

SCHEME RISKOMETER

BENCHMARK RISKOMETER

Nifty SDL Jul 2028 Index

KOTAK NIFTY SDL JUL 2028 INDEX FUND

Kev Information Memorandum & Application Form

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2028 Index. A relatively high interest rate risk and relatively low credit risk

Units at Rs. 10 each during the New Fund Offer

New Fund Offer Opens on: March 15, 2023 New Fund Offer Closes on: March 21, 2023

Scheme Re-opens for continuous sale and repurchase on or before: March 31, 2023

This product is suitable for investors who are seeking*:

- Income over Target Maturity Period
- Target Maturity Index Fund tracking Nifty SDL Jul 2028 Index

*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)

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

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

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 March 2, 2023.

Scheme Code	KOTM/O/O/DIN/22/09/0098					
Type of Scheme	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2028 Index. A relatively high interest rate risk and relatively low credit risk.					
Investment Objective	The investment objective of the scheme is to track the Nifty SDL Jul 2028 Index by investing in SDLs, maturing on or before July 2028, subject to tracking difference.					
	There is no assurance or guarantee that the investment objective of the scheme would be achieved.					
Maturity date of the Scheme	The Scheme will mature on July 31, 2028. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme.					

Asset Allocation Pattern of the scheme

The asset allocation under the Scheme, under normal circumstances, will be as follows:

Investments	Indicative Allocation	Risk Profile				
Replication of securities covered by Nifty SDL Jul 2028 Index^	95%-100%	Low to Medium				
Cash and debt/money market instruments**	0%-5%	Low				

SEBI/HO/IMD/DOF2/P/CIR/2022/69 ^Pursuant to SEBI Circular no. dated May 23, 2022 replication of the Index by the Scheme shall be as

- The Scheme shall replicate the underlying index.
- No single issuer limit shall be applicable for an index based on G-Sec and SDIs
- The duration of the portfolio of the Scheme replicates the duration of the underlying index within a maximum permissible deviation of
- ETFs/Index Funds replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index.
- In case of Target Maturity (or Target Date) the Scheme , the following norms for permissible deviation in duration shall apply: For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
- For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
- However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme
- **Investment in Debt instruments (for liquidity purpose) will be of less than 1-year residual maturity
- **Towards maturity (when residual maturity of the scheme is 3 months or lower), there may be higher allocation to money market instruments & cash and cash equivalents under the scheme.
- ** During normal circumstances, the Scheme's exposure to 'Cash and debt/money market instruments' will be in line with the asset allocation table. However, on the maturity of instruments in the Scheme portfolio, the reinvestment will be in line with the index methodology.

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 and subject to regulatory approval.

The scheme may invest upto 5% of net assets in Liquid & Overnight Mutual Fund Schemes 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

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 Fund, will be allowed to 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 cumulative gross exposure through debt, 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 does not intend to undertake/ invest/ engage in:

- Derivatives;
- Repos in corporate debt securities:
- Short selling of securities;
- Structured obligations and credit enhancements. Foreign securities/ADR/GDR;
- Securitised debts:
- Fund of Fund Schemes;
- Credit Default Swaps; Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs); and
- Debt instruments with special features as referred to in SEBI circular dated March 10, 2021

Portfolio Rebalancing:

Subject to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation.

Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated May 23, 2022, the following norms shall apply:

- In case of change in constituents of the index due to periodic review, the portfolio of the Funds be rebalanced within 7 calendar
- In case the rating of any security is downgraded to below the



	rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days. c. In case the rating of any security is downgraded to below creation of segregated portfolio in mutual fund schemes.										
Investment Strategy	Kotak Nifty SDL Jul 2028 Index Fund maturity is a passively managed index fund which will employ an investment approach designed to track the performance of Nifty SDL Jul 2028 Index. The Scheme will follow buy and hold investment strategy in state government securities will be held till maturity unless sold for meeting redemptions/rebalancing. The Scheme shall endeavor to replicate the index. In case the Scheme is not able to replicate the index the Fund Manager invest subject to provisions laid down under SEBI circular dated May 23, 2022 as amended from time to time. During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of instruments in the Scheme portfolio, the reinvestment will be in line with the index methodology.										
Where will the scheme(s) invest?	The amount collected under the scheme will be invested predominantly in securities constituting the Index and debt and money mainstruments. Subject to the Regulations, the amount collected under this scheme can be invested in any (but not exclusively) of the follows ecurities debt instruments: a. Securities created and issued by the Central and State Governments and repo/or reverse repos in such Government Securities as mapermitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills); b. Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guara (including but not limited to Indian Government Bond, State Development Loans issued and serviced at the Public Debt Office, Bonds is by Central & State Government PSU's which are guaranteed by Central or State Governments); c. Corporate debt (of both public and private sector undertakings) including Non-convertible debentures (including bonds) and non-convertible part of convertible securities; d. Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under Regulations; e. A small portion of the net assets will be invested in money market instruments permitted by SEBI / RBI including (CPs, CDs, Tbills, Mibor lin instruments with daily Put/Call options & overnight Interest Rate Reset Linked Instruments) as may be provided by the RBI, to meet liquidity requirements of the Scheme; f. Money market instruments permitted by SEBI / RBI, having maturities of up to one year but not limited to: • Certificate of Deposits (CDs) • Commercial Paper (CPs) • Triparty repo on Government securities or treasury bills, Bills re-discounting g. Securities Lending as permitted by SEBI from time to time. h. Units of Mutual Funds Schemes										
Risk Profile of the Scheme	 Standard Risk Factors: Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down. The value of investments may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods and transfer procedures; the NAV is also exposed to Price/Interest-Rate Risk and Credit Risk and may be affected inter-alia, by government policy, volatility and liquidity in the money markets and pressure on the exchange rate of the rupee Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme er its future prospects and returns. Kotak Nifty SDL Jul 2028 Index Fund is only the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns. The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.2, 50,000 made by it towards setting up the Fund. The present scheme is not a guaranteed or assured return scheme. Scheme Specific Risk Factors: The Scheme is a passively managed scheme. The Scheme shall endeavour to invest in the securities included in its Underlying Index regardless of their investment merit, subject to deviations permitted as per extant SEBI circulars as amended from time to time. The AMC does not attempt to individually select securities or to take defensive positions in declining markets. Portfolio Concentration Risk. To the extent that the Scheme may concentrate its investments in the securities of certain issuers sectors, the Scheme will therefore be subject to the risks as										
Product Differentiation	Kotak Nifty SDL Jul 2028 Index Fund is a Debt Index Fund offered by Kotak Mahindra Mutual Fund which is investing in constituents of Nifty SDL Jul 2028 Index.										
Plans/ Options available	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.										
Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the appl "Kotak Nifty SDL Jul 2028 Index 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 unde Scenario Broker Code Plan Default Plan to be captured 1 Not mentioned Not mentioned Direct Plan 2 Not mentioned Direct Direct Plan 3 Not mentioned Regular Direct Plan 4 Mentioned Direct Direct Plan 5 Direct Not Mentioned Direct Plan 6 Direct Regular Direct Plan 7 Mentioned Regular Regular Plan 8 Mentioned Not Mentioned Regular Plan 1 Not mentioned Regular Regular Plan 8 Mentioned Not Mentioned Regular Plan 1 In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Fore AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan of Scheme visions and the processed under Processed within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan of Scheme visions and the processed under Processed within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan of Scheme visions and the processed under Processed within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan of Scheme visions and the processed under Proc											
Options under each Plan	the date of application without any exit load. Growth and Payout of Income Distribution cum capital withdrawal (IDCW)/ Reinvestment of Income Distribution cum capital withdrawal (IDCW) The NAVs of the above Options will be different and separately declared; the portfolio of investments remaining the same. The AMC reserves the right to introduce further Options as and when deemed fit.										



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 of IDCW option and reinvestment of IDCW option then the fund will accept it as an application for reinvestment of IDCW option.

IDCW Frequency and Record date

At the discretion of the Trustees

Income Distribution cum capital withdrawal (IDCW) **Policy**

Growth Option:

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

IDCW Option

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

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. The record date shall be two working days from the issue of public notice. The Fund is required to dispatch IDCW payments within seven working days from the record date. In case the AMC fails to dispatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. In case of dynamic lien the IDCW may be credited to the financier.

