
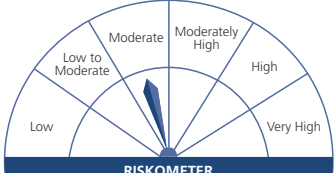


An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Sep 2027. A relatively high interest rate risk and relatively low credit risk.

This product is suitable for investors who are seeking*	SCHEME RISKOMETER	BENCHMARK RISKOMETER
<ul style="list-style-type: none"> Income over Target Maturity Period An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index – Sep 2027 	 <p>RISKOMETER Investors understand that their principal will be at Moderate Risk</p>	 <p>RISKOMETER Investors understand that their principal will be at Moderate Risk (CRISIL IBX AAA Financial Services Index – Sep 2027)</p>

*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)

Potential Risk Class (“PRC”) Matrix of the Scheme

Credit Risk ▶	Relatively Low	Moderate	Relatively High
Interest Rate Risk ▼	(Class A)	(Class B)	(Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

Offer for Units of ₹ 10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices

New Fund Offer Opens on: August 30, 2024 **New Fund Offer Closes on:** September 11, 2024

Scheme re-opens on or before: September 23, 2024

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.**

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.

This Key Information Memorandum is dated August 27, 2024

Scheme Code	KOTM/O/O/DIN/24/08/0130												
Investment Objective	<p>The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISIL-IBX AAA Financial Services Index – Sep 2027 which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved.</p>												
Asset Allocation Pattern of the scheme	<p>The asset allocation under the Scheme, under normal circumstances, is as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Replication of Securities covered by CRISIL-IBX AAA Financial Services Index - Sep 2027 ^</td> <td>95</td> <td>100</td> </tr> <tr> <td>Cash & Debt/Money Market Instruments*</td> <td>0</td> <td>5</td> </tr> </tbody> </table> <p>^Pursuant to clause 3.5.3 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the scheme shall be considered to be replicating the underlying index, provided:</p> <ol style="list-style-type: none"> Investment in securities of issuers accounting for at least 60% of weight in the index, represents at least 80% of net asset value (NAV) of the Scheme; At no point of time the securities of issuers not forming part of the index exceed 20% of NAV of the Scheme; At least 8 issuers from the underlying index form part of the portfolio of the Scheme; The investment in various securities are aggregated at issuer level for the purpose of exposure limits; For AAA rated securities, exposure to a single issuer by the Scheme shall not have more than 15% weight in the portfolio.; Total exposure of the scheme in a particular group (excluding investments in securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of NAV of the scheme. For the purpose of this provision, ‘group’ shall have the same meaning as defined in paragraph 12.9.3.3 of the SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Total exposure of the Index Fund in a particular sector (excluding G-sec, T-bills, SDLs and AAA rated securities issued by PSUs, PFIs and PSBs) shall not exceed 25% of the NAV of the scheme. However, this provision is not applicable as the scheme is based on sectoral debt indices. The Macaulay Duration (hereinafter referred as “duration”) of the portfolio of the Scheme replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%. 	Instruments	Indicative Allocation (% of total assets)		Minimum	Maximum	Replication of Securities covered by CRISIL-IBX AAA Financial Services Index - Sep 2027 ^	95	100	Cash & Debt/Money Market Instruments*	0	5	<ol style="list-style-type: none"> In case of Target Maturity (or Target Date) Index Funds, the following norms for permissible deviation in duration shall apply: <ol style="list-style-type: none"> For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher. For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Index Fund. The rating wise weightage of debt securities in the portfolio of Scheme replicates the underlying index. However, greater allocation of up to 10% of the portfolio may be made to higher rated debt securities. <p>*Investment in Debt/Money market instruments (for liquidity purpose) will be of less than 1-year residual maturity.</p> <p>During normal circumstances, the Scheme’s exposure to ‘Cash and debt/money market instruments’ will be in line with the asset allocation table. However, on the maturity of instruments in the Scheme portfolio, the reinvestment will be in line with the index methodology. Hence towards maturity, there may be higher allocation to ‘Cash and debt/money market instruments’ under the scheme’.</p> <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, triparty repo and any other like instruments as specified by the Reserve Bank of India from time to time and subject to regulatory approval.</p> <p>In accordance with clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996, the scheme may invest upto 5% of the net assets in liquid and overnight mutual fund schemes without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the management of Kotak Mahindra Asset Management Company Limited or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of Kotak Mahindra Mutual Fund.</p> <p>Pursuant to para 12.11 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Trustee may permit the scheme to engage in securities lending and borrowing. At present, since only lending is permitted, the scheme may temporarily lend securities</p>
Instruments	Indicative Allocation (% of total assets)												
	Minimum	Maximum											
Replication of Securities covered by CRISIL-IBX AAA Financial Services Index - Sep 2027 ^	95	100											
Cash & Debt/Money Market Instruments*	0	5											

held with the custodian to reputed counter-parties or on the exchange, for a fee, subject to prudent limits and controls for enhancing returns. The scheme, will be allowed to lend securities subject to a maximum of 20%, in aggregate, of the net assets of the Scheme and 5% of the net assets of the Scheme in the case of a single intermediary.

As per para 12.24 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the cumulative gross exposure through debt and money market securities, units of mutual fund schemes should not exceed 100% of the net assets of the scheme.

Pursuant to para 12.25 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

- Government Securities;
- T-Bills; and
- Repo on Government securities.

The Scheme shall not invest in the following:

- ADR/GDR/Overseas securities.
- Derivatives and Commodity derivatives.
- Short Selling
- Credit Default Swaps.
- Units of Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs).
- Debt Instruments with special features (AT1 and AT2 Bonds).
- Securitized debt
- Debt instruments having Structured obligations and credit enhancements.
- Repo/ reverse repo transactions in corporate debt securities.

For residual portion of 5% in the asset allocation, apart from the investment restrictions prescribed under SEBI (MF) Regulations, the fund follows certain internal norms vis-à-vis limiting exposure to a particular scrip, issuer or sector, etc. within the mentioned restrictions, and these are subject to review from time to time.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	Aggregate - 20% of net assets of the Scheme. Single intermediary - 5% of the net assets of the Scheme.	Para 12.11.2.1 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
2.	Units of Mutual Fund	5% of the net assets in liquid and overnight mutual fund schemes	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996
3.	Securitized Debt	The Scheme shall not invest in Securitized Debt	N.A.
4.	ADR/GDR/Overseas securities.	The Scheme shall not invest in ADR/GDR/Overseas Securities	NA.
5.	Units of ReITS and InVITS	The Scheme shall not invest in Units of ReITS and InVITS	NA.

