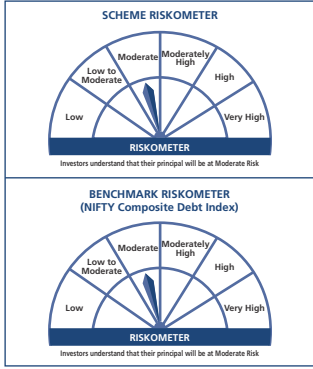


# KOTAK ALL WEATHER DEBT FOF

An open ended fund of fund scheme predominantly investing in debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund

Units at Rs. 10 each during the New Fund Offer  
 New Fund Offer Opens on: October 28, 2022  
 New Fund Offer Closes on: November 10, 2022

**Scheme Re-opens for continuous sale and repurchase on or before: November 24, 2022**



<b>This product is suitable for investors who are seeking*:</b>
<ul style="list-style-type: none"> <li>• Long-term capital appreciation</li> <li>• An open ended fund of fund scheme predominantly investing in debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund</li> </ul>

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. (The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made)

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

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

**The date of Key Information Memorandum is October 14, 2022.**

<b>Scheme Code</b>	KOTM/O/O/DIN/22/01/0079													
<b>Investment Objective</b>	To generate long-term capital appreciation from a portfolio created by investing in debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund.  <b>However, there is no assurance that the investment objective of the scheme will be realised.</b>													
<b>Asset Allocation Pattern of the scheme</b>	<p>The asset allocation under the Scheme, under normal circumstances, will be as follows:</p> <table border="1"> <thead> <tr> <th>Investments</th> <th>Indicative Allocation</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Units of Debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund</td> <td>95%-100%</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market instruments, including Triparty repo on Government securities or treasury bills, cash &amp; cash equivalents</td> <td>0%-5%</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs and InvTs</td> <td>0%-5%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>The scheme retains the flexibility to invest in any new debt scheme offering of Kotak Mahindra Mutual Fund, that may be launched in the future.</p> <p>Minimum Investment in the underlying funds will be 95% of total assets.</p> <p>The scheme will invest in schemes of Kotak Mahindra Mutual Fund.</p> <p>The gross investments in securities under the scheme shall not exceed 100% of the net assets of the Scheme.</p> <p>The Scheme shall not invest in derivatives, securitized debt, short selling, securities lending &amp; borrowing and credit enhancements or structured obligations.</p> <p>The Scheme does not intend to invest in Debt instruments with special features as referred to in SEBI circular dated March 10, 2021.</p>	Investments	Indicative Allocation	Risk Profile	Units of Debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund	95%-100%	Low to Medium	Money Market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents	0%-5%	Low to Medium	Units issued by REITs and InvTs	0%-5%	Medium to High	<p>The underlying Fund may have exposure in derivatives, securitized debt and engage in short selling as per respective funds SID's.</p> <p><b>Underlying Schemes:</b> The Scheme may invest in all debt schemes managed by Kotak Mahindra Mutual Fund such as Kotak Overnight Fund, Kotak Liquid Fund, Kotak Money Market Fund, Kotak Savings Fund, Kotak Low Duration Fund, Kotak Floating Rate Fund, Kotak Corporate Bond Fund, Kotak Banking and PSU Debt Fund, Kotak Bond Short Term Fund, Kotak Credit Risk Fund, Kotak Medium Term Fund, Kotak Dynamic Bond Fund, Kotak Bond Fund and Kotak Gilt Fund.</p> <p>The scheme retains the flexibility to invest in any new debt scheme offering of Kotak Mahindra Mutual Fund that may be launched in the future.</p> <p><b>Portfolio Rebalancing:</b> Subject to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar days.</p> <p>Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, in the event of any deviation from mandated asset allocation mentioned above, due to passive breaches, rebalancing period will be Thirty (30) business days. In case the portfolio is not rebalanced within Thirty (30) business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desired, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall not launch any new scheme till the time the portfolio is rebalanced and also not levy exit load, if any on the existing investors of the Scheme. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.</p>
Investments	Indicative Allocation	Risk Profile												
Units of Debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund	95%-100%	Low to Medium												
Money Market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents	0%-5%	Low to Medium												
Units issued by REITs and InvTs	0%-5%	Medium to High												
<b>Investment Strategy</b>	<p><b>Investment Strategies:</b></p> <p>Subject to the Regulations and other prevailing laws as applicable, The investment strategy is aimed at optimising risk adjusted return through investments in various debt oriented schemes of Kotak Mahindra Mutual Fund.</p> <p>Since the underlying schemes of KMMF are predominantly open ended, it could facilitate active management of the portfolio.</p> <p>The allocation would be decided based on various factors such as Interest rate view, Yield and credit Spreads, RBI monetary policy, Systematic liquidity, Yield curve, inflation dynamics, government policies, fiscal deficit etc.</p> <p>The Fund Manager would aim to create a portfolio based on overall interest rate and economic outlook.</p> <p><b>Portfolio Turnover:</b> The scheme being an open ended scheme, it is expected that there would be frequent subscriptions and redemptions. Hence, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. The Scheme has no specific target relating to portfolio turnover. Portfolio Turnover Ratio: Nil</p>													

<b>Where will the scheme(s) invest?</b>	<p>Subject to the Regulations, the amount collected the scheme can be invested in any (but not exclusively) of the following securities/ instruments, as per the indicative asset allocation given under the heading - How will the Scheme allocate its assets:</p> <p>Subject to the Regulations, the amount collected under the scheme can be invested in any (but not exclusively) of the following securities/ instruments, as per the indicative asset allocation given under the heading "How will the Scheme allocate its assets":</p> <ul style="list-style-type: none"> <li>(i) Units of underlying debt oriented schemes of Kotak Mahindra Mutual Fund as per the limits specified in the asset allocation of respective schemes.</li> <li>(ii) Reverse repos in such Government Securities as may be permitted by RBI</li> <li>(iii) Triparty repo on Government securities or treasury bills</li> <li>(iv) Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations.</li> <li>(v) Money Market instruments like commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</li> <li>(vi) The scheme retains the flexibility to invest in any new debt scheme offering of Kotak Mahindra Mutual Fund, that may be launched in the future (vii) Investment in units of Real Estate Investment Trust (REIT) &amp; Infrastructure Investment Trust (InvIT).</li> </ul> <p>Note: The scheme will invest in direct plans of underlying schemes</p>
<b>Risk Mitigation</b>	<p><b>Risk mitigation measures for portfolio volatility:</b> The fund invests in multiple schemes thereby ensuring greater diversification at the stock, sector and investment style level.</p> <p><b>Risk mitigation measures for managing liquidity:</b> Reasonable investments are made in money market instruments and / or money market mutual fund schemes for liquidity purposes.</p>
<b>Product Differentiation</b>	<p>Kotak All Weather Debt FOF is the only scheme offered by Kotak Mahindra Mutual Fund under Fund of Funds category which predominantly invests in debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund. Hence, this Scheme cannot be compared with any of the existing schemes of Kotak Mahindra Mutual Fund.</p>
<b>Risk Profile of the Scheme</b>	<p><b>Standard Risk Factors:</b></p> <ul style="list-style-type: none"> <li>• Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.</li> <li>• As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down. The value of investments may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods and transfer procedures; the NAV is also exposed to Price/ Interest-Rate Risk and Credit Risk and may be affected inter-alia, by government policy, volatility and liquidity in the money markets and pressure on the exchange rate of the rupee.</li> <li>• Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.</li> <li>• Kotak All Weather Debt FOF Fund of Fund is only name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.</li> <li>• The sponsor is not responsible or liable for any loss resulting from the operation of any of the scheme beyond the initial contribution of Rs. 2,50,000 made by it towards setting up the Fund.</li> <li>• The above mentioned scheme is not guaranteed or assured return scheme.</li> </ul> <p><b>Scheme Specific Risk Factors:</b></p> <ul style="list-style-type: none"> <li>• Investments in underlying schemes will have all the risks associated with such schemes including performance of underlying securities, derivative investments, securities lending, changes in credit rating, trading volumes, settlement periods, price/interest rate risk, volatility &amp; liquidity in money markets, basis risk, spread risk, re-investment risk, etc.</li> <li>• The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying Schemes.</li> <li>• Since the Scheme proposes to invest in underlying schemes, the Scheme's performance will depend upon the performance of the underlying schemes and any significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.</li> <li>• Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.</li> <li>• The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions.</li> <li>• The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.</li> <li>• The Portfolio rebalancing may result in higher transaction costs.</li> <li>• The Scheme's performance may be impacted by exit loads or other redemption charges that may be charged at the time of redemption from the Underlying Schemes. Since the incidence of exit loads on investments made by the Scheme in Underlying Schemes of the Fund is based on first-in, first-out principle, it is anticipated that the impact of such exit loads/redemption charges could be minimal during the normal course of functioning of the Scheme.</li> <li>• In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units</li> </ul>
<b>Plans available</b>	<p>There will be two plans under the Scheme namely, Regular Plan and Direct Plan.</p> <p>Direct Plan: This Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>Regular Plan: This Plan is for investors who wish to route their investment through any distributor. The portfolio of both plans will be unsegregated.</p> <p>The portfolio of both plans will be unsegregated.</p>
<b>Options available</b>	<p>The Schemes will have Growth and Income Distribution cum capital withdrawal (IDCW) Option respectively (Payout and Reinvestment)</p> <p>The NAVs of the above options will be different and separately declared; the portfolio of the respective scheme investments remains the same.</p> <p>Investors are requested to note that, where the actual amount of payout of IDCW is less than Rs. 500/-, then such IDCW will be compulsorily reinvested.</p>
<b>Default Plan</b>	<p>Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form- "<b>Kotak All Weather Debt FOF</b>".</p> <p>Investors should also indicate "Direct" in the ARN column of the application form.</p> <p>If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:</p>

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

**Choice of Default Option**

- If applicant does not indicate the choice of option between growth and IDCW option in the application form then the fund will accept it as an application for growth option under respective plan.
- If applicant does not indicate the choice of IDCW sub-option between payout of IDCW and reinvestment of IDCW then the fund will accept it as an application for reinvestment of IDCW.

**Default Option**

- If applicant does not indicate the choice of option between growth and IDCW option in the application form then the fund will accept it as an application for growth option under respective plan.
- If applicant does not indicate the choice of IDCW sub-option between payout of IDCW and reinvestment of IDCW then the fund will accept it as an application for reinvestment of IDCW.

**IDCW Frequency and Record date**

At the discretion of the Trustees

**Applicable NAV (after the scheme opens for repurchase and sale)**
**Applicable NAV for Purchases/Switch-ins**

1. 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;
2. 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 utilisation before cut off time of the next business day – the closing NAV of the next business day;
3. 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 – the closing NAV of such subsequent business day.

The above cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:

1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme
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 along with their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC.
3. The revised provisions for applicability of NAV based on realization of funds will be applicable to all types of investment including various systematic investments routes (viz, SIP, STP, DTP etc.) as may be offered by the Scheme from time to time.

**Applicable NAV for Redemption/ Switch outs**

- a) where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and
- b) an application received after 3.00 pm – closing NAV of the next business day.

Further, where the AMC or the Registrar has provided a facility to the investors to redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or any other facilities offered by the AMC and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above.

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

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

**Minimum Application Amount/ Number of Units (Direct plan and Regular Plan)**
**Minimum Amount for Application in the NFO of scheme:**

Minimum investment amount of Rs. 5,000 and in multiples of Re.1 thereafter.

