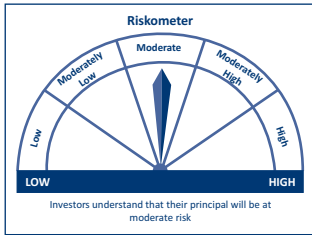


A Close-Ended Debt Scheme.



**This product is suitable for investors who are seeking<sup>#</sup>**  
Income over a long investment horizon  
Investment in floating rate securities, 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](http://assetmanagement.kotak.com).**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

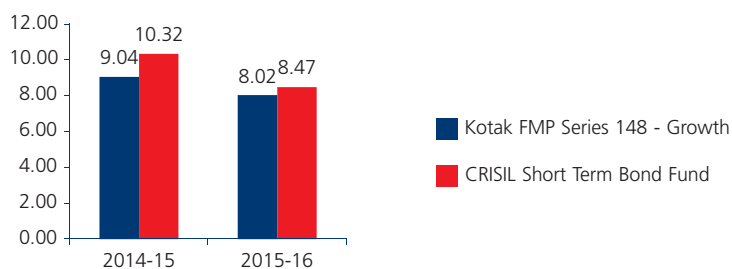
The date of Key Information Memorandum is June 28, 2016.

<b>Investment Objective</b>	The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to significantly 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.																																																											
<b>Asset Allocation Pattern of the scheme</b>	<p>The asset allocation under the Scheme, under normal circumstances, will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Investments</th> <th colspan="2">Indicative Allocation (% to net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt Securities (excluding money market instruments)</td> <td>70%</td> <td>100%</td> <td>Low to medium</td> </tr> <tr> <td>Money Market instruments</td> <td>0%</td> <td>30%</td> <td>Low to medium</td> </tr> <tr> <td>Government Securities</td> <td>0%</td> <td>30%</td> <td>Low</td> </tr> </tbody> </table> <p><b>Investment in Derivatives</b> 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(s) 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(s) will invest in repo of corporate debt securities.</p> <p>The schemes 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><b>Portfolio Rebalancing:</b> Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions may vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and only for defensive considerations. In case of any deviation, the AMC will achieve a normal asset allocation pattern within 30 business days</p> <p>Where the portfolio is not rebalanced within specified Business Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p> <p><b>Intended Portfolio for Scheme:</b> The intended Portfolio for the Schemes 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"> <thead> <tr> <th rowspan="2">Investments</th> <th colspan="6">Credit Rating</th> </tr> <tr> <th>AAA</th> <th>AA</th> <th>A</th> <th>A1+</th> <th>BBB</th> <th>Not Applicable</th> </tr> </thead> <tbody> <tr> <td>CDs</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>CPs</td> <td>-</td> <td>-</td> <td>-</td> <td>0%-5%</td> <td>-</td> <td>-</td> </tr> <tr> <td>NCDs</td> <td>-</td> <td>95%-100%</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>CBLO/ TBills/ Repo/ G secs</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p>Investment in Derivatives will be up to 50% of the net assets of the Scheme. 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Similarly, securities with Rating A will include A+ and A-.</li> <li>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+) &amp; CBLOs/T Bills. Such deviation may exist till suitable NCD/CP of desired credit quality is not available. At the time of building of portfolio and just towards maturity, there may be higher allocation to cash and cash equivalents under each series of the scheme</li> <li>All investments shall be made based on the ratings prevalent at the time of investments. However where there are dual ratings for a particular security, most conservative publicly available rating shall be considered.</li> <li>In the event of any deviations below the minimum limits or beyond</li> </ol> <p>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.</p> <ol style="list-style-type: none"> <li>Investment Committee shall from time to time decide the negative list of sectors where the scheme shall not take exposure. The schemes shall not invest in any debt instruments/papers issued by Micro finance companies, Airlines Companies, Gems and Jewellery and unrated debt instruments</li> <li>The schemes shall also not undertake securities lending, short selling and shall not invest in ADR/ GDR, foreign securities and in Credit Default Swaps.</li> </ol> <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><b>Credit Evaluation Policy</b></p> <p>The AMC has appointed an Investment Committee which oversees matters relating to credit assessments and approvals. The Investment Committee comprises of Senior Executives of the Company including a Director. It oversees the risk management function and sets the framework for credit risk assessment and monitoring, sectoral exposure caps, sensitive sector limits, fund level limits and norms for investment decision-making. This investment policy which emphasizes on credit quality, liquidity and duration management lays down the process to be followed by the debt fund management team while making investments. The broad process followed can be enlisted as under:</p> <ul style="list-style-type: none"> <li>Detailed credit research is undertaken for each investment in the portfolio which includes qualitative and quantitative assessment of various issuers.</li> <li>Qualitative assessment involves analyzing the business profile of the issuer on several parameters including market share, competitive positioning, management quality, business diversification, regulatory environment, rating agency views and event risk if any.