

SCHEME RISKOMETER

BENCHMARK RISKOMETER

Key Information Memorandum & KOTAK MANUFACTURE IN INDIA FUND **Application Form**

An open ended equity scheme following manufacturing theme

Units at Rs. 10 each during the New Fund Offer

New Fund Offer Opens on: February 1, 2022 New Fund Offer Closes on: February 15, 2022

Scheme Re-opens for continuous sale and repurchase on or before: March 2, 2022

This product is suitable for investors who are seeking*:

- Long-term capital growth
- Investment in equity and equity related securities across market capitalisation

*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)

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.assetmanagement.kotak.com and 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 January 18, 2022.

Investment Objective

The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow the manufacturing theme.

However, there is no assurance that the objective of the scheme will be realised.

Asset Allocation Pattern of the scheme

The asset allocation under the Scheme, under normal circumstances,

Investments	Indicative Allocation	Risk Profile
Equity and Equity Related Securities of companies having manufacturing theme	80%-100%	Very High
Equity and Equity Related Securities of companies other than having manufacturing theme	0%-20%	Very High
Debt and Money Market Securities	0%-20%	Low to Moderate
Units of REITs & InvITs	0%-10%	Verv Hiah

#Debt instruments shall be deemed to include securitised debts (excluding foreign securitised debt) and investment in securitised debts may be up to 50% of Debt and Money Market instruments. This will also include margin money for derivative transactions.

#Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time;

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/ assets and such other securities/ assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme

The scheme may invest upto 5% of net assets in another scheme of the Kotak Mahindra Mutual Fund or any other Mutual Fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the management of Kotak Mahindra Asset Management Company Limited or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of Kotak Mahindra Mutual Fund.

The scheme may participate in the corporate bond repo transactions and in accordance with extant SEBI/RBI guidelines and any subsequent amendments thereto specified by SEBI and/or RBI from time to time. 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.

Investment in debt instruments having structured obligations / credit enhancements:

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:-

- Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and -
- Supported rating of debt instruments (i.e. after factoring-in credit
- subject to rebalancing period of 30 days, the Scheme may hold cash from time to time for the following reasons: To meet the redemption requirements
- Due to lag in deal date and value date of acquiring an asset The scheme may invest in companies coming out with the IPO.

The scheme may invest in derivatives upto 50% of net assets of equity and debt respectively in the scheme.

Subject to SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI /IMD / CIR No14 / 187175/ 2009 dated December 15, 2009, as amended from time to time, the Trustee may permit the Fund to engage in securities lending and borrowing. At present, since only lending is permitted, the fund may temporarily lend securities held with the Custodian to reputed counterparties or on the exchange, for a fee, subject to prudent limits and controls for enhancing returns. The Scheme will lend securities subject to a maximum of 20%, in aggregate, of the net assets of the Scheme and 5% of the net assets of the Scheme in the case of a single intermediary

The Scheme does not intend to invest in Debt instruments with special features as referred to in SEBI circular dated March 10, 2021.

The Scheme shall not participate in Credit Default Swaps.

The Scheme shall not invest in ADR/GDR/foreign securities

Portfolio Rebalancing: Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, 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 AMC will achieve a normal asset allocation pattern in a maximum period of 30 days. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

Investment Strategy

The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity and equity related instruments which invests interalia into companies that are part of manufacturing theme and engage in following activities

- directly engage in manufacturing activity,
- benefit from Government's Manufacture in India initiatives, replace India's imports by manufacturing in India
- Export goods manufactured in India have the potential to increase employment in India
- invest in new manufacturing plants/facilities
- aid manufacturing of new age technology solutions

Stocks forming part of eligible basic industries based on AMFI classification, as updated from time to time, that broadly represent manufacturing sector, as defined by the index provider of the benchmark index would form part of the theme.

To achieve the investment objective, the scheme will invest in equity and equity linked instruments which invests into companies that are part of manufacturing theme across market capitalization viz. Large cap, mid cap and small cap companies as defined under SEBI circular no. SEBI/HO/IM/DF3/CIR/P/2017/114 dated October 6, 2017 and SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/172 dated September 11, 2020 as may be amended by SEBI from time to time.



Currently the large cap companies are the 1st-100th, mid cap companies are 101st - 250th and small cap companies are 251st company onwards in terms of full market capitalisation.

The list of stocks would be as per the list published by AMFI in accordance with the said circular and updated on half yearly basis.

The selection of sectors that fall within the underlying theme of manufacturing would be driven primarily by the growth prospects and valuations of the businesses over a medium to long term as per the discretion of the fund manager.

The portfolio construction will be based on thematic approach to bottom up stock picking using the Business, Management and Valuation (BMV) model. The Fund Manager will evaluate the business environment that a company operates in, the capability of the management to execute and scale up the business and valuation of the company based on fundamentals like discounted cash flows and PE ratios, etc.

The scheme may also invest in listed/unlisted and/or rated/unrated debt or money market securities, provided the investments are within the limits indicated in the asset allocation pattern. Investment in unrated debt securities is made with the prior approval of the Board of the AMC, provided the investment is in terms of the parameters approved by the Board of the Trustee

Where the proposed investment is not within the parameters as mentioned above but within the limits prescribed under SEBI mutual fund regulations, approval of the Boards of both the AMC and the Trustee is taken before making the investment.

The scheme may invest in another scheme of the Kotak Mahindra Mutual Fund or any other Mutual Fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the management of Kotak Mahindra Asset Management Company Limited or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of Kotak Mahindra Mutual Fund.

Where will the scheme(s) invest?

Subject to the Regulations, the amount collected under each of the scheme can be invested in any (but not exclusively) of the following securities/instruments, as per the indicative asset allocation given under the heading. How will the Scheme allocate its assets:

- Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
- Companies coming out with IPO
- Securities created and issued/ guaranteed by the Central and State Governments and/or repos/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 obligations of domestic Government agencies and statutory bodies, zero coupon botins and treasury bins.
 Debt obligations 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
- . Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI
- g. Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- Certificate of Deposits (Cds). Commercial Paper (Cps).

- Repo of corporate debt securities.

 Triparty repo on Government securities or treasury bills, Bills re-discounting, as may be permitted by SEBI from time to time.
- Securitised Debt, excluding foreign securitised debt
- Securities Lending and short selling as permitted by SEBI from time to time The non-convertible part of convertible securities.
- Derivative instruments like interest rate swaps, index futures, stock futures, index options, stock option, warrants, convertible securities, or any other derivative instruments that are permissible or may be permissible in future under applicable regulations. To reduce interest rate risk in a debt portfolio, the scheme may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs) (both perfectly and imperfectly hedged).
- Investment in units of Real Estate Investment Trust (REIT) & Infrastructure Investment Trust (InvIT)

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

Risk Mitigation

Risk control measures for investment strategy
The fund will comply with the prescribed SEBI limits on exposure. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools like but not limited to calculating risk ratios etc. All the parameters determined by the Investment Committee, regulatory restrictions, Scheme Information Document restrictions are monitored under the system. Risk is monitored and necessary action would be taken on the portfolio if required. Attribution analysis is done to monitor the under or over performance vis a vis the benchmark and the reasons for the same.

Risk mitigation measures for portfolio volatility

The overall volatility of the portfolio would be maintained in line with the objective of the scheme. The portfolio would be adequately diversified to mitigate volatility. Volatility would be monitored with respect to the benchmark and peer set.

Risk mitigation measures for managing liquidity

The scheme predominantly invests in across market capitalisation which are actively traded and thereby liquid. The fund manager may also keep some portion of the portfolio in debt and money market instruments and/or cash within the specified asset allocation framework for the purpose of meeting redemptions. The liquidity would be monitored and necessary action would be taken on the portfolio if required. Stock turnover is monitored at regular intervals. The debt/money market instruments that are invested by the fund will have a short term duration.

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

Product Differentiation

This is an open ended thematic equity scheme by Kotak Mahindra Mutual Fund which will invest minimum of 80% of net assets in equity and equity related securities of companies having manufacturing theme

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.
- possible loss of principal.

 As the price I value I 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 Manufacture in India Fund is only name of the scheme and does not in any manner indicate either the quality of the scheme or its future present and totals.
- future prospects and returns.

 The sponsor is not responsible or liable for any loss resulting from the operation of any of the scheme beyond the initial contribution of
- Rs.2,50,000 made by it towards setting up the Fund.
- The scheme under this scheme information document is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors

The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow Manufacturing parameters. The Manufacturing theme based portfolio may result in higher level of volatility vis-à-vis other diversified equity oriented schemes. Since the scheme will predominantly be investing in Manufacturing theme based securities it is expected to have higher market liquidity risk compared to a

Plans available

There will be two plans under the Scheme namely, Direct Plan and Regular Plan

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

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

The portfolio of both plans will be unsegregated.



Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment) **Options available** The NAVs of the above Options will be different and separately declared; the portfolio of investments remaining the same. Investors are requested to note that, where the actual amount of IDCW payout (for units held in Physical) is less than Rs. 500/-, then such IDCW will be compulsorily reinvested. **Default Plan** Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form e.g "Kotak Manufacture in India Fund– Direct Plan. Investors should also indicate "Direct" in the ARN column of the application form. If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under: Broker Code Default Plan mentioned Scenario mentioned by to be the investor by the investor captured Not mentioned Not mentioned Direct Plan Not mentioned Direct Direct Plan 3 Not mentioned Regular Direct Plan Mentioned Direct Direct Plan Direct Plan Direct Not Mentioned 6 Direct Regular Direct Plan Mentioned Regulai Regular Plan 8 Mentioned Not Mentioned Regular Plan 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 **Choice of Default Option** If applicant does not indicate the choice of option between growth and IDCW option in the application form then the fund will accept it as an application for growth option under respective plan If applicant does not indicate the choice of IDCW sub-option between Payout IDCW and reinvestment IDCW then the fund will accept it as an application for reinvestment IDCW IDCW Frequency & Record Date Not Applicable. Since IDCW option is not available Applicable NAV (after the Applicable NAV for Purchases/Switch-ins scheme opens for repurchase In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual fund's account for utilization before the cut off time of the same day – closing NAV of the day of receipt of application; In respect of valid applications received after 3.00 p.m. on a business day and the entire amount is available in the mutual fund's account for and sale) utilization before cut off time of the next business day – the closing NAV of the next business day; Irrespective of the time of receipt of the application where the entire amount is available in Mutual fund's account for utilization before cut off time on any subsequent business day – the closing NAV of such subsequent business day. The above cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme It is clarified that switches will be considered as redemption in the switch-in out scheme and purchase? Subscription in the switch-in scheme Cheques received on a business day may be deposited with the primary bankers of the respective location on the next business day. NAV shall be as per the applicable NAV mentioned above. To enable early sighting of funds by the schemes, investors are requested to avail of electronic facilities like RTGS / NEFT in respect of subscriptions and submit the proof of transfer of funds along with their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC. The revised provisions for applicability of NAV based on realization of funds will be applicable to all types of investment including various systematic investments routes (viz, SIP, STP, Transfer of IDCW Plan etc.) as may be offered by the Scheme from time to time. Applicable NAV for Redemption/ Switch outs a) where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and b) an application received after 3.00 pm – closing NAV of the next business day. Further, where the AMC or the Registrar has provided a facility to the investors to redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or any other facilities offered by the AMC and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above. Minimum Application **During NFO:** Purchase Rs. 5,000/- and in multiples of Re 1 for purchase and for Re 0.01 for switches. Amount/ Number of Units (Direct plan and Regular Plan) **During Continuous Offer:** Initial Purchase (Non- SIP) Additional Purchase (Non- SIP) **SIP Purchase** Rs. 500/- (Subject to a minimum of 6 SIP instalments of Rs. 500/-Rs. 5.000/- and in multiples of Rs Rs. 1000/- and in multiples of Rs 1 for purchases and for Re 0.01 1 for purchases and for Re 0.01 for switches. for switches each) Minimum amount for redemption: In Rupees (Non- SWP/STP) - Rs. 1000/-In Units (Non- SWP/STP) - 100 units In Rupees (Non-SWP/STP) - Rs. 1000/- or entire appreciation /-Redemption The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of receipt of redemption

