case inflows from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$= \frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 30 cities}}{365 \times \text{Higher of (i) or (ii) above}}$$

$$= \frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 30 cities}}{365 \times \text{Higher of (i) or (ii) above}}$$

\* 366, wherever applicable.

- Clause 4 of Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 which restricts investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with guidelines as per SEBI circular no. SEBI/IMD/CIR No.7/104753/07 dated September 20, 2007. However, the management fees and other expenses charged by the mutual fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme

shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s), the same principle shall be applicable for that part of investment.

### Total Expense Ratio for the schemes

The AMC has estimated the above given recurring expenses, for each scheme. Total expense ratio of each Scheme (including investment and advisory fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52(6) & (6A), as amended from time to time, with no sub-limit on investment and advisory fees.

Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.

However, Direct Plan shall have a lower expense ratio than the Regular Plan. The expenses would exclude distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

### Portfolio Turnover:

As the scheme is an open ended fund of funds scheme, which will invest in units of overseas mutual fund, the turnover at the scheme level will be dependent on the subscriptions and redemptions by investors in the scheme. For the remaining portion of the scheme i.e., for investments in the domestic securities/ units of debt/ liquid schemes, the turnover will be a function of market opportunities.

The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Therefore, it is difficult to estimate with any reasonable level of accuracy the likely turnover in the scheme.

Portfolio Turnover Ratio: NA

### Goods and Service Tax (GST):

Goods and Services tax on investment and advisory fees may be charged to the scheme in addition to the maximum limit of TER as prescribed in Regulation 52(6)©. Goods and Services tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per Regulation 52.

The estimates are based on an amount of Rs. 100 crores for the Scheme and will change to the extent assets are lower or higher.

The aforesaid estimates are made in good faith by the Investment Manager and are subject to change inter se among the various heads of expenses and between the Plans. It may also be noted that the total expenses of the Plans will also be subject to change within the overall limits of expenses under Regulation 52. Actual expenses under any head and / or the total expenses may be more or less than the estimates. The Investment Manager retains the right to charge the actual expenses to the Fund, however the expenses charged will not exceed the statutory limit prescribed by the Regulations. Any expenditure in excess of the limits specified in Regulation 52 shall be borne by the AMC. There will be no sub limit on management fee, and it shall be within the overall TER specified above.

The fund shall update the current expense ratios on the website (assetmanagement.kotak.com) at least three working days prior to the effective date of the change. The web link for TER is <https://assetmanagement.kotak.com/total-expense-ratio>

### Acceptance of Subscriptions from U.S. Persons and Residents of Canada

Acceptance of Subscriptions from U.S. Persons and Residents of Canada The Scheme shall not accept subscriptions from U.S. Persons and Residents of Canada, except where transaction request received from Non resident Indian (NRIs) / Persons of Indian Origin (PIO) who at the time of investment are present in India and submit physical transaction request along with such declarations / documents as may be prescribed by Kotak Mahindra Asset Management Company Ltd and Kotak Mahindra Trustee Company Ltd.

The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments.

The AMC reserves the right to put the transaction request on hold/reject the transaction request, or reverse the units allotted, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.

The Trustee/AMC reserves the right to change/modify the provisions mentioned above at a later date.

### Central KYC (CKYC)

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form. Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalization of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, with effect from February 1, 2017.

1) New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund.

2) If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form. Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.

Distributor's ARN/ RIA Code#

Sub-Broker's ARN

Sub-Broker's Code

EUIN

- \*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) _____	SIGNATURE(S) _____	SIGNATURE(S) _____
Sole / First Applicant	Second Applicant	Third Applicant
(To be signed by <b>All Applicants</b> )		

**TRANSACTION CHARGES for Applications routed through distributor/agents only (Kindly refer Transaction Charges under the heading "Guidelines to filling up the form" for details)**

Upfront 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.

- Have you ever invested in any, Mutual Fund before  Yes  No (for more details, please refer Transaction Charges on page 7)
- Are you a tax resident of any country other than India?  Yes  No

Existing Unitholder Information (Section I)	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, Folio Number and PAN details below and proceed to Section Investment Details. Name of Sole / First Applicant: _____ PAN No.: _____ Folio No.: _____
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	Sole/ First Applicant	Second Applicant	Third Applicant
New Applicant's Personal Information (Section II)	Name of Applicant	Name of Applicant	Name of Applicant
	PAN	PAN	PAN
	Date of Birth	Date of Birth	Date of Birth
	CKYC No.	CKYC No.	CKYC No.
	Status*	Status*	Status*
	Occupation*	Occupation*	Occupation*
^ Name shall be as per PAN card. *Please refer to Section V below for Status of All Applicants. ^Please refer to Section VI below for Occupation of All Applicants.			
<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable			
<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable			
<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable			
*I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.			


Guardian/ Contact Person if Non-Individual Applicant (Section III)	Name	PAN	Country of Birth	Nationality	Tax Reference Number (for NRI)
<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable *I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.					

Power of Attorney Holder (Section IV)	Name	PAN	Country of Birth	Nationality	Tax Reference Number (for NRI)
<b>Gross Annual Income Details in INR (please tick):</b> <input type="checkbox"/> < 1 lac <input type="checkbox"/> 1 - 5 lac <input type="checkbox"/> 5 - 10 lac <input type="checkbox"/> 10 - 25 lac <input type="checkbox"/> 25 lac - 1 cr <input type="checkbox"/> 1 cr - 5 cr <input type="checkbox"/> 5 cr - 10 cr <input type="checkbox"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable *I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.					

Status of Applicant (Section V)	<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI on Repatriation Basis <input type="checkbox"/> NRI on Non-Repatriation Basis <input type="checkbox"/> HUF	<input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Mutual Fund <input type="checkbox"/> Mutual Fund FOF Scheme <input type="checkbox"/> Body Corporate <input type="checkbox"/> Registered Society	<input type="checkbox"/> PF/ Gratuity/ Pension/ <input type="checkbox"/> Superannuation Fund <input type="checkbox"/> Trust AOP/ BOI <input type="checkbox"/> Foreign Institutional Investor (Please specify) _____	<input type="checkbox"/> On behalf of Minor <input type="checkbox"/> Other
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Occupation of Applicant (Section VI)	<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife	<input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Other _____ (Please specify)	<b>Mode of Operation (Section VII)</b> <b>Where there is more than one applicant [Please (✓)]</b> <input type="checkbox"/> First Applicant only <input type="checkbox"/> Anyone or Survivor <input type="checkbox"/> Joint (Default will be any one or survivor, in case of more than one applicant)
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(To be filled by Applicant)

ACKNOWLEDGEMENT SLIP		An application for allotment of units in the following scheme: Instrument Details	Appl. CA
Received from: _____ No. _____ Dated DD / MM / YYYY Rs. _____ Bank & Branch _____		Scheme _____ Plan _____ Option _____	Investment Details _____ _____ _____
Please retain this slip, duly acknowledged by the Official Collection Center till you receive your Account Statement			Official Acceptance Point Stamp & Sign

Correspondence Details of Sole/ First Applicant (Section VII)	Address for Communication (Full Address Mandatory)		Overseas Address (Mandatory for NRI/ FI/ Applicants)	
	House/ Flat No		House/ Flat No	
	Street Address		Street Address	
	City/ Town	State	City/ Town	State
	Country	Pin Code	Country	Pin Code
	Mobile	Tel (Res./ Off.)	Mobile	Tel (Res./ Off.)
Email**				
<input type="checkbox"/> **Tick here, if you still wish to receive allotment confirmations, consolidated account statement/account statement, annual report/ abridged summary and any statutory/ other information in physical mode				

In case you wish to hold units in demat, please fill this section. Please note that you can hold units in demat for all open ended schemes (except ETFs and dividend options having dividend frequency of less than a month).

Demat Account Details (Section VIII)	NSDL	CDSL
	DP Name _____ DP ID _____ Beneficiary Account No. _____	DP Name _____ Beneficiary Account No. _____

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

Third Party Payment Declaration (Section IX)	Parent/ Grand-Parent/ Guardian of Minor/ Related Person Other than the Register Guardian/ Employer on behalf of Employee (SIP only)/ Custodian on behalf of FI.
	Name: _____ Relationship with Applicant: _____ PAN: _____ KYC Compliant Status: <input type="radio"/> Yes <input type="radio"/> No Declaration: I hereby declare and confirm that the Applicant stated above is the beneficial owner of the investment details mentioned above. I am providing the funds for these investments on account of my natural love and affection or incentive to employee or for & on behalf of FI or as gift from my bank account only. Declaration (Guardian of minor, as registered in the folio): I confirm that I am the legal guardian of the Minor, registered in folio and have no objection to receiving these funds on behalf of the minor. (Note: Aforeside signature should match with the investment cheque signature)
	Signature _____

Investment & Payment Details (Section X)	Scheme Name	Plan / Option / Sub-option	Frequency	Amount Invested (Rs.)	Payment Details	
					Cheque/ DD/ UTR No.	Bank and Branch
		<input type="radio"/> Growth <input type="radio"/> Dividend Payout <input type="radio"/> Dividend Reinvestment	<input type="radio"/> D <input type="radio"/> B* <input type="radio"/> W <input type="radio"/> Q <input type="radio"/> F* <input type="radio"/> H <input type="radio"/> M <input type="radio"/> A			
		<input type="radio"/> Growth <input type="radio"/> Dividend Payout <input type="radio"/> Dividend Reinvestment	<input type="radio"/> D <input type="radio"/> B* <input type="radio"/> W <input type="radio"/> Q <input type="radio"/> F* <input type="radio"/> H <input type="radio"/> M <input type="radio"/> A			
		<input type="radio"/> Growth <input type="radio"/> Dividend Payout <input type="radio"/> Dividend Reinvestment	<input type="radio"/> D <input type="radio"/> B* <input type="radio"/> W <input type="radio"/> Q <input type="radio"/> F* <input type="radio"/> H <input type="radio"/> M <input type="radio"/> A			