**Initial Purchase**

<b>Initial Purchase (Non- SIP)</b>	Rs. 5,000/- and in multiples of Rs 1 for purchases and of Re 0.01 for switches.
<b>Additional Purchase (Non- SIP)</b>	Rs. 1000/- and in multiples of Rs 1 for purchases and of Re 0.01 for switches
<b>SIP Purchase</b>	Rs. 1000/- (Subject to a minimum of 6 SIP installments of Rs. 1000/- each)

**Minimum amount for redemption:**

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

**Redemption**

The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of receipt of redemption requests or repurchase requests.

Redemption proceeds will be paid by cheques, marked "Account Payee only" and drawn in the name of the sole holder/first-named holder (as determine by the records of the Registrar). The Bank Name and No., as specified in the Registrar's records, will be mentioned in the cheque, which will be payable at the city of the bank branch of the Unitholder. If the Unitholder resides in any other city, he will be paid by a Demand Draft payable at the city of his bank branch.

Redemption cheques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the first-named holder) as per the Registrar's records, by courier.

Redemption proceeds may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit, IMPS, NEFT in to Bank account, RTGS facility, any other mode allowed by Reserve Bank of India or through Banker's cheque, etc, as the AMC may decide, from time to time for the smooth and efficient functioning of the Schemes.

**Transaction Charges**

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction charge per subscription of Rs. 10,000/- and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:

- (a) For existing investors (across mutual funds), the distributor shall be paid Rs. 100/- as transaction charge per subscription of Rs. 10,000/- & above.
- (b) For first time investors, (across Mutual Funds), the distributor may be paid Rs. 150/- as transaction charge for subscription of Rs. 10,000/- & above.

- (c) The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.
- (d) In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- & above. In such cases the transaction charge shall be recovered in first 4 successful installments.

Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN / KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. Computer Age Management Services Ltd. in this regard.

The statement of accounts shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

**Transaction charges shall not be deducted/ applicable for:**

- (1) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of IDCW Plan ,etc.;
- (2) Purchases/Subscriptions made directly with the Fund without any ARN code.
- (3) Transactions carried out through the stock exchange platforms.
- (4) Distributors who have chosen to 'Opt Out' of charging the transaction charge based on type of the product.

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

**Transactions through "Channel Distributors":**

Investors may enter into an agreement with certain distributors/ Registered Investment Advisers (RIAs) (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the relevant Scheme. The Channel Distributor is required to send copy of investors' KYC Proof and agreement entered into between the investor & distributor/RTA to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. In case KYC Proof and other necessary documents are not furnished within the stipulated timeline, the transaction request, shall be liable to be rejected. Normally, the subscription proceeds, when invested through this mode, are by way of direct credits to the specified bank account of the Fund. The Redemption proceeds (subject to deduction of tax at source, if any), if any, are paid by the AMC to the investor directly through direct credit in the specified bank account of the investor or through issuance of payment instrument, as applicable. It may be noted that investors investing through this mode may also approach the AMC / Official Point(s) of Acceptance directly with their transaction requests (financial / non-financial) or avail of the online transaction facilities offered by the AMC. The Mutual Fund, the AMC, the Trustee, along with their directors, employees and representatives shall not be liable for any errors, damages or losses arising out of or in connection with the transactions undertaken by investors / Channel Distributors through above mode. / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be. Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the relevant schemes. The Channel Distributor is required to send copy of investors' KYC Proof and agreement entered into between the investor & distributor/RTA to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. In case KYC Proof and other necessary documents are not furnished within the stipulated timeline, the transaction request, shall be liable to be rejected. Normally, the subscription proceeds, when invested through this mode, are by way of direct credits to the specified bank account of the Fund. The Redemption proceeds (subject to deduction of tax at source, if any) and payouts of IDCW, if any, are paid by the AMC to the investor directly through direct credit in the specified bank account of the investor or through issuance of payment instrument, as applicable. It may be noted that investors investing through this mode may also approach the AMC / Official Point(s) of Acceptance directly with their transaction requests (financial / non-financial) or avail of the online transaction facilities offered by the AMC. The Mutual Fund, the AMC, the Trustee, along with their directors, employees and representatives shall not be liable for any errors, damages or losses arising out of or in connection with the transactions undertaken by investors/ Channel Distributors through above mode.

**Applications Supported by Blocked Amount (ASBA)**

An application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. On intimation of allotment by CAMS to the banker the investors account shall be debited to the extent of the amount due thereon.

**Despatch of Repurchase (Redemption) Request**

The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of receipt of redemption requests or repurchase requests.

Redemption proceeds will be paid by cheques, marked "Account Payee only" and drawn in the name of the sole holder/first-named holder (as determine by the records of the Registrar). The Bank Name and No., as specified in the Registrar's records, will be mentioned in the cheque, which will be payable at the city of the bank branch of the Unitholder. If the Unitholder resides in any other city, he will be paid by a Demand Draft payable at the city of his bank branch.

Redemption cheques will generally be sent to the Unitholder's address, (or, if there is more than one joint holder, the address of the first-named holder) as per the Registrar's records, by courier.

Redemption proceeds may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit, IMPS, NEFT in to Bank account, RTGS facility, any other mode allowed by Reserve Bank of India or through Banker's cheque, etc, as the AMC may decide, from time to time for the smooth and efficient functioning of the Schemes

**Benchmark Index**

**NIFTY Composite Debt Index.**

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

**Growth Option:**

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

**IDCW Option**

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

The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced 5 calendar days before the record date. The Fund is required to dispatch IDCW payments within 15 days from the record date. In case the AMC fails to dispatch the IDCW payments within the stipulated time of 15 days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. In case of dynamic lien the IDCW may be credited to the financier

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

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

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

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

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

When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an

		Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.																							
<b>Name of the Fund Managers</b>		Mr. Abhishek Bisen																							
<b>Name of the Trustee Company</b>		Kotak Mahindra Trustee Company Limited																							
<b>Performance of the Scheme</b>		This is a new scheme and does not have any performance track Record.																							
<b>Daily Net Asset Value (NAV) Publication</b>		<p>The First NAV of the scheme shall be declared within 5 working days from the date of allotment. The NAVs of the Scheme will be calculated and updated on next Business day on AMFI's website www.amfiindia.com by 10.00 a.m.</p> <p>The NAVs shall also be updated on the website of the Kotak Mahindra Mutual Fund viz. www.kotakmf.com by 10.00 a.m on next business day. Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/Mutual Fund.</p> <p>Delay in uploading of NAV beyond 10.00 a.m. on next business day shall be explained in writing to AMFI. In case the NAVs are not available before the commencement of business hours on the following business day of the next business day due to any reason, a press release for revised NAV shall be issued.</p> <p>In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, on fortnightly basis within 5 days of every fortnight and within ten days from the close of each month /half-year whose email addresses are registered with the Mutual Fund.</p> <p>The portfolio of the Schemes shall be available in a user-friendly and downloadable format on the website viz. www.kotakmf.com.</p>																							
<b>Expenses of the Scheme</b>	<b>(i) Load Structure</b>	<p><b>New Fund Offer</b>  <b>Entry Load: NIL</b>            In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase/ additional purchase/ switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p> <p><b>Exit load: NIL</b></p> <ul style="list-style-type: none"> <li>For redemptions/ switch outs (including SIP/ STP) within 1 year from the date of allotment of units, irrespective of the amount of investment – 1%</li> <li>For redemptions / switch outs (including SIP/ STP) after 1 year from the date of allotment of units, irrespective of the amount of investment – NIL</li> </ul> <p>Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme.</p> <p>Units issued on reinvestment of IDCW shall not be subject to entry and exit load.</p>	<p><b>Continuous Offer</b>  <b>Entry Load: NIL</b>            In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase/ additional purchase/ switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.</p> <p><b>Exit load: NIL</b></p> <ul style="list-style-type: none"> <li>For redemptions/ switch outs (including SIP/ STP) within 1 year from the date of allotment of units, irrespective of the amount of investment – 1%</li> <li>For redemptions / switch outs (including SIP/ STP) after 1 year from the date of allotment of units, irrespective of the amount of investment – NIL</li> </ul> <p>Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme.</p> <p>Units issued on reinvestment of IDCW shall not be subject to entry and exit load.</p>																						
	<b>(ii) Recurring Expenses</b>	<p><b>New Fund Offer (NFO) expenses</b>            These expenses are incurred for the purpose of various activities related to the NFO like marketing and advertising, Brokerage, registrar expenses, printing and stationary, bank charges etc.</p> <p>The New Fund Offer expenses of the scheme will be borne by the AMC.</p> <p><b>Total Expense Ratio (TER)</b>            Total Expense Ratio is the total of ongoing fees and operating expenses charged to the scheme, expressed as a percentage of the scheme's daily net assets.</p> <p>These fees and expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, brokerage/commission, marketing and selling costs etc.</p> <p>As per the Regulation 52(6)(a)(iii), the total expense ratio that can be charged to the scheme including weighted average of the total expense ratio of underlying scheme(s) shall not exceed 2% of daily net assets of the Scheme.</p> <p>Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceiling mentioned in Regulation 52(6)(a)(iii).</p> <p><b>Total Expense Ratio for the scheme</b>            As per Regulation 52(6)(a)(iii) 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:</p> <table border="1"> <thead> <tr> <th>Expenses Structure</th> <th>% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td rowspan="14">Upto 2.00%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>RTA Fees</td> </tr> <tr> <td>Marketing &amp; Selling expense incl. agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and IDCW redemption cheques and warrants</td> </tr> <tr> <td>Costs of statutory Advertisements</td> </tr> <tr> <td>Brokerage &amp; transaction cost over and above 12 bps for cash market trades</td> </tr> <tr> <td>Goods and Services tax on expenses other than investment and advisory fees</td> </tr> <tr> <td>Goods and Services tax on brokerage and transaction cost</td> </tr> <tr> <td>Other Expenses</td> </tr> <tr> <td><b>Maximum total expense ratio (TER) permissible under 52(6)(a)(iii).##</b></td> <td><b>Upto 2.00%</b></td> </tr> <tr> <td>Additional expenses under regulation 52 (6A)(c)#</td> <td>Upto 0.05%</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities</td> <td>Upto 0.30%</td> </tr> </tbody> </table> <p># The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case exit load is not levied/ not applicable</p> <p>The total expenses of the scheme including weighted average of charges levied by the underlying schemes shall not exceed 2.00% of the daily net assets of the Scheme.</p> <p>Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Commission/ Distribution expenses will not be charged in case of Direct Plan. The TER of Direct Plan will be lower than Regular Plan.</p> <p>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.</p> <p>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.</p>		Expenses Structure	% of daily Net Assets	Investment Management and Advisory Fees	Upto 2.00%	Trustee fee	Audit fees	Custodian fees	RTA Fees	Marketing & Selling expense incl. agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements and IDCW redemption cheques and warrants	Costs of statutory Advertisements	Brokerage & transaction cost over and above 12 bps for cash market trades	Goods and Services tax on expenses other than investment and advisory fees	Goods and Services tax on brokerage and transaction cost	Other Expenses	<b>Maximum total expense ratio (TER) permissible under 52(6)(a)(iii).##</b>	<b>Upto 2.00%</b>	Additional expenses under regulation 52 (6A)(c)#	Upto 0.05%	Additional expenses for gross new inflows from specified cities
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**Illustration of impact of expense ratio on scheme's returns:**

Particulars	NAV p.u. in Rs.	%
Subscription received on March 31, 2018 (A)	100.00	-
Value of Subscribed Amount before expenses as on March 31, 2019 (B)	112.00	-
Expense charged by the scheme (C)	2.00	2.00%
Value of Subscribed Amount as on March 31, 2019 (Net of expenses charged) (D)	110.00	-
Net Return to investors (E) (E=D-A)	10	10%

**Additional expenses which may be charged to the Scheme:**

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

- Brokerage and transaction costs (including Goods and Services tax) which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52.
- Expenses 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 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 individual investors from beyond top 30 cities

365\* x Higher of (i) or (ii) above

\* 366, wherever applicable.

