

368 days close ended debt scheme  
(Please read instructions carefully to help us serve you better)

**Key Information Memorandum and Application Form**  
New Fund Offer Opens on: March 24, 2014 New Fund Offer Closes on: March 25, 2014

Name	This product is suitable for investors who are seeking <sup>#</sup>
Kotak FMP Series 152 - 368 days	Income over a long investment horizon
	Investment in floating rate securities, debt & money market securities
	Low risk <span style="color: blue;">■</span> (Blue)

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

**Note:** Risk may be represented as: Investors understand that their principal will be at Low Risk ■ (Blue), Investors understand that their principal will be at Medium Risk ■ (Yellow), Investors understands that their principal will be at High Risk ■ (Brown).

<b>Investment Advisor's Name &amp; ARN</b>	<b>Sub-Broker's Name &amp; ARN</b>	<b>EUIN (Mandatory)</b>	<b>Appl. FMP Sr. 152</b>
			<b>Date :</b> _____

"I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

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

Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investor's assessment of various factors including the service rendered by the distributor. Have you ever invested in any, Mutual Fund before  Yes  No (For more details, please refer Transaction Charges on page 7) New

## 1. EXISTING UNITHOLDER INFORMATION

If you have, at any time, invested in any scheme of Kotak Mahindra Mutual Fund please furnish your Name, Folio Number, PAN and DP ID details below and proceed to section 3 onward.

**Name of Sole/ First Holder:** \_\_\_\_\_ **Folio No.:** \_\_\_\_\_ / \_\_\_\_\_

## 2. APPLICANT'S PERSONAL DETAILS (PLEASE FILL IN BLOCK LETTERS)

**Name of first applicant** (Unit holders given an option to hold the units in demat form in addition to account statement as per current practice. Name should be in the same sequence as appearing in your demat account. In case the names in the application differ with the sequence in demat account provided by you, the Application is liable to get rejected.)  
(Mr/Ms/Mrs) \_\_\_\_\_

**PAN of 1st applicant\*** \_\_\_\_\_ Enclosed  PAN Card Copy  KYC Acknowledgement Letter  
{refer Instruction 2(c)}

**Address for correspondence** (PO box address is not sufficient) \_\_\_\_\_  
City \_\_\_\_\_ Pin \_\_\_\_\_  
State \_\_\_\_\_ (Furnishing PIN code is mandatory)

**Date of Birth** \_\_\_\_\_ (Compulsory field in case of Minor)

**Guardian Name (if minor)** (should be the same as provided in your demat A/c) \_\_\_\_\_

**PAN of Guardian\*** \_\_\_\_\_ Enclosed  PAN Card Copy  KYC Acknowledgement Letter  
{refer Instruction 2(c)}

**Contact Person** (Mr/Ms/Mrs) \_\_\_\_\_  
(for institutional applicants)

**Telephone Number** Res \_\_\_\_\_ Off \_\_\_\_\_ **Mobile No.** \_\_\_\_\_ **Fax** \_\_\_\_\_

**e-mail** \_\_\_\_\_

**Name of 2nd applicant** (Mr/Ms/Mrs) \_\_\_\_\_

**PAN of 2nd applicant** \_\_\_\_\_ Enclosed  PAN Card Copy  KYC Acknowledgement Letter  
(refer Instruction 2(c))

**Name of 3rd applicant** (Mr/Ms/Mrs) \_\_\_\_\_

**PAN of 3rd applicant** \_\_\_\_\_ Enclosed  PAN Card Copy  KYC Acknowledgement Letter  
(refer Instruction 2(c))

**Mode of Operation**  First holder only  Anyone or Survivor  Joint  
(Where there are more than one applicants)

### 3. DEMAT ACCOUNT DETAILS (Please ensure that unit holders given an option to hold the units in demat form in addition to account statement as per current practice and the sequence of names as mentioned in the application form matches with the Depository Participant.)

	NSDL	CDSL
MANDATORY	DP Name	_____
	DP ID*	_____
	Beneficiary Account No.	_____

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


## 4. THIRD PARTY PAYMENT DECLARATION

Parent/Grand-Parent/Guardian of Minor/ Related Person Other than the Register Guardian/ Employer on behalf of Employee (SIP only)/Custodian on behalf of FIIL.

**Name:** \_\_\_\_\_ **Relationship with Applicant:** \_\_\_\_\_

**PAN:** \_\_\_\_\_ **KYC Compliance Status:**  Yes  No

Declaration: I hereby declare and confirm that the Applicant stated above is the beneficial owner of the investment details mentioned above. I am providing the funds for these investments on account of my natural love and affection to employee or for & on behalf of fil or as gift from my bank account only.  
Declaration (Guardian of minor, as registered in the folio): I confirm that I am the legal guardian of the Minor, registered in folio and have no objection to receiving these funds on behalf of the minor.  
(Note: Aforeside signature should match with the investment cheque signature)



### ACKNOWLEDGEMENT OF KOTAK FMP SERIES 152 - 368 DAYS

(To be filled in by the Applicant)

**Appl. FMP Sr. 152**

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

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

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

\*Cheques and drafts are subject to realisation.

Stamp of Kotak AMC Office/ Authorised Collection Centre

1

## 5. INVESTMENT DETAILS

Scheme <b>Kotak FMP Series 152 - 368 days</b> Minimum investment amount: Rs 5,000/-		Plan Regular <input type="checkbox"/> Direct <input type="checkbox"/>		Option Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/>	
Mode of Payment	<input type="checkbox"/> Cheque <input type="checkbox"/> Demand Draft <input type="checkbox"/> Fund Transfer		Instrument No.	Dated	
Investment Amount	Drawn on		<b>Cheque/ DD to be drawn in favor of "Kotak FMP Series 152 - 368 days"</b>		
If you are an NRI Investor, please indicate source of funds for your investment (Please ✓)					
Account Type : <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR <input type="radio"/> Others					

## 6. BANK PARTICULARS {FOR REFUND (Mandatory as per SEBI guidelines)}

Bank Name					
Branch		City			
Account No.			IFSC Code		
MICR Code			Account Type: Current <input type="checkbox"/> Saving <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Others		
<small>(this is 9 digit number next to your cheque number)</small>					

(The Bank Mandate provided in the application will be used for refunding reject cases and physical mode of holding investors transaction)

## 7. NOMINATION DETAILS (to be filled in by Individual(s) applying Singly or Jointly)

I/We \_\_\_\_\_ and \_\_\_\_\_ do hereby nominate the undermentioned Nominee to receive the Units to my/our credit in Account No./Application No. \_\_\_\_\_ in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/ Mutual Fund / Trustee.

