

KEY INFORMATION MEMORANDUM (KIM)

K S 🖪 KOTAK STANDARD MULTICAP FUND

(Multi Cap Fund- An open ended equity scheme investing across large cap, mid cap, small cap stocks)

Continuous Offer: Units at NAV based prices

Name	This Scheme is suitable for investors who are seeking*
KS Kotak	Long term capital growth
Standard	Investment in portfolio of predominantly equity & equity related securities
Multicap Fund	generally focused on a few selected sectors across market capitalisation

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

☎ 1800-222-626

Mutual@kotak.com

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

Scheme Re-opened on September 11, 2009

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s) / Mutual Fund, Due diligence certificate by the AMC, Key Personnel, Investors rights & services, Risk Factors, Penalties & Pending Litigations, Associate Transactions, etc. investors should, before investment, refer to the Schemes Information Document and Statement of Additional Information available free of cost at any of the Official Acceptance Points or distributors or from the website www.assetmanagement.kotak.com.

The Scheme(s) 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 May 24, 2019

Investment Objective	The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, generally focused on a few selected sectors. There is no assurance that the investment objective of the Scheme will be achieved.						
Asset Allocation Pattern of	The asset allocation under the Scheme, under normal circumstances, will be as follows:						
the Scheme	Investments	Indicative allocation	Risk profile				
	Equity and Equity related Securities	65% to 100%	Medium to High				
	Debt & Money Market Instruments*	0% to 35%	Low				
	Units issued by REITs & InvITs 0-10% Medium to High						
	up to 50% of Debt and Money Market instrum *Money Market instruments includes comm up to one year, call or notice money, certificat from time to time; From time to time the Scheme may hold cash To meet the redemption requirements Due to lag in deal date and value date of acq If in opinion of the Fund Manager it is in inter The scheme may invest in companies comin above-mentioned criteria. The Scheme will invest upto a maximum No.7/104753/07 dated September 26, 2007 may invest in GDRs/ADRs including overseas may be allowed under the Regulations from ti To reduce the risk of the portfolio, the Scheme I Subject to the Regulations and the applicabl borrowing and short selling. At present, sinc reputed counter-parties or on the exchange, regulations is allowed to lend securities subje of the Scheme in the case of a single intermed The scheme may participate in the corporate amendments thereto specified by SEBI and/o securities shall not be more than 10 % of the r Portfolio Rebalancing: Subject to SEBI (MF) Regulations, the asset allo market opportunities, applicable regulations the Fund Manager, the intention being at al achieve a normal asset allocation pattern in a	nents. This will also include ercial papers, commercial I the of deposit, usance bills, for the following reasons: uiring an asset rest of unit holders to hold of g out with the IPO and will of 35% of its net assets and any subsequent amen markets in GDRs/ ADRs, o ime to time. may use various derivative an le guidelines issued by SEB ee only lending is permitted for a fee, subject to pruder for a fee, subject to pruder for a fee, subject to pruder act to a maximum of 50%, i liary. e bond repo transactions a or RBI from time to time. Th net assets of the concerned ocation pattern indicated a and political and economic t times to seek to protect t maximum period of 30 day ent Committee and reasor	rmargin money for der bills, treasury bills, Gov and any other like inst cash. hose post issue marke in foreign securities idments thereto specif verseas equity, bonds and hedging products fr I, the Trustee may per d, the Fund may temp the fund may temp the fund controls for in aggregate, of the ne and in accordance with the gross exposure of the scheme.	vernment securities having an unexpired maturity truments as specified by the Reserve Bank of India et cap (based on the issue price) would fall under as specified in the SEBI circular- SEBI/IMD/CIR fied by SEBI and/or RBI from time to time. Scheme and mutual funds and such other instruments as om time to time, in the manner permitted by SEBI. mit the Fund to engage in securities lending and iorarily lend securities held with the Custodian to or enhancing returns. The Fund, as per the current et assets of the Scheme and 50% of the net assets h extant SEBI/RBI guidelines and any subsequent he scheme to repo transactions in corporate debt in time to time, keeping in view market conditions, tions may vary depending upon the perception of it holders. In case of any deviation, the AMC will o is not rebalanced within 30 Days, justification for e recorded in writing. The Investment committee			
Risk Profile of the Scheme	Mutual Fund Units involve investment risks in investment. Scheme specific Risk Factors are s		f principal. Please reac	the SID carefully for details on risk factors before			
Plans & Options	Plan: (a) Regular Plan (b) Direct Plan Option: Dividend Payout, Dividend Reinvestr	ment & Growth (applicable	e for all plans)				
Applicable NAV (after the scheme opens for repurchase & sale):	Please refer page 4 for details.						
Minimum Application Amount/ Number of Units	Initial Purchase (Non- SIP): Rs. 5000/- and Additional Purchase (Non- SIP): Rs. 1000/ SIP Purchase: Rs. 500/- (Subject to a mini Redemption: Rs. 1,000 or 100 units, If the h amount/ units will be redeemed from the So	4- and in multiples of Re. imum of 10 SIP installment holding is less than Rs. 100	1 for purchases and onter of Rs. 500/- each	of Re. 0.01 for switches			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the	e redemption request at th	e authorised centre o	f the Kotak Mutual Fund.			
Benchmark Index	Nifty 200						
Dividend Policy	Trustee's Discretion. Please refer to page 4 f	or details.					

Name of the Trustee Company	Mr. Arjun Khanna is appointed as the dedicated fund manager for investments in foreign securities. Kotak Mahindra Trustee Company Limited					
Performance of the scheme						
as on April 30, 2019	Compounded Anr	Compounded Annualised Returns (%)				
		Scheme Returns - Regular Plan – Growth O	. ,			
	Since Inception	14.09%	11.08%			
	Last 1 year	7.01%	5.21%			
	Last 3 years	16.45%	15.34%			
	Last 5 years	18.65%	14.08%			
		x, the performance of the scheme is benchmarked to the To	patal /return variant (TRI) of the Benchmark.			
nception Date Absolute Returns (%) for each	September 11, 20					
financial year for the last 5 years	60 50 40 50 50 50 15 11 10 - 10 - 2018-19	2017-18 2016-17 2015-16 2014-15 Of 1	Kotak Standard Multicap Fund - Reg - Growth Nifty 200 TRI I payouts during the period have been re the scheme at the then prevailing NAV. St Performance may or may not be sust			
Expenses of the Scheme	Upto 2.25%					
	Entry Load: Nil					
(i) Load Structure	Exit Load:					
(ii) Recurring expenses (% of weekly average net	 2)For redemptions / switch outs (including SIP/STP) after 1 year from the date of allotment of units, irrespective of the amount of investment – I 3)Any exit load charged (net off GST, if any) shall be credited back to the Scheme. 4)Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load. Please refer to page 5 for details Actual expenses for the previous Financial Year ended March 31, 2019 (Weekly Average TER): I) Regular Plan - 2.12% P. A. II) Direct Plan - 0.93% P. A. Note: Does not include additional charged (if any) towards GST on investment and advisory fees & inflows from beyon 					
		ii) Direct Plan - 0.93% P. A. Note: Does not include additional charged (if		visory fees & inflows from beyond		
assets) Waiver of Load for		ii) Direct Plan - 0.93% P. A.	any) towards GST on investment and add dated June 30, 2009 no entry load			
Waiver of Load for Direct Applications	fund schemes. Th	ii) Direct Plan - 0.93% P. A. Note: Does not include additional charged (if top 30 cities. I circular no. SEBI/IMD/CIR No.4/ 168230/09	any) towards GST on investment and ad- dated June 30, 2009 no entry load rect applications is no longer applicable.	shall be charged for all mutu		
assets) Waiver of Load for Direct Applications	fund schemes. The Investor is advised The NAVs of the S shall also be updat to receive the late. NAV beyond 9.00 of business hours	ii) Direct Plan - 0.93% P. A. Note: Does not include additional charged (if top 30 cities. I circular no. SEBI/IMD/CIR No.4/ 168230/09 referere, the procedure for waiver of load for dir to refer to the details in the Statement of Addi scheme will be calculated and updated on every B ted on the website of the Kotak Mahindra Mutua st available NAVs through SMS by submitting a p.m. on every business day shall be explained in on the following business day due to any reasor available in a user-friendly and downloadable forr	any) towards GST on investment and ad- dated June 30, 2009 no entry load rect applications is no longer applicable. tional Information and also independent Business day on AMFI's website www.am al Fund viz. assetmanagement.kotak.cc specific request in this regard to the AMC. writing to AMFI. In case the NAVs are not a n, a press release for revised NAV shall be	shall be charged for all mutu y refer to his tax advisor. fiindia.com by 9.00 p.m. The NA' m . Unitholders may avail the facil /Mutual Fund. Delay in uploading available before the commenceme issued. The monthly portfolio of th		
assets) Waiver of Load for Direct Applications Tax Treatment for the investors	fund schemes. The Investor is advised The NAVs of the S shall also be updat to receive the late: NAV beyond 9.00 of business hours Schemes shall be a day of succeeding Computer Age Ma Website: www.car Kotak Mahindra A Park, Off. Westerr	ii) Direct Plan - 0.93% P. A. Note: Does not include additional charged (if top 30 cities. I circular no. SEBI/IMD/CIR No.4/ 168230/09 erefore, the procedure for waiver of load for dir to refer to the details in the Statement of Addi iccheme will be calculated and updated on every B ted on the website of the Kotak Mahindra Mutua ist available NAVs through SMS by submitting a p.m. on every business day shall be explained in on the following business day due to any reasor available in a user-friendly and downloadable forr month. anagement Services Pvt. Ltd. (Registrar) 178/10, N msonline.com • E-mail: enq_k@camsonline.com Asset Mangement Company Limited (Investment n Express Highway, Gen.A.K. Vaidya Marg, Mala nt.kotak.com; e-mail: mutual@kotak.com I	any) towards GST on investment and ad- dated June 30, 2009 no entry load rect applications is no longer applicable. tional Information and also independent! Business day on AMFI's website www.am al Fund viz. assetmanagement.kotak.cc specific request in this regard to the AMC. writing to AMFI. In case the NAVs are not a n, a press release for revised NAV shall be nat on the website viz. assetmanagemer <i>I</i> G R Salai, Mungambakkam, Chennai 600 m Manager) Ms. Sushma Mata, 6th Floor, Ko d (E), Mumbai - 400 097. Ph. 022 6605 6	shall be charged for all mutu y refer to his tax advisor. fiindia.com by 9.00 p.m. The NA om. Unitholders may avail the facili /Mutual Fund. Delay in uploading available before the commenceme issued. The monthly portfolio of th nt.kotak.com on or before the ten 0034. Ph. 044 3047 7000 btak Infinity, Building No. 21, Infini 825; Fax : 022 6708 2213; Websit		

To achieve the investment objective, the scheme will invest in equity and equity linked instruments across market capitalization viz. Large cap, mid cap and small companies as defined under SEBI circular no. SEBI/HO/IM/DF3/CIR/P/2017/114 dated October 6, 2017 and as may be amended by SEBI from time to time. Currently the large cap companies are the 1st-100th, mid cap companies are 101st -250th and small cap companies are 251st company onwards in terms of full market capitalisation. The list of stocks would be as per the list published by AMFI in accordance with the said circular and updated on half yearly basis.

However, the Fund Manager will generally invest in a few selected sectors, which in the opinion of the fund manager have potential to grow.

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

The investment strategy of the AMC is directed to investing in stocks, which, in the opinion of the Investment Manager, are priced at a material discount to their intrinsic value. Such intrinsic value is a function of both past performance and future growth prospects. The process of discovering the intrinsic value is through in-house research supplemented by research available from other sources.

For selecting particular stocks as well as determining the potential value of such stocks, the AMC is guided, inter alia, by one or more of the following considerations:

1. The financial strength of the companies, as indicated by well recognised financial parameters;

2. Reputation of the management and track record;

3. Companies that are relatively less prone to recessions or cycles, either because of the nature of their businesses or superior strategies followed by their management;

4. Companies which pursue a strategy to build strong brands for their products or services and those which are capable of building strong franchises; and

5. Market liquidity of the stock.

In an endeavour to preserve capital in bearish market conditions, the Fund Manager may invest in debt and money market instruments up to 35% of the portfolio.

The Scheme may invest in listed/unlisted equity shares as per the extant SEBI (Mutual Funds) Regulations, 1996 and amended by SEBI from time to time. The scheme may also invest in listed/unlisted and/or rated/unrated debt or money market securities, provided the investments are within the limits indicated in the asset allocation pattern. Investment in unrated debt securities is made with the prior approval of the Board of the AMC, provided the investment is in terms of the parameters approved by the Board of the Trustee. Where the proposed investment is not within the parameters as mentioned above but within the limits prescribed under SEBI mutual fund regulations, approval of the Boards of both the AMC and the Trustee is taken before making the investment.

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

Risk control measures for investment strategy

The fund invests in a few select sectors which in the opinion of the fund manager are expected to grow. The selection of the sectors is primarily driven by growth prospects and valuations of the business over the medium to long term. The fund will comply with the prescribed SEBI limits on exposure. Risk is monitored and necessary action would be taken on the portfolio if required. Attribution analysis is done to monitor the under or overperformance vis a vis the benchmark and the reasons for the same.