</li> <li>Quantitative assessment involves analyzing the financial profile of the issuer on parameters like balance sheet size, cash flow adequacy, debt servicing capability, working capital requirements, funding flexibility and capital adequacy.</li> <li>Typical ratios used in credit analysis are debt to equity (leverage), short term debt to total debt, interest coverage ratio, total debt to EBITDA, current ratio, EBITDA margin and net profit margin.</li> <li>To ascertain exposure limits on the issuer, we consider the total debt outstanding for the entity and apply a certain percentage based on our internal grading criteria. The same is also restricted to a certain percentage of our own debt net assets. The investment limits so derived are strictly adhered to.</li> </ul>	Investments	Indicative Allocation (% to net assets)		Risk Profile	Minimum	Maximum	Debt Securities (excluding money market instruments)	70%	100%	Low to medium	Money Market instruments	0%	30%	Low to medium	Government Securities	0%	30%	Low	Investments	Credit Rating						AAA	AA	A	A1+	BBB	Not Applicable	CDs	-	-	-	-	-	-	CPs	-	-	-	0%-5%	-	-	NCDs	-	95%-100%	-	-	-	-	CBLO/ TBills/ Repo/ G secs	-	-	-	-	-	-
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<b>Investment Strategy</b>	For the purpose of achieving the investment objective, the Scheme will invest in a portfolio of Debt and Money Market securities, maturing on or before maturity of the Scheme. The AMC has an internal policy for selection of assets of the portfolio. The portfolio is constructed taking into account ratings from different rating agencies, rating migration, credit premium over the price of a sovereign security, general economic conditions and such other criteria. Such an internal policy from time to time lays down maximum/minimum exposure for different ratings, liquidity norms, and so on. Through such norms, the Scheme is expected to maintain a high quality portfolio and manage credit risk well. Investments may be made in instruments, which, in the opinion of the Fund Manager, are of an acceptable credit risk and chance of default is minimum. The Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio.																																																											

<b>Where will the scheme invest?</b>	<p>The amount collected under the scheme will be invested only in debt and money market instruments and government securities. Subject to the Regulations, the amount collected under this scheme can be invested in any (but not exclusively) of the following securities/ debt instruments:</p> <ol style="list-style-type: none"> <li>Securities created and issued by the Central and State Governments and repo/ or reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).</li> <li>Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).</li> <li>Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee</li> <li>Corporate debt (of both public and private sector undertakings).</li> <li>Securities/ Term Deposits of banks (both public and private sector) and development financial institutions</li> <li>Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.</li> <li>Certificate of Deposits (CDs).</li> <li>Commercial Paper (CPs). A part of the net assets may be invested in the Collateralised Borrowing &amp; Lending Obligations (CBLO) or in an alternative investment as may be provided by RBI to meet the liquidity requirements.</li> <li>Repo of corporate debt securities</li> <li>The non-convertible part of convertible securities.</li> <li>Any other domestic fixed income securities as permitted by SEBI / RBI from time to time.</li> <li>Derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI.</li> </ol> <p>The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated and of varying maturities and other terms of issue. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals. The Schemes may also enter into repurchase and reverse repurchase obligations in government securities held by it as per guidelines/regulations applicable to such transactions.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> <li>The portfolio of Kotak FMP Series 148 - April 03, 2017 will comprise of securities issued by central and state government as also debt &amp; money market instruments issued by corporates as mentioned under the paragraph 'How will the Scheme allocate its assets'. All such securities will mature on or before maturity of the scheme. As the securities are held to maturity, the interest rate risk is significantly mitigated. The debt securities issued by the corporates do carry a credit risk as also the liquidity risk.</li> <li>The Scheme will invest entirely in Debt/ Money Market Instruments and Government securities. Liquidity in these investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities.</li> </ol> <ol style="list-style-type: none"> <li>Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry higher amount of risk than government securities. Further, even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.</li> <li>The market price of Kotak Kotak FMP Series 148 - April 03, 2017; like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the unit (or NAV), and (2) demand and supply of units in the market. Sizeable demand or supply of the units in Exchange may lead to market price of the units to quote at premium or discount to NAV. Hence the price of the units is likely to hold significant variance (large premium or discount) from the latest declared NAV all the time.</li> </ol>
