

Close ended debt scheme with maturity of 90 days.  
{A relatively low interest rate risk and moderate credit risk}

Units at Rs. 10 each during the New Fund Offer

New Fund Offer Opens on: May 22, 2023

New Fund Offer Closes on: May 24, 2023

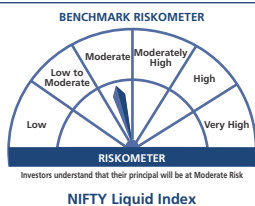
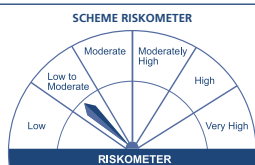
**This product is suitable for investors who are seeking\*:**

- Income over a short term investment horizon
- Investment in debt & money market securities

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.  
(The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made)

**Potential Risk Class ("PRC") Matrix of the Scheme**

Credit Risk ▶	Relatively Low	Moderate	Relatively High
Interest Rate Risk ▼	(Class A)	(Class B)	(Class C)
Relatively Low		B-I	
Moderate			
Relatively High			



This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.kotakmf.com](http://www.kotakmf.com)**

The Scheme 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 17, 2023.

Type of Scheme	Close ended debt scheme with maturity of 90 days. A relatively low interest rate risk and moderate credit risk.								
Scheme Code	KOTM/C/D/FTP/23/02/0105								
Investment Objective	The investment objective of the Scheme is to generate income by investing in debt and money market securities, maturing on or before the maturity of the scheme.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>								
Asset Allocation Pattern of the scheme	<div><div><p>The asset allocation under the Scheme, under normal circumstances, will be as follows:</p><table><tr><th>Particulars</th><th>Allocation</th><th>Risk Profile</th></tr><tr><td>Debt and Money Market Instruments including Government Securities</td><td>0 - 100%</td><td>Low to medium</td></tr></table><p>Towards maturity (when residual maturity of the scheme is 30 days or lower), there may be higher allocation to money market instruments &amp; cash and cash equivalents under the scheme.</p><p>Pursuant to SEBI circular no DNP/Cir-29/2005 dated September 14, 2005, DNP/Cir-30/2006 dated January 20, 2006 and SEBI/DNP/Cir-31/2006 dated September 22, 2006, Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017 SEBI/HO/IMD/DF2/CIR/P/2019/17 dated January 16, 2019 and SEBI Circular SEBI/HO/IMD/IMD-I DOF2/P/CIR/2021/580 dated June 18, 2021 as may be amended from time to time the Scheme may take derivatives position (Hedging purpose) up to 50% of the net assets of the Scheme, based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. As per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021 the cumulative gross exposure through investment in debt,money market instruments, derivatives positions, repo transactions, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of net assets of the Scheme.</p><p>Pursuant to SEBI Circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012, the scheme may invest in repo of corporate debt securities. The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10 % of the net assets of the concerned scheme.</p><p>The scheme may invest in securitised debt upto 50% of the net assets of the scheme in accordance with clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.</p><p>Investment in debt instruments having structured obligations (SO) / credit enhancements (CE) as per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 01, 2019.:</p><p>The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:</p><ul style="list-style-type: none"><li>Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and –</li><li>Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade</li></ul><p>Pursuant to SEBI circular no. Cir /IMD/ DF / 11 / 2010 dated August 18, 2010 and SEBI Letter to AMFI dated November 03, 2021, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:</p><p>a) Government Securities;</p></div><div><p>b) T-Bills; and</p><p>c) Repo on Government securities.</p><p>The Scheme does not intend to invest in:</p><ul style="list-style-type: none"><li>Any debt instruments/papers issued by Tourism companies, Airlines Companies and Gems and Jewellery.</li><li>Securities lending and borrowing</li><li>Overseas securities</li><li>Credit Default Swaps transactions</li><li>Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs).</li><li>Debt instruments with special features as referred to in SEBI circular dated March 10, 2021.</li><li>Other mutual Funds</li></ul><p>Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the Fund follows certain internal norms vis-à-vis limiting exposure to a particular issuer or sector, etc within the mentioned restrictions, and these are subject to review from time to time.</p><p><b>Portfolio Rebalancing:</b> Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, in the event of any deviation from mandated asset allocation mentioned above, due to passive breaches, rebalancing period will be Thirty (30) business days. In case the portfolio is not rebalanced within Thirty (30) business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desired, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall not launch any new scheme till the time the portfolio is rebalanced and also not levy exit load, if any on the exiting investors of the Scheme. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p><p><b>Short term defensive consideration</b> Subject to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar days and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.</p><p><b>Investment in Tri-party Repo on Government securities or treasury bills before the closure of NFO:</b> In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42, dated March 18, 2016, the scheme may deploy the NFO proceeds in Tri-party Repo on Government securities or treasury bills before the closure of NFO period. The appreciation received from investment in Tri-party Repo on Government securities or treasury bills shall be passed on to investors. In case if the scheme is not able to garner the minimum subscription amount during the NFO period the interest earned upon investment of NFO proceeds in Tri-party Repo on Government securities or treasury bills shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. The AMC shall not charge any investment</p></div></div>			Particulars	Allocation	Risk Profile	Debt and Money Market Instruments including Government Securities	0 - 100%	Low to medium
Particulars	Allocation	Risk Profile							
Debt and Money Market Instruments including Government Securities	0 - 100%	Low to medium							

management and advisory fees on funds deployed in Tri-party Repos on Government securities or treasury bills during the NFO period.

#### Intended Portfolio for Scheme

The intended Portfolio for the Scheme will be as under. **The Scheme will ensure adherence to the floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/credit rating.**

Instruments	Credit Rating					
	Sovereign	AAA	AA	A	A1+	BBB
CDs	-	-	-	-	35-40%	-
CPs	-	-	-	-	60-65%	-
NCDs	-	-	-	-	-	-
G secs	0-5%	-	-	-	-	-
Tri-party Repo/ Reverse Repo on Government Securities or Treasury Bills/ T- Bills	0-5%	-	-	-	-	-

Investment in Derivatives (Hedging purpose) will be up to 50% of the net assets of the Scheme.

#### Notes:

- Securities with Rating AA will include AA+ and AA-. Similarly, securities with Rating A will include A+ and A-. Also such ratings may include SO/CE.
- The Scheme shall endeavour to invest in instruments having credit rating as indicated above or higher.
- In case instruments/securities as indicated above are not available or taking into account risk - reward analysis of instruments/securities, the Scheme may invest in Certificate of Deposits (CDs) having highest ratings/ Triparty Repo/Government Securities/Reverse Repo and Repo in Government Securities (including T-bills).
- All investments shall be made based on the ratings prevalent at the time of investments. However, where there are dual ratings for a particular security, most conservative publicly available rating shall be considered. In case of downgrades of an instrument, the Fund Manager shall endeavour to rebalance the portfolio on a best effort basis.

To enhance the disclosure of the portfolio below is the indicative list of issuer which may form a part of the portfolio at the time of investments.

Sector	Issuer	LT Rating	ST Rating	Yield (as on May 11, 2023)
	PSU/ Bank CD/ CP/ NCD			7.00-15
Finance	Arka Fincap Ltd.	AA-	A1+	7.60-8.25
Finance	Aditya Birla Finance Ltd.	AAA	A1+	7.20-40
Capital Markets	Aditya Birla Money Ltd	AA+	A1+	7.60-8.25
Finance	Bajaj Finance Ltd.	AAA	A1+	7.10-20
Finance	Birla group holding	AA	A1+	7.60-8.25
Consumer Durables	Blue Star Ltd.	AA+	A1+	7.00-15
Consumer Non Durables	DCM Shriram Ltd.	AA+	A1+	7.00-15
Paper, Forest & Jute Products	Century Textiles & Industries Ltd.	AA	A1+	7.20-40
Finance	Cholamandalam Investment and Finance Company Ltd.	AA+	A1+	7.20-40
Finance	Fullerton India Credit Co. Ltd.	AAA	A1+	7.20-40
Cement & Cement Products	Grasim Industries Ltd.	AAA	A1+	7.00-15
Finance	HDB Financial Services Ltd.	AAA	A1+	7.20-40
Finance	Hero FinCorp Ltd.	AA+	A1+	7.20-40
Non - Ferrous Metals	Hindalco Industries Ltd.	AA+	A1+	7.00-15
Finance	ICICI Home Finance Company Limited	AAA	A1+	7.20-40
Finance	ICICI Securities Primary Dealership Ltd.	AAA	A1+	7.20-40
Finance	JM Financial Products Limited	AA	A1+	7.60-8.25
Finance	L & T Finance Ltd.	AAA	A1+	7.20-40
Construction	Larsen and Toubro Ltd.	AAA	A1+	7.00-15
Transport Services	L&T Metro Rail (Hyderabad) Ltd.	AAA (CE)	A1+	7.60-8.25
Power	Nabha Power Ltd.	AAA (CE)	A1+	7.20-40
Finance	LIC Housing Finance Ltd.	AAA	A1+	7.00-15
Finance	Mahindra & Mahindra Financial Services Ltd.	AAA	A1+	7.20-40
Automobiles	Mahindra & Mahindra Ltd.	AAA	A1+	7.00-15
Finance	Manappuram Finance Ltd.	AA	A1+	7.60-8.25
Oil, Gas & Consumable Fuels	Mangalore Refinery and Petrochemicals Ltd.	AAA	A1+	7.00-15
Financial Services	Motilal Oswal Financial Services Limited / Finvest	AA	A1+	7.60-8.25
Finance	Muthoot Finance Ltd.	AA+	A1+	7.60-8.25
Finance	Muthoot Fincorp Ltd.	AA-	A1+	7.60-8.25
Chemicals & Petrochemicals	Nirma Ltd.	AA	A1+	7.20-40
Finance	Phoenix ARC Pvt Ltd	AA	A1+	7.60-8.25
Finance	Piramal Enterprises Ltd.	AA	A1+	7.60-8.25
Retailing	"Reliance Retail Ventures "	AAA	A1+	7.00-20
Retailing	Reliance Retail Limited	AAA	A1+	7.00-20
Finance	Shriram Finance (Erstwhile Shriram Transport Finance Co Ltd.)	AA+	A1+	7.60-8.25
Pharmaceuticals & Biotechnology	Sun Pharma Laboratories Limited	No LT Rating	A1+	7.00-20
Finance	Sundaram Home Finance Ltd (Erstwhile Sundaram BNP Paribas Home Finance Ltd )	AA+	A1+	7.00-20
Finance	Sundaram Finance Ltd.	AAA	A1+	7.20-40
Finance	Tata Capital Financial Services Limited	AAA	A1+	7.20-40
Finance	Tata Capital Housing Finance Ltd.	AAA	A1+	7.20-40
Finance	TATA CAPITAL Ltd.	AAA	A1+	7.20-40
Automobiles	Tata Motors Ltd.	AA-	A1+	7.20-40
Finance	Tata Motors Finance Ltd.	AA-	A1+	7.60-8.25
Finance	Tata Motors Finance Solutions Ltd.	AA-	A1+	7.60-8.25
Finance	TMF Holdings Ltd.	AA-	A1+	7.60-8.25
Power	Tata Power Company Ltd.	AA	A1+	7.20-40
Ferrous Metals	Tata Steel Ltd.	AA+	A1+	7.20-40
Cement & Cement Products	Ultratech Cement Ltd.	AAA	A1+	7.00-15

- Further, the allocation may vary during the tenure of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event. In case of such deviations, the Scheme may invest in CDs of highest rating/ Triparty Repo/ Government Securities/Reverse Repo and Repo in Government Securities/ T-Bills.
- At the time of building of portfolio post NFO and towards maturity, (when residual maturity of the scheme is 30 days or lower), there may be higher allocation to money market instruments & cash and cash equivalents under the scheme.