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

Payout of IDCW Option: Unitholders will have the option to receive payout of their IDCW by way of IDCW payments or any other means which can be enchased or by way of direct credit into their account.

Reinvestment of 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.

The requirement of giving notice shall not be applicable for IDCW Option having frequency upto one month.

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 Equalisation Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realised gains.

Cut off timing for subscriptions/ redemptions/ switches

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

Applicable NAV for Purchases/Switch-ins

- 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
- In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual runds 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 utilization before cut off time of the next business day the closing NAV of the next business day. In respective 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
- 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.

Technical issues when transactions are processed through online facilities/ electronic modes

Technical issues when transactions are processed through online facilities/ electronic modes

The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / SIP/ sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, there may be a time lag of few seconds or upto 1-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Kotak Asset Management Company Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. Representation of SIP transaction which have failed due to technical reasons will also follow same rule.

Minimum amount for Application

Minimum Amount for Application in the NFO of scheme: Minimum investment amount of Rs. 5,000 and in multiples of Re.1 thereafter.

Initial Purchase (Non- SIP)	Rs. 5,000/- and in multiples of Rs 1 for purchases and of Re 0.01 for switches
SIP Purchase	Rs. 500/- (Subject to a minimum of 10 SIP installments of Rs. 500/- each)
Additional Purchase (Non-SIP)	Rs. 1,000/- and in multiples of Rs 1 for purchases and of Re 0.01 for switches

Minimum amount for redemption:

In Rupees/ Units - The minimum redemption amount for all plans will be Rs. 1000/- or 100 units or account balance, whichever is lower.

Redemption

The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of receipt of redemption requests or repurchase requests

In accordance to SEBI circular no. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022 and AMFI circular no. AMFI/ 35P/ MEM-COR 74 / 2022-23 dated January 16, 2023, in exceptional situations mentioned below, the scheme shall be allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders.

Sr. No.	Exceptional Situations	Additional Timelines Allowed
(i)	Payment of redemption proceeds through physical instruments (cheque/DD) where electronic fund transfer is not possible (such as old / non-Core Banking account / IFSC non-available records / IMPS failed records for reasons like name mismatch*, technical error / Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end.	5 7
	* Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF Folio may not be first holder in the	



Sr. No.	Exceptional Situations	Additional Timelines Allowed
	bank account or the investor's name in MF folio and his/her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c & MF folio are recorded a bit differently e.g., (i) Given Name + Middle Name + Surname (ii) Given Name + Surname (iii) Surname + Given Name etc. Note: When payment is made through cheque / DD, the investor's bank account details registered with the RTA shall be printed on the cheque/DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment.	
(ii)	On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.	Additional 1 working day following the bank holiday(s) in the State where the investor has bank account.
(iii)	Exceptional circumstances such a sudden declaration of a business day as a holiday or as a non- business day due to any unexpected reason/Force Majeure events.	In all such exceptional situations, the timelines prescribed in SEBI circular dated November 25, 2022 shall be counted from the date the situation becomes normal.
(iv)	In all such cases where a request for Change of Bank account has been received just prior to (upto 10 days prior) OR simultaneously with redemption request.	
(v)	Need for additional due diligence in instances such as Transmission reported in one fund, but not in the current fund, proceedings by Income Tax authorities, Folio under lock/ bank lien etc.	Additional 3 working days

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 chaques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the first-named holder) as per the Registrar's 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/- & above.
- (b) For first time investors, (across Mutual Funds), the distributor may 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.
- (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 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:

- (1) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of IDCW Plan ,etc.;
 (2) Purchases/Subscriptions made directly with the Fund without any ARN code.
 (3) Transactions carried out through the stock exchange platforms.

- (4) Distributors who have chosen to 'Opt Out' of charging the transaction charge based on type of the product.

In accordance with the SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, the commission as specified in the aforesaid circular to distributors shall be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

Transactions through "Channel Distributors":

Invastors 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 Scheme. The Channel Distributor is required to send copy of investors' KYC Proof and agreement entered into between the investor & 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, time for Central Record Keeping) as also the transaction documents / proof of transaction administration as the case may be, to the AMC / make 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), 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. / 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 & distributor/RIA to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction 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 sti



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. As per SEBI vide its circular no. SEBI/IMD/CIR No 18 / 198647 /2010 dated March 15, 2010 an investor can subscribe to the New Fund Offer (NFO) **Applications Supported by** through ASBA facility. The ASBA facility is offered by selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the facility, and whose names appear in the list of SCSBs as displayed by SEBI on its website at www.sebi.gov.in. **Blocked Amount (ASBA)** ASBA is an application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Schemes. On intimation of allotment by CAMS to the banker the investors account shall be debited to the extent of the amount due thereon. On allotment, units will be credited to the Investor's demat account as specified in the ASBA application form. Grounds for rejection of ASBA applications ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds: -Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked ASBA Application Form without the stamp of the SCSB. Application by any person outside India if not in compliance with applicable foreign and Indian laws. Bank account details not given/incorrect details given. Duly certified Power of Attorney, if applicable, not submitted alongwith the ASBA application form. 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. Insufficient funds in the investor's account. Application accepted by SCSB and not uploaded on/with the Exchange/ Registrar Nifty SDL Jul 2028 Index **Benchmark Index** Name of the Fund Managers Mr. Abhishek Bisen will be the designated fund manager 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 (i) Load of the Scheme Structure In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase/switch-in. The commission as specified in the aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. Exit load: NIL 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, (ii) Recurring **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. The total expense ratio of the scheme including the investment and advisory fees shall not exceed 1.00 per cent of the daily net assets 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 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 1.00%
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 1 bps)	
Brokerage & transaction cost over and above 12 for cash	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other Expenses (including listing expenses)*	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)(b)	Upto 1.00%
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) (c) 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 natio (Tex) as prescribed under regulation 32.

 Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from beyond top 30 cities are at least:

 (i) 30 % of gross new inflows in the scheme; or

 (ii) 15 % of the average assets under management (year to date) of the scheme; whichever is higher.

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis. Provided further that expenses charged under this clause shall be

utilised for distribution expenses incurred for bringing inflows from such cities

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the

date of investment.

Provided further that the additional TER can be charged based on inflows only from 'retail investors' (SEBI vide its Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor") from beyond top 30 cities.

Provided that the additional commission for beyond top 30 cities



shall be paid as trail only. The fund shall update the current expense ratios on the website In case inflows from beyond top 30 cities is less than the higher of (www.kotakmf.com) at least three working days prior to the effective (i) or (ii) above, additional TER on daily net assets of the scheme date of the change. The web link for TER is: shall be charged as follows: https://www.kotakmf.com/Information/investor-service Daily net assets x 30 basis points x New inflows from individual investors from beyond top 30 cities For the actual current expenses being charged, the investor may refer to the website of the mutual fund. 365* x Higher of (i) or (ii) above Illustration of impact of expense ratio on scheme's returns: * 366, wherever applicable. Particulars Regular Plan | Direct Plan Amount Invested at the beginning 10,000 10,000 **Goods and Services Tax:**Goods and Services Tax on investment and advisory fees may be of the year 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. 800 Annual Returns before Expenses 800 Expenses other than Distribution 75 75 Expenses Distribution Expenses / Commission Returns after Expenses at the end 725 The aforesaid estimates are made in good faith by the Investment Manager and are subject to change inter se among the various heads of of the Year 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 Illustration is given to understand the impact of expense ratio on a limits of expenses under Regulation 52. Actual expenses under any head and / or the total expenses may be more or less than the 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 estimates. The Investment Manager retains the right to charge the be lower to the extent of distribution expenses/commission actual expenses to the Fund, however the expenses charged will not exceed the statutory limit prescribed by the Regulations. here will be no For the actual current expenses being charged, the investor may refer sub limit on management fee, and it shall be within the overall TER to the website of the mutual fund. specified above. $Investor\,will\,be\,advised\,to\,refer\,to\,the\,details\,in\,the\,Statement\,of\,Additional\,Information\,and\,also\,independently\,refer\,to\,his\,tax\,advisor,\,the\,Control of Additional\,Additio$ Tax treatment for the **Investors (Unitholders) 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. e 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 Daily Net Asset Value (NAV) NAV of the scheme shall be declared within 5 working days from the date of allotment. **Publication** The NAVs shall also be undated on the website of the Kotak Mahindra Mutual Fund viz. www.kotakmf.com by 11.00 p.m. Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/Mutual Fund. Delay in uploading of NAV beyond 11.00 p.m. on every business day shall be explained in writing to AMFI. In case the NAVs are not available before the commencement of business hours on the following business day due to any reason, a press release for revised NAV shall be issued. In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within 5 days of each fortnight and within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund. The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (www.kotakmf.com) and on the website of AMFI (www.amfi india.com) on a monthly, for tnightly and half-yearly basis within 10 days from the close of each month/half-year respectively in a monthly half-year respectively in a month of the close of each month half-year respectively in a monthly half-year respectively in auser-friendly and downloadable spreadsheet format The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (www.kotakmf.com) and on the website of AMFI (www.amfiindia.com) on a monthly, fortnightly and half-yearly basis within 5 days of every fortnight & within 10 days from the close of each month/half-year respectively in a user-friendly and downloadable spreadsheet format. For Investor Grievances Ms. Sushma Mata, Kotak Mahindra Asset Management Company Limited (Investment Manager - Kotak please contact Mahindra Mutual Fund) 6th Floor, Kotak Towers, Building No. 21, Infinity Park, Off Western Express Highway, Goregaon - Mulund Link Road, Malad (East), Mumbai - 400067 2 1800 309 1490 (Tollfree), 044-4022 9101 mutual@kotak.com **Registered Office:** 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051. Computer Age Management Services Ltd. (Registrar) AVA Tower, Old No. 788 & 789, Electricity Avenue, New No. 152 & 150, Anna Salai, Beside Rayala Towers, Chennai - 600002. **Accounts Statements** Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI Circular No. Cir/IMD/DF/16/2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014, SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, and SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 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: 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).

