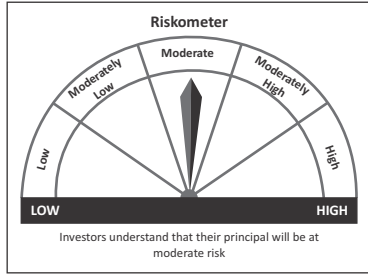


(1470 days close ended debt scheme)
(Please read instructions carefully to help us serve you better)

Kotak Mahindra Asset Management Co. Ltd.
6th Floor, Kotak Infinity, Building No. 21,
Infinity Park, Off. Western Express Highway,
Gen.A.K. Vaidya Marg, Malad (E)
Mumbai - 400 097.
☎ 022-6115 2100
✉ mutual@kotak.com
🏠 assetmanagement.kotak.com

Key Information Memorandum and Application Form

New Fund Offer Opens on: May 10, 2018 New Fund Offer Closes on: May 14, 2018



This product is suitable for investors who are seeking*:

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

Appl. FMP Sr. 226

Date : **DD / MM / YYYY**

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

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 the Investment Adviser the details of my/our transactions in the scheme(s) of Kotak Mahindra Mutual Fund. Declaration for "Execution-only" transactions (only where EUIN box is left blank)

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

SIGNATURE(S) _____ Sole / First Applicant	SIGNATURE(S) _____ Second Applicant	SIGNATURE(S) _____ Third Applicant
---	---	--

(To be signed by **All Applicants**)

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)

Are you a tax resident of any country other than India? Yes No

Existing Unitholder Information (Section I)
If you have, at any time, invested in any Scheme of Kotak Mahindra Mutual Fund and wish to hold your present investment in the same Account, please furnish your Name, Folio Number and PAN details below and proceed to Section Investment Details.

Name of Sole / First Applicant: _____ PAN No.: _____ Folio No.: _____

New Applicant's Personal Information (Section II)	Sole/ First Applicant	Second Applicant	Third Applicant
	Name of Applicant	Name of Applicant	Name of Applicant
	PAN	PAN	PAN
	Aadhaar No.	Aadhaar No.	Aadhaar No.
	Date of Birth	Date of Birth	Date of Birth
	Country of Birth	Country of Birth	Country of Birth
	Nationality	Nationality	Nationality
	Tax Reference Number (for NRI)	Tax Reference Number (for NRI)	Tax Reference Number (for NRI)
	Gross Annual Income Details in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable	Gross Annual Income Details in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable	Gross Annual Income Details in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable

*I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.

Guardian/Contact Person if Non-Individual Applicant (Section III)	Name	PAN	Country of Birth	Nationality	Tax Reference Number (for NRI)
	Gross Annual Income Details in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable *I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.				

Power of Attorney Holder (PoA) Applicant (Section IV)	Name	PAN	Country of Birth	Nationality	Tax Reference Number (for NRI)
	Gross Annual Income Details in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year) Please tick, if applicable, <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Related to a Politically Exposed Person (PEP)* <input type="checkbox"/> Not applicable *I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.				

Status of Sole/First Applicant (Section V)	Residential Status	Business Structure	Investment Type	Beneficiary
	<input type="radio"/> Resident Individual <input type="radio"/> NRI on Repatriation Basis <input type="radio"/> NRI on Non-Repatriation Basis <input type="radio"/> HUF	<input type="radio"/> Proprietorship <input type="radio"/> Partnership Firm <input type="radio"/> Private Limited Company <input type="radio"/> Public Limited Company	<input type="radio"/> Mutual Fund <input type="radio"/> Mutual Fund FOF Scheme <input type="radio"/> Body Corporate <input type="radio"/> Registered Society	<input type="radio"/> PF/ Gratuity/ Pension/ <input type="radio"/> Superannuation Fund <input type="radio"/> Trust AOP/ BOI <input type="radio"/> Foreign Institutional Investor _____ (Please specify)

Occupation of Sole/First Applicant (Section VI)	Occupation	Education	Mode of Operation (Section VII)
	<input type="radio"/> Private Sector <input type="radio"/> Public Sector <input type="radio"/> Government Service <input type="radio"/> Business	<input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Retired <input type="radio"/> Housewife	<input type="radio"/> Student <input type="radio"/> Forex Dealer <input type="radio"/> Other _____ (Please specify)

Correspondence Details of Sole/First Applicant (Section VIII)	Address for Communication (Full Address Mandatory)	Overseas Address (Mandatory for NRI/ FII Applicants)
	House/ Flat No	House/ Flat No
	Street Address	Street Address
	City/ Town	City/ Town
	State	State
	Country	Country
	Pin Code	Pin Code
	Mobile	Mobile
	Tel (Res./ Off.)	Tel (Res./ Off.)
	Email**	

*By providing Email ID I/ We agree to receive all communications including Account Statement & Transaction confirmation to aforesaid E-mail ID.