Risk mitigation measures for portfolio volatility

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

Risk mitigation measures for managing liquidity

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

Risk Factor:

- a) Kotak Select Focus Fund may invest substantially in equity and equity related securities and to a lesser extent in debt and money market securities. Liquidity in these investments may be affected by low trading volumes, settlement periods and delay on transfer procedures. These factors may also affect the Scheme's ability to make the intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities.
- b) The level of concentration of sectors and stocks in this Fund is likely to be higher than a well-diversified equity fund. The risks associated with such a strategy, are likely to be higher than in a well-diversified equity fund. As the fund will be invested in a limited number of sectors the movement of the NAV may be more volatile than in the case of a diversified equity fund. Since the scheme follows a concentrated sector strategy, in case the chosen sector does not perform it could adversely impact the returns of the scheme.
- c) Some investments may also be made in equity-based derivatives such as Options and Futures in which case, the risk associated with such derivatives would also be applicable.
- d) Different types of securities in which the scheme would invest as given in the offer document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment Pattern. The Scheme may invest in corporate bonds. 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.
- e) The scheme may from time to time invest in domestic securitised debt, for instance, in asset backed securities or mortgage-backed securities. Typically, investments in securitised debt carry credit risk (where credit losses in the underlying pool exceed credit enhancement provided) and the reinvestment risk (which is higher as compared to the normal corporate or sovereign debt). The underlying assets in securitised debt are receivables arising from automobile loans, personal loans, loans against consumer durables, loans backed by mortgage of residential /commercial properties, etc.
- f) The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.
- g) The scheme investments are generally guided by AMFI sector classification. Portfolio disclosure in factsheet and at other places may use industry classification of the stock. Due to this difference, though the scheme may not have focus in select sectors, the disclosures may not represent such focus.

Portfolio details as on April 30, 2019:

Issuer	% to NAV
HDFC Bank Ltd.	7.49
Reliance Industries Ltd.	7.17
ICICI Bank Ltd.	6.47
AXIS Bank Ltd.	5.46
Tri-Party Repo/ Reverse Repo	4.97
Larsen and Toubro Ltd.	4.44
Infosys Ltd.	4.25
Tata Consultancy Services Ltd.	3.81
RBL Bank Ltd.	2.8
State Bank Of India.	2.62

Note: Reverse Repoincludes Corporate Bond Repo (if any).

Sector Allocation (% of Net Assets)

Portfolio - Top 10 holdings (Issuer-wise)

Sector	% to NAV
Financial Services	38.22
Energy	14.35
IT	8.06
Consumer Goods	7.56
Cement & Cement Products	6.02
Construction	5.42
Tri-Party Repo/ Reverse Repo	4.97
Automobile	4.39
Pharma	2.67
Industrial Manufacturing	2.30
Services	2.24
Textiles	1.87
Metals	1.06
Chemicals	0.47
Fertilisers & Pesticides	0.44
Media & Entertainment	0.00

Note: Reverse Repoincludes Corporate Bond Repo (if any).

Portfolio Turnover Ratio - Last 1 year: 40.93% (Period from May 1, 2018 to April 30, 2019)

Note: For complete details and latest monthly portfolio, investors are requested to visit assetmanagement.kotak.com/forms & essentials/information/portfolios.

COMMON INFORMATION TO SCHEME (cont.)

Dividend Policy: Growth Option

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

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.

The dividend will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance. The Fund is required to dispatch dividend warrants within 30 days of the date of declaration of the dividend.

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

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 enchased or by way of direct credit into their account.

Dividend Reinvestment Option: Under the reinvestment option, dividend amounts will be reinvested in the Dividend Reinvestment Option at the Applicable NAV announced immediately following the record date.

However, the Trustees reserve the right to introduce new options and / or alter the dividend payout intervals, frequency, including the day of payout.

Monthly Portfolio disclosure: 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.

Applicable NAV (Continuous Offer) for Purchase/ Switch ins:

a) For amounts greater than or equal to Rs. 2 lakhs:

- In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual fund's account for utilization before the cut off time of the same day closing NAV of the day of receipt of application;
- ii. In respect of valid applications received after 3.00 p.m. on a business day and the entire amount is available in the mutual fund 's account for utilization before cut off time of the next business day the closing NAV of the next business day;
- iii. Irrespective of the time of receipt of the application where the entire amount is available in Mutual fund 's account for utilization before cut off time on any subsequent business day units will be allotted at such subsequent business day's NAV.

b) For amounts less than Rs. 2 lakhs:

- In respect of valid applications received upto 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received closing NAV of the day of receipt of application;
- ii. In respect of valid applications received after 3.00 p.m. with a local cheque or demand draft payable at par at the place where it is received closing NAV of the next business day.

The Applicable NAVs will be as provided above even where the AMC or the Registrar has provided a facility to the investors to transact in the Schemes through the medium of Internet by logging onto specific websites and where investors have signed up for using these facilities. These applicable NAVs will also apply to Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP).

Notes:

- 1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase/subscription in the switch-in scheme considering the value of the transactions.
- 2. Cheques received on a business day may be deposited with the primary bankers of the respective location on the next business day. NAV shall be as per the applicable NAV mentioned above. To enable early sighting of funds by the schemes, investors are requested to avail of electronic facilities like RTGS / NEFT in respect of subscriptions and submit the proof of transfer of funds alongwith their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC.

Applicable NAV for Redemption/Switch outs:

- (I) where the application is received upto 3.00 pm the closing NAV of the day immediately preceding the next business day; and
- (ii) where the application is received after 3.00 pm the closing NAV of the next business day.
- Uniform process for aggregating split transactions for NAV applicability

Pursuant to AMFI circular no. 135/BP/35/2012-13 dated February 18, 2013, the following practice of aggregating split transactions is made applicable from March 4, 2013 and accordingly the closing NAV of the day on which the funds are available for utilization shall be applied where the aggregated amount of investments is Rs. 2 lacs and above:

- a. All transactions received on the same day (as per Time stamp rule).
- b. Transactions will include purchases, additional purchases, excluding Switches, ${\rm SIP}/{\rm STP}$ and triggered transactions.
- c. Aggregations will be done on the basis of investor/s PAN. In case of joint holding, transactions with similar holding structures will be aggregated.
- d. All transactions will be aggregated where investors holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below Rs 2 lacs.

- e. Only transactions in the same scheme will be clubbed. This will include transactions at option level (Dividend and Growth).
- f. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian.

For Investors - Grievances please contact:

Computer Age Management Services Pvt. Ltd. (Registrar) 178/10, M G R Salai, Mungambakkam, Chennai - 600034. Ph. 044 3047 7000 • Website: www.camsonline.com • E-mail: enq_k@camsonline.com

Kotak Mahindra Asset Mangement Company Limited (Investment Manager) Ms. Sushma Mata, 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off. Western Express Highway, Gen.A.K. Vaidya Marg, Malad (E), Mumbai - 400 097. Ph. 022 6605 6825; Fax : 022 6708 2213; Website: assetmanagement.kotak.com; e-mail: mutual@kotak.com Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051

Unit holder's Information:

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/2018/137 dated October 22, 2018 the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund shall receive the following:

1. 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.

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. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders.

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

4. 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.

5. 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

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

ii.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.

iii. 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.

iv. The CAS will be generated on monthly basis.

v. 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.

vi. 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

vii. 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:

- 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 investors 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 schemes average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each schemes applicable plan (regular or direct or both) where the concerned investor has actually invested in.

6. 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.

7. 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.

8. In case of units held in demat, on allotment , confirmation specifying the units

COMMON INFORMATION TO SCHEME (cont.)

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.

9. 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.

10. 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.

Half Yearly Account Statement

- 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 :-
- 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 investors 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 schemes average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each schemes 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 email address, instead of physical statement, if so mandated.

Transaction shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

Annual Report or Abridged Summary:

Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI Circular No. Cir/IMD/DF/16/2011 dated September 8, 2011, read with SEBI Mutual Fund (Second Amendment) Regulation 2018, the scheme wise annual report or abridged summary thereof will be hosted on the website of the Kotak Mahindra Mutual Fund viz. assetmanagement.kotak.com and on the website of AMFI, not later than four months after the close of each financial year (31st March). The AMCs shall display the link prominently on the website of the Kotak Mahindra Mutual Fund viz. assetmanagement.kotak.com and make the physical copies available to the unitholders, at their registered offices at all times. Unit holders whose e-mail addresses are not registered will have to specifically 'opt in' to receive physical copy of scheme wise annual report or abridged summary thereof. The unit holders may request for a physical copy of scheme annual reports at a price and the text of the relevant scheme by writing to the Kotak Mahindra Asset Management Company Ltd. / Investor Service Centre / Registrar & Transfer Agents. The Mutual Fund / AMC shall provide a physical copy of abridged report of the annual report, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every year disclosing the hosting of the scheme wise annual report on website of Kotak Mahindra Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

Half Yearly Results and Portfolio Disclosure/ Financial Results

The Mutual Funds/ AMCs, shall disclose portfolio (along with ISIN) as on the last day of the month / half-year for all the schemes on the website of the Kotak Mahindra Mutual Fund viz. assetmanagement.kotak.com and on the website of AMFI within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. In case of unitholders whose e-mail addresses are registered, the AMC shall send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-yearly statement of half-yearly statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every half-year disclosing the hosting of the half-yearly statement of the schemes on website of Kotak Mahindra Mutual Fund and on

the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

Investments under - Direct Plan

New Purchases:

Investors who wish to invest in the Direct Plan should clearly mention the scheme name as <Scheme> - Direct - <Options> in the application form. The broker code field in the application form shall be blank OR investors can write as Direct before submitting the form to any of the Kotak Mutual Fund branches or CAMS collection points.

Additional Purchases:

If the scheme name is clearly written as <Scheme> - Direct - <Options> in the application form, all such transactions will be processed under the Direct Plan. This is irrespective of whether the broker code/existing folio number is mentioned in the application form or not.

If the scheme name is clearly written as <Scheme> - <Option> and the broker code field is blank in the application form, the transaction will be processed in the Direct Plan.

Redemption/Switch:

Where Units under a Scheme are held under both Existing Plan and Direct Plan, investors should clearly mention the plan from which redemption/switch requests are to be processed. If the investor does not mention the plan then the application may be rejected.

SIP/STP:

- (a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP)/, etc registered prior to January 1, 2013 without any distributor code under the Existing Plan, installments falling on or after February 1, 2013 will automatically be processed under the Direct Plan.
- (b) Investors, who had registered for SIP/STP facility prior to January 1, 2013 with distributor code and wish to invest their future installments into the Direct Plan, shall make a written request to the Fund in this behalf. The Fund will take at least 15 days to process such requests. Intervening installments will continue in the Existing Plan.

In case of (a) and (b) above, the terms and conditions of the existing registered enrolment shall continue to apply.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

All other terms & conditions of the Schemes will remain unchanged.

Regular Plan and Direct Plan:

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

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.

The portfolio of both plans will be unsegregated.

Total Expense Ratio (TER)

Total Expense Ratio is the total of ongoing fees and operating expenses charged to the scheme, expressed as a percentage of the schemes daily net assets. These fees and expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents fee, brokerage/commission, marketing and selling costs, etc. As per Regulation 52(6)(c) of SEBI (MF) Regulations, the total expense ratio of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be subject to the following limits:-

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

Total Expense Ratio For The Scheme

Total Expense Ratio for the scheme The AMC has estimated following recurring expenses, as summarized in the below table for each scheme. Total expense ratio of each 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.

COMMON INFORMATION TO SCHEME

Expenses Structure	% of daily Net Assets of Kotak Standard Multicap Fund (Regular Plan)	
Management and InvestmentAdvisory Fees		
Trustee fee	1	
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	Upto 2.25%	
Cost towards investor education & awareness (at least 2 bps)		
Brokerage & transaction cost over and above 12 bps for cash market trades and 5bps for derivatives transactions.	-	
Goods and Services Tax on expenses other than investment and advisory fees	-	
Goods and Services Tax on brokerage and transaction cost	-	
Other Expenses]	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (I) and (6) (a)	Upto 2.25%	
Additional expenses for gross new inflows from specified cities	Upto 0.30%	

Expense Structure for Direct Plan

The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996. Commission/ Distribution expenses will not be charged in case of Direct Plan. The TER of Direct Plan will be lower by at least 15% vis-à-vis 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. In terms of the SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, all fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. However, Direct Plan shall have a lower expense ratio than the Regular Plan. The expenses would exclude distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

Additional expenses which may be charged to the Schemes:

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

- Brokerage and transaction costs (including Goods & 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. Any payment towards brokerage and transaction cost, over and above the said 12 bps for cash market transactions 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: (i) 30 % of gross new inflows in the scheme; or (ii) 15 % of the average assets under management (year to date) of the scheme; whichever is higher. Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis. Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that the additional TER can be charged based on inflows only from retail investors (SEBI vide its Circular no. SEBI/HO/IMD/DF2/CIR/ P/2019/42 dated March 25, 2019, has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor") from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. In case inflows from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows

= Daily net assets X 30 basis points X New inflows from beyond top 30 cities 365* X Higher of (i) or (ii) above

* 366, wherever applicable.