Fund in respect of transactions carried out in the schemes of Kotak Mahindra Mutual Fund during the month.

made to the existing guidelines on issuance of CAS

Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.

holder and pattern of holding.

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

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

Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first



	 In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor. The CAS will be generated on monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis. The dispatch of CAS by the depositories shall constitute compliance by Kotak AMC/ Kotak Mahindra Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996 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 b
	of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. 8. 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 in Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
	 The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to 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	Since the Scheme is open-ended, it is not necessary to list the Units of the Schemes on any exchange. Liquidity is ensured to investors by the purchase and sale of Units from/to the Fund at prices related to the relevant Applicable NAV for the purpose of purchasing or redeeming Units from the Fund.
	The Trustee, however, has the right to list the Units under any of the Schemes on any stock exchange/s for better distribution and additional convenience to existing/prospective Unitholders. Even if the Units are listed, the Fund shall continue to offer purchase and redemption facility as specified in this scheme information document. Any listing will come only as an additional facility to investors who wish to use the services of a stock exchange for the purpose of transacting business in the Units of the Schemes.
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 building on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU 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.



MF Central

Pursuant to SEBI circular no SEBI/HO/IMD/IMD- II DOF3/P/CIR/2021/604 dated July 26, 2021 on RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified R&T Agent, Kfin Technologies Private Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral – A digital platform for Mutual Fund investors.

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / phygital services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform.

MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of CAMS or Kfintech.

Special Considerations

- Prospective investors should review/study SAI along with SID carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscriptions, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of units within their jurisdiction/nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Funds to be used to purchase/gift units are subject, and also to determine possible legal, tax, financial contents represented the purchase of subscription in purchase of the propriet of the purchase of the pu financial or other consequences of subscribing/gifting to, purchasing or holding units before making an application for units.
- Neither this SID and SAI, nor the units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration and accordingly, any person who gets possession of this SID is required to inform themselves about, and to observe, any such restrictions. It is the responsibility of any persons in possession of this SID and any persons wishing to apply for units pursuant to this SID to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction. Any changes in SEBI/RBI regulations and other applicable laws/regulations could have an effect on such investments and valuation thereof.
- Kotak Mahindra Mutual Fund/AMC has not authorised any person to give any information or make any representations, either oral or written, not stated in this SID in connection with issue of units under the Scheme. Prospective investors are advised not to rely upon any information or representations not incorporated in the SAI and SID as the same have not been authorised by the Fund or the AMC. Any purchase or redemption made by any person on the basis of statements or representations which are not contained in this SID or which are not consistent with the information contained herein shall be solely at the risk of the investor. The investor is requested to check the credentials of the individual, firm or other entity he/she is entrusting his/her application form and payment to, for any transaction with the Fund. The Fund shall not be responsible for any acts done by the intermediaries representing or purportedly representing such investor.
- iv. If the units are held by any person in breach of the Regulations, law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations, the Fund may mandatorily redeem all the units of any Unit holder where the units are held by a Unit holder in breach of the same. The Trustee may further mandatorily redeem units of any Unit holder in the event it is found that the Unit holder has submitted information either in the application or otherwise that is false, misleading or incomplete.
- In terms of the Prevention of Money Laundering Act, 2002 ("PMLA") the rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML) Laws, all intermediaries, including mutual funds, are required to formulate and implement a client identification programme, and to verify and maintain the record of identity and address(es) of investors.
- If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall report any such suspicious transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI without obtaining the prior approval of the investor/Unit holder/any other person.
- The AMC and/ or its Registrars & Transfer Agent (RTA) reserve the right to disclose/share Unit holder's details of folio(s) and transaction details the AniC and on its Registra's a translet Agent (NA) reserve the light to disclose/shale of intribuder so details of foliols) and transaction details thereunder with the following third parties: a) RTA, Banks and/or authorised external third parties who are involved in transaction processing, dispatching etc., of the Unitholder's investment in the Scheme; b) Distributors or sub-brokers through whom the applications are received for the Scheme; c) Registered Investment Advisor's/Portfolio Management Service Providers through whom the applications or consent is received for the scheme d) Any other organizations for compliance with any legal or regulatory requirements or to verify the identity of the Unitholders for complying with anti-money laundering requirements.
- viii. Purchase/Redemption of units of Scheme of Kotak Mahindra Mutual Fund through Stock Exchange Infrastructure

Units of the scheme shall be available for subscription / purchase through stock exchange platform(s) made available by Registered Stock exchange during NFO. Under this facility, trading member can facilitate eligible investors (i.e. Resident Individuals, HUF, resident minors represented by guardian and Body corporate or such other class of eligible investors to purchase/subscribe to units of the scheme using their existing network and order collection mechanism as provided by respective stock exchange. Investors availing of this facility shall be allotted units in accordance with the SEBI guidelines issued from time to time and the records of the Depository Participant shall be considered as final for such unitholders. The transactions carried out on the above platform shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued thereunder from time to time.

Further in line with SEBI Circular no. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020 it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required.

Systematic Investment Plan (SIP)

- Investor can register SIP transaction through their stock market broker. SIP transaction will be registered in the respective platform

The transactions carried out on the above platform shall be subject to SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued thereunder, and also the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL)/Stock Exchanges from time to time.

Note for demat holding

- Investors would have to provide the demat account details in the application form along with supporting documents evidencing the accuracy
- of the demat account. Applications received without supporting documents could be processed under the physical mode.

 Investors of Kotak Mahindra Mutual Fund would also have an option of holding the units in demat form for SIP/STP transactions registered directly through Kotak Mahindra Asset Management Company Ltd. / Registrars & Transfer Agents. The units will be allotted based on the applicable NAV as per Scheme Information Document (SID) of the scheme. The units will be credited to investors demat Account post realisation of funds.

 The option of holding SIP units in Demat form is available for investments registered through Stock Exchange Platform.

- The minimum redemption size is 1 unit in case of redemption through Stock Exchange Platform.

 The minimum redemption size is 1 unit in case of redemption through Stock Exchange Platform.

 In case of non-financial requests/ applications such as change of address, change of bank details, etc. investors should approach the respective Depository Participant(s) since the units are held in demat mode.