Additional expenses upto 0.05% of daily net assets of the schemes, incurred towards different heads mentioned under Regulation 52 (2) and 52 (4).

Clause 4 of Seventh Schedule to SEBI (Mutual Funds) 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 and SEBI Circular – SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021. 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.

**TER for the Segregated Portfolio**

1. AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
2. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
3. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
4. The costs related to segregated portfolio shall in no case be charged to the main portfolio.

**Goods and Services Tax:**

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

The aforesaid estimates are made in good faith by the Investment Manager and are subject to change inter se among the various heads of expenses and between the Plans. It may also be noted that the total expenses of the Plans will also be subject to change within the overall limits of expenses under Regulation 52. Actual expenses under any head and / or the total expenses may be more or less than the estimates. The Investment Manager retains the right to charge the actual expenses to the Fund, however the expenses charged will not exceed the statutory limit prescribed by the Regulations. 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 ([www.kotakmf.com](http://www.kotakmf.com)) at least three working days prior to the effective date of the change. The web link for TER is: <https://www.kotakmf.com/Information/investor-service>

For the actual current expenses being charged, the investor may refer to the website of the mutual fund.

**Waiver of Load for Direct Applications**

Not Applicable. Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

**Stamp Duty**

Levying of Stamp Duty on Mutual Fund Transactions -

Pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 and Notification No. G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and clarification letter no. : SEBI/IMD/DF2/OW/P/2020/11099/1 issued by Securities and Exchange Board of India dated June 29, 2020, a stamp duty @ 0.005% would be levied on all applicable mutual fund transactions.

Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including Switch in) to the unitholders would be reduced to that extent.

**Tax treatment for the Investors (Unitholders)**

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

**For Investor Grievances please contact**

**Ms. Sushma Mata, Kotak Mahindra Asset Management Company Limited** (Investment Manager - Kotak Mahindra Mutual Fund)

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

☎ 1800 309 1490 (Tollfree), 044-4022 9101

🌐 [www.kotakmf.com](http://www.kotakmf.com) ✉ [mutual@kotak.com](mailto:mutual@kotak.com)

**Registered Office:** 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.

**Computer Age Management Services Ltd. (Registrar)**

AVA Tower, Old No. 788 & 789, Electricity Avenue, New No. 152 & 150, Anna Salai, Beside Rayala Towers, Chennai - 600002.

☎ 044 6110 4034 🌐 [www.camsonline.com](http://www.camsonline.com) ✉ [enq\\_k@camsonline.com](mailto:enq_k@camsonline.com)

**Tax Status of Investor**

For all new purchases, the AMC reserves the right to update the tax status of investors on a best effort basis by referring to the information furnished on the application form by the applicant(s) and as per the documents provided for Permanent Account Number/ Bank Account details/KYC documents or such other documents submitted along with the application form. The AMC will rely on the information provided in feed files by entities like Channel Partners / MFU / Stock exchange platforms. The AMC shall not be responsible for any claims made by the investor/ third party on account of updation of tax status basis the stated process.

**Accounts Statements**

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI Circular No. Cir/IMD/DF/16/2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014, SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021 the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. /Kotak Mahindra Mutual Fund shall receive the following:

1. A consolidated account statement (CAS) for each calendar month on or before 15th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders.
2. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
3. The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN and email id. Such investors will get monthly account statement from Kotak Mahindra Mutual Fund in respect of transactions carried out in the schemes of Kotak Mahindra Mutual Fund during the month.
4. 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
  - Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
  - Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
  - In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.
  - The CAS will be generated on monthly basis.
  - If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.
  - The dispatch of CAS by the depositories shall constitute compliance by Kotak AMC/ Kotak Mahindra Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996
  - Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 21st day of succeeding month, providing the following information:
    - holding at the end of the six month
    - The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts/ rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services tax (wherever applicable, as per existing rates), operating expenses, etc.
 The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
5. 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.
6. 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.
7. In case of units held in demat, on allotment ,confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the closure of the NFO Period to the Unit holder's registered e-mail address and/or mobile number The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.
8. 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.
9. 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 twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.
- The Account Statement shall reflect
  - holding at the end of the six month
  - The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in
- Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.
- Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

"Transaction" shall include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option (IDCW), Reinvestment of Income Distribution cum capital withdrawal option (IDCW), systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

**Listing**

Since the Scheme is open-ended, it is not necessary to list the Units of the Schemes on any exchange. Liquidity is ensured to investors by the purchase and sale of Units from/to the Fund at prices related to the relevant Applicable NAV for the purpose of purchasing or redeeming Units from the Fund. The Trustee, however, has the right to list the Units under any of the Schemes on any stock exchange/s for better distribution and additional convenience to existing/prospective Unitholders. Even if the Units are listed, the Fund shall continue to offer purchase and redemption facility as specified in this scheme information document. Any listing will come only as an additional facility to investors who wish to use the services of a stock exchange for the purpose of transacting business in the Units of the Schemes.

**Foreign Account Tax Compliance**

FATCA is an acronym for Foreign Account Tax Compliance Act (FATCA), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter-

Governmental Agreement (IGA) and India is now treated as Having an IGA in effect from April 11, 2014. The AMC/Fund are classified as a 'Foreign Financial Institution' (Investment Entity as per Annexure 1(i)) under the FATCA provisions. In accordance with FATCA provisions, the AMC/Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information/documentary evidences of the US and/or non-US status of its investors/Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and/or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA.

<b>MF utility services for Investors</b>	<p>Kotak Mahindra Asset Management Company Ltd ("<b>the AMC</b>") has entered into an Agreement with <b>MF Utilities India Private Limited ("MFUI")</b>, a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of <b>MF Utility ("MFU")</b> - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Accordingly, all financial and non-financial transactions pertaining to Schemes of Kotak Mahindra Mutual Fund can be done through MFUI either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI or physically through the authorized <b>Points of Service ("POS")</b> of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuidia.com">www.mfuidia.com</a> as may be updated from time to time. The Online Transaction Portal of MFUI i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received on the portal of MFUI i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a>. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms &amp; conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.</p> <p>Investors are requested to note that, MFUI will allot a <b>Common Account Number ("CAN")</b>, a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFUI and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFUI. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.</p>
<b>Waiver of Minimum Subscription Amount</b>	<p>Pursuant to SEBI circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight.</p> <p>Accordingly, the criteria of minimum investment amounts would not apply for such Investments made by Designated Employees of the Kotak Mahindra Asset Management Company Limited in compliance with the aforesaid circular(s).</p>
<b>Special Considerations</b>	<ol style="list-style-type: none"> <li>i. Prospective investors should review/study SAI along with SID carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscriptions, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of units and to the treatment of income (if any), capitalization, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of units within their jurisdiction/nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Funds to be used to purchase/gift units are subject, and also to determine possible legal, tax, financial or other consequences of subscribing/gifting to, purchasing or holding units before making an application for units.</li> <li>ii. Neither this SID and SAI, nor the units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration and accordingly, any person who gets possession of this SID is required to inform themselves about, and to observe, any such restrictions. It is the responsibility of any persons in possession of this SID and any persons wishing to apply for units pursuant to this SID to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction. Any changes in SEBI/RBI regulations and other applicable laws/regulations could have an effect on such investments and valuation thereof.</li> <li>iii. Kotak Mahindra Mutual Fund/AMC has not authorised any person to give any information or make any representations, either oral or written, not stated in this SID in connection with issue of units under the Schemes. Prospective investors are advised not to rely upon any information or representations not incorporated in the SAI and SID as the same have not been authorised by the Fund or the AMC. Any purchase or redemption made by any person on the basis of statements or representations which are not contained in this SID or which are not consistent with the information contained herein shall be solely at the risk of the investor. The investor is requested to check the credentials of the individual, firm or other entity he/she is entrusting his/her application form and payment to, for any transaction with the Fund. The Fund shall not be responsible for any acts done by the intermediaries representing or purportedly representing such investor.</li> <li>iv. If the units are held by any person in breach of the Regulations, law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations, the Fund may mandatorily redeem all the units of any Unit holder where the units are held by a Unit holder in breach of the same. The Trustee may further mandatorily redeem units of any Unit holder in the event it is found that the Unit holder has submitted information either in the application or otherwise that is false, misleading or incomplete.</li> <li>v. In terms of the Prevention of Money Laundering Act, 2002 ("PMLA") the rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti-Money Laundering (AML) Laws, all intermediaries, including mutual funds, are required to formulate and implement a client identification programme, and to verify and maintain the record of identity and address(es) of investors.</li> <li>vi. If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall report any such suspicious transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI without obtaining the prior approval of the investor/Unit holder/any other person.</li> <li>vii. The AMC and/ or its Registrars &amp; Transfer Agent (RTA) reserve the right to disclose/share Unit holder's details of folio(s) and transaction details thereunder with the following third parties: a) RTA, Banks and/or authorised external third parties who are involved in transaction processing, dispatching etc., of the Unitholder's investment in the Scheme; b) Distributors or sub-brokers through whom the applications are received for the Scheme; c) Any other organizations for compliance with any legal or regulatory requirements or to verify the identity of the Unitholders for complying with anti-money laundering requirements.</li> <li>viii. Purchase/ Redemption of units of schemes of Kotak Mahindra Mutual Fund through Stock Exchange Infrastructure</li> </ol> <p>Units of the scheme shall be available for subscription / purchase through stock exchange platform(s) made available by Registered Stock exchange during NFO. Under this facility, trading member can facilitate eligible investors (i.e. Resident Individuals, HUF, resident minors represented by guardian and Body corporate or such other class of eligible investors to purchase / subscribe to units of the scheme using their existing network and order collection mechanism as provided by respective stock exchange. Investors availing of this facility shall be allotted units in accordance with the SEBI guidelines issued from time to time and the records of the Depository Participant shall be considered as final for such unitholders. The transactions carried out on the above platform shall be subject to such guidelines as may be issued by the respective stock exchanges and also SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued thereunder from time to time.</p> <p>The transactions carried out on the above platform shall be subject to SEBI (Mutual Funds) Regulations, 1996 and circulars / guidelines issued thereunder, and also the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges from time to time.</p> <p>Further in line with SEBI Circular no. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020 it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. SEBI circular has advised recognised stock exchanges, clearing corporations and depositories to make necessary amendment to their existing byelaws, rules and/or regulations, wherever required.</p>
<b>Unclaimed Redemption/ Income Distribution Cum Withdrawal (IDCW) Amount</b>	<p>In accordance with No SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, the unclaimed Redemption amount and IDCW amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquid scheme/money market mutual fund scheme floated by mutual funds. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular. Further, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.</p>



<b>Central KYC (CKYC)</b>	<p>The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI, an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form.</p> <p>Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalization of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, with effect from February 1, 2017.</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> </ol> <p>Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided. This is subject to client completing the KYC requirements as per SEBI in addition to CKYC.</p>
<b>Acceptance of Subscriptions from U.S. Persons and Residents of Canada</b>	<p>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.</p> <p>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.</p> <p>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.</p>
<b>Additional Scheme Related Disclosures</b>	<ol style="list-style-type: none"> <li>a. Aggregate investment in the Scheme of certain categories of persons:        Aggregate Investment by the concerned scheme's fund manager in the scheme: Not Applicable        Aggregate Investment by the Kotak AMC'S Board of Directors in the scheme: Not Applicable        Aggregate Investment by Key Managerial Person of Kotak AMC in the scheme: Not Applicable</li> <li>b. Scheme's portfolio holdings: Not Applicable</li> <li>c. Sector wise fund allocation: Not Applicable</li> <li>d. Portfolio turnover ratio: Not Applicable</li> <li>e. Website link for Monthly Portfolio Holding:        Please visit <a href="http://www.kotakmf.com">www.kotakmf.com</a> to obtain Scheme's latest monthly portfolio holding statement.</li> </ol> <p>Since the scheme is a new fund to be launched, the above disclosures are not applicable.</p>