Clause 4 of Seventh Schedule to SEBI (MutualFunds) Regulations, 1996 which
restricts investments in mutual fund units upto 5% of net assets and prohibits
charging of fees, shall not be applicable to investments in mutual funds in foreign
countries made in accordance with guidelines as per SEBI circular no. SEBI/IMD/CIR
No.7/104753/07 dated September 20, 2007. However, the management fees and

other expenses charged by the mutual fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s), the same principle shall be applicable for that part of investment.

Goods and Service Tax (GST):

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

The estimates are based on an amount of Rs. 500 crores for the Scheme and will change to the extent assets are lower or higher.

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 Begulations. 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.

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 <u>https://assetmanagement.kotak.com/total-expense-ratio</u>

Acceptance of Subscriptions from U.S. Persons and Residents of Canada

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.

Central KYC (CKYC)

The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form. 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.

- 1)New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund.
- 2) If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form. Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.



COMMON APPLICATION FORM

Appl	. C/	ł			
Date:	DD	/	MM	/	YYYY

	Distributor's ARN/ RIA Code#	Sub-Broker's ARN	Sub-Bro	ker's Code	EUIN
Declar "I/We	entioning RIA code, I/We authorize you to share with a ration for"Execution-only" transactions (only where E hereby confirm that the EUIN box has been intentionally lef n of the above distributor/sub broker or notwithstanding the a	UIN box is left blank) t blank by me/us as this transaction i	s executed without any int	eraction or advice by the em	nployee/relationship manager/sal
SIGNATURE(S)	Sole / First Applicant	Second Applican (To be signed by All Appli	cants)		Applicant
orm" for pfront com ave you e	CTION CHARGES for Applications routed through distril r details) amission shall be paid directly by the investor to the AMFI registered d ever invested in any, Mutual Fund before Yes No (f rax resident of any country other than India? Yes No	istributors based on the investor's assessm	ent of various factors including	2	2 .
Unitholder Information (Section I)	If you have, at any time, invested in any Scheme of Kotak Mahin details below and proceed to Section Investment Details. Name of Sole / First Applicant:	ndra Mutual Fund and wish to hold your			ur Name, Folio Number and PAN
	Sole/ First Applicant	Second Appl	cant	Thir	d Applicant
	Name of Applicant	Name of Applicant		Name of Applicant	
	PAN	PAN		PAN	
tion	Date of Birth	Date of Birth		Date of Birth	
forma	CKYC No.	CKYC No.		CKYC No.	
inl Int (I	Status [#]	Status"		Status"	
ersor tion l	Occupation [%]	Occupation [%]		Occupation [%]	
nt's F (Sec	^ Name shall be as per PAN card. *Please refer to Section V be	low for Status of All Applicants. [%] Pleas	se refer to Section VI below	for Occupation of All Applicants.	
New Applicant's Personal Information (Section II)	Gross Annual Income Details in INR (please tick): O < 1 lac	Gross Annual Income Details in I O < 1 lac	10 lac O 10 - 25 lac r - 10 cr O > 10 cr	Gross Annual Income Details in INR (please tick): $O < 1$ lac $O 1 - 5$ lac $O 5 - 10$ lac $O 1 - 25$ lac $O 25$ lac - 1 cr $O 1 - 5$ cr $O 5$ cr 10 cr $O > 10$ cr $O 25$ lac - 1 cr $O 1 - 5$ cr $O 5$ cr 10 cr $O > 10$ cr $O r Net-worth as on (date) DD / MM / YYYY Rs. $	
	Please tick, if applicable, O Politically Exposed Person (PEP) UYES NO O Related to a Politically Exposed Person (PEP)* O Not applicable *Ideclare that the information is to the best of my knowledge and belief, accurate.	Please tick, if applicable, O Politically Exposed Person (PEP O Related to a Politically Exposed O Not applicable and complete Jacree to notify/Kotak Mahindra Mi	Person (PEP)*	Please tick, if applicable, O Politically Exposed Person (PEP) YES NO O Related to a Politically Exposed Person (PEP)* O Not applicable appagement Co. Itd immediately in case there is any change in the above information	
				indgement co. ztd. inniholately incode	
if Non- Applicant ion III)	Name	PAN	Country of Birth	Nationality	Tax Reference Number (for NR
Person if No Individual App (Section II	Gross Annual Income Details in INR (please tick): O < 1 la or Net-worth as on (date) DD / MM / DT / Rs. Please tick, if applicable, O Politically Exposed Person (PEP) *I declare that the information is to the best of my knowledge immediately in case there is any change in the above informati	(should not be older t VES ONO Related to a Politian and belief, accurate and complete. I ac	ically Exposed Person (PEP)* O Not applicable	cr - 10 cr O > 10 cr dra Asset Management Co. Ltd.
er)	Name	PAN	Country of Birth	Nationality	Tax Reference Number (for NR
Attorney (PoA) Holder (Section IV)	Gross Annual Income Details in INR (please tick): O < 1 la or Net-worth as on (date) DD / MM / YYY Rs. Please tick, if applicable, O Politically Exposed Person (PEP) *I declare that the information is to the best of my knowledge immediately in case there is any change in the above informati	(should not be older t VES ONO Related to a Politi and belief, accurate and complete. I ac	ically Exposed Person (PEP)* O Not applicable	cr - 10 cr O > 10 cr dra Asset Management Co. Ltd.
Status of Applicant (Section V)	O Resident Individual O Proprietorship O NRI on Repatriation Basis O Partnership Firm O NRI on Non-Repatriation Basis O Private Limited Com O HUF O Public Limited Com		heme O Superanr O Trust AOI	nuation Fund P/ BOI	O On behalf of Minor O Other (Please specify)
Occupation of Applicant (Section VI)	O Private Sector O Professional O Public Sector O Agriculturist O Government Service O Retired O Business O Housewife	O Student O Forex Dealer O Other (Please specify)	O First		nt [Please (イ)] Tone or Survivor O Joint case of more than one applicant)
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MENT	Mutual Fund An application for allotment of Instument Details	units in the following scheme:	Investment Deta	Appl. (
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OWLE	No Dated DD / MM / YYYY Rs	Plan			
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		Address for Communication House/ F	-	tory)		Overse		tory for NRI/ FII Applicants) / Flat No
Correspondence Details of Sole/ First Applicant (Section VII)		Street Ac			Street Address			
ond of S on V	City/ Town		State		City/ Town			State
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In case you	u wish to hole	d units in demat, please fill this section. Ple	ase note that you can ho	ld units in demat for all o	pen ended scheme	es (except ETFs and divi	dend options having o	lividend frequency of less than a month).
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Deta	DP Name				DP Name			
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Demat Account Details (Section VIII)		DP ID		y Account No.	_		Beneficiary Account	
<	Please ensu	ure that your demat account details ment	oned above are along v	vith supporting documen	ts evidencing the	accuracy of the demat	account. Bank detail	s of DP will overwrite the existing details.
	Parent/ (Grand-Parent/ Guardian of Minor/	Related Person Oth	or than the Register	Guardian/ Emr	alover on behalf of	f Employee (SIP o	nlv)/ Custodian on behalf of FII
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/ atio	Name:					Relationship v	with Applicant:	
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Third Party Payment Declaration (Section IX)	FAN.		KTC Compliant		NU			
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		n (Guardian of minor, as registered in the f s on behalf of the minor. (Note: Aforeside :				in folio and have no ob	election to receiving	
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D = Daily, W	/ = Weeklv. F	= Fortnightly, M = Monthly, B = Bi-month	lv. O = Ouarterlv. H = Ha		○ M ○ A	able in Kotak Equity Arbi	trage Fund only	
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(Manda	tory, this a	account details will be considered	as default account f	or payout)				
	Name of	Bank						
tails	Branch				City			
XI)	Account I							
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Account De Section XI)								
Bank Account Details (Section XI)	MICR Co	de This is the 9 digit No. next to your C	heque No.		Accour	nt Type O Current	t () Savings ()	NRO ONRE FCNR Others
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						-		
	I/ We			- 1. N. (A. 1	and	1		do hereby nominate we also understand that all payments
		rmentioned Nominee to receive the Un ements made to such Nominee and sign						
		5			,	· - · · · · · · · · · · · · · · · · · ·		
(s) XII	DETA	AILS OF NOMINEE						
dual ntly)		Name of Nominee		Address		Date Of Birth	% Share	Signature Of Nominee
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Nomination Details (Section XII) (to be filled in by Individual(s) applying Singly or Jointly)	DEIA	AILS OF GUARDIAN (to be furnish	ed in case Nomine	e is a minor)				1
Z		Name of Guardian		Addr	ess		Tel. No	Signature Of Guardian
								5
								_
	I/We			do hereby confirm that	t I/We do not int	end to avail the nom	ination facility for th	nis 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.							

KOTAK MAHINDRA MUTUAL FUND

6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off. Western Express Highway, Gen.A.K. Vaidya Marg, Malad (E), Mumbai - 400 097. 2022-6115 2100/ 1800-222 626 (Toll-free)

Computer Age Management Services Pvt. Ltd.

AVA Tower, Old no. 788 & 789, Electricity Avenue, New No. 152 & 150, Anna Salai, Beside Rayala Towers, Chennai - 600002 2044 6110 4034 enq_k@camsonline.com

🗱 mutual@kotak.com 🍲 assetmanagement.kotak.com

FATCA & CRS INFORMATION [Please tick (✓)], for Individua	s (Mandatory). Non Individual investors & HUI	F should mandatorily fill separate FATCA detail form.
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The below information is required for all applicant(s)/guardian

Address Type: 🗆 Residential 🗆 Business 🗆 Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s) / guardian's Country of Birth / Citizenship / Nationality / Tax Residency other than India? 🛛 🗆 Yes

If Yes, Please provide the following information [Mandatory]

Please indicate all countries in which you are resident for tax purpose and the associated Tax Reference Numbers below.

Category	First Applicant/ Minor	Second Applicant/ Guardian	Third Applicant
Place/ City of Birth			
Country of Birth			
Country of Tax Residency – 1**			
Tax Payer Ref. ID No. – 1^			
Tax Identification Type – 1 [TIN or Other, please specify]			
Country of Tax Residency – 2**			
Tax Payer Ref. ID No. – 2^			
Tax Identification Type – 2 [TIN or Other, please specify]			
Country of Tax Residency – 3**			
Tax Payer Ref. ID No. – 3^			
Tax Identification Type – 3 [TIN or Other, please specify]			

** To also include USA, where the individual is a citizen/ green card holder of USA. ^ In case Tax Identification Number is not available, kindly provide its functional equivalent.

I/We have read and understood the contents of the Statement of Additional Information/Scheme Information Document/ Key Information Memorandum of the respective scheme(s) of Kotak Mahindra Mutual Fund. I/We hereby apply for allotment / purchase of Units in the Scheme(s) indicated in Section XI 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 abovementioned Scheme(s) and that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time. I/ We hereby authorise Kotak Mahindra Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my/our Investment Advisor and / or my bank(s) / Kotak Mahindra Mutual Fund's bank(s). I /We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. Declaration and Signatures (Section XIII) 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 have examined the information provided by me in this form and to the best of my knowledge and belief it is true, correct, and complete Applicable to NRIs seeking repatriation of redemption proceeds: I/We confirm that I am/ we are Non-Resident(s) of Indian Nationality / Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE / FCNR Account. FATCA & CRS Declaration: I/We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer guideline No 11) o be signed by SIGNATURE(S) (To be signed by All Applicants) Sole / First Applicant Second Applicant Third Applicant Note : If the application is incomplete and any other requirements is not fulfilled, the application is liable to be rejected. Please tick if the investment is operated as POA / Guardian POA Guardian

Please ensure that:

Checklist

- Provide 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 Super Clear the Quidator for information of the approximation for the provide the former informer information.
- Know Your Client (KYC) Mandatory for irrespective of the amount of investment (please refer the guideline 2(d) for more information)

Your Investment Cheque / DD is drawn in favour of < Scheme Name > 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)	\checkmark	~	√	~		~	✓
3. Memorandum & Articles of Association	✓						
4. Trust Deed		~					
5. Bye-Laws			~				
6. Partnership Deed				~			
7. Notarised Power of Attorney							√
8. Account Debit / Foreigin inward Remittance Certificate from remitting Bank					~	~	
All documents in 1 to 8 above should be originals / true copie	es certified by the	e Director	/ Trustee / Co	mpany Secretary	/ Authoris	sed Sig	natory / Notary Public

GUIDELINES FOR FILLING UP THE COMMON APPLICATION FORM

1. GENERAL INFORMATION

- b)

- e) f)
- q)
- NERAL INFORMATION
 Please fill up the Application Form legibly in English in CAPITAL LETTERS.
 Please read this Memorandum and the respective SAI/ SID carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).
 Application Forms incomplete in any respect or not accompanied by a Cheque/ Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
 Any correction / over writing in the application form must be signed by the investor. If the Name given in the application is not matching PAN card, application may be liable to get rejected or further transactions may be liable get rejected.
 AMC shall not be responsible for direct credit rejects or / payout delays due to incorrect/ incomplete information provided by investor.
 In terms of SEBI Circular No. SEBI/IND/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in the aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor.
 The distributor shall disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the investor.
- h)

2. APPLICANT'S INFORMATION

- If you are already a Unitholder in any scheme of the Fund and wish to make your present investment in the same Account, please fill in the Name of Sole/First Holder, PAN & Folio No. in Section I, of the Application Form and then proceed to Section XII. Your personal information and bank account details indicated for your account would also apply to this
- b)
- Information and bank account details indicated for your account would also apply to this investment. If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with Pin Code (PO. Box No. not enough) and your Contact Nos. This would help us reach you faster. Permanent Account Number (PAN) Information (Mandatory) With effect from January 1, 2009, it is mandatory for all existing and new investors (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card to the application for investing in mutual fund Schemes. C) fund Schemes.
- d)

fund Schemes. Know Your Client (KYC) With reference to SEBI Circular MIRSD/Cir-26/2011 dated December 23, 2011, investors may kindly note w.e.f. January 1, 2012, it is mandatory for all individual/ non individual investors to be KYC Compliant. Investors can approach any SEBI registered KRA for doing

In the event of KYC Form being subsequently rejected for lack of information/ deficiency/ insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load,

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

3. THIRD PARTY PAYMENT

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

- 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, the first holder of the mutual fund folio has to be one of 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) However this restriction will not be applicable for payment folio.
- purchase or per SIP installment) However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio.
 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 FII 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.

holders account

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

TERMS & CONDITIONS FOR INVESTORS WHO WISH TO HOLD THEIR UNITS IN DEMAT 4. MODE

- The Demat Account Details section on the investment application form needs to а. b.