<b>Plans available</b>	<p><b>There will be two plans under the Scheme namely, Regular Plan and Direct Plan</b></p> <p>Regular Plan: This Plan is for investors who wish to route their investment through any distributor.</p> <p>Direct Plan: This Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>The portfolio of both the plans will be unsegregated.</p>
<b>Options available</b>	<p>Each Plan under the Scheme will have two options namely Growth and Dividend Payout.</p> <p>The NAVs of the above options under each plan of the scheme will be different and separately declared; the portfolio of the investments remaining the same.</p>
<b>Default Plan</b>	<ul style="list-style-type: none"> <li>Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form e.g. "<b>Kotak FMP Series 148- Direct Plan</b>".</li> <li>Investors should also indicate "Direct" in the ARN column of the application form.</li> <li>However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the application will be processed under Direct Plan.</li> <li>Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.</li> </ul>
<b>Default Option</b>	<p>If the applicant does not indicate the choice of Option in the Application Form, the Fund accepts the application as being for the Growth Option under the respective Plan.</p>
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p>Not applicable. All units of the scheme shall be redeemed on maturity.</p>
<b>Minimum Application Amount / Number of Units</b>	<p><b>Redemption</b></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 residence.</p> <p>Redemption cheques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the first named holder) as per the Registrar's/Depositories records, by courier. The payments to unitholders as per the Depository Records will be sufficient discharge of its obligations by the AMC. Any further claims shall not be entertained by the AMC.</p> <p>Redemption proceeds may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit or NEFT in to Bank account, RTGS facility offered RBI or through Banker's cheque, etc as the AMC may decide, from time to time for the smooth and efficient functioning of the Scheme.</p>
<b>Transaction Charges</b>	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:</p> <ol style="list-style-type: none"> <li>For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- &amp; above.</li> <li>For first time investors, (across Mutual Funds), the distributor may be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- &amp; above.</li> <li>The transaction charge shall be deducted by Kotak AMC from the subscription amount &amp; paid to the distributor (will be subject to statutory levies, as applicable) &amp; the balance amount shall be invested.</li> </ol> <p>Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN / KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. Computer Age Management Services Pvt. Ltd in this regard.</p> <p>The statement of accounts shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.</p> <p><b>Transaction charges shall not be deducted/applicable for:</b></p> <ol style="list-style-type: none"> <li>Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc.;</li> <li>Purchases/Subscriptions made directly with the Fund without any ARN code.</li> <li>Transactions carried out through the stock exchange platforms.</li> </ol> <p>In accordance with the SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor. Further as per circular dated September 13, 2012, distributors shall now have the option to either opt in or opt out of charging transaction charge based on the type of product.</p>
<b>Despatch of Repurchase (Redemption) Request</b>	<p>The redemption proceeds shall be dispatched within 10 working days from the date of maturity of the Scheme.</p>
<b>Benchmark Index</b>	<p>The Benchmark index of the Scheme will be CRISIL Short Term Bond Fund Index.</p>

<b>Dividend Policy</b>	<p><b>Growth Option:</b> Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them.</p> <p><b>Dividend Option</b> Under the Dividend option, the Trustee may at any time decide to distribute by way of dividend, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of dividend.</p> <p>Dividend will be paid on the number of units held by the unit holder on the record date as per the records of CAMS (the Registrar) and / or as per the records maintained by depositories. The record date shall be announced 5 calendar days before the record date.</p> <p><i>Dividend Payout Option:</i> Unitholders will have the option to receive payout of their dividend by way of dividend warrant or any other means which can be encashed or by way of direct credit into their account.</p> <p>However, the Trustees reserve the right to introduce new options and / or alter the dividend payout intervals, frequency, including the day of payout.</p>																																	
<b>Name of the Fund Manager and tenure of managing the scheme</b>	Mr. Deepak Agrawal is the fund manager of the scheme. He has been managing the fund since August 13, 2015.																																	