In the event of any deviation from the asset allocation/ intended portfolio table, and for deviations as specified at para c, d and e the Fund manager shall review and rebalance the portfolio within such timelines as provided for in the Portfolio Rebalancing section below.

#### Portfolio Rebalancing:

Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, in the event of any deviation from mandated asset allocation mentioned above, due to passive breaches, rebalancing period will be Thirty (30) business days. In case the portfolio is not rebalanced within Thirty (30) business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desired, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall not launch any new scheme till the time the portfolio is rebalanced and also not levy exit load, if any on the exiting investors of the Scheme. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

#### Short term defensive consideration

Subject to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar days and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.

Sector	Issuer	LT Rating	ST Rating	Yield (as on May 11, 2023)
Diversified Metals	Vedanta Ltd.	AA	A1+	7.60-8.25
Non - Ferrous Metals	Hindustan Zinc Ltd.	AAA	A1+	7.00-20
Finance	Standard Chartered Investment & Loan India Ltd.	AAA	A1+	7.20-60
Finance	Barclays Investments & Loan (India) Ltd.	AAA	A1+	7.20-60
Finance	AXIS Finance Ltd.	AAA	A1+	7.20-40
Finance	Mercedes-benz Financial Services India Private Limited (formerly Daimler Financial Services India Private Limited)	AAA	A1+	7.20-40
Finance	Aditya Birla Housing Finance	AAA	A1+	7.20-40
Finance	Can Fin Homes Ltd.	AA+	A1+	7.20-40
Personal Products	Godrej Consumer Products Ltd.	AAA	A1+	7.20-40
Telecom - Services	Bharti Airtel Ltd.	AA+	A1+	7.20-40
Finance	Bharti Telecom Ltd.	AA+	A1+	7.20-40
Entertainment	Network18 Media & Investments Ltd.	AAA	A1+	7.20-40
Media and Entertainment	TV18 Broadcast Ltd	AAA	A1+	7.20-40
Finance	Bajaj Housing Finance Ltd.	AAA	A1+	7.20-40
Realty	Godrej Properties Limited	AA+	A1+	7.60-8.25
Finance	HSBC Invest Direct	AAA	A1+	7.60-8.25
Finance	ICICI Securities Limited	AAA	A1+	7.20-40
Construction	Tata Projects Ltd.	AA	A1+	7.20-40
Finance	Julius Baer Capital	AA+	A1+	7.60-8.25
Telecom - Services	Bharti Hexacom	AA+	A1+	7.60-8.25
Finance	PNB Gilts Limited	No LT Rating	A1+	7.60-8.25
Finance	Deutsche Investments India	AAA	A1+	7.60-8.25
Finance	Tata Cleantech Capital Ltd.	AAA	A1+	7.20-40
Cement & Cement Products	Dalmia Cement (Bharat) Ltd	AA+	A1+	7.20-40
Ferrous Metals	JSW Steel Limited	AA	A1+	7.20-40
Food Products	Godrej Industries Limited	AA	A1+	7.60-8.25
Finance	Fedbank Financial Services	AA-	A1+	7.60-8.25
Diversified Financial Services	SBI Global Factors Ltd.	AAA	A1+	7.60-8.25
Capital Markets	JM Financials Services Limited	AA	A1+	7.60-8.25
Food Products	Godrej Agrovet	AA	A1+	7.60-8.25
Capital Markets	Bajaj Financial Securities Limited	AAA	A1+	7.20-40
Telecom - Services	Indus Towers(Earlier known as bharti infratel)	AA+	A1+	7.20-40
Power	Tata Power Renewable Energy Ltd.	AA	A1+	7.20-40
Capital Markets	HDFC Securities Ltd.	AAA	A1+	7.20-40
Capital Markets	Sharekhan Limited	AAA	A1+	7.20-40
Finance	Sharekhan BNP Paribas Financial Services Limited	AAA	A1+	7.20-40
Finance	Pilani Investment	AA	A1+	7.60-8.25
Finance	Sbi Cards & Payment Services	AAA	A1+	7.20-40
Electrical Equipment	KEC International Ltd.	AA-	A1+	7.60-8.25
Finance	TVS Credit Services Ltd	AA	A1+	7.60-8.25
Power	JSW Energy	AA	A1+	7.20-40
Technology	Nxtra Data Centre(Subsidiary of Airtel)	AA+	A1+	7.20-40
Finance	Panatone Finvest	AAA	A1+	7.20-50
Finance	BOB Financial Solutions Limited	AAA	A1+	7.20-50
Finance	Godrej Housing Finance Limited	AA	A1+	7.20-50
Power	Jamnagar Utilities & Power Private Limited	AAA	A1+	7.10-20
Finance	Poonawalla Fincorp Limited	AA+	A1+	7.20-40
Finance	Poonawalla Housing Finance Limited	AA+	A1+	7.20-40
Consumer Durables	Crompton Greaves Consumer Electric Limited	AA+	A1+	7.20-40
Finance	360 ONE WAM Limited (Erstwhile IIFL Wealth Management Limited)	AA	A1+	7.60-8.25
Finance	Nuvama Wealth and Investment Ltd /Nuvama Wealth Finance Ltd.	AA-	A1+	8.00-8.50
Finance	IIFL Wealth Prime	AA	A1+	7.60-8.25
Finance	HDFC Ltd.	AAA	A1+	7.10-20
Finance	Kotak Mahindra Investments Ltd.	AAA	A1+	7.20-40
Finance	Kotak Mahindra Prime Ltd.	AAA	A1+	7.20-40
Petroleum Products	Reliance Industries Ltd.	AAA	A1+	7.10-20
Telecom - Services	Reliance Jio Infocomm Ltd.	AAA	A1+	7.10-20
Transport Infrastructure	Sikka Ports & Terminals Ltd.	AAA	A1+	7.10-20
Finance	Rural Electrification Corporation Ltd.	AAA	A1+	7.10-20
Pharmaceuticals	Sun Pharmaceutical Industries Ltd.	AAA	A1+	7.10-20
Telecom - Services	Tata Tele Services Ltd	AA-	A1+	7.60-8.25
Telecom - Services	Tata Tele Services Maharashtra Ltd	AA-	A1+	7.60-8.25

Note: Yields may change based on market.

**Government Securities - Central, State, UDAY and special bonds will be considered for forming portfolio at the time of investment.**

## Investment Strategy

For the purpose of achieving the investment objective, the Scheme will invest in a portfolio of Debt and Money Market securities, maturing on or before maturity of the Scheme.

The AMC has an internal policy for selection of assets of the portfolio. The portfolio is constructed taking into account ratings from different rating agencies, rating migration, credit premium over the price of a sovereign security, general economic conditions and such other criteria. Such an internal policy from time to time lays down maximum/minimum exposure for different ratings, liquidity norms, and so on. Through such norms, the Scheme is expected to maintain a high quality portfolio and manage credit risk well.

Investments may be made in instruments, which, in the opinion of the Fund Manager, are of an acceptable credit risk and chance of default is minimum. The Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio.

The scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

## Where will the scheme invest?

The amount collected under the scheme will be invested only in debt and money market instruments and government securities. Subject to the Regulations, the amount collected under this scheme can be invested in any (but not exclusively) of the following securities/ debt instruments:

- Securities created and issued by the Central and State Governments and repo/ reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee (including but not limited to Indian Government Bond, State Development Loans issued and serviced at the Public Debt Office, Bonds issued by Central & State Government PSU's which are guaranteed by Central or State Governments)
- Corporate debt (of both public and private sector undertakings) including Non-convertible debentures (including bonds) and non-convertible part of convertible securities.
- Securitized Debt, not including foreign securitized debt.
- Money market instruments permitted by SEBI/RBI, having maturities of up to one year but not limited to:
  - Certificate of Deposits (CDs).

- Commercial Paper (CPs)
  - Treasury bills
  - Tri-party Repo, Bills re-discounting, as may be permitted by SEBI from time to time.
  - Repo of corporate debt securities
- f) Derivative instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI.
- g) Listed and unlisted corporate debt (of both public and private sector undertakings) including corporate bonds having structured obligations and credit enhancements

Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with SEBI circular no. SEBI/HO/MD/DF4/CIR/P/2020/202 dated October 08, 2020.

The securities/ debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated and of varying maturities and other terms of issue, subject to regulatory limits if any. The securities may be acquired through primary markets, secondary market operations, private placement, negotiated deals. The Scheme may also enter into repurchase and reverse repurchase obligations in government securities held by it as per guidelines/ regulations applicable to such transactions.

## Risk Profile of the Scheme

### Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price/ value/ interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down. The value of investments may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods and transfer procedures; the NAV is also exposed to Price/Interest-Rate Risk and Credit Risk and may be affected inter-alia, by government policy, volatility and liquidity in the money markets and pressure on the exchange rate of the rupee
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
- Kotak FMP Series 312, the name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.2,50,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

### Scheme Specific Risk Factors

- a) Kotak FMP Series 312, will comprise of securities issued by central and state government as also debt & money market instruments issued by corporates as mentioned under the paragraph 'How will the Scheme allocate its assets'. All such securities will mature on or before maturity of the scheme. As the securities are held to maturity, the interest rate risk is significantly mitigated. The debt securities issued by the corporates do carry a credit risk as also a liquidity risk.
- b) The Scheme will invest entirely in Debt/ Money Market Instruments and Government securities. Liquidity in these investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities.
- c) Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry higher amount of risk than government securities. Further, even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- d) The Quoted Price of the units of Kotak FMP Series 312, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the unit (or NAV), and (2) demand and supply of units in the market. Sizeable demand or supply of the units in Exchange may lead to market price of the units to quote at premium or discount to NAV. Hence the price of the units is likely to hold significant variance (large premium or discount) from the latest declared NAV.

For detailed risk profile please refer Risk factors in the SID.