- d e.
- DDE The Demat Account Details section on the investment application form needs to completely filled Please ensure that you submit supporting documents evidencing the accuracy of the demat account details. Applications received without supporting documents could be processed under the physical mode. The units will be credited to the Demat Account only post realisation of payment. The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode. For units held in demat mode, the bank details mentioned on investment application form shall be replaced with the bank details as registered with the Depository Participant. For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC. However, if the transfer of unit to demat account is rejected for any reason whatsoever, the transaction will be liable to be rejected if KYC performed by KRA is not attached with the investment application form. In case of Unit Holders holding units in the demat mode, the Fund will not send the account statement to the Unit Holders. The statement application form does not match with the Demat Account details provided therein, the units will not be transferred to the Demat Account & units will be held in physical form. The option of holding units in demat form is not being currently offered for investment in dividend option of schemes/ plans having dividend frequency of less than a month (ic: Investments in all Daily, Weekly and Fortnightly Dividend Schemes cannot be held in Demat mode) In case the application is rejected post banking your payment instrument, the refund f.
- g.
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- mode)
- In case the application is rejected post banking your payment instrument, the refund instrument will be sent with the bank details furnished in the investment application form & not as available in the Demat Account, post reconciliation of accounts.

5. BANK ACCOUNT DETAILS

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

6.

E-MAIL COMMUNICATION If the investor has provided an email address, the same will be registered in our records and will

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

INVESTMENT DETAILS 7.

- **/ESTMENT DETAILS** Cheques should be crossed "A/c Payee Only" and drawn in favour of the Scheme in which you propose to invest. In case of discrepancy between the scheme name mentioned in the investment application form and cheque, the units will be allotted as per scheme name mentioned on the investment application form. If you are residing / located in a city / town where we do not have an Official Acceptance Point, please draw a Demand Draft payable at your nearest city / town where we have an Official Acceptance Point. Payments by Cash, Stockinvests, Outstation Cheques, Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted except for investments made under Systematic Investment Plan. NBInvestors are requested to provide debit certificate from their bank for each investment. a)
- b)
- C)
- NRI investors are requested to provide debit certificate from their bank for each investment. d)

NOMINATION DETAILS 8.

- WINATION DETAILS With effect form April 1, 2011 nomination shall be mandatory for new folios / accounts or opened by individual especially with sole holding and no new folios / accounts for individuals in single holding should be opened without nomination. 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. 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. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust. The Nominee shall not be a trust other than 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. Transfer of unit in favour of Noninee(s) shall be valid discharge by the Asset Management Company against the legal heir. b.
- C d.
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- Company against the legal heir. The cancellation of nomination can be made only by those individuals who hold unit on their behalf singly or jointly. 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 Nominee(s). h.
- If there is multiple nomination and the percentage is less than 100% than the balance will be re-balanced to the first unitholder. If percentage is greater than 100% then nomination would be rejected.
- Nomination in respect of the units stands rescinded upon the transfer of units. PAN/KYC of POA/Guardian is mandatory, applications without this information will be deemed to be incomplete & would be rejected.

9.

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

- Transaction charges shall not be deducted/applicable for: (a) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Dividend Transfer Plan (DTP), etc. (a)

- (b) Purchases/Subscriptions made directly with the Fund without any ARN code.
 (c) Transactions carried out through the stock exchange platforms.
 (d) Distributors who have chosen to either 'Opt In' or 'Opt Out' of charging the transaction charge based on type of the product.

With reference to SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011 and KMMF notice dated November 1, 2011; distributors shall now have the option to either opt in or opt out of charging transaction charge based on type of the product.

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

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

11. FATCA and CRS related details: Details under FATCA & CRS The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.
Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.
Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

information.

- 12. DECLARATION AND SIGNATURES

 a) Signatures can be in English or in any other Indian language. Thumb impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her
 - b) c)
 - Attested by a Magistrate of a robust report of a special excession engineering and official seal. Applications by minors must be signed on their behalf by their guardians. If you are investing through your constituted attorney, please ensure that the POA document is signed by you and your Constituted Attorney. The signature in the Application Form, then, needs to clearly indicate that the signature is on your behalf by the Constituted

(Application not complying with any of the above instructions/ guidelines would be liable to be rejected.)

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This is to confirm that the declaration has been carefully read, understood& made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.

TERMS AND CONDITIONS

Systematic Investments - Snapshot

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

General Instructions

- Please refer the Key Information Memorandum and Offer Document/SAI/SID of the respective scheme(s) for Applicable NAV, Risk Factors, Load Structure and other information before investing. (i) Existing unitholders need not fill in the Investment Application Form. However, they must compulsorily mention their Account Number in the Systematic Investment Form. (ii) New Applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form. The Application Neo must be compulsorily setting to the systematic Investment Form.
- No. must be compulsorily mentioned in the Systematic Investment Form. Irrespective of the investment amount please furnish your PAN details and 3.
- enclose a photocopy of PAN Card for all applications. In case of minor applicants, please furnish the PAN details and PAN proof of the Guardian. 4. 5. KYC compliant is mandatory, irrespective of the amount of investment. You can opt for Systematic Investment in the Scheme on a monthly/quarterly
- basis through post-dated heques / auto-debit for a pre-defined amount. This facility is available only on specified dates of the month / quarter. Refer to Section "SIP Auto Debit: Terms & Conditions" for location wise dates available in a close to be bit.
- Section "SIP Auto Debit: Terms & Conditions" for location wise dates available for SIP Auto Debit. (0) First SIP can be for any day of the month, however subject to the condition that, there shall be a minimum gap of 28 day between the first and the second SIP. (ii) Second & subsequent SIP Installment : Your second and subsequent SIPs are available only on above specified dated of the month. You can choose only one of these dates for the nurrece of SIP in rest the chosen date turns out to be a

of these dates for the purpose of SIP. In case the chosen date turns out to be a

SIP Payment through NACH/ ECS/ SI / Auto Debit

- Instructions for SIP Payment registered through NACH/ECS/SI/Auto Debit 1. The bank account provided for SIP to be registered through NACH/ECS/SI/Auto Debit should be participating in NACH and MICR clearing respectively. 2. SIP auto debit is available only on specific dates of the month (For SIP date details please refer above to Choice of Dates under Systematic Investments Snapshot). In case the selected SIP date is a non-business day, then the SIP shall be procreased on the next business day. be processed on the next business day.
- In case of four consecutive SIP failures, your SIP will be liable for cancellation The TAT for SIP Debit Mandate Form registration (with or without initial cheque) will be 28 days. Therefore, there has to be a minimum gap of 28 days between date of submission of SIP Mandate and subsequent SIP Auto Debit. Incase, the gap is less than 28 days, the SIP shall be registered from the subsequent SIP Date.
- Date: In case of incomplete SIP Debit Mandate Forms or SIP Registration pending due to technical problems at NPC// Bankers end, AMC may seek remediation process to obtain incomplete details. In such cases registration process may exceed 30 days and hence may also impact processing of subsequent SIP 5. SiP start date shall not be beyond 90 days for Monthly and Quarterly SiPs from
- 6.
- The investor will have the right to discontinue SIP at any time he or she so desires by providing a written request to this effect at least 28 days prior to the 7. subsequent SIP date. Subsequently investor can also use online login access to
- subsequent SIP date. Subsequently Investor can also use online login access to our website assertmanagement. Kotak.com to discontinuing any of his existing SIP registered through online or through offline (Physical) mode. For your SIP registered with ICICI Bank details, please note that we cannot accept online cease request. A separate written request to discontinue SIP needs to be submitted to your nearest CAMS/ AMC office at least 28 days prior to the next SIP Auto Debit date. 8.
- Incase of discontinuation of SIPs registered through Online Channel Partners please contact your Online Channel Partner directly. 9

- non-working day for the scheme, the SIP will be processed on the immediately following working day. We would send you an Account Statement confirming your systematic investment within 10 working days from the date of your first systematic investment transaction. Confirmation for subsequent Systematic Investments would be sent to you as CAS (Consolidated Account Statement) on monthly basis
- Incorrect and ambiguous forms will not be accepted and rejection for the same 8 shall be communicated to the investor. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other 9.
- service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/ branch or its refusal to register the SIP mandate.
- the transaction by your bank/branch or its refusal to register the SIP mandate. You will not hold Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible and liable for any damages / compensation for any loss, damage, etc. incurred by you as aresult of use of this facility by you. If you have not Indicated any of your SIP preference completely in the form, or incase of any discrepancy, we would presume the same as below : SIP Frequency : Monthly, SIP Date : 7th, Default end date: December 2099; Scheme Name : same as mentioned on SIP form, SIP Amount : same as mentioned on SIP form. 10

12.

- TRANSACTION CHARGES Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following: For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- & above. For first time investors, (across Mutual Funds), the distributor shall be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- & above.
- 150/- as transaction charge for subscription of Rs. 10,000/- & above. The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.
- In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs.10,000/- &
- above. In such cases the transaction charge shall be recovered in first 3/4 successful installments. Transaction charges shall not be deducted/applicable for:

- Transaction other than purchase/subscriptions such as Switch/Systematic Transfer Plan (STP/ Dividend Transfer Plan (DTP), etc. Purchase/Subscriptions made directly with the Fund without any ARN code. Distributors who have chosen 'Opt Out' of charging the transaction charge. 13 One Time Debit Mandate Form can be used for Systematic Purchase as well as Lump Sum Purchase
- Each time an investor intends to register a fresh SIP, he has to duly fill in a new SIP Form along with NACH Debit Mandate Form. This form should not be constructed as One Time Mandate Form (OTM Form). Investors need to ensure that the MICR number of his actual bank branch (and not 'At Par' MICR Code) is mentioned on the SIP Debit Mandate Form, for searcher SIP experient and
- seamless SIP Registration. New Investor: If the investor fails to mention the scheme name in the SIP 12. Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the investment application form. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- right to reject the SIP request. Existing Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, the Fund reserves the right to register the SIP in the existing scheme (eligible for SIP) available in the investor's folio. Incase multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request. Incase SIP date is not selected or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on 7th (default date) of each Month/Quarter as applicable. If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 28 days lead time from the receipt of SIP request. 13
- 14
- 15 of SIP request.
- Incase the SIP 'End Period' is incorrect or not mentioned by the investor in the 16. SIP form, then December, 2099 shall be considered as default 'End Period'. Maximum Amount: The Maximum Amount in SIP NACH Debit Mandate Form 17
- Maximum Amount: The Maximum Amount in SIP NACH Debit Mandate Form refers to the maximum SIP debit limit per transaction permitted by the investor to be debited form his bank account. Each SIP request needs to be accompanied with new SIP Form and at any given point of time SIP instalment amount should not exceed Maximum Amount mentioned in the SIP NACH Mandate Form. In case of SIP Booster, please refer to the specific instructions mentioned under SIP Booster Facility.

- For Change of SIP Amount or Change in Bank details or for any Modification request in your existing SIP, investor is required to submit the following documents 28 days prior to the next SIP Date) A duly filled in new "SIP Form" with revised details. Please ensure that the section on SIP NACH Debit Form is also filled in. Do not forget to tick the relevant column in the Section "REQUEST FOR" on the SIP Form. ii) Letter to discontinue the existing SIP. Conversion of PDC Fardilly in to NACHECSKIAuto Debit Fardilly. Investor with
- Conversion of PDC facility in to NACH/ECS/SI/Auto Debit Facility: Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by 19. automating of the following documents 30 days before the next SIP Debit date. () A new 'SIP' form along with one cancelled cheque. (ii) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.