ACKNOWLEDGEMENT OF KOTAK FMP series 226 (To be filled in by the Applicant)

Appl. FMP Sr. 226

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

In case you wish to hold units in demat, please fill this section. Please note that you can hold units in demat for all open ended schemes (except ETFs and dividend options having dividend frequency of less than a month).

Demat Account Details (Section IX)	NSDL	CDSL
	DP Name _____	DP Name _____
	DP ID _____ Beneficiary Account No. _____	Beneficiary Account No. _____

Please ensure that your demat account details mentioned above are along with supporting documents evidencing the accuracy of the demat account. Bank details of DP will overwrite the existing details.

Third Party Payment Declaration (Section X)

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

Name: _____ **Relationship with Applicant:** _____

PAN: _____ **KYC Compliant 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 or incentive to employee or for & on behalf of FII 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)

Signature _____

Investment Details (Section XI)

Scheme: **KOTAK FMP Series 226 - 1470 Days**

Plan: Regular Direct

Option: Growth Dividend Payout

Minimum investment amount: Rs 5,000/-

Mode of Payment: Cheque Demand Draft Fund Transfer

Instrument No. _____ Dated _____

Investment Amount _____ Drawn on _____

Cheque/ DD to be drawn in favour of "KOTAK FMP Series 226 - 1470 Days"

If you are an NRI Investor, please indicate source of funds for your investment (Please ✓)

Account Type: NRE NRO FCNR Others _____

As an investment strategy, you may select the following option instead of payout on maturity.

I/ We hereby give our consent to utilize maturity amount of Kotak FMP Series 226 - 1470 Days towards buying units in _____

Plan your Life Goal. You can assign this investment for your life's important milestones. Your Dream House Child Education Child Wedding Retirement

(Mandatory, this account details will be considered as default account for payout)

Bank Account Details (Section XII)

Name of Bank _____

Branch _____ City _____

Account No. _____

RTGS IFSC Code _____ NEFT IFSC Code _____

MICR Code _____ Account Type: Current Savings NRO NRE FCNR Others

This is the 9 digit No. next to your Cheque No.

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

Nomination Details (Section XIII)
(to be filled in by individual(s) applying singly or jointly)

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

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.

Declaration and Signatures (Section XIV)

I/ We have read and understood the contents of the SID of the scheme. I/ We hereby apply for allotment/ purchase of Unit in the Scheme indicated in Section "Investment Details" 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 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 Mutual Fund, its Investment Manager and its 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

Consent by unit holders for collection, storage, using/sharing of Aadhaar data

I/ We hereby provide my consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/ our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.

I/ We hereby provide my/our consent for sharing/discard of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.

SIGNATURE(S)

Sole / First Applicant

Second Applicant

Third Applicant

(To be signed by **All Applicants**)

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

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

1. NEW APPLICANT'S PERSONAL INFORMATION																						
SOLE/FIRST APPLICANT		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left; padding: 2px;">Category Please (Tick ✓)</th> </tr> <tr> <td style="padding: 2px;">Retail Individual Investor(s)</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Non-Individual Investor(s)</td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> </table>	Category Please (Tick ✓)		Retail Individual Investor(s)	<input type="checkbox"/>	Non-Individual Investor(s)	<input type="checkbox"/>														
Category Please (Tick ✓)																						
Retail Individual Investor(s)	<input type="checkbox"/>																					
Non-Individual Investor(s)	<input type="checkbox"/>																					
<input style="width:95%;" type="text"/> <small>GUARDIAN (in case Sole / First Applicant is a minor)</small>																						
<input style="width:95%;" type="text"/> <small>CONTACT PERSON (in case of Non-individual applicants)</small>																						
SECOND APPLICANT (Joint Holder 1)	<input style="width:95%;" type="text"/>	Designation																				
THIRD APPLICANT (Joint Holder 2)																						
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																						
PAN No. (Irrespective of Size of the investment) (Application without this information are liable to be rejected)	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> </tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> </tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													

2. ISIN DETAILS		
ISIN Number: <input style="width:200px;" type="text"/>	Scheme Name : Kotak FMP Series 226 - 1470 days	
3. SCSB DETAILS		
Bank Account Number: <input style="width:150px;" type="text"/>	Bank and Branch where account is held _____	
Total Amount to be blocked (Rs. in figures) _____ (Rs. in words) _____ <small>(Amount to be blocked shall be the No. of Unit for x Unit Price).</small>		