1. NEW APPLICANT'S PERSONAL INFORMATION																		
<b>SOLE/FIRST APPLICANT</b>		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Category Please (Tick ✓)</td> </tr> <tr> <td style="padding: 2px;">Retail Individual Investor(s) <input type="checkbox"/></td> </tr> <tr> <td style="padding: 2px;">Non-Individual Investor(s) <input type="checkbox"/></td> </tr> </table>	Category Please (Tick ✓)	Retail Individual Investor(s) <input type="checkbox"/>	Non-Individual Investor(s) <input type="checkbox"/>													
Category Please (Tick ✓)																		
Retail Individual Investor(s) <input type="checkbox"/>																		
Non-Individual Investor(s) <input type="checkbox"/>																		
<input style="width:95%;" type="text"/> <small>GUARDIAN (in case Sole / First Applicant is a minor)</small>																		
<input style="width:95%;" type="text"/> <small>CONTACT PERSON (in case of Non-individual applicants)</small>																		
<b>SECOND APPLICANT (Joint Holder 1)</b>	<input style="width:95%;" type="text"/>	Designation																
<b>THIRD APPLICANT (Joint Holder 2)</b>																		
<b>MODE OF OPERATION (where there is more than one applicant)</b> <input type="radio"/> First Holder only <input type="radio"/> Anyone or Survivor <input type="radio"/> Joint																		
<b>PAN No.</b> (Irrespective of Size of the investment) (Application without this information are liable to be rejected)	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td> </tr> </table>									<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td> </tr> </table>								

2. ISIN DETAILS		
ISIN Number: <input style="width:250px;" type="text"/>	Scheme Name : <b>KOTAK ALL WEATHER DEBT FOF</b>	

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

4. DEMAT ACCOUNT DETAILS (Please ensure that unit holders given an option to hold the units in demat form in addition to account statement as per current practice and the sequence of names as mentioned in the application form matches with the Depository Participant.)																		
<b>M A N D A T O R</b>	<b>NSDL</b>	<b>CDSL</b>																
	DP Name _____ DP ID* <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td> </tr> </table>									_____ _____								
	Beneficiary Account No. <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td> </tr> </table>									<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td><td style="width:15%;"></td> </tr> </table>								


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

**UNDERTAKING BY ASBA INVESTOR/ ACCOUNT HOLDER**


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

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

TEAR HERE

<b>ACKNOWLEDGEMENT SLIP FOR SCSB</b>	<b>TO BE RETAINED BY THE BANKER (To be filled by the Sole/First Applicant)</b>	 <b>KOTAK MAHINDRA MUTUAL FUND</b> 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400097. Tel No.: 022-6605 6825 E- mail: mutual@kotak.com Web: www.kotakmf.com	Date : _____ 2022
	Received from Mr./Ms. _____	<b>SCSB Account Details</b>	<b>No. of Units (In Figures)</b>
	Address _____	Bank Name: _____	
	Tel/Fax _____ Mobile _____	Bank Account Number: _____	
E-mail _____	Branch Address: _____		
<b>SIGNATURE(S)</b>	Total Amount to be blocked (Rs.) _____		

TEAR HERE

<b>ACKNOWLEDGEMENT SLIP FOR INVESTOR</b>	<b>TO BE GIVEN BY THE SCSB (To be filled by the Sole/First Applicant)</b>	 <b>KOTAK MAHINDRA MUTUAL FUND</b> 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400097. Tel No.: 022-6605 6825 E- mail: mutual@kotak.com Web: www.kotakmf.com	Date : _____ 2022
	<b>INVESTMENT DETAILS</b>		
	<b>Scheme Name:</b> KOTAK ALL WEATHER DEBT FOF	<b>Plan:</b>	
	<b>Option:</b>	<b>Frequency:</b>	
	<b>Amount in figures:</b>	<b>Amount in words:</b>	
	<b>No of units:</b>	<b>Unit price:</b>	
	Received From		
	Mr./Ms. _____	Telephone _____	
Address _____	Pin Code <input style="width:50px;" type="text"/>		
Bank Account Number : _____	SCSB Stamp		
Bank Name & Branch Address : _____	Signature, Date & Time of Bid Form Submission		
Total Amount to be blocked (Rs.) _____	(Cheques/Drafts are subject to realisation)		

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

### IMPORTANT INFORMATION INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

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

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

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

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

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

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

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

#### Other Information for ASBA Investors:

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

#### Grounds for rejection of ASBA applications

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

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

An open ended fund of fund scheme predominantly investing in debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund

### Key Information Memorandum and Application Form

New Fund Offer Opens on: October 28, 2022 New Fund Offer Closes on: November 10, 2022

**Scheme Re-opens for continuous sale and repurchase on or before: November 24, 2022**

Units at Rs. 10 each during the New Fund Offer

Offer of Units of Rs. 10/- per unit issued at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period and at NAV based prices during Continuous offer.

**Appl. All Weather Debt FOF**

**This product is suitable for investors who are seeking\*:**

- Long-term capital appreciation
- An open ended fund of fund scheme predominantly investing in debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund

Date: DD / MM / YYYY

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

(The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made)

Distributor's ARN/ RIA Code#	Sub-Broker's ARN	Sub-Broker's Code	EUIN
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- By mentioning RIA/PMS code, I/ We authorize you to share with the Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of Kotak Mahindra Mutual Fund. Declaration for "Execution-only" transactions (only where EUIN box is left blank)**
- "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."**

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

**TRANSACTION CHARGES for Applications routed through distributor/agents only (Kindly refer Transaction Charges under the heading "Guidelines to filling up the form" for details)**  
Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investor's assessment of various factors including the service rendered by the distributor.

Existing Unitholder Information (Section I)	If you have, at any time, invested in any Scheme of Kotak Mahindra Mutual Fund and wish to hold your present investment in the same Account, please furnish your Name, Folio Number and PAN details below and proceed to Section Investment Details.	
	Name of Sole / First Applicant: _____ PAN No.: _____ Folio No.: _____	

New Applicant's Personal Information (Mandatory) (Section II)	<p><b>Name of Sole/ First Applicant:</b> _____ <sup>^ Name shall be as per PAN card.</sup></p> <p><b>PAN/ PEKRN:</b> _____ <b>Date of Birth/ Incorporation</b> <span style="border: 1px solid black; padding: 2px;">D D M M Y Y Y Y</span> <b>CKYC:</b> _____</p> <p><b>Gross Annual Income Details in INR (please tick):</b> <input type="radio"/> &lt; 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> &gt; 10 cr or Net-worth as on (date) <u>DD / MM / YYYY</u> Rs. _____ (should not be older than 1 year)</p> <p>Please tick, if applicable, <input type="radio"/> <b>Politically Exposed Person (PEP)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="radio"/> <b>Related to a Politically Exposed Person (PEP)*</b> <input type="radio"/> Not applicable</p> <p><b>Occupation of Applicant</b></p> <table style="width: 100%; border: none;"> <tr> <td><input type="radio"/> Private Sector Service</td> <td><input type="radio"/> Business</td> <td><input type="radio"/> Retired</td> <td><input type="radio"/> Professional</td> <td><input type="radio"/> Forex Dealer</td> </tr> <tr> <td><input type="radio"/> Public Sector/ Government Service</td> <td><input type="radio"/> Professional</td> <td><input type="radio"/> Housewife</td> <td><input type="radio"/> Agriculturist</td> <td><input type="radio"/> Other</td> </tr> <tr> <td></td> <td><input type="radio"/> Agriculturist</td> <td><input type="radio"/> Business</td> <td><input type="radio"/> Student</td> <td><input type="radio"/> (Please specify)</td> </tr> </table> <p><b>Status of Applicant</b></p> <table style="width: 100%; border: none;"> <tr> <td><input type="radio"/> Resident Individual</td> <td><input type="radio"/> Proprietorship</td> <td><input type="radio"/> Mutual Fund</td> <td><input type="radio"/> PF/ Gratuity/ Pension/ Superannuation Fund</td> <td><input type="radio"/> Foreign Institutional Investor</td> </tr> <tr> <td><input type="radio"/> NRI on Repatriation Basis (NRE)</td> <td><input type="radio"/> Partnership Firm</td> <td><input type="radio"/> Mutual Fund FOF Scheme</td> <td><input type="radio"/> Trust</td> <td><input type="radio"/> On behalf of Minor</td> </tr> <tr> <td><input type="radio"/> NRI on Non-Repatriation Basis (NRO)</td> <td><input type="radio"/> Private Limited Company</td> <td><input type="radio"/> Body Corporate</td> <td><input type="radio"/> AOP/ BOI</td> <td><input type="radio"/> Other</td> </tr> <tr> <td><input type="radio"/> HUF</td> <td><input type="radio"/> Public Limited Company</td> <td><input type="radio"/> Registered Society</td> <td></td> <td><input type="radio"/> (Please specify)</td> </tr> </table> <p><b>LEI Number (Legal Entity Identifier) -</b> _____ Valid till <span style="border: 1px solid black; padding: 2px;">D D M M Y Y Y Y</span> For Non individuals only:</p>	<input type="radio"/> Private Sector Service	<input type="radio"/> Business	<input type="radio"/> Retired	<input type="radio"/> Professional	<input type="radio"/> Forex Dealer	<input type="radio"/> Public Sector/ Government Service	<input type="radio"/> Professional	<input type="radio"/> Housewife	<input type="radio"/> Agriculturist	<input type="radio"/> Other		<input type="radio"/> Agriculturist	<input type="radio"/> Business	<input type="radio"/> Student	<input type="radio"/> (Please specify)	<input type="radio"/> Resident Individual	<input type="radio"/> Proprietorship	<input type="radio"/> Mutual Fund	<input type="radio"/> PF/ Gratuity/ Pension/ Superannuation Fund	<input type="radio"/> Foreign Institutional Investor	<input type="radio"/> NRI on Repatriation Basis (NRE)	<input type="radio"/> Partnership Firm	<input type="radio"/> Mutual Fund FOF Scheme	<input type="radio"/> Trust	<input type="radio"/> On behalf of Minor	<input type="radio"/> NRI on Non-Repatriation Basis (NRO)	<input type="radio"/> Private Limited Company	<input type="radio"/> Body Corporate	<input type="radio"/> AOP/ BOI	<input type="radio"/> Other	<input type="radio"/> HUF	<input type="radio"/> Public Limited Company	<input type="radio"/> Registered Society		<input type="radio"/> (Please specify)
	<input type="radio"/> Private Sector Service	<input type="radio"/> Business	<input type="radio"/> Retired	<input type="radio"/> Professional	<input type="radio"/> Forex Dealer																															
	<input type="radio"/> Public Sector/ Government Service	<input type="radio"/> Professional	<input type="radio"/> Housewife	<input type="radio"/> Agriculturist	<input type="radio"/> Other																															
		<input type="radio"/> Agriculturist	<input type="radio"/> Business	<input type="radio"/> Student	<input type="radio"/> (Please specify)																															
	<input type="radio"/> Resident Individual	<input type="radio"/> Proprietorship	<input type="radio"/> Mutual Fund	<input type="radio"/> PF/ Gratuity/ Pension/ Superannuation Fund	<input type="radio"/> Foreign Institutional Investor																															
<input type="radio"/> NRI on Repatriation Basis (NRE)	<input type="radio"/> Partnership Firm	<input type="radio"/> Mutual Fund FOF Scheme	<input type="radio"/> Trust	<input type="radio"/> On behalf of Minor																																
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<input type="radio"/> HUF	<input type="radio"/> Public Limited Company	<input type="radio"/> Registered Society		<input type="radio"/> (Please specify)																																
<p><b>Name of Second Applicant:</b> _____ <sup>^ Name shall be as per PAN card.</sup></p> <p><b>PAN/ PEKRN:</b> _____ <b>Date of Birth/ Incorporation</b> <span style="border: 1px solid black; padding: 2px;">D D M M Y Y Y Y</span> <b>CKYC:</b> _____</p> <p><b>Gross Annual Income Details in INR (please tick):</b> <input type="radio"/> &lt; 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> &gt; 10 cr or Net-worth as on (date) <u>DD / MM / YYYY</u> Rs. _____ (should not be older than 1 year)</p> <p>Please tick, if applicable, <input type="radio"/> <b>Politically Exposed Person (PEP)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="radio"/> <b>Related to a Politically Exposed Person (PEP)*</b> <input type="radio"/> Not applicable</p>																																				
<p><b>Name of Third Applicant:</b> _____ <sup>^ Name shall be as per PAN card.</sup></p> <p><b>PAN/ PEKRN:</b> _____ <b>Date of Birth/ Incorporation</b> <span style="border: 1px solid black; padding: 2px;">D D M M Y Y Y Y</span> <b>CKYC:</b> _____</p> <p><b>Gross Annual Income Details in INR (please tick):</b> <input type="radio"/> &lt; 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> &gt; 10 cr or Net-worth as on (date) <u>DD / MM / YYYY</u> Rs. _____ (should not be older than 1 year)</p> <p>Please tick, if applicable, <input type="radio"/> <b>Politically Exposed Person (PEP)</b> <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="radio"/> <b>Related to a Politically Exposed Person (PEP)*</b> <input type="radio"/> Not applicable</p>																																				
<p>*I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.</p>																																				