## Risk Control/ Mitigation Measures

Type of Risks	Measures/ Strategies to control risks
<b>Debt and Money Market instruments</b>	<ul style="list-style-type: none"> <li>• Credit Risk: Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.</li> <li>• Price-Risk or Interest-Rate Risk: The Scheme is expected to have duration based on the underlying securities. The interest rate risk cannot be eliminated and it exists as it is the primary feature of the scheme by providing investors access to a higher interest rate risk portfolio, which would benefit in a declining interest rate environment</li> <li>• Risk of Rating Migration: The endeavor is to invest in high grade/quality securities. The due diligence performed by the fixed income team before assigning credit limits and the periodic credit review and monitoring should address company specific issues</li> <li>• Basis &amp; Spread Risk - There is restricted liquidity in floating rate securities, resulting in lack of price discovery. Hence, incremental investments in floating rate securities are going to be limited.</li> <li>• Reinvestment Risk: The Investment Manager will endeavor that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.</li> <li>• Liquidity Risk: The liquidity of the Scheme's investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</li> </ul>
<b>Derivatives</b>	The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives can be either exchange traded or can be over the counter (OTC). Exchange traded derivatives are listed and traded on stock exchanges whereas OTC derivative transactions are generally structured between two counterparties. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID.
<b>Repo Transactions</b>	This risk is largely mitigated, as the choice of counterparties is largely restricted and their credit rating is taken into account before entering into such transactions. Also operational risks are lower as such trades are settled on a DVP basis. In the event the counterparty is unable to pay back the money to the scheme as contracted on maturity, the scheme may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the counterparty.
<b>Securitised Debt</b>	In addition to careful scrutiny of credit profile of borrower/ pool additional security in the form of adequate cash collaterals and other securities may be obtained.
<b>Segregated Portfolio</b>	In such an eventuality it will be AMC's endeavour to realise the segregated holding in the best interest of the investor at the earliest.
<b>Structured Obligation (SO) &amp; Credit Enhancement (CE) rated securities</b>	Scheme wise investments as prescribed by the regulations limits the exposure to such securities. Additionally, covenants of such structured papers are reviewed periodically for adequate maintenance of covers as prescribed in the Information Memorandum of such papers.
<b>Government securities and Triparty repo on Government securities or treasury bills</b>	As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.



		<p>While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.</p> <p>The measures mentioned above is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.</p>																																				
Plans available		<p>There will be two plans under the Scheme namely, Regular Plan and Direct Plan</p> <p><b>Regular Plan:</b> This Plan is for investors who wish to route their investment through any distributor.</p> <p><b>Direct Plan:</b> 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.</p> <p>The portfolio of both the plans will be unsegregated.</p>																																				
Options available		<p>Each Plan under the Scheme will have two options namely Growth and Payout of Income Distribution cum capital withdrawal (IDCW)</p> <p>The NAVs of the above options under each plan of the scheme will be different and separately declared; the portfolio of the investments remaining the same.</p>																																				
Default Plan		<ul style="list-style-type: none"><li>Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form e.g. "<b>KOTAK FMP SERIES 312 - Direct Plan</b>".</li><li>Investors should also indicate "Direct" in the ARN column of the application form.</li></ul> <p>If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:</p> <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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Default Option		<p>If the applicant does not indicate the choice of Option in the Application Form, the Fund accepts the application as being for the Growth Option under the respective Plan.</p>																																				
Applicable NAV (after the scheme opens for repurchase and sale)		<p>Not applicable. All units of the scheme shall be redeemed on maturity.</p>																																				
Minimum Application Amount / Number of Units	Purchase	<p>Rs. 5, 000/- and in multiples of Rs 10 for purchase and switch-ins. This clause is applicable only for purchases and switch in during the NFO.</p> <p>At present, applications for investing in scheme through cash are not accepted by Kotak AMC. The Asset Management Company is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available.</p>																																				
	Redemption	<p>Investors will not be able to redeem their units during the tenor of the Scheme directly from the fund and there will be redemption by the fund only on the maturity of the Scheme. The redemption proceeds shall be dispatched to the unit holders within three working days from the date of maturity of the Scheme.</p> <p>In accordance to SEBI circular no. SEBI/HO/MD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022 and AMFI circular no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in exceptional situations mentioned below, the scheme shall be allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders.</p> <table><tr><th>Sr. No.</th><th>Exceptional Situations</th><th>Additional Timelines Allowed</th></tr><tr><td>(i)</td><td><p>Payment of redemption proceeds through physical instruments (cheque/ DD) where electronic fund transfer is not possible (such as old/non-Core Banking account/IFSC non-available records/IMPS failed records for reasons like name mismatch*, technical error/Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end.</p><p><i>* Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF folio may not be first holder in the bank account or the investor's name in MF folio and his/ her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c &amp; MF folio are recorded a bit differently e.g.</i></p><p><i>(i) Given Name + Middle Name + Surname</i> <i>(ii) Given Name + Surname</i> <i>(iii) Surname + Given Name etc.</i></p><p><i>Note: When payment is made through cheque/ DD, the investor's bank account details registered with the RTA shall be printed on the cheque/ DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment.</i></p></td><td>Additional 2 working days</td></tr><tr><td>(ii)</td><td>On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.</td><td>Additional 1 working day following the bank holiday(s) in the State where the investor has bank account.</td></tr><tr><td>(iii)</td><td>Exceptional circumstances such as sudden declaration of a business day as a holiday or as a non- business day due to any unexpected reason/ Force Majeure events.</td><td>In all such exceptional situations, the timelines prescribed in SEBI circular dated November 25, 2022 shall be counted from the date the situation becomes normal</td></tr><tr><td>(iv)</td><td>In all such cases where a request for Change of Bank account has been received just prior to (up to 10 days prior) OR simultaneously with redemption request.</td><td>In all such cases, the AMCs/RTAs can make the redemption payment after the cooling off period of 10 days from the date of receipt of COBM. The redemption transaction shall be processed as per the applicable NAV on the basis time stamp. The credit may either be given in the existing bank account or the new bank account post due diligence within 1 working day after cooling off period.</td></tr><tr><td>(v)</td><td>Need for additional due diligence in instances such as Transmission reported in one fund, but not in the current fund, proceedings by Income Tax Authorities, Folio under lock/ bank lien etc.</td><td>Additional 3 working days</td></tr></table>	Sr. No.	Exceptional Situations	Additional Timelines Allowed	(i)	<p>Payment of redemption proceeds through physical instruments (cheque/ DD) where electronic fund transfer is not possible (such as old/non-Core Banking account/IFSC non-available records/IMPS failed records for reasons like name mismatch*, technical error/Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end.</p> <p><i>* Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF folio may not be first holder in the bank account or the investor's name in MF folio and his/ her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c &amp; MF folio are recorded a bit differently e.g.</i></p> <p><i>(i) Given Name + Middle Name + Surname</i> <i>(ii) Given Name + Surname</i> <i>(iii) Surname + Given Name etc.</i></p> <p><i>Note: When payment is made through cheque/ DD, the investor's bank account details registered with the RTA shall be printed on the cheque/ DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment.</i></p>	Additional 2 working days	(ii)	On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.	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	<p>Redemption proceeds will be paid by cheques, marked "Account Payee only" and drawn in the name of the sole holder/first-named holder (as determine by the records of the Registrar/Depositories). The Bank Name and No., as specified in the Registrar's records, will be mentioned in the cheque, which will be payable at the city of the bank branch of the Unitholder. If the Unitholder resides in any other city, he will be paid by a Demand Draft payable at the city of his bank branch.</p> <p>Redemption cheques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the first-named holder) as per the Registrar's/Depositories records, by courier. The payments to unitholders as per the Depository Records will be sufficient discharge of its obligations by the AMC. Any further claims shall not be entertained by the AMC.</p> <p>Redemption proceeds may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit or NEFT in to Bank account, RTGS facility offered RBI or through Banker's cheque, etc as the AMC may decide, from time to time for the smooth and efficient functioning of the Scheme.</p>
<b>Unclaimed Redemption/ IDCW Amount</b>	<p>In accordance with SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016 read with SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/608 dated July 30, 2021, the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.</p> <p>Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per SEBI Circular No. SEBI/HO/IMD/IMD-II/ DOF3/P/CIR/2021/573 dated June 07, 2021.</p> <p>AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular.</p>
<b>Transaction Charges</b>	<p>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:</p> <ol style="list-style-type: none"> <li>For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- &amp; above.</li> <li>For first time investors, (across Mutual Funds), the distributor may be paid Rs.150/- as transaction charge for subscription of Rs. 10,000/- &amp; above.</li> <li>The transaction charge shall be deducted by Kotak AMC from the subscription amount &amp; paid to the distributor (will be subject to statutory levies, as applicable) &amp; the balance amount shall be invested.</li> </ol> <p>Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN / KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. Computer Age Management Services Ltd in this regard.</p> <p>The statement of accounts shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.</p> <p><b>Transaction charges shall not be deducted/applicable for:</b></p> <ol style="list-style-type: none"> <li>Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of IDCW Plan ,etc.;</li> <li>Purchases/Subscriptions made directly with the Fund without any ARN code.</li> <li>Transactions carried out through the registered exchange platforms.</li> </ol> <p>In accordance with the SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the commission as specified in the aforesaid circular to distributors shall be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor. Further as per circular dated September 13, 2012, distributors shall now have the option to either opt in or opt out of charging transaction charge based on the type of product.</p> <p><b>Transactions Through "Channel Distributors"</b></p> <p>Investors may enter into an agreement with certain distributors/ Registered Investment Advisers (RIAs) (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/swiches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the relevant schemes. The Channel Distributor is required to send copy of investors' KYC Proof and agreement entered into between the investor &amp; distributor/RTA to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. In case KYC Proof and other necessary documents are not furnished within the stipulated timeline, the transaction request, shall be liable to be rejected. Normally, the subscription proceeds, when invested through this mode, are by way of direct credits to the specified bank account of the Fund. The Redemption proceeds (subject to deduction of tax at source, if any) and IDCW payouts, if any, are paid by the AMC to the investor directly through direct credit in the specified bank account of the investor or through issuance of payment instrument, as applicable. It may be noted that investors investing through this mode may also approach the AMC / Official Point(s) of Acceptance directly with their transaction requests (financial / non-financial) or avail of the online transaction facilities offered by the AMC. The Mutual Fund, the AMC, the Trustee, along with their directors, employees and representatives shall not be liable for any errors, damages or losses arising out of or in connection with the transactions undertaken by investors / Channel Distributors through above mode.</p> <p>Pursuant to SEBI circular SEBI/IMD/DF/13/2011 dated August 22, 2011 and Cir/IMD/DF/7/2012 dated February 28, 2012, Mutual funds/ AMC will adhere to the due diligence of distributors.</p>
<b>Stamp Duty</b>	<p><b>Levying of Stamp Duty on Mutual Fund Transactions -</b></p> <p>Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 and Notification No. G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and clarification letter no : SEBI/IMD/DF2/OW/P/2020/11099/1 issued by Securities and Exchange Board of India dated June 29, 2020, a stamp duty @ 0.005% would be levied on all applicable mutual fund transactions.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including Switch in) to the unitholders would be reduced to that extent.</p>
<b>Applications Supported by Blocked Amount (ASBA)</b>	<p>Investors may apply through the ASBA facility during the NFO period of the Scheme by filling in the ASBA form and submitting the same to selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the ASBA facility, which in turn will block the amount in the account as per the authority contained in the ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>Investors are also requested to check with their respective Banks for details regarding application through ASBA mode. The list of SCSBs are available on SEBI website <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>. and also on the website of the stock exchanges.</p>
<b>Despatch of Repurchase (Redemption) Request</b>	<p>The redemption proceeds shall be dispatched within three working days from the date of maturity of the Scheme.</p>
<b>Benchmark Index</b>	<p>NIFTY Liquid Index</p>
<b>Income Distribution cum Capital Withdrawal (IDCW) Policy</b>	<p><b>Growth Option:</b> 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.</p> <p><b>IDCW Option</b> Under the IDCW option, the Trustee may at any time decide to distribute by way of IDCW, 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 IDCW.</p>