 Investors will be sent a demat statement by Depository Participant showing the credit/debit of units to their account. Such demat statement
- given by the Depository Participant will be deemed to be adequate compliance with the requirements for dispatch of statement of account prescribed by SEBI. Investors will have to comply with Know Your Customer (KYC) norms as prescribed by SEBI Investors should note that the terms & conditions and operating guidelines issued by stock exchanges shall be applicable for purchase/redemption of units through the stock exchange
- Investors should get in touch with Investor Service Centres (ISCs) of Kotak Mahindra Mutual Fund or their respective brokers for further

 $Kotak\ Mahindra\ Asset\ Management\ Company\ Ltd.\ reserves\ the\ right\ to\ change/modify\ the\ features\ of\ this\ facility\ at\ a\ later\ date.$

The AMC offers portfolio management service. The AMC has renewed its registration obtained from SEBI vide Registration No – INP000000837 dated November 13, 2018 to act as a Portfolio Manager under the SEBI (Portfolio Managers) Regulations, 1993. The said certificate of registration is valid unless it is suspended or cancelled by SEBI. The AMC has received an approval from SEBI for acting as an investment manager for Kotak India Renaissance Fund – 1 Trust which is registered with SEBI as a Category III Alternative Investment Fund. New Fund "Kotak India Renaissance-I Fund was launched by Kotak India Renaissance Fund – 1 Trust The AMC has received No objection from SEBI for providing non-



	binding offshore advisory services to offshore funds. The AMC has not yet commenced providing nonbinding offshore advisory services. The AMC has systems in place to ensure that there is no conflict of interest between the aforesaid activities.
Unclaimed Redemption/ Income Distribution Cum Withdrawal (IDCW) Amount	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 liquid 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 pair initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initia 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 plar and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.
Central KYC (CKYC)	The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, as independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form.
	Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalization of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, nev individual investors investing into the Fund are requested to note the following changes, with effect from February 1, 2017. 1. New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund. 2. If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, sucl investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form
	Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy o PAN Card will need to be provided. This is subject to client completing the KYC requirements as per SEBI in addition to CKYC.
Acceptance of Subscriptions from U.S. Persons and Residents of Canada	The Scheme shall not accept subscriptions from U.S. Persons and Residents of Canada, except where transaction request received from Non-resident Indian (NRIs) / Persons of Indian Origin (PIO) who at the time of investment are present in India and submit physical transaction reques along with such declarations / documents as may be prescribed by Kotak Mahindra Asset Management Company Ltd and Kotak Mahindra Trustee Company Ltd.
	The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments.
	The AMC reserves the right to put the transaction request on hold/reject the transaction request, or reverse the units allotted, as the case may be as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. The Trustee/AMC reserves the right to change/modify the provisions mentioned above at a later date.
Additional Scheme Related Disclosures	a. Aggregate investment in the Scheme of certain categories of persons: Aggregate Investment by the Concerned scheme's fund manager in the scheme: Not Applicable Aggregate Investment by the Kotak AMC's Board of Directors in the scheme: Not Applicable Aggregate Investment by Key Managerial Person of Kotak AMC in the scheme: Not Applicable b. Scheme's portfolio holdings: Not Applicable c. Sector wise fund allocation: Not Applicable d. Portfolio turnover ratio: Not Applicable e. Website link for Monthly Portfolio Holding: Please visit www.kotakmf.com to obtain Scheme's latest monthly portfolio holding statement. Since the scheme is a new fund to be launched, the above disclosures are not applicable.



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.
- 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



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KOTAK NIFTY SDL JUL 2028 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2028 Index.

A relatively high interest rate risk and relatively low credit risk.

Key Information Memorandum and Application Form

New Fund Offer Opens on: March 15, 2023 New Fund Offer Closes on: March 21, 2023

Scheme Re-opens for continuous sale and repurchase on or before: March 31, 2023 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*: Income over Target Maturity Period Target Maturity Index Fund tracking Nifty SDL Jul 2028 Index

mutual@kotak.com

6th Floor, Kotak Infinity

Mumbai - 400 067

1800 309 1490

Building No. 21, Infinity Park Off. Western Express Highway

Gen.A.K. Vaidya Marg, Malad (E)

Appl. KOTAK NIFTY SDL JUL 2028 INDEX FUND

Date: DD / MM / YYYY

ie product la	*Investors should consult sbelling assigned during the New Fund Offer is based on inte	their financial advisers if in doubt about whethernal assessment of the Scheme Characteristics or n		IFO when actual investments are mad
	Distributor's ARN/ RIA Code#	Sub-Broker's ARN	Sub-Broker's Code	EUIN
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Existing Unitholder Information (Section I)	If you have, at any time, invested in any Scheme of Kotak and PAN details below and proceed to Section Investment I. Name of Sole / First Applicant:	Details.		
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Guardian/ Contact Person if Non- Individual Applicant (Section IV)	Gross Annual Income Details in INR (please tick): O or Net-worth as on (date) DD / MM / YYYY Rs. Please tick, if applicable, O Politically Exposed Person *I declare that the information is to the best of my know Co. Ltd. immediately in case there is any change in the above	(should not be older than (PEP) ☐ YES ☐ NO ○ Related to a Politicall edge and belief, accurate and complete. I agree	y Exposed Person (PEP)* O Not applicat	ple



Acknowledgement of: KOTAK NIFTY SDL JUL 2028 INDEX FUND

(To be filled in by the Applicant)

INDEX FUND

Received from Mr/ Ms/ M/s along with cheque/ DD No.* Drawn on (Bank)

Stamp of Kotak AMC Office/ Authorised Collection Centre

Appl. KOTAK NIFTY SDL JUL 2028

*Cheques and drafts are subject to realisation.

_ for Rs. (in figures)/ (Amount) _

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KOTAK MAHINDRA MUTUAL FUND

POA holder cannot nominate. Hence, sole/ all joint holder applicants must sign.

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

Name:.

First/ Sole Unitholder: Signature

Computer Age Management Services Ltd.

Name:

Unitholder 3: Signature

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

Unitholder 2: Signature

I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Name:

In case you	u wish to hold units in demat, please fill this section. Please note that you can	n hold units in dema	at for all ope	Т	nes (except ETFs and	d IDCW op	tions ha	aving IDCW frequency of less than	n a month).
ails	NSDL			CDSL					
Det	DP Name			DP Name					
Demat unt De				Di Name _					
Demat Account Details (Section VIII)		ciary Account No.			DP ID				
٩	Please ensure that your demat account details mentioned above are alon	g with supporting	documents	evidencing the	e accuracy of the d	emat acco	unt. Ba	nk details of DP will overwrite th	e existing details.
	Calacasa								
	Scheme KOTAK NIFTY SDL JUL 2028	Plan						Option	
	INDEV FUND	jular	Direct		Growth	IC	OCW Pa	ayout IDCW Reinvest	ment
i s									
X) Det	Mode of Payment Cheque Demand Draft F	und Transfer			Instrument No.			Dated	
ent	Investment Amount Drawn	n on							
stm			Cheque/	DD to be dra	wn in favour o	f "KOTA	K NIFT	Y SDL JUL 2028 INDEX FUN	D"
Investment Details (Section IX)	Source Account No.:								
_	L	/Dl)						
	If you are an NRI Investor, please indicate source of funds for your		ase 🗸)						
	Account Type : NRE NRO FCNR Othe	ers							
pl	and the second s			4.2					
Please e	enclose a cancelled cheque leaf of this Bank in case your inves	stment cheque	is not tro	m this accou	nt, eise bank de	etails of i	nvestr	nent cheque shall be upda	ted for payout
tails	Name of Bank								
∑ Set	Branch			City					
Account (Section	Account No.								
Acc.	RTGS IFSC Code			NEFT I	FSC Code				
Bank Account Details (Section X)	MICR Code			Accou	ınt Type 🔘 Cu	irrent) Savin	gs ONRO ONRE OF	Others
<u> </u>	This is the 9 digit No. next to your Cheque No.								
	IWe have read and understood the contents of the Statement of Adc Mahindra Mutual Fund. I We hereby apply for allotment / purchase c We hereby declare that I / We are authorised to make this investment does not involve and is not designed for the purpose of any contraver Laundering Act, Anti Corruption Act or any other applicable laws end Manager and its agents to disclose details of my investment to my/o	of Units in the Sch t in the abovemer ntion or evasion c acted by the Gove	eme(s) ind ntioned Sc of any Act, ernment o	licated in Secti heme(s) and tl Rules, Regulat f India from tir	on XI above and a nat the amount in ions, Notification ne to time. I/ We	agree to a vested in s or Direc hereby au	bide by the Sch tions of ithorise	the terms and conditions appl neme(s) is through legitimate s f the provisions of Income Tax A & Kotak Mahindra Mutual Func	licable thereto. I ources only and Act, Anti Money I, its Investment
	induced by any rebate or gifts, directly or indirectly, in making this inve	estment.							
Signatures XI)	I/We confirm that the distributor has disclosed all commission (in the Mutual Funds from amongst which the Scheme is being recommended).		mmission	or any other n	node) payable to	the distrib	outor fo	or the different competing Sch	emes of various
igna I)	I have examined the information provided by me in this form and to the	ne best of my kno	wledge an	d belief it is tru	ie, correct, and co	mplete.			
S pu	Applicable to NRIs seeking repatriation of redemption procee	ds: I/We confirm	that I am/	we are Non-R	esident(s) of India	an Nation	ality / C	Origin and that I/We have remi	tted funds from
n ar ectic	abroad through approved banking channels or from funds in my/our	NRE/FCNR Acco	unt.						
atio	FATCA & CRS Declaration: I/We have understood the information re	equirements of th	is Form (re	ad along with	FATCA & CRS Ins	tructions)	and he	reby confirm that the informat	ion provided by
Declaration and (Section	me/ us on this Form is true, correct, and complete. If We also confirm 1 No. 11).	tnat i/ vve nave re	ad and und	derstood the F	AICA & CRS Ierm	is and Cor	naitions	s and nereby accept the same.	(Keter guideline
ă	59	I							
	Signature(s) (To be signed by All Applicants) Sole / First Applicants)								
	Apple sign								
	Sole / First Applicant	'	Seco	nd Applicant		. ' .		Third Applicant	
	Please tick if the investment is operated as POA / Guardian	n POA] Guardian		he application is ation is liable to b			any other requirements is not	tultilled,
	Please ensure that:								
	 Your Application Form is complete in all respects & signed by all ap Name, Address and Contact Details are mentioned in full. 	pplicants:							
	 Bank Account Details are entered completely and correctly. 9 or Permanent Account Number (PAN) Mandatory for all Invest 					on Form.			
	Know Your Client (KYC) Mandatory for irrespective of the ar					re inform	ation)		
		me > dated and s	signed.						
	 Application Number is mentioned on the face of the cheque. A cancelled Cheque leaf of your Bank is enclosed in case your investigation. 	estment cheque is	not from	the bank acco	unt that you have	furnished	l in the	Application Form.	
	Documents as listed below are submitted along with the Applicat	tion form (as appl	icable to yo	our specific cas	se)			P.P.	
	Document	Companies	Trusts	Societies	Partnership	NRIs/	FIS	Investments through	
klist					Firms	PIOs		Constituted Attorney	
Checklist	1. Resolution / Authorisation to invest	√	√	√	√		✓		
	2. List of Authorised Signatories with Specimen Signature(s)	√	✓	✓	✓		✓	✓	
	3. Memorandum & Articles of Association	√	ļ ,						
	4. Trust Deed		✓						
	5. Bye-Laws 6. Partnership Deed			√	✓				
	7. Notarised Power of Attorney				*				
	otanica rower or Attorney	1	1	I	I	1	1	ı *	

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

8. Account Debit / Foreigin inward Remittance Certificate from remitting Bank

GUIDELINES FOR FILLING UP THE COMMON APPLICATION FORM

GENERAL INFORMATION

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

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

Application Forms incomplete in any respect or not accompanied by a Cheque/ Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within's days.

Any correction / over writing in the application form must be signed by the investor. If the Name given in the application is not matching PAN card, application may be liable to get rejected or further transactions may be liable get rejected.

AMC shall not be responsible for direct credit rejects or / payout delays due to incorrect/ incomplete information provided by investor.

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

The distributor shall disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the investor.

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 rede

2. APPLICANT'S INFORMATION

- If you are already a Unitholder in any scheme of the Fund and wish to make your present investment in the same Account, please fill in the Name of Sole/ First Holder, PAN & Folio No. in Section I, of the Application Form and then proceed to Section XI. Your personal information and bank account details updated in your existing account would also apply to
- 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.

minors and NRIs) to enclose a copy of PAN card to the application for investing in mutual fund Schemes.

Know Your Client (KYC)
With reference to SEBI Circular MIRSD/Cir-26/2011 dated December 23, 2011, investors may kindly note w.e.f. January 1, 2012, it is mandatory for all individual/ non individual investors to be KYC Compliant. Investors can approach any SEBI registered KRA for doing KYC. In the event of KYC Form being subsequently rejected for lack of information/ deficiency/ insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable

applicable. If you are KYC Complaint, your Change of Address, Change in Name, etc. should be given at KRA for updation.

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 port fulfilled then this is also construed to be a third nature payment.

not fulfilled, then this is also construed to be a third party payment.

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

Custodian on behalf of an FII or a client.

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

Account.

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

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

- The Demat Account Details section on the investment application form needs to completely filled Please ensure that you submit supporting documents evidencing the accuracy of the demat account details. Applications received without supporting documents could be processed under the physical mode. The units will be credited to the Demat Account only post realisation of payment. The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode. For units held in demat mode, the bank details mentioned on investment application form shall be replaced with the bank details as registered with the Depository Participant. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. However, if the transfer of unit to demat account is rejected for any reason whatsoever, the transaction will be 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 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 considered as KYC verification to the transfer of the tr
- 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 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.

- in the Demat Account, post reconciliation of accounts.

5. BANK ACCOUNT DETAILS

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

6. E-MAIL COMMUNICATION

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

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
- 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

 1. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.

 2. 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.
- undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate. Nomination is not allowed in a folio of a Minor unitholder. If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).

- Survivor" basis). A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.

 Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- A Notificial in Indian may be infinited subject to the applicable exchange control regulations.

 Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a regulations.

 9. 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 nominee is not mentioned, the allocation/claim settlement shall be made equally amongst all the nominees.

 10. Every new nomination for a folio/account shall overwrite the existing nomination, if any.

 11. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio/account.

 12. Nomination shall stand rescinded upon the transfer of units.

 13. 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.

 14. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund/ Trustees against the legal heir(s).

 15. 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.

 16. 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 / daim settlement from any person other than the 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

- distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:

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

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

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

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

- Transaction charges shall not be deducted/applicable for:
 (a) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ 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 time of the product. 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 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.

information.

12. DECLARATION AND SIGNATURES

- Signatures can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.
- 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.



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
By mentioning RIA code, I/We authorize you to share with		sactions in the scheme(s) of Kotak	Mahindra Mutual Fund.
Declaration for Execution-only transactions (only where E "I/We hereby confirm that the EUIN box has been in		nsaction is executed without a	ny interaction or advice by the
"I/We hereby confirm that the EUIN box has been interpreted employee/relationship manager/sales person of the all employee/relationship manager/sales person of the distribution."	bove distributor/sub bróker or notwithsta: :ributor/sub broker."	nding the advice of in-appropria	nteness, if any, provided by the
(\$ \frac{1}{2} \text{ (\$ \frac{1}{2}			
RRE(S			
DATU bblich			
Sole / First Applicant	Second Applicant	T	nird Applicant
TRANSACTION CHARGES for Applications routed through distributor			
REQUEST FOR:			
	n of SIP (for existing OTM)* Registration		
One Time Mandate Registr	ration Form/ Debit Mandate	Form NACH/ ECS/ Dire	ect Debit
UMRN F o	or office u	s e Date	
Sponsor Bank Code	For Office Use Utility Cod	e For Offic	te Use
TICK (V) CREATE V I/We hereby authorize	Matala Balain dua Bantural Frond	to debit (tick √) SB CA	CC CD NDC CD NDO Other
MODIFY / I/We hereby authorize	Kotak Mahindra Mutual Fund	to debit (tick ✓) SB CA	CC SB-NRE SB-NRO Other
CANCEL Bank a/c number			
with Bank	IFSC	or MICR	
	, , , , , , , , , , , , , , , , , , , ,	- Or WHERE	
an amount of Rupees			₹
FREQUENCY Athly Qylt H-Yrly Yrly	← ☑ As & when presented Di	EBIT TYPE - Fixed Amount	☑ Maximum Amount
Reference 1 Folio N	Number	Phone No.	
Турпсан	on Number	Email ID	
I Agree for the debit of mandate processing charges by the PERIOD ————————————————————————————————————	e bank whom I am authorizing to debit my acco	unts as per latest schedule of char	ges of the bank.
From			
To 3 1 1 2 2 0 9 9 Sigr	nature Primary Account holder Signatur	e of Account holder	Signature of Account holder
Or Until Cancelled	Name as in Bank records 2 Name	as in Bank records	Name as in Bank records
This is to confirm that the declaration has been carefully read, unde	erstood& made by me/us. I am authorizing the user	entity/corporate to debit my account, b	pased on the instructions as agreed
and signed by me. I have understood that I am authorized to cancel, bank where I have authorized the debit.	l/amend this mandate by appropriately communicatin	ng the cancellation/amendment request	t to the user entity/corporate or the
INVESTORIS INFORMATION			
INVESTOR'S INFORMATION FOLIO NO.	Application No.		
FOLIO NO.			
	(For New Investors, pls. attach the applica		ed Applicant
Sole/ First Applicant	Second Applicant	Thir	rd Applicant
Sole/ First Applicant Name of Applicant Name	Second Applicant me of Applicant	This Name of Applicant	rd Applicant
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Name of Applicant Name of Applicant Name of Applicant PAN PAN	Second Applicant me of Applicant N rterly Any other amount Rs. First SIP vi ween 1st to 31st) SIP Period: F n the Folio) Bank A/c No. SIP Period: F n the Folio Any other amount Rs. 15% 10% Any other percentage it reaches a fixed predefined amount. The fixed pre-defined amont mentioned in NACH Debit Mandate Form, then amount which g documents evidencing the accuracy of the demat account you can hold units in demat for all open ended schemes of the part of the demat account you can hold units in demat for all open ended schemes of the part of the demat account you can hold units in demat for all open ended schemes of the part of the demat account you can hold units in demat for all open ended schemes of the part of the demat account you can hold units in demat for all open ended schemes of the part of the part of the demat account you can hold units in demat for all open ended schemes of the part of the part of the part of the part of the demat account you can hold units in demat for all open ended schemes of the part of the p	This Name of Applicant PAN Option Growth DDCW: IDCW Frequence of the two shall be considered as the definition of the two shall be co	O Payout O Re-investment Lency Dated DD / MM / YYYY OR Default Date (December 2099) and in multiples of Rs. 500 thereof) and in multiples of 5% thereof) mentioned by the investor in the NACH Debit ault amount of SIP CAP Amount. of DP will overwrite the existing details. W frequency of less than a month). efficiary Account No.