- 22. 23.
- ii) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs. Extension of SIP needs to be accompanied with cancelled cheque leaf. Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI: Submission Date Bank Account type to be selected Bank account number and Bank name IFSC and/or MICR Code Folio number or application number Phone number and email SIP From date Signatures as per bank records Name as per bank records All terms and conditions for SIP; including Exit Load, if any, prevailing at the time of SIP enrolment by the fund shall be levied in the Scheme. The investor agrees to abide by the terms and conditions of NACH/ECS/SIVAuto Debit facilities of Reserve Bank of India (RBI)/ NPCI(National Payment Corporation of India).Investor will not hold Kotak Mutual Fund, Kotak Mahindra Asset Management Company Limited (the AMC), Kotak Mahindra Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/ECS/SIVAuto Debit for any other reason/fault not attributable to Kotak Mahindra Mutual Fund/the AMC/he Trustee. Kotak Mutual Fund reserves the right to reject any SIP application without assigning any reason thereof.

SIP Booster

Amount (10%) (Rs)

Booster Frequency: Yearly

SIP Booster

round off Amount (Rs)

SIP Amount

with Booster (Rs)

SIP Booster Facility

- SIP Booster is a facility whereby an investor has the option to increase his SIP Instalment Amount by a fixed amount/ fixed percentage, at pre-defined interval. SIP Booster facility is available for Existing SIP investors as well New SIP Registrations. SIP Booster Facility are Ne⁺New SIP Booster Facility or V⁺Natable SIP Booster Facility ⁻ Fixed Booster: SIP Amount can be increased with minimum of Rs. 500 and in multiples of Rs. 500 thereof with yearly and befundational strength of the site of t 1

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

- 5.
- yearly option. Incase, an investor has more than one existing SIP in a single folio in the same scheme, with a single distributor, unless 6. 7.
- specifically instructed by the investor, the SIP Booster request shall be considered for the first Registered SIP. Investor /unit holders subscribing for this facility are required to submit the request at least 28 days prior to the next SIP date. SIP Booster will be applicable from the next effective SIP instalment. For Cancellation of SIP Booster facility, the investor has to submit a written request at least 28 days prior to the next SIP becter abto. However, the SIP is holders and the investor has to submit a written request at least 28 days prior to the next SIP becter abto. 8.
- booster date. However, the SIP in the respective scheme shall continue with last SIP Booster Instalment amount, till the SIP End Date as specified in the SIP Registration Form or till receipt of a valid SIP Cease Request. For Cancellation of SIP Booster End Date as specified in the SIP Registration form or till receipt of a valid SIP Cease Request. For Cancellation of SIP Booster facility along-with SIP Cease request, the written request of cancellation of SIP Booster facility should explicitly mention about SIP Cease as well. Modification of the SIP Booster amount is not possible, alternatively investor will have to cancel the existing facility and start a new SIP with modified date. SIP Booster will be allowed in MICRO SIP folio subject to condition that total investment including SIP Booster does not exceed Rs. 50,000 in a rolling 12 month period or financial year i.e April to March, the limit on Micro SIP investments. Maximum Amount in NACH Debit Mandate Form: It is the maximum limit amount per transaction set by investor for his Rooster CAP Amount. Investor bas an ontion to freeze the SIP Booster amount once it reaches a fixed predefined amount.
- 9
- 10 11
- 12
- registered balk AVC to be deuted. Booster CAP Amount: Investor has an option to freeze the SIP Booster amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the NACH Debit Mandate Form. In case of difference between the CAP Amount & the maximum amount mentioned in NACH Debit Mandate Form, then amount which is lower of the two shall be considered as the default amount of SIP CAP Amount. 13. Booster Cap Amount has to be mandatorily mentioned for SIP Booster Facility. In case the same is not mentioned then the maximum amount mentioned in NACH Debit Mandate Form shall be considered for SIP Booster CAP Amount.
- 15
- 16
- N.A N.A 3000 13 to 24 07-Jan-17 07-Dec-17 300 330 300 330
 25 to 36
 07-Jan-18
 07-Dec-18

 37 to 48
 07-Jan-19
 07-Dec-19
 3300 3630 3630 3990 360 49 to 60 07-Jan-20 07-Dec-20 3990 400 4390 **Illustration for Fixed SIP Booster** SIP Tenure : 07Jan 2015 to 07 Dec 2020
 Monthly SIP Installment: Rs. 3000/- Booster Amount: Rs 1000/ Booster Frequency: Yearly Monthly SIP Installment SIP Amount SIP Installment From То Booste with Booster (Rs) No.(s) Date Date Amount (Rs) Amount (Rs) 1 to 12 07-Jan-16 07-Dec-16
 13 to 24
 07-Jan-17
 07-Dec-17

 25 to 36
 07-Jan-18
 07-Dec-18

 37 to 48
 07-Jan-19
 07-Dec-19
 4000 4000 to 48 07-Jan-19 07-Dec-19 49 to 60 07-Jan-20 07-Dec-20 7000 17 SIP Frequency vis-à-vis SIP Booster Frequency

 Illustration for Variable SIP Booster

 • SIP Tenure: 07Jan 2015 to 07 Dec 2020
 • Monthly SIP Installment: Rs. 3000/

Monthly SI

Amount (Rs)

Installm

Monthly	Half-yearly	Increase shall happen after every 6th - SIP instalment						
Monthly	Yearly	Increase shall happen after every 12th - SIP instalment						
Quarterly	Half-yearly	Increase shall happen after every 2nd - SIP instalment						
Quarterly	Yearly	Increase shall happen after every 4th - SIP instalment						
18. All other terms & conditions applicable for regular SIP will also be applicable to SIP Booster facility.								

Checklist

- Please ensure that
- If you are a nexisting investor, you have quoted your Account No. with Kotak Mahindra Mutual Fund on the Systematic Investment Form. If you are a new investor, your Application Number is quoted on the Systematic Investment Form.
- Scheme (Plan) Option in which you wish to do your systematic investments is clearly indicated in

Registrar : Computer Age Management Services Pvt. Ltd. No 178/10, M G R Salai, Nungambakkam, Chennai - 600 034 🌋 Tel. : 044 - 6110 4034 assetmanagement.kotak.com T 1800-222-626 or (022) 6115 2100

- In case of Variable SIP Booster, the SIP instance and a constrained for the sense structure of the sense structure of the sense of the sense of the sense structure of the sense sense of the sense sense structure of the sense sense
- No.(s) Date Date 1 to 12 07-Jan-16 07-Dec-16

Booster percentage: 10%

From

Installment

SIP Frequency	SIP Booster Frequency	Details
Monthly	Half-yearly	Increase shall happen after every 6th - SIP instalment
Monthly	Yearly	Increase shall happen after every 12th - SIP instalment
Quarterly	Half-yearly	Increase shall happen after every 2nd - SIP instalment
Quarterly	Yearly	Increase shall happen after every 4th - SIP instalment
10 11 1	a 1977 - 19 1 1 1	

- The Systematic Investment Form. The SIP Amount, the Frequency, your preferred Date and Period are clearly indicated. There is a minimum gap of 28 days between the date of submission and first auto debit date.

M mutual@kotak.com



Systematic Transfer / Withdrawal Form Strike off sections that are not applicable

Distributor's ARI	N/ RIA Code#	Sub-Broker's ARN	Sub-Broker's Code	EUIN					
¹ ^B 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) ⁽¹⁾ "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."	tributor/sub broker or notwithstand	ding the advice of in-appropriateness	, if any, provided by the empl	oyee/relationship manager/sales perso					
Sole/Frist Applica	ant 🔼								
Sole/Frist Applica		Second Applicant Applicants if mode of operation		Third Applicant					
front commission shall be paid direc	To be signed by All	Applicants if mode of operation	n is "Joint"						
Sole/Frist Application offront commission shall be paid direct indered by the distributor.	To be signed by All ttly by the investor to the AMFI	Applicants if mode of operation	n is "Joint"						

Sole/ First Applicant	Second Applicant	Third Applicant
Name of Applicant	Name of Applicant	Name of Applicant
PAN	PAN	PAN
Date of Birth	Date of Birth	Date of Birth
CKYC No.	CKYC No.	CKYC No.
E-mail	E-mail	E-mail

I would like to opt for E Systematic Transfer Plan E Systematic Withdrawal Plan

Systematic Transfer Plan										
From Scheme Plan	□ Grov □ Divic Option (Please ✓) Divide	end 🕼 O Payou	t OR O Re-investment							
To Scheme Plan	□ Grov □ Divic Option (Please ✓) Divide	end 🕼 O Payou	t OR O Re-investment							
Transfer Option (Please \checkmark) \Box Fixed SumOR	Entire Appreciation	Min. Rs. 100								
Frequency (Please ✓) □ Daily □ Weekly Specify Day (Please mention any day between Monday to Frida □ Monthly □ Quarterly Specify Date (Please mention any date of the month)	Transfer Period To		DR Till further instruction							
Systematic Withdrawal Plan										
	□ Grov	vth								
Scheme Plan	Option (Please \checkmark) Divide		t OR O Re-investment							
Scheme Plan Withdrawal Option (Please ✓) □ Fixed Sum OR □ Entire Application	Option (Please ✓) Divide		t OR O Re-investment							
	Option (Please ✓) Divide	1000/-								
Withdrawal Option (Please \checkmark) \Box Fixed Sum OR \Box Entire Ap	_ Option (Please ✓) Divide	nd Frequency								
Withdrawal Option (Please ✓) □ Fixed Sum OR □ Entire Ap Frequency (Please ✓) □ Monthly □ Quarterly	Option (Please ✓) Divide preciation Min. Rs. Commencement Date	nd Frequency	/mm/yy							
Withdrawal Option (Please \checkmark) \Box Fixed SumOR \Box Entire ApplicationFrequency (Please \checkmark) \Box Monthly \Box QuarterlyDate O 1 st O 7 th O 14 th O 21 st O 25 th	Option (Please ✓) Divide Divide Divide Oreciation Min. Rs. Commencement Date Period From of the provisions of Income Tax A applicable laws enacted by the G Mahindra Mutual Fund, its invest to mv/our Investment Advisor an to mv/our Investment Advisor an	nd Frequency 1000/- dd/ mm/yyyyy ct, Anti Money Laundering Ar overnment of India from time t ment Manager and its agents d/or banks.	/mm/yy							
Withdrawal Option (Please \checkmark) Fixed Sum OR Entire Ap Frequency (Please \checkmark) Monthly Quarterly Date 0 1st 0 7th 0 14th 0 21st 0 25th Declaration and Signatures We have read and understood the contents of the SID/ SAI of the above referred Scheme(S Kotak Mahindra Mutual Fund. IWe hereby apply for allotment/purchase of Units in the Scheme (Shotak Mahindra Mutual Fund. IWe hereby apply for allotment / purchase of Units in the Scheme(S) and the amount invested in the Scheme(S) is through legitimate sources only and is not designed for purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Direct Sole/Frist Applicant Second	Option (Please ✓) Divide oreciation Min. Rs. Commencement Date Period From of the provisions of Income Tax A applicable laws enacted by the G applicable laws enacted by the G Mahindra Mutual Fund, its invest to my/our Investment Advisor an IWe have neither received nor investment. nd Applicant	nd Frequency 1000/- dd/ mm/yyyyy cct, Anti Money Laundering A svernment of India from time t ment Manager and its agents d/or banks. been induced by any rebat	To mm/yyyyy To mm/yyyyy ct, Anti Corruption Act or any other o time. IWe hereby authorize Kotak to disclose details of my investment							
Withdrawal Option (Please ✓) Fixed Sum OR Entire Ap Frequency (Please ✓) Monthly Quarterly Date O 1st O 7th O 14th O 21st O 25th Declaration and Signatures We have read and understood the contents of the SID/ SAI of the above referred Scheme(S Kotak Mahindra Mutual Fund. IWe hereby apply for allotment/ purchase of Units in the Scheme (Sotak Mahindra Mutual Fund. IWe hereby apply for allotment/ purchase of Units in the Scheme(S) and the amount invested in the Scheme(S) is through legitimate sources only and is not designed for purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Direct Sole/Frist Applicant Second	Option (Please ✓) Divide preciation Min. Rs. Commencement Date Period From of the provisions of Income Tax A applicable laws enacted by the Graphicable laws enacted by the	nd Frequency 1000/- dd/ mm/yyyyy cct, Anti Money Laundering A svernment of India from time t ment Manager and its agents d/or banks. been induced by any rebat	mm/yy To mm/yyyyy ct, Anti Corruption Act or any other o time. I/We hereby authorize Kotak to disclose details of my investment e or gifts, directly, in making this							

Systematic Transfers / Withdrawals - Snapshot

	Systematic	Transfers	Systematic Withdrawals
Schemes where STP / SWP are allowed	All Open-Ended Schemes c Fund, except Exchange Trac Tax Saver Scheme, STP will be	led Funds. In case of Kotak	All Open-Ended Schemes of Kotak Mahindra Mutual Fund, except Exchange Traded Funds. In case of Kotak Tax Saver Scheme, SWP will be available for free units only.
Frequency	Daily / Weekly	Monthly / Quarterly	Monthly / Quarterly
Choice of Day / Date	Any Business Day	Any Business Date	1 st , 7 th , 14 th , 21 th & 25 th
Minimum Transfers / Withdrawals	6 (in case of Daily	, it would be 12)	6