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
6.	Derivatives and Commodity derivatives.	The Scheme shall not invest in Derivatives and Commodity derivatives.	NA.
7.	Repos/ Reverse repo in corporate debt securities	The Scheme shall not invest in Repos/ Reverse repo in corporate debt securities	N.A.
8.	Credit Default Swaps	The Scheme shall not invest in Credit Default Swaps	N.A.
9.	Short selling	The Scheme shall not invest in Short selling	N.A.
10.	Debt instruments having Structured obligations and credit enhancements	The Scheme shall not invest in Debt instruments having Structured obligations and credit enhancements	N.A.
11.	Debt Instruments with special features (AT1 and AT2 Bonds)	The Scheme shall not invest in Debt instruments with special features.	N.A.

Portfolio Rebalancing:

Pursuant to para 3.5.3.11 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and circulars issued thereunder, the following norms shall apply:

- In case of change in constituents of the index due to periodic review, the portfolio of the scheme be rebalanced within 7 calendar days.
- In case the rating of any security is downgraded to below the rating mandated in the index methodology (including downgrade to below investment grade), the portfolio be rebalanced within 30 calendar days.
- In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with para 4.4.4 & 4.4.5 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on creation of segregated portfolio in mutual fund schemes.

Short Term Defensive Consideration:

Subject to para 1.14.1.2 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and circulars issued thereunder, 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. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.

Investment Strategy

Kotak CRISIL-IBX AAA Financial Services Index– Sep 2027 Fund is a passively managed target maturity index fund which will employ an investment approach designed to track the performance of CRISIL-IBX AAA Financial Services Index-Sep 2027. The scheme will largely follow buy and hold investment strategy in Corporate Bonds which will be held till maturity unless sold for meeting redemptions/rebalancing requirements. The scheme shall endeavour to replicate the index. In case the Scheme is not able to replicate the index, the Fund Manager may invest subject to deviations as permitted by SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time.

During normal circumstances, the scheme's exposure to debt and money market instruments will be in line with the asset allocation table. However, in case of maturity of instruments in the Scheme portfolio, the reinvestment will be in line with the index methodology.

A small portion of the net assets will be held as cash or will be invested in debt and money market instruments (as mentioned under asset allocation section) permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirements under the Scheme.

Portfolio Turnover:

Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. The scheme being a passively managed open-ended target maturity index scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Hence, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in the Index. The Scheme has no specific target relating to portfolio turnover.

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Scheme Specific Risk Factors:

- The Scheme is a passively managed scheme. The Scheme shall endeavor to invest in the securities included in its Underlying Index regardless of their investment merit, subject to deviations permitted as per extant SEBI circulars as amended from time to time. The AMC does not attempt to individually select securities or to take defensive positions in declining markets,
- Portfolio Concentration Risk
To the extent that the Scheme may concentrate its investments in the securities of certain issuers sectors, the Scheme will therefore be subject to the risks associated with such concentration. In addition, the Scheme may be exposed to higher levels of volatility and risk than would generally be the case in a more diverse fund portfolio of debt securities. Such risks may impact the Scheme to the extent that it invests in particular issuers sectors even in cases where the investment objective is more generic.

- Investments in the scheme may mature before target maturity and there may not suitable reinvestment opportunities available during/ near the maturity of the scheme.
 - Inflows will be invested in securities that mature before the target maturity at then prevalent rates/yields and hence overall performance could be different than at the time of portfolio construction.
 - Tracking errors / difference are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the CRISIL-IBX AAA Financial Services Index – Sep 2027 or one or more securities covered by / included in the underlying index.
- To the extent that some assets/ funds may be deployed in debt/money market operations, the scheme will be subject to risks relating to such deployment / operations and may also contribute to tracking errors/difference.
- Investments in the Scheme are subject to various risk factors including but not limited to risks associated with:**
- Risk specific to investing in companies forming part of CRISIL-IBX AAA Financial Services Index – Sep 2027
 - Risks associated with Debt / Money Markets
 - Risk associated with investment in Government securities and Triparty repo on Government securities or treasury bills
 - Risk associated with Securities Lending
 - Risks associated with segregated portfolio
 - Risks associated with Tracking Error / Tracking Difference
 - Risk associated with investing in Mutual fund units
- For details on risk factors and risk mitigation measures, please refer SID.

Plans/Options

Plan- Direct Plan/Regular Plan

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.

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

Options under each Plan(s)

- Growth
- Payout of Income Distribution cum capital withdrawal (IDCW)
- Reinvestment of Income Distribution cum capital withdrawal (IDCW)

The NAVs of the above Options will be different and separately declared; the portfolio of investments remaining the same.

The AMC/Trustee reserve the right to introduce Options(s) as may be deemed appropriate at a later date subject to SEBI (MF) Regulations and circulars issued thereunder from time to time.

Default Option /Sub-Options

- If applicant does not indicate the choice of option between growth and Income Distribution cum capital withdrawal (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 Income Distribution cum capital withdrawal (IDCW) sub-option between payout of Income Distribution cum capital withdrawal (IDCW) and reinvestment of Income Distribution cum capital withdrawal (IDCW) then the fund will accept it as an application for reinvestment of Income Distribution cum capital withdrawal (IDCW).

For detailed disclosure on default plans and options, kindly refer SAI.

Applicable NAV (after the scheme opens for subscriptions and redemptions)

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 utilization before cut off time of the next business day – the closing NAV of the next business day;

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:

3. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme.

4. 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.

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, Transfer of IDCW Plan 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.

For Details, kindly refer SAI

Minimum Application Amount/ Number of Units

Purchase	Additional Purchase	Redemption
₹ 100/- and any amount thereafter	₹. 100/- and any amount thereafter	₹. 100/- and any amount thereafter

Despatch of Redemption Request

As per SEBI (MF) Regulations, read with paragraph 14.1 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 the redemption or repurchase proceeds shall be dispatched within 3 working days from the date of receipt of redemption requests or repurchase requests. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, shall be paid in case the redemption or repurchase proceeds are not transferred within the prescribed timelines.

In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, the scheme is allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders.

Benchmark Index

CRISIL-IBX AAA Financial Services Index – Sep 2027

Benchmark Rationale- the Scheme is an Index Fund and would replicate/track the securities constituting CRISIL-IBX AAA Financial Services Index – Sep 2027, the said Index is most suited for comparing the performance of the Scheme.

Dividend Policy

IDCW Frequency

IDCW is declared subject to availability and adequacy of distributable surplus.

IDCW Record Dates: At the discretion of the Trustees (if the record date is not a Business Day, the immediately following Business Day will be the record date)

Under the Income Distribution cum capital withdrawal (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 Income Distribution cum capital withdrawal (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 in advance.

In case of dynamic lien, the Income Distribution cum capital withdrawal (IDCW) may be credited to the financier

The Income Distribution cum capital withdrawal (IDCW) Option will be available under two sub-options – the Payout Option and the Reinvestment Option.

Payout of Income Distribution cum capital withdrawal option (IDCW): Unitholders will have the option to receive payout of their IDCW by way of Payorder / DD any other means which can be encashed or by way of direct credit / electronic payout into their account.

