

# KOTAK SMALL CAP FUND

An open ended equity scheme predominantly investing in small cap stocks

**Investment Objective:** The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities by investing predominantly in small cap companies. However, there is no assurance that the objective of the scheme will be achieved.

	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

**Fund Manager\*:** Mr. Harish Bihani

**AAUM:** ₹16,886.37 crs

**AUM:** ₹16,870.61 crs

**Benchmark\*\*\*:** NIFTY Smallcap 250 TRI (Tier 1), NIFTY Smallcap 100 TRI (Tier 2)

**Allotment Date:** February 24, 2005

**Folio Count:** 9,92,890

### Minimum Investment Amount

### Initial & Additional Investment

- ₹100 and any amount thereafter

### Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

### Ideal Investments Horizon

- 5 years & above

### Net Asset Value (NAV)

	Regular	Direct
Growth	₹243.8545	₹288.0873
IDCW	₹106.3857	₹126.5368

(as on February 27, 2026)

### Ratios

Portfolio Turnover	25.55%
<sup>1</sup> Beta	0.82
<sup>5</sup> Sharpe#	0.61
<sup>5</sup> Standard Deviation	17.10%
<sup>^^</sup> P/E	37.11
<sup>^^</sup> P/BV	4.08

Source: <sup>1</sup>ICRA MFI Explorer, <sup>^^</sup>Bloomberg

### Market Capitalisation\*

Large Cap	6.36%
Mid Cap	13.03%
Small Cap	78.92%
Debt & Money Market	1.69%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.66%
<b>Direct Plan:</b>	0.55%

### Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

### IDCW Frequency

Trustee's Discretion

### Load Structure

**Entry Load:** Nil. (applicable for all plans)

### Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

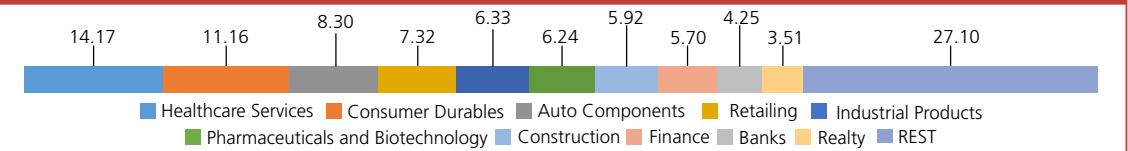
**Data as on 28th February, 2026 unless otherwise specified.**