Instructions & Information

- Please refer the Key Information Memorandum and Scheme Information Document of the respective Scheme(s) and Statement of Additional Information for Applicable NAV, Risk Factors, Load Structure and other information on the Scheme(s).
- STC is mandatory irrespective of STP amount. In case of minor applicants, the Guardian needs to be KYC Compliant. STP/ SWP registration needs to be submitted to the Registrar/ AMC 7 days prior to the date of commencement of STP. In case the STP/ SWP commencement date is less than 7 days from the date of submission of registration form and the date opted for, then the same would be registered for the next cycle. The AMC reserves the right to process the STP registration request received for a period 2. lesser than 7 days in the interest of unit holders
- STP frequency available are Daily. Weekly, Monthly and Quarterly. Daily STP is only available under Fixed amount Option (Fixed STP) and will not be applicable under Capital appreciation STP (Variable STP). In case the Investor fails to mention the frequency for the STP option in the form, then the default option will be considered as monthly frequency.
- 6
- Minimum Amount:

 Minimum Instalment amount to be transferred through this facility should be at least Rs. 6,000 per year or that which matches the minimum investment amount of the said schemes whichever is
- higher for the said year.
- Minimum amount to transfer under Daily STP: Minimum 12 transfers of Rs. 500/- each and in multiples of Rs. 100/- thereafter.
 Default amount: If investor fails to mention the STP Amount then the default value should be taken as Rs. 500 (minimum transfer amount).
 STP will be discontinued in case the transfer is not effected due to insufficient balance in the source scheme.
- 8
- ġ
- 10
- 12
- 13
- 15
- Default amount: If investor rais to mention the STP Amount then the default value should be taken as RS. SUU (minimum transfer amount).
 STP will be discontinued in case the transfer is not effected due to insufficient balance in the source scheme.
 If the plan/option of the Source scheme is not mentioned and there is only one plan/option available in the folio, the STP will be processed from that plan/option.
 If investor carries investments under multiple schemes / plans / options and does not mentioned the Source Scheme along with plans and options, then such request will be rejected.
 In case Plan-Option in Target Scheme for STP is not selected by the investor, then the default option/plan for the Target scheme shall be considered as per Scheme Information Document (SID).
 Investor need to clearly mention the "Transfer Period form" and "Transfer Period To" in the STP request Form. In case, the investor fails to specify the "Transfer Period from" the STP will start from the 7th day from the date of receipt of valid registration form.
 In case, the investor fails to specify the "Transfer Period To" under Daily STP, STP shall continue to be triggered perpetually until further valid instructions from the investor or until the outstanding balance in "Source scheme" does not cover the Daily STP transfer amount.
 If the available balance falls below the minimum amount of the specified triggered value, the available balance in the Source scheme will get triggered and future STP will be ceased.
 STP will be triggered and the sit of grint the source scheme. Will be processed on the following business day for both the schemes. When the allowent with the valid registration form. If the STP form is received along with fresh investment, then the STP will be the same is a liquid fund then the allowent with the valid registration form.
 In case the specified date is a non-business day for either the Sour 16
- 17
- 19
- An investor can discontinue his STP/ SWP facility by giving 7 days prior notice in writing to the Registrars (CAMS) office or at any other point of service or at Kotak Mahindra Mutual Fund Offices All other features of STP as stated in the SID of respective schemes remain unchanged. 20
- Incorrect, incomplete, ambiguous forms will be rejected. Employee Unique Identification Number (EUIN): SEBI has made it compulsory for every employee/relationship manager/ sales person of the distributor of mutual fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment 23 of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIN box may be left blank. In this case you are required to provide the declaration to this effect as given in the form.

Checklist

Please ensure that

- Your Name, Folio No. / Application No. is mentioned.
- The Form is complete in all respects & signed by all Applicants / Unitholders. >
- Scheme (Plan) Option in / from which you wish to do your systematic withdrawal / transfer is clearly indicated in the Systematic Transfer / Withdrawal Form.
- KYC letter is attached.

Systematic Transfer Plan

- Scheme / Plan / Option from and to which you wish to transfer (switch) your investment is clearly indicated.
- Your choice of Fixed Sum Transfer or Entire Appreciation Transfer is indicated clearly. If you have chosen transfer of a Fixed Sum, your transfer request is for an amount not below Rs. 1000/-
- Your preferred STP Day/ Date, Frequency [Daily or Weekly (Monday to Friday), Monthly or Quarterly (1st to 30th/ 31st)] and period is clearly indicated

Systematic Withdrawal Plan

- Your choice of Withdrawal either Fixed Sum or Entire Appreciation is indicated clearly. If you have opted for Withdrawal of a Fixed Sum, your withdrawal amount should not be below Rs. 1000/-
- Your preferred SWP Date, Frequency (Monthly or Quarterly) and period is clearly indicated.

CAMS Investor Service Centers

Ahmedabad: 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560042. Bhubaneswar: 3rd Floor, Plot No - 111, Variaha Complex Building, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. Chandigarh: Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. Chennai: Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. Cochin: 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripadym, Cochin – 682018. Coimbatore: No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002.. Durgapur: Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. Goa: Lawande Shamalkar Bhavan, 1st Floor, Office No.2, Next to Mahalakshmi Temple, Panaji, Goa – 403001. Hyderabad: 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. Indore: 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore 452001. Jaipur: P-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, 63/2, The Mall, Jaipur - 302001. Kanpur: 1st Floor, 106, City Centre, Phase II, 63/2, The Mall, Kanpur – 208001. Kolkata: Saket Building, 44 Park Street, 2nd Floor, Kolkata – 700016. Lucknow: Off No 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226001. Ludhiana: U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulii, Pakhowal Road, Ludhiana - 141002. Madurai: 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), Madurai - 625 001. Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. Nagur: 145 Lendra, New Ramdaspeth, Nagur - 440010. New Delhi: 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi - 110055. Patna: G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800001. Pune: Ahmedabad: 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. Bangalore: Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Athwalines, Surat - 39001. Vadodara: 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007. Vijayawada: 40-1-68, Roa & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520010. Visakhapatnam: Door No 48-3-2, Flat No 2, 1st Floor, Siddhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016.

> Computer Age Management Services Pvt. Ltd. New No. 10, Old No. 178, MGR Salai, Nugambakkam, Chennai 600034 🖀 1800-222-626 or (022) 6115 2100

> > (37)

🕅 mutual@kotak.com

assetmanagement.kotak.com



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

Nam	e of the entity								
	of address given at KRA	Residential or	Business	Γ	Residential	Business		Registered C	Office
PAN						Date of incorpor			1 M / Y Y Y Y
City	of incorporation								
Cour	ntry of incorporation								
			AD	DITION	AL KYC INFORM	IATION			
Gros	s Annual Income (Rs.) [Pleas	e tick (✔)]	Below 1 Lac		1 - 5 Lacs	5 - 10 Lacs	10 - 25	Lacs 🗌 >25 La	cs - 1 Crore >1 Crore
						OR			
Net-	worth	Rs				as on	DD	MM YYYY	(Not older than 1 year)
Politic	ally Exposed Person (PEP) Status* (Als	o applicable for authoris	ed signatories/ Pror	noters/ K	arta/ Trustee/ Whole 1		I am		
*PEP are	e defined as individuals who ar	e or have been entru	sted with promi	nent pu	blic functions in a	foreign country, e.g., I			ments, senior politicians, senior
	nent/judicial/ military officers, ser Individual Investors involved		owned corporat			rty officials, etc. 2 / Money Changer Servi		Gaming (Gamb	ling / Lottery / Casino Services
	of the mentioned services	/ providing			Money Lending /			None of the abo	
						ration			
		1		FAI	CA & CRS Decla	ration			
	e tick the applicable tax resi								
	s "Entity" a tax resident of a es, please provide country/ies in	, ,			es No and the associate	d Tax ID number below.)		
Sr.						. Ø/		Identifi	ication Type
No.	Cour	ntry		Т	ax Identification	Number [®]			r [%] , please specify)
1.									
2.									
3.									
% In (L case Tax Identification Numb	er is not available	kindly provide	its fun	ctional equivaler	at .			
	se TIN or its functional equiva						tity Identif	ication Number o	or GIIN, etc.
In ca	se the Entity's Country of In	corporation / Tax re	sidence is U.S	. but Er	ntity is not a Spe	cified U.S. Person, m	ention En	tity's exemption	code here
PAR	ΓA (to be filled by Financial	Institutions or Direc	t Reporting NF	Es)					
1.	We are a,		GIIN						
	Financial institution (Refer 1 of Part C)		Note: If yo	u do no	ot have a GIIN b	ut you are sponsored	by anoth	er entity, please	provide your sponsor's
	or					nsor's name below	5	2.1	
	Direct reporting NFE		Name of s	ponsori	ng entity				
	(Refer 3(vii) of Part C) (please tick as appropriate))							
	GIIN not available	,		ed for		Not obtained –	Non-narti	cinating Fl	
	(please tick as applicable)				l				
			Not r	equired	l to apply for - p	lease specify 2 digits	sub-categ	lory	(Refer 1 A of Part C)
PAR	Γ B (please fill any one as approx	priate "to be filled by	NFEs other thar	Direct	Reporting NFEs")				
1.	Is the Entity a publicly trade				Yes (If ye	es, please specify any one st	ock exchange	e on which the stock i	is regularly traded)
	whose shares are regularly securities market) (Refer 2a		olished		Name of stock	exchange			
2			d compony			<u> </u>	intend commons.		e on which the stock is regularly traded)
2.	Is the Entity a related entity (a company whose shares a				Yes (If ye Name of listed		isted company	and one stock exchang	e on which the stock is regularly traded)
	established securities mark				Nature of relat		of the Listed	Company or	Controlled by a Listed Company
					Name of stock				
3.	Is the Entity an active NFE (Refer 2c of Part C			Yes				
J.	is the Entity of delive ME				Nature of Busi	ness			
						the sub-category of <i>i</i>	Active NFE	(Mentic	on code – refer 2c of Part C)
4.	Is the Entity a passive NFE (Refer 3(ii) of Part C)		Yes				
					Nature of Busi	ness			

(38)

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)									
Category (Please tick applicable catego	ory): Unlisted Company	Partnership Firm	Limited Liability Partnership Company						
Unincorporated association / body	y of individuals Public Charitable Tru	st Religious Trust	_] Private Trust						
Others (please specify		_)							
Numbers for EACH controlling person(s). (Pl	ease attach additional sheets if necessary)	ncy / permanent residency / citizenship and ALL r with required details as mentioned in Form W8							
Details	UBO1	UBO2	UBO3						
Name of UBO									
UBO Code (Refer 3(iv) (A) of Part C)									
Country of Tax residency*									
PAN [#]									
Address									
	Zip	Zip	Zip						
	State:	State:	State:						
	Country:	Country:	Country:						
Address Type	Residence Business Registered office	Residence Business Registered office	Residence Business Registered office						
Tax ID [%]									
Tax ID Type									
City of Birth									
Country of birth									
Occupation Type	Service Business Others	Service Business Others	Service Business Others						
Nationality									
Father's Name									
Gender	🗌 Male 🗌 Female 🗌 Others	🗌 Male 🗌 Female 🗌 Others	🗌 Male 🗌 Female 🗌 Others						
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY						
Percentage of Holding (%) ^s									
Protector of Trust to be specified wherever	e enclosed. Else PAN or any other valid iden	tity proof must be attached. Position / Desig	nation like Director / Settlor of Trust /						

\$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.

⁵It 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 alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Kotak Asset Management Company Limited/ Kotak Mahindra Mutual Fund/ Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

Name						
Designation						
					Place	
Sign	nature	Signature		Signature	Date	//
			(39)			

PART C FATCA Instructions & Definitions

- Financial Institution (FI) The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
 - Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale 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

FI not required to apply for GIIN:		
A. Reasons why FI not required to apply for GIIN:		
Code	Sub-category	
01	Governmental Entity, International Organisation 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	

(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 50percent 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
- 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.