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.
- Investment Form.

 (ii) New Applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form. The Application No. must be compulsorily mentioned in the Systematic Investment Form. Irrespective of the investment amount please furnish your PAN details and enclose a photocopy of PAN Card for all applications. In case of minor applicants, please furnish the PAN details and PAN proof of the Guardian.

 VEX. Compiliarity in production, irrespectives fit has present in figuret prosections.
- 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. 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 8 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.
- 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 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
- date due to various clearing cycles of ECS. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible and liable for any damages / compensation for any loss, damage, etc. incurred by you as a result of use of this facility by you. If you have not indicated any of your SIP preference completely in the form, or 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

Lump Sum Purchase

- TRANSACTION CHARGES
 Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:
 For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- astransaction 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 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.

- 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:

 (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) 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 Itumo Sum Purchase.

SIP Payment through OTM / NACH/ 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.
- The TAT for SIP Debit Mandate Form registration (with or without initial cheque)
- The LAT for size Deals will be 28 days. Therefore, there has to be a minimum gap of 28 days between date of submission of SIP Mandate and subsequent SIP Auto Debit. Incase, the gap is less than 28 days, the SIP shall be registered from the subsequent SIP
- Date:
 In case of incomplete SIP Debit Mandate Forms or SIP Registration pending due to technical problems at NPC/V 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
- SIP start date shall not be beyond 90 days for Monthly and Quarterly SIPs from
- 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 our website https://kotakmf.com/ to discontinue any of his existing SIPs registered through online or offline (Physical) mode. 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.
- seamless SIP Registration.

 New Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the investment application form. Incase multiple schemes are mentioned in the main application form, the Fund reserves the
- ight to reject the SIP request. xisting Investor: If the investor fails to mention the scher 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 of SIP request.
- 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 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
 i) A duly filled in new "SIP Form" with revised details. Please ensure that the
 section on SIP NACH Debit Form is also filled in. Do not forget to tick the
 relevant column in the Section "REQUEST FOR" on the SIP Form.
 ii) Letter to discontinue the existing SIP.
 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 NPC!

 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

 All terms and conditions for SIP, including Exit Load, if any, prevailing at the time
- All terms and conditions for SIP, including Exit Load, if any, prevailing at the time
- All terms and conditions for SIP, including Exit Load, if any, prevailing at the time of SIP enrolment by the fund shall be levied in the Scheme. The investor agrees to abide by the terms and conditions of NACHECS/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

5.

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

 SIP TOP UP facility is available for Existing SIP investors as well New SIP Registrations
 SIP TOP 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 Variable TOP UP: SIP amount can be increased by a minimum of 10% and in multiples of 5% thereof with yearly and half
- 6
- 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 SIP TOP 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. SIP TOP UP will be applicable from the next effective SIP instalment.

 For Cancellation of SIP TOP UP facility, the investor has to submit a written request at least 28 days prior to the next SIP TOP UP date. However, the SIP in the respective scheme shall continue with last SIP TOP UP Instalment amount, till the SIP End Date as specified in the SIP Registration Form or till receipt of a valid SIP Cease Request. For Cancellation of SIP TOP UP facility along-with SIP Cease request, the written request of cancellation of SIP TOP UP facility should explicitly mention about SIP Cease as exwell
- 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
- 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 shall be considered as the default amount of SIP CAP Amount. 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 SIP TOP UP, the SIP instalment 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 instalment 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:

- 16.

- Illustration for Variable SIP TOP UP
- SIP Tenure: 07Jan 2015 to 07 Dec 2020 TOP UP percentage: 10%
- Monthly SIP Installment: Rs. 3000/-
- TOP UP Frequency: Yearly

Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP TOP UP Amount (10%) (Rs)	SIP TOP UP round off Amount (Rs)	SIP Amount with TOP UP (Rs)
1 to 12	07-Jan-16	07-Dec-16	3000	N.A	N.A	3000
13 to 24	07-Jan-17	07-Dec-17	3000	300	300	3300
25 to 36	07-Jan-18	07-Dec-18	3300	330	330	3630
37 to 48	07-Jan-19	07-Dec-19	3630	363	360	3990
49 to 60	07-Jan-20	07-Dec-20	3990	399	400	4390

Illustration for Fixed SIP TOP UP

- SIP Tenure: 07Jan 2015 to 07 Dec 2020
 Monthly SIP Installment: Rs. 3000/-
- TOP UP Amount: Rs. 1000/-• TOP UP Frequency: Yearly

SIP Amount Monthly SIF Installment From TOP UP Installment with No.(s) Date Date Amount (Rs Amount (Rs) TOP UP (Rs) 07-Dec-16 07-Dec-17 1 to 12 13 to 24 07-Jan-16 07-Jan-17 3000 4000 N.A 3000 4000 5000 6000 49 to 60 07-Jan-20 07-Dec-20

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 Ltd. No 178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. Tel.: 24 - 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)