		IDCW will be paid on the number of units held by the unit holder on the record date as per the records of CAMS (the Registrar) and /or as per the records maintained by depositories, which will be announced in advance. The Fund is required to dispatch IDCW payments within seven working days from the record date. In case the AMC fails to dispatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time.																								
		Payout of IDCW Option: Unitholders will have the option to receive payout of their IDCW by way of IDCW payment or any other means which can be encashed or by way of direct credit into their account. However, the Trustees reserve the right to introduce new options and / or alter the IDCW payout intervals, frequency, including the day of payout.																								
		When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realised gains.																								
Name of the Fund Manager/s		Mr. Deepak Agrawal and Mr. Manu Sharma																								
Name of the Trustee Company		Kotak Mahindra Trustee Company Limited																								
Performance of the Scheme		This is a new scheme and does not have any performance track Record.																								
Expenses of the Scheme	(i) Load Structure	<b>Load Structure:</b> <b>Entry load:</b> 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/ 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.  <b>Exit load:</b> Nil																								
	(ii) Recurring Expenses	<b>A. New Fund Offer (NFO) expenses</b> These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, Brokerage, registrar expenses, printing and stationary, bank charges, Listing fees, etc.  The New Fund Offer expenses of the scheme will be borne by the AMC.  <b>B. Total Expense Ratio (TER)</b> The AMC has estimated following recurring expenses, as summarized in the below table for the scheme. Total expense ratio of the 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. <table><tr><th>Expenses Structure</th><th>% of daily Net Assets<sup>1</sup></th></tr><tr><td>Investment Management and Advisory Fees</td><td rowspan="15">Upto 1.00%</td></tr><tr><td>Trustee fee</td></tr><tr><td>Audit fees</td></tr><tr><td>Custodian fees</td></tr><tr><td>RTA Fees</td></tr><tr><td>Marketing &amp; Selling expense incl. agent commission</td></tr><tr><td>Cost related to investor communications</td></tr><tr><td>Cost of fund transfer from location to location</td></tr><tr><td>Cost of providing account statements and IDCW redemption cheques and warrants</td></tr><tr><td>Costs of statutory Advertisements</td></tr><tr><td>Cost towards investor education &amp; awareness (at least 2 bps)</td></tr><tr><td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td></tr><tr><td>Goods and Services Tax on expenses other than investment and advisory fees</td></tr><tr><td>Goods and Services Tax on brokerage and transaction cost</td></tr><tr><td>Other Expenses (including listing expenses) As permitted under the Regulation 52 of SEBI (Mutual Funds) Regulations, 1996</td></tr><tr><td><b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (d)(ii)<sup>2</sup></b></td><td><b>Upto 1.00%</b></td></tr><tr><td>Additional expenses for gross new inflows from specified cities</td><td>Upto 0.30%</td></tr></table> <b>Expense Structure for Direct Plan:</b> 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 than Regular Plan.  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. Total Expense Ratio is the total of ongoing fees and operating expenses charged to the scheme, expressed as a percentage of the scheme's 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.  <b>Additional expenses which may be charged to the Scheme:</b> The following additional expenses may be charged to the Scheme under Regulation 52 (6A), namely- <ul style="list-style-type: none"><li>Brokerage and transaction costs (including Goods and 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 and 0.05 per cent in case of derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52</li><li>Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from beyond top 30 cities are at least:<ul style="list-style-type: none"><li>(i) 30 % of gross new inflows in the scheme; or</li><li>(ii) 15 % of the average assets under management (year to date) of the scheme; whichever is higher.</li></ul></li></ul> Provided that if inflows from such cities is less than the higher of subclause (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: <table><tr><td>Daily net assets X 30 basis points X New inflows from individual investors from beyond top 30 cities</td></tr><tr><td>365* X Higher of (i) or (ii) above</td></tr><tr><td>* 366, wherever applicable.</td></tr></table> <b>TER for the Segregated Portfolio</b> <ol style="list-style-type: none"><li>AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.</li><li>The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.</li><li>The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.</li><li>The costs related to segregated portfolio shall in no case be charged to the main portfolio.</li></ol> <b>Goods and Services Tax:</b> 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)(d). Goods and Services Tax on other than investment and advisory fees, if any, shall be borne by the	Expenses Structure	% of daily Net Assets <sup>1</sup>	Investment Management and Advisory Fees	Upto 1.00%	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 IDCW 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 and 5 bps for cash and derivative market trades resp.	Goods and Services Tax on expenses other than investment and advisory fees	Goods and Services Tax on brokerage and transaction cost	Other Expenses (including listing expenses) As permitted under the Regulation 52 of SEBI (Mutual Funds) Regulations, 1996	<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (d)(ii)<sup>2</sup></b>	<b>Upto 1.00%</b>	Additional expenses for gross new inflows from specified cities	Upto 0.30%	Daily net assets X 30 basis points X New inflows from individual investors from beyond top 30 cities	365* X Higher of (i) or (ii) above
Expenses Structure	% of daily Net Assets <sup>1</sup>																									
Investment Management and Advisory Fees	Upto 1.00%																									
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Marketing & Selling expense incl. agent commission																										
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Cost of providing account statements and IDCW redemption cheques and warrants																										
Costs of statutory Advertisements																										
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Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.																										
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365* X Higher of (i) or (ii) above																										
* 366, wherever applicable.																										

scheme within the maximum limit of TER as per Regulation 52.

The estimates are based on an amount of Rs. 500crores 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. 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 ([www.kotakmf.com](http://www.kotakmf.com)) at least three working days prior to the effective

date of the change. The web link for TER is <https://www.kotakmf.com/Information/TER>  
For the actual current expenses being charged, the investor may refer to the website of the mutual fund.

**Illustration of impact of expense ratio on scheme's returns:**

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Annual Returns before Expenses	800	800
Expenses other than Distribution Expenses	75	75
Distribution Expenses / Commission	25	-
<b>Returns after Expenses at the end of the Year</b>	<b>700</b>	<b>725</b>

Illustration is given to understand the impact of expense ratio on a scheme return and this should not be construed as an indicative return of the scheme. The expenses of the Direct Plan under the Scheme will be lower to the extent of distribution expenses/ commission.

**Waiver of Load for Direct Applications**

Not Applicable. 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 (Unitholders)**

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

**Daily Net Asset Value (NAV) Publication**

The NAVs of the Scheme will be calculated and updated on every Business day on AMFI's website [www.amfiindia.com](http://www.amfiindia.com) by 11.00 p.m.

The First NAV of the scheme shall be declared within 5 working days from the date of allotment.

The NAVs shall also be updated on the website of the Kotak Mahindra Mutual Fund viz. [www.kotakmf.com](http://www.kotakmf.com) by 11.00 p.m. 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 11.00 p.m. on every 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.

In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within 5 days of each fortnight and within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund.

The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund ([www.kotakmf.com](http://www.kotakmf.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) on a monthly, fortnightly and half-yearly basis within 5 days of every fortnight & within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.

**For Investor Grievances please contact**

**Ms. Sushma Mata, Kotak Mahindra Asset Management Company Limited** (Investment Manager - Kotak Mahindra Mutual Fund)

6th Floor, Kotak Towers, Building No. 21, Infinity Park, Off Western Express Highway, Goregaon - Mulund Link Road, Malad (East), Mumbai 400067

☎ 1800 309 1490 (Tollfree), 044-4022 9101

🌐 [www.kotakmf.com](http://www.kotakmf.com) ✉ [mutual@kotak.com](mailto:mutual@kotak.com)

**Registered Office:** 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.

**Computer Age Management Services Ltd.** (Registrar)

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

☎ 044 6110 4034 🌐 [www.camsonline.com](http://www.camsonline.com) ✉ [enq\\_k@camsonline.com](mailto:enq_k@camsonline.com)

**Accounts Statements**

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 and 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/2016/89 dated September 20, 2016 and SEBI Circular no. 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:

- A consolidated account statement (CAS) for each calendar month on or before 15th 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.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- 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 Mahindra Mutual Fund in respect of transactions carried out in the schemes of Kotak Mahindra Mutual Fund during the month.
- 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
  - Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
  - 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.
  - 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.
  - The CAS will be generated on monthly basis.
  - 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 fifteen 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.
  - The dispatch of CAS by the depositories shall constitute compliance by Kotak AMC/ Kotak Mahindra Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto.
  - Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 21st 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 investor's 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 scheme's 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 scheme's 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.
- 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.



7. The statement shall be dispatched to the unitholders who subscribe to the units when the scheme is open for continuous subscription after NFO within 5 business days from the date of transaction receipt/allotment
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.
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 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 twenty first 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 investor's 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 scheme's 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 scheme's 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, so mandated.

"Transaction" shall include purchase, redemption, switch, payout of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

**Listing**

The units of the scheme will be listed on BSE on allotment.

The units of the scheme may also be listed on the other stock exchanges.

An investor can buy/sell Units on a continuous basis on BSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock, until the date of issue of notice by the AMC for fixing the record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depository's (NSDL/CDSL) records for the purpose of redemption of Units on maturity/final redemption date. The trading of Units on BSE and/or any other Stock Exchange(s) on which the Units are listed will automatically get suspended from the date of issuance of the said notice and also no off-market trades shall be permitted by the Depositories.

**Dematerialisation**

Unit holders are given an option to hold the units in demat form in addition to account statement as per current practice.

The Unitholders intending to hold/trade the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL/ CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.

The Unitholders are requested to fill in their demat account details in the space provided for the same in Key Information Memorandum (KIM) and application forms.

**Foreign Account Tax Compliance**

FATCA is an acronym for Foreign Account Tax Compliance Act ("FATCA"), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Fund are classified as a 'Foreign Financial Institution' (Investment Entity as per Annexure 1(ii)) under the FATCA provisions. In accordance with FATCA provisions, the AMC/Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information/documentary evidences of the US and/or non-US status of its investors/Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and/or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA.

**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.

**MF utility services for Investors**

Kotak Mahindra Asset Management Company Ltd ("**the AMC**") has entered into an Agreement with **MF Utilities India Private Limited ("MFUI")**, a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of **MF Utility ("MFU")** - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to Schemes of Kotak Mahindra Mutual Fund can be done through MFU either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized **Points of Service ("POS")** of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com) as may be updated from time to time. The Online Transaction Portal of MFUI i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC.