<b>Name of the Trustee Company</b>	Kotak Mahindra Trustee Company Limited																																	
<b>Expences of the Scheme</b>	<b>(i) Load Structure</b>	<p><b>Entry load:</b> In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p> <p><b>Exit load:</b> Nil</p>																																
	<b>(ii) Recurring Expenses</b>	<p><b>Total Expense Ratio (TER)</b> Total Expense Ratio is the total of ongoing fees and operating expenses charged to the scheme, expressed as a percentage of the scheme's daily net assets.</p> <p>These fees and expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, brokerage/commission, marketing and selling costs etc.</p> <p>The maximum total expenses of the schemes under Regulation 52(6)(c) shall be subject to the following limits:</p> <table border="1" data-bbox="464 1025 965 1144"> <thead> <tr> <th>Daily Net Assets (Rs.)</th> <th></th> </tr> </thead> <tbody> <tr> <td>First 100 crores</td> <td>2.25%</td> </tr> <tr> <td>Next 300 crores</td> <td>2.00%</td> </tr> <tr> <td>Next 300 crores</td> <td>1.75%</td> </tr> <tr> <td>Balance assets</td> <td>1.50%</td> </tr> </tbody> </table> <p><b>Additional expenses which may be charged to the Scheme:</b> The following additional expenses may be charged to the Scheme under Regulation 52 (6A), namely-</p> <ul style="list-style-type: none"> <li>• Brokerage and transaction costs (including service tax) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC.</li> <li>• Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from beyond top 15 cities are at least: <ul style="list-style-type: none"> <li>(i) 30 % of gross new inflows in the scheme; or</li> <li>(ii) 15 % of the average assets under management (year to date) of the scheme; whichever is higher.</li> </ul> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> </li> <li>• Additional expenses upto 0.20% of daily net assets of the schemes, incurred towards different heads mentioned under Regulation 52 (2) and 52 (4).</li> </ul> <p><b>Total Expense Ratio for the scheme</b> The AMC has estimated following recurring expenses, as summarized in the below table for the scheme. Total expense ratio of the Scheme (including investment and advisory fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52(6) &amp; (6A), as amended from time to time, with no sub-limit on investment and advisory fees.</p> <table border="1" data-bbox="1007 797 1511 1451"> <thead> <tr> <th>Expenses Structure</th> <th>% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td rowspan="14">Upto 2.25%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>RTA Fees</td> </tr> <tr> <td>Marketing &amp; Selling expense incl. agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and dividend redemption cheques and warrants</td> </tr> <tr> <td>Costs of statutory Advertisements</td> </tr> <tr> <td>Cost towards investor education &amp; awareness (at least 2 bps)</td> </tr> <tr> <td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td> </tr> <tr> <td>Service tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Service tax on brokerage and transaction cost</td> </tr> <tr> <td><b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b></td> <td><b>Upto 2.25%</b></td> </tr> <tr> <td>Additional expenses under regulation 52 (6A) (c)</td> <td>Upto 0.20%</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities</td> <td>Upto 0.30%</td> </tr> </tbody> </table> <p><b>Expense Structure for Direct Plan</b> - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Commission/ Distribution expenses will not be charged In case of Direct Plan. The TER of Direct Plan will be lower by at least 15% vis-a-vis Regular Plan.</p> <p><b>Service Tax:</b> Service Tax on investment and advisory fees may be charged to the scheme in addition to the maximum limit of TER as prescribed in Regulation 52(6)(c). Service tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per Regulation 52.</p> <p>The estimates are based on an amount of Rs. 100 crores for the Scheme and will change to the extent assets are lower or higher.</p> <p>The aforesaid estimates are made in good faith by the Investment Manager and are subject to change inter se among the various heads of expenses and between the Plans. It may also be noted that the total expenses of the Plans will also be subject to change within the overall limits of expenses under Regulation 52. Actual expenses under any head and / or the total expenses may be more or less than the estimates. The Investment Manager retains the right to charge the actual expenses to the Fund, however the expenses charged will not exceed the statutory limit prescribed by the Regulations. Any expenditure in excess of the limits specified in Regulation 52 shall be borne by the AMC. There will be no sub limit on management fee, and it shall be within the overall TER specified above.