Reinvestment of Income Distribution cum capital withdrawal option (IDCW): Under the reinvestment option, the amounts will be reinvested in the Reinvestment 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.

Name of the Fund Manager Mr. Abhishek Bisen will be the Fund Manager of the Scheme.

Name of the Trustee Company Kotak Mahindra Trustee Company Ltd.

Performance of the scheme: Since the scheme is a new fund to be launched, the Performance of the scheme is not applicable.

Additional Scheme Related Disclosures

1. Scheme's portfolio holdings: Not Applicable
2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme: Not Applicable
3. Portfolio Turnover Rate: Not Applicable

Since the scheme is a new fund to be launched, the above disclosures are not applicable.

Expenses of the Scheme

Load Structure

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of www.kotakmf.com or may call at 18003091490 or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Exit	<ul style="list-style-type: none"> • For redemption / switch-out of units on or before 180 days from the date of allotment: 0.25% of applicable NAV. • For redemption / switch-out of units after 180 days from the date of allotment – Nil

Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

* In terms of Para 10.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in 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.

** Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme.

No exit load will be chargeable in case of switches made between different plans/options of the scheme.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres. In case of changes in load structure the addendum carrying the latest applicable load structure shall be attached to all KIM and SID already in stock till it is updated.

Investors may obtain information on loads on any Business Day by calling the office of the AMC or any of the Investor Service Centers. Information on applicability of loads will also be provided in the Account Statement.

As required under the Regulations, the asset management company shall ensure that the repurchase price of an open ended scheme is not lower than 95% of the Net Asset Value.

The investor is requested to check the prevailing load structure of the scheme before investing

Recurring expenses

New Fund Offer (NFO)

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The AMC shall ensure that no NFO expenses will be charged to the Scheme.

Continuous Offer

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 1% daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund viz. www.kotakmf.com.

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)		
Investment Management & Advisory Fee	Upto 1.00%	#The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case exit load is not levied/ not applicable With reference to SEBI's letter no. SEBI/HO/ IMD/ IMD-SEC-3/ P/ OW/ 2023/ 5823/ 1 dated February 24, 2023, and AMFI Circular No. CIR/ ARN-23/ 2022-23 March 07, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by SEBI with necessary safeguards. Expense Structure for Direct Plan – The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996. Commission/ Distribution expenses will not be charged in case of Direct Plan. The TER of Direct Plan will be lower than Regular Plan. In terms of the Para 10.1.12 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, all fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. However, Direct Plan shall have a lower expense ratio than the Regular Plan. The expenses would exclude distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan. Actual expenses for the previous financial year: Since this a new scheme to be launched, it is not applicable The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.	
Audit fees/fees and expenses of trustees			
Custodial Fees			
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants			
Marketing & Selling Expenses including Agents Commission and statutory advertisement			
Costs related to investor communications			
Costs of fund transfer from location to location			
Cost towards investor education & awareness (1bps)			
Brokerage & transaction cost pertaining to distribution of units			
Goods & Services Tax on expenses other than investment and advisory fees			
Goods & Services Tax on brokerage and transaction cost			
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)			
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6)(c)			Upto 1.00%
Additional expenses under Regulations 52(6A)(b)			Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%		

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.
Daily Net Asset Value (NAV) Publication	<p>The NAVs of the Scheme will be calculated and disclosed on every Business day on the website of the Kotak Mahindra Mutual Fund viz www.kotakmf.com and AMFI's website www.amfiindia.com by 11.00 p.m.</p> <p>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. Also, information regarding NAVs can be obtained by the Unit holders / Investors by visiting the nearest ISC.</p> <p>Delay in uploading of NAV beyond 11.00 pm on every Business day shall be explained in writing to AMFI. In case the NAVs are not available before the commencement of business hours on the following business day due to any reason, a press release for revised NAV shall be issued.</p> <p>In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, 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 scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (kotakmf.com) and on the website of AMFI (www.amfiindia.com) on a monthly and half-yearly basis within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.</p>
For Investor Grievances please contact	<p>Ms. Sushma Mata (Investor Relations Officer -Kotak Mahindra Asset Management Company Limited) 6th Floor, Kotak Towers, Building No.21, Infinity Park, Off: Western Express Highway, Goregaon - Mulund Link Road, Malad(East), Mumbai 400097 ☎ 18003091490 / 044-40229101 📠 6708 2213 🌐 https://info.kotakmf.com/write-to-us or WhatsApp us by sending us "Hi" at 9321884488. For portfolio valuation, give a missed call to 7039055555</p> <p>Registered Office: 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051.</p> <hr/> <p>Computer Age Management Services Ltd. (Registrar) AVA Tower, Old No. 788 & 789, Electricity Avenue, New No. 152 & 150, Anna Salai, Beside Rayala Towers, Chennai - 600002. ☎ 044 6110 4034 🌐 http://www.camsonline.com ✉ eng_k@camsonline.com</p>
Unitholders' Information	<p>Monthly and Half yearly Disclosures: Portfolio / Financial Results</p> <p>The Mutual Funds/ AMCs, shall disclose portfolio (along with ISIN) as on monthly, half-yearly basis for all the schemes on the website of the Kotak Mahindra Mutual Fund viz. www.kotakmf.com and on the website of AMFI (www.amfiindia.com) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The link for the mentioned disclosures - https://www.kotakmf.com/Information/statutory-disclosure/information</p> <p>In accordance with Para 5.1 and 5.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 effective from October 01, 2021, unitholders whose e-mail addresses are registered, Mutual Funds/AMC shall send the details of the scheme portfolio including the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while communicating the fortnightly, monthly and half-yearly statement of scheme portfolio via email within 5 days of every fortnight for debt schemes, 10 days from the close of each month for other schemes and 10 days from the close of half-year for all schemes. AMCs shall provide a link to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. The Mutual Fund / AMC shall provide a physical copy of statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every half-year disclosing the hosting of the half-yearly statement of the schemes on website of Kotak Mahindra Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>Half Yearly Results</p> <p>The soft copy of unaudited financial results shall within one month from the close of each half year i.e. 31st of March and the 30th of September, be hosted on the website kotakmf.com and will be sent to AMFI for posting on its website www.amfiindia.com. The link for the mentioned disclosures - https://www.kotakmf.com/Information/statutory-disclosure/financials</p> <p>Also an advertisement of hosting of the unaudited results shall be published in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>Annual Report</p> <p>Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with Para 5.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and SEBI Mutual Fund (Second Amendment) Regulation 2018, the scheme wise annual report or abridged summary thereof will be hosted on the website in machine readable format of the Kotak Mahindra Mutual Fund viz. kotakmf.com and on the website of AMFI, immediately after approval in Annual General Meetings within a period of four months, from the date of closing of the financial year (31st March). The AMCs shall display the link prominently on the website of the Kotak Mahindra Mutual Fund viz. kotakmf.com and make the physical copies available to the unitholders, at their registered offices at all times. Unit holders whose e-mail addresses are not registered will have to specifically 'opt in' to receive physical copy of scheme wise annual report or abridged summary thereof. The unit holders may request for a physical copy of scheme annual reports at a price and the text of the relevant scheme by writing to the Kotak Mahindra Asset Management Company Ltd. / Investor Service Centre / Registrar & Transfer Agents. AMC shall provide a physical copy of abridged report of the annual report, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every year disclosing the hosting of the scheme wise annual report on website of Kotak Mahindra Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. The link for the mentioned disclosures - https://www.kotakmf.com/Information/statutory-disclosure/financials</p> <p>Account Statements</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.</p>