4. DEMAT ACCOUNT DETAILS (Please ensure that unit holders given an option to hold the units in demat form in addition to account statement as per current practice and the sequence of names as mentioned in the application form matches with the Depository Participant.)																						
M A N D A T O R	NSDL	CDSL																				
DP Name	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>																				
DP ID*	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> </tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input style="width:100%;" type="text"/>										
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													
Beneficiary Account No.	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> </tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> <td style="width:10%;"><input type="text"/></td> </tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>													


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

UNDERTAKING BY ASBA INVESTOR/ ACCOUNT HOLDER


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

SIGNATURE OF THE APPLICANT(S)	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	Attn. : NRI Investors : Payment should be made through their NRE/FCNR accounts.
SIGNATURE OF THE BANK ACCOUNT HOLDER(S)	<input style="width:100%;" type="text"/>	<input style="width:100%;" type="text"/>	

TEAR HERE

ACKNOWLEDGEMENT SLIP FOR SCSB	TO BE RETAINED BY THE BANKER (To be filled by the Sole/First Applicant)		KOTAK MAHINDRA MUTUAL FUND 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400097. Tel No.: 022-6605 6825 E- mail: mutual@kotak.com Web: assetmanagement.kotak.com	Date : _____ 2018
	Received from Mr./Ms. _____	SCSB Account Details		No. of Units (In Figures)
	Address _____	Bank Name: _____	<input style="width:100%; height: 100px;" type="text"/>	
	Tel/Fax _____ Mobile _____	Bank Account Number: _____		
	E-mail _____	Branch Address: _____		
SIGNATURE(S)	<input style="width:100%;" type="text"/>		Total Amount to be blocked (Rs.) _____	

TEAR HERE

ACKNOWLEDGEMENT SLIP FOR INVESTOR	TO BE GIVEN BY THE SCSB (To be filled by the Sole/First Applicant)		KOTAK MAHINDRA MUTUAL FUND 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400097. Tel No.: 022-6605 6825 E- mail: mutual@kotak.com Web: assetmanagement.kotak.com	Date : _____ 2018	
	INVESTMENT DETAILS				
	Scheme Name: Kotak FMP Series 226 - 1470 days	Plan:		<input style="width:100%;" type="text"/>	
	Option:	Frequency:		<input style="width:100%;" type="text"/>	
	Amount in figures:	Amount in words:		<input style="width:100%;" type="text"/>	
	No of units:	Unit price:		<input style="width:100%;" type="text"/>	
	Received From	<input style="width:100%;" type="text"/>			
	Mr./Ms. _____	<input style="width:100%;" type="text"/>			
	Address _____	<input style="width:100%;" type="text"/>			
		Telephone _____		Pin Code <input style="width:40px;" type="text"/>	
Bank Account Number : _____	Bank Name & Branch Address : _____		SCSB Stamp Signature, Date & Time of Bid Form Submission		
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 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 226 - 1470 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 226 - 1470 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 226 - 1470 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 226 - 1470 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/ any other entity for doing KYC. In the event of KYC Form being subsequently rejected for lack of information/ deficiency/ insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable.
- e) If you have not indicated your Tax Status in the Application Form, the same would be assumed to be Others

3. THIRD PARTY PAYMENT

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

Definition of Third Party Cheques

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

However, afore-mentioned clause of investment with Third-Party Payment shall not be applicable for the below mentioned exceptional 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 226 - 1470 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

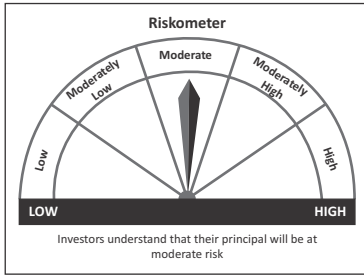
- a) Signature can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her official seal.
- b) Applications by minors must be signed on their behalf by their guardians.
- c) If you are investing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

1470 days close ended debt scheme

Units at Rs. 10 each during the New Fund Offer

New Fund Offer Opens on: May 10, 2018

New Fund Offer Closes on: May 14, 2018



This product is suitable for investors who are seeking*

Income over a long term investment horizon

Investment in debt & money market securities

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

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**

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 April 26, 2018.