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

C. Activ	ve 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;
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

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;

07

(i) Related entity An entity is a 'related entity' of another entity if either entity controls the other	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.
entity, or the two entities are under common control For this	(iv) Controlling persons
purpose, control includes direct or indirect ownership of more than	Controlling persons are natural persons who exercise control over an entity
50% of the votes and value in an entity. (ii) Passive NFE	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
The term passive NFE means	trust, the controlling person means the settlor, the trustees, the protector (if
(1) any non-financial entity which is not an active non-financial entity	any), the beneficiaries or class of beneficiaries, and any other natural person
including a publicly traded corporation or related entity of a publicly	exercising ultimate effective control over the trust. In the case of a legal
traded company;	arrangement other than a trust, controlling person means persons in
or	equivalent or similar positions.
(2) an investment entity defined in clause (b) of these instructions	Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other
(3) a withholding foreign partnership or withholding foreign trust;	than Individuals) are required to provide details of Beneficial Owner(s) ('BO').
(Note: Foreign persons having controlling interest in a passive NFE are liable to	Accordingly, the Beneficial Owner means 'Natural Person', who, whether
be reported for tax information compliance purposes) (iii) Passive income	acting alone or together, or through one or more juridical person, exercises
The term passive income includes income by way of :	control through ownership or who ultimately has a controlling ownership
(1) Dividends,	interest of / entitlements to: i. More than 25% of shares or capital or profits of the juridical person,
(2) Interest	where the juridical person is a company;
(3) Income equivalent to interest,	ii. More than 15% of the capital or profits of the juridical person, where the
(4) Rents and royalties, other than rents and royalties derived in the active	juridical person is a partnership; or
conduct of a business conducted, at least in part, by employees of the	iii. More than 15% of the property or capital or profits of the juridical
NFE (F) A resultion	person, where the juridical person is an unincorporated association or
(5) Annuities	body of individuals.
(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income	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
(7) The excess of gains over losses from transactions (including futures,	persons, through the identity of the settler of the trust, the trustee, the
forwards, options and similar transactions) in any financial assets,	protector, the beneficiaries with 15% or more interest in the trust and any
(8) The excess of foreign currency gains over foreign currency losses	other natural person exercising ultimate effective control over the trust
(9) Net income from swaps	through a chain of control or ownership.
(10) Amounts received under cash value insurance contracts	Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.
But passive income will not include, in case of a non-financial entity that	person who holds the position of senior managing official.
(A) Controlling Person Type:	07 CP of legal arrangementtrust-beneficiary
Code Sub-category	08 CP of legal arrangementtrust-other
01 CP of legal person-ownership	09 CP of legal arrangement—Other-settlor equivalent
02 CP of legal person-other means	10 CP of legal arrangement—Other-trustee equivalent
03 CP of legal person-senior managing official	11 CP of legal arrangement—Other-protector equivalent
04 CP of legal arrangement-trust-settlor	12 CP of legal arrangement—Other-beneficiary equivalent
05 CP of legal arrangementtrust-trustee	13 CP of legal arrangement—Other-other equivalent
06 CP of legal arrangementtrust-protector	14 Unknown
(v) Specified U.S. person – A U.S person other than the following:	(8) any regulated investment company as defined in section 851 of the U.S.
(1) a corporation the stock of which is regularly traded on one or more	Internal Revenue Code or any entity registered with the U.S. Securities
established securities markets;	and Exchange Commission under the Investment Company Act of 1940
(2) any corporation that is a member of the same expanded affiliated group,	(15 U.S.C. 80a-64);
as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);	(9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
(3) the United States or any wholly owned agency or instrumentality thereof;	(10) any trust that is exempt from tax under section 664(c) of the U.S. Internal
(4) any State of the United States, any U.S. Territory, any political subdivision	Revenue Code or that is described in section 4947(a)(1) of the U.S.
of any of the foregoing, or any wholly owned agency or instrumentality of	Internal Revenue Code;
any one or more of the foregoing;	(11) a dealer in securities, commodities, or derivative financial instruments
(5) any organization exempt from taxation under section 501(a) of the U.S.	(including notional principal contracts, futures, forwards, and options)
Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;	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:
 (6) any bank as defined in section 581 of the U.S. Internal Revenue Code; 	(12) a broker as defined in section 6045(c) of the 0.5. Internal Revenue Code, Or
(7) any real estate investment trust as defined in section 856 of the U.S.	(13) any tax-exempt trust under a plan that is described in section 403(b) or
Internal Revenue Code;	section 457(g) of the U.S. Internal Revenue Code.
(vi) Owner documented FFI	change in circumstances; and
An FFI meets the following requirements:	(e) The designated withholding agent agrees to report to the IRS (or, in the
(a) The FFI is an FFI solely because it is an investment entity;	case of a reporting Model 1 IGA, to the relevant foreign government or
(b) The FFI is not owned by or related to any FFI that is a depository	agency thereof) all of the information described in or (as appropriate)
institution, custodial institution, or specified insurance company;	with respect to any specified U.S. persons and (2). Notwithstanding the
(c) The FFI does not maintain a financial account for any non participating	previous sentence, the designated withholding agent is not required to
 (c) The FFI does not maintain a financial account for any non participating FFI; 	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
(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	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
 (c) The FFI does not maintain a financial account for any non participating FFI; 	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
(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	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
(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	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.

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

(v	iii) Exemption code for U.S. persons
Code	Sub-category
A	An organisation exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
В	The United States or any of its agencies or instrumentalities
С	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(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
Н	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section
	4947(a)(1)
М	A tax exempt trust under a section 403(b) plan or section 457(g) plan



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

KMAMC AUTHORISED COLLECTION CENTRES

Agra: S-8, 2nd Floor, Maruti Plaza, Sanjay Place, Agra – 282002. Ahmedabad: 305, 3rd Floor, Siddhivinayak Complex, Near Shivranjani Cross Road, Satellite, Ahmedabad - 380015. Ajmer: 1st FL, India Heights, Kutchary Road, India Motor Circle, Ajmer - 305001. Aligarh: 1st Floor, Omeshwar Plaza, C1 Omeshwar Plaza, Plot No.3/243, Laxmi Bai Marg, Marris Road, Aligarh - 202001. Allahabad: Upper Ground Floor UG-7, Vashishtha Vinayak Tower, 38-1, Taskand Marg, Civil Lines, Allahabad - 211001. Amritsar: 2nd Floor, SCO-32, Pal Plaza, Distt. Shopping Complex, Block-B, Ranjit Avenue, Amritsar – 143001. Aurangabad: 3rd Floor, Block No. D 28/29, Motiwala Trade Centre, Opp HDFC Bank, Nirla Bazar, Aurangabad – 431001. Ambala: Bldg No.5396, First Floor, Punjabi Mohalla, Nicholson Road, Above Haryana Beauty Parlour, Ambala Cantt, Ambala - 133001. Anand: 201, 2nd Floor Krishna Galleria, Opp. Big Bazar, Besides H.P. Petrol Pump, Anand – Vidhyanagar Road, Anand – 388001. Bangalore: 5th FL, 506, North Block, Manipal Centre, Dickenson Road, Bangalore - 560042. Belgaum: 2nd Floor, Amar Empire, Office No.10, Near Basaveshwar Circle, Goavess Khanapur Road, Belgaum - 590001, Karnataka. Bhavnagar: 303, 3rd Fl Krushna Darshan, Waghawadi Road, Parimal Chowk, Bhavnagar - 364002. Bhopal: Office No. MF-10, First Floor, Above Sony Service Center, Mansarovar Complex, Hoshangabad Road, Bhopal 462011. Bhubaneshwar: 2nd Floor, Building No.24, SČR Janpath, Bapujinagar, Bhubaneshwar - 751009. Bhuj: Shop No.7, Gr.Fl, "Ramyakala" Opp.Dr. Mahadev Patel's Hospital, Hospital Road, Bhuj - 370001. Bareily: 1st Floor,Singh Complex,167-A,Civil Lines,Station Road, Bareily - 243001. Bhilai: Shop No.22, Commercial Complex, Nehru Nagar [E], Bhilai - 490006. Calicut: 5th Floor, Parco Complex, Near KDC Bank, Kallai Road, Calicut - 673012. Chandigarh: 1st Floor, SCO 2475-76, Sector 22-C, Chandigarh - 160022. Chennai: 1-E, 1st Floor, Eldorado Building, No.112 Nungambakkam High Road, Chennai - 600034. Coimbatore: S. S. Complex, 554B/1, 2nd Floor, D.B. Road, R S Puram, Coimbatore - 641002. Cuttack: 3rd Fl, City Mart, Above Vishal Megha Mart, Bajrakbati Road, Cuttack - 753001. Dehradun: Office No. 247/2, 1st Floor, Swaraj Plaza, Above Cafe Coffee day, Rajpur Road, Dehradun – 248001. Dhanbad: 2nd Floor, Room No.215, Shriram Plaza, Bank More, Dhanbad - 826001. Durgapur: 2nd Fl, Amantran, Urbashi Commercial Place, Bengal Ambuja, City Centre, Durgapur - 713216. Goa: 3rd Floor, Mathias Plaza, 18th June Road, Panaji, Goa - 403001. Gorakhpur: 2nd Floor, Office No.4, The Mall Cross Road, Bank Road, Gorakhpur - 273001. Gurgaon: Unit no. 214, 2nd Floor, Vipul Agora Building, Sector no.28, M G Road, Gurgaon - 122001. Guwahati: Office No.504, 5th Floor, Amaze Shopping Mall, Above Vishal Megamart, A T Road, Guwahati - 781001. Gwalior: 2nd Floor "Sai Pawar Building" 300, Tulsi Vihar Colony, City Centre, Gwalior - 474011. Hyderabad: Office No.304, 3rd Fl, Jade Arcade, Paradise Circle, M.G. Road, Hyderabad - 500003. Hubli: Office No.201, 1st Floor, Kundgol Complex, Court Circle, Hubli - 580029. Indore: 2nd Floor, Starlit Tower, Plot No.29, Yashwant Niwas Road, Indore - 452001. Jabalpur: 290-C, Ground Floor, Scientex Building, Opp. Spandhan Hospital, Near Bhawartal Park, Sudarshan Motors Chowk, Jabalpur Hospital to Shastri Bridge Road, Appier Town, Jabalpur - 20004 (Marking), Ager Town, Jabalpur - 20004 (Marking), Ager Town, Jabalpur - 20004 (Marking), Ager Town, Jabalpur - 20004 (Marking), Core and Starling, 482001 (M.P). Jaipur: Office no. 105-106, D-38A,1ST FL, The Landmark Bldg, Subhash Marg,Ahinsa Circle, C-Scheme, Jaipur - 302001. Jalandhar: Office No. 18 , 3rd Floor, City Square Building, Eh-197, Civil Lines, GT Road, Jalandhar -144001, Punjab. Jamnagar: Neo Square, 1st Floor, Office No. 131&136, Pandit Nehru Marg, Nr. Amber Cinema, Jamnagar - 361001. Jamshedpur: 2nd Floor, Bharat Business Centre, Rear Wing, Ram Mandir Area, Bistupur, Jamshedpur – 831001. Jalgaon: Ground Floor, Bnana Heights, Jai Nagar, Opp: Omkareshwar, Jalgaon – 425002. Jammu: Shop no.21, A-2, South Block, Ground Floor, Bahu Plaza, Jammu - 180001. Jodhpur: 106, 1st Floor, Modi Arcade, Near Bombay Motor Circle, Chopasani Road, Jodhpur - 342001. Kanpur: Office No. 108/109, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. Kochi: Door No.65/877, 1st Fl, Chammany Complex, Kaloor Kadavanthara Road, Kochi - 682017. Kolhapur: Office No.6, 1st Floor, Vasant Prabha Chambers, Sykes Extension, Near Parikh Pool, Railway Gate, Kolhapur - 416001. Kottayam: THAMARAPALLIL Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam – 686001. Kolkata: 3rd Fl, The Millenium., 235/2A, AJC Bose Road, Kolkata - 70020. Lucknow: 2nd Floor, Aryan Business Park, 90, M.G.Road [Exchange Cottage], Off:Park Road, Hajratganj, Lucknow - 226001. Ludhiana: SCO 16-17, 3rd Floor, Fortune Chambers, Opp: Ludhiana Stock Exchange, Feroze Gandhi Market, Ludhiana – 141001. Madurai: 272/273, Suriya Towers, 2nd Floor, Goodshed Street, Madurai – 625001. Mangalore: D.No. 5-4-169/21, 3rd Floor, Lalbagh Towers, Ballalbhag Circle, Near Kalyan Jewellers, M.G.Road, Mangalore – 575003. Meerut: 1st Floor, Office No.106, "Om Plaza" Bldg., Begum Bridge Road, Sothiganj, Meerut - 250001. Mumbai [Borivali-W]:3rd Floor,309, Jalaram Business Centre, Above Axis bank, Near Chamunda Circle, Borivali (West), Mumbai-400092. Mumbai [Goregaon]: 6th Floor, Zone IV ,Kotak Infinity, Bldg No.21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad[E], Mumbai - 400097. Moradabad: 1st Fl, Near Raj Mahal Hotel, Civil Lines, Moradabad – 244001. Mysore: 1st Floor, Office no.23, 24 & 25, Prashanth Plaza, CH 16, 5th Cross, 4th Main Road, Chamaraja Mohalla, Saraswathipuram, Mysore – 570009. Nagpur: 302,3rd FL Shalwak Manor, East High Court Road, Opp. Dr.Jay Deshmukh's Hospital, Ramdaspeth, Nagpur - 440011. Nasik: Office No.4, Gr Fl, Samruddhi Residency Apartment, Tilak Wadi, Opp Ramayan Bunglow, Sharanpur Road, Nasik- 422002. New Delhi: Unit Number 1101, 1103 & 1104, 11TH Floor, Kailash Building. 26, Kasturba Gandhi Marg, New Delhi - 110001. Panipat: Lower Ground Floor, Jawa Complex, Near Vijaya Bank, Opp:Bhatak Chowk, G.T.Road, Panipat - 132103. Patiala: SCO-130, 1ST Floor, New Leela Bhawan, Near Punjab National Bank, Patiala - 147001. Patna: 3rd Floor, Office No. 306, Grand Plaza, Frazer Road, Patna - 800001 (Bihar). Pune: "Signature" Bldg, Office No. 202 & 202-A, 2nd floor, Opp. Golwilkar Laboratory, Bhandarkar Road, Pune – 411004. **Pondicherry**: Jayalakshmi Complex, 1st Fl, 114-116, Thirvalluvar Salai, Pillaithottam, Pondicherry -605013. **Raipur:** Office No.T-15, 3rd Floor, Raheja Tower, Jail Road, Raipur – 492001. **Rajkot:** 4th Floor, Star Plaza, Office No.429, Near Phulchhab Chowk, Rajkot - 360001. **Ranchi:** 3rd Fl, Satya Ganga, Lalji Hirji Road, Main Road, Ranchi - 834001. **Rohtak:** Lower Gr Floor, Office No.3, "Bank Square" Building, Opp: Myna Tourist Complex, 120-121 Civil Lines, Rohtak -124001. **Rourkela:** 2nd Floor, Plot No. : 304, Holding No. : 72,Opp : Old Court, Main Road, Uditnagar, Above Yes Bank & Corporation Bank, Rourkela - 769012. **Saharanpur:** 1st Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur – 247001. Salem: 2nd Floor, Kandaswarna Shopping Mall,1/194/2,Saradha College Road, Fairlands, Salem - 636016. Silliguri: Nanak Complex, Lover Gr Floor, Plot No. 8598/8599, Sevoke Road, Siliguri – 734001. Shimla: 1st, Floor, Bhara Niwas, Near Lift Road, The Mall, Shimla - 171001. Surat: Office no.b-129, 1st Floor, International Trade, Centre [ITC] Building, Majura Gate Crossing, Ring Road, Surat - 395002. Thane [Mumbai]: Shop No.2 Gr.Fl, Ram Rao Sahani Sadan, Kaka Sohni Path, Naupada, Thane (West): 400602. Trichy: 1st Floor, Vignesh Aradhana, No.16, GF4, Shop no.4, Shastri Road, Tiruchirapalli, Trichy - 620017. Trivandrum: Gr.Fl, 'Blossom' Bldg, TC No. 9/1020-3 (New TC No.22/901), Opp. NSS Karayogam, Sasthamangalam Village P.O, Trivandrum 695 010. Udaipur: 1st Floor, Moomal Tower, 222/16, Saheli Marg, Udaipur - 313001. Vadodara: Unit No.202, 2nd Floor, Gold Croft, Jetalpur Road, Alkapuri, Vadodara -390007 (Gujarat). Vapi: Office No.10, 1st Floor, Sahara Market, Vapi-Silvassa Road, Vapi - 396191 Varanasi: Shop No.61, 62, 66, 1st Floor, Kuber Commercial Complex, D-58/2, Rathyatra Crossing, Varanasi – 221010. Vijayawada: DN: 39-14-1, 1st Floor, Utam Towers, Above Vodafone Store, Opp. The Gateway Hotel, M.G. Road, Labbipet, Vijayawada – 520010. Visakhapatnam: 1st Floor, Door No.47-10-10, Rednam Regency, 2nd Lane, Dwarkanagar, Visakhapatnam – 530016.