D = Daily, W = Weekly, F = Fortnightly, M = Monthly, B = Bi-monthly, Q = Quarterly, H = Half Yearly, A = Annually \*This facility is available in Kotak Equity Arbitrage Fund only

If you are an NRI Investor, please indicate source of funds for your investment (Please ✓)

NRE  NRO  FCNR  Others \_\_\_\_\_ (Please specify)

(Mandatory, this account details will be considered as default account for payout)

Bank Account Details (Section XI)	Name of Bank _____
	Branch _____ City _____
	Account No. _____
	RTGS IFSC Code _____ NEFT IFSC Code _____
	MICR Code _____ Account Type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR <input type="radio"/> Others <small>This is the 9 digit No. next to your Cheque No.</small>

The Bank Mandate provided in the application will be used for refunding reject cases for investments made in both, Demat and Non-Demat modes

Nomination Details (Section XII) (to be filled in by Individual(s) applying Singly or Jointly)	I/ We _____ and _____ do hereby nominate the undermentioned Nominee to receive the Units to my/our credit in Folio No./Application No. _____ in the event of my/our death. I/we also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/ Mutual Fund/ Trustee.															
	<b>DETAILS OF NOMINEE</b>															
	<table border="1"> <thead> <tr> <th>Name of Nominee</th> <th>Address</th> <th>Date Of Birth</th> <th>% Share</th> <th>Signature Of Nominee</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Name of Nominee	Address	Date Of Birth	% Share	Signature Of Nominee										
	Name of Nominee	Address	Date Of Birth	% Share	Signature Of Nominee											
<b>DETAILS OF GUARDIAN (to be furnished in case Nominee is a minor)</b>																
<table border="1"> <thead> <tr> <th>Name of Guardian</th> <th>Address</th> <th>Tel. No</th> <th>Signature Of Guardian</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Name of Guardian	Address	Tel. No	Signature Of Guardian												
Name of Guardian	Address	Tel. No	Signature Of Guardian													
I/We _____ do hereby confirm that I/We do not intend to avail the nomination facility for this investment application <input type="checkbox"/> . For units to be held in Demat Mode, the Nomination details updated in the depository system shall prevail over the details mentioned hereunder.																

## KOTAK MAHINDRA MUTUAL FUND

6th Floor, Kotak Infinity, Building No. 21, Infinity Park,  
Off. Western Express Highway, Gen.A.K. Vaidya Marg,  
Malad (E), Mumbai - 400 097.

☎ 022-6115 2100/ 1800-222 626 (Toll-free)

✉ mutual@kotak.com 💎 assetmanagement.kotak.com

## Computer Age Management Services Pvt. Ltd.

AVA Tower, Old no. 788 & 789,  
Electricity Avenue, New No. 152 & 150,  
Anna Salai, Beside Rayala Towers, Chennai - 600002

☎ 044 6110 4034

✉ enq\_k@camsonline.com 🌐 www.camsonline.com



**FATCA & CRS INFORMATION [Please tick (✓)], for Individuals (Mandatory). Non Individual investors & HUF should mandatorily fill separate FATCA detail form.**

The below information is required for all applicant(s)/guardian

Address Type:  Residential  Business  Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s) / guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India?  Yes  No

If Yes, Please provide the following information [Mandatory]

Please indicate all countries in which you are resident for tax purpose and the associated Tax Reference Numbers below.

Category	First Applicant/ Minor	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency – 1**			
Tax Payer Ref. ID No. – 1^			
Tax Identification Type – 1 [TIN or Other, please specify]			
Country of Tax Residency – 2**			
Tax Payer Ref. ID No. – 2^			
Tax Identification Type – 2 [TIN or Other, please specify]			
Country of Tax Residency – 3**			
Tax Payer Ref. ID No. – 3^			
Tax Identification Type – 3 [TIN or Other, please specify]			

\*\* To also include USA, where the individual is a citizen/ green card holder of USA. ^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

Declaration and Signatures (Section XIII)	<p>I/We have read and understood the contents of the Statement of Additional Information/ Scheme Information Document/ Key Information Memorandum of the respective scheme(s) of Kotak Mahindra Mutual Fund. I/We hereby apply for allotment/ purchase of Units in the Scheme(s) indicated in Section XI 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.</p> <p>I/ We confirm that the distributor has disclosed all commission (in the form of trail commission or any other mode) payable to the distributor for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.</p> <p>I have examined the information provided by me in this form and to the best of my knowledge and belief it is true, correct, and complete.</p> <p><b>Applicable to NRIs seeking repatriation of redemption proceeds:</b> 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.</p> <p><b>FATCA &amp; CRS Declaration:</b> I/We have understood the information requirements of this Form (read along with FATCA &amp; CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA &amp; CRS Terms and Conditions and hereby accept the same. (Refer guideline No. 11).</p>			
	SIGNATURE(S) (To be signed by All Applicants)			
		Sole / First Applicant	Second Applicant	Third Applicant

**Please tick if the investment is operated as POA / Guardian**  POA  Guardian **Note :** If the application is incomplete and any other requirements is not fulfilled, the application is liable to be rejected.

Checklist	<p><b>Please ensure that:</b></p> <ul style="list-style-type: none"> <li>☞ Your Application Form is complete in all respects &amp; signed by all applicants: <ul style="list-style-type: none"> <li>■ Name, Address and Contact Details are mentioned in full.</li> <li>■ Bank Account Details are entered completely and correctly. 9 digit MICR Code of your Bank is mentioned in the Application Form.</li> <li>■ <b>Permanent Account Number (PAN)</b> Mandatory for all Investors (Indian &amp; NRI) Irrespective of the Investment amount.</li> <li>■ <b>Know Your Client (KYC)</b> Mandatory for irrespective of the amount of investment (please refer the guideline 2(d) for more information)</li> </ul> </li> <li>☞ Your Investment Cheque / DD is drawn in favour of &lt; <b>Scheme Name</b> &gt; dated and signed.</li> <li>☞ Application Number is mentioned on the face of the cheque.</li> <li>☞ A cancelled Cheque leaf of your Bank is enclosed in case your investment cheque is not from the bank account that you have furnished in the Application Form.</li> <li>☞ Documents as listed below are submitted along with the Application form (as applicable to your specific case)</li> </ul>							
	<b>Document</b>	<b>Companies</b>	<b>Trusts</b>	<b>Societies</b>	<b>Partnership Firms</b>	<b>NRIs/ PIOs</b>	<b>FIS</b>	<b>Investments through Constituted Attorney</b>
	1. Resolution / Authorisation to invest	✓	✓	✓	✓		✓	
	2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
	3. Memorandum & Articles of Association	✓						
	4. Trust Deed		✓					
	5. Bye-Laws			✓				
	6. Partnership Deed				✓			
	7. Notarised Power of Attorney							✓
	8. Account Debit / Foreign inward Remittance Certificate from remitting Bank					✓	✓	
All documents in 1 to 8 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public								

# GUIDELINES FOR FILLING UP THE COMMON APPLICATION FORM

## 1. GENERAL INFORMATION

- Please fill up the Application Form legibly in English in CAPITAL LETTERS.
- Please read this Memorandum and the respective SAI/ SID carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).
- Application Forms incomplete in any respect or not accompanied by a Cheque/ Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
- Any correction / over writing in the application form must be signed by the investor.
- If the Name given in the application is not matching PAN card, application may be liable to get rejected or further transactions may be liable get rejected.
- AMC shall not be responsible for direct credit rejects or / payout delays due to incorrect/ incomplete information provided by investor.
- In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in the aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.
- The distributor shall disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the investor.

## 2. APPLICANT'S INFORMATION

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

## 3. THIRD PARTY PAYMENT

Reference to AMFI Best Practice Guidelines Circular No. 16/2010 -11 on Risk Mitigation process against Third Party Cheques in Mutual Fund Subscriptions will not be accepted by the Scheme.

Definition of Third Party Cheques

- Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment.
- In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also construed to be a third party payment.

However, afore-mentioned clause of investment with Third-Party Payment shall not be applicable for the below mentioned exceptional cases.

- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment) However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
- Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.
- Custodian on behalf of an FI or a client.

For pre funded instruments such as DD/Pay order it is the onus of the investor to provide adequate supporting documents to prove that such instruments are issued by debiting the first holders account.

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

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

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

## 5. BANK ACCOUNT DETAILS

- Please furnish the Name of your Bank, Branch and City (i.e. clearing circle in which the branch participates), Account Type and Account Number. This is mandatorily required as per SEBI. Applications without this information will be deemed to be incomplete & would be rejected. RTGS IFSC code & NEFT IFSC code would help us serve you better.
- Please enclose a cancelled Cheque leaf of your Bank in case your investment cheque is not from the same account.

## 6. E-MAIL COMMUNICATION

If the investor has provided an email address, the same will be registered in our records and will

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

## 7. INVESTMENT DETAILS

- Cheques should be crossed "A/c Payee Only" and drawn in favour of the Scheme in which you propose to invest. In case of discrepancy between the scheme name mentioned in the investment application form and cheque, the units will be allotted as per scheme name mentioned on the investment application form.
- If you are residing / located in a city / town where we do not have an Official Acceptance Point, please draw a Demand Draft payable at your nearest city / town where we have an Official Acceptance Point.
- Payments by Cash, Stockinvests, Outstation Cheques, Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted except for investments made under Systematic Investment Plan.
- NR Investors are requested to provide debit certificate from their bank for each investment.