	ne of the entity					
	e of address given at KRA	Residential or	Business	Residential	Business	Registered Office
PAN					Date of incorporation	D D / M M / Y Y Y Y
	of incorporation					
Cou	ntry of incorporation		ADDITIO	NAL KYC INFO	DA ATION	
-				NAL KYC INFOI		251 46 746
Gros	ss Annual Income (Rs.) [Ple	ease tick (🗸)]	Below 1 Lac	☐ 1 - 5 Lacs		25 Lacs >25 Lacs - 1 Crore >1 Crore
					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 Applicable
*PEP ar 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	f States or of Governments, senior politicians, senio
	Non-Individual Investors involved/ providing					
any	any of the mentioned services					
			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	er 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 ase TIN or its functional equ					al Entity Identification Number or GIIN, etc.
	and the section is sectional.	f 1		to desire to	or confidence by	
In ca	ise the Entity's Country of	r incorporation /	ax residence is U.S	. but Entity is r	iot a Specified U.S. Persoi	n, mention Entity's exemption code here
PAR	T A (to be filled by Financial	Institutions or Direc	t Reporting NFEs)			
1.	We are a,		GIIN			
	Financial institution		Note: If you do no	ot have a GIIN b	ut you are sponsored by and	other entity, please provide your sponsor's
	(Refer 1 of Part C) or				sponsor's name below	sine. enacy, prease promae year sponsor s
	Direct reporting NFE		Name of sponso	oring entity		
	(Refer 3(vii) of Part C) (please tick as appropria	.ta\				
		ite)				
	GIIN not available (please tick as applicable	e)	Applied for		Not obtained – Non-pa	articipating Fi
	, , , , ,		Not required	d to apply for - p	lease specify 2 digits sub-ca	tegory (Refer 1 A of Part C)
PAR	T B (please fill any one as ap	propriate "to be fill	ed by NFEs other than	n Direct Reportin	g NFEs")	
1.	Is the Entity a publicly tr	aded company (t	hat is, a company	Yes (If ye	es, please specify any one stock excha	ange on which the stock is regularly traded)
	whose shares are regula securities market) (Refer		established	Name of stoo	k exchange	
2.	Is the Entity a related en	tity of a publicly	traded company	Yes (If ye	s, please specify name of the listed comp	nany and one stock exchange on which the stock is regularly traded)
	(a company whose share	es are regularly tr	aded on an	Name of liste		
	established securities ma	arket) (Refer 2b o	Part C)			ted Company or Controlled by a Listed Company
				Name of stoo	k exchange	
3.	Is the Entity an active NF	FE (Refer 2c of Par	t 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 co	ategory): Unlisted Company	Partnership Firm	Limited Liability Partnership Company	
Unincorporated association / bo	dy of individuals Public Charitable Tru	st Religious Trust	Private Trust	
Others (please specify				
Numbers for EACH controlling person(ling person(s), confirming ALL countries of t. s). (<i>Please attach additional sheets if necess</i> le FFI Owner Reporting Statement and Audit	ary)		
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				
#If UBO is KYC compliant, KYC proof Settlor of Trust / Protector of Trust to %In case Tax Identification Number i	erson is a US citizen or green card holder to be enclosed. Else PAN or any other va be specified wherever applicable. s not available, kindly provide functional e Shareholding pattern duly self attested	equivalent	•	
	FATCA - CRS Term	s and Conditions		
personal, tax and beneficial owner inform authorities/ appointed agencies. Towards appropriate withholding from the account. Should there be any change in any informat Please note that you may receive more tha request, even if you believe you have alread if you have any questions about your tax re States in the foreign country information fight is mandatory to supply a TIN or function. an explanation and attach this to the form.	ed Rules 114F to 114H, as part of the Income-tax R ation and certain certifications and documentatic compliance, we may also be required to providor any proceeds in relation thereto. ion provided by you, please ensure you advise us properties of the provided by you, please ensure you advise us properties of the provided by you, please ensure you advise us properties of the provided by young the provided in formation if you have multiple ys upplied any previously requested information. Is dency, please contact your tax advisor. If any contected along with the US Tax Identification Number. It equivalent if the country in which you are tax research.	on from all our account holders. In relevant cases le information to any institutions such as with romptly, i.e., within 30 days. The relationships with us or our group entities. The crolling person of the entity is a US citizen or resident.	s, information will have to be reported to tax holding agents for the purpose of ensuring refore, it is important that you respond to our ent or green card holder, please include United	
Instructions) and hereby confirm tha Kotak Asset Management Company	information requirements and the Term t the information provided by me/us on t Limited/ Kotak Mahindra Mutual Fund/ Ti e related documents inter alia provisions o nation (AEOI)'.	his Form is true, correct and complete. I/\ rustees for any modification to this infor	We hereby agree and confirm to inform mation promptly. I/We further agree to	
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	ot required to apply for GIIN:
A. Rea	sons 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	ve 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	ontrolling 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. Ahmednagar: Shop No 207, 2nd Floor, Vedant Loor, Premdan Chowk, Professor Colony Road, Savedi, Ahmednagar - 414003. Maharashtra: Ajmer: 1st FL, India Heights, Kutchary Road, India Motor Circle, Ajmer - 305001. Aligarh: 1st Floor, Omeshwar Plaza, C1 Omeshwar Plaza, Plot No.3/243, Laxmi Bai Marg, Marris Road, Aligarh - 202001. Allahabad: Upper Ground Floor UG-7, Vashishtha Vinayak Tower, 38-1, Taskand Marg, Civil Lines, Allahabad - 211001. Amritsar: 2nd Floor, SCO-32, Pal Plaza, Distt. Shopping Complex, Block-B, Ranjit Avenue, Amritsar – 143001. Aurangabad: 3rd Floor, Block No. D 28/29, Motiwala Trade Centre, Opp HDFC Bank, Nirla Bazar, Aurangabad – 431001. Ambala: Bldg No. 5396 First Floor, Punjabi Mohalla, Nicholson Road, Above Haryana Beauty Parlour, Ambala Cantt, Ambala - 133001. **Anand:** 201, 2nd Floor Krishna Galleria, Opp. Big Bazar, Besides H.P. Petrol Pump, Anand – Vidhyanagar Road, Anand – 388001. **Bangalore:** 5th FL, 506, North Block, Manipal Centre, Dickenson Road, Bangalore - 560042. **Bangalore:** GPNS Towers No. 60 (Old No. 568), 2nd Floor, 11th Main Road, 4th Block, Jayanagar, Bangalore - 560011. Belgaum: 2nd Floor, Amar Empire, Office No. 10, Near Basaveshwar Circle, Goavess Khanapur Road, Belgaum -590001, Karnataka. Bhavnagar: 303, 3rd Fl Krushna Darshan, Waghawadi Road, Parimal Chowk, Bhavnagar - 364002. Bhopal: Office No.MF-10, First Floor, Above Sony Service Center, Mansarovar Complex, Hoshangabad Road, Bhopal 462011. **Bhubaneshwar:** 2nd Floor, Building No.24, SCR Janpath, Bapujinagar, Bhubaneshwar - 751009. **Bhuj:** Shop No.7, Gr. Fl, "Ramyakala" Nr Poojan Hospital, Hospital Road, Bhuj - 370001. **Bareily:** 1st Floor, Singh Complex, 167-A, Civil Lines, Station Road, Bareily - 243001. **Bhilai:** Shop No.22, Commercial Complex, Nehru Nagar [E], Bhilai - 490006. **Calicut:** 5th Floor, Parco Complex, Near KDC Bank, Kallai Road, Calicut - 673012. **Chandigarh:** 1st Floor, SCO 2475-76, Sector 22-C, Chandigarh-160022. **Chennai:** 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, 5548/1, 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, 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, Gorakhpur - 273001 (UP). Gurgaon: Unit no. 214, 2nd floor, Vipul Agora Building, Sector no. 28, M G Road, Gurgaon - 122001. Guwahati: Uma Abhaya Complex, 2nd Floor, Opp. Ulubari High School, Bora Service, G.S Road, Guwahati - 781007. Gwalior: 2nd Floor, "Sai Pawar Building" 300, Tulsi Vihar Colony, City Centre, Gwalior - 474011. Hisar: Shop No.1, Ground Floor, RD City Center, Near Elite Cinema, Railway Road, Hisar - 125001 (Haryana). Hyderabad: 201, 2nd Floor, Challamarad Building, Behind Vivekananda Hospital, Above IDFC First Bank, Deshpande Nagar, Hubli - 580029 (Karnataka). 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 Bldgy. Subhash Marg Abinas Circle - Scheme, Jaipur: 300011, Jahandrard Rudor. 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, AJC 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, 13: Tiod, Polimbottin Arcade, N. K. Road, Midtalbalain P. O., Ralijikozlij, Rottagain - Osboode. Eucknow. 2rid Tiod, Ayari Susiness raik, 20, M.S. Road, Margange 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, Lelbagh 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:** Shop No.6, Ground Floor, Rajabahadur Mansion (Bansilal Building), 9-15 Homi Modi Street, Fort, Mumbai – 400023. **Mumbai [Goregaon]:** 6th Floor, Zone IV, Kotak Infinity, Bldg No.21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad[E], Mumbai - 400097. **Mumbai [Nariman Point]:** Bakhtawar, 229, 2nd Floor, Nariman Point, Mumbai - 400021. Muzaffarpur: First Floor, Laxmi Bhavan, Pani Tanki Chowk, Club road, Mithanpura, Opposite Ramna Post Office, Ramna, Muzaffarpur - 842002 (Bihar). 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. Noida: 206, 2nd Floor, Ocean Plaza, Plot No. P-5, Sector-18, Maharaja Agrasen Marg, Noida - 201301 (UP). Panipat: Lower Ground Floor, Jawa Complex, Near Vijaya Bank, Opp:Bhatak Chowk, G.T.Road, Panipat - 132103. Patiala: SCO-130, 1ST Floor, New Leela Bhawan, Near Punjab National Bank, Patiala - 147001. Patna: 3rd Floor, Office No. 306, Grand Plaza, Frazer Road, Patna - 800001 (Bihar). Pune: Office No. 10/11, 3rd Floor, Aditya Centeegra, F.C. Road, Near Dyneshwar Paduka Chowk, Next to Kotak Mahindra Bank, Shivajinagar, Pune - 411005. Pondicherry: -audout (sinal). Fulle, Office No. 11, 31d Floor, Ratiya Centeegra, P.C. Road, Near Dyneshwar Paduka Paduka, Next to Rolar Mainfida Bank, Shivajingaja, Palne 41 1005. Pointinenry. Jayalakshmi Complex, 1st Fl, 114-116, Thiruvalluvar Salai, Pillaithottam, Pondicherry - 605013. Raipur: Office No. 7-15, 3rd Floor, Raheja Tower, Jail Road, Raheja Tower, Jail Road, 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 - 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 LIMITED (CAMS) - INVESTOR SERVICE CENTRES