The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received on the portal of MFUI i.e. [www.mfuonline.com](http://www.mfuonline.com). However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a **Common Account Number ("CAN")**, a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFUI and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFUI. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.

<b>Special Considerations</b>	<p>The Mutual Fund/ AMC and its Empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Scheme.</p>
<b>How to apply</b>	<p>Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Registrar or distributors or downloaded from <a href="http://www.kotakmf.com">www.kotakmf.com</a>. Investors are also advised to refer to Statement of Additional Information before submitting the application form.</p> <p>The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be available on the website <a href="http://www.kotakmf.com">www.kotakmf.com</a>.</p> <p>All cheques and drafts should be crossed "<b>Account Payee Only</b>" and drawn in favour of the concerned scheme. Eg :All payment instruments for Investments into Kotak FMP Series 312 shall be drawn in favour of "<b>Kotak FMP Series 312</b>"</p> <p>The AMC/ Trustee reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the SID, incomplete/incorrect documentation and not furnishing necessary information to the satisfaction of the Mutual Fund/AMC.</p> <p>Please refer to the SAI and Application form for the instructions.</p>
<b>Process for investments made in the name of Minor through a Guardian</b>	<p>As per SEBI Circular dated December 24, 2019, the following Process for Investments in the name of a Minor through a Guardian will be applicable:</p> <ol style="list-style-type: none"> <li>Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</li> <li>Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</li> </ol> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p>
<b>Acceptance of Subscriptions from U.S. Persons and Residents of Canada</b>	<p>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.</p> <p>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.</p> <p>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.</p> <p>The Trustee/AMC reserves the right to change/ modify the provisions mentioned above at a later date.</p>

## Key Information Memorandum and Application Form

New Fund Offer Opens on: May 22, 2023 New Fund Offer Closes on: May 24, 2023

**This product is suitable for investors who are seeking\*:**

- Income over a short term investment horizon
- Investment in debt & money market securities

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. (The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made)

### Potential Risk Class ("PRC") Matrix of the Scheme

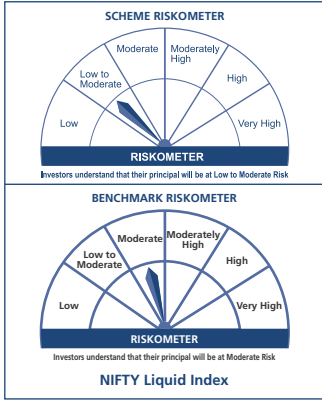
Credit Risk ▶	Relatively Low	Moderate	Relatively High
Interest Rate Risk ▼	(Class A)	(Class B)	(Class C)
Relatively Low		B-I	
Moderate			
Relatively High			

6th Floor, Kotak Infinity Building No. 21, Infinity Park Off. Western Express Highway Gen.A.K. Vaidya Marg, Malad (E) Mumbai - 400 067

☎ 1800 309 1490  
✉ mutual@kotak.com  
🌐 www.kotakmf.com

**Appl. FMP Sr. 312**

Date : DD / MM / YYYY



Distributor's ARN/ RIA Code#

Sub-Broker's ARN

Sub-Broker's Code

EUIN

- ☐ By mentioning RIA/PMS code, I/ We authorize you to share with the Investment Adviser/ Portfolio Manager 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 / First Applicant	Second Applicant	Third Applicant

(To be signed by All Applicants)

**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.

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.: _____	
	<b>Name of Sole/ First Applicant:</b> _____ <sup>^ Name shall be as per PAN card.</sup> <b>PAN/ PEKRN:</b> _____ <b>Date of Birth/ Incorporation</b> DD / MM / YYYY <b>CKYC:</b> _____ <b>Gross Annual Income Details</b> in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 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="radio"/> <b>Politically Exposed Person (PEP)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="radio"/> <b>Related to a Politically Exposed Person (PEP)*</b> <input type="radio"/> <b>Not applicable</b> <b>Occupation of Applicant</b> <input type="radio"/> Private Sector Service <input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Professional <input type="radio"/> Forex Dealer <input type="radio"/> Public Sector/ Government Service <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Agriculturist <input type="radio"/> Student <input type="radio"/> Agriculturist <b>Status of Applicant</b> <input type="radio"/> Resident Individual <input type="radio"/> Proprietorship <input type="radio"/> Mutual Fund <input type="radio"/> PF/ Gratuity/ Pension/ <input type="radio"/> Foreign Institutional Investor <input type="radio"/> NRI on Repatriation Basis (NRE) <input type="radio"/> Partnership Firm <input type="radio"/> Mutual Fund FOF Scheme <input type="radio"/> Superannuation Fund <input type="radio"/> On behalf of Minor <input type="radio"/> NRI on Non-Repatriation Basis (NRO) <input type="radio"/> Private Limited Company <input type="radio"/> Body Corporate <input type="radio"/> Trust <input type="radio"/> Other (Please Specify) <input type="radio"/> HUF <input type="radio"/> Public Limited Company <input type="radio"/> Registered Society <input type="radio"/> AOP/ BOI <b>LEI Number</b> (Legal Entity Identifier) – Valid till DD / MM / YYYY For Non individuals only: _____	
	<b>Name of Second Applicant:</b> _____ <sup>^ Name shall be as per PAN card.</sup> <b>Mobile:</b> _____ <b>Belongs to:</b> <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment) <input type="radio"/> Dependent Child <input type="radio"/> Dependent Parent <input type="radio"/> Dependent Sibling <input type="radio"/> Custodian <input type="radio"/> POA <input type="radio"/> PMS <b>Email:</b> _____ <b>Tel (Res./ Off.):</b> _____ <b>Email Address belongs to:</b> <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment) <input type="radio"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> Dependent Siblings <input type="radio"/> Custodian <input type="radio"/> POA <input type="radio"/> PMS <b>PAN/ PEKRN:</b> _____ <b>Date of Birth/ Incorporation</b> DD / MM / YYYY <b>CKYC:</b> _____ <b>Gross Annual Income Details</b> in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 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="radio"/> <b>Politically Exposed Person (PEP)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="radio"/> <b>Related to a Politically Exposed Person (PEP)*</b> <input type="radio"/> <b>Not applicable</b> <b>Name of Third Applicant:</b> _____ <sup>^ Name shall be as per PAN card.</sup> <b>Mobile:</b> _____ <b>Belongs to:</b> <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment) <input type="radio"/> Dependent Child <input type="radio"/> Dependent Parent <input type="radio"/> Dependent Sibling <input type="radio"/> Custodian <input type="radio"/> POA <input type="radio"/> PMS <b>Email:</b> _____ <b>Tel (Res./ Off.):</b> _____ <b>Email Address belongs to:</b> <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment) <input type="radio"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> Dependent Siblings <input type="radio"/> Custodian <input type="radio"/> POA <input type="radio"/> PMS <b>PAN/ PEKRN:</b> _____ <b>Date of Birth/ Incorporation</b> DD / MM / YYYY <b>CKYC:</b> _____ <b>Gross Annual Income Details</b> in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 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="radio"/> <b>Politically Exposed Person (PEP)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="radio"/> <b>Related to a Politically Exposed Person (PEP)*</b> <input type="radio"/> <b>Not applicable</b> <i>*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.</i>	
	<b>Mode of Operation - Where there is more than one applicant [Please (✓)]</b> <input type="radio"/> First Applicant only <input type="radio"/> Anyone or Survivor <input type="radio"/> Joint (Default will be any one or survivor, in case of more than one applicant)	

Received from Mr/ Ms/ M/s \_\_\_\_\_

along with cheque/ DD No.\* \_\_\_\_\_ dated \_\_\_\_\_

Drawn on (Bank) \_\_\_\_\_ for Rs. (in figures)/ (Amount) \_\_\_\_\_

\*Cheques and drafts are subject to realisation.

Stamp of Kotak AMC Office/ Authorised Collection Centre

Guardian/ Contact Person if Non-Individual Applicant (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="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 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="radio"/> <b>Politically Exposed Person (PEP)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="radio"/> <b>Related to a Politically Exposed Person (PEP)*</b> <input type="radio"/> 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.				

Correspondence Details of Sole/ First Applicant (Section V)	<b>Address for Communication (Full Address Mandatory)</b>		<b>Overseas Address (Mandatory for NRI/ FIIL Applicants)</b>	
	House/ Flat No		House/ Flat No	
	Street Address		Street Address	
	City/ Town	State	City/ Town	State
	Country	Pin Code	Country	Pin Code
	Mobile: Mobile belongs to: <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment) <input type="radio"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> Dependent Siblings			
	Email: Tel (Res./ Off.)			
	Email Address belongs to: <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment) <input type="radio"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> Dependent Siblings			
	I/ We hereby declare that the details furnished above are true & correct to the best of my knowledge and undertake to inform KMAMC of any changes therein immediately, and I/we approve the usage of these contact details for any communication with KMAMC. Please note all kinds of investor communication, Transaction Information, Statement of Account, Annual Report and other kind of communication will be sent through email only instead of physical, for investors who provide their email address.			

**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.**

Nomination Details (Section VI) (Mandatory) (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> Please tick any of the following: Proof of Identity: <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Date of Birth <input type="checkbox"/> Others _____				
	Name & Address of Nominee	Relationship	Proof of Identity	% Share	Signature Of Nominee
<b>DETAILS OF GUARDIAN (to be furnished in case Nominee is a minor)</b>					
Name & Address of Guardian		PAN	Relationship with Minor	Signature Of Guardian	
<input type="checkbox"/> I/ We have read and understood the instructions on nomination and I/ We hereby undertake to abide by the same.					
<input type="checkbox"/> I/ We hereby confirm that I/ We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.					
POA holder cannot nominate. Hence, sole/ all joint holder applicants must sign.		First/ Sole Unitholder: Signature	Unitholder 2: Signature	Unitholder 3: Signature	
Name: _____ Name: _____ Name: _____					

## 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 - 400 067.

☎ 1800 309 1490 (Toll-free), 044-4022 9101

✉ mutual@kotak.com 🌐 www.kotakmf.com/

## Computer Age Management Services Ltd.

No 178/10, Kodambakkam High Road,  
Ground Floor, Opp. Hotel Palmgrove,  
Nungambakkam, Chennai - 600034.

☎ 044 6110 4034

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





# 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 SAV/ 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 5 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/MD/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.
- In case of investments in the name of a minor, purchase has to be from minor account or from joint account with guardian (Parent/ Court Appointed) only. The registered guardian in the bank account of the minor should be the same guardian as mentioned in the folio/application. This will ensure seamless payment of redemption/ IDCW amount to the minor's account. Please furnish valid proof of Date of Birth of minor.

## 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 XI. Your personal information and bank account details updated in your existing 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 Complaint, 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 case.
- 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 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 IDCW option of schemes/ plans having IDCW frequency of less than a month (ie: Investments in all Daily, Weekly and Fortnightly IDCW 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/abridged 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.
- NRIs investors are requested to provide debit certificate from their bank for each investment.