## 8. NOMINATION DETAILS

- With effect from April 1, 2011 nomination shall be mandatory for new folios / accounts opened by individual especially with sole holding and no new folios / accounts for individuals in single holding should be opened without nomination.
- The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly, Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination cannot be updated in a folio held on behalf of minor.
- Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unitholder.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust other than religious and charitable trust, society, body corporate, partnership firm, karta of Hindu Undivided Family, a power of attorney holder. A non-resident Indian can be nominee subject to the exchange control regulations in force, from time to time.
- Transfer of unit in favour of Noninee(s) shall be valid discharge by the Asset Management Company against the legal heir.
- The cancellation of nomination can be made only by those individuals who hold unit on their behalf singly or jointly.
- On cancellation of nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Nominee(s).
- If there is multiple nomination and the percentage is less than 100% than the balance will be re-balanced to the first unitholder. If percentage is greater than 100% then nomination would be rejected.
- Nomination in respect of the units stands rescinded upon the transfer of units.
- PAN/KYC of POA/Guardian is mandatory, applications without this information will be deemed to be incomplete & would be rejected.

## 9. TRANSACTION CHARGES

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:

- For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs.10,000/- & above.
- For first time investors, (across Mutual Funds), the distributor shall be paid Rs. 150/- as transaction charge for subscription of Rs.10,000/- & above.
- The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.
- In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs.10,000/- & above. In such cases the transaction charge shall be recovered in first 3/4 successful installments.

Transaction charges shall not be deducted/applicable for:

- Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc.
- Purchases/Subscriptions made directly with the Fund without any ARN code.
- Transactions carried out through the stock exchange platforms.
- Distributors who have chosen to either 'Opt In' or 'Opt Out' of charging the transaction charge based on type of the product.

With reference to SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011 and KMMF notice dated November 1, 2011; distributors shall now have the option to either opt in or opt out of charging transaction charge based on type of the product.

- 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.

- FATCA and CRS related details:** Details under FATCA & CRS The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.  
Please note that you may receive more than one request for information if you have multiple relationships with (insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

## 12. DECLARATION AND SIGNATURES

- Signatures can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.
- Applications by minors must be signed on their behalf by their guardians.
- If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.

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

Distributor's ARN/ RIA Code <sup>a</sup>	Sub-Broker's ARN	Sub-Broker's Code	EUIIN
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- \*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 EUIIN box is left blank)
- \*I/We hereby confirm that the EUIIN 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) <small>(To be signed by All Applicants)</small>		
Sole / First Applicant	Second Applicant	Third Applicant

TRANSACTION CHARGES for Applications routed through distributor/agents only (Kindly refer Transaction Charges under the heading 'Checklist' for details)

**REQUEST FOR:**

Registration of SIP + OTM Registration     Registration of SIP (for existing OTM)     Registration of MICRO SIP     Renewal of SIP     Change in Bank details

INVESTOR'S INFORMATION		
FOLIO NO.	Application No. <small>(For New Investors, pls. attach the application form)</small>	
Sole/ First Applicant	Second Applicant	Third Applicant
Name of Applicant	Name of Applicant	Name of Applicant
PAN	PAN	PAN
Date of Birth	Date of Birth	Date of Birth
CKYC No.	CKYC No.	CKYC No.
E-mail	E-mail	E-mail

**I would like to opt for Systematic Investment Plan**

Scheme  Plan  Option  Growth     Dividend :  Payout     Re-investment  
Dividend : Frequency

Investment Frequency (Please✓)     Monthly     Quarterly

SIP Amount (✓) Rs.  20000     10000     5000     1000     Any other amount  Rs.    First SIP vide Cheque No.  Dated  DD / MM / YYYY

SIP Date:  (Please mentioned any date of the month between 1st to 31st)    SIP Period: From  MM / YYYY To  MM / YYYY OR  Default Date (December 2099)

**SIP BOOSTER** (Optional) (Please refer instructions overleaf)

Frequency (Please✓)  Half Yearly     Yearly    Fixed Booster Amount (Rs.)  3000     1000     500     Any other amount  Rs. (Minimum Rs. 500 and in multiples of Rs. 500 thereof)

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

SIP Booster Cap Amount  Rs.

Booster CAP Amount: Investor has an option to freeze the SIP Booster amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the NACH Debit Mandate Form. In case of difference between the CAP Amount & the maximum amount mentioned in NACH Debit Mandate Form, then amount which is lower of the two shall be considered as the default amount of SIP CAP Amount.

**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 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 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.

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)

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

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

TICK (✓)  
 CREATE     MODIFY     CANCEL  
 I/We hereby authorize  **Kotak Mutual Fund** to debit (tick ✓)  SB     CA     CC     SB-NRE     SB-NRO     Other

Bank a/c number

with Bank  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY     Mthly     Qytl     H-Yrly     Yrly     As & when presented    DEBIT TYPE     Fixed Amount     Maximum Amount

Reference 1  Folio Number    Phone No.

Reference 2  Application Number    Email ID

**I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.**

PERIOD

From

To  3 1 1 2 2 0 9 9

Or  Until Cancelled

Signature Primary Account holder    Signature of Account holder    Signature of Account holder

1.  Name as in Bank records    2.  Name as in Bank records    3.  Name as in Bank records

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.

## TERMS AND CONDITIONS

## Systematic Investments - Snapshot

Schemes where SIPs are allowed	All open-ended schemes except Kotak Mahindra Liquid scheme
Frequency	Monthly or Quarterly
Choice of Date	Any date from 1st to 31st of a given month/ quarter. In case the chosen date is not available /non-business day, the SIP transaction will be processed on the immediate next Business Day.
Minimum Investment	Rs. 1000/- (Rs. 500 incase of Kotak Standard Multicap Fund and Kotak Equity Arbitrage Fund; 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); 10 (incase of SIP amount being Rs. 500)
First Auto Debit & Subsequent SIPs	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.

## 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 Account 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 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 compliant is mandatory, irrespective of the amount of investment.
- 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. 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 days between the first and the second SIP.  
(ii) Second & subsequent SIP Installment : Your second and subsequent SIPs are available only on above specified date 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 Investments would be sent to you as CAS (Consolidated Account Statement) on monthly basis.
- Incorrect and ambiguous forms will not be accepted and rejection for the same shall be communicated to the investor.
- 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; Default end date: December 2099; Scheme Name : same as mentioned on SIP form, SIP Amount : same as mentioned on SIP form.
- TRANSACTION CHARGES**  
Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:  
1. For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- & above.  
2. For first time investors, (across Mutual Funds), the distributor shall be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- & above.  
3. The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.  
4. In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- & above. In such cases the transaction charge shall be recovered in first 3/4 successful installments.  
**Transaction charges shall not be deducted/applicable for:**  
(a) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc.  
(b) Purchases/Subscriptions made directly with the Fund without any ARN code.  
(c) Distributors who have chosen "Opt Out" of charging the transaction charge.
- One Time Debit Mandate Form can be used for Systematic Purchase as well as Lump Sum Purchase

## SIP Payment through NACH/ ECS/ SI / 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 auto debit is available only on specific dates of the month (For SIP date details please refer above to Choice of Dates under Systematic Investments - Snapshot). In case the selected SIP date is a non-business day, then the SIP shall be processed on the next business day.
- In case of four consecutive SIP failures, your SIP will be liable for cancellation.
- 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. Incase, the gap is less than 28 days, the SIP shall be registered from the subsequent SIP Date.
- In case of incomplete SIP Debit Mandate Forms or SIP Registration pending due to technical problems at NPCI/ Bankers 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 installments.
- SIP start date shall not be beyond 90 days for Monthly and Quarterly SIPs from the date of submission of SIP application.
- The investor will have the right to discontinue SIP at any time he or she so desires by providing a written request to this effect at least 28 days prior to the subsequent SIP date. Subsequently investor can also use online login access to our website [assetmanagement.kotak.com](http://assetmanagement.kotak.com) to discontinue any of his existing SIP registered through online or through offline (Physical) mode.
- For your SIP registered with ICICI Bank details, please note that we cannot accept online cease request. A separate written request to discontinue SIP needs to be submitted to your nearest CAMS/ AMC office at least 28 days prior to the next SIP Auto Debit date.
- In case of discontinuation of SIPs registered through Online Channel Partners please contact your Online Channel Partner directly.
- Each time an investor intends to register a fresh SIP, he has to duly fill in a new SIP Form along with NACH Debit Mandate Form. This form should not be constructed as One Time Mandate Form (OTM Form).
- Investors need to ensure that the MICR number of his actual bank branch (and not "At Par" MICR Code) is mentioned on the SIP Debit Mandate Form, for seamless SIP Registration.
- New Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the investment application form. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Existing Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. Incase multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
- Incise SIP date is not selected or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 7th (default date) of each Month/Quarter as applicable.
- If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 28 days lead time from the receipt of SIP request.
- Incise the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP Form, then December, 2099 shall be considered as default 'End Period'.
- 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. Each SIP request needs to be accompanied with new SIP Form and at any given point of time SIP installment amount should not exceed Maximum Amount mentioned in the SIP NACH Debit Mandate Form. In case of SIP Booster, please refer to the specific instructions mentioned under SIP Booster Facility.
- For Change of SIP Amount or Change in Bank details or for any Modification request in your existing SIP, investor is required to submit the following documents 28 days prior to the next SIP Date  
i) A duly filled in new "SIP Form" with revised details. Please ensure that the section on SIP NACH Debit Form is also filled in. Do not forget to tick the relevant column in the Section "REQUEST FOR" on the SIP Form.  
ii) Letter to discontinue the existing SIP.  
19. Conversion of PDC facility in to NACH/ECS/SI/Auto Debit Facility: Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents 30 days before the next SIP Debit date.  
i) A new 'SIP' Form along with one cancelled cheque.  
ii) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.  
20. Extension of SIP needs to be accompanied with cancelled cheque leaf.  
21. Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI:  
• Submission Date \* Bank Account type to be selected \* Bank account number and Bank name \* IFSC and/or MICR Code \* Folio number or application number \* Phone number and email id \* SIP From date \* Signatures as per bank records \* Name as per bank records  
22. 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.  
23. 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 thereof.