### DETAILS OF NOMINEE

Name of Nominee	Address	Date Of Birth	% Share	Signature Of Nominee

### DETAILS OF GUARDIAN (to be furnished in case Nominee is a minor)

Name of Guardian	Address	Tel. No	Signature Of Guardian

I/We \_\_\_\_\_ do hereby confirm that I/We do not intend to avail the nomination facility for this investment application.   
For units to be held in Demat Mode, the Nomination details updated in the depository system shall prevail over the details mentioned hereunder.




## 8. GENERAL INFORMATION - Please (✓) wherever applicable

<b>Status</b> <small>(Please ✓ Mandatory)</small>	Resident Individual <input type="checkbox"/>	Partnership/ Proprietorship Firm <input type="checkbox"/>	Body Corporate <input type="checkbox"/>	Foreign Institutional Investor <input type="checkbox"/>
	NRI on Repatriation Basis <input type="checkbox"/>	Private Limited Company <input type="checkbox"/>	Registered Society <input type="checkbox"/>	Trust <input type="checkbox"/>
	NRI on Non-Repatriation Basis <input type="checkbox"/>	Public Limited Company <input type="checkbox"/>	PF/Gratuity/Pension <input type="checkbox"/>	Mutual Fund FOF Scheme <input type="checkbox"/>
	HUF <input type="checkbox"/>	Mutual Fund <input type="checkbox"/>	Superannuation Fund <input type="checkbox"/>	Others <input type="text"/>
<b>Occupation</b> <small>(Please ✓ Mandatory)</small>	Business <input type="checkbox"/> Manufacturing <input type="radio"/> Trading <input type="radio"/>	Service <input type="checkbox"/> Govt. Non-Govt. <input type="radio"/>	Professional <input type="checkbox"/> Medicine <input type="radio"/> Engineering <input type="radio"/>	Finance <input type="radio"/> Legal <input type="radio"/>
	Retired <input type="checkbox"/>	Student <input type="checkbox"/>	Others <input type="text"/>	
	Housewife <input type="checkbox"/>	Agriculture <input type="checkbox"/>		

## 9. DECLARATION AND SIGNATURE OF APPLICANT(S)

I/ We have read and understood the contents of the SID of the Scheme Of Kotak Mahindra Fund. I/ We hereby apply for allotment/ purchase of Unit in the Scheme indicated in Section 4 above and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We are authorised to make this investment this in the above mentioned scheme and that the amount invested in the scheme is through legitimate sources only and does not involve and is designed for the purpose of any contravention or evasion of provision of any Act, Rules and Regulations, Notifications or Directions of the provision of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by Government India from time to time. I/We hereby authorise Kotak Mahindra Fund, it's Investment Manager and it's agent to disclose details of my investment to my/ our Investment Advisor and/ or my bank(s)/ Kotak Mahindra Fund's bank(s). I/We confirm that the distributor has disclosed all commission (in the form of trail commission or any other mode) payable to the distributor for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment

<div style="border: 1px solid black; padding: 5px; min-height: 60px;">  </div> <p style="text-align: center;"><b>Sole/ First Applicant</b></p>	<div style="border: 1px solid black; padding: 5px; min-height: 60px;">  </div> <p style="text-align: center;"><b>Second Applicant</b></p>	<div style="border: 1px solid black; padding: 5px; min-height: 60px;">  </div> <p style="text-align: center;"><b>Third Applicant</b></p>
(To be signed by All Applicants)		

**Note :** If the application is incomplete and any other requirements is not fulfilled, the application is liable to be rejected.

Please tick if the investment is operated as POA / Guardian  POA  Guardian

PAN of POA Holder / Guardian

### KOTAK MAHINDRA MUTUAL FUND

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

☎ 022-6638 4400

✉ mutual@kotak.com 🌐 assetmanagement.kotak.com

### Computer Age Management Services Pvt. Ltd.

No. 178/ 10, M G R Salai,  
Nungambakkam,  
Chennai - 600 034.

☎ 044 3040 7270

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

<b>1. NEW APPLICANT'S PERSONAL INFORMATION</b>		
<b>SOLE/FIRST APPLICANT</b>		<b>Category Please (Tick ✓)</b> Retail Individual Investor(s) <input type="checkbox"/> Non-Individual Investor(s) <input type="checkbox"/>
GUARDIAN (in case Sole / First Applicant is a minor)		
CONTACT PERSON (in case of Non-individual applicants)		
<b>SECOND APPLICANT (Joint Holder 1)</b>	Designation	
<b>THIRD APPLICANT (Joint Holder 2)</b>		
MODE OF OPERATION (where there is more than one applicant) <input type="radio"/> First Holder only <input type="radio"/> Anyone or Survivor <input type="radio"/> Joint		
<b>PAN No.</b> (Irrespective of Size of the investment) (Application without this information are liable to be rejected)	<b>SOLE / FIRST APPLICANT</b>	<b>SECOND APPLICANT</b>

<b>2. ISIN DETAILS</b>		
ISIN Number:	Scheme Name : <b>Kotak FMP Series 152 - 368 days</b>	
<b>3. SCSB DETAILS</b>		
Bank Account Number:	Bank and Branch where account is held	
Total Amount to be blocked (Rs. in figures)	(Rs. in words)	
(Amount to be blocked shall be the No. of Unit for x Unit Price).		

<b>M A N D A T O R Y</b>	<b>4. DEMAT ACCOUNT DETAILS</b> (Please ensure that unit holders given an option to hold the units in demat form in addition to account statement as per current practice and the sequence of names as mentioned in the application form matches with the Depository Participant.)	
	<b>NSDL</b>	<b>CDSL</b>
	DP Name	
	DP ID*	
Beneficiary Account No.		