(Section III)	<p><b>Mode of Operation - Where there is more than one applicant [Please (✓)]</b></p> <p><input type="radio"/> First Applicant only <input type="radio"/> Anyone or Survivor <input type="radio"/> Joint (Default will be any one or survivor, in case of more than one applicant)</p>
---------------	--

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

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

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

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

\*Cheques and drafts are subject to realisation.

Stamp of Kotak AMC Office/ Authorised Collection Centre

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

Correspondence Details of Sole/ First Applicant (Section VI)	<b>Address for Communication (Full Address Mandatory)</b>		<b>Overseas Address (Mandatory for NRI/ FI/ Applicants)</b>	
	House/ Flat No		House/ Flat No	
	Street Address		Street Address	
	City/ Town	State	City/ Town	State
	Country	Pin Code	Country	Pin Code
	Mobile:	Mobile belongs to: <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment) <input type="radio"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> Dependent Siblings		
	Email:	Tel (Res./ Off.)		
	Email Address belongs to: <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Guardian (for Minor investment) <input type="radio"/> Dependent Children <input type="radio"/> Dependent Parents <input type="radio"/> Dependent Siblings			
	I/ We hereby declare that the details furnished above are true & correct to the best of my knowledge and undertake to inform KMAMC of any changes therein immediately, and I/we approve the usage of these contact details for any communication with KMAMC. Please note all kinds of investor communication, Transaction Information, Statement of Account, Annual Report and other kind of communication will be sent through email only instead of physical, for investors who provide their email address.			

**FATCA & CRS INFORMATION [Please tick (✓)], for Individuals (Mandatory). Non Individual investors & HUF should mandatorily fill separate FATCA detail form.**

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  No

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.

Nomination Details (Section VII) (Mandatory to be filled in by individual(s) applying Singly or Jointly)	I/ We _____ and _____ do hereby nominate the undermentioned Nominee to receive the Units to my/our credit in Folio No./Application No. _____ in the event of my/our death. I/we also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/ Mutual Fund/ Trustee.				
	<b>DETAILS OF NOMINEE</b> Please tick any of the following: Proof of Identity: <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Date of Birth <input type="checkbox"/> Others _____				
	Name & Address of Nominee	Relationship	Proof of Identity	% Share	Signature Of Nominee
<b>DETAILS OF GUARDIAN (to be furnished in case Nominee is a minor)</b>					
Name & Address of Guardian	PAN	Relationship with Minor	Signature Of Guardian		
<input type="checkbox"/> I/ We have read and understood the instructions on nomination and I/ We hereby undertake to abide by the same. The instructions contained herein supercede all previous nominations made by me/ us in respect to the folio(s) mentioned above. <input type="checkbox"/> I/ We hereby confirm that I/ We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.					
POA holder cannot nominate. Hence, sole/ all joint holder applicants must sign.	First/ Sole Unitholder: Signature	Unitholder 2: Signature	Unitholder 3: Signature		
Name: _____	Name: _____	Name: _____			

**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.

1800 309 1490 (Toll-free), 044-4022 9101

mutual@kotak.com www.kotakmf.com/

**Computer Age Management Services Ltd.**

No 178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034.

044 6110 4034

eng\_k@camsonline.com www.camsonline.com

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

Demat Account Details (Section VIII)	<b>NSDL</b>	<b>CDSL</b>
	DP Name _____	DP Name _____
	DP ID _____ Beneficiary Account No. _____	DP ID _____ Beneficiary Account No. _____

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

Investment Details (Section IX)	Scheme <b>KOTAK ALL WEATHER DEBT FOF</b>	Plan Regular <input type="checkbox"/> Direct <input type="checkbox"/>	Option Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment <input type="checkbox"/>
	Mode of Payment <input type="checkbox"/> Cheque <input type="checkbox"/> Demand Draft <input type="checkbox"/> Fund Transfer	Instrument No. _____ Dated _____	
	Investment Amount _____ Drawn on _____	<b>Cheque/ DD to be drawn in favour of "KOTAK ALL WEATHER DEBT FOF"</b>	
	Source Account No.: _____		
	If you are an NRI Investor, please indicate source of funds for your investment (Please ✓)		

Account Type :  NRE  NRO  FCNR  Others \_\_\_\_\_

**Please enclose a cancelled cheque leaf of this Bank in case your investment cheque is not from this account, else bank details of investment cheque shall be updated for payout**

Bank Account Details (Section X)	Name of Bank _____	City _____
	Branch _____	
	Account No. _____	
	RTGS IFSC Code _____	NEFT IFSC Code _____
	MICR Code _____	Account Type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR <input type="radio"/> Others

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

Declaration and Signatures (Section XI)	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.		
	I/We confirm that the distributor has disclosed all commission (in the form of trail commission or any other mode) payable to the distributor for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us.		
	I 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.		
	<b>Applicable to NRIs seeking repatriation of redemption proceeds:</b> 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.		
	<b>FATCA &amp; CRS Declaration:</b> 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).		

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

**Please tick if the investment is operated as POA / Guardian**  POA  Guardian **Note :** If the application is incomplete and any other requirements is not fulfilled, the application is liable to be rejected.

Checklist	<b>Please ensure that:</b>							
	☞ Your Application Form is complete in all respects & signed by all applicants: <ul style="list-style-type: none"> <li>■ Name, Address and Contact Details are mentioned in full.</li> <li>■ Bank Account Details are entered completely and correctly. 9 digit MICR Code of your Bank is mentioned in the Application Form.</li> <li>■ <b>Permanent Account Number (PAN)</b> Mandatory for all Investors (Indian &amp; NRI) Irrespective of the Investment amount.</li> <li>■ <b>Know Your Client (KYC)</b> Mandatory for irrespective of the amount of investment (please refer the guideline 2(d) for more information)</li> </ul>							
	☞ Your Investment Cheque / DD is drawn in favour of < <b>Scheme Name</b> > 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)							
	<b>Document</b>	<b>Companies</b>	<b>Trusts</b>	<b>Societies</b>	<b>Partnership Firms</b>	<b>NRIs/ PIOs</b>	<b>FIS</b>	<b>Investments through Constituted Attorney</b>
	1. Resolution / Authorisation to invest	✓	✓	✓	✓		✓	
	2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
	3. Memorandum & Articles of Association	✓						
4. Trust Deed		✓						
5. Bye-Laws			✓					
6. Partnership Deed				✓				
7. Notarised Power of Attorney							✓	
8. Account Debit / Foreign inward Remittance Certificate from remitting Bank					✓	✓		
All documents in 1 to 8 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public								

# GUIDELINES FOR FILLING UP THE COMMON APPLICATION FORM

## 1. GENERAL INFORMATION

- Please fill up the Application Form legibly in English in CAPITAL LETTERS.
- Please read this Memorandum and the respective SAV/ SID carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).
- Application Forms incomplete in any respect or not accompanied by a Cheque/ Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 5 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/MD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in the aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.
- The distributor shall disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the investor.
- In case of investments in the name of a minor, purchase has to be from minor account or from joint account with guardian (Parent/ Court Appointed) only. The registered guardian in the bank account of the minor should be the same guardian as mentioned in the folio/application. This will ensure seamless payment of redemption/ IDCW amount to the minor's account. Please furnish valid proof of Date of Birth of minor.

## 2. APPLICANT'S INFORMATION

- If you are already a Unitholder in any scheme of the Fund and wish to make your present investment in the same Account, please fill in the Name of Sole/ First Holder, PAN & Folio No. in Section I, of the Application Form and then proceed to Section XI. Your personal information and bank account details updated in your existing account would also apply to this investment.
- If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with Pin Code (P.O. Box No. not enough) and your Contact Nos. This would help us reach you faster.
- Permanent Account Number (PAN) Information (Mandatory) With effect from January 1, 2009, it is mandatory for all existing and new investors (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card to the application for investing in mutual fund Schemes.
- Know Your Client (KYC)  
With reference to SEBI Circular MIRD/Cir-26/2011 dated December 23, 2011, investors may kindly note w.e.f. January 1, 2012, it is mandatory for all individual/ non individual investors to be KYC Compliant. Investors can approach any SEBI registered KRA for doing KYC.  
In the event of KYC Form being subsequently rejected for lack of information/ deficiency/ insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable.
- If you are KYC Complaint, your Change of Address, Change in Name, etc. should be given at KRA for updation.

## 3. THIRD PARTY PAYMENT

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

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

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

- Custodian on behalf of an FI or a client.
- For pre funded instruments such as DD/Pay order it is the onus of the investor to provide adequate supporting documents to prove that such instruments are issued by debiting the first holders account.

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

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

- 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 provided by the Depository Participant will be equivalent to the account statement.
- If the investor names and their sequence in the investment application form does not match with the Demat Account details provided therein, the units will not be transferred to the Demat Account & units will be held in physical form.
- The option of holding units in demat form is not being currently offered for investment in IDCW option of schemes/ plans having IDCW frequency of less than a month (ie: Investments in all Daily, Weekly and Fortnightly IDCW Schemes cannot be held in Demat mode)
- In case the application is rejected post banking your payment instrument, the refund instrument will be sent with the bank details furnished in the investment application form & not as available in the Demat Account, post reconciliation of accounts.

## 5. BANK ACCOUNT DETAILS

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

## 6. E-MAIL COMMUNICATION

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

## 7. INVESTMENT DETAILS

- Cheques should be crossed "A/c Payee Only" and drawn in favour of the Scheme in which you propose to invest. In case of discrepancy between the scheme name mentioned in the investment application form and cheque, the units will be allotted as per scheme name

mentioned on the investment application form.