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" style="width: 100%; border-collapse: collapse;"> <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 Instruments including Government Securities</td> <td style="text-align: center;">80</td> <td style="text-align: center;">100</td> <td>Low to medium</td> </tr> <tr> <td>Money Market instruments</td> <td style="text-align: center;">0</td> <td style="text-align: center;">20</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 invest in repo of corporate debt securities.</p> <p>The scheme shall not invest in any debt instruments/ papers issued by Tourism companies, Airlines Companies, Gems and Jewellery and unrated debt instruments</p> <p>The scheme shall also not undertake securities lending, short selling and shall not invest in securitised debt, ADR/ GDR, foreign securities and in Credit Default Swaps</p> <p>Portfolio Rebalancing:</p> <p>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 within 30 days. Where the portfolio is not rebalanced within specified 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>Intended Portfolio for Schemes</p> <p>The intended Portfolio for the Scheme will be as under. The Scheme will ensure adherence to the floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/ credit rating.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="6">Credit Rating</th> <th rowspan="2">Not Applicable</th> </tr> <tr> <th>Sovereign (NA)</th> <th>AAA</th> <th>AA</th> <th>A</th> <th>A1+</th> <th>BBB</th> </tr> </thead> <tbody> <tr> <td>CDs</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>CPs</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>NCDs</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">45-50%</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>G secs</td> <td style="text-align: center;">50-55%</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> <tr> <td>CBLO/ T-Bills/ Repo</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> <td style="text-align: center;">-</td> </tr> </tbody> </table> <p>Notes:</p> <ol style="list-style-type: none"> Securities with Rating AA will include AA+ and AA-. Similarly, securities with Rating A will include A+ and A-. Positive variation in investment towards higher credit rating in the same instrument is allowed. 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+) & 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 the scheme. All investments shall be made based on the ratings prevalent at the time of investments. However where there are dual ratings for a particular security, most conservative publicly available rating shall be considered. In 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 the 30 days from the date of the said deviation. Such changes in the investment pattern will be for a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders. The scheme shall not invest in any debt instruments/papers issued by Micro finance companies, Airlines Companies, Gems and Jewellery and unrated debt instruments The scheme shall also not undertake securities lending, short selling and shall not invest in ADR/GDR, foreign securities and in Credit Default Swaps. <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 (d) above.</p> <p>Credit Evaluation Policy</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"> Detailed credit research is undertaken for each investment in the portfolio which includes qualitative and quantitative assessment of various issuers. 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. 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. 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. <p>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.</p>			Investments	Indicative Allocation (% to net assets)		Risk Profile	Minimum	Maximum	Debt Instruments including Government Securities	80	100	Low to medium	Money Market instruments	0	20	Low to medium	Instruments	Credit Rating						Not Applicable	Sovereign (NA)	AAA	AA	A	A1+	BBB	CDs	-	-	-	-	-	-	-	CPs	-	-	-	-	-	-	-	NCDs	-	-	-	45-50%	-	-	-	G secs	50-55%	-	-	-	-	-	-	CBLO/ T-Bills/ Repo	-	-	-	-	-	-	-
Investments	Indicative Allocation (% to net assets)		Risk Profile																																																																				
	Minimum	Maximum																																																																					
Debt Instruments including Government Securities	80	100	Low to medium																																																																				
Money Market instruments	0	20	Low to medium																																																																				
Instruments	Credit Rating						Not Applicable																																																																
	Sovereign (NA)	AAA	AA	A	A1+	BBB																																																																	
CDs	-	-	-	-	-	-	-																																																																
CPs	-	-	-	-	-	-	-																																																																
NCDs	-	-	-	45-50%	-	-	-																																																																
G secs	50-55%	-	-	-	-	-	-																																																																
CBLO/ T-Bills/ Repo	-	-	-	-	-	-	-																																																																
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>																																																																						