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

**UNDERTAKING BY ASBA INVESTOR/ ACCOUNT HOLDER**


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

<b>SIGNATURE OF THE APPLICANT(S)</b>			<b>Attn. : NRI Investors :</b> Payment should be made through their NRE/FCNR accounts.
<b>SIGNATURE OF THE BANK ACCOUNT HOLDER(S)</b>			

TEAR HERE

<b>ACKNOWLEDGEMENT SLIP FOR SCSB</b>	<b>TO BE RETAINED BY THE BANKER</b> (To be filled by the Sole/First Applicant)		<b>KOTAK MAHINDRA MUTUAL FUND</b> 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400097. Tel No.: 022-6638 4400 E- mail: mutual@kotak.com Web: assetmanagement.kotak.com	Date : _____ 2014
	Received from Mr./Ms. _____	<b>SCSB Account Details</b>		No. of Units (In Figures)
	Address _____	Bank Name: _____	Bank Account Number: _____	
	Tel/Fax _____ Mobile _____	Branch Address: _____		
	E-mail _____	Total Amount to be blocked (Rs.) _____		
	<b>SIGNATURE(S)</b>			

TEAR HERE

<b>ACKNOWLEDGEMENT SLIP FOR INVESTOR</b>	<b>TO BE GIVEN BY THE SCSB</b> (To be filled by the Sole/First Applicant)		<b>KOTAK MAHINDRA MUTUAL FUND</b> 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400097. Tel No.: 022-6638 4400 E- mail: mutual@kotak.com Web: assetmanagement.kotak.com	Date : _____ 2014
	<b>INVESTMENT DETAILS</b>			
	Scheme Name: <b>Kotak FMP Series 152 - 368 days</b>	Plan:		
	Option:	Frequency:		
	Amount in figures:	Amount in words:		
	No of units:	Unit price:		
	Received From			
	Mr./Ms. _____			
	Address _____	Telephone _____	Pin Code _____	
	Bank Account Number : _____	SCSB Stamp Signature, Date & Time of Bid Form Submission		
Bank Name & Branch Address : _____				
Total Amount to be blocked (Rs.) _____	(Cheques/Drafts are subject to realisation)			

Note : Only purchases registered on the electronic system will be considered for allocation. Therefore, kindly ensure that you get a computerised TRS for every investment from the SCSB. Please note that validity of the purchases or any allocation thereon, is subject to realisation of the correct amount. Please retain photocopy of this form for future reference.

### IMPORTANT INFORMATION INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

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

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

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

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

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

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

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

#### Other Information for ASBA Investors:

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

#### Grounds for rejection of ASBA applications

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

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

## CHECKLIST

### Please ensure that:

- ☞ Your Application Form is complete in all respects & signed by all applicants :
  - Name, Address and Contact Details are mentioned in full.
  - Bank Account Details are entered completely and correctly. 9 digit MICR Code of your Bank is mentioned in the Application Form.
  - **Permanent Account Number (PAN)** Mandatory for all Investors (Indian & NRI) Irrespective of the Investment amount.
  - **Know Your Client (KYC)** Mandatory for irrespective of the amount of investment (please refer the guideline 2(d) for more information)
- ☞ Please check the DP ID is filled in the form.
- ☞ Your Investment Cheque / DD is drawn in favour of **"Kotak FMP Series 152 - 368 days"** dated and signed.
- ☞ Application Number is mentioned on the face of the cheque.
- ☞ A cancelled Cheque leaf of your Bank is enclosed in case your investment cheque is not from the bank account that you have furnished in the Application Form.
- ☞ Documents as listed below are submitted along with the Application form (as applicable to your specific case.)

Document	Companies	Trusts	Societies	Partnership Firms	NRIs/ PIOs	FIS	Investments through Constituted Attorney
1. Resolution / Authorisation to invest	✓	✓	✓	✓		✓	
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed		✓					
5. Bye-Laws			✓				
6. Partnership Deed				✓			
7. Notarised Power of Attorney							✓
8. Account Debit / Foreign inward Remittance Certificate from remitting Bank					✓	✓	
All documents in 1 to 8 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public							

## INSTRUCTIONS

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

## GUIDELINES FOR FILLING UP THE APPLICATION FORM

### 1. GENERAL INFORMATION

- a) Please fill up the Application Form legibly in English in **CAPITAL LETTERS**.
- b) Please read this Key Information Memorandum and the Scheme Information Document carefully before investing. Your application for allotment of units in the Scheme is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme.
- c) Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
- d) If you wish to switch your existing investment from any Kotak Mutual Scheme to Kotak FMP Series 152 - 368 days Scheme, please fill in a Transaction Slip (available at all Official Acceptance Points). You can submit your switch request form along with Kotak FMP Series 152 - 368 days application form (DP Name and DP ID is mandatory) to your nearest Official Acceptance Points.
- e) The Mutual Fund/ AMC and its Empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield / portfolio with regard to the Scheme

### 2. APPLICANT'S PERSONAL INFORMATION

- a) If you are already a Unitholder in any scheme of the Fund and wish to make your investment in Kotak FMP Series 152 - 368 days Scheme, please fill in the Name of Sole/First Holder & Account No. In section 1, PAN details in section 2 of the Application Form, DP Name & DP ID in section 3, THIRD PARTY PAYMENT in section 4 and then proceed to section 5.
- b) If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with the Pin Code (**P.O. Box No. Not enough**) and your Contact Nos. This would help us reach you faster.
- c) **Permanent Account Number (PAN) (Mandatory)**  
Permanent Account Number (PAN) Information (Mandatory). With effect from January 1, 2009, it is mandatory for all existing and new investors (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card to the application for investing in mutual fund Schemes.
- d) **Know Your Client (KYC)**  
With reference to SEBI Circular 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.
- e) If you have not indicated your Tax Status in the Application Form, the same would be assumed to be Others

### 3. THIRD PARTY PAYMENT

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

#### Definition of Third Party Cheques

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

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

- a. Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment)
- b. Payment by Employer on behalf of employee under Systematic Investment Plans or Lump sum / one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.
- c. Custodian on behalf of an FI or a client.

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

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

with the specified provisions of Payment Instruments

### 4. BANK ACCOUNT DETAILS

- a) Bank account details provided in the application will be used for refunding reject applications where DP ID is not matching
- b) Bank Mandate for redemptions will be as per your DP ID incase of demat holding.

### 5. PAYMENT DETAILS

- a) Cheques should be crossed **"A/c Payee only"** and drawn in favour of **"Kotak FMP Series 152 - 368 days"**
- b) During the New Fund Offer, Application Form along with the Cheque/Demand Draft may be lodged with Official Collection Centres (Listed in back cover)
- c) If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand Draft payable at your nearest city where we have such office.
- d) Payment by Cash, Stockinvests, Outstation Cheques and Non-MICR Cheques will not be accepted Post dated cheques will not be accepted.