requests or repurchase requests.

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). 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.

Redemption cheques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the firstnamed holder) as per the Registrar's records, by courier.

Redemption proceeds may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit, IMPS, NEFT in to Bank account, RTGS facility, any other mode allowed by Reserve Bank of India or through Banker's cheque, etc, as the AMC may decide, from time to time for the smooth and efficient functioning of the Schemes.

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

- (a) For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- &
- (b) For first time investors, (across Mutual Funds), the distributor may be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- &



- (c) 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
- (d) In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs.10,000/- & above. In such cases the transaction charge shall be recovered in first 3/4 successful installments.

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 Pvt. Ltd in this regard.

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

Transaction charges shall not be deducted/applicable for:

Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer Plan of Income Distribution cum Capital Withdrawal Plan,etc.; Purchases/Subscriptions made directly with the Fund without any ARN code. Transactions carried out through the stock exchange platforms.

In accordance with the SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, 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.

TRANSACTIONS THROUGH CHANNEL DISTRIBUTORS

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/switches) 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 of the RTA (one RTA (one RTA) (o & distributor/RIA 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 payouts of IDCW, 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.

Applications Supported by Blocked Amount (ASBA)

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.

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 www.sebi.gov.in.and also on the website of the stock exchanges.

Despatch of Repurchase (Redemption) Request

The redemption proceeds shall be dispatched within 10 working days from the date of maturity of the Scheme.

Benchmark Index

The performance of the Scheme is measured against Nifty India Manufacturing Total Return Index.

Income Distribution cum Capital Withdrawal Policy

Under the Income Distribution Cum Withdrawal (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 osf 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.

The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance. The Fund is required to dispatch IDCW payments within 15 days from the

The Income Distribution Cum Withdrawal (IDCW) Option will be available under two sub-options - the Payout Option and the Reinvestment

Payout of Income Distribution Cum Withdrawal (IDCW) Option: Unitholders will have the option to receive payout of their IDCW by way of Payorder / DD any other means which can be enchased or by way of direct credit / electronic payout into their account.

Reinvestment of Income Distribution Cum Withdrawal (IDCW) Option: Under the reinvestment option, IDCW amounts will be reinvested in the Reinvestment of IDCW Option at the Applicable NAV announced immediately following the record date. No entry loads will be charged on units allotted as a result of IDCW reinvestment.

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 realized gains

Name of the Fund Managers

Mr. Harish Krishnan will be the fund manager for equity investment of the scheme and Mr. Abhishek Bisen will be the Fund Manager for debt investment of the Scheme.

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

Entry Load: NIL
In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase/ additional pur chase/s witch-in. The commission as specified in the aforesaid circular, if any, on investment made by the investor shall be paid by the investor and investor shall be paid by the investor and idirectly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

- For redemption/ switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of For recemptions switch out or apic to your assessment allotment: Nil.
 If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
 If units are redeemed or switched out on or after 1 year from the date of allotment: NIL
 Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCWs shall

(ii) Recurring **Expenses**

New Fund Offer (NFO) expenses

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 etc.

The New Fund Offer expenses of the scheme will be borne by the AMC.



Total Expense Ratio (TER)

Total Expense Ratio is the total of ongoing fees and operating expenses charged to the scheme, expressed as a percentage of the 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.

As per Regulation 52(6)© of SEBI (MF) Regulations, the total expense ratio of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be subject to the following limits:-

Assets under management Slab (In Rs. crore)	Total expense ratio limits for equity oriented schemes
on the first Rs.500 crores of the daily net assets	2.25%
on the next Rs.250 crores of the daily net assets	2.00%
on the next Rs.1,250 crores of the daily net assets	1.75%
on the next Rs.3,000 crores of the daily net assets	1.60%
on the next Rs.5,000 crores of the daily net assets	1.50%
on the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of
	Rs.5,000 crores of daily net assets or part thereof.
on balance of the assets	1.05%

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.

Expenses Structure	% of daily Net Assets			
Investment Management and Advisory Fees				
Trustee fee				
Auditfees				
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	Upto 2.25%			
Costs of statutory Advertisements				
Cost towards investor education & awareness				
(at least 2 bps)				
Brokerage & transaction cost over and above 12 bps for cash market trades and 5bps for derivativestransactions.				
Goods and Services tax on expenses other than investment and advisory fees				
Goods and Services tax on brokerage and transaction cost				
Other Expenses				
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)(i) and (6)(a)	Upto 2.25%			
Additional expenses under regulation 52 (6A) (c) #	Upto 0.05%			
Additional expenses for gross new inflows from specified cities	Upto 0.30%			

The AMC shall not charge additional expenses under Regulation 52(6A)© in case exit load is not levied/ not applicable.

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

Commission/ Distribution expenses will not be charged in case of Direct Plan. The TER of Direct Plan will be lower 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.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. vis-a-vis the Regular Plan, and no commission shall be paid from Direct plan. Both the plans viz. Regular and Direct plan shall have common portfolio.

Additional expenses which may be charged to the Scheme:

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

- 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.
- Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from beyond top 30 cities are at least:
 - (i) 30 % of gross new inflows in the scheme; or
 - (ii) 15 % of the average assets under management (year to date) of the scheme; whichever is higher.

Provided 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

Provided that the additional commission for beyond top 30 citie 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:

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

* 366, wherever applicable

Additional expenses upto 0.05% of daily net assets of the schemes, incurred towards different heads mentioned under Regulation 52 (2) and 52 (4).

Clause 4 of Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 which restricts investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with guidelines as per SEBI circular no. SEBI/IMD/CIR No.7/104753/07 dated September 20, 2007 and SEBI Circular – SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021. However, the management fees and other expenses charged by the mutual fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s), the same principle shall be applicable for that part of investment.

TER for the Segregated Portfolio

- 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.
- 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.
 The legal charges related to recovery of the investments of the
- 3. 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.
- The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Goods and Services Tax:

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

The 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. here will be no sub limit on management fee, and it shall be within the overall TER



specified above.

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

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	-
Returns after Expenses at the end of the Year	700	725

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)

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

Stamp Duty

Levying of Stamp Duty on Mutual Fund Transactions -

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.

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.

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 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. assetmanagement.kotak.com. 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 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 (assetmanagement.kotak.com) and on the website of AMFI (www.amfiindia.com) on a monthly and half-yearly basis 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 400097

2 1800 309 1490 (Tollfree), 022-6605 6765 **2** 022-6708 2213

★ www.assetmanagement.kotak.com and www.kotakmf.com
 ★ mutual@kotak.com
 ★

Registered Office:

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

Computer Age Management Services Pvt. Ltd. (Registrar)

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

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/IMRD/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/2016/49 dated September 20, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021; the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund shall receive the following:

- 1. 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.
- 2. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- 3. 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.
- 4. 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.
 - 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

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

- 5. 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.
- 6. 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. 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.
- 8.For Unitholders who have provided an e-mail address, the CAS will be sent by e-mail. 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.
- 9. Any discrepancy in the Account Statement should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement will be deemed to be correct if no error is reported within 30 days from the date of Account Statement.

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 inSuch 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 so mandated.

"Transaction" shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option (IDCW), Reinvestment of Income Distribution cum capital withdrawal option (IDCW), systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

Listing

The units of the Scheme are listed on NSE on all otment under intimation to SEBI. It may also list on any other exchanges subsequently.

AMC has proposed to engage Authorised Participants for creating liquidity for ETFs in the stock exchange so that retail investors (investors other than AP and Large Investors) are able to buy or redeem units on the stock exchange using the services of a stockbroker.

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(i)) 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.

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 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 as may be updated from time to time. The Online Transaction Portal of MFUI i.e. 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. 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 MFU 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 MFU. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.