## 8. NOMINATION DETAILS

- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio of a Minor unitholder.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- 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 a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding up to a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
- Cancellation of Nomination: Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.
- Unitholders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

## 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 4 successful installments.

Transaction charges shall not be deducted/applicable for:

- Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of Income Distribution cum capital withdrawal plan (IDCW), 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.)

1. NEW APPLICANT'S PERSONAL INFORMATION									
<b>SOLE/FIRST APPLICANT</b> <input style="width:100%;" type="text"/> <small>GUARDIAN (in case Sole / First Applicant is a minor)</small> <input style="width:100%;" type="text"/> <small>CONTACT PERSON (in case of Non-individual applicants)</small> <input style="width:40%;" type="text"/> <input style="width:40%;" type="text"/> Designation <input style="width:20%;" type="text"/>								<b>Category Please (Tick ✓)</b> Retail Individual Investor(s) <input type="checkbox"/> Non-Individual Investor(s) <input type="checkbox"/>	
<b>SECOND APPLICANT (Joint Holder 1)</b> <input style="width:100%;" type="text"/>									
<b>THIRD APPLICANT (Joint Holder 2)</b> <input style="width:100%;" type="text"/>									
<b>MODE OF OPERATION (where there is more than one applicant)</b> <input type="radio"/> First Holder only <input type="radio"/> Anyone or Survivor <input type="radio"/> Joint									
<b>SOLE / FIRST APPLICANT</b>			<b>SECOND APPLICANT</b>			<b>THIRD APPLICANT</b>			
<b>PAN No.</b> (Irrespective of Size of the investment) (Application without this information are liable to be rejected)			<input style="width:100%;" type="text"/>			<input style="width:100%;" type="text"/>			<input style="width:100%;" type="text"/>
2. ISIN DETAILS									
ISIN Number: <input style="width:100%;" type="text"/>			Scheme Name : <b>Kotak FMP Series 312 - 90 days</b>						
3. SCSB DETAILS									
Bank Account Number: <input style="width:100%;" type="text"/>			Bank and Branch where account is held <input style="width:100%;" type="text"/>						
Total Amount to be blocked (Rs. in figures) <input style="width:100%;" type="text"/>			(Rs. in words) <input style="width:100%;" type="text"/>						
(Amount to be blocked shall be the No. of Unit for x Unit Price).									
4. DEMAT ACCOUNT DETAILS (Please ensure that unit holders given an option to hold the units in demat form in addition to account statement as per current practice and the sequence of names as mentioned in the application form matches with the Depository Participant.)									
M A N D A T O R Y	<b>NSDL</b>					<b>CDSL</b>			
	DP Name <input style="width:100%;" type="text"/>					<input style="width:100%;" type="text"/>			
	DP ID* <input style="width:100%;" type="text"/>					<input style="width:100%;" type="text"/>			
	Beneficiary Account No. <input style="width:100%;" type="text"/>					<input style="width:100%;" type="text"/>			


\*In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange.

UNDERTAKING BY ASBA INVESTOR/ ACCOUNT HOLDER									
1) I/We hereby undertake that I/We am/are an ASBA investor(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009. 2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, I/We authorize (a) the SCSB to do all acts as are necessary to make an application for purchase of units in the NFO of the Company, blocking the amount to the extent mentioned above in the "SCSB details" or unblocking of funds in the bank account maintained with the SCSB specified in the ASBA form, transfer of funds to the Issuer's account designated for this purpose on receipt of instruction from the Registrar to the Issue after finalisation of the basis of allotment entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar to the KMAMC to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon finalisation of the basis of allotment and to transfer the requisite money to the Issuer's account designated for this purpose. 3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application. 4) If the DP ID, Client ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the ASBA Application shall be rejected and the AMC, R&TA and SCSB shall not be liable for losses, if any. 5) I/We hereby authorise the SCSB to make relevant revisions as may be required to be done during the NFO, in the event of price revision.									
SIGNATURE OF THE APPLICANT(S)									<b>Attn. : NRI Investors :</b> Payment should be made through their NRE/FCNR accounts.
SIGNATURE OF THE BANK ACCOUNT HOLDER(S)									

TEAR HERE

ACKNOWLEDGEMENT SLIP FOR SCSB	<b>TO BE RETAINED BY THE BANKER (To be filled by the Sole/First Applicant)</b>				<b>KOTAK MAHINDRA MUTUAL FUND</b> 6th Floor, Kotak Infiniti, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400097. Tel No.: 022-6605 6825 E- mail: mutual@kotak.com Web: www.kotakmf.com				<b>Date :</b> _____ <b>2023</b>	
	Received from Mr./Ms. <input style="width:100%;" type="text"/> Address <input style="width:100%;" type="text"/>		<b>SCSB Account Details</b>				No. of Units (In Figures) <input style="width:100%;" type="text"/>			
			Bank Name: <input style="width:100%;" type="text"/> Bank Account Number: <input style="width:100%;" type="text"/> Branch Address: <input style="width:100%;" type="text"/> Total Amount to be blocked (Rs.) <input style="width:100%;" type="text"/>							
	Tel/Fax <input style="width:20%;" type="text"/> Mobile <input style="width:20%;" type="text"/>									
	E-mail <input style="width:100%;" type="text"/>									
	SIGNATURE(S)									

TEAR HERE

ACKNOWLEDGEMENT SLIP FOR INVESTOR	<b>TO BE GIVEN BY THE SCSB (To be filled by the Sole/First Applicant)</b>				<b>KOTAK MAHINDRA MUTUAL FUND</b> 6th Floor, Kotak Infiniti, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400097. Tel No.: 022-6605 6825 E- mail: mutual@kotak.com Web: www.kotakmf.com				<b>Date :</b> _____ <b>2023</b>	
	INVESTMENT DETAILS									
	Scheme Name: <b>Kotak FMP Series 312 - 90 days</b>					Plan:				
	Option:					Frequency:				
	Amount in figures:					Amount in words:				
	No of units:					Unit price:				
	Received From Mr./Ms. <input style="width:100%;" type="text"/> Address <input style="width:100%;" type="text"/>									
						Telephone <input style="width:100%;" type="text"/> Pin Code <input style="width:100%;" type="text"/>				
	Bank Account Number : <input style="width:100%;" type="text"/>					SCSB Stamp Signature, Date & Time of Bid Form Submission  (Cheques/Drafts are subject to realisation)				
	Bank Name & Branch Address : <input style="width:100%;" type="text"/>									
Total Amount to be blocked (Rs.) <input style="width:100%;" type="text"/>										
Note : Only purchases registered on the electronic system will be considered for allocation. Therefore, kindly ensure that you get a computerised TRS for every investment from the SCSB. Please note that validity of the purchases or any allocation thereon, is subject to realisation of the correct amount. Please retain photocopy of this form for future reference.										

### IMPORTANT INFORMATION INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

**Background:** In its continuing endeavour to make the existing public issue process more efficient SEBI introduced a supplementary process of applying in public issues, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

**1. Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer (NFO), containing an authorisation to block the application money in a bank account.

**2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in) from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. As on April 15, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R&TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.

**3. Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she: (i) is a "Resident Retail Individual Investor, Non-Individual Investor, QIBs, Eligible NRIs applying on non-repatriation basis, Eligible NRIs applying on repatriation basis i.e. any investor, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".

**4. ASBA Facility in Brief:** Investor shall submit his Bid through an ASBA cum Application Form, either in physical or electronic mode, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account specified in the ASBA cum Application Form, physical or electronic, on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Bid Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal/rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic IPO system of the Stock Exchanges. Once the Allotment is finalised, the R&TA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Bidders to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the R&TA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Bidders within one day from the day of receipt of such notification.

**5. Obligations of the AMC:** AMC shall ensure that adequate arrangements are made by the R&TA for the NFO to obtain information about all ASBAs and to treat these applications similar to non-ASBA applications while allotment of Units, as per the procedure specified in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009.

Investors are requested to check with their respective banks about the availability of the ASBA facility.

#### Other Information for ASBA Investors:

1. SCSB shall not accept any ASBA after the closing time of acceptance on the last day of the NFO period.
2. SCSB shall give ASBA investors an acknowledgment for the receipt of ASBAs.
3. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA in a physical or electronic form; and (ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that Electronic ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
4. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
5. SCSB shall be liable for all its omissions and commissions in discharging responsibilities in the ASBA process.
6. R&TA to the NFO shall act as a nodal agency for redressing complaints of ASBA and non-ASBA investors, including providing guidance to ASBA investors regarding approaching the SCSB concerned.

#### Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted alongwith the ASBA application form.
7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
8. Insufficient funds in the investor's account
9. Application accepted by SCSB and not uploaded on/with the Exchange / Registrar



## CHECKLIST

### Please ensure that:

- ☞ Your Application Form is complete in all respects & signed by all applicants :
  - Name, Address and Contact Details are mentioned in full.
  - Bank Account Details are entered completely and correctly. 9 digit MICR Code of your Bank is mentioned in the Application Form.
  - **Permanent Account Number (PAN)** Mandatory for all Investors (Indian & NRI) Irrespective of the Investment amount.
  - **Know Your Client (KYC)** Mandatory for irrespective of the amount of investment (please refer the guideline 2(d) for more information)
- ☞ Please check the DP ID is filled in the form.
- ☞ Your Investment Cheque / DD is drawn in favour of **"Kotak FMP Series 312 - 90 days"** dated and signed.
- ☞ Application Number is mentioned on the face of the cheque.
- ☞ 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.
- ☞ Documents as listed below are submitted along with the Application form (as applicable to your specific case.)

Document	Companies	Trusts	Societies	Partnership Firms	NRIs/ PIOs	FIS	Investments through Constituted Attorney
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							

## INSTRUCTIONS

- Signatures as available with depository will be taken for all purpose after the allotment of units incase of demat holding.
- All static details in our system would be taken from the demat account (DP ID) provided by you.

## GUIDELINES FOR FILLING UP THE APPLICATION FORM

### 1. GENERAL INFORMATION

- a) Please fill up the Application Form legibly in English in **CAPITAL LETTERS**.
- b) Please read this Key Information Memorandum and the Scheme Information Document carefully before investing. Your application for allotment of units in the Scheme 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.
- c) Application Form 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.
- d) If you wish to switch your existing investment from any Kotak Mutual Scheme to Kotak FMP Series 312 - 90 days Scheme, please fill in a Transaction Slip (available at all Official Acceptance Points). You can submit your switch request form along with Kotak FMP Series 312 - 90 days application form (DP Name and DP ID is mandatory) to your nearest Official Acceptance Points.
- e) The Mutual Fund/ AMC and its Empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield / portfolio with regard to the Scheme

### 2. APPLICANT'S PERSONAL INFORMATION

- a) If you are already a Unitholder in any scheme of the Fund and wish to make your investment in Kotak FMP Series 312 - 90 days Scheme, please fill in the Name of Sole/First Holder & Account No. In section 1, PAN details in section 2 of the Application Form, DP Name & DP ID in section 3, THIRD PARTY PAYMENT in section 4 and then proceed to section 5.
- b) If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with the Pin Code (**P.O. Box No. Not enough**) and your Contact Nos. This would help us reach you faster.
- c) **Permanent Account Number (PAN) (Mandatory)**  
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.
- d) **Know Your Client (KYC)**  
With reference to SEBI Circular MIRS/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/ any other entity 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.
- e) If you have not indicated your Tax Status in the Application Form, the same would be assumed to be Others

### 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 case.

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 provided 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. BANK ACCOUNT DETAILS

- a) Bank account details provided in the application will be used for refunding reject applications where DP ID is not matching

- b) Bank Mandate for redemptions will be as per your DP ID incase of demat holding.