## SIP Booster Facility

- SIP Booster is a facility whereby an investor has the option to increase his SIP Instalment Amount by a fixed amount/ fixed percentage, at pre-defined interval.
- SIP Booster facility is available for Existing SIP investors as well New SIP Registrations.
- SIP Booster Facility can be 'Fixed SIP Booster Facility' or 'Variable SIP Booster Facility'
- Fixed Booster: SIP Amount can be increased with minimum of Rs. 500 and in multiples of Rs. 500 thereof with yearly and half yearly option.
- Variable Booster: SIP amount can be increased by a minimum of 10% and in multiples of 5% thereof with yearly and half yearly option.
- Incise, 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 Booster 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 Booster will be applicable from the next effective SIP installment.
- For Cancellation of SIP Booster facility, the investor has to submit a written request at least 28 days prior to the next SIP booster date. However, the SIP in the respective scheme shall continue with last SIP Booster 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 Booster facility along-with SIP Cease request, the written request of cancellation of SIP Booster facility should explicitly mention about SIP Cease as well.
- Modification of the SIP Booster amount is not possible, alternatively investor will have to cancel the existing facility and start a new SIP with modified date.
- SIP Booster will be allowed in MICRO SIP folio subject to condition that total investment including SIP Booster does not exceed Rs. 50,000 in a rolling 12 month period or financial year, i.e April to March, the limit on Micro SIP investments.
- 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.
- Booster CAP Amount: Investor has an option to freeze the SIP Booster amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the NACH Debit Mandate Form. In case of difference between the CAP Amount & the maximum amount mentioned in NACH Debit Mandate Form, then amount which is lower of the two shall be considered as the default amount of SIP CAP Amount.
- Booster Cap Amount has to be mandatorily mentioned for SIP Booster Facility. In case the same is not mentioned then the maximum amount mentioned in NACH Debit Mandate Form shall be considered for SIP Booster CAP Amount.
- In case of Variable SIP Booster, the SIP installment amount will be rounded off to the nearest multiple of Rs. 10.
- If SIP Maximum / Booster CAP Amount is hit before the end of SIP tenure, the SIP Booster will cease and last SIP Booster installment amount will remain constant for remaining SIP Tenure.
- Please see the illustration below to know how to calculate Variable and Fixed SIP Booster amount:

## Illustration for Variable SIP Booster

<ul style="list-style-type: none"> <li>SIP Tenure: 07Jan 2015 to 07 Dec 2020</li> <li>Booster percentage: 10%</li> <li>Monthly SIP Installment: Rs. 3000/-</li> <li>Booster Frequency: Yearly</li> </ul>						
Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP Booster Amount (10%) (Rs)	SIP Booster round off Amount (Rs)	SIP Amount with Booster (Rs)
1 to 12	07-Jan-16	07-Dec-16	3000	N.A	N.A	3000
13 to 24	07-Jan-17	07-Dec-17	3000	300	300	3300
25 to 36	07-Jan-18	07-Dec-18	3300	330	330	3630
37 to 48	07-Jan-19	07-Dec-19	3630	363	360	3990
49 to 60	07-Jan-20	07-Dec-20	3990	399	400	4390

## Illustration for Fixed SIP Booster

<ul style="list-style-type: none"> <li>SIP Tenure : 07Jan 2015 to 07 Dec 2020</li> <li>Monthly SIP Installment: Rs. 3000/-</li> <li>Booster Amount: Rs. 1000/-</li> <li>Booster Frequency: Yearly</li> </ul>						
Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP Booster Amount (Rs)	SIP Amount with Booster (Rs)	
1 to 12	07-Jan-16	07-Dec-16	3000	N.A	3000	
13 to 24	07-Jan-17	07-Dec-17	3000	1000	4000	
25 to 36	07-Jan-18	07-Dec-18	4000	1000	5000	
37 to 48	07-Jan-19	07-Dec-19	5000	1000	6000	
49 to 60	07-Jan-20	07-Dec-20	6000	1000	7000	

## 17. SIP Frequency vis-à-vis SIP Booster Frequency :

SIP Frequency	SIP Booster Frequency	Details
Monthly	Half-yearly	Increase shall happen after every 6th - SIP instalment
Monthly	Yearly	Increase shall happen after every 12th - SIP instalment
Quarterly	Half-yearly	Increase shall happen after every 2nd - SIP instalment
Quarterly	Yearly	Increase shall happen after every 4th - SIP instalment

18. All other terms & conditions applicable for regular SIP will also be applicable to SIP Booster facility.

## 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 a minimum gap of 28 days between the date of submission and first auto debit date.

Distributor's ARN/ RIA Code#	Sub-Broker's ARN	Sub-Broker's Code	EUIN

\*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"		




Upfront 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			
Folio No. <i>(For Existing Investors)</i>		Application No. <i>(For New Investors, Please attach the application form)</i>	
Sole/ First Applicant		Second Applicant	
Name of Applicant		Name of Applicant	
PAN		PAN	
Date of Birth		Date of Birth	
CKYC No.		CKYC No.	
E-mail		E-mail	

I would like to opt for  Systematic Transfer Plan  Systematic Withdrawal Plan

Systematic Transfer Plan			
<b>From</b>		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input checked="" type="checkbox"/> Payout OR <input type="checkbox"/> Re-investment	
<b>Scheme</b> _____	<b>Plan</b> _____	<b>Option</b> (Please ✓)	Dividend Frequency _____
<b>To</b>		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input checked="" type="checkbox"/> Payout OR <input type="checkbox"/> Re-investment	
<b>Scheme</b> _____	<b>Plan</b> _____	<b>Option</b> (Please ✓)	Dividend Frequency _____
<b>Transfer Option</b> (Please ✓)		<input type="checkbox"/> Fixed Sum OR <input type="checkbox"/> Entire Appreciation	Min. Rs. 1000/-
<b>Frequency</b> (Please ✓)	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="text" value="Specify Day"/> (Please mention any day between Monday to Friday)	Transfer Period From	<input type="text" value="mm/yyyy"/>
	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="text" value="Specify Date"/> (Please mention any date of the month)	Transfer Period To	<input type="text" value="mm/yyyy"/> OR <input type="checkbox"/> Till further instruction

Systematic Withdrawal Plan			
<b>Scheme</b> _____	<b>Plan</b> _____	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input checked="" type="checkbox"/> Payout OR <input type="checkbox"/> Re-investment	
<b>Option</b> (Please ✓)	<input type="checkbox"/> Fixed Sum OR <input type="checkbox"/> Entire Appreciation	Min. Rs. 1000/-	
<b>Frequency</b> (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Commencement Date	dd/mm/yy
<b>Date</b>	<input type="radio"/> 1 <sup>st</sup> <input type="radio"/> 7 <sup>th</sup> <input type="radio"/> 14 <sup>th</sup> <input type="radio"/> 21 <sup>st</sup> <input type="radio"/> 25 <sup>th</sup>	Period From	<input type="text" value="mm/yyyy"/> To <input type="text" value="mm/yyyy"/>

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"		

## Systematic Transfers / Withdrawals - Snapshot

	Systematic Transfers		Systematic Withdrawals
<b>Schemes where STP / SWP are allowed</b>	All Open-Ended Schemes of Kotak Mahindra Mutual Fund, except Exchange Traded Funds. In case of Kotak Tax Saver Scheme, STP will be available for free units only.		All Open-Ended Schemes of Kotak Mahindra Mutual Fund, except Exchange Traded Funds. In case of Kotak Tax Saver Scheme, SWP will be available for free units only.
<b>Frequency</b>	Daily / Weekly	Monthly / Quarterly	Monthly / Quarterly
<b>Choice of Day / Date</b>	Any Business Day	Any Business Date	1 <sup>st</sup> , 7 <sup>th</sup> , 14 <sup>th</sup> , 21 <sup>th</sup> & 25 <sup>th</sup>
<b>Minimum Transfers / Withdrawals</b>	6 (in case of Daily, it would be 12)		6

## Instructions &amp; Information

- 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 STP amount. In case of minor applicants, the Guardian needs to be KYC Compliant.
- STP/SWP registration needs to be submitted to the Registrar/ AMC 7 days prior to the date of commencement of STP. In case the STP/SWP 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 STP registration request received for a period lesser than 7 days in the interest of unit holders.
- STP frequency available are Daily, Weekly, Monthly and Quarterly.
- Daily STP is only available under Fixed amount Option (Fixed STP) and will not be applicable under Capital appreciation STP (Variable STP).
- In case the Investor fails to mention the frequency for the STP option in the form, then the default option will be considered as monthly frequency.
- Minimum Amount:
  - Minimum Instalment amount to be transferred through this facility should be at least Rs. 6,000 per year or that which matches the minimum investment amount of the said schemes whichever is higher for the said year.
  - Minimum amount to transfer under Daily STP: Minimum 12 transfers of Rs. 500/- each and in multiples of Rs. 100/- thereafter.
  - Default amount: If investor fails to mention the STP Amount then the default value should be taken as Rs. 500 (minimum transfer amount).
- STP will be discontinued in case the transfer is not effected due to insufficient balance in the source scheme.
- If the plan/option of the Source scheme is not mentioned and there is only one plan/option available in the folio, the STP will be processed from that plan/option.
- If investor carries investments under multiple schemes / plans / options and does not mention the Source Scheme along with plans and options, then such request will be rejected.
- In case Plan/ Option in Target Scheme for STP is not selected by the investor, then the default option/ plan for the Target scheme shall be considered as per Scheme Information Document (SID).
- Investor need to clearly mention the "Transfer Period from" and "Transfer Period To" in the STP request Form. In case, the investor fails to specify the "Transfer Period from" the STP will start from the 7th day from the date of receipt of valid registration form.
- In case, the investor fails to specify the "Transfer Period To" under Daily STP, STP shall continue to be triggered perpetually until further valid instructions from the investor or until the outstanding balance in "Source scheme" does not cover the Daily STP transfer amount.
- If the available balance falls below the minimum amount of the specified triggered value, the available balance in the Source scheme will get triggered and future STP will be ceased.
- STP registration from the existing investment (in the Source Scheme) will start from the 7th day from the date of receipt of valid registration form. If the STP form is received along with fresh investment, then the STP will start from the 7th day from the date of realisation of the investment amount with the valid registration form.
- In case the specified date is a non-business day for either the Source Scheme or the Target Scheme, the STP will be processed on the following business day for both the schemes. When the value of STP is more than Rs. 2 lakhs or the Target scheme is a liquid fund then the allotment in the Target scheme will be processed based on the utilisation/ realisation of funds from Source scheme (for more details refer NAV applicability clause for respective Target scheme).
- In case the 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 STP registration request received for a period lesser than 7 days in the interest of unit holders.
- A STP/SWP registration confirmation message shall be sent by way of an email and/or letter to the Unit holders registered e-mail address and/or postal address.
- Confirmation for subsequent systematic transactions will be sent via a consolidated account statement (CAS) for each calendar month on or before 10th of the succeeding month, by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month.
- An investor can discontinue his STP/ SWP facility by giving 7 days prior notice in writing to the Registrars (CAMS) office or at any other point of service or at Kotak Mahindra Mutual Fund Offices.
- All other features of STP as stated in the SID of respective schemes remain unchanged.
- Incorrect, incomplete, ambiguous forms will be liable to be rejected.
- 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.