### 6. Nomination

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

Unit holders do not provide their Demat Account details:

- a. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination cannot be updated in a folio held on behalf of minor.
- b. Minor(s) can be nominated and in that event, the name, address and signature of the guardian of the minor nominee(s) shall be provided by the unitholder.
- c. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- d. The Nominee shall not be a trust other than religious and charitable trust, society, body corporate, partnership firm, karta of Hindu Undivided Family, a power of attorney holder. A non-resident Indian can be nominee subject to the exchange control regulations in force, from time to time.
- e. Transfer of unit in favour of Noninee(s) shall be valid discharge by the Asset Management Company against the legal heir.
- f. The cancellation of nomination can be made only by those individuals who hold unit on their behalf singly or jointly.
- g. On cancellation of nomination, the nomination shall stand rescinded and the Asset Management Company shall not be under any obligation to transfer the units in favour of the Noninee(s).
- h. If there is multiple nomination and the percentage is less than 100% than the balance will be reallocated to the first unitholder. If percentage is greater than 100% then nomination would be rejected.
- i. Nomination in respect of the units stands rescinded upon the transfer of units.
- j. PAN/KYC of POA/Guardian is mandatory, applications without this information will be deemed to be incomplete & would be rejected.

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

SEBI has made it compulsory for every employee/relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.

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


### 8. DECLARATION AND SIGNATURES

- a) Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her official seal.
- b) Applications by minors must be signed on their behalf by their guardians.
- c) If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your constituted Attorney. The signature in the Application Form, then needs to clearly indicate that the signature is on your behalf by the Constituted Attorney.  
**(Application not complying with any of the above Instruction/ guideline would be rejected.)**




368 days close ended debt scheme

Units at Rs. 10 each during the New Fund Offer

New Fund Offer Opens on: March 24, 2014    New Fund Offer Closes on: March 25, 2014

Name	This product is suitable for investors who are seeking <sup>#</sup>
Kotak FMP Series 152 - 368 days	Income over a long investment horizon
	Investment in floating rate securities, debt & money market securities
	Low risk  (Blue)

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

**Note:** Risk may be represented as: Investors understand that their principal will be at Low Risk  (Blue), Investors understand that their principal will be at Medium Risk  (Yellow), Investors understand that their principal will be at High Risk  (Brown).

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 [assetmanagement.kotak.com](http://assetmanagement.kotak.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 12, 2014.

Investment Objective	The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to reduce the interest rate risk. The scheme will invest in debt and money market securities, maturing on or before maturity of the scheme. There is no assurance that the investment objective of the Scheme will be achieved.																																																		
Asset Allocation Pattern of the scheme	<p>The asset allocation under the Scheme, under normal circumstances, will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Investments</th> <th colspan="2">Indicative Allocation (% to net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt and money market instruments</td> <td>0%</td> <td>100%</td> <td>Low to medium</td> </tr> </tbody> </table> <p>Investment in Derivatives will be up to 50% of the net assets of the Scheme. The total gross exposure investment in debt + money market instruments + derivatives (fixed income) shall not exceed 100% of net assets of the Scheme.</p> <p>The Scheme may take derivatives position (fixed income) based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time.</p> <p>The scheme will not invest in securitised debt.</p> <p><b>Portfolio Rebalancing:</b> Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions may vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and only for defensive considerations. In case of any deviation, the AMC will achieve a normal asset allocation pattern within 30 business days.</p> <p>Where the portfolio is not rebalanced within specified Business Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p> <p><b>Intended Portfolio for Scheme:</b> The intended Portfolio for the Scheme will be as under. <b>The Scheme will ensure adherence to the floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/credit rating.</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="5">Credit Rating</th> <th rowspan="2">Not Applicable</th> </tr> <tr> <th>AAA</th> <th>AA</th> <th>A</th> <th>A1+</th> <th>BBB</th> </tr> </thead> <tbody> <tr> <td>CDs</td> <td>55%-60%</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>CPs</td> <td>30%-35%</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>NCDs</td> <td>-</td> <td>10%-15%</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>CBLO/ T-Bills/ Repo/Gsecs</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Investment in Derivatives will be up to 50% of the net assets of the Scheme. 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In case of non availability of assets or taking into account the risk reward analysis of CPs/NCDs the scheme may invest in CDs having highest rating (A1+) &amp; CBLOs/T Bills. Such deviation may exist till suitable NCD/CP of desired credit quality is not available. At the time of building of portfolio post NFO and just towards maturity, there may be higher allocation to cash and cash equivalents under each series of the scheme.</li> <li>The Fund Manager will endeavour to deploy the NFO proceeds in line with the above allocation within 30 days from the closure of the NFO.</li> <li>All investments shall be made based on the ratings prevalent at the time of investments. However where there are dual ratings for a particular security, most conservative publicly available rating shall be considered.</li> <li>In the event of any deviations below the minimum limits or beyond the maximum limits, rebalancing of the asset allocation will be called for by the Fund Manager within 30 business days from the date of the said deviation. Such changes in the investment pattern will be for</li> </ol> <p>a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders.</p> <p>f. Investment Committee shall from time to time decide the negative list of sectors where the scheme shall not take exposure. The schemes shall not invest in any debt instruments/papers issued by Micro finance companies, Airlines Companies, Gems and Jewellery and unrated debt instruments</p> <p>g. The schemes shall also not undertake securities lending, short selling and shall not invest in foreign securities and in Credit Default Swaps.</p> <p>There will be no variation between intended portfolio allocation and the final portfolio allocation except to the exception as mentioned in point (b) and (e) above.</p> <p><b>Credit Evaluation Policy</b></p> <p>The AMC has appointed an Investment Committee which oversees matters relating to credit assessments and approvals. The Investment Committee comprises of Senior Executives of the Company including a Director. It oversees the risk management function and sets the framework for credit risk assessment and monitoring, sectoral exposure caps, sensitive sector limits, fund level limits and norms for investment decision-making. This investment policy which emphasizes on credit quality, liquidity and duration management lays down the process to be followed by the debt fund management team while making investments. The broad process followed can be enlisted as under:</p> <ul style="list-style-type: none"> <li>Detailed credit research is undertaken for each investment in the portfolio which includes qualitative and quantitative assessment of various issuers.</li> <li>Qualitative assessment involves analyzing the business profile of the issuer on several parameters including market share, competitive positioning, management quality, business diversification, regulatory environment, rating agency views and event risk if any.</li> <li>Quantitative assessment involves analyzing the financial profile of the issuer on parameters like balance sheet size, cash flow adequacy, debt servicing capability, working capital requirements, funding flexibility and capital adequacy.</li> <li>Typical ratios used in credit analysis are debt to equity (leverage), short term debt to total debt, interest coverage ratio, total debt to EBITDA, current ratio, EBITDA margin and net profit margin.</li> <li>To ascertain exposure limits on the issuer, we consider the total debt outstanding for the entity and apply a certain percentage based on our internal grading criteria. The same is also restricted to a certain percentage of our own debt net assets. The investment limits so derived are strictly adhered to.</li> </ul>	Investments	Indicative Allocation (% to net assets)		Risk Profile	Minimum	Maximum	Debt and money market instruments	0%	100%	Low to medium	Instruments	Credit Rating					Not Applicable	AAA	AA	A	A1+	BBB	CDs	55%-60%	-	-	-	-	-	CPs	30%-35%	-	-	-	-	-	NCDs	-	10%-15%	-	-	-	-	CBLO/ T-Bills/ Repo/Gsecs	-	-	-	-	-	-
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Investment Strategy	<p>For the purpose of achieving the investment objective, the Scheme will invest in a portfolio of Debt and Money Market securities, maturing on or before maturity of the Scheme.</p> <p>The AMC has an internal policy for selection of assets of the portfolio. The portfolio is constructed taking into account ratings from different rating agencies, rating migration, credit premium over the price of a sovereign security, general economic conditions and such other criteria. Such an internal policy from time to time lays down maximum/minimum exposure for different ratings, liquidity norms, and so on. Through such norms, the Scheme is expected to maintain a high quality portfolio and manage credit risk well.</p> <p>Investments may be made in instruments, which, in the opinion of the Fund Manager, are of an acceptable credit risk and chance of default is minimum. The Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio.</p>																																																		