### 5. PAYMENT DETAILS

- a) Cheques should be crossed **"A/c Payee only"** and drawn in favour of **"Kotak FMP Series 312 - 90 days"**
- b) During the New Fund Offer, Application Form along with the Cheque/Demand Draft may be lodged with Official Collection Centres (Listed in back cover)
- c) If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand Draft payable at your nearest city where we have such office.
- d) Payment by Cash, Stockinvests, Outstation Cheques and Non-MICR Cheques will not be accepted Post dated cheques will not be accepted.

### 6. Nomination

For unit holders holding units in demat form: The units will be issued in demat form through depository system. The unitholder will be entitled to the nomination facility offered by the depository with whom the unitholder has an account.

Unit holders do not provide their Demat Account details:

- a. 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.
- b. 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.
- c. 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.
- d. 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.
- e. Transfer of unit in favour of Noninee(s) shall be valid discharge by the Asset Management Company against the legal heir.
- f. The cancellation of nomination can be made only by those individuals who hold unit on their behalf singly or jointly.
- g. 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).
- h. 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.
- i. Nomination in respect of the units stands rescinded upon the transfer of units.
- j. PAN/KYC of POA/Guardian is mandatory, applications without this information will be deemed to be incomplete & would be rejected.

### 7. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUN)

SEBI has made it compulsory for every employee/relationship manager/ sales person of the distributor of mutual fund products to quote the EUN obtained by him/her from AMFI in the Application Form. EUN 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 EUN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUN box may be left blank. In this case you are required to provide the declaration to this effect as given in the form.

### 8. DECLARATION AND SIGNATURES

- a) Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her official seal.
- b) Applications by minors must be signed on their behalf by their guardians.
- c) 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 Instruction/ guideliness would be rejected.)**

## SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA & CRS - SELF CERTIFICATION FORM FOR INDIVIDUALS

(Please consult your professional tax advisor for further guidance on your tax residency  
and related FATCA and CRS guidelines)  
This form is to be filled by each unit holder separately

### A. APPLICANT / GUARDIAN

PAN		Folio No.	
Name			
Gender	M <input type="checkbox"/> F <input type="checkbox"/> O <input type="checkbox"/>	Occupation Type	Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>
Father's Name			
Spouse's Name			
Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes			
Type of address given at KRA	<input checked="" type="checkbox"/> Residential or Business	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Business
Registered Office <input type="checkbox"/>			
Permissible documents are	<input type="checkbox"/> Passport <input type="checkbox"/> Election ID Card <input type="checkbox"/> PAN Card <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> UIDAI Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others		
Date of Birth	DDMMYY	Place of Birth	
Country of Birth		Nationality	
E-mail ID	(Provide if not given)		
Mobile	(Provide if not given)		

Are you a tax resident of any country other than India?

Yes ☒

No ☒

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Country#	Tax Identification Number%	Identification Type (TIN or Other, please specify)

#To also include USA, where the individual is a citizen/ green card holder of The USA

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

### B. ADDITIONAL KYC INFORMATION

Occupation Details [Please tick (✓)]

<input checked="" type="checkbox"/> Service	<input checked="" type="checkbox"/> Private <b>Sector</b>	<input checked="" type="checkbox"/> Public Sector	<input checked="" type="checkbox"/> Government <b>Service</b>	<input checked="" type="checkbox"/> Student
<input checked="" type="checkbox"/> Professional	<input checked="" type="checkbox"/> Housewife	<input checked="" type="checkbox"/> Business	<input checked="" type="checkbox"/> Retired	<input checked="" type="checkbox"/> Agriculture
<input checked="" type="checkbox"/> Proprietorship	<input checked="" type="checkbox"/> Other _____	(please <b>specify</b> )		

Gross Annual Income (₹) [Please tick (✓)]

<input checked="" type="checkbox"/> Below 1 Lac	<input checked="" type="checkbox"/> 1 - 5 Lacs	<input checked="" type="checkbox"/> 5 - 10 Lacs	<input checked="" type="checkbox"/> 10 - 25 Lacs	<input checked="" type="checkbox"/> >25 Lacs - 1 Crore	<input checked="" type="checkbox"/> >1 Crore
---	--	---	--	--	--

Net-worth (Mandatory for Non-Individuals)

Rs. \_\_\_\_\_ as on DD/MM/YYYY (Not older than 1 year)

Politically Exposed Person (PEP) Status\*

<input checked="" type="checkbox"/> I am PEP	<input checked="" type="checkbox"/> I am Related to PEP	<input checked="" type="checkbox"/> Not Applicable
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\*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.

C. DECLARATION

I 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 on this Form is true, correct and complete. I hereby agree and confirm to inform Kotak Mahindra Asset Management Company Limited/ Kotak **Mahindra Mutual Fund/ Trustees for any modification to this information promptly. I 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)'.**

Signature

Date	D	D	M	M	Y	Y	Y	Y											
Place																			

Applicant/ Guardian

FATCA & CRS TERMS & CONDITIONS

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 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 you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

\$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.

In case investor has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, investor to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<div>1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</div> <div>2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</div> <div>3. Any one of the following documents:<div>Certified Copy of "Certificate of Loss of Nationality"</div><div>or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;</div><div>or Reason the customer did not obtain U.S. citizenship at birth</div></div>
Residence/ mailing address in a country other than India	<div>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</div> <div>2. Documentary evidence (refer list below)</div>
Telephone number in a country other than India	<div>If no Indian telephone number is provided</div> <div>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</div> <div>2. Documentary evidence (refer list below)</div> <div>If Indian telephone number is provided along with a foreign country telephone number</div> <div>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR</div> <div>2. Documentary evidence (refer list below)</div>
Standing instructions to transfer funds to an account maintained in a country other than India (other than depository account)	<div>1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</div> <div>2. Documentary evidence (refer list below)</div>

- List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:
1. Certificate of residence issued by an authorized government body\*

2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)
- \* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident

AMC CONTACT ADDRESS & CALL CENTER DETAILS

Kotak Mahindra Asset Management Company Ltd.  
6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off Western Exp Highway, Goregaon-Mulund Link Road, Malad (E), Mumbai - 400097.  
To know more about mutual funds, Visit: [assetmanagement.kotak.com](https://assetmanagement.kotak.com) • Toll Free Number: 1800 222 626/ 022-66384400

FOR OFFICE USE ONLY

# 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				(Not older than 1 year)
						DD	MM	YYYY	
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			
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			

\*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.

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 _____ State: _____ Country: _____	Zip _____ State: _____ Country: _____	Zip _____ 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>§</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>†</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 along with 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			
			Place _____
Signature	Signature	Signature	Date ____ / ____ / ____

## PART C FATCA Instructions & Definitions

- 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;
    - or
    - 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 50 percent 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 Organization 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 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;

<b>C. Active NFE : (is any one of the following):</b>	
Code	Sub-category
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	<p>Any NFE that fulfills all of the following requirements:</p> <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</p> <p>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> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

### 3. Other definitions

<p><b>(i) Related entity</b></p> <p>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.</p>
<p><b>(ii) Passive NFE</b></p> <p>The term passive NFE means</p> <p>(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;</p> <p>or</p> <p>(2) an investment entity defined in clause (b) of these instructions</p> <p>(3) a withholding foreign partnership or withholding foreign trust;</p> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
<p><b>(iii) Passive income</b></p> <p>The term passive income includes income by way of :</p> <p>(1) IDCWs,</p> <p>(2) Interest</p> <p>(3) Income equivalent to interest,</p> <p>(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</p> <p>(5) Annuities</p> <p>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</p> <p>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</p> <p>(8) The excess of foreign currency gains over foreign currency losses</p> <p>(9) Net income from swaps</p> <p>(10) Amounts received under cash value insurance contracts</p> <p>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.</p>
<p><b>(iv) Controlling persons</b></p> <p>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.</p> <p>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:</p>

- 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 settler 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.

<b>(A) Controlling Person Type:</b>	
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-bene ciary
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-bene ciary 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;
- (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.

**(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 speci ed 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 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.

**(vii) Direct reporting NFE**

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.