</p> <p>For the actual current expenses being charged, the investor may refer to the website of the mutual fund.</p>	Daily Net Assets (Rs.)		First 100 crores	2.25%	Next 300 crores	2.00%	Next 300 crores	1.75%	Balance assets	1.50%	Expenses Structure	% of daily Net Assets	Investment Management and Advisory Fees	Upto 2.25%	Trustee fee	Audit fees	Custodian fees	RTA Fees	Marketing & Selling expense incl. agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements and dividend redemption cheques and warrants	Costs of statutory Advertisements	Cost towards investor education & awareness (at least 2 bps)	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	Service tax on expenses other than investment and advisory fees	Service tax on brokerage and transaction cost	<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Upto 2.25%</b>	Additional expenses under regulation 52 (6A) (c)	Upto 0.20%	Additional expenses for gross new inflows from specified cities
Daily Net Assets (Rs.)																																		
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Additional expenses under regulation 52 (6A) (c)	Upto 0.20%																																	
Additional expenses for gross new inflows from specified cities	Upto 0.30%																																	

<b>Waiver of Load for Direct Applications</b>	Not Applicable. Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.
<b>Tax treatment for the Investors (Unitholders)</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The Mutual Fund shall update the Net asset value of the scheme(s) on every Business day on AMFI's website www.amfiindia.com by 9.00 p.m. The NAVs shall also be updated on the website of the Mutual Fund assetmanagement.kotak.com and will be published in two newspapers.</p> <p>Delay in uploading of NAV beyond 9.00 p.m. on every business day shall be explained in writing to AMFI. In case the NAVs are not available before the commencement of business hours on the following business day due to any reason, a press release for revised NAV shall be issued.</p> <p>The monthly portfolio of the Schemes shall be available in a user-friendly and downloadable format on the website viz. assetmanagement.kotak.com. on or before the tenth day of succeeding month.</p>
<b>For Investor Grievances please contact</b>	<p><b>Kotak Mahindra Asset Management Company Limited</b> (Investment Manager)  Mr. R. Chandrasekaran      6th Floor Kotak Towers, Building No 21, Infinity Park, Off Western Express Highway, Goregaon - Mulund Link Road, Malad (East) , Mumbai 400067  ☎ 022-6605 6825      📠 022-6638 4455      🌐 assetmanagement.kotak.com  ✉ mutual@kotak.com</p> <p><b>Registered Office:</b>      27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.</p> <p><b>Computer Age Management Services Pvt. Ltd.</b> (Registrar)  No. 178/ 10, M G R Salai, Nungambakkam, Chennai - 600 034.  ☎ 044 3040 7170      🌐 www.camsonline.com      ✉ enq_k@camsonline.com</p>
<b>Unitholders' Information</b>	<p><b>For normal transactions (other than SIP/STP/SWP) during NFO and repurchase:</b>  Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI Circular No. Cir/IMD/DF/16/ 2011 dated September 8, 2011; the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund on or after October 1, 2011 shall receive the following:</p> <ol style="list-style-type: none"> <li>1. An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number.</li> <li>2. A consolidated account statement (CAS) for each calendar month on or before 10th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month.</li> <li>3. For the purpose of sending CAS, common investors across mutualfunds shall be identified by their Permanent Account Number (PAN).</li> <li>4. In case of a specific request is received from the investors, Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund will provide the physical account statement to the investors, within 5 business days.</li> <li>5. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN and email id. Such investors will get monthly account statement from Kotak Mutual Fund in respect of transactions carried out in the schemes of Kotak Mutual Fund during the month.</li> <li>6. In case of units held in demat, on allotment, confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.</li> <li>7. An Account Statement may be sent to a Unitholder using e-mail. Account Statements to be issued in lieu of Unit Certificates under the Scheme are non-transferable. These Account Statements shall not be construed as proof of title and are only computer printed statements, indicating the details of transactions under the Scheme concerned.</li> <li>8. Any discrepancy in the Account Statement / Unit Certificate should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement / Unit Certificate will be deemed to be correct if no error is reported within 30 days from the date of Account Statement / Unit Certificate.</li> </ol> <p><b>Annual Account Statement:</b></p> <ul style="list-style-type: none"> <li>• Asset management company will send consolidated account statement every half yearly (September/ March), on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.</li> <li>• The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.</li> <li>• Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.</li> </ul> <p>*Transaction* shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p>