Where will the scheme invest?	<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> <p>a) 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).</p> <p>b) Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee (including but not limited to Indian Government Bond, State Development Loans issued and serviced at the Public Debt Office, Bonds issued by Central & State Government PSU's which are guaranteed by Central or State Governments)</p> <p>c) Corporate debt (of both public and private sector undertakings) including Non convertible debentures (including bonds) and non-convertible part of convertible securities.</p> <p>d) Money market instruments permitted by SEBI/RBI, having maturities of up to one year but not limited to:</p>	<ul style="list-style-type: none"> • Certificate of Deposits (Cds). • Commercial Paper (Cps) • CBLO, Bills re-discounting, as may be permitted by SEBI from time to time. • Repo of corporate debt securities <p>e) Any other domestic fixed income securities as permitted by SEBI / RBI from time to time.</p> <p>f) Derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI.</p> <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 Scheme may also enter into repurchase and reverse repurchase obligations in government securities held by it as per guidelines/regulations applicable to such transactions.</p>																																				
Risk Profile of the Scheme	<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> <p>a) The portfolio of Kotak FMP Series 226 will comprise of securities issued by central and state government as also debt & money market instruments issued by corporates as mentioned under the paragraph 'How will the Scheme allocate its assets'. All such securities will mature on or before maturity of the scheme. As the securities are held to maturity, the interest rate risk is significantly mitigated. The debt securities issued by the corporates do carry a credit risk as also the liquidity risk.</p> <p>b) The Scheme will invest entirely in Debt/ Money Market Instruments and Government securities. Liquidity in these investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme</p>	<p>and result in the Scheme missing certain investment opportunities.</p> <p>c) Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry higher amount of risk than government securities. Further, even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.</p> <p>d) The market price of the portfolio of Kotak FMP Series 226 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.</p>																																				
Plans available	<p>There will be two plans under the Scheme namely, Regular Plan and Direct Plan</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>																																					
Options available	<p>Each Plan under the Scheme will have two options namely Growth and Dividend Payout. The NAVs of the above options under each plan of the scheme will be different and separately declared; the portfolio of the investments remaining the same.</p>																																					
Default Plan	<ul style="list-style-type: none"> • Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form as "Kotak FMP Series 226 - Direct Plan". • Investors should also indicate "Direct" in the ARN column of the application form. <p>If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:</p> <table border="1" data-bbox="453 1070 1066 1305"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>		Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																			
1	Not mentioned	Not mentioned	Direct Plan																																			
2	Not mentioned	Direct	Direct Plan																																			
3	Not mentioned	Regular	Direct Plan																																			
4	Mentioned	Direct	Direct Plan																																			
5	Direct	Not Mentioned	Direct Plan																																			
6	Direct	Regular	Direct Plan																																			
7	Mentioned	Regular	Regular Plan																																			
8	Mentioned	Not Mentioned	Regular Plan																																			
Default Option	<p>If the applicant does not indicate the choice of Option in the Application Form, the Fund accepts the application as being for the Growth Option under the respective Plan.</p>																																					
Applicable NAV (after the scheme opens for repurchase and sale)	<p>Not applicable. All units of the scheme shall be redeemed on maturity.</p>																																					
Minimum Application Amount / Number of Units	<p>Purchase</p> <p>Rs. 5,000/- and in multiples of Rs 10 for purchase and switch-ins. This clause is applicable only for purchases and switch in during the NFO.</p> <p>At present, applications for investing in scheme through cash are not</p> <p>Redemption</p> <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</p> <p>Unclaimed Redemption/ Dividend</p> <p>In accordance with No SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, the unclaimed Redemption amount and Dividend 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 paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amount after 3 years, shall be</p>	<p>accepted by Kotak AMC. The Asset Management Company is in process of implementing adequate systems and controls to accept Cash Investment in the Scheme. Information in this regard will be provided to Investors as and when the facility is made available.</p> <p>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> <p>paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular. Further, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.</p>																																				
Transaction Charges	<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> <p>(a) For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs.10,000/- & above.</p> <p>(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.</p> <p>(c) The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.</p> <p>Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN / KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. Computer Age Management Services 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>Transaction charges shall not be deducted/ applicable for:</p> <ol style="list-style-type: none"> Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc.; Purchases/Subscriptions made directly with the Fund without any ARN code. Transactions carried out through the stock exchange platforms. 	<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>																						
<p>Applications Supported by Blocked Amount (ASBA)</p>	<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 www.sebi.gov.in and also on the website of the stock exchanges.</p>																							
<p>Despatch of Repurchase (Redemption) Request</p>	<p>The redemption proceeds shall be despatched within 10 working days from the date of maturity of the Scheme.</p>																							
<p>Benchmark Index</p>	<p>The performance of the scheme shall be benchmarked against CRISIL Composite Bond Fund Index. The Trustee reserves right to change benchmark in future for measuring performance of the scheme.</p>																							
<p>Dividend Policy</p>	<p>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.</p> <p>Dividend Option 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>Dividend Payout Option: Unitholders will have the option to receive payout of their dividend by way of dividend warrant or any other means which can be encashed 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>																						
<p>Name of the Fund Manager</p>	<p>Mr. Deepak Agrawal</p>																							
<p>Name of the Trustee Company</p>	<p>Kotak Mahindra Trustee Company Limited</p>																							
<p>Performance of the Scheme</p>	<p>This is a new scheme and does not have any performance track Record.</p>																							
<p>Expences of the Scheme</p>	<p>(i) Load Structure</p>	<p>New Fund Offer Period</p> <p>Entry load: 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.</p> <p>Exit load : Nil</p> <p>Continuous Offer</p> <p>Not applicable</p>																						
	<p>(ii) Recurring Expenses</p>	<p>A. New Fund Offer (NFO) expenses These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, Brokerage, registrar expenses, printing and stationary, bank charges etc. The New Fund Offer expenses of the scheme will be borne by the AMC.</p> <p>B. Total Expense Ratio (TER) The AMC has estimated following recurring expenses, as summarized in the below table for the scheme. Total expense ratio of the Scheme (including investment and advisory fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52(6) & (6A), as amended from time to time, with no sub-limit on investment and advisory fees.</p> <table border="1" data-bbox="464 1256 965 1951"> <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 & 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 & awareness (at least 2 bps)</td> </tr> <tr> <td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td> </tr> <tr> <td>Goods and Services Tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Goods and Services Tax on brokerage and transaction cost</td> </tr> <tr> <td>Other Expenses (including listing expenses) As permitted under the Regulation 52 of SEBI (Mutual Funds) Regulations, 1996</td> <td rowspan="2">Upto 2.25%</td> </tr> <tr> <td>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities</td> <td>Upto 0.30%</td> </tr> </tbody> </table> <p>Additional expenses which may be charged to the Scheme: The following additional expenses may be charged to the Scheme under Regulation 52 (6A), namely-</p> <ul style="list-style-type: none"> 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. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC. Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from beyond top 30 cities are at least: <ol style="list-style-type: none"> 30 % of gross new inflows in the scheme; or 15 % of the average assets under management (year to date) of the scheme; whichever is higher. <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> <p>Goods and Services Tax: Goods and Services Tax on investment and advisory fees may be charged to the scheme in addition to the maximum limit of TER as prescribed in Regulation 52(6)(c). 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.</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>Expense Structure for Direct Plan - 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-avis Regular Plan. Eg: If the TER charged in the Regular Plan is 0.20% (20 basis points) of the daily net assets then the TER charged in the Direct Plan shall not exceed 0.17% (17 basis points) of the daily net assets.</p> <p>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>	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.	Goods and Services Tax on expenses other than investment and advisory fees	Goods and Services Tax on brokerage and transaction cost	Other Expenses (including listing expenses) As permitted under the Regulation 52 of SEBI (Mutual Funds) Regulations, 1996	Upto 2.25%	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Additional expenses for gross new inflows from specified cities	Upto 0.30%
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.																								
Goods and Services Tax on expenses other than investment and advisory fees																								
Goods and Services Tax on brokerage and transaction cost																								
Other Expenses (including listing expenses) As permitted under the Regulation 52 of SEBI (Mutual Funds) Regulations, 1996	Upto 2.25%																							
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)																								
Additional expenses for gross new inflows from specified cities	Upto 0.30%																							