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Sep 2027. A relatively high interest rate risk and relatively low credit risk. Offer for Units of ₹ 10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices
New Fund Offer Opens on: August 30, 2024 **New Fund Offer Closes on:** September 11, 2024
Scheme re-opens on or before: September 23, 2024

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 (Tollfree)
 🌐 www.kotakmf.com

This product is suitable for investors who are seeking*	SCHEME RISKOMETER		BENCHMARK RISKOMETER		Potential Risk Class ("PRC") Matrix of the Scheme				
	<ul style="list-style-type: none"> Income over Target Maturity Period An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index – Sep 2027 	<p>RISKOMETER Investors understand that their principal will be at Moderate Risk</p>		<p>RISKOMETER Investors understand that their principal will be at Moderate Risk (CRISIL IBX AAA Financial Services Index – Sep 2027)</p>		Credit Risk ▶	Relatively Low	Moderate	Relatively High
						Interest Rate Risk ▼	(Class A)	(Class B)	(Class C)
						Relatively Low			
						Moderate			
				Relatively High	A-III				

*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)

Date : DD / MM / YYYY

Appl. KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND

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	Third Applicant

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

Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investor's assessment of various factors including the service rendered by the distributor.

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.:** _____

Name of Sole/ First Applicant^: _____ ^Name as per PAN card

Name of Guardian ^ (in case First Applicant is a Minor) _____ ^Name as per PAN card

Relationship of Guardian with Minor Father Mother Legal Guardian

Name of Sole Proprietor^ (incase Sole/ First applicant is Proprietorship Firm) _____ ^Name as per PAN card

Mobile: _____ Belongs to: Self Spouse Guardian (for Minor investment) Dependent Child Dependent Parent Dependent Sibling Custodian POA PMS

Email: _____ Tel (Res./ Off.) _____

Email Address belongs to: Self Spouse Guardian (for Minor investment) Dependent Child Dependent Parent Dependent Sibling Custodian POA PMS

PAN/ PEKRN: [] [] [] [] [] [] [] [] **Date of Birth/ Incorporation** [D][D][M][M][Y][Y][Y][Y] **CKYC:** [] [] [] [] [] [] [] []

Gross Annual Income Details in INR (please tick): < 1 lac 1 - 5 lac 5 - 10 lac 10 - 25 lac 25 lac - 1 cr 1 cr - 5 cr 5 cr - 10 cr > 10 cr
 or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year)

Please tick, if applicable, **Politically Exposed Person (PEP)** **Not Politically Exposed Person**

Occupation of Applicant Private Sector Service Business Retired Professional Forex Dealer
 Public Sector/ Professional Housewife Agriculturist Other _____
 Government Service Agriculturist Business Student

Non-Profit Organization-[NPO] Yes No
 We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).
 If yes, please quote the NPO Registration Number provided by DARPAN portal: [] [] [] [] [] [] [] []
 (If not registered already, please register immediately and confirm with the above information)

Status of Applicant
 Resident Individual Proprietorship Mutual Fund PF/ Gratuity/ Pension/ Foreign Institutional Investor
 NRI on Repatriation Basis (NRE) Partnership Firm Mutual Fund FOF Scheme Superannuation Fund On behalf of Minor
 NRI on Non-Repatriation Basis (NRO) Private Limited Company Body Corporate Trust Other _____ (Please Specify)
 HUF Public Limited Company Registered Society AOP/ BOI

LEI Number (Legal Entity Identifier) - For Non individuals only: [] Valid till [D][D][M][M][Y][Y][Y][Y]

Name of Second Applicant: _____ ^Name as per PAN card

Mobile: _____ Belongs to: Self Spouse Guardian (for Minor investment) Dependent Child Dependent Parent Dependent Sibling Custodian POA PMS

Email: _____ Tel (Res./ Off.) _____

Email Address belongs to: Self Spouse Guardian (for Minor investment) Dependent Child Dependent Parent Dependent Sibling Custodian POA PMS

PAN/ PEKRN: [] [] [] [] [] [] [] [] **Date of Birth/ Incorporation** [D][D][M][M][Y][Y][Y][Y] **CKYC:** [] [] [] [] [] [] [] []

Gross Annual Income Details in INR (please tick): < 1 lac 1 - 5 lac 5 - 10 lac 10 - 25 lac 25 lac - 1 cr 1 cr - 5 cr 5 cr - 10 cr > 10 cr
 or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year)

Please tick: **Politically Exposed Person (PEP)** **Not Politically Exposed Person**

Name of Third Applicant: _____ ^Name as per PAN card

Mobile: _____ Belongs to: Self Spouse Guardian (for Minor investment) Dependent Child Dependent Parent Dependent Sibling Custodian POA PMS

Acknowledgement of: KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND
 (To be filled in by the Applicant)

Received from Mr/ Ms/ M/s _____
 along with cheque No.* _____ dated _____
 Drawn on (Bank) _____ for Rs. (in figures)/ (Amount) _____

Appl. KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND
 Stamp of Kotak AMC Office/ Authorised Collection Centre

*Cheques and drafts are subject to realisation.

Section II, Cont.)	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 Child <input type="radio"/> Dependent Parent <input type="radio"/> Dependent Sibling <input type="radio"/> Custodian <input type="radio"/> POA <input type="radio"/> PMS								
	PAN/ PEKRN: _____ Date of Birth/ Incorporation <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> CKYC: _____	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y	
Gross Annual Income Details in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year)									
Please tick: <input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Not Politically Exposed Person									
*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.									

Section III	Mode of Operation - Where there is more than one applicant [Please (✓)]
	<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)

Guardian/ Contact Person if Non-Individual Applicant (Section IV)	Name _____ PAN _____ Country of Birth _____ Nationality _____ Tax Reference Number (for NRI) _____
	Gross Annual Income Details in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year)
	Please tick, if applicable, <input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Not Politically Exposed Person *I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Kotak Mahindra Mutual Fund/ Kotak Mahindra Asset Management Co. Ltd. immediately in case there is any change in the above information.