<b>Listing</b>	<p>The units of the scheme are listed on BSE.  The units of the scheme may also be listed on the other stock exchanges.</p> <p>An investor can buy/sell Units on a continuous basis on BSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock, until the date of issue of notice by the AMC for fixing the record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depository's (NSDL/CDSL) records for the purpose of redemption of Units on maturity/final redemption date. The trading of Units on BSE and/or any other Stock Exchange(s) on which the Units are listed will automatically get suspended from the date of issuance of the said notice and also no off-market trades shall be permitted by the Depositories.</p>
<b>Dematerialization</b>	<p>Unit holders are given an option to hold the units in demat form in addition to account statement as per current practice.</p> <p>The Unitholders intending to hold/trade the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.</p> <p>In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such unitholders will not be able to trade on the stock exchange.</p> <p>The Unitholders are requested to fill in their demat account details in the space provided for the same in Key Information Memorandum (KIM) and application forms.</p>
<b>Special Considerations</b>	<p>The Mutual Fund/ AMC and its Empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield / portfolio with regard to the Scheme.</p>

<b>Compounded Annualised Growth Returns (%)</b>	<b>Performance of the scheme as on March 31, 2016</b>																									
		Kotak FMP Series 148- Growth	CRISIL Short Term Bond Fund																							
	Last 1 year	8.00	8.44																							
	Since Inception	8.57	9.41																							
<b>Inception Date</b>	March 24, 2014																									
<b>Performance as on March 31, 2016</b>	<b>Absolute Returns (%) for each financial year for the last 2 years</b>																									
	 <p>*All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. <b>Past Performance may or may not be sustained in future.</b></p>																									
<b>Portfolio details as on May 31, 2016:</b>	<b>Portfolio - Top 10 holdings (Issuer-wise)</b>																									
	<table border="1"> <thead> <tr> <th>Issure</th> <th>% to NAV</th> <th>Market Value</th> </tr> </thead> <tbody> <tr> <td>State Government</td> <td>27.70</td> <td>51,415,757.00</td> </tr> <tr> <td>Tata Capital Housing Finance Ltd;</td> <td>13.48</td> <td>25,010,350.00</td> </tr> <tr> <td>Rural Electrification Corporation Ltd.</td> <td>13.12</td> <td>24,353,256.00</td> </tr> <tr> <td>Tata Capital Financial Services Limited</td> <td>12.94</td> <td>24,012,933.00</td> </tr> <tr> <td>IOT Utkal Energy Services Ltd.</td> <td>12.10</td> <td>22,457,006.00</td> </tr> <tr> <td>LIC Housing Finance Ltd.</td> <td>8.15</td> <td>15,115,215.00</td> </tr> <tr> <td>Small Industries Development Bank Of India.</td> <td>5.44</td> <td>10,103,240.00</td> </tr> </tbody> </table>			Issure	% to NAV	Market Value	State Government	27.70	51,415,757.00	Tata Capital Housing Finance Ltd;	13.48	25,010,350.00	Rural Electrification Corporation Ltd.	13.12	24,353,256.00	Tata Capital Financial Services Limited	12.94	24,012,933.00	IOT Utkal Energy Services Ltd.	12.10	22,457,006.00	LIC Housing Finance Ltd.	8.15	15,115,215.00	Small Industries Development Bank Of India.	5.44
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	<p><b>Portfolio Turnover Ratio:</b> Since the scheme is close-ended scheme, the portfolio turnover ratio is expected to be low.  <b>Note:</b> For complete details and latest monthly portfolio, investors are requested to visit <a href="http://assetmanagement.kotak.com/forms&amp;essentials/information/portfolios">assetmanagement.kotak.com/forms&amp;essentials/information/portfolios</a>.</p>																									
<b>AAUM and Folio (as on March 31, 2016)</b>	a) Regular Plan : AAUM: Rs. 8.79 Crores	FOLIO: 56																								
	b) Direct Plan : AAUM: Rs. 9.42 Crores	FOLIO: 6																								