Unclaimed Redemption/ Income Distribution Cum Withdrawal (IDCW) Amount Income Distribution Income	Waiver of Minimum Subscription Amount	Pursuant to SEBI circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight.
Unclaimed Redemption/ Income Distribution Cum Withdrawal (IDCW) Amount In accordance with No SBBHOMDNDF2CIBPF201G97 gated February 25, 2016, the unclaimed Redemption amount and withdrawal (IDCW) Amount Withdrawal (IDCW) Amount In accordance with No SBBHOMDNDF2CIBPF201G97 gated February 25, 2016, the unclaimed Redemption amount and withdrawal (IDCW) Amount withdrawal (IDCW) Amount In accordance with No SBBHOMDNDF2CIBPF201G97 gated February 25, 2016, the unclaimed Redemption amount and you with the income earned on its deployment. Investors who chemistry are amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who chemistry are amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who chemistry are amounts of the paid of the paid of the state of the paid of the		
Mithdrawal (IDCW) Amount Amount may be deployed by the Mutual Fund in call money market instruments as well as in a separate plan on the sear mount of after a year, as his past of the past of the fundament of the past	Special Considerations	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 a portfolio with regard to the Scheme.
(CERSA), an independent body), to perform the function of Central KPC Records Registry including receiving, styce rocks in digital form. Accordingly, in line with SEBI circular nos. CIRAIRS/066/2016 dated July 21, 2016 and CIRAIRSD/120/2016 dated Movembe 2016 on Operationalization of Central KPC (CKYC), read with AMP Best Practice Guidelines circular nos. 68/2016-17 dated Dece 22, 2016, new individual investors investing into the Fund are requested to note the following changes, with effect from Februa 2017. 1. New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not regist or verified in the KRA system, will be required to lift the new CKYC form while investing with the Fund. 2. If any new individual investor uses the old KRA KYC from which does not have all the information needed for registration CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using Supplementary CKYC form. Investors who have already completed CKYC and have a KYC identification Number (KIN) from the CKYC Registry can invest chemically a self-rectified corp of PRAV Card will need to be provided. This is subject completing the KCYC requirements as per in addition to CKYC. Acceptance of Subscriptions from U.S. Persons and Residents of Canada, except where transaction request along with such declarations? documents as may be prescribed by Kotak Mahindra Asset Management Common from U.S. Persons and Residents of Canada The AMC reserves the right to put the transaction request along with such declarations? documents as may be prescribed by Kotak Mahindra Asset Management Common from the CKYC. The AMC reserves the right to put the transaction request on holdreptch the transaction request, or reverse the units allotted, a case may be, as and where indentified by the AMC frostee Company. The investor shall be responsible for complying with all the applicable laws for such investments. The Common Agreement (GA) and India is	Income Distribution Cum	In accordance with No SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, the unclaimed Redemption amount and IDCW amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquic scheme/money market mutual fund scheme floated by mutual funds. 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. Further, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.
2016 on Operationalization of Central KYC (CKYC), read with AMIR Best Practice Guidelines circular no. 822016-17 dated Decer 22, 2016, new individual investors investing into the Fund are requested the following changes, with effect from Februa 2017. 1. New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not regist 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 ended for registration CKYC, such investors will be required to either fill the new CKYC form or provide the missing/additional information using Supplementary CKYC form. Investors who have already completed CKYC and have a KYC identification Number (KIN) from the CKYC Registry can investors sent for femal quoting their 14 digit KNI in the application form. Further, in case the investors' SPAN is not updated in C system, a self-verified copy of PANC and will need to be provided. This is subject to client completing the KYC requirements super in addition to CKYC. Acceptance of Subscriptions from U.S. Persons and Residents of Canada, except where transaction request seep in addition to CKYC. The Scheme shall not accept subscriptions from U.S. Persons and Residents of Canada, except where transaction request conditions to a constitution of the company to the company t	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.
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 CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using Supplementary CKYC form. Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invested the foliation of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in Cystem, a self-certified copy of PAN Card will need to be provided. This is subject to client completing the KYC requirements as per addition to CKYC. Acceptance of Subscriptions from U.S. Persons and Residents of Canada, except where transaction request received Non-resident Indian (NRIs)? Persons of Indian Origin (PO) who at the time of investment are present in India and submit phy transaction request along with such declarations? documents as may be prescribed by Kotak Mahindra Asset Management Company Ltd. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by AMC/Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to put the transaction request on hold/reject the transaction request, or reverse the tappayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government India and the United States of America (US) have exacted an agreement in substance on the terms of an Inter-Government India and the United States of America (US) have exacted an agreement in substance on the terms of an Inter-Government India and the United States of America (US) have pare America (US) and under the ATCA provisions. In accordance with Forprovisions in accordance with Forprovisions in		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.
CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using supplementary CKYC form. Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can investore should be considered that the consideration of the con		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.
schemes of the Fund quoting their 14 digit KIN in the application form. Eurther, in case the investors PAN is not updated in C system, a self-certified copy of PAN Card will need to be provided. This is subject to client completing the KYC requirements as per in addition to CKYC. Acceptance of Subscriptions from U.S. Persons and Residents of Canada, except where transaction request received from U.S. Persons and Residents of Canada as described in Construction of Canada as described in Construction of Canada as described in Construction (RO) who at the time of investment are present in India and submit phy transaction request along with such declarations / documents as may be prescribed by Kotak Mahindra Asset Management Com Ltd and Kotak Mahindra Trustee Company Ltd. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by AMC/Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to put the transaction request on hold/reject the transaction request, or reverse the units allotted, a case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. The Trustee/AMC reserves the right to put the transaction request on hold/reject the transaction request, or reverse the units allotted, a case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. The Trustee/AMC reserves the right to put the transaction request on hold/reject the transaction request or reverse the units allotted, a case may be, as an acrony more foreign Account Tax Compliance Att ("FATCA"), a United States Federal law to increase compliance be taxapayers and is intended to bolster efforts to prevent ax evasion by the US taxapayers with offshore investments. The Governme Agreement (IcQA) and India is now treated as having an observation of the terms and con		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.
Non – resident Indian (NRIs) / Persons of Indian Origin (PIO) who at the time of investment are present in India and submit phy transaction request along with such declarations / documents as may be prescribed by Kotak Mahindra Asset Management Complited and Kotak Mahindra Trustee Company Ltd. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by AMC/Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to put the transaction request on hold/reject the transaction request, or reverse the units allotted, a case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. The Trustee/AMC reserves the right to change/modify the provisions mentioned above at a later date. Foreign Account Tax Compliance FATCA is an acronym for Foreign Account Tax Compliance Act ("FATCA"), a United States Federal law to increase compliance be taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Governme India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governme India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governme India and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Fund are likely to be classified 'Foreign Financial Institution' (Investment Entity as per Annexure 1(ii)) under the FATCA provisions. In accordance with FA provisions, the AMC/MULIal Fund will be required to undertake due diligence process and identify US reportable accounts and countries are substance of the US and/or non-US status of its investors/Unit holders and disclose such information/documentary evidences of the US and/or non-US status of its investors/Unit holders and disclose such information/documentary evidences		Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest ir 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. This is subject to client completing the KYC requirements as per SEB in addition to CKYC.
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ASBA FORM

APPLICATION SUPPORTED BY BLOCKED AMOUNT

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ASBA FORM

APPLICATION SUPPORTED BY BLOCKED AMOUNT

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 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 of 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 maintain
- **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 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:

- $1.\,SCSB\,shall\,not\,accept\,any\,ASBA\,after\,the\,closing\,time\,of\,acceptance\,on\,the\,last\,day\,of\,the\,NFO\,period.$
- $2.\,\mathsf{SCSB}\,\mathsf{shall}\,\mathsf{give}\,\mathsf{ASBA}\,\mathsf{investors}\,\mathsf{an}\,\mathsf{acknowledgment}\,\mathsf{for}\,\mathsf{the}\,\mathsf{receipt}\,\mathsf{of}\,\mathsf{ASBAs}.$
- 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:

- $1. Applications \, by \, persons \, not \, competent \, to \, contract \, under \, the \, Indian \, Contract \, Act, \, 1872, \, including \, but \, not \, limited \, to \, minors, \, insane \, persons \, etc. \, descriptions and \, contract \, act \,$
- 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.
- $4. \ Application \ by \ any \ person \ outside \ India \ if \ not \ in \ compliance \ with \ applicable \ for eign \ and \ Indian \ laws.$
- 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



Moderate

Low to Moderat

Moderately High

Very High

KOTAK MANUFACTURE IN INDIA FUND

An open ended equity scheme following manufacturing theme

Key Information Memorandum and Application Form

New Fund Offer Opens on: February 1, 2022 New Fund Offer Closes on: February 15, 2022

Scheme Re-opens for continuous sale and repurchase on or before: March 2, 2022 Units at Rs. 10 each during the New Fund Offer

Offer of Units of Rs. 10/- per unit issued at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period and at NAV based prices during Continuous offer.

This product is suitable for investors who are seeking*:

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

- ☎ 1800 309 1490 (Tollfree)
- mutual@kotak.com
- www.assetmanagement.kotak.com and www.kotakmf.com

Appl. MANUFACTURE IN INDIA

	RISKOMETER • Long-term	capital growth	
Investors u	nderstand that their principal will be at Very High Risk • Investment	in equity and equity related securities across market capitalisate	tion Date : DD / MM / YYYY