## Checklist

Please ensure that:

- > Your Name, Folio No. / Application No. is mentioned.
- > The Form is complete in all respects & signed by all Applicants / Unitholders.
- > Scheme (Plan) - Option in / from which you wish to do your systematic withdrawal / transfer is clearly indicated in the Systematic Transfer / Withdrawal Form.
- > KYC letter is attached.

## Systematic Transfer Plan

- > Scheme / Plan / Option from and to which you wish to transfer (switch) your investment is clearly indicated.
- > Your choice of Fixed Sum Transfer or Entire Appreciation Transfer is indicated clearly. If you have chosen transfer of a Fixed Sum, your transfer request is for an amount not below Rs. 1000/-.
- > Your preferred STP Day/ Date, Frequency [Daily or Weekly (Monday to Friday), Monthly or Quarterly (1st to 30th/31st)] and period is clearly indicated.

## Systematic Withdrawal Plan

- > Your choice of Withdrawal either Fixed Sum or Entire Appreciation is indicated clearly. If you have opted for Withdrawal of a Fixed Sum, your withdrawal amount should not be below Rs. 1000/-.
- > Your preferred SWP Date, Frequency (Monthly or Quarterly) and period is clearly indicated.

## CAMS Investor Service Centers

**Ahmedabad:** 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, ( Next to Manipal Centre), Bangalore - 560042. **Bhubaneswar:** 3rd Floor, Plot No - 111, Varaha Complex Building, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. **Cochin:** 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripadym, Cochin - 682018. **Coimbatore:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkateswara Bakery, Coimbatore - 641002. **Durgapur:** Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. **Goa:** Lawande Shamalkar Bhavan, 1st Floor, Office No.2, Next to Mahalakshmi Temple, Panaji, Goa - 403001. **Hyderabad:** 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore - 452001. **Jaipur:** R-7, Yudhisthir Marg ,C-Scheme, Behind Ashok Nagar Police Station, 63/ 2, The Mall, Jaipur - 302001. **Kanpur:** 1st Floor, 106 to 108, City Centre, Phase II, 63/2, The Mall, Kanpur - 208001. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata - 700016. **Lucknow:** Off No 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow - 226001. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. **Madurai:** 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), Madurai - 625 001. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440010. **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi - 110055. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800001. **Pune:** Nirmiti Eminence, Off No. 6, 1st Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune - 411004. **Surat:** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395001. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Door No 48-3-2, Flat No 2, 1st Floor, Siddhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016.

Computer Age Management Services Pvt. Ltd. New No. 10, Old No. 178, MGR Salai, Nungambakkam, Chennai 600034



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1800-222-626 or (022) 6115 2100



mutual@kotak.com

# SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM FOR NON-INDIVIDUALS

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

Name of the entity													
Type of address given at KRA	<input type="checkbox"/> Residential or Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office									
PAN			Date of incorporation	D	D	/	M	M	/	Y	Y	Y	Y
City of incorporation													
Country of incorporation													

ADDITIONAL KYC INFORMATION													
Gross Annual Income (Rs.) [Please tick (✓)]	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1 - 5 Lacs	<input type="checkbox"/> 5 - 10 Lacs	<input type="checkbox"/> 10 - 25 Lacs	<input type="checkbox"/> >25 Lacs - 1 Crore	<input type="checkbox"/> >1 Crore							

OR														
Net-worth	Rs.							as on	DD	MM	YYYY	(Not older than 1 year)		
Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors)								<input type="checkbox"/> I am PEP	<input type="checkbox"/> I am Related to PEP	<input type="checkbox"/> Not Applicable				

\*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

Non-Individual Investors involved/ providing any of the mentioned services	<input type="checkbox"/> Foreign Exchange / Money Changer Services	<input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services	<input type="checkbox"/> Money Lending / Pawning	<input type="checkbox"/> None of the above
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FATCA & CRS Declaration	
Please tick the applicable tax resident declaration -	

1. Is "Entity" a tax resident of any country other than India  Yes  No  
 (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Sr. No.	Country	Tax Identification Number*	Identification Type (TIN or Other*, please specify)
1.			
2.			
3.			

\*In case Tax Identification Number is not available, kindly provide its functional equivalent.  
 In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1.	We are a, Financial institution <input type="checkbox"/> (Refer 1 of Part C) or Direct reporting NFE <input type="checkbox"/> (Refer 3(vii) of Part C) (please tick as appropriate)	GIIN <input type="text"/>	Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity _____
	GIIN not available (please tick as applicable)	<input type="checkbox"/> Applied for	<input type="checkbox"/> Not obtained – Non-participating FI <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <input type="text"/> (Refer 1 A of Part C)

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1.	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2.	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an active NFE (Refer 2c of Part C)	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <input type="text"/> (Mention code – refer 2c of Part C)
4.	Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes <input type="checkbox"/> Nature of Business _____

**UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)**

Category (Please tick applicable category):  Unlisted Company  Partnership Firm  Limited Liability Partnership Company  
 Unincorporated association / body of individuals  Public Charitable Trust  Religious Trust  Private Trust  
 Others (please specify \_\_\_\_\_)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). **(Please attach additional sheets if necessary)**

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO1	UBO2	UBO3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
PAN #			
Address	Zip <input type="text"/> State: _____ Country: _____	Zip <input type="text"/> State: _____ Country: _____	Zip <input type="text"/> State: _____ Country: _____
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office
Tax ID %			
Tax ID Type			
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Percentage of Holding (%) <sup>s</sup>			

\* To include US, where controlling person is a US citizen or green card holder

#If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.

%In case Tax Identification Number is not available, kindly provide functional equivalent

\$Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

**FATCA - CRS Terms and Conditions**

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

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

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

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

<sup>1</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

**Certification**

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Kotak Asset Management Company Limited/ Kotak Mahindra Mutual Fund/ Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

Name

Designation

Signature

Signature

Signature

Place \_\_\_\_\_

Date \_\_\_\_/\_\_\_\_/\_\_\_\_



- 1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
  - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
    - (i) The three financial years preceding the year in which determination is made; or
    - (ii) The period during which the entity has been in existence, whichever is less.
  - Investment entity is any entity:
  - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
    - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - (ii) Individual and collective portfolio management; or

(iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.
 

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50percent of the entity's gross income during the shorter of :

  - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
  - (ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)
- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• FI not required to apply for GIIN:	
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organisation or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund

04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company) A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the
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securities market is located and that has a meaningful annual value of shares traded on the exchange)
b. Related entity of a publicly traded company The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):	
Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a

Financial Institution;	
07	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ul style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

### 3. Other definitions

(i) Related entity An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
(ii) Passive NFE The term passive NFE means (1) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or (2) an investment entity defined in clause (b) of these instructions (3) a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
(iii) Passive income The term passive income includes income by way of: (1) Dividends, (2) Interest (3) Income equivalent to interest, (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE (5) Annuities (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets, (8) The excess of foreign currency gains over foreign currency losses (9) Net income from swaps (10) Amounts received under cash value insurance contracts But passive income will not include, in case of a non-financial entity that

regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.
(iv) Controlling persons Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions. Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of/entitlements to: i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company; ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals. Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:
Code Sub-category
01 CP of legal person-ownership
02 CP of legal person-other means
03 CP of legal person-senior managing official
04 CP of legal arrangement--trust-settlor
05 CP of legal arrangement--trust-trustee
06 CP of legal arrangement--trust-protector

07 CP of legal arrangement--trust-beneficiary
08 CP of legal arrangement--trust-other
09 CP of legal arrangement—Other-settlor equivalent
10 CP of legal arrangement—Other-trustee equivalent
11 CP of legal arrangement—Other-protector equivalent
12 CP of legal arrangement—Other-beneficiary equivalent
13 CP of legal arrangement—Other-other equivalent
14 Unknown