**Folio Count data as on 31st January 2026.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>	<b>14.17</b>	ICICI Bank Ltd.	1.42
<b>Healthcare Services</b>	<b>4.56</b>	KARUR VYSYA BANK LTD.	0.11
ASTER DM HEALTHCARE LTD	3.73	Ujjivan Small Finance Bank Ltd.	0.10
KRISHNA INSTITUTE OF MEDICAL	3.49	<b>Realty</b>	<b>3.51</b>
VIJAYA DIAGNOSTIC CENTRE PVT	1.70	BRIGADE ENTERPRISES LIMITED	1.69
Metropolis Healthcare Ltd.	0.52	Mahindra Lifespace Developers Ltd	1.25
SURAKSHA DIAGNOSTIC LTD	0.17	MAX ESTATES LIMITED	0.57
JUPITER LIFELINE HOSPITALS LTD	<b>11.16</b>	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>2.99</b>
<b>Consumer Durables</b>	<b>2.54</b>	V.S.T Tillers Tractors Ltd	1.54
Century Plyboards (India) Ltd.	1.60	BEMTLTD	1.42
FIVE STAR LTD.	1.49	<b>IT - Services</b>	<b>2.89</b>
V-Guard Industries Ltd.	1.27	CYIENT LTD.	1.80
Crompton Greaves	0.87	SAGILITY INDIA LTD.	1.09
Consumer Electricals Ltd	0.82	<b>Capital Markets</b>	<b>2.14</b>
Orient Electric Ltd.	0.77	KFIN TECHNOLOGIES LTD.	1.08
CELLO WORLD LTD.	0.69	360 ONE WAM LTD.	0.46
Hawkins Cooker Ltd	0.56	ANGEL ONE LIMITED	0.44
SONMANY CERAMICS LTD.	0.55	ANAND RISHI SHARE AND STOCK BROKERS LIMITED	0.16
Sheela Foam Ltd	0.33	<b>Textiles and Apparels</b>	<b>2.11</b>
Nilkamal Ltd	1.79	Garware Technical Fibres Ltd.	1.83
<b>Auto Components</b>	<b>8.30</b>	Kewal Kiran Clothing Limited.	0.28
Sansera Engineering Ltd.	1.32	<b>Insurance</b>	<b>2.02</b>
MINDA CORPORATION LIMITED	0.77	ICICI LOMBARD GENERAL	1.35
Schaeffler India Ltd	0.58	INSURANCE COMPANY LTD	0.67
ROLEX RINGS LTD	1.80	MEDI ASSIST HEALTHCARE SERVICES LIMITED	1.85
Sandhar Technologies Ltd.	1.46	<b>Chemicals and Petrochemicals</b>	<b>1.85</b>
<b>Retailing</b>	<b>7.32</b>	JUBILANT INGREVIA LTD	1.26
Medplus Health Services Ltd.	1.28	Atul Ltd.	0.59
VISHAL MEGA MART LIMITED	1.15	<b>Transport Services</b>	<b>1.42</b>
AVENUE SUPERMARTS LTD.	0.86	Blue Dart Express Ltd.	1.42
V-Mart Retail Ltd.	0.77	<b>Telecom - Services</b>	<b>1.33</b>
SWIGGY LTD	0.77	BHARTI HEXACOM LTD.	1.33
SWIGGY Stop Ltd.	0.77	<b>Leisure Services</b>	<b>1.29</b>
<b>Industrial Products</b>	<b>6.33</b>	DEVYANI INTERNATIONAL LIMITED	1.29
Ratnamani Metals & Tubes Ltd.	1.37	<b>Agricultural Food and other Product</b>	<b>1.21</b>
Carborundum Universal Ltd.	1.28	Balrampur Chini Mills Ltd.	1.21
HAPPY FORGINGS LTD	1.26	<b>Commercial Services and Supplies</b>	<b>1.06</b>
R R KABEL LTD	0.92	CMS INFO SYSTEMS LTD	1.06
BANSAL WIRE INDUSTRIES LIMITED	0.72	<b>Cement and Cement Products</b>	<b>1.05</b>
WPII LTD.	0.46	JK Cement Ltd.	1.05
Apollo Pipes Ltd.	0.32	<b>Electrical Equipment</b>	<b>1.04</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>6.24</b>	GE VERNOVA T&D INDIA LIMITED	1.04
Ajanta Pharma Ltd.	2.16	<b>Industrial Manufacturing</b>	<b>0.82</b>
Alembic Pharmaceuticals Ltd.	1.45	ADITYA INFOTECH LIMITED	0.82
MANKIND PHARMA LTD	1.06	<b>Fertilizers and Agrochemicals</b>	<b>0.81</b>
JB CHEMICALS & PHARMACEUTICALS LTD.	0.87	Dhanuka Agritech Ltd.	0.81
ANTHEM BIOSCIENCES LTD	0.70	<b>Entertainment</b>	<b>0.58</b>
<b>Construction</b>	<b>5.92</b>	PVR INOX LIMITED	0.58
KALPATARU PROJECTS INTERNATIONAL LIMITED	2.63	<b>Other Consumer Services</b>	<b>0.45</b>
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	2.53	PHYSICSWALLAH LIMITED	0.45
G R Infoprojects Limited	0.76	<b>IT - Software</b>	<b>0.35</b>
<b>Finance</b>	<b>5.70</b>	HEXWARE TECHNOLOGIES LTD.	0.35
SHRIRAM FINANCE LTD.	2.04	<b>Equity &amp; Equity related - Total</b>	<b>98.31</b>
FIVE STAR BUSINESS FINANCE LTD	1.44	Triparty Repo	1.50
APTUS VALUE HOUSING FINANCE	1.42	<b>Net Current Assets/(Liabilities)</b>	<b>0.19</b>
HOME FIRST FINANCE CO INDIA	0.80	<b>Grand Total</b>	<b>100.00</b>
<b>Banks</b>	<b>4.25</b>		
Axis Bank Ltd.	1.62		

## SECTOR ALLOCATION (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,81,08,660	28,91,770	15,92,264	7,72,042	3,87,663	1,17,955
<b>Scheme Returns (%)</b>	<b>16.14</b>	<b>16.78</b>	<b>17.98</b>	<b>10.05</b>	<b>4.89</b>	<b>-3.19</b>
NIFTY Smallcap 250 (TRI) Returns (%)	NA	16.40	19.78	13.90	7.86	-3.42
<b>Alpha*</b>	<b>NA</b>	<b>0.38</b>	<b>-1.81</b>	<b>-3.85</b>	<b>-2.97</b>	<b>0.23</b>
NIFTY Smallcap 250 (TRI) (₹)#	NA	28,33,836	16,97,748	8,49,116	4,05,112	1,17,809
Nifty Smallcap 100 (TRI) Returns (%)	12.56	14.77	18.34	13.51	8.82	-2.63
<b>Alpha*</b>	<b>3.58</b>	<b>2.01</b>	<b>-0.36</b>	<b>-3.46</b>	<b>-3.93</b>	<b>-0.56</b>
Nifty Smallcap 100 (TRI) (₹)#	1,13,29,562	25,96,513	16,12,716	8,41,007	4,10,899	1,18,318
Nifty 50 (TRI) (₹)^	1,14,69,263	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.66	13.47	13.64	11.04	9.28	4.67