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		ated June 30, 2009, shall be paid directly by the investor to the AMFI regis	stered distributors based on the investor's assessment of various factors
-	e service rendered by the distributor.		
-	ever invested in any, Mutual Fund before Yes No (for	r more details, please refer Transaction Charges on page /)	
-	ax resident of any country other than India? Yes No		
Existing Unitholder Information (Section I)	If you have, at any time, invested in any Scheme of Kotak Mahini	dra Mutual Fund and wish to hold your present investment in the same	ne Account, please furnish your Name, Folio Number and PAN
cistii ithol			
Info Uni	Name of Sole / First Applicant:	PAN No.:	Folio No.:
	Sole/ First Applicant	Second Applicant	Third Applicant
	Name of	Name of	Name of
	Applicant	Applicant	Applicant
	PAN	PAN	PAN
uo	Date of Birth	Date of Birth	Date of Birth
New Applicant's Personal Information (Section II)	CKYC No.	CKYC No.	CKYC No.
form	CKTC NO.	CRIC NO.	CKTC NO.
=	Status*	Status*	Status*
ona (II r			
ers	Occupation [%]	Occupation [™]	Occupation*
t's F Sec	^ Name shall be as per PAN card *Please refer to Section V held	 	or Occupation of All Applicants
Can	Gross Annual Income Details in INR (please tick):	Gross Annual Income Details in INR (please tick):	Gross Annual Income Details in INR (please tick):
ildq	O < 1 lac O 1 - 5 lac O 5 - 10 lac O 10 - 25 lac	O < 1 lac O 1 - 5 lac O 5 - 10 lac O 10 - 25 lac	O < 1 lac O 1 - 5 lac O 5 - 10 lac O 10 - 25 lac
₹	O 25 lac - 1 cr O 1 cr - 5 cr O 5 cr - 10 cr O > 10 cr	O 25 lac - 1 cr O 1 cr - 5 cr O 5 cr - 10 cr O > 10 cr	O 25 lac - 1 cr O 1 cr - 5 cr O 5 cr - 10 cr O > 10 cr
Ne	or Net-worth as on (date) DD / MM / YYYYY Rs (should not be older than 1 year)	or Net-worth as on (date) DD / MM / YYYY Rs (should not be older than 1 year)	or Net-worth as on (date) DD / MM / YYYY Rs (should not be older than 1 year)
	Please tick, if applicable,	Please tick, if applicable,	Please tick, if applicable,
	○ Politically Exposed Person (PEP) ☐ YES ☐ NO	○ Politically Exposed Person (PEP) ☐ YES ☐ NO	○ Politically Exposed Person (PEP) ☐ YES ☐ NO
	O Related to a Politically Exposed Person (PEP)*	O Related to a Politically Exposed Person (PEP)*	O Related to a Politically Exposed Person (PEP)*
	O Not applicable	O Not applicable	O Not applicable
	"I declare that the information is to the best of my knowledge and belief, accurate a	nd complete. I agree to notify Kotak Mahindra Mutual Fund/Kotak Mahindra Asset Man	agement Co. Ltd. Immediately in case there is any change in the above information.
ntact n- licant)	Name	PAN Country of Birth	Nationality Tax Reference Number (for NRI)
onta lon- plica	Gross Annual Income Details in INR (please tick): O < 1 lac		
7 = 4 E	or Net-worth as on (date) DD / MM / YYYY Rs.	(should not be older than 1 year)	cr O 1 cr - 5 cr O 5 cr - 10 cr O > 10 cr
rdia irsor idua Sect		\Box YES $\;\Box$ NO $\;\bigcirc$ Related to a Politically Exposed Person (PEP)	
Guardian/ Cont Person if Non Individual Applic (Section III)	*I declare that the information is to the best of my knowledge a immediately in case there is any change in the above informatio	nd belief, accurate and complete. I agree to notify Kotak Mahindra n	Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd.
=			
<u>.</u>	Name	PAN Country of Birth	Nationality Tax Reference Number (for NRI)
Power of Attorney (PoA) Holder (Section IV)	Gross Annual Income Details in INR (please tick): O < 1 lac	O 1 - 5 lac O 5 - 10 lac O 10 - 25 lac O 25 lac - 1 (cr O 1 cr - 5 cr O 5 cr - 10 cr O > 10 cr
to t	or Net-worth as on (date) DD / MM / YYYY Rs.	(should not be older than 1 year)	
Po At (Sec		☐ YES ☐ NO ○ Related to a Politically Exposed Person (PEP) and belief, accurate and complete. I agree to notify Kotak Mahindra	
	immediately in case there is any change in the above informatio	n.	i Mutual i uliu. Kotak Malilliula Asset Maliagellielit Co. Eta.
± c	O Provident to dividual	O Material Entered	OF THE PROPERTY OF THE PROPERT
s of	O Resident Individual O Proprietorship O NRI on Repatriation Basis (NRE) O Partnership Firm	O Mutual Fund O PF/ Gratuit O Mutual Fund FOF Scheme O Superannu	
Status of Applicant (Section V)	O NRI on Non-Repatriation Basis (NRO) O Private Limited Com	pany O Body Corporate O Trust	O Other
St Ap (Se	O HUF O Public Limited Comp	any O Registered Society O AOP/ BOI	(Please specify)
El Numbe	r (Legal Entity Identifier) – For Non individuals only:		Valid till DDMMYYYYY
ant (I)	O Private Sector Service O Professional O	O Student	re is more than one applicant [Please (🗸)]
pati plica ion \	O Public Sector/ O Agriculturist O	O Forex Dealer O First A	Applicant only O Anyone or Survivor O Joint
Occupation of Applicant (Section VI)		5 Other 6 @ 5	ill be any one or survivor, in case of more than one applicant)
2 2 8	(so any one of survivor, in case of more than one applicanty
		SEMENT OF KOTAK MANUFACTURE IN INDIA	



(To be filled in by the Applicant)

Appl. MANUFACTURE IN INDIA

Mutual Fund	(10 be inica in by the rippincarity
Received from Mr/ Ms/ M/s	
along with cheque/ DD No.*	dated
Drawn on (Bank)	for Rs. (in figures)/ (Amount)

	Address for Communication (Full Address Mandatory) Overseas Address (Mandatory for NRI/ FII Applicants)											
		House/	lat No					Но	use/ Flat No			
ils of nt		Street A	ddress					Str	eet Address			
Deta plical VII)	City/ Town	n	State			City	Town		9	State		
lence st Ap tion '	Country		Pin Code			Cou	ntry		F	Pin Code		
Correspondence Details of Sole/ First Applicant (Section VII)	Mobile		Tel (Res./ Of	ff.)		Mok	ile		1	Tel (Res./ Off.)		
Sol	Email**						. —					
	Ideclare that the Email address and Mobile number provided in this form belongs to (tick one option) Self (or) Family Member, and 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. Investors whose email addresses are registered in our records and still wish to receive physical copy of Statement of Account, Annual Report and any other regulatory communication in physical mode will have to specifically 'opt-in' by ticking here											
Third Party Payment Declaration (Section VIII)	Employer	on behalf of Employee (SIP only	/)/ Custodi	an on	behalf of FII.							
arty clara	Name:						Rel	ationship with A	pplicant:			
rd Pa t Dec	PAN:		күс с	omplia	nnt Status: O Yes	o No						
Thi /men (Sec		n: I hereby declare and confirm that the								Signature		
Рау	tunas tor tr	nese investments on account of my natur	ai iove and at	rection c	or incentive to employe	e or tor & on t	enait of Fil or as gift	trom my bank accour	nt only.			
FATCA 8	CRS INF	ORMATION [Please tick (✓)], fo	r Individua	als (Ma	andatory). Non In	dividual in	vestors & HUF	should mandato	rilv fill ser	parate FATCA detail form.		
		nation is required for all applica		-	,,,				,			
Is the ap If Yes, Ple	oplicant(s ease provid	Residential □ Business □ Regis) / guardian's Country of Birth . de the following information [Mai countries in which you are residen	/ Citizensh ndatory]	nip / Na	ationality / Tax Re	esidency o	ther than India	? □ Yes □	Folio) No			
Categor	У				First Applicant/ N	linor	Secon	d Applicant/ Gua	ardian	Third Applicant		
Place/ Ci	ty of Birth											
Country	of Birth											
Country of Tax Residency – 1**												
Tax Paye	r Ref. ID N	0. – 1^										
Tax Ident	tification T	ype – 1 [TIN or Other, please speci	fy]									
Country	of Tax Res	idency – 2**										
	r Ref. ID N											
	-	ype – 2 [TIN or Other, please speci	fy]									
		idency – 3**										
	r Ref. ID N											
		ype – 3 [TIN or Other, please speci	**									
** IO als equivaler		USA, where the individual is a	citizen/ g	reen c	ard holder of USA	A. ^ In case	lax Identificat	ion Number is n	ot availab	le, kindly provide its functional		
		rmentioned Nominee to receive the Ur ements made to such Nominee and sig				on No		_ in the event of my		do hereby nominate /we also understand that all payments d/Trustee.		
<u>\$</u>	DETA	AILS OF NOMINEE (Date of Birth	& PAN is m	nandato	ory)							
Nomination Details (Section IX) (to be filled in by Individual(s) applying Singly or Jointly)		Name & Address of Nomine	ee	Relationship			PAN	Date Of Birth	% Share	Signature Of Nominee		
ls (Se												
Detail in by singly												
filled ying S												
nina to be appl	DETA	AILS OF GUARDIAN (to be furnis	hed in cas	e Nom	inee is a minor)							
o V		Name & Address of	Guardian				PAN	Relationship w	rith Minor	Signature Of Guardian		
	I/We	to be held in Domat Made, the Al-	ination det	aile und					,	his investment application .		
	ror units	to be held in Demat Mode, the Nom	det	alis upd	ueposito	y system sh		- uetalis mentioned	nerewith.			

KOTAK MAHINDRA MUTUAL FUND

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

1800 309 1490 (Toll-free), 022-6115 2100

mutual@kotak.com mttps://kotakmf.com/

Computer Age Management Services Pvt. Ltd.

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

2 044 6110 4034

■ enq_k@camsonline.com www.camsonline.com

1		Clinic and Discount	41-4	la a lala ang tao tao alama a ka	f II			- IDCM	el a a a la ac	in a ID CIA/fee		
-	NSDL	emat, please fill this section. Please note	tnat you can	noid units in demat	tor all ope	CDSL	emes (except ETFS a	na iDC vv op	otions nav	/ing IDC vv free	quency of less th	an a montn).
Demat Account Details (Section X)												
Demat count Deta (Section X)	DP Name					DP Name						
Acco (Se	Please ensure that yo	Ur demat account details mentioned ab		ciary Account No.	ncuments	evidencina		demat acco			eneficiary Accou	
	Trease crisare triat yo	ar demar account details mentioned as	ove are dion	g with supporting to	ocument	evidencing	the decuracy of the	demat deco	arre. Darr	K details of Di	VIII OVETVITEE	ine existing details
		Scheme Name	Plan	Option/ Sub-opt	ion Fre	equency	Amount	Cheque N	No / DD	Paymer No./ OTM/	nt Details	
ent (1			D O B*	Invested (Rs.)			5/ NEFT)	Bank a	and Branch
Payment ion XI)			○ Regular ○ Direct	Growth IDCW Payout	0	W O Q						
				O IDCW Reinvestme		M						
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D = Daily, W	/ = Weekly, F = Fortnigh	ntly, M = Monthly, B = Bi-monthly, Q = Q	uarterly, H =			M O A his facility is a	available in Kotak Equ	ity Arbitrage	Fund only	,		
-			-	-	•		·					
O NRE	nro NRO	se indicate source of funds for your OFCNR Othe		(Please 🗸)								
Please 6	1	cheque leaf of this Bank in case	your inves	tment cheque is	not fro	n this acco	ount, else bank o	letails of i	investm	ent cheque	shall be upd	ated for payou
si s	Name of Bank											
t Det	Branch Account No.					City						
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Bank Account Details (Section XII)	MICR Code					Acc	ount Type 0	Current (Saving	s ONRO	○ NRE ○	FCNR Other
Bar	The Bank Mandate	This is the 9 digit No. next to your Cheque No provided in the application will be u		ındina reiect cases	for inves	tments ma	de in both. Demat	and Non-I	Demat n	nodes		
Declaration and Signatures (Section XIII)	We hereby declare to does not involve and Laundering Act, Ant Manager and its age induced by any rebat I/We confirm that the Mutual Funds from a Thave examined their Applicable to NRIs abroad through appl FATCA & CRS Declame/ us on this Form is No. 11).	ind. I/We hereby apply for allotment that I/We are authorised to make this is not designed for the purpose of ar i Corruption Act or any other applica ents to disclose details of my investmete or gifts, directly or indirectly, in make the distributor has disclosed all commitmongst which the Scheme is being reinformation provided by me in this for seeking repatriation of redempt roved banking channels or from fund in a tration: I/We have understood the instrue, correct, and complete. I/We also Sole / First Applicant	investment ny contraver ble laws ena ent to my/or king this inve nission (in the ecommende rrm and to the ion procee is in my/our I formation re so confirm t	in the abovement intion or evasion of acted by the Goveriur Investment Adviestment. e form of trail comed to me / us. be best of my know. ds: I/We confirm the NRE/FCNR Accour equirements of this hat I/We have reacted.	ioned Sc any Act, nment or isor and a mission ledge an nat I am/ it. Form (red d and und	neme(s) and Regules,	I that the amount lations, Notificatic time to time. I/W (s) / Kotak Mahini r mode) payable to true, correct, and our-Resident(s) of Incentification of the FATCA & CRS Ter	invested in invested in invested in ordinected in content of the distribution of the d	the Schettions of the schettions of the schetting of the	eme(s) is throe the continuous services the difference rigin and that eby confirm the and hereby a	ugh legitimate, so of Income Ta; so f Income Ta; so f Income Ta; dra Mutual Fure have neither retained to the competing So to I/We have renthat the informaccept the same	sources only and x Act, Anti Mond di, its Investmen received nor been chemes of variou and from attion provided by e. (Refer guideling
	Please tick if the	investment is operated as POA	/ Guardiai	n	Guardian		lication is liable to			,		
klist	■ Name, Addre ■ Bank Accoun ■ Permanent. ■ Know Your (n Form is complete in all respects & signs and Contact Details are mentioned to Details are mentioned to Details are mentioned to Details are entered completely and Account Number (PAN) Mandatory Client (KYC) Mandatory for irrespective to the complete of	d in full. correctly. 9 c r for all Inves tive of the ar Scheme Na theque.	digit MICR Code of tors (Indian & NRI) I mount of investmen me > dated and sig estment cheque is n ion form (as applica Companies	rrespecti nt (please gned. not from able to your	ve of the Invertee refer the g	vestment amount. uideline 2(d) for m count that you hav case) Partnership Firms	ore informa	d in the A	Investme	orm. nts through ed Attorney	
Checklist		authorisation to invest		√	✓	✓	✓		✓			_
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	4. Trust Deed				✓							
	5. Bye-Laws					√						
	6. Partnership De						√				<u>√</u>	_
	7. Notarised Pov 8. Account Debi	ver of Attorney t / Foreigin inward Remittance Certi	ficate from								•	-
	remitting Ban							✓	✓			\Box