Power of Attorney (PoA) Holder (Section V)	Name _____ PAN _____ Country of Birth _____ Nationality _____ Tax Reference Number (for NRI) _____
	Gross Annual Income Details in INR (please tick): <input type="radio"/> < 1 lac <input type="radio"/> 1 - 5 lac <input type="radio"/> 5 - 10 lac <input type="radio"/> 10 - 25 lac <input type="radio"/> 25 lac - 1 cr <input type="radio"/> 1 cr - 5 cr <input type="radio"/> 5 cr - 10 cr <input type="radio"/> > 10 cr or Net-worth as on (date) DD / MM / YYYY Rs. _____ (should not be older than 1 year)
	Please tick, if applicable, <input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Not Politically Exposed Person *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)	Address for Communication (Full Address Mandatory)		Overseas Address (Mandatory for NRI/ FI Applicants)	
	House/ Flat No _____		House/ Flat No _____	
	Street Address _____		Street Address _____	
	City/ Town _____	State _____	City/ Town _____	State _____
	Country _____	Pin Code _____	Country _____	Pin Code _____

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.

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 VII)	NSDL	CDSL
	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.		

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

🌐 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

✉ enq_k@camsonline.com 🌐 www.camsonline.com

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

DETAILS OF NOMINEE Please tick any of the following: Proof of Identity: PAN Aadhaar Birth Certificate Others _____

Name & Address of Nominee	Relationship with Sole/ First unit holder (Mandatory)	Date of Birth (mandatory in case of Minor)	Proof of Identity	% Share	Signature Of Nominee

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

Name & Address of Guardian	PAN	Relationship with Minor	Signature Of Guardian

I/ We have read and understood the instructions on nomination and I/ We hereby undertake to abide by the same.
 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: _____	

Investment Details (Section IX)

Scheme: **KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND**

Plan: Regular Direct

Option: Growth IDCW Payout IDCW Reinvestment

Mode of Payment: Cheque Fund Transfer

Investment Amount: _____ Drawn on: _____

Source Account No.: _____

Instrument No. _____ Dated _____

Cheque to be drawn in favour of "KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND"

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

Account Type: NRE NRO FCNR Others _____

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

NRE NRO FCNR Others _____ (Please specify)

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: _____

Branch: _____ City: _____

Account No.: _____

IFSC Code: _____ MICR Code: _____

Account Type: Current Savings NRO NRE FCNR Others (Please specify) _____

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.

Applicable to NRIs seeking repatriation of redemption proceeds: I/We confirm that I am/ we are Non-Resident(s) of Indian Nationality / Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE / FCNR Account.

FATCA & CRS Declaration: I/We have understood the information requirements of this Form (read along with FATCA & CRS Instructions) and hereby confirm that the information provided by me/ us on this Form is true, correct, and complete. I/ We also confirm that I/ We have read and understood the FATCA & CRS Terms and Conditions and hereby accept the same. (Refer guideline No. 10).

KYC Declaration:

- I/ We hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/ directions issued by any governmental or statutory authority from time to time
- I/ We hereby consent to receiving information from Central KYC Registry through SMS/ E-mail on the above registered number/ email address. I also providing consent to MF/ AMC/ KRA to share this KYC data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/ Rules/ SEBI guidelines.
- I/ We hereby consent to receiving information from central KYC Registry through SMS/ E-mail on the above registered number/email address and to download the information from CKYCR.
- I/ We am/ are providing the consent to MF/ RTA/ SEBI registered intermediary to share this KYC data/ applicable Aadhaar XML data with KRA and share the data to other participating intermediaries as mandate by PMLA Act/ Rules/ SEBI guidelines.
- 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.

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

Please ensure that:

☞ Your Application Form is complete in all respects & signed by all applicants:

- Name, Address and Contact Details are mentioned in full.
- Bank Account Details are entered completely and correctly. 9 digit MICR Code of your Bank is mentioned in the Application Form.
- **Permanent Account Number (PAN)** Mandatory for all Investors (Indian & NRI) Irrespective of the Investment amount.
- **Know Your Client (KYC)** Mandatory for irrespective of the amount of investment (please refer the guideline 2(d) for more information)

☞ Your Investment Cheque is drawn in favour of < **Scheme Name** > dated and signed.

☞ Application Number is mentioned on the face of the cheque.

☞ A cancelled Cheque leaf of your Bank is enclosed in case your investment cheque is not from the bank account that you have furnished in the Application Form.

☞ Documents as listed below are submitted along with the Application form (as applicable to your specific case)

Document	Companies	Trusts	Societies	Partnership Firms	NRIs/ PIOs	FIs	Investments through Constituted Attorney
1. Resolution / Authorisation to invest	✓	✓	✓	✓		✓	
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
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 SAI/ SID carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).
- Application Forms incomplete in any respect or not accompanied by a Cheque 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/IMD/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.
- If the name is not mentioned as per the PAN card, the name will be captured as per the PAN Card if attached.

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 Compliant, 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.

- Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with parent or legal guardian.
 - Custodian on behalf of an FII or a client.
- 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 be 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 (i.e. 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 Cheque payable at par and submit 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.
- NRI investors are requested to provide debit certificate from their bank for each investment.
- If you are submitting a single cheque for investment in more than 1 schemes/ plan, then please ensure that your investment cheque is drawn in the name of 'Kotak Mahindra Mutual Fund'.**

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.
- Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN would assist in addressing any instance of mis-selling even if the employee/ relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.
However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case you are required to provide the declaration to this effect as given in the form.
- 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.

11. 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.)

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

2. ISIN DETAILS	
ISIN Number: <input style="width:250px;" type="text"/>	Scheme Name: KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND
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) _____	
(Amount to be blocked shall be the No. of Unit for x Unit Price).	

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.)																	
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: center; font-size: x-small;">NSDL</th> </tr> <tr> <td style="padding: 2px;">DP Name</td> <td style="padding: 2px;"><input style="width:95%;" type="text"/></td> </tr> <tr> <td style="padding: 2px;">DP ID*</td> <td style="padding: 2px;"><input style="width:100%;" type="text"/></td> </tr> <tr> <td style="padding: 2px;">Beneficiary Account No.</td> <td style="padding: 2px;"><input style="width:100%;" type="text"/></td> </tr> </table>	NSDL		DP Name	<input style="width:95%;" type="text"/>	DP ID*	<input style="width:100%;" type="text"/>	Beneficiary Account No.	<input style="width:100%;" type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: center; font-size: x-small;">CDSL</th> </tr> <tr> <td style="padding: 2px;">DP Name</td> <td style="padding: 2px;"><input style="width:95%;" type="text"/></td> </tr> <tr> <td style="padding: 2px;">DP ID*</td> <td style="padding: 2px;"><input style="width:100%;" type="text"/></td> </tr> <tr> <td style="padding: 2px;">Beneficiary Account No.</td> <td style="padding: 2px;"><input style="width:100%;" type="text"/></td> </tr> </table>	CDSL		DP Name	<input style="width:95%;" type="text"/>	DP ID*	<input style="width:100%;" type="text"/>	Beneficiary Account No.	<input style="width:100%;" type="text"/>
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*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 authorize the SCSB to make relevant revisions as may be required to be done during the NFO, in the event of price revision.