(v) Specified U.S. person – A U.S. person other than the following: (1) a corporation the stock of which is regularly traded on one or more established securities markets; (2) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i); (3) the United States or any wholly owned agency or instrumentality thereof; (4) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing; (5) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code; (6) any bank as defined in section 581 of the U.S. Internal Revenue Code; (7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
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(8) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64); (9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code; (10) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code; (11) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; (12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or (13) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.
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(vi) Owner documented FFI An FFI meets the following requirements: (a) The FFI is an FFI solely because it is an investment entity; (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company; (c) The FFI does not maintain a financial account for any non participating FFI; (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a
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change in circumstances; and (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.
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(vii) Direct reporting NFE A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.
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(viii) Exemption code for U.S. persons
Code Sub-category
A An organisation exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B The United States or any of its agencies or instrumentalities
C A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F A dealer in securities, commodities, or derivative financial

	instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

**OFFICIAL COLLECTION CENTRES (FOR FRESH PURCHASES & SWITCH-INS)****KMAMC AUTHORISED COLLECTION CENTRES**

**Agra:** S-8, 2nd Floor, Maruti Plaza, Sanjay Place, Agra – 282002. **Ahmedabad:** 305, 3rd Floor, Siddhivinayak Complex, Near Shivrangani Cross Road, Satellite, Ahmedabad - 380015. **Ajmer:** 1st Fl, India Heights, Kutchary Road, India Motor Circle, Ajmer - 305001. **Aligarh:** 1st Floor, Omeshwar Plaza, C1 Omeshwar Plaza, Plot No.3/243, Laxmi Bai Marg, Marris Road, Aligarh - 202001. **Allahabad:** Upper Ground Floor UG-7, Vashishtha Vinayak Tower, 38-1, Taskand Marg, Civil Lines, Allahabad - 211001. **Amritsar:** 2nd Floor, SCO-32, Pal Plaza, Distt. Shopping Complex, Block-B, Ranjit Avenue, Amritsar – 143001. **Aurangabad:** 3rd Floor, Block No. D 28/29, Motiwala Trade Centre, Opp HDFC Bank, Nirla Bazar, Aurangabad – 431001. **Ambala:** Bldg No.5396, First Floor, Punjabi Mohalla, Nicholson Road, Above Haryana Beauty Parlour, Ambala Cantt, Ambala - 133001. **Anand:** 201, 2nd Floor Krishna Galleria, Opp. Big Bazar, Besides H.P. Petrol Pump, Anand – Vidhyanagar Road, Anand – 388000. **Bangalore:** 5th Fl, 506, North Block, Manipal Centre, Dickenson Road, Bangalore - 560042. **Belgaum:** 2nd Floor, Amar Empire, Office No.10, Near Basaveshwar Circle, Goavess Khanapur Road, Belgaum - 590001, Karnataka. **Bhavnagar:** 303, 3rd Fl Krushna Darshan, Waghawadi Road, Parimal Chowk, Bhavnagar - 364002. **Bhopal:** Office No.MF-10, First Floor, Above Sony Service Center, Mansarovar Complex, Hoshangabad Road, Bhopal 462011. **Bhubaneswar:** 2nd Floor, Building No.24, SCR Janpath, Bapujinagar, Bhubaneswar - 751009. **Bhub:** Shop No.7, Gr.FI, "Ramyakala" Opp.Dr.Mahadev Patel's Hospital, Hospital Road, Bhub - 370001. **Bareilly:** 1st Floor, Singh Complex, 167-A, Civil Lines, Station Road, Bareilly - 243001. **Bhilai:** Shop No.22, Commercial Complex, Nehru Nagar [E], Bhilai - 490006. **Calicut:** 5th Floor, Parco Complex, Near KDC Bank, Kallai Road, Calicut - 673012. **Chandigarh:** 1st Floor, SCO 2475-76, Sector 22-C, Chandigarh - 160022. **Chennai:** 1-E, 1st Floor, Eldorado Building, No.112 Nungambakkam High Road, Chennai - 600034. **Coimbatore:** S. S. Complex, 554B/1, 2nd Floor, D.B. Road, R S Puram, Coimbatore - 641002. **Cuttack:** 3rd Fl, City Mart, Above Vishal Megha Mart, Bajrakruti Road, Cuttack - 753001. **Dehradun:** Office No. 247/2, 1st Floor, Swaraj Plaza, Above Cafe Coffee day, Rajpur Road, Dehradun – 248001. **Dhanbad:** 2nd Floor, Room No.215, Shriram Plaza, Bank More, Dhanbad - 826001. **Durgapur:** 2nd Fl, Amantran, Urbashi Commercial Place, Bengal Ambuja, City Centre, Durgapur - 713216. **Goa:** 3rd Floor, Mathias Plaza, 18th June Road, Panaji, Goa - 403001. **Gorakhpur:** 2nd Floor, Office No.4, The Mall Cross Road, Bank Road, Gorakhpur - 273001. **Gurgaon:** Unit no. 214 , 2nd floor, Vipul Agora Building, Sector no.28, M G Road, Gurgaon - 122001. **Guwahati:** Office No.504, 5th Floor, Amaze Shopping Mall, Above Vishal Megamart, A T Road, Guwahati - 781001. **Gwalior:** 2nd Floor "Sai Pawar Building" 300, Tulsi Vihar Colony, City Centre, Gwalior - 474011. **Hyderabad:** Office No.304, 3rd Fl, Jade Arcade, Paradise Circle, M.G.Road, Hyderabad - 500003. **Hubli:** Office No.201, 1st Floor, Kundgol Complex, Court Circle, Hubli - 580029. **Indore:** 2nd Floor, Starlit Tower, Plot No.29, Yashwanth Niwas Road, Indore - 452001. **Jaipur:** 290-C, Ground Floor, Scientist Building, Opp. Spandhan Hospital, Near Bhawartal Park, Sudarshan Motors Chowk, Jabalpur Hospital to Shastri Bridge Road, Napier Town, Jabalpur - 482001 (M.P.) **Jaipur:** Office no. 105-106, D-38A, 1ST FL, The Landmark Bldg, Subhash Marg, Ahinsa Circle, C-Scheme, Jaipur - 302001. **Jalandhar:** Office No. 18, 3rd Floor, City Square Building, Eh-197, Civil Lines, GT Road, Jalandhar - 144001, Punjab. **Jamnagar:** Neo Square, 1st Floor, Office No. 131&136, Pandit Nehru Marg, Nr. Amber Cinema, Jamnagar - 361001. **Jamshedpur:** 2nd Floor, Bharat Business Centre, Rear Wing, Ram Mandir Area, Bistupur, Jamshedpur – 831001. **Jalgaon:** Ground Floor, Panna Heights, Jai Nagar, Opp: Omkareshwar, Jalgaon – 425002. **Jammu:** Shop no.21, A-2, South Block, Ground Floor, Bahu Plaza, Jammu - 180001. **Jodhpur:** 106, 1st Floor, Modi Arcade, Near Bombay Motor Circle, Chomkasan Road, Jodhpur - 342001. **Kanpur:** Office No. 108/109, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. **Kochi:** Door No.65/877, 1st Fl, Chammany Complex, Kaloor Kadavanthara Road, Kochi - 682017. **Kolhapur:** Office No.6, 1st Floor, Vasant Prabha Chambers, Sykes Extension, Near Parikh Pulp, Railway Gate, Kolhapur - 416001. **Kottayam:** THAMARAPALLIL Building, Door No - XIII/658, M.L.Road, Near KSRTC Bus Stand Road, Kottayam – 686001. **Kolkata:** 3rd Fl, The Millenium., 235/2A, A/C Bose Road, Kolkata - 700020. **Lucknow:** 2nd Floor, Aryan Business Park, 90, M.G.Road [Exchange Cottage], Off: Park Road, Hajratganj, Lucknow - 226001. **Ludhiana:** SCO 16-17, 3rd Floor, Fortune Chambers, Opp: Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana - 141001. **Madurai:** 272/273, Suriya Towers, 2nd Floor, Goodshed Street, Madurai - 625001. **Mangalore:** D.No. 5-4-169/21, 3rd Floor, Lalbagh Towers, Ballalbhag Circle, Near Kalyan Jewellers, M.G.Road, Mangalore - 575003. **Meerut:** 1st Floor, Office No.106, "Om Plaza" Bldg., Begum Bridge Road, Sothiganj, Meerut - 250001. **Mumbai [Borivali-W]:** 3rd Floor, 309, Jalaram Business Centre, Above Axis bank, Near Chamunda Circle, Borivali (West), Mumbai-400092. **Mumbai [Goregaon]:** 6th Floor, Zone IV, Kotak Infinity, Bldg No.21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad[E], Mumbai - 400097. **Moradabad:** 1st Fl, Near Raj Mahal Hotel, Civil Lines, Moradabad – 244001. **Mysore:** 1st Floor, Office no.23, 24 & 25, Prashanth Plaza, CH 16 , 5th Cross, 4th Main Road, Chamaraja Mohalla, Saraswathipuram, Mysore – 570009. **Nagpur:** 302, 3rd Fl Shalwak Manor, East High Court Road, Opp. Dr.Jay Deshmukh's Hospital, Ramdaspath, Nagpur - 440011. **Nasik:** Office No.4, Gr Fl, Samruddhi Residency Apartment, Tilak Wadi, Opp Ramayan Bunglow, Sharanpur Road, Nasik- 422002. **New Delhi:** Unit Number 1101, 1103 & 1104, 11TH Floor, Kailash Building, 26, Kasturba Gandhi Marg, New Delhi - 110001. **Panipat:** Lower Ground Floor, Jawa Complex, Near Vijaya Bank, Opp:Bhatak Chowk, G.T.Road, Panipat - 132103. **Patiala:** SCO-130, 1st Floor, New Leela Bhawan, Near Punjab National Bank, Patiala - 147001. **Patna:** 3rd Floor, Office No. 306, Grand Plaza, Frazer Road, Patna - 800001 (Bihar). **Pune:** "Signature" Bldg, Office No. 202 & 202-A, 2nd floor, Opp. Golwilkar Laboratory, Bhandarkar Road, Pune – 411004. **Pondicherry:** Jayalakshmi Complex, 1st Fl, 114-116, Thiruvalluvar Salai, Pillaihattam, Pondicherry - 605013. **Raipur:** Office No.T-15, 3rd Floor, Raheja Tower, Jail Road, Raipur – 492001. **Rajkot:** 4th Floor, Star Plaza, Office No.429, Near Phulchhab Chowk, Rajkot - 360001. **Ranchi:** 3rd Fl, Satya Ganga, Lalji Hirji Road, Main Road, Ranchi - 834001. **Rohtak:** Lower Gr Floor, Office No.3, "Bank Square" Building, Opp: Myna Tourist Complex, 120-121 Civil Lines, Rohtak - 124001. **Rourkela:** 2nd Floor, Plot No. : 304, Holding No. : 72, Opp : Old Court, Main Road, Uditnagar, Above Yes Bank & Corporation Bank, Rourkela - 769012. **Saharanpur:** 1st Floor, Krishna Complex, Opp. Hathji Gate Court Road, Saharanpur – 247001. **Salem:** 2nd Floor, Kandaswama Shopping Mall, 1/194/2, Saradha College Road, Fairlands, Salem - 636016. **Siliguri:** Nanak Complex, Lower Gr Floor, Plot No. 8598/8599, Sevoke Road, Siliguri – 734001. **Shimla:** 1st Floor, Bhagra Niwas, Near Lift Road, The Mall, Shimla - 171001. **Surat:** Office no.b-129, 1st Floor, International Trade, Centre [ITC] Building, Majura Gate Crossing, Ring Road, Surat - 395002. **Thane [Mumbai]:** Shop No.2 Gr.FI, Ram Rao Sahani Sadan, Kaka Sohni Path, Naupada, Thane (West) : 400602. **Trichy:** 1st Floor, Vignesh Aradhana, No.16, Gf4, Shop no.4, Shastri Road, Tiruchirappalli, Trichy - 620017. **Trivandrum:** Gr.FI, 'Blossom' Bldg, TC No. 9/1020-3 (New TC No.22/901), Opp. NSS Karayogam, Sasthamangalam Village P.O, Trivandrum 695 010. **Udaipur:** 1st Floor, Moomal Tower, 222/16, Saheli Marg, Udaipur - 313001. **Vadodara:** Unit No.202, 2nd Floor, Gold Croft, Jetalpur Road, Alkapuri, Vadodara - 390007 (Gujarat). **Vapi:** Office No.10, 1st Floor, Sahara Market, Vapi-Silvassa Road, Vapi - 396191. **Varanasi:** Shop No.61, 62, 66, 1st Floor, Kuber Commercial Complex, D-58/2, Rathyatra Crossing, Varanasi – 221010. **Vijayawada:** DN: 39-14-1, 1st Floor, Uttam Towers, Above Vodafone Store, Opp. The Gateway Hotel, M.G. Road, Labbipet, Vijayawada – 520010. **Visakhapatnam:** 1st Floor, Door No.47-10-10, Rednam Regency, 2nd Lane, Dwarkanagar, Visakhapatnam – 530016.