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

Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701. **Dhule**: H No. 1793 / A, J B Road, Near Tower Garden, Dhule - 424001. **Erode**: 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faizabad**: Amar Deep Building, 3/20/14, 2nd Floor, Niyawan, Faizabad-245001 **Faridabad**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001. **Gandhidham**: S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370201. **Ghaziabad**: 113/6, 1st Floor, Navyug Market, Ghaziabad - 201001. **Gondal**: A/177 Kailash Complex Opp. Khedut Decor GONDAL - 360311. **Gorakhpur**: Shop No. 3, 2nd Floor, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001. **Gulbarga**: Pal Complex, 1st Floor, Opp City Bus Stop, Super Market, Gulbarga - 585101. **Guntur**: Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon**: SCO - 17, 3rd Floor, Sector-14, Gurgaon - 122001. **Guwahati**: A K Azad Road, Rehabari, Guwahati - 781008. **Gwalior**: G-6, Global Apartment Phase - II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior - 474011. **Haldia**: 1st Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721602. **Haldwani**: Durga City Centre, Nainital Road, Haldwani - 263139. **Hazaribagh**: Municipal Market, Annada Chowk, Hazaribagh - 825301. **Himmatnagar**: D-78, 1st Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. **Hisar**: 12, Opp Bank of Baroda, Red Square Market, Hisar - 125001. **Hoshiarpur**: Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. **Hosur**: No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO office, Mathigiri, Hosur - 635 110. **Hubli**: 206 & 207, 1st Floor, A-Block, Kundagol Complex, Opp Court, Club road, Hubli - 580029. **Jabalpur**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jalandhar**: 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. **Jalgaon**: Rustomji Infotech Services, 70, Navipeth, Opp old Bus Stand, Jalgaon - 425001. **Jalna**: (Parent ISC - Aurangabad) : Shop No. 11, 1st Floor, Ashoka Plaza, Opp Magistic Talkies, Subhash Road, Jalna - 431203. **Jamnagar**: 207, Manek Centre, P N Marg, Jamnagar - 361001. **Jamshedpur**: Millennium Tower, Room No. 15, 1st Floor, R - Road, Bistupur, Jamshedpur - 831001. **Jhansi**: Babu Lal Karkhana Compound, Opp SBI Credit Branch, Gwalior Road, Jhansi - 284001. **Jodhpur**: 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. **Jammu**: JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. **Junagadh**: Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh - 362001. **Kadapa**: Door No.: 21/598, Palempapaiah Street, Near Ganjikunta Pandurangiah Dental Clinic, 7 Road Circle, Kadapa - 516001. **Kakinada**: No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani**: A - 1/50, Block - A, Dist Nadia Kalyani - 741235. **Kannur**: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Karimnagar**: H No. 7-1-257, Upstairs S B H, Mangammthota, Karimnagar - 505001. **Karnal**: (Parent :Panipat TP) : 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001. **Karur**: 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Katni**: NH 7, Near LIC, Jabalpur Road, Bargawan, Katni - 483501. **Kestopur**: S. D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West) Shop No - 1M, Block - C (Ground Floor), Kestopur, - 700101. **Khammam**: 1st Floor, Shop No 11 - 2 - 31/3, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam - 507001. **Kharagpur**: Shivhare Niketan, H No 291/1, Ward No 15, Opposite UCO Bank, Kharagpur - 721301. **Kolhapur**: AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kollam**: Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001. **Kota**: B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. **Kottayam**: Building No: KMC IX / 1331 A, Opp.: Malayala Manorama, Railway Station Road, Thekkumkattil Building Kottayam - 686 001. **Kumbakonam**: Jailani Complex, 47, Mutt Street, Kumbakonam - 612001. **Kurnool**: H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518004. **Malda**: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, S M Pally, Malda - 732101. **Manipal**: Basement floor, Academy Tower, Opposite Corporation Bank, Manipal - 576104. **Mapusa**: (Parent ISC : Goa) : Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. **Margao**: Virginkar Chambers, 1st Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403601. **Mathura**: 159/160, Vikas Bazar, Mathura - 281001. **Meerut**: 108, 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana**: 1st Floor, Subhadra Complex, Urban Bank Road, Mehana - 384002. **Moga**: Gandhi Road, Opp Union Bank of India, Moga - 142001. **Moradabad**: H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001. **Mumbai (Andheri)**: CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chatwani