SIGNATURE OF THE APPLICANT(S)	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	Attn. : NRI Investors : Payment should be made through their NRE/FCNR accounts.
SIGNATURE OF THE BANK ACCOUNT HOLDER(S)	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>	

TEAR HERE

ACKNOWLEDGEMENT SLIP FOR SCSB	TO BE RETAINED BY THE BANKER (To be filled by the Sole/First Applicant)		KOTAK MAHINDRA MUTUAL FUND 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai - 400097. Tel No.: 022-6605 6825 Web: www.kotakmf.com	Date : _____ 2024
	Received from Mr./Ms. _____	SCSB Account Details		No. of Units (In Figures)
	Address _____	Bank Name: _____	Bank Account Number: _____	<input style="width:100%; height: 100px;" type="text"/>
	Tel/Fax _____ Mobile _____	Branch Address: _____		
E-mail _____	Total Amount to be blocked (Rs.) _____			
SIGNATURE(S)	<input style="width:95%;" type="text"/>	<input style="width:95%;" type="text"/>		

TEAR HERE

ACKNOWLEDGEMENT SLIP FOR INVESTOR	TO BE GIVEN BY THE SCSB (To be filled by the Sole/First Applicant)		KOTAK MAHINDRA MUTUAL FUND 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai - 400097. Tel No.: 022-6605 6825 Web: www.kotakmf.com	Date : _____ 2024
	INVESTMENT DETAILS			
	Scheme Name: KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND	Plan:		
	Option:	Frequency:		
	Amount in figures:	Amount in words:		
	No of units:	Unit price:		
	Received From			
	Mr./Ms. _____			
	Address _____			
	Telephone _____		Pin Code <input style="width:50px;" type="text"/>	
Bank Account Number : _____		SCSB Stamp		
Bank Name & Branch Address : _____		Signature, Date & Time of Bid Form		
Total Amount to be blocked (Rs.) _____		Submission		
(Cheques are subject to realisation)				

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

IMPORTANT INFORMATION INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

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

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

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

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

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

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

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

Other Information for ASBA Investors:

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




Grounds for rejection of ASBA applications

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

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.
3. ASBA Application Form without the stamp of the SCSB.
4. Application by any person outside India if not in compliance with applicable foreign and Indian laws.
5. Bank account details not given/incorrect details given.
6. Duly certified Power of Attorney, if applicable, not submitted alongwith 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

Distributor s ARN/ RIA Code	Sub-Broker s Name & Code	EUIN	FOLIO NO.	DATE
				DD / MM / YYYY

- "By mentioning RIA code, I/We authorize you to share with the Investment Adviser the details of my/our transactions in the scheme(s) of Kotak Mahindra Mutual Fund.
 "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 Holder	 Second Holder	 Third Holder
	(To be signed by All Unitholders if mode of operation is "Joint")		

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.

NAME OF SOLE/ FIRST HOLDER : _____
 NAME OF SECOND HOLDER : _____
 NAME OF THIRD HOLDER : _____

PAN	Sole / First Holder	Second Holder	Third Holder
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Note: Name shall be as per PAN card only

ONE TIME MANDATE REGISTRATION FORM

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
 MODIFY
 CANCEL

I/We hereby authorize **Kotak Mutual Fund** to debit (tick ✓) SB CA CC SB-NRE SB-NRO Other

Bank a/c number

with Bank IFSC / MICR

an amount of Rupees ₹

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

Reference 1 Folio Number Phone No.
 Reference 2 Application Number Email ID

1. I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank. 2.This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and signed by me. 3. I understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/ amendment request to the user entity/ corporate or the bank where I have authorised the debit.

PERIOD Maximum period of validity of this mandate is 40 years only

From
 To
 Maximum period of validity of this mandate is 40 years only

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

INSTRUCTIONS

- Investors who have already submitted an 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, such investors if wish to add a new bank account towards OTM facility may fill the form.
- Other investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Kotak Mahindra Mutual Fund.
- One Time Debit Mandate Form can be used for Systematic Purchase as well as Lump Sum Purchase.
- OTM Mandate date and OTM Period From and To in the mandate form are mandatory fields.
- Any charges payable by the investor to his/ her bank for registering and honouring this mandate will not be borne by the AMC and for the same to be debited to bank account, the mandate contains necessary authorisation.
- OTM Mandate End date should not be more than 40 years from the OTM Mandate Start date.

Folio Number _____
 Bank Name _____ Amount _____
 Bank Account No. _____

DATE

D	D	M	M	Y	Y	Y	Y
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I. INVESTOR DETAILS

Investor Name

PAN

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* If PAN is not available, specify Folio No.(s)

II. CATEGORY

Our company is a Listed Company on a recognized stock exchange in India/ Subsidiary of a or Controlled by a Listed Company [If this category is selected, no need to provide UBO details].

Name of the Stock Exchange where it is listed# _____

Security ISIN# _____

Name of the Listed Company (applicable if the investor is subsidiary/ associate) _____

Mandatory in case of Listed company or subsidiary of the Listed Company

- | | | |
|--|---|---|
| <input type="checkbox"/> Unlisted Company | <input type="checkbox"/> Partnership Firm / LLP | <input type="checkbox"/> Unincorporated association / body of individuals |
| <input type="checkbox"/> Public Charitable Trust | <input type="checkbox"/> Private Trust | <input type="checkbox"/> Religious Trust <input type="checkbox"/> Trust created by a Will |
| <input type="checkbox"/> Others (please specify) _____ | | |

UBO/ CONTROLLING PERSON(S) DETAILS

Does your company/ entity have any individual person(s) who holds direct/ indirect controlling ownership above the prescribed threshold limit? Yes No

If 'YES'- We hereby declare that the following individual person holds directly/ indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO'- declare that no individual person (directly/ indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1/ Senior Managing Official (SMO)	UBO-2	UBO-3																								
Name of the UBO/ SMO#																											
UBO/ SMO PAN# For Foreign Nationals, TIN to be provided																											
UBO/ SMO Country of Tax Residency#																											
UBO/ SMO Taxpayer Identification Number/ Equivalent ID Number#																											
UBO/ SMO Identity Type																											
UBO/ SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____																								
UBO/ SMO Nationality																											
UBO/ SMO Date of Birth#	Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y																				
D	D	M	M	Y	Y	Y	Y																				
D	D	M	M	Y	Y	Y	Y																				
UBO / SMO PEP#	Yes - PEP <input type="checkbox"/> Yes - Related to PEP <input type="checkbox"/> N - Not a PEP <input type="checkbox"/>	Yes - PEP <input type="checkbox"/> Yes - Related to PEP <input type="checkbox"/> N - Not a PEP <input type="checkbox"/>	Yes - PEP <input type="checkbox"/> Yes - Related to PEP <input type="checkbox"/> N - Not a PEP <input type="checkbox"/>																								
UBO/ SMO 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																								

UBO/ SMO s Occupation	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others	<input type="checkbox"/> Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others
SMO Designation#			
UBO/ SMO KYC Complied?	<input type="checkbox"/> YES <input type="checkbox"/> NO If 'Yes,' please attach the KYC acknowledgement If 'No,' complete the KYC &confirm the status	<input type="checkbox"/> YES <input type="checkbox"/> NO If 'Yes,' please attach the KYC acknowledgement If 'No,' complete the KYC &confirm the status	<input type="checkbox"/> YES <input type="checkbox"/> NO If Yes, please attach the KYC acknowledgement If No, complete the KYC &confirm the status

Mandatory column.