<b>Where will the scheme invest?</b>	<p>The amount collected under the scheme will be invested only in debt and money market instruments and government securities. Subject to the Regulations, the amount collected under this scheme can be invested in any (but not exclusively) of the following securities/ debt instruments:</p> <ol style="list-style-type: none"> <li>Securities created and issued by the Central and State Governments and repo/ reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).</li> <li>Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).</li> <li>Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee</li> <li>Corporate debt (of both public and private sector undertakings).</li> <li>Securities/ Term Deposits of banks (both public and private sector) and development financial institutions</li> <li>Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.</li> <li>Certificate of Deposits (CDs).</li> <li>Commercial Paper (CPs). A part of the net assets may be invested in the Collateralised Borrowing &amp; Lending Obligations (CBLO) or in an alternative investment as may be provided by RBI to meet the liquidity requirements.</li> <li>Repo of corporate debt securities</li> <li>The non-convertible part of convertible securities.</li> <li>Any other domestic fixed income securities as permitted by SEBI / RBI from time to time.</li> <li>Derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI.</li> </ol> <p>The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated and of varying maturities and other terms of issue. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals. The Schemes may also enter into repurchase and reverse repurchase obligations in government securities held by it as per guidelines/regulations applicable to such transactions.</p>	
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> <li>The portfolio of Kotak FMP Series 152 will comprise of securities issued by central and state government as also debt &amp; money market instruments issued by corporates as mentioned under the paragraph 'How will the Scheme allocate its assets'. All such securities will mature on or before maturity of the scheme. As the securities are held to maturity, the interest rate risk is significantly mitigated. The debt securities issued by the corporates do carry a credit risk as also the liquidity risk.</li> <li>The Scheme will invest entirely in Debt/ Money Market Instruments and Government securities. Liquidity in these investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme</li> </ol>	<p>and result in the Scheme missing certain investment opportunities.</p> <ol style="list-style-type: none"> <li>Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry higher amount of risk than government securities. Further, even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.</li> <li>The market price of Kotak Kotak FMP Series 152; like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the unit (or NAV), and (2) demand and supply of units in the market. Sizeable demand or supply of the units in Exchange may lead to market price of the units to quote at premium or discount to NAV. Hence the price of the units is likely to hold significant variance (large premium or discount) from the latest declared NAV all the time.</li> </ol>
<b>Plans available</b>	<p><b>There will be two plans under the Scheme namely, Regular Plan and Direct Plan</b></p> <p>Regular Plan: This Plan is for investors who wish to route their investment through any distributor.</p> <p>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.</p> <p>The portfolio of both the plans will be unsegregated.</p>	
<b>Options available</b>	<p>Each Plan under the Scheme will have two options namely Growth and Dividend Payout.</p> <p>The NAVs of the above options under each plan of the scheme will be different and separately declared; the portfolio of the investments remaining the same.</p>	
<b>Default Plan</b>	<ul style="list-style-type: none"> <li>Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form e.g. "<b>Kotak FMP Series 152- Direct Plan</b>".</li> <li>Investors should also indicate "Direct" in the ARN column of the application form.</li> <li>However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the application will be processed under Direct Plan.</li> <li>Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.</li> </ul>	
<b>Default Option</b>	<p>If the applicant does not indicate the choice of Option in the Application Form, the Fund accepts the application as being for the Growth Option under the respective Plan.</p>	
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p>Not applicable. All units of the scheme shall be redeemed on maturity.</p>	
<b>Minimum Application Amount / Number of Units</b>	<b>Purchase</b>	Rs. 5, 000/- and in multiples of Rs 10 for purchase and switch-ins. This clause is applicable only for purchases and switch in during the NFO.
	<b>Redemption</b>	<p>Investors will not be able to redeem their units during the tenor of the Scheme directly from the fund and there will be redemption by the fund only on the maturity of the Scheme.</p> <p>The redemption proceeds shall be dispatched to the unit holders within 10 Business days from the date of maturity of the Scheme.</p> <p>Redemption proceeds will be paid by cheques, marked "Account Payee only" and drawn in the name of the sole holder/ first named holder (as determine by the records of the Registrar/Depositories). The Bank Name and No., as specified in the Registrar's/Depositories records, will be mentioned in the cheque, which will be payable at par at all the cities designated by the Fund from time to time. If the Unitholder resides in any other city, he will be paid by a Demand Draft payable at the city of his residence.</p> <p>Redemption cheques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the first named holder) as per the Registrar's/Depositories records, by courier. The payments to unitholders as per the Depository Records will be sufficient discharge of its obligations by the AMC. Any further claims shall not be entertained by the AMC.</p> <p>Redemption proceeds may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit or NEFT in to Bank account, RTGS facility offered RBI or through Banker's cheque, etc as the AMC may decide, from time to time for the smooth and efficient functioning of the Scheme.</p>
<b>Transaction Charges</b>	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:</p> <ol style="list-style-type: none"> <li>For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- &amp; above.</li> <li>For first time investors, (across Mutual Funds), the distributor may be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- &amp; above.</li> <li>The transaction charge shall be deducted by Kotak AMC from the subscription amount &amp; paid to the distributor (will be subject to statutory levies, as applicable) &amp; the balance amount shall be invested.</li> </ol> <p>Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN / KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. Computer</p>	<p>Age Management Services Pvt. Ltd in this regard.</p> <p>The statement of accounts shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.</p> <p><b>Transaction charges shall not be deducted/applicable for:</b></p> <ol style="list-style-type: none"> <li>Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc.;</li> <li>Purchases/Subscriptions made directly with the Fund without any ARN code.</li> <li>Transactions carried out through the stock exchange platforms.</li> </ol> <p>In accordance with the SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor. Further as per circular dated September 13, 2012, distributors shall now have the option to either opt in or opt out of charging transaction charge based on the type of product.</p>
<b>Applications Supported by Blocked Amount (ASBA)</b>	<p>Investors may apply through the ASBA facility during the NFO period of the Scheme by filling in the ASBA form and submitting the same to selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the ASBA facility, which in turn will block the amount in the account as per the authority contained in the ASBA form, and undertake other tasks as per the procedure specified therein.</p> <p>Investors are also requested to check with their respective Banks for details regarding application through ASBA mode. The list of SCSBs are available on SEBI website <a href="http://www.sebi.gov.in">www.sebi.gov.in</a> and also on the website of the stock exchanges.</p>	
<b>Despatch of Repurchase (Redemption) Request</b>	<p>The redemption proceeds shall be dispatched within 10 working days from the date of maturity of the Scheme.</p>	
<b>Benchmark Index</b>	<p>CRISIL Short Term Bond Fund Index</p>	