- 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.
- NR Investors are requested to provide debit certificate from their bank for each investment.

## 8. NOMINATION DETAILS

- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio of a Minor unitholder.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
- Cancellation of Nomination: Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee.
- Unitholders who do not wish to nominate are required to confirm the same by indicating their choice in the space provided in the nomination form.
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

## 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:

- 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.
- 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 purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of Income Distribution cum capital withdrawal plan (IDCW), etc.
- Purchases/Subscriptions made directly with the Fund without any ARN code.
- Transactions carried out through the stock exchange platforms.
- 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 (EUID):** SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUID obtained by him/her from AMFI in the Application Form. EUID 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 EUID is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUID 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.

## 12. DECLARATION AND SIGNATURES

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

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

Distributor's ARN/ RIA Code <sup>a</sup>	Sub-Broker's ARN	Sub-Broker's Code	EUIN
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\*By mentioning RIA code, I/We authorize you to share with the Distributor, the details of my/our transactions in the scheme(s) of Kotak Mahindra Mutual Fund. Declaration for "Execution-only" transactions (only where EUIN box is left blank)

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

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

TRANSACTION CHARGES for Applications routed through distributor/agents only (Kindly refer Transaction Charges under the heading 'Checklist' for details)

REQUEST FOR:

Registration of SIP + OTM Registration     Registration of SIP (for existing OTM)\*     Registration of MICRO SIP     Renewal of SIP     Change in Bank details

## One Time Mandate Registration Form/ Debit Mandate Form NACH/ ECS/ Direct Debit

UMRN  F o r o f f i c e u s e Date

Sponsor Bank Code  For Office Use    Utility Code  For Office Use

TICK (✓)

CREATE	<input checked="" type="checkbox"/>	I/We hereby authorize <input type="text"/> Kotak Mahindra Mutual Fund	to debit (tick ✓)	<input type="checkbox"/> SB	<input type="checkbox"/> CA	<input type="checkbox"/> CC	<input type="checkbox"/> SB-NRE	<input type="checkbox"/> SB-NRO	<input type="checkbox"/> Other
MODIFY	<input type="checkbox"/>	Bank a/c number <input type="text"/>							
CANCEL	<input type="checkbox"/>	with Bank <input type="text"/> IFSC <input type="text"/> or MICR <input type="text"/>							

an amount of Rupees  ₹

FREQUENCY  Mthly     Qytr     H-Yrly     Yrly     As & when presented    DEBIT TYPE  Fixed Amount     Maximum Amount

Reference 1  Folio Number    Phone No.

Reference 2  Application Number    Email ID

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.

PERIOD

From

To  3 1 1 2 2 0 9 9

Or  Until Cancelled

Signature Primary Account holder    Signature of Account holder    Signature of Account holder

1.  Name as in Bank records    2.  Name as in Bank records    3.  Name as in Bank records

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.

INVESTOR'S INFORMATION		
FOLIO NO. <input type="text"/>	Application No. <input type="text"/>	(For New Investors, pls. attach the application form)
Sole/ First Applicant	Second Applicant	Third Applicant
Name of Applicant <input type="text"/>	Name of Applicant <input type="text"/>	Name of Applicant <input type="text"/>
PAN <input type="text"/>	PAN <input type="text"/>	PAN <input type="text"/>

I would like to opt for Systematic Investment Plan

Scheme  Plan  Option  Growth     IDCW:     Payout     Re-investment

Investment Frequency (Please ✓)     Monthly     Quarterly    IDCW Frequency

SIP Amount (✓) Rs.  20000     10000     5000     1000     Any other amount  Rs.    First SIP vide Cheque No.  Dated  DD / MM / YYYY

SIP Date:  (Please mention any date of the month between 1st to 31st)    SIP Period: From  MM / YYYY    To  MM / YYYY    OR  Default Date (December 2099)

\*  Use existing One Time Debit Mandate (if already registered in the Folio)

Bank Name  Bank A/c No.

SIP TOP UP (Optional) (Please refer instructions overleaf)

Frequency (Please ✓)	Fixed TOP UP Amount (Rs.) <input type="checkbox"/> 3000 <input type="checkbox"/> 1000 <input type="checkbox"/> 500 <input type="checkbox"/> Any other amount <input type="text"/> Rs.	(Minimum Rs. 500 and in multiples of Rs. 500 thereof)
<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly	Variable TOP UP Amount (%) <input type="checkbox"/> 20% <input type="checkbox"/> 15% <input type="checkbox"/> 10% <input type="checkbox"/> Any other percentage <input type="text"/> %	(Minimum 10% and in multiples of 5% thereof)
	SIP TOP UP Cap Amount <input type="text"/> Rs.	

TOP UP CAP Amount: Investor has an option to freeze the SIP TOP UP amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the NACH Debit Mandate Form. In case of difference between the CAP Amount & the maximum amount mentioned in NACH Debit Mandate Form, then amount which is lower of the two shall be considered as the default amount of SIP CAP Amount.

DEMAT ACCOUNT DETAILS Please ensure you submit supporting documents evidencing the accuracy of the demat account details mentioned below. Bank details of DP will overwrite the existing details.

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

NSDL     CDSL    DP Name  DP ID  Beneficiary Account No.

Declaration and Signature

I/We have read and understood the contents of the SAI/ SID of the above referred Scheme(s) of Kotak Mahindra Mutual Fund. I/We hereby apply for allotment/ purchase of Units in the Scheme(s) indicated as above and agree to abide by the terms and conditions applicable there to. I/We hereby declare that I am/We are authorized to make this investment in the above mentioned Scheme(s) and that the amount invested in the Scheme(s) is through legitimate sources only 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 authorize Kotak Mahindra Mutual Fund, its investment Manager and its agents to disclose details of my investment to my/our Investment Advisor and /or banks. I/We have neither received nor been induced by any rebate or gifts, directly, in making this investment. I/We also declare that the ARN Holder has disclosed all commission (in the form of trail commission or any other mode) payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Sole / First Account Holder	Second Account Holder	Third Account Holder
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To be signed by All Applicant's if mode of operation is "Joint". (As in Bank Records)



## TERMS AND CONDITIONS

## Systematic Investments - Snapshot

Schemes where SIPs are allowed	All open-ended schemes except Kotak Liquid Fund, Kotak Overnight Fund and all Exchange Traded Funds (ETF)
Frequency	Monthly or Quarterly
Choice of Date	Any date from 1st to 31st of a given month/ quarter. In case the chosen date is not available /non-business day, the SIP transaction will be processed on the immediate next Business Day.
Minimum Investment	Rs. 1000/- (Rs. 500 incase of Kotak Flexicap Fund and Kotak Equity Arbitrage Fund; Rs. 500 and in multiples of Rs. 500 in case of Kotak Tax Saver; Rs.100 in case Kotak Bluechip Fund and Kotak Balanced Advantage Fund)
Minimum Installments	6 (All SIP installments should be for the same amount); 10 (incase SIP amount is Rs. 500 or Rs. 100)
First Auto Debit & Subsequent SIPs	First Auto Debit shall be processed on the chosen date/ default date. However, there has to be a minimum gap of 28 days between the date of submission and First Auto Debit Date.

## General Instructions

- Please refer the Key Information Memorandum and Offer Document/ SAI/ SID of the respective scheme(s) for Applicable NAV, Risk Factors, Load Structure and other information before investing.
- (i) Existing unitholders need not fill in the Investment Application Form. However, they must compulsorily mention their Folio Number in the Systematic Investment Form.
- (ii) New Applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form. The Application No. must be compulsorily mentioned in the Systematic Investment Form.
- Irrespective of the investment amount please furnish your PAN details and enclose a photocopy of PAN Card for all applications. In case of minor applicants, please furnish the PAN details and PAN proof to the Guardian.
- KYC compliant is mandatory, irrespective of the amount of investment.
- You can opt for Systematic Investment in the Scheme on a monthly/quarterly basis through post-dated cheques / auto-debit for a pre-defined amount. This facility is available only on specified dates of the month / quarter. Refer to Section "SIP Auto Debit: Terms & Conditions" for location wise dates available for SIP Auto Debit.
- (i) First SIP Installment: Your first SIP can be for any day of the month, however subject to the condition that, there shall be a minimum gap of 28 days between the first and the second SIP.
- (ii) Second & subsequent SIP Installment: Your second and subsequent SIPs are available only on above specified dates of the month. You can choose only one of these dates for the purpose of SIP. In case the chosen date turns out to be a non-working day for the scheme, the SIP will be processed on the immediately following working day.
- We would send you an Account Statement confirming your systematic investment within 10 working days from the date of your first systematic investment transaction. Confirmation for subsequent Systematic Investments would be sent to you as CAS (Consolidated Account Statement) on monthly basis.
- Incorrect and ambiguous forms will not be accepted and rejection for the same shall be communicated to the investor.
- Kotak Mahindra Mutual Fund, its Investment Manager, Trustees, Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate.
- You will not hold Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible and liable for any damages / compensation for any loss, damage, etc. incurred by you as a result of use of this facility by you.
- If you have not indicated any of your SIP preference completely in the form, or in case of any discrepancy, we would presume the same as below :  
SIP Frequency : Monthly; SIP Date : 7th; Default end date: December 2099; Scheme Name : same as mentioned on SIP form, SIP Amount: same as mentioned on SIP form.
- TRANSACTION CHARGES**  
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. 150/- as transaction charge for subscription of Rs. 10,000/- & above.  
3. The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.  
4. In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000/- & above. In such cases the transaction charge shall be recovered in first 3/4 successful installments.  
**Transaction charges shall not be deducted/applicable for:**  
(a) Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of Income Distribution cum capital withdrawal plan (IDCW), etc.  
(b) Purchases/Subscriptions made directly with the Fund without any ARN code.  
(c) 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

## SIP Payment through OTM / NACH/ SI / Auto Debit

- Instructions for SIP Payment registered through NACH/ECS/SI/Auto Debit
- The bank account provided for SIP to be registered through NACH/ECS/SI/Auto Debit should be participating in NACH and MICR clearing respectively.
  - SIP auto debit is available only on specified dates of the month (For SIP date details please refer above to Choice of Dates under Systematic Investments - Snapshot). In case the selected SIP date is a non-business day, then the SIP shall be processed on the next business day.
  - In the case of failure of SIP credit due to Account closed SIP will be ceased after one Failure. In the case of failure of SIP Credit for any other reasons SIP will be ceased after four consecutive Failures.
  - 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. In case, the gap is less than 28 days, the SIP shall be registered from the subsequent SIP Date.
  - In case of incomplete SIP Debit Mandate Forms or SIP Registration pending due to technical problems at NPCI/ Bankers end, AMC may seek remediation process to obtain complete details. In such cases registration process may exceed 30 days and hence may also impact processing of subsequent SIP installments.
  - SIP start date shall not be beyond 90 days for Monthly and Quarterly SIPs from the date of submission of SIP application.
  - The investor will have the right to discontinue SIP at any time he or she so desires by providing a written request to this effect at least 28 days prior to the subsequent SIP date. Alternatively, investor can also use online login access to our website <https://kotakmf.com/> to discontinue any of his existing SIPs registered through online or offline (Physical) mode.
  - Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
  - Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
  - Investors need to ensure that the MICR number of his actual bank branch (and not 'At Par' MICR Code) is mentioned on the SIP Debit Mandate Form, for seamless SIP Registration.
  - New Investor: If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the investment application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the 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. In case multiple schemes or Equity Linked Savings Scheme (ELSS) are available in the folio, the Fund reserves the right to reject the SIP request.
  - In case 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.
  - In case the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP Form, then December, 2099 shall be considered as default 'End Period'.
  - Maximum Amount: The Maximum Amount in SIP NACH Debit Mandate Form refers to the maximum SIP debit limit per transaction permitted by the investor to be debited from his bank account. At any given point of time SIP installment amount should not exceed Maximum Amount mentioned in the SIP NACH Mandate Form. In case of SIP TOP UP, please refer to the specific instructions mentioned under SIP TOP UP Facility.
  - For Change of SIP Amount or Change in Bank details or for any Modification request in your existing SIP, investor is required to submit the following documents 28 days prior to the next SIP Date  
i) A duly filled in new 'SIP Form' with revised details. Please ensure that the section on SIP NACH Debit Form is also filled in. Do not forget to tick the relevant column in the Section "REQUEST FOR" on the SIP Form.  
ii) Letter to discontinue the existing SIP.  
18. 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 submitting the following documents 30 days before the next SIP Debit date.  
i) A new 'SIP' Form along with one cancelled cheque.  
ii) Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs.  
19. Extension of SIP needs to be accompanied with cancelled cheque leaf.  
20. 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 id • SIP From date • Signatures as per bank records • Name as per bank records  
21. 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.  
22. The investor agrees to abide by the terms and conditions of NACH/ECS/SI/Auto Debit facilities of Reserve Bank of India (RBI)/ NPCI (National Payment Corporation of India). Investor will not hold Kotak Mutual Fund, Kotak Mahindra Asset Management Company Limited (the AMC), Kotak Mahindra Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH/ECS/SI/Auto Debit or any other reason/fault not attributable to Kotak Mahindra Mutual Fund/ the AMC/ the Trustee. Kotak Mutual Fund reserves the right to reject any SIP application without assigning any reason thereof.