All documents in 1 to 8 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public

GUIDELINES FOR FILLING UP THE COMMON APPLICATION FORM

GENERAL INFORMATION

- Please fill up the Application Form legibly in English in CAPITAL LETTERS.

 Please fill up the Application Form legibly in English in CAPITAL LETTERS.

 Please read this Memorandum and the respective SAI/ SID carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).

 Application Forms incomplete in any respect or not accompanied by a Cheque/ Demand Draft are liable to be rejected in case your investment application gets rejected on account of the

- f)

- respect or 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 rejects or / payout delays due to incorrect/ incomplete information provided by investor.

 In terms of SEBI Circular No. SEBIMMD/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 incredity 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 to the minor's account. Please furnish valid proof of Date of Birth of minor. Please furnish valid proof of Date of Birth of minor.

- PLICANT'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.
- 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

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

 Definition of Third Party Cheques

 Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment.

 In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also construed to be a third party payment.

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

 Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.

 D. Custodian on behalf of an Fill 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.

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

TERMS & CONDITIONS FOR INVESTORS WHO WISH TO HOLD THEIR UNITS IN DEMAT

- MODE

 a. The Demat Account Details section on the investment application form needs to completely filled

 Clear accuracy that you submit supporting documents evidencing the accuracy of the demand

- 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 are 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.
- 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 enclose a cancelled Cheque leaf 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.

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.

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.

 NRI investors are requested to provide debit certificate from their bank for each investment.

NOMINATION DETAILS

- MINIATION 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
- Nonlination is not allowed in a folio of a divinion direction of the control of t
- A minor may be nominated. In that event, the name and address of the Guardian of the minor
- Aminior may be informated in that event, the harmer and address of the didardian of the himonomine 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 resultations.
- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a 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 upto 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 nominees 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 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.
- of death claim settlement, the said nonlinees shall be valid discharge by the asset management 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 herito. 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.

- 10. 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.

 17. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.

 18. 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), upless so directed by any complete fourt. registered nominee(s), unless so directed by any competent court.

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

- of the Kotak Mahindra Mutual Fund products. The uansacuon charge shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- & above.

 1. For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- & above.

 2. For first time investors, (across Mutual Funds), the distributor shall be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- & above.

 3. The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.

 4. In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- & above. In such cases the transaction charge shall be recovered in first 3/4 successful installments.

- Transaction charges shall not be deducted/applicable for:
 (a) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of Income Distribution cum capital withdrawal plan (IDCW), etc.
 (b) Purchases/Subscriptions made directly with the Fund without any ARN code.
 (c) Transactions carried out through the stock exchange platforms.
 (d) 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.

10. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN 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 EUIN is correctly filled up in the Application Form.

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

11. 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
 a) 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.

 - 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.)



Systematic Investment Plan Form (Debit Mandate Form NACH/ ECS/ Direct Debit)

Distributor's ARN/ RIA Code [†]		Sub-Broker's ARN	Sub-Broker's Code	EUIN
Diamentianing DIA gode 1/00/c subbasing course shows	veritie the Distribute	u the deteile of marriers two were	ations in the askersa(s) of Ket	tals Malainalus Mustual Fund
"By mentioning RIA code, I/We authorize you to share Declaration for "Execution-only" transactions (only whe	ere EUIN box is left l	blank)		
"I/We hereby confirm that the EUIN box has beer employee/relationship manager/sales person of the employee/relationship manager/sales person of the	n intentionally left ie above distributoi distributor/sub brok	blank by me/us as this trans r/sub broker or notwithstand ker."	saction is executed without ling the advice of in-approp	any interaction or advice by the riateness, if any, provided by the
(S)				
signed plicar				
Sole / First Applicant		Second Applicant		Third Applicant
TRANSACTION CHARGES for Applications routed through distrib	outor/agents only (Kind		r the heading 'Checklist' for detai	
REQUEST FOR: Registration of SIP + OTM Registration Registra	ition of SIP (for existi	ng OTM)* Registration of	f MICRO SIP Renewal of	F SIP Change in Bank details
One Time Mandate Regi	stration Form	n/ Debit Mandate F	orm NACH/ ECS/ D	irect Debit
UMRN F	o r o i	f f i c e u s	5 e Date	e
TICK (√)	For Office Use	Utility Code	For O	ffice Use
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CANCEL Bank a/c number				
with Bank		IFSC	or MICR	
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an amount of Rupees FREQUENCY		procented	57	
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From				
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Or — Until Cancelled—	Name as in Bank	records 2. Name a	s in Bank records 3	Name as in Bank records
This is to confirm that the declaration has been carefully read,				
and signed by me. I have understood that I am authorized to ca	understood& made by ancel/amend this manda	me/us. I am authorizing the user en ate by appropriately communicating	tity/corporate to debit my accoun the cancellation/amendment requ	t, based on the instructions as agreed est to the user entity/corporate or the
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TERMS AND CONDITIONS

Systematic Investments - Snapshot

Schemes where SIPs are allowed	All open-ended schemes except Kotak Liquid Fund, Kotak Overnight Fund and all Exchange Traded Funds (ETF)
Frequency	Monthly or Quarterly
Choice of Date	Any date from 1st to 31st of a given month/ quarter. In case the chosen date is not available /non-business day, the SIP transaction will be processed on the immediate next Business Day.
Minimum Investment	Rs. 1000/- (Rs. 500 incase of Kotak Flexicap Fund and Kotak Equity Arbitrage Fund; Rs. 500 & in multiples of Rs. 500 in case of Kotak Tax Saver; Rs. 100 in case Kotak Bluechip Fund and Kotak Balanced Advantage Fund)
Minimum Installments	6 (All SIP installments should be for the same amount); 10 (incase SIP amount is Rs. 500 or Rs. 100)
First Auto Debit & Subsequent SIPs	First Auto Debit shall be processed on the chosen date/ default date. However, there has to be a minimum gap of 28 days between the date of submission and First Auto Debit Date.

General Instructions

- Please refer the Key Information Memorandum and Offer Document/ SAI/ SID of the respective scheme(s) for Applicable NAV, Risk Factors, Load Structure and other information before investing.

 (i) Existing unitholders need not fill in the Investment Application Form.
- However, they must compulsorily mention their Folio Number in the Systematic Investment Form.
 - (ii) New Applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form. The Application No. must be compulsorily mentioned in the Systematic Investment Form. Irrespective of the investment amount please furnish your PAN details and
- Irrespective of the investment amount please furnish your PAN details and enclose a photocopy of PAN Card for all applications. In case of minor applicants, please furnish the PAN details and PAN proof of the Guardian. KYC compliant is mandatory, irrespective of the amount of investment. You can opt for Systematic Investment in the Scheme on a monthly/quarterly basis through post-dated cheques / auto-debit for a pre-defined amount. This facility is available only on specified dates of the month / quarter. Refer to Section "SIP Auto Debit. Terms & Conditions" for location wise dates available for SIP Auto Debit.
- (i) First SIP Installment: Your first SIP can be for any day of the month, however subject to the condition that, there shall be a minimum gap of 28 day between
 - the first and the second SIP.

 (ii) Second & subsequent SIP Installment: Your second and subsequent SIPs are available only on above specified dated of the month. You can choose only one of these dates for the purpose of SIP. In case the chosen date turns out to be a

- non-working day for the scheme, the SIP will be processed on the immediately following working day.

 We would send you an Account Statement confirming your systematic investment within 10 working days from the date of your first systematic investment transaction. Confirmation for subsequent Systematic investments would be sent to you as CAS (Consolidated Account Statement) on monthly basis.
- Incorrect and ambiguous forms will not be accepted and rejection for the same shall be communicated to the investor.
- Kotak Mahindra Mutual Fund, its Investment Manager, Trusties, Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/ branch or its refusal to register the SIP was add to the control of the transaction by your bank/ branch or its refusal to register the SIP was add to
- mandate.
 You will not hold Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible and liable for any damages / compensation for any loss, damage, etc. incurred by yourse a court for use of the first behaven. you as a result of use of this facility by you. If you have not indicated any of your SIP preference completely in the form, or
- incase of any discrepancy, we would presume the same as below:

 SIP Frequency: Monthly; SIP Date: 7th; Default end date: December 2099;

 Scheme Name: same as mentioned on SIP form, SIP Amount: same as mentioned on SIP form.