** In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and valid declaration should be submitted again with all the required information.

L. UNITHOLDER(S) SIGNATURE(S)

I/ We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/ are aware that I/ We may be liable for it including any penalty levied by the statutory/ legal/ regulatory authority. I/ We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/ RTA/ other registered intermediaries can make reliance on the same. I/ We hereby authorize you [RTA/ Fund/ AMC/ Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all/ any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees/ RTAs ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/ agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax/ revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/ us of the same. Further, I/ We authorise to share the given information to other SEBI Registered Intermediaries/ or any regulated intermediaries registered with SEBI/ RBI/ IRDA/ PFRDA to facilitate single submission/ update & for other relevant purposes. I/ We also undertake to keep you informed in writing about any changes/ modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your/ Fund s end or by domestic or overseas regulators/ tax authorities.

SIGNATURE(S) with relevant Seal

SIGNATURE(S)	 Authorized Signatory	 Authorized Signatory	 Authorized Signatory
	Name: _____	Name: _____	Name: _____
	Designation: _____	Designation: _____	Designation: _____

INSTRUCTIONS ON CONTROLLING PERSONS/ ULTIMATE BENEFICIAL OWNER

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the 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. Controlling ownership interest means ownership of/entitlement to:
 - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership or or who exercises control through other means.
 For the purpose of this clause, Control shall include the right to control the management or policy decision.
 - 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.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% 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.

Provided that in case of a trust, the reporting entity shall ensure that trustees disclose their status at the time of commencement of an account-based relationship or when carrying out transactions as specified in clause (b) of sub-rule (1) rule 9.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

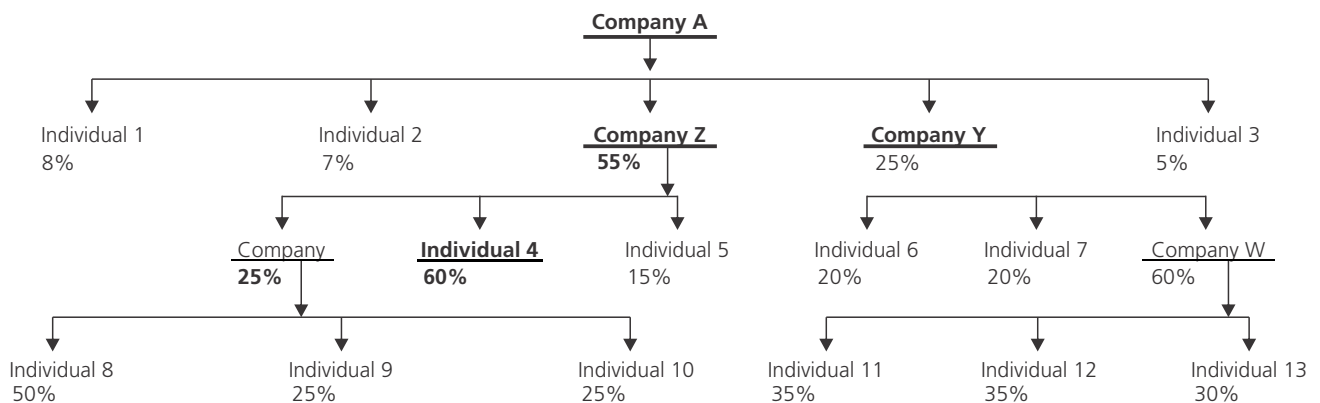
D. KYC requirements

Beneficial Owner(s)/ Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

In case of Foreign Nationals, who are not KYC complied, they need to attach the ID proof in English along with the Nationality proof, Address proof again in English. If the documentary proof is in Foreign Language, it should be translated in English and should be attested by Indian Embassy of that country.

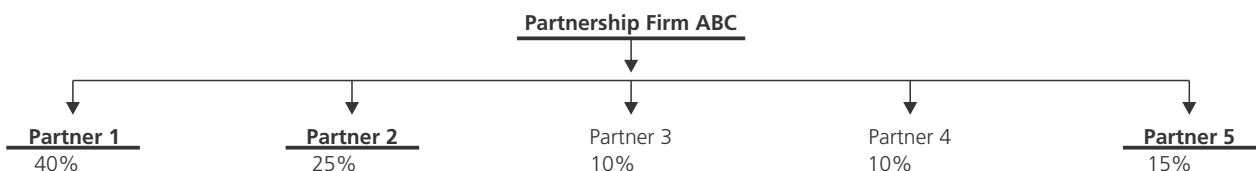
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 Company A



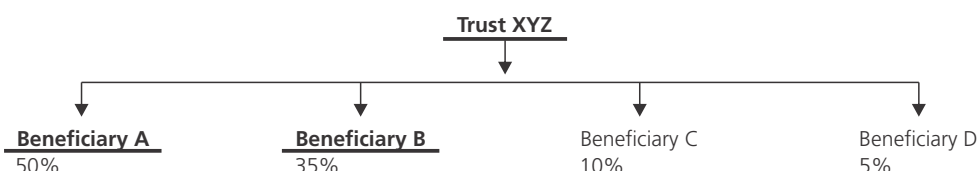
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 Partner ABC



For Partnership Firm ABC, Partners 1, 2, 3 and 4 are considered as UBO as each of them holds $\geq 10\%$ of capital. KYC proof of these partners needs to be submitted including shareholding

Illustration No. 3 Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for $>10\%$ of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust/ Protector of Trust, relevant information to be provided along with the proof indicated.