<b>Dividend Policy</b>	<p><b>Growth Option:</b> Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them.</p> <p><b>Dividend Option</b> Under the Dividend option, the Trustee may at any time decide to distribute by way of dividend, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of dividend.</p> <p>Dividend will be paid on the number of units held by the unit holder on the record date as per the records of CAMS (the Registrar) and / or as per the records maintained by depositories. The record date shall be announced 5 calendar days before the record date.</p> <p><i>Dividend Payout Option:</i> Unitholders will have the option to receive payout of their dividend by way of dividend warrant or any other means which can be encashed or by way of direct credit into their account.</p> <p>However, the Trustees reserve the right to introduce new options and / or alter the dividend payout intervals, frequency, including the day of payout.</p>																																	
<b>Name of the Fund Manager</b>	Mr. Mayank Prakash and Mr. Abhishek Bisen																																	
<b>Name of the Trustee Company</b>	Kotak Mahindra Trustee Company Limited																																	
<b>Performance of the Scheme</b>	This is a new scheme and do not have any performance track Record.																																	
<b>Expences of the Scheme</b>	<p><b>(i) Load Structure</b></p> <p><b>New Fund Offer Period</b> <b>Entry load:</b> In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. <b>Exit load:</b> Nil</p> <p><b>Continuous Offer:</b> Not Applicable</p>																																	
	<p><b>(ii) Recurring Expenses</b></p> <p><b>A) New Fund Offer (NFO) expenses</b> These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, Brokerage, registrar expenses, printing and stationary, bank charges etc. The New Fund Offer expenses of the scheme will be borne by the AMC.</p> <p><b>B) Total Expense Ratio (TER)</b> 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.</p> <p>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.</p> <p>The maximum total expenses of the schemes under Regulation 52(6)(c) shall be subject to the following limits:</p> <table border="1" data-bbox="467 1155 967 1274"> <thead> <tr> <th>Daily Net Assets (Rs.)</th> <th></th> </tr> </thead> <tbody> <tr> <td>First 100 crores</td> <td>2.25%</td> </tr> <tr> <td>Next 300 crores</td> <td>2.00%</td> </tr> <tr> <td>Next 300 crores</td> <td>1.75%</td> </tr> <tr> <td>Balance assets</td> <td>1.50%</td> </tr> </tbody> </table> <p><b>Additional expenses which may be charged to the Scheme:</b> The following additional expenses may be charged to the Scheme under Regulation 52 (6A), namely-</p> <ul style="list-style-type: none"> <li>• Brokerage and transaction costs (including service 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. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC.</li> <li>• Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from beyond top 15 cities are at least: <ul style="list-style-type: none"> <li>(i) 30 % of gross new inflows in the scheme; or</li> <li>(ii) 15 % of the average assets under management (year to date) of the scheme; whichever is higher.</li> </ul> <p>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.</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>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.</p> </li> <li>• Additional expenses upto 0.20% of daily net assets of the schemes, incurred towards different heads mentioned under Regulation 52 (2) and 52 (4).</li> </ul> <p><b>Total Expense Ratio for the scheme</b> The AMC has estimated following recurring expenses, as summarized in the below table for the scheme. Total expense ratio of the Scheme (including investment and advisory fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52(6) &amp; (6A), as amended from time to time, with no sub-limit on investment and advisory fees.</p> <table border="1" data-bbox="1010 797 1511 1451"> <thead> <tr> <th>Expenses Structure</th> <th>% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td rowspan="14">Upto 2.25%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>RTA Fees</td> </tr> <tr> <td>Marketing &amp; Selling expense incl. agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and dividend redemption cheques and warrants</td> </tr> <tr> <td>Costs of statutory Advertisements</td> </tr> <tr> <td>Cost towards investor education &amp; awareness (at least 2 bps)</td> </tr> <tr> <td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td> </tr> <tr> <td>Service tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Service tax on brokerage and transaction cost</td> </tr> <tr> <td><b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b></td> <td><b>Upto 2.25%</b></td> </tr> <tr> <td>Additional expenses under regulation 52 (6A) (c)</td> <td>Upto 0.20%</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities</td> <td>Upto 0.30%</td> </tr> </tbody> </table> <p><b>Expense Structure for Direct Plan</b> - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Commission/ Distribution expenses will not be charged In case of Direct Plan. The TER of Direct Plan will be lower by at least 15% vis-à-vis Regular Plan.</p> <p><b>Service Tax:</b> Service Tax on investment and advisory fees may be charged to the scheme in addition to the maximum limit of TER as prescribed in Regulation 52(6)(c). Service 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.</p> <p>The estimates are based on an amount of Rs. 100 crores for the Scheme and will change to the extent assets are lower or higher.</p> <p>The aforesaid estimates are made in good faith by the Investment Manager and are subject to change inter se among the various heads of expenses and between the Plans. It may also be noted that the total expenses of the Plans will also be subject to change within the overall limits of expenses under Regulation 52. Actual expenses under any head and / or the total expenses may be more or less than the estimates. The Investment Manager retains the right to charge the actual expenses to the Fund, however the expenses charged will not exceed the statutory limit prescribed by the Regulations. Any expenditure in excess of the limits specified in Regulation 52 shall be borne by the AMC. There will be no sub limit on management fee, and it shall be within the overall TER specified above.