<b>(viii) Exemption code for U.S. persons</b>	
Code	Sub-category
A	An organization 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:** Shop No. G-4, Ground Floor, U-Pee Tower, Block No.53/4, Sanjay Place, Agra - 282002. **Ahmedabad:** 305, 3rd Floor, Siddhivinayak Complex, Near Shivrangani Cross Road, Satellite, Ahmedabad - 380015. **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. **Bangalore:** 5th FL, 506, North Block, Manipal Centre, Dickenson Road, Bangalore - 560042. **Bangalore:** GPNS Towers No. 60 (Old No. 568), 2nd Floor, 11th Main Road, 4th Block, Jayanagar, Bangalore - 560011. **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. **Bhilai:** Shop No.22, Commercial Complex, Nehru Nagar [E], Bhilai - 490006. **Chandigarh:** 1st Floor, SCO 2475-76, Sector 22-C, Chandigarh - 160022. **Chennai:** Unit G-01 & G-02, Ground Floor, Building No:52-53, Prince Towers, College Road, Nungambakkam, Chennai - 600 006. Tamil Nadu. **Coimbatore:** S. S. Complex, 554B/1, 2nd Floor, D.B. Road, R S Puram, Coimbatore - 641002. **Dehradun:** Office No. 247/2, 1st Floor, Swaraj Plaza, Above Cafe Coffee day, Rajpur Road, Dehradun - 248001. **Goa:** 3rd Floor, Mathias Plaza, 18th June Road, Panaji, Goa - 403001. **Gurgaon:** Unit no. 214, 2nd floor, Vipul Agora Building, Sector no.28, M G Road, Gurgaon - 122001. **Guwahati:** Uma Abhaya Complex, 2nd Floor, Opp. Ulubari High School, Bora Service, G.S Road, Guwahati - 781007. **Hyderabad:** 201, 2nd Floor Legend Esta, Rajbhavan Road, Somajiguda, Hyderabad - 500 082 (Telangana). **Indore:** 2nd Floor, Starlit Tower, Plot No.29/1, Yashwant Niwas Road, Indore - 452001. **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. **Jamshedpur:** 2nd Floor, Bharat Business Centre, Rear Wing, Ram Mandir Area, Bistupur, Jamshedpur - 831001. **Kanpur:** Office No. 108/109, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. **Kochi:** Door No.65/877, 1st Fl, Chammany Complex, Kaloar Kadavanthara Road, Kochi - 682017. **Kolhapur:** Office No.6, 1st Floor, Vasant Prabha Chambers, Sykes Extension, Near Parikh Pool, Railway Gate, Kolhapur - 416001. **Kolkata - Dalhousie:** Room No-302B, 2, Church Lane, Kolkata - 700001. **Kolkata:** 3rd Fl, The Millenium., 235/2A, AJC Bose Road, Kolkata - 700020. **Lucknow:** 2nd Floor, Aryan Business Park, 90, M.G.Road [Exchange Cottage], Off:Park Road, Hajratganj, Lucknow - 226001. **Ludhiana:** Lower Ground Floor, SCO 13, Shanghai Tower, Feroze Gandhi Market, Ludhiana - 141001 (Punjab). **Mangalore:** D.No. 5-4-169/21, 3rd Floor, Lalbagh Towers, Ballalbagh Circle, Near Kalyan Jewellers, M.G.Road, Mangalore - 575003. **Mumbai [Borivali-W]:** 3rd Floor, 309, Jalaram Business Centre, Above Axis bank, Near Chamunda Circle, Borivali (West), Mumbai-400092. **Mumbai:** Shop No.6, Ground Floor, Rajabhadur Mansion (Bansilal Building), 9-15 Homi Modi Street, Fort, Mumbai - 400023. **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. **Nagpur:** 302, 3rd FL Arundelpet Manor, East High Court Road, Opp. Dr.Jay Deshmukh's Hospital, Ramdaspath, Nagpur - 440011. **Nasik:** Office No.1, Mezzanine Floor, Sharada Niketan, GCK Avenue, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422002 (Maharashtra). **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:** Office No 10/11, 3rd Floor, Aditya Centeegra, F C Road, Near Dyneshwar Paduka Chowk, Next to Kotak Mahindra Bank, Shivajinagar, Pune - 411005. **Raipur:** Shop No. F1, 1st Floor, Raheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001 (Chhattisgarh). **Rajkot:** Office No. 204, 2nd Floor, Orbit Enclave, Near Ramkrishna Ashram, Dr. Yagnik Road, Rajkot - 360001 (Gujarat). **Ranchi:** 3rd Floor, Satya Ganga Arcade, Lalji Hirji Road, Near Sarjana Chowk, Main Road, Ranchi-834001, Jharkhand. **Rohtak:** Lower Gr Floor, Office No.3, "Bank Square" Building, Opp: Myna Tourist Complex, 120-121 Civil Lines, Rohtak - 124001. **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. **Vadodara:** Unit No.202, 2nd Floor, Gold Croft, Jetalpur Road, Alkapuri, Vadodara -390007 (Gujarat). **Varanasi:** Shop No. 54, 1st Floor, "Kuber Complex", D-58/2, Rathayatra Crossings, Varanasi - 221010 (Uttar Pradesh).

## OFFICIAL COLLECTION CENTRES (FOR FRESH PURCHASES & SWITCH-INS)

### I. COMPUTER AGE MANAGEMENT SERVICES 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:** Plot No. 501/ 174/1/ 1846, Premises No. 203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar - 751001. Odisha. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chandrapur:** Opp Mustafa décor, Behind, Bangalore Bakery Kasturba, Road, Chandrapur - 442402 (Maharashtra). **Chennai:** No 178/10, M G R Salai, Nungambakkam, Chennai - 600034. **Coimbatore:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkateswara Bakery, Coimbatore - 641002. **Dibrugarh:** Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001. Assam. **Durgapur:** Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. **Goa:** Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403 001. **Guntur:** D No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No.6, Guntur - 522002 (AP). **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. **Kalyan:** Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (West) - 421301 (Maharashtra). **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. **Korba:** Shop No 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba - 495677, Chhattisgarh. **Kolkata:** Kankaria Centre, 2/1, Russell Street (2nd Floor), Kolkata - 700071. **Korba:** Shop No 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba - 495677 (West Bengal). **Lucknow:** Office No.107, 1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow - 226001. UP. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. **Madurai:** Shop No 3, 2nd Floor, Suriya Towers, 272/ 273 - Goodshed Street, Madurai - 625001, Tamil Nadu. **Mandi Gobindgarh:** Opp. Bank of Bikaner & Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh - 147301 (Punjab). **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. **Murshidabad:** No.107/1, A C Road, Ground Floor, Berhampore, Murshidabad - 742103. West Bengal. **Nadia:** R. N. Tagore Road, In front of Kotawali P.S. Krishnanagar, Nadia - 741101. West Bengal. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440010. **New Delhi:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800001. **Pune:** Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. **Seerampur:** 475/5/1, Raja Rammohan Roy Sarani PO, Mallickpara, Dist. Hoogly, Seerampur-712203. West Bengal. **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: 47-3-2/2, Flat No: GF2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530016. Andhra Pradesh. **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001 (Maharashtra).

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

**Agartala:** Nibedita, 1st floor, JB Road, Palace Compound, Near Babuana Tea and Snacks, Agartala - 799001 (Tripura West). **Agra:** No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Ahmednagar:** Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. **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, Alppey - 688 001. **Alwar:** 256A, Scheme No 1, Arya Nagar, Alwar - 301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. **Ambala:** Opposite PEER, Bal Bhavan Road, Ambala - 134003. **Amritsar:** SCO - 18J, 'C' BLOCK RANJIT AVENUE, Amritsar - 140001. **Anand:** 101, A P Tower, Behind Sardhar 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, Nirala Bazar New Samartha Nagar, Opp. HDFC Bank, Aurangabad - 431001. **Balasore:** B C Sen Road, Balasore - 756001. **Bankura:** 1st Floor, Central Bank Building, Machantala, Bankura - 722101. West Bengal. **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:** First Floor, 17/1, -(272) 12th Cross Road, Wilson Garden, Bengaluru 560027. **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002 (Odisha). **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr P R 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:** 501-503, Bhayani Skyline, Behind Joggars Park, Atabhai Road, Bhavnagar - 364 001. Gujarat. **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. **Bhuj:** Office No. 4-5, First Floor, RTO Relocation Commercial Complex - B, Opp. Fire Station, Near RTO Circle, Bhuj-Kutch - 370001. **Bhusawal:** (Parent: Jalgaon TP) : 3, Adelaide Apartment, Christain 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, Mavoor 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:** 2nd Floor, Parasra Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001 (Madhya Pradesh). **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. **Darbhanga:** Shahi Complex, 1st Floor, Near R B Memorial Hospital, V I P Road, Benda, Laheriasarai, Darbhanga 846001. **Davenegere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, Davenegere - 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:** 11 Ram Nagar, 1st Floor, A. B. Road, Near Indian - Allahabad Bank, Dewas - 455001, MP. **Dhanbad:** Urmila Towers, Room No. 111, 1st Floor, Bank More, Dhanbad - 826001. **Dharmapuri:** 16A/63A,

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

Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701. **Dhule** : H No. 1793 / A, J B Road, Near Tower Garden, Dhule - 424001. **Erode** : 197, Seshaiyer Complex, Aghraharam 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** : Shyam Sadan, 1st Floor, Plot No. 120, Sector 1/A, Gandhidham - 370201, Gujarat. **Gandhinagar** : 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasana, 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 Techoclean Clinic, Suvihda 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** : J. L. No. 126, Mouza-Basudevpur, Haldia Municipality Ward No. 10, Durgachak, Purba Medinipur, Haldia - 721602. West Bengal. **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 Archies 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** : 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001, Punjab. **Jaigoan** : Rustomji Infotech Services, 70, Navipeth, Opp old Bus Stand, Jaigoan - 425001. **Jalna** : (Parent ISC - Aurangabad) : Shop No. 11, 1st Floor, Ashoka Plaza, Opp Magistic Talkies, Subhash Road, Jalna - 431203. **Jalpaiguri** : Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist. Jalpaiguri - 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. **Jammu** : JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh - 362001. **Kadapa** : Door No.: 21/ 598, Palempapaiah Street, Near Ganjikunta Pandurangiah 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, Mangamthota, 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, Wyra Road, Near Baburao Petrol Bunk, 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** : Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691 006. **Kota** : B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. **Kukatpally** : No. 15-31-2M-1/4 1st Floor, 14-A, MIG KPHB Colony, Kukatpally - 500072. **Kumbakonam** : No.28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. Tamil Nadu. **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, Mehiana - 384002. **Mirzapur** : Ground Floor, Canara Bank Building, Dhundhi Katra, Mirzapur. Uttar Pradesh - 231001. **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)** : 501, TIARA, CTS- 617, 617/1- 4, Off. Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai - 400092. Maharashtra. **Mumbai (Ghatkopar E)** : Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai 400 077, Maharashtra. **Muzaffarnagar** : F26/27-Kamadheni Market, Opp. LIC Building Ansari Road, Muzaffarnagar - 251 001. **Muzzafarpur** : 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, 1st 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 Centre, Bus Stand Road , Nalgonda - 508001. **Nashik** : 1st Floor, "Shraddha 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, Navasari - 396445. **Nellore** : 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **New Delhi** : 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. **New Delhi** : 306, 3rd Floor, DDA - 2 Building District Centre, 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** : Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida - 201301. Uttar Pradesh. **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. **Patiala** : SCO- 130, 1st Floor, Near Leela Bhawan, Near Punjab National Bank, Patiala - 147001. Punjab. **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, Baruvuri Street, T Nagar, Rajahmundry - 533101. **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, 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 - 626117 (Tamil Nadu). **Ratlam** : Dafria & Co., 18, Main Bagh, Near Scholar's Schoo, Ratlam - 457001. **Ratnagiri** : Orchid Tower, Gr Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612 (Maharashtra). **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. Hathhi 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 1st floor Beside SBI Hakimpara Siliguri - 734001. **Sirsa** : Gali No1, Old Court Road, Near Railway Station Crossing, Sirsa - 125055. **Sitapur** : Arya Nagar Near Arya Kanya School, Sitapur - 261001, (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. **Sriganganagar** : 18 L Block, Sri Ganganagar - 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, Athvalines, Surat - 395001. **Surendranagar** : Shop No. 12, M.D.Residency, Swastik Cross Road, Surendranagar - 363001. **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** : 1st Floor, Room No - 61(63) International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105 (Kerala). **Tinsukia** : Sanairan Lohia Road, 1st Floor, Tinsukia - 786125. **Tirunelveli** : No. F4, Maghem 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, Kakkalai, Trichur - 680001. **Trichy** : No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum** : R S Complex, Opposite of LIC Building, Pattam 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** : Office at 109, 1st Floor, Siddhi Vinayak Trade Centre, Shahid Park, Ujjain- 456010. Madhya Pradesh. **Unjha** (Parent : Mehiana) : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Mehiana, 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 Kubera 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** : AKT Complex 2nd floor, No 1,3 New Sankaranpalayam Road, Tolgate, Vellore - 632001 (Tamil Nadu). **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.