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

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

Ahmedabad: 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560042. **Bhubaneswar:** 3rd Floor, Plot No - 111, Varaha Complex Building, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chennai:** No 178/10, M G R Salai, Nungambakkam, Chennai - 600034. **Coimbatore:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore – 641002. **Durgapur:** Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. **Goa:** Lawande Shamalkar Bhavan, 1st Floor, Office No.2, Next to Mahalakshmi Temple, Panaji, Goa – 403001. **Hyderabad:** 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp. Greenpark, Indore - 452001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, 63/2, The Mall, Jaipur - 302001. **Kanpur:** 1st Floor, 106 to 108, City Centre, Phase II, 63/2, The Mall, Kanpur – 208001. **Kochi:** Modayil, Door No. 39/2638 DJ, 2nd Floor, 2A, M.G. Road, Kochi - 682016. **Kolkat:** Saket Building, 44 Park Street, 2nd Floor, Kolkata – 700016. **Lucknow:** Off No 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226001. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. **Madurai:** 1st Floor, 278, North Perumal Maistry Street (Nadar Lane), Madurai - 625 001. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. **Mumbai:** Rajabahdur Compound, Ground Floor, Ope Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon Tower, Jhandewalan Extension, New Delhi – 110055. **Patna:** G-3, Ground Floor, Om Vihar - 7e, Ht Floor, Derven 20001. **Vijagawada**: 400-168, Rao & Ratnam Complex, SP Ver

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

Agartala : Advisor Chowmuhani, (Ground Floor), Krishnanagar, Agartala - 799001. Agra : No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. Ahmednagar : B, 1+3, Krishna Encloave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414001. Ajmer : AMC No. 423/30, New Church Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer -305001. Akola : Opp. RLT Science College, Civil Lines, Akola - 444001. Aligarh : City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. Allhabad : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. Alleppey : Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey - 688 001. Alwar : 256A, Scheme No 1, Arya Nagar, Alwar - 301001. Amaravati : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. Ambala : Opposite PEER, Bal Bhavan Road, Ambala - 134003. Amritsar : SCO - 181, 'C' BLOCK RANJIT AVENUE, Amritsar - 140001. Anand : 101, A P Tower, Behind Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. Anantapur : 15-570-33, I Floor Pallavi Towers, Subash Road, Opp:Canara Bank Anantapur - 515 001 Andhra Pradesh. Ankleshwar : G-34, Ravi Complex, Valia Char Rasta, G I D C, Bharuch, Ankleshwar - 393002. Asansol : Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P O Ushagram, Asansol - 713303. Aurangabad: 2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001. Balasore: B C Sen Road, Balasore -756001. Bankura: Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District, Bankura - 722 101. Bareilly: F-62-63, Second Floor, Bulter Plaza, Civil Lines, Bareilly - 243001, UP. Basti Office No. 3, Ist Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, (Uttar Pradesh), Basti - 272002. Belgaum : Classic Complex, Block no 104, 1st Floor, Near Mahadev Cinema, Dr R P Road, Bhagalpur - 590 006. Bellary: 18/47/A, Govind Nilaya, Ward 20, Sangankal Moka Roa



L. COMPUTER AGE MANAGEMENT SERVICES PRIVATE LIMITED (CAMS) - TRANSACTION POINT (Cont.)
Complex – B, Opp. Fire Station, Near RIO Circle, Bhuj-Kutch – 370001. Bhusawai (Parent: Jalgaon TP): 3, Adelade Apartment, Christain Mohala, Behind Guishan-E-Iran Hotel, Amardeep Takies Road, Bhusawai – 425201. Bikamer: 14/2, Bottra Complex, Modern Market, Bikamer: 339(0). Bilaspur: 5hop. B - 104, First Floor, Narayan Piaz, Link Road, Bliaspur: 45001. Bedravina: 399, G T Road, Basemuri Tol Faid of The form, Burdwan - 173101. C.R. Avenue (Parent: Kolkata SC): 332, C R Avenue, 2nd Hoor, Boorn N. 13, Kolkata - 700012. Calicut: 239/05, 2nd Hoor, Gnul Ar Building, Marcon Road, Appidathupalan, Calicut. - 673015. Creating and the state of the st Bicholim Urban Co-op Bank, Angod, Mapod. 7, Margao: F4- Classic Heritage, Near Axis Bank, Opp. BPS Club Pajifond, Margao - 403601. Mathura : 159/160, Vikas Bazar, Mathura - 281001. Meerut : 108, 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. Mehsana : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana -384002. Mirzapur: First Floor, Canara Bank Building, Dhundhi Katra Mirzapur - 231 001. Moga : Gandhi Road, Opp Union Bank of India, Moga - 142001. Moradabad : H 21-22, 1st 384002, Mirzapur: First Floor, Canara Bank Building, Dhundhi Katra Mirzapur - 231 001. 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): 351, Icon, 501, 5th Floor, Western Express Highway, Andheri (East), Mumbai - 400069. Mumbai (Borivali West): Hirji Heritage,4th Floor, Office No.402,L.T.Road,Borivali West, Mumbai - 400092. Mumbai (Ghatkoper-E): Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai 400 077, Maharashtra. Muzaffarnagar: F26/27-Kamadhenu Market, Opp. LIC Building Ansari Road, Muzaffarnagar - 251 001. 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. Namakkal: 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal – 637001 (Tamil Nadu). Nanded: Shop No. 8,9 Cellar, Yaj Mohammed Complex', Main Road, Sri Nagar, Nanded - 431605. 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: 1st Floor, "Shraddha Niketan", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002. Navsari : Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank, Near Vasant Talkies, Chimnabai Road, Navasari - 396445. Nellore : 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nelore - 524001. New Delhi: Flat no.512, Narian Manzil, 23 Barakhamba Road, Connaught Place, New Delhi - 110001. New Delhi: Aggarwal DA - 2 Building District Centre Lanakpurit New Delhi: Plata Palace Pitampura Ranganayakulapet Road, Santhapet, Neilore - 524001. New Delhi: Fiato 15.12, Narian Manzil, 23 Barakhamba Road, Connaught Place, New Delhi - 110001. New Delhi: 506, 3rd Hoor, DDA - 2 Building District Centre, Janakpuri, New Delhi 110058. New Delhi: Aggarwal Cyber Plaza-II, Commercial Unit No-371, 3rd Floor,Plot No C-7, Netaji Subhash Palace, Pitampura, New Delhi - 110034. Noida: E-3, Ground Floor, Sector 3, Near Fresh Food Factory, Noida - 201301, UP. Palakkad : 10/688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001.
Palanpur : Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001, Gujarat. Panipat: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G T Road, Panipat 132103. Pathankot: 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot - 145 001. Patiala: 35, New Lal Bagh, Opposite Polo Ground, Patiala - 147001.
Pondicherry: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. Rai Bareli: 17, Anand Nagar Complex, Opposite Polo Ground, Patiala - 1229001. Rae Barelily: 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Barelily - 222001 (Uttar Pradesh). Raipur: HIG, C-23, Sector – 1, Devendra Nagar, Raipur - 202001 (Uttar Pradesh). Raipur: HIG, C-23, Sector – 1, Devendra Nagar, Raipur - 202001 (Uttar Pradesh). Raipur: HIG, C-23, Sector – 1, Devendra Nagar, Raipur - 202001 (Uttar Pradesh). Raipur: HIG, C-23, Sector – 1, Devendra Nagar, Raipur - 202001 (Uttar Pradesh). Raipur: HIG, C-23, Sector – 1, Devendra Nagar, Raipur - 202001. Bareilly: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly – 229001 (Uttar Pradesh). 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. Rajpalayam: No 59 A/1, Railway Feeder Road, (Near Railway Station), Rajapalayam – 626117 (Tamil Nadu). Ratlam : Dafria & Co., 18, Ram Bagh, Near Scholar's Schoo, Ratlam – 457001. Ratnagiri : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639. Rohtak: SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak-124 001 (Haryana). Roorkee : 22 Civil Lines, Ground Floor, Hotel Krish Residence Roorkee - 247667. Rourkela : J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012. Sagar : Opp. Somani Automobiles, Bhagwanganj, Sagar -470002. Saharanpur : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. Salem : No. 2, 1st Floor, Vivekananda Street, New Fairlands, Salem - 636016. Sambalpur : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 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 : Biljipura, Near Old Distt Hospital , Shahjahanpur - 242001. Shillong: 3rd Floor, RPG COMPLEX, Keating Road, Shillong, Meghalaya - 793 001. Shillar : 1st Floor, Parchayat Bhawan Main Gate, Bus Stand, Shimla - 171001. Shimoga : Nethravathi, Near Guitti Nursing Home. Kuyempu Road, Shillong, Meghalaya - 793 001. Shimla : 1st Floor, Parchayat Bhawan Main Gate, Bus Stand, Shimla - 171001. Shimoga: Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. Siliguri: 78, Haren Mukherjee Road 1st floor Beside SBI Hakimpara Siliguri - 734001. Sirsa: Gali No 1, Old Court Road, Near Railway Station Crossing, Sirsa - 125055. Sitapur: Arya Nagar Near Arya Kanya School, Sitapur - 261001, (Uttar Pradesh). Solan : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. Solapur : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. Sonepat: 1st Floor, Pawan house, The Mall, Solan - 173212. **Solapur**: Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Sonepat**: 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat – 131001, Haryana. **Sriganganagar** : 18 L Block, Sri Ganganagar - 335001. **Srikakulam**: Door No 4-4-96, First Floor, Vijaya Ganapathi Temple 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. **Tezpur Sonitpur**: Kanak Tower 1st Floor, Opposite IDBI Bank/CICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam – 784001. **Thane**: Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Expressway, Thane (West) – 400 601. **Thiruppur**: 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla** : 24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla – 689101. **Tinsukia**: Sanairan Lohia Road, 1st Floor, Tinsukia - 786125. **Tirunelveli** : No. F4, Magnem Suraksa Apartments, Tiruvananthapuram Road, Tamil Nadu, Tirunelveli - 627 002. **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, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorn - 628008. **Udaipur**: 32, Athisapuri, Fatehpura circle, Udaipur - 313001. **Ujai**: 123, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorn - 628008. **Udaipur**: 32, Ahinsapuri, Fatehpura circle, Udaipur - 313001. **Ujai**: 123, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, (Madhya Pradesh), Ujjai - 456010. **Unjha** (Parent: Mehsana): 10/11. **Com** 20, Sa Junati - 936195. **Varanasi**: Office no 1, Second floor,

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