	<p>The fund shall update the current expense ratios on the website (assetmanagement.kotak.com) at least three working days prior to the effective date of the change. The web link for TER is https://assetmanagement.kotak.com/total-expense-ratio</p> <p>For the actual current expenses being charged, the investor may refer to the website of the mutual fund.</p>
Waiver of Load for Direct Applications	<p>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.</p>
Tax treatment for the Investors (Unitholders)	<p>Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>
Daily Net Asset Value (NAV) Publication	<p>The First NAV of the scheme shall be declared within 5 working days from the date of allotment. The Mutual Fund shall update the Net asset value of the scheme on every Business day on AMFI's website www.amfiindia.com by 9.00 p.m</p> <p>The NAVs shall also be updated on the website of the Mutual Fund assetmanagement.kotak.com and will be published in two newspapers having nationwide circulation on every business day.</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>
For Investor Grievances please contact	<p>Ms. Sushma Mata Kotak Mahindra Asset Management Company Limited (Investment Manager)</p> <p>6th Floor, Kotak Towers, Building No. 21, Infinity Park, Off Western Express Highway, Goregaon - Mulund Link Road, Malad (East), Mumbai 400097</p> <p>☎ 1800 22 2626 (Tollfree), 022-6605 6765 📠 022-6708 2213</p> <p>✉ assetmanagement.kotak.com 🌐 mutual@kotak.com</p> <p>Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.</p> <hr/> <p>Computer Age Management Services Pvt. Ltd. (Registrar) No. 178 / 10, M G R Salai, Nungambakkam, Chennai - 600034</p> <p>☎ 044 3040 7170 🌐 www.camsonline.com 📧 enq_k@camsonline.com</p>
Unitholders' Information	<p>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, 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 the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund shall receive the following:</p> <ol style="list-style-type: none"> The AMC shall send 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. 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. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN and email id. Such investors will get monthly account statement from Kotak Mutual Fund in respect of transactions carried out in the schemes of Kotak Mutual Fund during the month. Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS <ol style="list-style-type: none"> Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor. The CAS will be generated on monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten 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 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 10th day of succeeding month, providing the following information: <ul style="list-style-type: none"> - 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) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. In case of a specific request is received from the investors, Kotak Mahindra Asset Management Company Ltd./ Kotak Mahindra Mutual Fund will provide the physical account statement to the investors. 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. 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. 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.