- TRANSACTION CHARGES

 Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011,
 transaction charge per subscription of Rs. 10,000/- and above be allowed to be
 paid to the distributors of the Kotak Mahindra Mutual Fund products. The
- 2.
- paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:
 For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- & above.
 For first time investors, (across Mutual Funds), the distributor shall be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- & above.
 The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.
 In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- & above. In such cases the transaction charge shall be recovered in first 3/4 successful installments.

Transaction charges shall not be deducted/applicable for:

- Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of Income Distribution cum capital withdrawal plan (IDCW), etc.
- Purchases/Subscriptions made directly with the Fund without any ARN code
- (c) Distributors who have chosen 'Opt Out' of charging the transaction charge. One Time Debit Mandate Form can be used for Systematic Purchase as well as Lump Sum Purchase

SIP Payment through OTM / NACH/ ECS/ SI / Auto Debit

- Instructions for SIP Payment registered through NACH/ECS/SI/Auto Debit

 1. The bank account provided for SIP to be registered through NACH/ECS/SI/Auto
 Debit should be participating in NACH and MICR clearing respectively.

 2. SIP auto debit is available only on specific dates of the month (For SIP date
 details please refer above to Choice of Dates under Systematic Investments Snapshot). In case the selected SIP date is a non-business day, then the SIP shall be processed on the next business day.
- In case of four consecutive SIP failures, your SIP will be liable for cancellation
- The TAT for SIP Debit Mandate Form registration (with or without initial cheque) will be 28 days. Therefore, there has to be a minimum gap of 28 days between date of submission of SIP Mandate and subsequent SIP Auto Debit. Incase, the
- date of submission of SIP Mandate and subsequent SIP Auto Debit. Incase, the gap is less than 28 days, the SIP shall be registered from the subsequent SIP Date.

 In case of incomplete SIP Debit Mandate Forms or SIP Registration pending due to technical problems at NPCV Bankers end, AMC may seek remediation process to obtain incomplete details. In such cases registration process may exceed 30 days and hence may also impact processing of subsequent SIP installments.
- SIP start date shall not be beyond 90 days for Monthly and Quarterly SIPs from
- the date of submission of SIP application.

 The investor will have the right to discontinue SIP at any time he or she so desires by providing a written request to this effect at least 28 days prior to the subsequent SIP date. Alternatively, investor can also use online login access to
- subsequent SIP date. Alternatively, investor can also use online login access to our website https://kotakmf.com/ to discontinue any of his existing SIPs registered through online or offline (Physical) mode. For your SIP registered with ICICI Bank details, please note that we cannot accept online cease request. A separate written request to discontinue SIP needs to be submitted to your nearest CAMS/ AMC office at least 28 days prior to the next SIP Auto Debit date. Incase of discontinuation of SIPs registered through Online Channel Partners please contact your Online Channel Partner directly. Investors who have already submitted a One Time Mandate (OTM) form or already

- registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Investors need to ensure that the MICR number of his actual bank branch (and not 'At Par' MICR Code) is mentioned on the SIP Debit Mandate Form, for
- seamless SIP Registration.

 New Investor: If the investor fails to mention the scheme name in the SIP
- New Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the investment application form. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.

 Existing Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. Incase multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.

 Incase SIP date is not selected or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 7th (default date) of each Month/Quarter as applicable.
- of each Month/Quarter as applicable.

 If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 28 days lead time from the receipt
- Incase the SIP 'End Period' is incorrect or not mentioned by the investor in the
- Incase the SIP "End Period" is incorrect or not mentioned by the investor in the SIP form, then December, 2099 shall be considered as default "End Period". Maximum Amount: The Maximum Amount in SIP NACH Debit Mandate Form refers to the maximum SIP debit limit per transaction permitted by the investor to be debited form his bank account. At any given point of time SIP instalment amount should not exceed Maximum Amount mentioned in the SIP NACH Mandate Form. In case of SIP TOP UP, please refer to the specific instructions mentioned under SIP TOP UP Facility.

- For Change of SIP Amount or Change in Bank details or for any Modification request in your existing SIP, investor is required to submit the following documents 28 days prior to the next SIP Date in A dully filled in new "SIP Form" with revised details. Please ensure that the section on SIP NACH Debit Form is also filled in. Do not forget to tick the
- relevant column in the Section "REQUEST FOR" on the SIP Form. ii) Letter to discontinue the existing SIP.
- Conversion of PDC facility in to NACH/ECS/SI/Auto Debit Facility: Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by
- existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents 30 days before the next SIP Debit date.

 i) A new 'SIP' Form along with one cancelled cheque.

 ii) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.

 Extension of SIP needs to be accompanied with cancelled cheque leaf. Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI:

 Submission Date Bank Account type to be selected Bank account number and Bank name IFSC and/or MICR Code Folio number or application number Phone number and email id SIP From date Signatures as per bank records Name as per bank records Name as per bank records SIP enrolment by the fund shall be levied in the Scheme.
- of SIP enrolment by the fund shall be levied in the Scheme
- of SIP enrolment by the fund shall be levied in the Scheme.

 The investor agrees to abide by the terms and conditions of NACH/ECS/SI/Auto Debit facilities of Reserve Bank of India (RBI)/ NPCI(National Payment Corporation of India) Investor will not hold Kotak Mutual Fund, Kotak Mahindra Asset Management Company Limited (the AMC), Kotak Mahindra Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/ECS/SI/Auto Debit or any other reason/fault not attributable to Kotak Mahindra Mutual Fund/the AMC/the Trustee. Kotak Mutual Fund reserves the right to reject any SIP application without assigning any reason thereof.

SIP TOP UP Facility

- SIP TOP UP is a facility whereby an investor has the option to increase his SIP Instalment Amount by a fixed amount/ fixed SIFT OF OF A Facility whereby an investor has the option to increase his sir installment. Amount by a lixed amount lixed percentage, at pre-defined interval.

 SIFT OF UP facility is available for Existing SIP investors as well New SIP Registrations.

 SIFT OF UP Facility can be "fixed SIP TOP UP Facility" or "Variable SIP TOP UP Facility" Fixed TOP UP: SIP Amount can be increased with minimum of Rs. 500 and in multiples of Rs. 500 thereof with yearly and

- half yearly option. Variable TOP UP: SIP amount can be increased by a minimum of 10% and in multiples of 5% thereof with yearly and half

- variable IOP UP: Sir amount can be increased by a minimum of 10% and in multiples of 5% infered with yearly and half yearly option.

 Incase, an investor has more than one existing SIP in a single folio in the same scheme, with a single distributor, unless specifically instructed by the investor, the SIPTOP UP request shall be considered for the first Registered SIP. Investor /unit holders subscribing for this facility are required to submit the request at least 28 days prior to the next SIP date. SIPTOP UP will be applicable from the next effective SIP instalment.

 For Cancellation of SIPTOP UP facility, the investor has to submit a written request at least 28 days prior to the next SIPTOP UP date. However, the SIP in the respective scheme shall continue with last SIP TOP UP Pinstalment amount, till the SIP End Date as specified in the SIP Registration Form or till receipt of a valid SIP Cease Request. For Cancellation of SIPTOP UP facility, along with SIP Care request the virities reported for concellation of SIPTOP UP facility along with SIP Care request the virities reported. facility along-with SIP Cease request, the written request of cancellation of SIP TOP UP facility should explicitly mention about SIP Cease as well.
- about SIP Cease as well.

 Modification of the SIP TOP UP amount is not possible, alternatively investor will have to cancel the existing facility and start a new SIP with modified date.

 SIP TOP UP will be allowed in MICRO SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000 in a rolling 12 month period or financial year i.e April to March, the limit on Micro SIP investments.

 Maximum Amount in NACH Debit Mandate Form: It is the maximum limit amount per transaction set by investor for his registered bank A/c to be debited.
- TOP UP CAP Amount: Investor has an option to freeze the SIP TOP UP amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the NACH Debit Mandate Form. In case of difference between the CAP Amount & the maximum amount mentioned in NACH Debit Mandate Form, then amount which is lower of the two shallbe considered as the default amount of SIP CAP Amount.
- 13. TOP UP Cap Amount has to be mandatorily mentioned for SIP TOP UP Facility. In case the same is not mentioned then the maximum amount mentioned in NACH Debit Mandate Form shall be considered for SIP TOP UP CAP Amount.
- In case of Variable SIPTOP UP, the SIP installment amount will be rounded off to the nearest multiple of Rs. 10
 If SIP Maximum / TOP UP CAP Amount is hit before the end of SIP tenure, the SIP TOP UP will cease and last SIP TOP UP
 installment amount will remain constant for remaining SIP Tenure.
 Please see the illustration below to know how to calculate Variable and Fixed SIP TOP UP amount:

Illustration for Variable SIP TOP UP

• SIP Tenure: 07Jan 2015 to 07 Dec 2020

• Monthly SIP Installment: Rs. 3000/-• TOP UP Frequency: Yearly • TOP UP percentage: 10% SIP TOP UP Monthly SII SIP TOP UP SIP Amount Installment From Installme Amount (10%) (Rs) round off Amount (Rs) with TOP UP (Rs) Date Date Amount (Rs) 1 to 12 07-Jan-16 07-Dec-16 N.A N.A 3000 13 to 24 07-Jan-17 300 330 300 330 3300 3630 3630 3990 360 49 to 60 07-Jan-20 07-Dec-20 3990 4390

Illustration for Fixed SIP TOP UP SIP Tenure: 07Jan 2015 to 07 Dec 2020Monthly SIP Installment: Rs. 3000/- TOP UP Amount: Rs 1000/s TOP UP Frequency: Monthly SIP Installment SIP Amount Installment TOP UP Amount (Rs) with TOP UP (Rs) No.(s) Date Date Amount (Rs) 1 to 12 07-Jan-16 07-Dec-16 N.A 13 to 24 07-Jan-17 07-Dec-16 25 to 36 07-Jan-18 07-Dec-18 37 to 48 07-Jan-19 07-Dec-19 4000 5000 3000 4000 to 48 07-Jan-19 07-Dec-19 5000 49 to 60 07-Jan-20 07-Dec-20 7000

17. SIP Frequency vis-à-vis SIP TOP UP Frequency

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

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

Checklist

Please ensure that

- If you are an existing investor, you have quoted your Folio No. with Kotak Mahindra Mutual Fund on the Systematic Investment Form.
- If you are a new investor, your Application Number is quoted on the Systematic Investment Form.
- Scheme (Plan) Option in which you wish to do your systematic investments is clearly indicated in
- the Systematic Investment Form.
 The SIP Amount, the Frequency, your preferred Date and Period are clearly indicated.
 There is a minimum gap of 28 days between the date of submission and first auto debit date.