## SIP TOP UP Facility

- SIP TOP UP is a facility whereby an investor has the option to increase his SIP Installment Amount by a fixed amount/ fixed percentage, at pre-defined interval.
- SIP TOP UP facility is available for Existing SIP investors as well New SIP Registrations.
- SIP TOP UP Facility can be 'Fixed SIP TOP UP Facility' or 'Variable SIP TOP UP Facility'
- Fixed TOP UP: SIP Amount can be increased with minimum of Rs. 500 and in multiples of Rs. 500 thereof with yearly and half yearly option.
- Variable TOP UP: SIP amount can be increased by a minimum of 10% and in multiples of 5% thereof with yearly and half yearly option.
- In case, an investor has more than one existing SIP in a single folio in the same scheme, with a single distributor, unless specifically instructed by the investor, the SIP TOP UP request shall be considered for the first Registered SIP.
- Investor/ unit holders subscribing for this facility are required to submit the request at least 28 days prior to the next SIP date. SIP TOP UP will be applicable from the next effective SIP installment.
- For Cancellation of SIP TOP UP facility, the investor has to submit a written request at least 28 days prior to the next SIP TOP UP date. However, the SIP in the respective scheme shall continue with last SIP TOP UP installment amount, till the SIP End Date as specified in the SIP Registration Form or till receipt of a valid SIP Cease Request. For Cancellation of SIP TOP UP facility along-with SIP Cease request, the written request of cancellation of SIP TOP UP facility should explicitly mention about SIP Cease as well.
- Modification of the SIP TOP UP amount is not possible, alternatively investor will have to cancel the existing facility and start a new SIP with modified date.
- SIP TOP UP will be allowed in MICRO SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000 in a rolling 12 month period or financial year i.e April to March, the limit on Micro SIP investments.
- Maximum Amount in NACH Debit Mandate Form: It is the maximum limit amount per transaction set by investor for his registered bank A/c to be debited.
- TOP UP CAP Amount: Investor has an option to freeze the SIP TOP UP amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the NACH Debit Mandate Form. In case of difference between the CAP Amount & the maximum amount mentioned in NACH Debit Mandate Form, then amount which is lower of the two shall be considered as the default amount of SIP CAP Amount.
- TOP UP Cap Amount has to be mandatorily mentioned for SIP TOP UP Facility. In case the same is not mentioned then the maximum amount mentioned in NACH Debit Mandate Form shall be considered for SIP TOP UP CAP Amount.
- In case of Variable SIP TOP UP, the SIP installment amount will be rounded off to the nearest multiple of Rs. 10
- If SIP Maximum / TOP UP CAP Amount is hit before the end of SIP tenure, the SIP TOP UP will cease and last SIP TOP UP installment amount will remain constant for remaining SIP Tenure.
- Please see the illustration below to know how to calculate Variable and Fixed SIP TOP UP amount:

## Illustration for Variable SIP TOP UP

• SIP Tenure: 07Jan 2015 to 07 Dec 2020		• Monthly SIP Installment: Rs. 3000/-				
• TOP UP percentage: 10%		• TOP UP Frequency: Yearly				
Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP TOP UP Amount (10%) (Rs)	SIP TOP UP round off Amount (Rs)	SIP Amount with TOP UP (Rs)
1 to 12	07-Jan-16	07-Dec-16	3000	N.A	N.A	3000
13 to 24	07-Jan-17	07-Dec-17	3000	300	300	3300
25 to 36	07-Jan-18	07-Dec-18	3300	330	330	3630
37 to 48	07-Jan-19	07-Dec-19	3630	363	360	3990
49 to 60	07-Jan-20	07-Dec-20	3990	399	400	4390

## Illustration for Fixed SIP TOP UP

• SIP Tenure : 07Jan 2015 to 07 Dec 2020		• TOP UP Amount: Rs. 1000/-			
• Monthly SIP Installment: Rs. 3000/-		• TOP UP Frequency: Yearly			
Installment No.(s)	From Date	To Date	Monthly SIP Installment Amount (Rs)	SIP TOP UP Amount (Rs)	SIP Amount with TOP UP (Rs)
1 to 12	07-Jan-16	07-Dec-16	3000	N.A	3000
13 to 24	07-Jan-17	07-Dec-17	3000	1000	4000
25 to 36	07-Jan-18	07-Dec-18	4000	1000	5000
37 to 48	07-Jan-19	07-Dec-19	5000	1000	6000
49 to 60	07-Jan-20	07-Dec-20	6000	1000	7000

## 17. SIP Frequency vis-à-vis SIP TOP UP Frequency:

SIP Frequency	SIP TOP UP Frequency	Details
Monthly	Half-yearly	Increase shall happen after every 6th - SIP installment
Monthly	Yearly	Increase shall happen after every 12th - SIP installment
Quarterly	Half-yearly	Increase shall happen after every 2nd - SIP installment
Quarterly	Yearly	Increase shall happen after every 4th - SIP installment

18. All other terms & conditions applicable for regular SIP will also be applicable to SIP TOP UP facility.

## Checklist

- Please ensure that:
- If you are an existing investor, you have quoted your Folio No. with Kotak Mahindra Mutual Fund on the Systematic Investment Form.
  - If you are a new investor, your Application Number is quoted on the Systematic Investment Form.
  - Scheme (Plan) - Option in which you wish to do your systematic investments is clearly indicated in the Systematic Investment Form.
  - The SIP Amount, the Frequency, your preferred Date and Period are clearly indicated.
  - There is a minimum gap of 28 days between the date of submission and first auto debit date.

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

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

<b>Name of the entity</b>													
<b>Type of address given at KRA</b>	<input type="checkbox"/> Residential or Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office									
<b>PAN</b>			<b>Date of incorporation</b>	D	D	/	M	M	/	Y	Y	Y	Y
<b>City of incorporation</b>													
<b>Country of incorporation</b>													
<b>ADDITIONAL KYC INFORMATION</b>													
<b>Gross Annual Income (Rs.) [Please tick (✓)]</b>	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1 - 5 Lacs	<input type="checkbox"/> 5 - 10 Lacs	<input type="checkbox"/> 10 - 25 Lacs	<input type="checkbox"/> >25 Lacs - 1 Crore	<input type="checkbox"/> >1 Crore							

**OR**

<b>Net-worth</b>	Rs. _____ as on _____ (Not older than 1 year)
	DD      MM      YYYY
<b>Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors)</b>	<input type="checkbox"/> I am PEP <input type="checkbox"/> I am Related to PEP <input type="checkbox"/> Not Applicable
<b>Non-Individual Investors involved/ providing any of the mentioned services</b>	<input type="checkbox"/> Foreign Exchange / Money Changer Services <input type="checkbox"/> Gaming / Gambling / Lottery / Casino Services <input type="checkbox"/> Money Lending / Pawning <input type="checkbox"/> None of the above

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

<b>FATCA &amp; CRS Declaration</b>	
Please tick the applicable tax resident declaration -	

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

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

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

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

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

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

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

1. We are a, <b>Financial institution</b> <input type="checkbox"/> (Refer 1 of Part C) or <b>Direct reporting NFE</b> <input type="checkbox"/> (Refer 3(vii) of Part C) (please tick as appropriate)	<b>GIIN</b> <input style="width: 80%;" type="text"/> Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's <b>GIIN above and indicate your sponsor's name below</b> <b>Name of sponsoring entity</b> _____ _____ <input type="checkbox"/> Applied for <input type="checkbox"/> Not obtained – Non-participating FI <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <input style="width: 20px;" type="text"/> (Refer 1 A of Part C)
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### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) <b>Name of stock exchange</b> _____
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) <b>Name of listed company</b> _____ <b>Nature of relation:</b> <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company <b>Name of stock exchange</b> _____
3. Is the Entity an active NFE (Refer 2c of Part C)	Yes <input type="checkbox"/> <b>Nature of Business</b> _____ Please specify the sub-category of Active NFE <input style="width: 20px;" type="text"/> (Mention code – refer 2c of Part C)
4. Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes <input type="checkbox"/> <b>Nature of Business</b> _____

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

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

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

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

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

**FATCA - CRS Terms and Conditions**

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

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

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

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

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

**Certification**

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

Name

Designation

Signature

Signature

Signature

Place \_\_\_\_\_

Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## PART C FATCA Instructions & Definitions

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

• FI not required to apply for GIIN:	
<b>A. Reasons why FI not required to apply for GIIN:</b>	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

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

### Types of NFEs that are regarded as excluded NFE are:

a.	Publicly traded company (listed company) A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
b.	Related entity of a publicly traded company The NFE is a related entity of an entity of which is regularly traded on an established securities market;

<b>C. Active NFE : (is any one of the following):</b>	
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;

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

### 3. Other definitions

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

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

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

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

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

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

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

**(vi) Owner documented FFI**

An FFI meets the following requirements:

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

**(vii) Direct reporting NFE**

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

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





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

**Basti:** Office No. 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, (Uttar Pradesh), Basti - 272002. **Belgaum:** Classic Complex, Block No 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Bellary:** 18/47/A, Govind Nilaya, Ward 20, Sangankal Moka Road, Gandhinagar, Bellary - 583102. **Bengaluru:** First Floor, 17/1, - (272) 12th Cross Road, Wilson Garden, Bengaluru 5600027. **Berhampur:** Kalika Temple Street, Ground Floor, Beside SBI Branch, Berhampur - 760 002 (Odisha). **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr R P Road, Bhagalpur - 812002. **Bharuch:** (Parent: Ankleshwar TP) : A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. **Bhavnagar:** 305-306, Sterling Point, Waghavadi Road, OPP. HDFC Bank, Bhavnagar - 364002. **Bhilai:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020. **Bhilwara:** Indraprastha Tower, 2nd Floor, Shyam Ki Sabji Mandi Near Mukulji Garden, Bhilwara - 311001. **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462 011. **Bhuj:** Office No. 4-5, First Floor, RTO Relocation Commercial Complex - B, Opp. Fire Station, Near RTO Circle, Bhuj-Kutch - 370001. **Bhusawal:** (Parent: Jalgaon TP) : 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Bikaner:** F 4/5, Bothra Complex, Modern Market, Bikaner - 334001. **Bilaspur:** Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001. **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector-4, Bokaro Steel City Bokaro - 827004. **Burdwan:** 399, G T Road, Basement of Talk of the Town, Burdwan - 713101. **C.R.Avenue:** (Parent: Kolkata ISC) : 33, C R Avenue, 2nd Floor, Room No.13, Kolkata - 700012. **Calicut:** 29/97G, 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut - 673016. **Chandrapur:** Opp Mustafa Decor, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442 402 Maharashtra. **Chennai:** 3rd Floor, B R Complex, No. 66, Door No. 11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai 600045. **Chennai:** 158, Rayala Towers, Ground Floor, Chennai - 600002. **Chinchwad:** Harshal Heights, Shop no 29, Basement, Opp. Gawade Petrol Pump, Link Road, Chinchwad - 411033. **Chhindwara:** 2nd Floor, Parasara Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001 (Madhya Pradesh). **Chittorgarh:** 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 312001. **Coochbehar:** N. N. Road, Power House, Choupathi, Coochbehar - 736101. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Darbhanga:** Shahi Complex, 1st Floor, Near R B Memorial Hospital, V I P Road, Benta, Laheriasarai, Darbhanga 846001. **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, Davengere - 577002. **Dehradun:** 204/121, Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. **Deogarh:** S S M Jalan Road, Ground Floor, Opp Hotel Ashoke, Caster Town, Deogarh - 814112. **Dewas:** 11 Ram Nagar, 1st Floor, A. B. Road, Near Indian - Allahabad Bank, Dewas - 455001, MP. **Dhanbad:** Urmila Towers, Room No. 111, 1st Floor, Bank More, Dhanbad - 826001. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701. **Dhule:** H No. 1793 / A, J B Road, Near Tower Garden, Dhule - 424001. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faizabad:** Amar Deep Building, 3/20/14, 2nd Floor, Niyawan, Faizabad-224001. **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001. **Firozabad:** 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203. **Gandhidham:** Shyam Sadan, 1st Floor, Plot No. 120, Sector 1/A, Gandhidham - 372021, Gujarat. **Gandhinagar:** 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421. **Gaya:** North Bisar Tank, Upper Ground Floor, Near I.M.A. Hall, Gaya 823001, Bihar. **Ghaziabad:** FF - 26, Konark Building, 1st Floor, RDC - Rajnagar, Ghaziabad - 201002. **Goa:** No DU 8, Upper Ground Floor, Behind Techoclear Clinic, Suidha Complex Near ICICI Bank, Vasco, Goa - 403802. **Gondal:** A/177 Kailash Complex Opp. Khedut Decor GONDAL - 360311. **Gorakhpur:** Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur - 273001. **Gulbarga:** Pal Complex, 1st Floor, Opp City Bus Stop, Super Market, Gulbarga - 585101. **Guntur:** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon:** SCO - 17, 3rd Floor, Sector-14, Gurgaon - 122001. **Guwahati:** Piyali Phukan Road K. C. Path House No - 1 Rehabori Guwahati - 781008. **Gwalior:** G-6, Global Apartment Phase - II, Opposite Income Tax Office, Kailash Vihar City Centre, Gwalior - 474011. **Haldia:** J. L. No. 126, Mouza-Basudevpur, Haldia Municipality Ward No. 10, Durgachak, Purba Medinipur, Haldia - 721602. West Bengal. **Haldwani:** Durga City Centre, Nainital Road, Haldwani - 263139. **Hauzruda:** F - 3, Hotel Shaurya, New Model Colony, Haridwar - 249408. **Hazaribagh:** Municipal Complex, Annada Chowk, Hazaribagh - 825301. **Himmatnagar:** D-78, 1st Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. **Hisar:** 12, Opp HDFC Bank, Red Square Market, Hisar - 125001. **Hoshiarpur:** Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. **Hosur:** Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110 (Tamil Nadu). **Hubli:** 206 & 207, 1st Floor, A-Block, Kundagol Complex, Opp Court, Club road, Hubli - 580029. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jalandhar:** 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001, Punjab. **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp Old Bus Stand, Jalgaon - 425001. **Jalna:** (Parent ISC - Aurangabad) : Shop No. 11, 1st Floor, Ashoka Plaza, Opp Magistic Talkies, Subhash Road, Jalna - 431203. **Jalpaiguri:** Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist. Jalpaiguri - 735101. **Jamnagar:** 207, Manek Centre, P N Marg, Jamnagar - 361001. **Jamshedpur:** Millennium Tower, Room No. 15, 1st Floor, R - Road, Bistupur, Jamshedpur - 831001. **Jaunpur:** Gopal Katra, 1st Floor, Fort Road, Jaunpur - 222001. **Jhansi:** Babu Lal Karkhana Compound, Opp SBI Credit Branch, Gwalior Road, Jhansi - 284001. **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar Jammu - 180004. **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh - 362001. **Kadapa:** Door No.: 21/ 598, Palempapaiah Street, Near Ganjikutta Pandurangiah Dental Clinic, 7 Road Circle, Kadapa - 516001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani:** A - 1/50, Block - A, Dist Nadia Kalyani - 741235. **Kangra:** College Road Kangra, Dist. Kangra - 176001 (Himachal Pradesh). **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Karimnagar:** H No. 7-1-257, Upstairs 5 B H, Mangamthi, Karimnagar - 505001. **Karnal:** 29 Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. **Karur:** 126 GV Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Katni:** NH 7, Near LIC, Jabalpur Road, Bargawan, Katni - 483501. **Kestopur:** S. D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West) Shop No - 1M, Block - C (Ground Floor), Kestopur, - 700101. **Khammam:** 1st Floor, Shop No 11 - 2 - 31/3, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001. **Kharagpur:** "Silver Palace" OT Road, Inda-Kharagpur G.P. Barakola P.S-Kharagpur Local -721305. **Kolhapur:** AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kolkata:** 2A, Ganesh Chandra Avenue Room No.3A, Commerce House" (4th Floor), Kolkata - 700013. **Kollam:** Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691 006. **Kota:** B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. **Kottayam:** Shop No.273/ 4/ G3G4, 1st Floor, Pulimootil Arcade, K K Road, Muttambalam P O, Kanjikkuzhy, Kottayam - 686004. **Kukatpally:** No. 15-31-2M-1/4 1st Floor, 14-A, MIG KPMB Colony, Kukatpally - 500072. **Kumbakonam:** No.28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. Tamil Nadu. **Kurnool:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001. **Malda:** Dakhinapan Abasan, Opp Lane of Hotel Kalinga, S M Pally, Malda - 732101. **Mandi:** 328/12 Ram Nagar, 1st Floor, Above Ram Traders, Mandi - 175001 (Punjab). **Manipal:** Shop No A2, Basement Floor, Academy Tower, Opp. Corporation Bank, Manipal - 576104. **Mapusa:** (Parent ISC : Goa) : Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Anqod, Mapusa - 403507. **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:** Ground Floor, Canara Bank Building, Dhundi Katra, Mirzapur. Uttar Pradesh - 231001. **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, 5th Floor, Western Express Highway, Andheri (East), Mumbai - 400069. **Mumbai (Borivali West):** 501, TIARA, CTS- 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai - 400092. Maharashtra. **Mumbai (Ghatkoper E):** Platinum Mall, Office No.307, 3rd floor, Jawahar Road, Ghatkopar East, Mumbai 400 077, Maharashtra. **Muzaffarnagar:** F26/27-Kamadheni Market, Opp. LIC Building Ansari Road, Muzaffarnagar - 251 001. **Muzaffarpur:** Brahman Toli, Durga Asthan Gola Road, Muzaffarpur - 842001. **Mysore:** No.1, 1st Floor, Ch.26 7th Main, 5th Cross, (Above Trishakti 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, 'Raj Mohammed Complex', Main Road, Sri Nagar, Nanded - 431605. **Nadiad:** F 142, 1st Floor, Gantakaran Complex, Gunj Bazar, Nadiad - 387001. **Nalgonda:** Adj. to Maisaiah Statue, Clock Tower Center, Bus Stand Road, Nalgonda - 508001. **Nashik:** 1st Floor, "Shradha Niketan", Tilak Wadi, Opp. Hotel City Pride, Shanarpur Road, Nashik - 422 002. **Navsari:** Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank, Near Vasant Talkies, Chimmnabai Road, Navsari - 396445. **Nellore:** 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **New Delhi:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. **New Delhi:** 306, 3rd Floor, 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 GNP, 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 Dhangru Road, Pathankot - 145 001. **Patiala:** 35, New Lal Bagh, Opposite Polo Ground, Patiala - 147001. **Patiala:** SCO-130, 1st Floor, New Leela Bhawan, Near Punjab National Bank, Patiala - 147001. Punjab. **Pondicherry:** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Rai Bareilly:** 17, Anand Nagar Complex, Rai Bareilly - 229001. **Rae 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, Baruvarti 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. **Rajapalayam:** No 59 A/1, Railway Feeder Road, (Near Railway Station), Rajapalayam - 626117 (Tamil Nadu). **Ratlam:** D'afria & Co., 18, Ram Bagh, Near Scholar's Schoo, Ratlam - 457001. **Ratnagiri:** Orchid Tower, Gr' Floor, Gala No 06, S.V.No.301/Paiki 1/2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri, Dist. Ratnagiri - 415612 (Maharashtra). **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 - 246767. **Rourkela:** J B S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769012. **Sagar:** Opp. Somani Automobiles, Bhagwananjai, 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, Keatinge Road, Shillong, Meghalaya - 793 001. **Shimla:** 1st Floor, Opp Panchayat 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 Hakimpura Siliguri - 734001. **Sirsa:** Gali No1, 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 Plaza, Atlas Road, Subhash Chowk, Sonepat - 131001, Haryana. **Sriganaganagar:** 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.Dhiraaj Sons, Athwalines, Surat - 395001. **Surendranagar:** Shop No. 12, M.D.Residency, Swastik Cross Road, Surendranagar - 363001. **Tezpur Sonitpur:** Kanak Tower 1st Floor, Opposite IDBI Bank/ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784001. **Thane:** Dev Corpura, 1st Floor, Office no. - 102, Cadbury Junction, Eastern Expressway, Thane (West) - 400 601. **Thiruppur:** (1), Binny Compound, 2nd Street, Komitar Road, Thiruppur - 641601. **Thiruvalla:** 1st Floor, Room No - 61(63) International Shopping Mall, Opp. St. Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla - 689105 (Kerala). **Tinsukia:** Sanairan Lohia Road, 1st Floor, Tinsukia - 786125. **Tirunelveli:** No. F4, Magnum Suraksaa 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, Kakkaladi, Trichur - 680001. **Trichy:** No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum:** R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Tuticorin:** 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin - 628008. **Udaipur:** 32, Ahinsapurji, Fatehpura circle, Udaipur-313001. **Ujjain:** Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Raju, Ujjain:- 456010. Madhya Pradesh. **Unjha:** (Parent: Mehsana) : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Mehsana, Unjha - 384170. **Valsad:** Gita Niwas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001. **Vapi:** 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195. **Varanasi:** Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi - 221010. **Vashi:** B5EL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705. **Vellore:** AKT Complex 2nd floor, No 1,3 New Sankaranpalayam Road, Tolgate, Vellore - 632001 (Tamil Nadu). **Warangal:** A.B.K Mall, Near Old Bus Depot road, F-7, 1st Floor, Ramnagar, Hanamkonda, Warangal - 506001. **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar - 135001. **Yavatmal:** Puspam, Tilakwadi, Opp Dr Shrotri Hospital, Yavatmal - 445001.