	<p>Half Yearly Account Statement:</p> <ul style="list-style-type: none"> 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. The Account Statement shall reflect:- <ul style="list-style-type: none"> 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) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. <p>'Transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p>
Listing	<p>The units of the scheme will be listed on BSE on allotment.</p> <p>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>
Dematerialization	<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>
Foreign Account Tax Compliance	<p>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.</p>
Central KYC (CKYC)	<p>The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form.</p> <p>Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalization of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, with effect from February 1, 2017.</p> <ol style="list-style-type: none"> 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. If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form. <p>Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.</p>
MF utility services for Investors	<p>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.</p> <p>Accordingly, all financial and non-financial transactions pertaining to Schemes of Kotak Mahindra Mutual Fund can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of 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.</p> <p>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.</p> <p>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</p>

folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFUI. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.

Special Considerations

The Mutual Fund/ AMC and its Empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield / portfolio with regard to the Scheme.

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 request 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.

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

(Please consult your professional tax advisor for further guidance on your tax residency and related FATCA and CRS guidelines)

This form is to be filled by each unit holder separately

A. APPLICANT / GUARDIAN

PAN		Folio No.	
Name			
Gender	M <input type="checkbox"/> F <input type="checkbox"/> O <input type="checkbox"/>	Occupation Type	Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/>
Father's Name			
Spouse's Name			

Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Type of address given at KRA	<input checked="" type="checkbox"/> Residential or Business	<input checked="" type="checkbox"/> Residential	<input checked="" type="checkbox"/> Business	<input type="checkbox"/> Registered Office
------------------------------	---	---	--	--

Permissible documents are Passport Election ID Card PAN Card Govt. ID Card Driving License UIDAI Card NREGA Job Card Others

Date of Birth	D D M M Y Y Y Y	Place of Birth	
Country of Birth		Nationality	
E-mail ID			
Mobile			

(Provide if not given)

(Provide if not given)

Are you a tax resident of any country other than India? Yes No

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

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

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

[%]In case Tax Identification Number is not available, kindly provide its functional equivalent⁵

B. ADDITIONAL KYC INFORMATION

Occupation Details [Please tick (✓)]

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

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

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

Net-worth (Mandatory for Non-Individuals)

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

Politically Exposed Person (PEP) Status*

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

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

C. DECLARATION

I have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me on this Form is true, correct and complete. I hereby agree and confirm to inform Kotak Mahindra Asset Management Company Limited/ Kotak Mahindra Mutual Fund/ Trustees for any modification to this information promptly. I further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

Signature

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

Place																			
-------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Applicant/ Guardian

FATCA & CRS TERMS & CONDITIONS

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality" or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below)
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence (refer list below)
Standing instructions to transfer funds to an account maintained in a country other than India (other than depository account)	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body*
- Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident

AMC CONTACT ADDRESS & CALL CENTER DETAILS

Kotak Mahindra Asset Management Company Ltd.

6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off Western Exp Highway, Goregaon-Mulund Link Road, Malad (E), Mumbai - 400097.

To know more about mutual funds, Visit: assetmanagement.kotak.com • Toll Free Number: 1800 222 626/ 022-66384400

FOR OFFICE USE ONLY



SUPPLEMENTARY KNOW YOUR CLIENT (KYC), FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM FOR NON-INDIVIDUALS

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

Name of the entity													
Type of address given at KRA	<input type="checkbox"/> Residential or Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office									
PAN			Date of incorporation	D	D	/	M	M	/	Y	Y	Y	Y
City of incorporation													
Country of incorporation													

ADDITIONAL KYC INFORMATION

Gross Annual Income (Rs.) [Please tick (✓)]	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1 - 5 Lacs	<input type="checkbox"/> 5 - 10 Lacs	<input type="checkbox"/> 10 - 25 Lacs	<input type="checkbox"/> >25 Lacs - 1 Crore	<input type="checkbox"/> >1 Crore
---	--------------------------------------	-------------------------------------	--------------------------------------	---------------------------------------	---	-----------------------------------