**OFFICIAL COLLECTION CENTRES (FOR FRESH PURCHASES & SWITCH-INS)****I. COMPUTER AGE MANAGEMENT SERVICES PRIVATE LIMITED (CAMS) - INVESTOR SERVICE CENTRES**

**Ahmedabad:** 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560042. **Bhubaneswar:** 3rd Floor, Plot No - 111, Varaha Complex Building, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chennai:** No 178/10, M G R Salai, Nungambakkam, Chennai - 600034. **Coimbatore:** No 1334, Thadagam Road, Thirumooorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002. **Durgapur:** Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. **Goa:** Lawande Shamalakar Bhavan, 1st Floor, Office No.2, Next to Mahalakshmi Temple, Panaji, Goa – 403001. **Hyderabad:** 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, 63/2, The Mall, Jaipur - 302001. **Kanpur:** 1st Floor, 106 to 108, City Centre, Phase II, 63/2, The Mall, Kanpur – 208001. **Kochi:** Modayil, Door No. 39/2638 DJ, 2nd Floor, 2A, M.G. Road, Kochi - 682016. **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata – 700016. **Lucknow:** Off No 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226001. **Ludhiana:** U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. **Madurai:** 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), Madurai - 625 001. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440010. **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi – 110055. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800001. **Pune:** Vartak Pride , 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. **Surat:** Shop No-G-5, International Commerce Center, Nr.Kadiwala School, Majura Gate, Ring Road, Surat - 395002. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Door No 48-3-2, Flat No 2, 1st Floor, Siddhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam - 530016.

**II. COMPUTER AGE MANAGEMENT SERVICES PRIVATE LIMITED (CAMS) - TRANSACTION POINT**

**Agartala:** Advisor Chowmuhani, (Ground Floor), Krishnanagar, Agartala - 799001. **Agra:** No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Ahmednagar:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. **Ajmer:** AMC No. 423/30, New Church Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer - 305001. **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey - 688 001. **Alwar:** 256A, Scheme No 1, Arya Nagar, Alwar - 301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchshreek Talkies, Amaravati - 444601. **Ambala:** Opposite PEER, Bal Bhawan Road, Ambala - 134003. **Amritsar:** SCO - 18's, 'C' BLOCK RANJIT AVENUE, Amritsar - 140001. **Anand:** 101, AP Tower, Behind Sardar Gunj, Next to Nathwani Chambers, Anand - 388001. **Anantapur:** 15-570-33, I Floor Pallavi Towers, Subash Road, Opp: Canara Bank Anantapur - 515 001 Andhra Pradesh. **Ankleshwar:** G-34, Ravi Complex, Valia Char Rasta, G I D C, Bharuch, Ankleshwar - 393002. **Asansol:** Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P O Ushagram, Asansol - 713303. **Aurangabad:** 2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirla Bazar New Samarth Nagar, Opp. HDFC Bank, Aurangabad – 431001. **Balalore:** B C Sen Road, Balasore - 756001. **Bankura:** Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District, Bankura - 722 101. **Bareilly:** F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001, UP. **Basti:** Office No. 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, (Uttar Pradesh), Basti - 272002. **Belgaum:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Bellary:** 18/47/A, Govind Nilaya, Ward 20, Sangankal Moka Road, Gandhinagar, Bellary I - 583102. **Bengaluru:** 1st Floor, 17/11, (272) 12th Cross Road, Wilson Garden, Bengaluru 560027. **Berhampur:** Kalika Temple Street, Beside SBI BAZAR Branch, Berhampur: 760002. **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr R P Road, Bhagalpur - 812002. **Bharuch (Parent: Ankleshwar TP):** A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC Bank, Bhavnagar - 364002. **Bhilai:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020. **Bhilwara:** Indraprastha Tower, 2nd Floor, Shyam Ki Sabji Mandi Near Mukulji Garden, Bhilwara - 311001. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462 011. **Bhub:** Office No. 4-5, First Floor, RTO Relocation Commercial