Ahmedabad: 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560042. Bhubaneswar: Plot No. 501/1741/1846, Premises No. 203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar - 751001. Odisha. Chandigarh: Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. Chandrapur: Opp Mustafa décor, Behind, Bangalore, Bakery Kasturba, Road, Chandrapur - 442402 (Maharashtra). Chennai: No 178/10, M G R Salai, Nungambakkam, Chennai - 600034. Coimbatore: No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore - 641002. Dibrugarh: Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001. Assam. Durgapur: Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. Goa: Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403 001. Guntur: D No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No.6, Guntur - 522002 (AP). Hyderabad: 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. Indore: 101, Shalimar Corporate Centre, 8-B, South tukoguni, Opp. Greenpark, Indore - 452001. Jaipur: R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, 63/2, The Mall, Jaipur: 302001. Kalyan: Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (West) — 421301 (Maharashtra). Kanpur: 1st Floor, 106 to 108, City Centre, Phase II, 63/2, The Mall, Kanpur – 208001. Kochi: Modayil, Door No. 39/2638 DJ, 2nd Floor, 2A, M.G. Road, Kochi: -682016. Korba: Shop No 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba - 495677, Chhattisgarh. Kolkata: Kankaria Centre, 2/1,Russell Street (2nd Floor), Kolkata-700071. Korba: Shop No 6, Shriram Commercial Complex, Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba - 495677, Chattisgarh, Mangar Pulli, Pakhowal Road, Ludhiana - 141002. Madur

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

Agartala: Nibedita, 1st floor, JB Road, Palace Compound, Near Babuana Tea and Snacks, Agartala – 799001 (Tripura West). Agra: No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra-282002. Ahmednagar: Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar: 414 003. Ajmer: AMC No. 423/30, New Church Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer - 305001. Akola: Opp. RLT Science College, Civil Lines, Akola: 444001. Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh: 202001. Allahabad: 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad: 211001. Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, 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. Andhar 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: 1st Floor, Central Bank Building, Machantala, Bankura: 722101. West Bengal. Bareilly: F-62-63, Second Floor, Butler Plaza,



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

End Lines, Barelly. 243001. JP. Bastic Office, No. 3, 1st Floor, Sard Color, Managur Road, Tilaswad, Belgaum - 590.006. Bellacy: 1847A, Gorino Nilaya, Word 20, Saragonical Moka Road, Gardinagae, Ballayr 1, 58174. Cap. Bengaluru: First Floor, Star Golor, Managur Road, Tilaswad, Belgaum - 590.006. Bellacy: 1847A, Gorino Nilaya, Word 20, Saragonical Moka Road, Gardinagae, Bellacy: 1588102. Bengaluru: First Floor, 1711, 47279 12th Cross Road, Wilson Garden, Bengaluru S600027. Berhampur - 860.002 (Odsha). Bhagapur: 451600, 181600, Res Tales Floor, Res Casta, Bengaluru: First Floor, 1871, 47279 12th Cross Road, Wilson Garden, Bengaluru: First Floor, 1871, 47279 12th Cross Road, Wilson Garden, Bengaluru: First Floor, 1871, 47279 12th Cross Road, Wilson Garden, Bengaluru: First Floor, 1871, 47279 12th Cross Road, Wilson Garden, 1871, 47279 12th Cross Road, Wilson Garden, 1871, 47279 12th Cross Road, Wilson Garden, 1871, 47279 12th Cross Road, 1871, 47279 12th Cross R Civil Lines, Bareilly - 243001, UP. **Basti**: Office No. 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, (Uttar Pradesh), Basti - 272002. **Belgaum**: Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Bellary**: 18/47/A, Govind Nilaya, Ward 20, Sangankal Moka Road, Gandhinagar, Bellary I - 583102. **Bengaluru**: First Floor, 17/1, -(272) 12th Cross Road, Wilson Garden, Bengaluru 5600027. **Berhampur**: Kalika Temple Street, Ground Floor, Beside SBI Bazar Branch, Berhampur - 760 002 Rumool: Snop Nos. 2, and 27, Door No. 39/265A and 39/265B, Second Hoor, Skandara Shopping Mall, Old Chad lalkies, Vaddadgeri, 39th Ward, Kurmool -18 (Daxhinapan Abasan, Opp Lane of Hote Kalinga, SM Pally, Malda - 321011. Mandis: 32817 kam Nagar, 1st Hoor, Above Bicholim Urban Co-op Bank, Angod, Mapusa (Parent ISC). Goal : Office No. CF-8, 1st Floor, Business Pont, Above Bicholim Urban Co-op Bank, Angod, Mapusa (Parent ISC). Goal : Office No. CF-8, 1st Floor, Business Pont, Above Bicholim Urban Co-op Bank, Angod, Mapusa (Parent ISC). Goal : Office No. CF-8, 1st Floor, Business Pont, Above Bicholim Urban Co-op Bank, Angod, Mapusa (Parent ISC). Goal : Office No. CF-8, 1st Floor, Business Pont, Above Bicholim Urban Co-op Bank, Angod, Mapusa (Parent ISC). Goal : Office No. CF-8, 1st Floor, Business Pont, Above Bicholim Urban Co-op Bank, Angod, Mapusa (Parent ISC). Goal : Office No. CF-8, 1st Floor, Business Pont, Above Bicholim Urban Co-op Bank, Angod, Mapusa (Parent ISC). Goal : Office No. CF-8, 1st Floor, Business Pont, Above Bicholim Urban Co-op Bank, Angod, Mapusa (Parent ISC). Goal : Office No. CF-8, 1st Floor, Business Pont, Angod, Parent ISC). Goal : Office No. CF-8, 1st Floor, Bank Co-op Bank, Angod, Parent ISC). Goal : Office No. CF-8, 1st Floor, Bank Co-op Bank, Angod, Parent ISC). Goal : Office No. CF-8, 1st Floor, Bank Co-op Bank, Angod, Parent ISC). Goal : Office No. CF-8, 1st Floor, Iscan Wards (Parent ISC). Goal : Office No. CF-8, 1st Floor, Iscan Wards (Parent ISC). Goal : Office No. CF-8, 1st Floor, Iscan Wards (Parent ISC). Goal : Office No. CF-8, 1st Floor, Iscan Wards (Parent ISC). Goal : Office No. CF-9, 1st Floor, Iscan Wards (Parent ISC). And Salah Status. Clock Tower Center School : Office No. CF-9, 1st Floor, Iscan Wards (Parent ISC). Goal : Office No. CF-9, Net School : Office No. CF-(West) – 400 601. **Thiruppur:** 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla:** 1st Floor, Room No - 61(63) International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105 (Kerala). **Tinsukia:** Sanairan Lohia Road, 1st Floor, Tinsukia - 786125. **Tirunelveli:** No. F4, 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, Tirchur - 680001. **Trichy:** No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Tirchy - 620018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Tuticorn:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorn - 628008. **Udaipur:** 32, Ahinsapuri, Fatehpura circle, Udaipur: 313001. **Ujijain:** Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujijain: -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.