Registrar: Computer Age Management Services Pvt. Ltd. No 178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. 🖀: 044 - 6110 4034



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							
		Residential	Business	Registered Office				
PAN					Date of incorporation	D D / M M / Y Y Y		
_	of incorporation							
Cou	ntry of incorporation		ADDITIO	NAL IOVE INFO	DA ATION			
Cua	A (D-) [D	tial: (())		NAL KYC INFOI		25 Lans 1 Crans 1 Crans		
Gros	ss Annual Income (Rs.) [Ple	ease tick (🗸)]	Below 1 Lac	☐ 1 - 5 Lacs		25 Lacs		
					OR			
Net-	worth	Rs			as on DD	MM YYYY (Not older than 1 year		
	cally Exposed Person (PEP) Status*	· · · · · · · · · · · · · · · · · · ·				am PEP 🔲 I am Related to PEP 🔲 Not Applicabl		
*PEP are Governi	e defined as individuals who are ment/judicial/military officers, ser	e or have been entrus nior executives of state	sted with prominent pu owned corporations, im	iblic functions in a	foreign country, e.g., Heads of rty officials, etc.	f States or of Governments, senior politicians, senio		
	-Individual Investors invo				/ Money Changer Services	Gaming / Gambling / Lottery / Casino Services		
any	of the mentioned services	S		Money Lending /	Pawning	None of the above		
			FAT	CA & CRS Decl	aration			
Plea	se tick the applicable tax	resident declarati	on -					
1. I	s "Entity" a tax resident o	f any country oth	ner than India	res No				
(If y	es, please provide country/ies in	which the entity is a r	esident for tax purposes	and the associate	d Tax ID number below.)			
Sr. No.	Cour	ntry	1	Tax Identification	on Number [%]	Identification Type (TIN or Other [*] , please specify)		
1.								
2.								
3.								
	case Tax Identification Nu se TIN or its functional equ					al Entity Identification Number or GIIN, etc.		
ln as	an the Entitude Country of	f Incompantion / 3	Fav vasidansa is II C	hat Faditaria	ant a Cracifical II C Pares	- montion Futitule accountion and a house		
111 Ca	ise the Entity's Country of	i incorporation /	iax residence is 0.3	. Dut Ellity is i	iot a specified 0.3. Fersor	n, mention Entity's exemption code here		
PAR	T A (to be filled by Financial	Institutions or Direct	ct Reporting NFEs)					
1.	We are a,		GIIN					
	Financial institution		Note: If you do n					
	(Refer 1 of Part C) or	_	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 sponso	oring entity				
		ite)						
	GIIN not available (please tick as applicable	e)	Applied for		Not obtained – Non-pa	irticipating Fi		
	(First and approach)		Not required to apply for - please specify 2 digits sub-category (Refer 1 A of Part C)					
PAR	PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")							
1.	Is the Entity a publicly tr			Yes (If ye	es, please specify any one stock excha	ange on which the stock is regularly traded)		
	whose shares are regularly traded on an established securities market) (Refer 2a of Part C)		Name of stoo	k exchange				
2.	Is the Entity a related entity of a publicly traded company		Yes (If ye	s, please specify name of the listed comp	any and one stock exchange on which the stock is regularly traded			
(a company whose shares are regularly traded on an		Name of liste						
established securities market) (keier 2b of Part C)					ted Company or Controlled by a Listed Compan			
			Name of stoo	k exchange				
3.	Is the Entity an active NF	FE (Refer 2c of Par	rt C)	Yes				
	-			Nature of Bu	siness			
				Please specify	the sub-category of Active N	NFE (Mention code – refer 2c of Part C		
4.	Is the Entity a passive NF	E (Refer 3(ii) of Pa	art C)	Yes				
				Nature of Bu	siness			
	· · · · · · · · · · · · · · · · · · ·				·			

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 Part				
Unincorporated association / bo	dy of individuals Public Charitable Tru	st 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 Pa				
Details	UBO1	UBO2	UBO3	
Name of UBO				
UBO Code (Refer 3(iv) (A) of Part C)				
Country of Tax residency*				
PAN*				
Address				
	Zip	Zip	Zip	
	State:	State:	State:	
	Country:	Country:	Country:	
Address Type	Residence Business Registered office	Residence Business Registered office	☐ Residence ☐ Business ☐ Registered office	
Tax ID*				
Tax ID Type				
City of Birth				
Country of birth				
Occupation Type	☐ Service ☐ Business ☐ Others	Service Business Others	☐ Service ☐ Business ☐ Others	
Nationality				
Father's Name				
Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY	
Percentage of Holding (%) ^s				
* 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 Term	s 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. Stit 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	
			Date//	
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 it's 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.

• Fln	FI not required to apply for GIIN:		
A. Rea	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. Acti	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 yearis 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;		

C. Activ	C. Active NFE : (is any one of the following):		
Code	Sub-category 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	Any NFE that fulfills all of the following requirements:		
	• 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;		
	It is exempt from income tax in India;		
	• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;		
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and		
	The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.		
	Explanation For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-		
	(I) an Investor Protection Fund referred to in clause (23EA);		
	(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and		
	(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;		

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (1) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (2) an investment entity defined in clause (b) of these instructions
- (3) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of:

- (1) IDCW
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of/entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the 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.