## II. COMPUTER AGE MANAGEMENT SERVICES PRIVATE LIMITED (CAMS) - TRANSACTION POINT (Cont.)

Complex – B, Opp. Fire Station, Near RTO Circle, Bhuji-Kutch – 370001. **Bhusawal** (Parent: Jalgaon TP) : 3, Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal- 425201. **Bikaner** : F/4/5, Bothra Complex, Modern Market, Bikaner - 334001. **Bilaspur** : Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001. **Bokaro** : Mazzanine Floor, F-4, City Centre, Sector-4, Bokaro Steel City Bokaro - 827004. **Burdwan** : 399, G T Road, Basement of Talk of the Town, Burdwan - 713101. **C.R.Avenue** (Parent: Kolkata ISC) : 33, C R Avenue, 2nd Floor, Room No.13, Kolkata - 700012. **Calicut** : 29/97G, 2nd Floor, Gulf Air Building, Mavoov Road, Arayidathupalam, Calicut - 673016. **Chandrapur** : Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402 Maharashtra. **Chennai**: 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai 600045. **Chennai**: 158, Rayala Towers, Ground Floor, Chennai - 600002. **Chinchwad**: Harshal Heights, Shop no 29, Basement, Opp. Gawade Petrol Pump, Link Road, Chinchwad - 411033. **Chhindwara**: Shop No. 01 Near Puja Lawn, Prarasia Road, Chhindwara – 480001. **Chittorgarh**: 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. **Coochbehar**: N. N. Road, Power House, Choupathi, Coochbehar -736101. **Cuttack** : Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Darbhangha** : Shahi Complex, 1st Floor, Near R B Memorial Hospital, V I P Road, Benta, Laheriasarai, Darbhanga 846001. **Davengere** : 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, Devengere - 577002. **Dehradun**: 204/121, Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. **Deogarh** : S S M Jalan Road, Ground Floor, Opp Hotel Ashoke, Caster Town, Deogarh - 814112. **Dewas**: Tarani Colony, Near Pushp Tent House, Dewas - 455001. **Dhanbad** : Urmila Towers, Room No. 111, 1st Floor, Bank More, Dhanbad - 826001. **Dharmapuri** : 16A/63A, Pidamneri Road, Near Indoor Stadium, Dharmapuri - 636701. **Dhule** : H No. 1793 / A, J B Road, Near Tower Garden, Dhule - 424001. **Erode** : 197, Seshaiyer Complex, Agraaram Street, Erode - 638001. **Faizabad** : Amar Deep Building, 3/20/14, 2nd Floor, Niyawan, Faizabad-224001 **Faridabad** : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001. **Firozabad**: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203. **Gandhidham** : Office No. 4, Ground Floor, Ratnakala Arcade, Plot No 231, Ward 12 B ,Gandhidham - 370 201 (Gujarat). **Gandhinagar**: 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasam, Gandhinagar – 382421. **Gaya**: North Bisar Tank, Upper Ground Floor, Near I.M.A. Hall, Gaya 823001, Bihar. **Ghaziabad** : FF - 26, Konark Building, 1st Floor, RDC - Rajnagar, Ghaziabad - 201002. **Goa**: No DU 8, Upper Ground Floor, Behind Techcon Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802. **Gondal** : A/177 Kailash Complex Opp. Khedut Decor GONDAL - 360311. **Gorakhpur**: Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur – 273001. **Gulbarga** : Pal Complex, 1st Floor, Opp City Bus Stop, Super Market, Gulbarga - 585101. **Guntur** : Door No 5-38-44, 5/1 BRODIPET Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon** : SCO - 17, 3rd Floor, Sector-14, Gurgaon - 122001. **Guwahati**: Piyali Phukan Road K. C. Path House No - 1 Rehbari Guwahati – 781008. **Gwalior**: G-6, Global Apartment Phase - II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior - 474011. **Haldia** : 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721602. **Haldwani** : Durga City Centre, Nainital Road, Haldwani - 263139. **Haridwar**: F - 3, Hotel Shaurya, New Model Colony, Haridwar - 249408. **Hazaribagh** : Municipal Market, Annada Chowk, Hazaribagh - 825301. **Himmatnagar** : D-78, 1st Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. **Hisar** : 12, Opp HDFC Bank, Red Square Market, Hisar - 125001. **Hoshiarpur**: Near Arches Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. **Hosur** : Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110 (Tamil Nadu). **Hubli** : 206 & 207, 1st Floor, A-Block, Kundagol Complex, Opp Court, Club road, Hubli - 580029. **Jabalpur**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jalandhar**: 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. **Jalgaon** : Rustomji Infotech Services, 70, Navipeth, Opp old Bus Stand, Jalgaon - 425001. **Jalna**: (Parent ISC – Aurangabad) : Shop No. 11, 1st Floor, Ashoka Plaza, Opp Magjistic Talkies, Subhash Road, Jalna - 431203. **Jaipauri**: Babu Para, Beside Menaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist. Jaipauri – 735101. **Jamnagar** : 207, Manek Centre, P N Marg, Jamnagar - 361001. **Jamshedpur**: Millennium Tower, Room No. 15, 1st Floor, R - Road, Bistupur, Jamshedpur - 831001. **Jaunpur**: Gopal Katra, 1st Floor, Fort Road, Jaunpur - 222001. **Jhansi** : Babu Lal Karkhana Compound, Opp SBI Credit Branch, Gwalior Road, Jhansi - 284001. **Jodhpur** : 1/5, Nirmal Tower, 1st Chopansi Bazar Road, Jodhpur - 342003. **Jammu**: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. **Junagadh** : Circle Chowk, Near Chokasi Bazar Kaman, Gujarat Junagadh - 362001. **Kadapa**: Door No.: 21/1 598, Palempapaiah Street, Near Ganjikutta Pandurangaiah Dental Clinic, 7 Road Circle, Kadapa - 516001. **Kakinada** : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani** : A - 1/50, Block - A, Dist Nadia Kalyani - 741235. **Kangra**: College Road Kangra, Dist. Kangra - 176001 (Himachal Pradesh). **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Karimnagar**: H No. 7-1-257, Upstairs S B H, Mangammthota, Karimnagar - 505001. **Karnal** 29 Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. **Karur**: 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Katni**: NH 7, Near LIC, Jabalpur Road, Bargawan, Katni - 483501. **Kestopur** : S. D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West) Shop No - 1M, Block – C (Ground Floor), Kestopur, - 700101. **Khammam**: 1st Floor, Shop No 11 - 2 - 31/3, Philips Complex, Balajinagar, Wyrta Road, Near Baburao Petrol Pump, Khammam - 507001. **Kharagpur**: "Silver Palace" OT Road, Inda-Kharagpur G.P. Barakola P.S- Kharagpur Local -721305. **Kolhapur** : AMD Sofex Office No. 7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kolkata**: 2A, Ganesh Chandra Avenue Room No.3A, Commerce House" (4th Floor), Kolkata – 700013. **Kollam** : Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001. **Kota** : B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. **Kottayam** : Building No: KMC IX/ 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkumkattil Building Kottayam - 686 001. **Kukatpally**: No. 15-31-2M-1/4 1st Floor, 14-A, MIG KPHB Colony, Kukatpally - 500072. **Kumbakonam** : Jailani Complex, 47, Mutt Street, Kumbakonam - 612001. **Kurnool**: Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001. **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, S M Pally, Malda - 732101. **Mandi**: 328/12 Ram Nagar, 1st Floor, Above Ram Traders, Mandi -175001 (Punjab). **Manipal**: Shop No A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576104. **Mapusa** (Parent ISC : Goa) : Office No. CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. **Margao**: F4- Classic Heritage, Near Axis Bank, Opp. BPS Club Pajifond, Margao - 403601. **Mathura** : 159/160, Vikas Bazar, Mathura - 281001. **Meerut** : 108, 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002. **Mirzapur**: First Floor, Canara Bank Building, Dhundhi Katra Mirzapur - 231 001. **Moga** : Gandhi Road, Opp Union Bank of India, Moga - 142001. **Moradabad** : H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001. **Mumbai (Andheri)**: 351, Icon, 501, 5th Floor, Western Express Highway, Andheri (East), Mumbai - 400069. **Mumbai (Borivali West)**: Hirji Heritage, 4th Floor, Office No.402, L.T.Road, Borivali West, Mumbai - 400092. **Mumbai (Ghatkoper-E)**: Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkoper East, Mumbai 400 077, Maharashtra. **Muzaffarnagar**: F26/27-Kamadhenu Market, Opp. LIC Building Ansar Road, Muzaffarnagar - 251 001. **Muzaffarpur** : Brahman Toli, Durga Asthan Gola Road, Muzaffarpur - 842001. **Mysore** : No. 1, 1st Floor, Ch.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore - 570009. **Namakkal**: 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal – 637001 (Tamil Nadu). **Nanded**: Shop No. 8, 9 Cellar, 'Raj Mohammed Complex', Main Road, Sri Nagar, Nanded - 431605. **Nadiad**: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad - 387001. **Nalgonda** : Adj. to Maisaiah Statue, Clock Tower Center, Bus Stand Road, Nalgonda - 508001. **Nashik**: 1st Floor, "Shradha Niketan", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002. **Navsari** : Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank, Near Vasant Talkies, Chinnabai Road, Navsari - 396445. **Nellore** : 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **New Delhi**: Flat No.512, Narian Manzil, 23 Barakhamba Road, Connaught Place, New Delhi - 110001. **New Delhi**: 306, 3rd Floor, DDA - 2 Building District Center, Janakpuri, New Delhi 110058. **New Delhi**: Aggarwal Cyber Plaza-II, Commercial Unit No-371, 3rd Floor, Plot No C-7, Netaji Subhash Palace, Pitampura, New Delhi - 110034. **Noida** : E-3, Ground Floor, Sector 3 , Near Fresh Food Factory, Noida - 201301, UP. **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. **Palanpur** : Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur – 385001, Gujarat. **Panipat** : 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G T Road, Panipat 132103. **Pathankot**: 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot - 145 001. **Patiala** : 35, New Lal Bagh, Opposite Polo Ground, Patiala - 147001. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Rai Bareilly** : 17, Anand Nagar Complex, Rai Bareilly - 229001. **Rae Bareilly**: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly – 229001 (Uttar Pradesh). **Raipur** : HIG, C-23, Sector – 1, Devendra Nagar, Raipur - 492004. **Rajahmundry** : Cabin 101, D No. 7-27-4, 1st Floor, Krishna Complex, Baruvari Street, T Nagar, Rajahmundry - 533101. **Rajkot** : Office 207 - 210, Everest Building, Harihar Gutti, Opp Shastri Maidan Limda Chowk Rajkot - 360001. **Ranchi** : 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi - 834 001. **Rajapalayam**: No 59 A/1, Railway Feeder Road, (Near Railway Station), Rajapalayam – 6261 17 (Tamil Nadu). **Ratlam** : Dafia & Co., 18, Ram Bagh, Near Scholar's School, Ratlam – 457001. **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639. **Rohtak**: SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124 001 (Haryana). **Roorkee** : 22 Civil Lines, Ground Floor, Hotel Krish Residence Roorkee – 247667. **Rourkela** : J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012. **Sagar** : Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002. **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. **Salem** : No. 2, 1st Floor, Vivekananda Street, New Fairlands, Salem - 636016. **Sambalpur** : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001. **Sangli**: Jiveshwar Krupa Bldg, Shop. No.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Shahjahanpur** : Bijlipura, Near Old Distt Hospital , Shahjahanpur - 242001. **Shillong**: 3rd Floor, RPG COMPLEX, Keating Road, Shillong, Meghalaya - 793 001. **Shimla** : 1st Floor, Opp Panchayat Bhawan Main Gate, Bus Stand, Shimla - 171001. **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. **Siliguri**: 78 , Haren Mukherjee Road 23 Floor Beside SBI Hakimpura Siliguri - 734001. **Sirsa**: Gali No1, Old Court Road, Near Railway Station Crossing, Sirsa - 125055. **Sitapur**: Anya Nagar Near Arya Kanya School, Sitapur - 261100, (Uttar Pradesh). **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. **Solapur** : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Sonepat**: 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat – 131001, Haryana. **Sriganaganagar** : 18 L Block, Sri Gaganagar - 335001. **Srikakulam** : Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001. **Sultanpur**: 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. **Surat** : Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395001. **Surenranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surenranagar - 363035. **Tezpur Sonitpur**: Kanak Tower 1st Floor, Opposite IDBI Bank/ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784001. **Thane**: Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Expressway, Thane (West) – 400 601. **Thiruppur**: 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla** : 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla – 689101. **Tinsukia**: Sanairan Lohia Road, 1st Floor, Tinsukia - 786125. **Tirunelveli** : No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tamil Nadu, Tirunelveli - 627 002. **Tirupathi** : Shop No : 6, Door No : 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi – 517501. **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. **Trichy** : No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum**: R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Tuticorin** : 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin - 628008. **Udaipur**: 32, Ahinsapuri, Fatehpura Circle, Udaipur- 313001. **Ujjain**: 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, (Madhya Pradesh), Ujjain - 456010. **Unjha** (Parent: Mehsana) : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Mehsana, Unjha - 384170. **Valsad**: Gita Niwas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001. **Vapi** : 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195. **Varanasi**: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra, Beside Kuber Complex, Varanasi - 221010. **Vashi**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. **Vellore**: No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore - 632001. **Warangal**: A.B.K Mall, Near Old Bus Depot road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal - 506001. **Yamuna Nagar**: 124-B/R Model Town, Yamunanagar - 135001. **Yavatmal**: Pushpam, Tilakwadi, Opp Dr Shrotri Hospital, Yavatmal-445001.

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