</p> <p>For the actual current expenses being charged, the investor may refer to the website of the mutual fund.</p>	Daily Net Assets (Rs.)		First 100 crores	2.25%	Next 300 crores	2.00%	Next 300 crores	1.75%	Balance assets	1.50%	Expenses Structure	% of daily Net Assets	Investment Management and Advisory Fees	Upto 2.25%	Trustee fee	Audit fees	Custodian fees	RTA Fees	Marketing & Selling expense incl. agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements and dividend redemption cheques and warrants	Costs of statutory Advertisements	Cost towards investor education & awareness (at least 2 bps)	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	Service tax on expenses other than investment and advisory fees	Service tax on brokerage and transaction cost	<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Upto 2.25%</b>	Additional expenses under regulation 52 (6A) (c)	Upto 0.20%	Additional expenses for gross new inflows from specified cities	Upto 0.30%
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<b>Waiver of Load for Direct Applications</b>	Not Applicable. Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.
<b>Tax treatment for the Investors (Unitholders)</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The Mutual Fund shall update the Net asset value of the scheme(s) on every Business day on AMFI's website www.amfiindia.com by 9.00 p.m. The NAVs shall also be updated on the website of the Mutual Fund assetmanagement.kotak.com and will be published in two newspapers.</p> <p>Delay in uploading of NAV beyond 9.00 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.</p> <p>The monthly portfolio of the Schemes shall be available in a user-friendly and downloadable format on the website viz. assetmanagement.kotak.com. on or before the tenth day of succeeding month.</p>
<b>For Investor Grievances please contact</b>	<p><b>Kotak Mahindra Asset Management Company Limited</b> (Investment Manager)        Mr. R. Chandrasekaran 6th Floor Kotak Towers, Building No 21, Infinity Park, Off Western Express Highway, Goregaon - Mulund Link Road, Malad (East) , Mumbai 400067        ☎ 022-6638 4400 📠 022-6638 4455 🌐 assetmanagement.kotak.com        ✉ mutual@kotak.com</p> <p><b>Registered Office:</b> 36-38A, 3rd Floor, Nariman Bhawan, 227, Nariman Point, Mumbai - 400 021</p> <p><b>Computer Age Management Services Pvt. Ltd.</b> (Registrar)        No. 178/ 10, M G R Salai, Nungambakkam, Chennai - 600 034.        ☎ 044 3040 7170 🌐 www.camsonline.com ✉ enq_k@camsonline.com</p>
<b>Unitholders' Information</b>	<p><b>For normal transactions (other than SIP/STP/SWP) during NFO and repurchase:</b>        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; the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund on or after October 1, 2011 shall receive the following:</p> <ol style="list-style-type: none"> <li>1. An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number.</li> <li>2. A consolidated account statement (CAS) for each calendar month on or before 10th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month.</li> <li>3. For the purpose of sending CAS, common investors across mutualfunds shall be identified by their Permanent Account Number (PAN).</li> <li>4. In case of a specific request is received from the investors, Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund will provide the physical account statement to the investors, within 5 business days.</li> <li>5. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN and email id. Such investors will get monthly account statement from Kotak Mutual Fund in respect of transactions carried out in the schemes of Kotak Mutual Fund during the month.</li> <li>6. In case of units held in demat, on allotment, confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.</li> <li>7. An Account Statement may be sent to a Unitholder using e-mail. Account Statements to be issued in lieu of Unit Certificates under the Scheme are non-transferable. These Account Statements shall not be construed as proof of title and are only computer printed statements, indicating the details of transactions under the Scheme concerned.</li> <li>8. Any discrepancy in the Account Statement / Unit Certificate should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement / Unit Certificate will be deemed to be correct if no error is reported within 30 days from the date of Account Statement / Unit Certificate.</li> </ol> <p><b>Annual Account Statement:</b></p> <ul style="list-style-type: none"> <li>• Asset management company will send consolidated account statement every half yearly (September/ March), on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.</li> <li>• The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</li> <li>• Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</li> </ul> <p>'Transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p>
<b>Listing</b>	<p>The units of the scheme will be listed on BSE on allotment.        The units of the scheme may also be listed on the other stock exchanges.</p> <p>An investor can buy/sell Units on a continuous basis on BSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock, until the date of issue of notice by the AMC for fixing the record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depository's (NSDL/CDSL) records for the purpose of redemption of Units on maturity/final redemption date. The trading of Units on BSE and/or any other Stock Exchange(s) on which the Units are listed will automatically get suspended from the date of issuance of the said notice and also no off-market trades shall be permitted by the Depositories.</p>
<b>Dematerialization</b>	<p>Unit holders are given an option to hold the units in demat form in addition to account statement as per current practice.</p> <p>The Unitholders intending to hold/trade the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.</p> <p>In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such unitholders will not be able to trade on the stock exchange.</p> <p>The Unitholders are requested to fill in their demat account details in the space provided for the same in Key Information Memorandum (KIM) and application forms.</p>
<b>Special Considerations</b>	The Mutual Fund/ AMC and its Empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield / portfolio with regard to the Scheme.