Hall, Andheri (East) Mumbai - 400 069. **Muzzafarpur**: Brahman Toli, Durga Asthan Gola Road, Muzaffarpur - 842001. **Mysore**: No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009. **Nadiad**: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad - 387001. **Nalgonda**: Adj. to Maisaiah Statue, Clock Tower Center, Bus Stand Road, Nalgonda - 508001. **Nashik**: Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nashik - 422005. **Navsari**: Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank, Near Vasant Talkies, Chinnabai Road, Navasari - 396445. **Nellore**: 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **Noida**: C-81, 1st Floor, Sector No 2, Noida - 201301. **Palakkad**: 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. **Palanpur**: Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385001. **Panipat**: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G T Road, Panipat - 132103. **Patiala**: 35, New Lal Bagh Colony, Patiala - 147001. **Pondicherry**: S-8, 100, Jawaharal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Raibareli**: 17, Anand Nagar Complex, Raibareli - 229001. **Raipur**: HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry**: Cabin 101, D No. 7-27-4, 1st Floor, Krishna Complex, Baruvari Street, T Nagar, Rajahmundry - 533101. **Rajkot**: Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan Limda Chowk Rajkot - 360001. **Ranchi**: 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi - 834 001. **Ratlam**: Dafria & Co., 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. **Ratnagiri**: Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639. **Rohtak**: 205, 2nd Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. **Roorkee**: 22 Civil Lines, Ground Floor, Hotel Krish Residence Roorkee - 247667. **Rourkela**: 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001. **Sagar**: Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002. **Saharanpur**: 1st Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur - 247001. **Salem**: No. 2, 1st Floor, Vivekananda Street, New Fairlands, Salem - 636016. **Sambalpur**: C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001. **Sangli**: Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. **Satara**: 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Shahjahanpur**: Bijlipura, Near Old Distt Hospital, Shahjahanpur - 242001. **Shimla**: 1st Floor, Opp Panchayat Bhawan Main Gate, Bus Stand, Shimla - 171001. **Shimoga**: Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. **Siliguri**: 17B Swamiji Sarani, Siliguri - 734001. **Sirsa**: Gali No 1, Old Court Road, Near Railway Station Crossing, Sirsa - 125055. **Solan**: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. **Solapur**: Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Sriganganagar**: 18 L Block, Sri Ganganagar - 335001. **Srikakulam**: Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532001. **Sultanpur**: 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. **Surat**: Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395001. **Surendranagar**: 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363035. **Thane**: 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400 602. **Thiruppur**: 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla**: 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla - 689101. **Tinsukia**: Sanairan Lohia Road, 1st Floor, Tinsukia - 786125. **Tirunelveli**: 1st Floor, Mano Prema Complex, 182 / 6, S N High Road, Tirunelveli - 627001. **Tirupathi**: Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi - 517501. **Trichur**: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. **Trichy**: No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum**: R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Tuticorn**: 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorn - 628008. **Udaipur**: 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004. **Ujjain**: 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, (Madhya Pradesh), Ujjain - 456010. **Unjha**: (Parent: Mehana): 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Mehana, Unjha - 384170. **Valsad**: Gita Niwas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001. **Vapi**: 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195. **Varanasi**: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A 1, Rathayatra, Beside Kuber Complex, Varanasi - 221010. **Vellore**: No.1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore - 632001. **Warangal**: A. B. K Mall, Near Old Bus Depot road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal - 506001. **Yamuna Nagar**: 124-B/R Model Town, Yamunanagar - 135001. **Yavatmal**: Pushpam, Tilakwadi, Opp Dr Shrotri Hospital, Yavatmal - 445001.