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

(viii)	Exemption code for U.S. persons
Code	Sub-category Sub-category
А	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	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)(l)
Е	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
Н	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)
М	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 Shivranjani Cross Road, Satellite, Ahmedabad - 380015. Ajmer: 1st FL, India Heights, Kutchary Road, India Motor Circle, Ajmer - 305001. Aligarh: 1st Floor, Omeshwar Plaza, C1 Omeshwar Plaza, Plot No.3/243, Laxmi Bai Marg, Marris Road, Aligarh - 202001. Allahabad: Upper Ground Floor UG-7, Vashishtha Vinayak Tower, 38-1, Taskand Marg, Civil Lines, Allahabad - 211001. Amritsar: 2nd Floor, SCO-32, Pal Plaza, Distt. Shopping Complex, Block-B, Ranjit Avenue, Amritsar – 143001. Aurangabad: 3rd Floor, Block No. D 28/29, Motiwala Trade Centre, Opp HDFC Bank, Nirla Bazar, Aurangabad – 431001. Ambala: Bidg No.5396, First Floor, Punjabi Mohalla, Nicholson Road, Above Haryana Beauty Parlour, Ambala Cantt, Ambala - 133001. Anand: 201, 2nd Floor Adiangaba – 43 1001. Alibaia. Bidg No. 3396, Filst Hoor, Fulgali Norlaila, Nicolosin Noda, Above Haryaria Beauty Fariota, Alibaia – 135001. Alibaia – 135001 Bareily: 1st Floor, Singh Complex, 167-A, Civil Lines, Station Road, Bareily - 243001. **Bhilai:** Shop No. 22, Commercial Complex, Nehru Nagar [E], Bhilai - 49006. **Calicut:** 5th Floor, Parco Complex, Near KDC Bank, Kallai Road, Calicut - 673012. **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. **Cuttack:** 3rd Fl, City Mart, Above Vishal Megha Mart, Bajrakbati Road, Cuttack - 753001. **Dehradun:** Office No. 247/2, 1st Floor, Swaraj Plaza, Above Cafe Coffee day, Rajpur Road, Dehradun – 248001. **Dhanbad:** 2nd Floor, Room No.215, Shriram Plaza, Bank More, Dhanbad - 826001. **Durgapur:** 2nd Fl, Amantran, Urbashi Commercial Place, Bengal Ambuja, City Centre, Durgapur - 713216. Goa: 3rd Floor, Mathias Plaza, 18th June Road, Panaji, Goa - 403001. Gorakhpur: 1st Floor, Shop No. 6, Cross Road The Mall, Agrasen Chowk, Bank Road, Certite, burgapair - 713210. **Goa.** 318 Hoot, Matrilas Flaza, 18th Julie Road, Fallay, Goa - 403001. **Gorakhpur**. 1st Floor, Shop No. 0, Cross Road The Mail, Agrasen Chlowk, Balis Road, Gorakhpur - 273001 (UP). **Guwahati**: Uma Abhaya Complex, 2nd Floor, Opp. Ulubari High School, Bora Service, G.S. Road, Guwahati - 781007. **Gwalio**r: 2nd Floor "Sai Pawar Building" 300, Tulsi Vihar Colony, City Centre, Gwalior - 474011. **Hyderabad**: 201, 2nd Floor Legend Esta, Rajbhavan Road, Somajiguda, Hyderabad - 500 082 (Telangana). **Hubli**: Office No.201, 1st Floor, Kundgol Complex, Court Circle, Hubli - 580029. **Indore**: 2nd Floor, Starlit Tower, Plot No.29/1, Yashwant Niwas Road, Indore - 452001. **Jabalpur**: 290-C, Ground Floor, Scientex Building, Opp. Spandhan Hospital, Near Bhawartal Park, Sudarshan Motors Chowk, Jabalpur Hospital to Shastri Bridge Road, Napier Town, Jabalpur - 482001 (M.P). **Jaipur**: Office no. 105-106, D-38A, 15T FL, The Landmark Bldg, Subhash Marg, Ahinsa Circle, C-Scheme, Jaipur - 302001. Jalandhar: Office No. 18, 3rd Floor, City Square Building, Eh-197, Civil Lines, GT Road, Jalandhar - 144001, Punjab. Jamnagar: Neo Square, 1st Floor, Office No. 131&136, Pandit Nehru Marg, Nr. Amber Cinema, Jamnagar - 361001. Jamshedpur: 2nd Floor, Bharat Business Centre, Rear Wing, Ram Mandir Area, Bistupur, Jamshedpur - 831001. Jalgaon: Shiv Priya Chambers, 2nd Floor, 1st Part, Main Chitra Square, Plot No.72, Jilha Peth, Jalgaon - 425001 (Maharashtra). Jammu: Shop no.21, A-2, South Block, Ground Floor, Bahu Plaza, Jammu - 180001. Jodhpur: 106, 1st Floor, Modi Arcade, Near Bombay Motor Circle, Chopasani Road, Jodhpur - 342001. Kanpur: Office No. 108/109, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. Kochi: Door No.65/877, 1st Fl, Chammany Complex, Kaloor Kadavanthara Road, Kochi - 682017. Kolhapur: Office No.6, 1st Floor, Vasant Prabha Chambers, Sykes Extension, Near Parikh Pool, Railway Gate, Kolhapur - 416001. Kolkata - Dalhousie: Room No-302B, 2, Church Lane, Kolkata - 700001. Kolkata: 3rd Fl, The Millenium., 235/2A, AlC Bose Road, Kolkata - 700020. Kota: Office No. 4, 3rd Floor, Kewal Sudesh Tower, 19, Vallabh Nagar, Kota - 324007 (Rajasthan). Kottayam: Shop No. 273/4/G3G4, 1st Floor, Pulimoottil Arcade, K K Road, Muttambalam P O, Kanjikuzhy, Kottayam - 686004. Lucknow: 2nd Floor, Aryan Business Park, 90, M.G.Road [Exchange Cottage], Off:Park Road, Hajratganj, Lucknow - 226001. Ludhiana: SCO 16-17, 3rd Floor, Fortune Chambers, Opp: Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana – 141001. Madurai: 272/273, Suriya Towers, 2nd Floor, Goodshed Street, Madurai – 625001. Mangalore: D.No. 5-4-169/21, 3rd Floor, Lalbagh Towers, Ballalbhag Circle, Near Kalyan Jewellers, M.G.Road, Mangalore -575003. Meerut: 1st Floor, Office No. 106, "Om Plaza" Bldg., Begum Bridge Road, Sothiganj, Meerut - 250001. Moradabad: Krishna Complex, 1st Fl, Near Raj Mahal Hotel, Civil Lines, Moradabad – 244001. Mumbai [Borivali-W]: 3rd Floor, 309, Jalaram Business Centre, Above Axis bank, Near Chamunda Circle, Borivali (West), Mumbai-400092. Mumbai [Goregaon]: 6th Floor, Zone IV, Kotak Infinity, Bldg No.21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad[E], Mumbai - 400097. **Mumbai [Nariman Point]**: Bakhtawar, 229, 2nd Floor, Nariman Point, Mumbai - 400021. **Mysore:** 1st Floor, Office no.23, 24 & 25, Prashanth Plaza, CH 16, 5th Cross, 4th Main Road, Chamaraja Mohalla, Saraswathipuram, Mysore – 570009. **Nagpur:** 302,3rd FL Shalwak Manor, East High Court Road, Opp. Dr.Jay Deshmukh's Hospital, Ramdaspeth, 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 - 80001 (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. Pondicherry: Jayalakshmi Complex, 1st Fl, 114-116, Thiruvalluvar Salai, Pillaithottam, Pondicherry - 605013. Raipur: Office No. T-15, 3rd Floor, Raheja Tower, Jail Road, Raipur – 492001. Rajkot: 4th Floor, Star Plaza, Office No. 429, Near Phulchhab Chowk, Rajkot - 360001. Ranchi: 3rd Fl, Satya Ganga, Lalji Hirji Road, Main Road, Ranchi - 834001. Rohtak: Lower Gr Floor, Office No. 3, "Bank Square" Building, Opp: Myna Tourist Complex, 120-121 Civil Lines, Rohtak - 124001. Rourkela: 2nd Floor, Plot No.: 304, Holding No.: 72,Opp: Old Court, Main Road, Uditnagar, Above Yes Bank & Corporation Bank, Rourkela - 769012. Saharanpur: 1st Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur - 247001. Salem: 2nd Floor, Kandaswarna Shopping Mall, 1/194/2, Saradha College Road, Fairlands, Salem - 636016. Silliguri: Nanak Complex, Lower Gr Floor, Plot No. 8598/8599, Sevoke Road, Siliguri - 734001. Shimla: 1st, Floor, Bhagra Niwas, Near Lift Road, The Mall, Shimla - 171001. Surat: Office no.b-129, 1st Floor, International Trade, Centre [ITC] Building, Majura Gate Crossing, Ring Road, Surat - 395002. Thane [Mumbai]: Shop No.2 Gr.Fl, Ram Rao Sahani Sadan, Kaka Sohni Path, Naupada, Thane (West): 400602. Trichy: 1st Floor, Vignesh Aradhana, No.16, GF4, Shop no.4, Shastri Road, Tiruchirapalli, Trichy - 100002. This part of the Mall of the Plate Road of the P 620017. Trivandrum: Gr. Fl, 'Blossom' Bldg, TC No. 9/1020-3 (New TC No.22/901), Opp. NSS Karayogam, Sasthamangalam Village P.O, Trivandrum 695 010. Thrissur: 2nd Fl, Trichur Trade Centre, Kuruppam Road, Thrissur - 680001 [Kerala]. **Udaipur:** 1st Floor, Moomal Tower, 222/16, Saheli Marg, Udaipur - 313001. **Vadodara:** Unit No.202, 2nd Floor, Gold Croft, Jetalpur Road, Alkapuri, Vadodara - 390007 (Gujarat). **Vapi:** Shop No.TA9, 3rd Floor, Solitaire Business Center, Opp. DCB Bank, Vapi-Silvassa Road, Vapi - 396191. **Varanasi:** Shop No. 54, 1st Floor, "Kuber Complex", D-58/2, Rathyatra Crossings, Varanasi - 221010 (Uttar Pradesh). **Vijayawada:** DN: 39-14-1, 1st Floor, Uttam Towers, Above Vodafone Store, Opp. The Gateway Hotel, M.G. Road, Labbipet, Vijayawada – 520010. **Visakhapatnam:** 1st Floor, Door No.47-10-10, Rednam Regency, 2nd Lane, Dwarkanagar, Visakhapatnam – 530016.

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

I. COMPUTER AGE MANAGEMENT SERVICES PRIVATE LIMITED (CAMS) - INVESTOR SERVICE CENTRES

Ahmedabad: 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560042. Bhubaneswar: 3rd Floor, Plot No - 111, Varaha Complex Building, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. Chandigarh: Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. 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 Venkteswara Bakery, Coimbatore - 641002. Durgapur: Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. Goa: Office No. 103, 1st Floor, United 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. 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, Elevanor Floor, Valesta 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, Pakhoval 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, Motait Shan, Mandi Gobindgarh: Opp. Bank of Bikaner & Jaipur, Harchand Mill Road, Motait Shan, Mandi Gobindgarh

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

Agartala: Advisor Chowmuhani, (Ground Floor), Krishnanagar, Agartala - 799001. Agra: No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. Ahmednagar: 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, Allppey - 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 Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001. Balasore: B C Sen Road, Balasore - 756001. Bankura: Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District, Bankura - 722 101. Bareilly: F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001,



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

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, Or. Bast. Office No. 5, 1st Floor, Jarnia Shopping Colliplex, Copposite Failury School, Station Road, Cotta Fladesh, Bast. 272002. Bergaum: Classic Colliplex, Block for Or4, 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 5600027. Berhampur: Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 750 002 (Odisha). Bhagalpur: Krishna, 1st Floor, Near Mahadev Cinema, Dr R P Road, Bhagalpur - 812002. Bharuch (Parent: Ankleshwar TP): A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. Bhatinda: 2907 GH, GT Road, Near Zila Parishad, Bhatinda: 151001. Bhavnagar: 305-306, Sterling Point, Waghawadi Road, OPP. HDFC Bank, Bhavnagar: 364002. calcut. 673016. Chandraguur. Opp Mustafa Decor, Near Bangalore Bakery, Kasuturba Road, Chandraguur. 4442 4200 Mariansthras, Chemania 158, Ryale Towers, Ground Filloro, Chemania 1586, Shorn No. 11A; Ramakrishnal yer Street, Opp. Andrews Changer Ch 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 lyer 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, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Statue , Clock Tower Center, 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, Chimnabai Road, Navasari - 396445. Nellore: 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. New Delhi: Flat no.512, Narian Manzil, 23 Barakhamba Road, Connaught Place, New Delhi - 110001. New Delhi: 306, 3rd Floor, Ranganayakulapet Road, Santhapet, Nellore - 524001. 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: 110058. New Delhi: Aggarwal Cyber Plaza-II, Commercial Unit No-371, 3rd Floor, Plot No C-7, Netaji Subhash Palace, Pitampura, New Delhi: 110034. Noida: E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida: 201301, UP. Palakkad: 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad: 678001. Palanpur: Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur – 385001, Gujarat. Panipat: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G T Road, Panipat: 132103. Pathankot: 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot: -145 001. Patiala: 35, New Lal Bagh, Opposite Polo Ground, Patiala: -147001. Pondicherry: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry: -605001. Rai Bareli: 17, Anand Nagar Complex, Rai Bareli: -229001. Rae Bareilly: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium, SAl Hostel Jail Road, Rae Bareilly -229001 (Uttar Pradesh), Raipur: HlG, G-23, Sector -1, Devendra Nagar, Raipur: 492004. Rajahmundry: Cabin 101, D No. 7-27-4, 1st Floor, Krishna Complex, Baruvari Street, T Nagar, Rajahmundry: -533101. Rajkot: Office: 207 - 210, Everest Building, Harihar 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, (Newar Railway Station), Rajapalayam - 626117 (Tamil Nadu). Ratlam: Dafria & Co., 18, Ram Bagh, Near Scholar's Schoo, Ratlam: -415612 (Maharashtra). Rohtak: SCO 06. Ground Floor. MR (Near Railway Station), Rajapalayam – 626117 (Tamil Nadu). Ratlam: Dafria & Co., 18, Ram 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: JB S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012. Sagar: Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002. Saharanpur: 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur: - 247001. Salem: No. 2, 1st Floor, Vivekananda Street, New Fairlands, Salem - 636016. Sambalpur: C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur: - 58001. 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 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 Rakery, Manjady, Thiruvalla - 689105 (Kerala). **Tinsukia:** Sanairan Lohia Road, 1st Floor, Tinsukia - 786125. **Tirunelveli:** No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tamil Nadu, Tirunelveli - 627 002. **Tirupathi:** Shop No: 6, Door No: 19-10-8, (Opp to Passport Office), AlR Bypass Road, Tirupathi – 517501. **Trichur:** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. **Trichy:** No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 628008. **Udaipur:** 32, Ahinsapuri, Fatehpura circle, Udaipur: 313001. **Ujjain:** Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain: -456010. Madhya Pradesh. **Unjha** (Parent: Mehsana): 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Mehsana, Unjha - 384170. **Valsad:** Gita Niwas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001. **Vapi:** 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi – 396195. Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi - 221010. Vashi: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400705. Vellore: 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, Ist Floor, Ramnagar, Hanamkonda, Warangal - 506001. Yamuna Nagar: 124-B/R Model Town, Yamunanagar - 135001. Yavatmal: Pushpam, Tilakwadi, Opp Dr Shrotri Hospital, Yavatmal - 445001.