OR

Net-worth	Rs. _____ as on _____ (Not older than 1 year)
	DD MM YYYY

Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors)	<input type="checkbox"/> I am PEP	<input type="checkbox"/> I am Related to PEP	<input type="checkbox"/> Not Applicable
--	-----------------------------------	--	---

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

Non-Individual Investors involved/ providing any of the mentioned services	<input type="checkbox"/> Foreign Exchange / Money Changer Services	<input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services
	<input type="checkbox"/> Money Lending / Pawning	<input type="checkbox"/> None of the above

FATCA & CRS Declaration

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India Yes No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Sr. No.	Country	Tax Identification Number*	Identification Type (TIN or Other*, please specify)
1.			
2.			
3.			

*In case Tax Identification Number is not available, kindly provide its functional equivalent.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here	_____
---	-------

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a, Financial institution <input type="checkbox"/> (Refer 1 of Part C) or Direct reporting NFE <input type="checkbox"/> (Refer 3(vii) of Part C) (please tick as appropriate)	GIIN _____ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity _____
GIIN not available (please tick as applicable)	<input type="checkbox"/> Applied for <input type="checkbox"/> Not obtained – Non-participating FI <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category _____ (Refer 1 A of Part C)

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an active NFE (Refer 2c of Part C)	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE _____ (Mention code – refer 2c of Part C)
4. Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes <input type="checkbox"/> Nature of Business _____

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick applicable category): Unlisted Company Partnership Firm Limited Liability Partnership Company
 Unincorporated association / body of individuals Public Charitable Trust Religious Trust Private Trust
 Others (please specify _____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)
 Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO1	UBO2	UBO3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
PAN [†]			
Address	Zip <input type="text"/> State: _____ Country: _____	Zip <input type="text"/> State: _____ Country: _____	Zip <input type="text"/> State: _____ Country: _____
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office
Tax ID [‡]			
Tax ID Type			
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Percentage of Holding (%) [§]			

* To include US, where controlling person is a US citizen or green card holder
 † If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.
 ‡ In case Tax Identification Number is not available, kindly provide functional equivalent
 § Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

† It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Certification

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Kotak Asset Management Company Limited/ Kotak Mahindra Mutual Fund/ Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

Name

Designation

Signature

Signature

Signature

Place _____

Date ____ / ____ / ____

PART C FATCA Instructions & Definitions

- 1 Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.
An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
 - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - (ii) The period during which the entity has been in existence.
- The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)
- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

- FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

- a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

- b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

C. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;

C. Active NFE : (is any one of the following):	
Code	Sub-category
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> • 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; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation: - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p>

3. Other definitions

<p>(i) Related entity</p> <p>An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.</p>
<p>(ii) Passive NFE</p> <p>The term passive NFE means</p> <p>(1) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;</p> <p>or</p> <p>(2) an investment entity defined in clause (b) of these instructions</p> <p>(3) a withholding foreign partnership or withholding foreign trust;</p> <p>(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)</p>
<p>(iii) Passive income</p> <p>The term passive income includes income by way of :</p> <p>(1) Dividends,</p> <p>(2) Interest</p> <p>(3) Income equivalent to interest,</p> <p>(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE</p> <p>(5) Annuities</p> <p>(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income</p> <p>(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,</p> <p>(8) The excess of foreign currency gains over foreign currency losses</p> <p>(9) Net income from swaps</p> <p>(10) Amounts received under cash value insurance contracts</p> <p>But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p>
<p>(iv) Controlling persons</p> <p>Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.</p> <p>Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of/ entitlements to:</p>

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

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:	
Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement--trust-trustee
06	CP of legal arrangement--trust-protector
07	CP of legal arrangement--trust-bene ciary
08	CP of legal arrangement--trust-other
09	CP of legal arrangement—Other-settlor equivalent
10	CP of legal arrangement—Other-trustee equivalent
11	CP of legal arrangement—Other-protector equivalent
12	CP of legal arrangement—Other-bene ciary equivalent
13	CP of legal arrangement—Other-other equivalent
14	Unknown

(v) Specified U.S. person – A U.S. person other than the following:

- (1) a corporation the stock of which is regularly traded on one or more established securities markets;
- (2) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (3) the United States or any wholly owned agency or instrumentality thereof;
- (4) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (5) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (6) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (8) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (10) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (11) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (13) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or speci ed insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

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

(viii) Exemption code for U.S. persons	
Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