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

Indoor Stadium, Dharmapuri - 636701. **Dhule** : H No. 1793 / A, J B Road, Near Tower Garden, Dhule - 424001. **Erode** : 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faizabad** : 64 Cantonment, Near GPO, Faizabad - 224001. **Faridabad** : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001. **Gandhidham** : S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370201. **Ghaziabad** : 113/6, 1st Floor, Navyug Market, Ghaziabad - 201001. **Gondal** : A/177 Kailash Complex Opp. Khedut Decor GONDAL - 360311. **Gorakhpur** : Shop No. 3, 2nd Floor, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001. **Gulbarga** : Pal Complex, 1st Floor, Opp City Bus Stop, Super Market, Gulbarga - 585101. **Guntur** : Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon** : SCO - 17, 3rd Floor, Sector-14, Gurgaon - 122001. **Guwahati** : A K Azad Road, Rehbari, Guwahati - 781008. **Gwalior** : G-6, Global Apartment Phase - II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior - 474011. **Haldia** : 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721602. **Haldwani** : Durga City Centre, Nainital Road, Haldwani - 263139. **Hazaribagh** : Municipal Market, Annada Chowk, Hazaribagh - 825301. **Himmatnagar** : D-78, 1st Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. **Hisar** : 12, Opp Bank of Baroda, Red Square Market, Hisar - 125001. **Hoshiarpur** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. **Hosur** : No.303, SIPCOT Staff Housing Colony, Hosur - 635126. **Hubli** : 206 & 207, 1st Floor, A-Block, Kundagol Complex, Opp Court, Club road, Hubli - 580029. **Jabalpur** : 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jalandhar** : 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. **Jalgaon** : Rustomji Infotech Services, 70, Navipeth, Opp old Bus Stand, Jalgaon - 425001. **Jalna** : (Parent ISC - Aurangabad) : Shop No. 11, 1st Floor, Ashoka Plaza, Opp Magistic Talkies, Subhash Road, Jalna - 431203. **Jamnagar** : 217/218, Manek Centre, P N Marg, Jamnagar - 361008. **Jamshedpur** : Millennium Tower, Room No. 15, 1st Floor, R - Road, Bistupur, Jamshedpur - 831001. **Jhansi** : Babu Lal Karkhana Compound, Opp SBI Credit Branch, Gwalior Road, Jhansi - 284001. **Jodhpur** : 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. **Jammu** : JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh - 362001. **Kadapa** : Door No. : 21/ 598, Palempapaiah Street, Near Ganjikunta Pandurangaiah Dental Clinic, 7 Road Circle, Kadapa - 516001. **Kakinada** : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani** : A - 1/50, Block - A, Dist Nadia Kalyani - 741235. **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Karimnagar** : H No. 7-1-257, Upstairs S B H, Mangammthota, Karimnagar - 505001. **Karnal** : (Parent :Panipat TP) : 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001. **Karur** : 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Katni** : NH 7, Near LIC, Jabalpur Road, Bargawan, Katni - 483501. **Kestopur** : 148 Jessore Road, 2nd Floor, Block-B, Kestopur - 700101. **Khammam** : 1st Floor, Shop No 11 - 2 - 31/3, Philips Complex, Balajinagar, Wvra Road, Near Baburao Petrol Bunk, Khammam - 507001. **Kharagpur** : Shivhare Niketan, H No 291/1, Ward No 15, Opposite UCO Bank, Kharagpur - 721301. **Kolhapur** : AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kollam** : Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001. **Kota** : B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. **Kottayam** : 3rd Floor, Pulimootil Arcade, K K Road, Kanjikuzhy, Kottayam - 686004 (Kerala). **Kumbakonam** : Jaijani Complex, 47, Mutt Street, Kumbakonam - 612001. **Kurnool** : H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518004. **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, S M Pally, Malda - 732101. **Manipal** : Basement floor, Academy Tower, Opposite Corporation Bank, Manipal - 576104. **Mapusa** : (Parent ISC : Goa) : Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. **Margao** : Virginkar Chambers, 1st Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403601. **Mathura** : 159/160, Vikas Bazar, Mathura - 281001. **Meerut** : 108, 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002. **Moga** : Gandhi Road, Opp Union Bank of India, Moga - 142001. **Moradabad** : B-612, Sudhakar, Lajpat Nagar, Moradabad - 244001. **Mumbai (Andheri)** : CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (East) Mumbai - 400 069. **Muzzafarpur** : Brahman Toli, Durga Asthan Gola Road, Muzaffarpur - 842001. **Mysore** : No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009. **Nadiad** : S/OB 2nd Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001. **Nalgonda** : Adj. to Maisaiah Statue, Clock Tower Centre, Bus Stand Road, Nalgonda - 508001. **Nashik** : Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nashik - 422005. **Navsari** : Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank, Near Vasant Talkies, Chimmabai Road, Navasari - 396445. **Nellore** : 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **Noida** : C-81, 1st Floor, Sector No 2, Noida - 201301. **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. **Palanpur** : Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385001. **Panipat** : 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G T Road, Panipat 132103. **Patiala** : 35, New Lal Bagh Colony, Patiala - 147001. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Raibareli** : 17, Anand Nagar Complex, Raibareli - 229001. **Raipur** : HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry** : Cabin 101, D.No. 7-27-4, 1st Floor, Krishna Complex, Baruvari Street, T Nagar, Rajahmundry - 533101. **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan Limda Chowk Rajkot - 360001. **Ranchi** : 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi - 834 001. **Ratlam** : Daffria & Co., 18, Ram Bagh, Near Scholar's Schoo, Ratlam - 457001. **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639. **Rohtak** : 205, 2nd Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. **Roorkee** : 22 Civil Lines, Ground Floor, Hotel Krish Residence Roorkee - 247667. **Rourkela** : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001. **Sagar** : Opp. Soman Automobiles, Bhagwanganj, Sagar - 470002. **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur - 247001. **Salem** : No. 2, 1st Floor, Vivekananda Street, New Fairlands, Salem - 636016. **Sambalpur** : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001. **Sangli** : (Parent: Kohlapur) : Diwan Niketan, 313, Radhakrishna Vasahat, Opp Hotel Suruchi, Near S.T. Stand, Sangli - 416416. **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Shahjahanpur** : Bijlipura, Near Old Distt Hospital, Shahjahanpur - 242001. **Shimla** : 1st Floor, Opp Panchayat Bhawan Main Gate, Bus Stand, Shimla - 171001. **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. **Siliguri** : No 7, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri - 734401. **Sirsa** : Gali No1, Old Court Road, Near Railway Station Crossing, Sirsa - 125055. **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. **Solapur** : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Sriganganagar** : 18 L Block, Sri Ganganagar - 335001. **Srikakulam** : Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001. **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. **Surat** : Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395001. **Surendranagar** : 2 M I Park, Near Chandana Ramesh Showroom, Bhavani Nagar, Tirupathi - 517501. **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kakkalai, Trichur - 680001. **Trichy** : No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum** : R S Complex, Opposite of LIC Building, 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 - 313004. **Ujjain** : 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, (Madhya Pradesh), Ujjain - 456010. **Unjha** : (Parent: Mehsana) : 10/11, Maruti Complex, Opp. BR Marbles, Highway Road, Mehsana, Unjha - 384170. **Valsad** : Gita Niwas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001. **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G I D C, Char Rasta, Vapi - 396195. **Varanasi** : C-28/142-2A, Near Teliya Bagh Crossing, Teliya Bagh, Varanasi - 221002. **Vellore** : No. 1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore - 632001. **Warangal** : A. B. K Mall, Near Old Bus Depot road, F-7, 1st Floor, Rammnagar, Hanamkonda, Warangal - 506001. **Yamuna Nagar** : 124-B/R Model Town, Yamunanagar - 135001. **Yavatmal** : Pushpam, Tilakwadi, Opp Dr Shrotri Hospital, Yavatmal - 445001.

**CAMS, Registrar and Transfer Agent to Kotak Mutual Fund will be the official point of acceptance for electronic transaction received through specified banks, Financial Institutions with whom Kotak Mahindra Mutual Fund has entered or may enter into specific arrangement for purchase/sale/switch of units and secured internet site operated by Kotak Mahindra Mutual Fund.**

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