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in equity &amp; equity related securities predominantly in small cap Stocks.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Very High</p>	<p>The risk of the benchmark is Very High</p> <p>NIFTY Smallcap 250 TRI</p>	<p>The risk of the benchmark is Very High</p> <p>Nifty Smallcap 100 TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - February 24,2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/MD/IMD-P0D-1/P/CI/R/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PR). Alpha is difference of scheme return with benchmark return. \* All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. \*\*As per para 1.9 of SEBI Master circular No. SEBI/HO/MD/IMD-P0D-1/P/CI/R/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category. ## Risk rate assumed to be 5.17% (FBI Overnight MIBOR rate as on 27th Feb 2026). \*\*Total Expense Ratio includes applicable GST.

## Scheme Performances as on February 27, 2026 (unless otherwise specified)

### Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	16.41%	NA	NA	13.72%	2.69%	14.05%	2,43,855	NA	1,49,274	1,58,630
Last 1 Year	11.58%	15.40%	-3.83%	15.95%	-4.37%	15.12%	11,154	11,536	11,590	11,507
Last 3 Years	15.15%	21.92%	-6.77%	23.56%	-8.41%	14.64%	15,267	18,121	18,864	15,066
Last 5 Years	16.17%	19.02%	-2.85%	16.93%	-0.76%	12.93%	21,171	23,902	21,878	18,379

Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - REGULAR PLAN



**Name: Mr. Harish Bihani**

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

**Business Experience**

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining KMAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Business Cycle Fund	Nifty 500 TRI	19.18	17.68	18.24	17.97	NA	NA
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	18.59	20.73	21.54	20.96	15.43	16.31
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	11.58	15.40	15.15	21.92	16.17	19.02
	(Tier 2): Nifty Smallcap 100 TRI		15.95		23.56		16.93

Kotak Business Cycle Fund - Growth, \*Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Pioneer Fund - Growth, \*Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Smallcap Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023

## Scheme Performances as on February 27, 2026 (unless otherwise specified)

### Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	18.62%	15.50%	3.12%	13.24%	5.38%	12.93%	94,691	66,671	51,391	49,594
Last 1 Year	12.83%	15.40%	-2.58%	15.95%	-3.12%	15.12%	11,279	11,536	11,590	11,507
Last 3 Years	16.50%	21.92%	-5.42%	23.56%	-7.06%	14.64%	15,811	18,121	18,864	15,066
Last 5 Years	17.65%	19.02%	-1.37%	16.93%	0.72%	12.93%	22,556	23,902	21,878	18,379

Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - DIRECT PLAN



**Name: Mr. Harish Bihani**

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

**Business Experience**

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining KMAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Business Cycle Fund	Nifty 500 TRI	20.80	17.68	20.00	17.97	NA	NA
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	20.23	20.73	23.27	20.96	17.17	16.31
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	12.83	15.40	16.50	21.92	17.65	19.02
	(Tier 2): Nifty Smallcap 100 TRI		15.95		23.56		16.93

Kotak Business Cycle Fund - Growth, \*Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Pioneer Fund - Growth, \*Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Smallcap Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023

# RISK FACTORS

## Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

\*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

### Disclaimer on market outlooks:

The outlook provided is only a subjective understanding of an uncertain market phenomena, which may or may not occur, and may also not have any effect on the performance of the scheme, clement or otherwise. This outlook should not be construed as a reason for investment into the scheme based on prospect of future performance, which may not accrue as anticipated by the statement.

### Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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### For details contact us at:

**KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED:** 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off Western Express Highway, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400 097. Tel.: 91-8048893330 / 91-18003091490 Fax: 91-22-6708 2213. E-mail: mutual@kotak.com  
Website: www.kotakmf.com

**Corporate Office of Asset Management Company:** 2nd Floor, 12-BKC, Plot No C-12, G Block, BKC, Bandra (East), Mumbai - 400 051.

**CAMS Service Center:** LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad - 121 002. Email Id - camsfdb@camsonline.com