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

Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. **Anantapur**: 15-570-33, I Floor Pallavi Towers, Subash Road, Opp:Canara Bank Anantapur - 515 001 Andhra Pradesh. **Ankleshwar**: G-34, Ravi Complex, Valia Char Rasta, G I D C, Bharuch, Ankleshwar - 393002. **Arrah**: Old N.C.C Office, Ground Floor, Block Road, Arrah - 802301 (Bihar). **Asansol**: Block - G, 1st Floor, P C Chatterjee Market Complex, Rambhandu Talab, P O Ushagram, Asansol - 713303. **Aurangabad**: 2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar New Smartnagar, Opp. HDFC Bank, Aurangabad - 431001. **Balasure**: B C Sen Road, Balasure - 756001. **Bankura**: 1st Floor, Central Bank Building, Machantala, Bankura - 722101. West Bengal. **Bareilly**: F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001. **U.P. 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**: 18/47/4, Govind Nilaya, Ward 20, Sangankal Moka Road, Gandhinagar, Bellary I - 583102. **Bengaluru**: First Floor, 17/1, (272) 12th Cross Road, Wilson Garden, Bengaluru 5600027. **Berhampur**: Kalika Temple Street, Ground Floor, Beside SBI Bazar 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**: 501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar - 364 001. Gujarat. **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**: Tirthkala, First Floor, Opposite BMCB Bank, New Station Road, Bhuj, Kutch - 370 001 (Gujarat). **Bhusawal** (Parent: Jalgaon TP) : 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Bihar Sharif**: R & C Palace, Amber Station Road, Opposite Mamta Complex, (Nalanda) Bihar Sharif - 803101 (Bihar). **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. **Davenegere**: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, Davenegere - 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. **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, JB Road, Near Tower Garden, Dhule - 424001. **Erode**: 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faizabad**: Amar Deep Building, 3/20/14, 2nd Floor, Niyanam, 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 - 370201, Gujarat. **Gandhinagar**: 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasam, Gandhinagar - 382421. **Gaya**: North Bihar Town, 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 Techoclean Clinic, Suvidha 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, Duragachak, Purba Medinipur, Haldia - 721602, West Bengal. **Haldwani**: Durga City Centre, Nainital Road, Haldwani - 263139. **Haridwar**: F - 3, The Shaurya, New Model Colony, Haridwar - 249408. **Hazaribagh**: Municipal Market, Annada Chowk, Hazaribagh - 825301. **Himmatnagar**: Unit No. 326, Third Floor One World - 1, Block - A Himmatnagar - 383001 (Gujarat). **Hisar**: 12, Opp HDFC Bank, Red Square Market, Hisar - 125001. **Hoshiarpur**: Near Archies Gallery, Shilpa Pahari Chowk, Hoshiarpur - 146001. **Hosur**: Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kutty's 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**: Tee Kay Corporate Towers, 3rd Floor, SB Shop Area, Main Road, Bistupur, Jamshedpur - 831 001. **Jaunpur**: Gopal Katra, 1st Floor, Fort Road, Jaunpur - 222001. **Jhansi**: Babu Lal Karkhana Compound, Opp SBI Credit Branch, Gwalior Road, Jhansi - 284001. **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, Palempappaiah 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 Nadiya 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 S B H, Mangamthota, Karimnagar - 505001. **Karnal**: 29 Avtar Colony, Behind Vishal Mega Mart, Karnal - 132001. **Karur**: 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Katni**: NH 7, Near LIC, Jabalpur Road, Bargawan, Katni - 483501. **Kestopur**: S. D. Tower, Sreeparna Apartment, AA-101, Prafulla Kannan (West) Shop No - 1M, Block - C (Ground Floor), Kestopur - 700101. **Khammam**: 1st Floor, Shop No 11 - 2 - 31/3, Phillips 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 Road, Koda No.3A, Commerce House (4th Floor), Kolkata - 700013. **Kollam**: Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691 006. **Kota**: B33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. **Kukatpally**: No. 15-31-2M-1/4 1st Floor, 14-A, MIG KPMB Colony, Kukatpally - 500072. **Kumbakonam**: No.28/8, 1st Floor, Balakrishna Colony, Pachaipatti 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**: Daxhinapan 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, Angod, Mapusa - 403507. **Margao**: F4- Classic Heritage, Near Axis Bank, Opp. BPS Club Pajifund, Margao - 403601. **Mathura**: 159/160, Vikas Bazar, Mathura - 284001. **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, Dhundhi 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, 501, 5th Floor, Western Express Highway, Andheri (East), Mumbai - 400069. **Mumbai** (Borivali West): 501, TIARA, CTS - 617, 6171-4, Off. Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai - 400092. Maharashtra. **Mumbai** (Ghatkoper E): Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkoper East, Mumbai 400 077, Maharashtra. **Muzaffarnagar**: F26/27-Kamadhenu Market, Opp. LIC Building Anarsi Road, Muzaffarnagar - 251 001. **Muzzafarpur**: Brahman Toli, Durga Asthan Gola Road, Muzzafarpur - 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 Celler, 'Raj Mohammed Complex', Main Road, Sri Nagar, Nanded - 431605. **Nadiad**: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad - 387001. **Nalgonda**: Adj. to Maisaiah Statue, Clock Tower Center, Bus Stand Road, Nalgonda - 508001. **Nashik**: 1st Floor, "Shradhdha Niketan", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002. **Navsari**: 103 - Harekrishna Complex, above IDBI Bank, Near Vasant Talkies, Chimmabai Road, Navsari - 396445. **Nellore**: Shop No. 2, 1st Floor, NSR Complex, James Garden, near Flower Market, Nellore - 524001 (Andhra Pradesh). **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 C7, Netaji Subhash Palace, Pitampura, New Delhi - 110034. **Noida**: Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida - 201301. Uttar Pradesh. **Palakkad**: 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. **Palanpur**: Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001, Gujarat. **Panipat**: 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G T Road, Panipat 132103. **Pathankot**: 13 - A, 1st Floor, Gurjeet Market Dhangu Road, Pathankot - 145 001. **Patiala**: 35, New Lal Bagh, Opposite Polo Ground, Patiala - 147001. **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 Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly - 229001 (Uttar Pradesh). **Raipur**: HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajmahendry**: Cabin 101, D No. 7-27-4, 1st Floor, Krishna Complex, Baruvari Street, T Nagar, Rajamahendry - 533101. **Rajkot**: Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan Lmda 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**: Daffria & 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 - 247667. **Rourkela**: J B S Market Complex, 2nd Floor, Uditi Nagar, Rourkela - 769012. **Sagar**: Opp. Somani Automobiles, Bhagwanagar, 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**: Bijlipura, Near Old Distt Hospital, Shahjahanpur - 242001. **Shillong**: 3rd Floor, RPG COMPLEX, Keating Road, Shillong, Meghalaya - 793 001. **Shimla**: 1st Floor, Opp Panchayati Bhawan Main Gate, Bus Stand, Shimla - 171001. **Shimoga**: Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. **Siliguri**: 78, Haren Mukherjee Road 1st floor Beside SBI Hakimpara Siliguri - 734001. **Sirsar**: 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. **Sriganganagar**: 18 L Block, Sri Ganganagar - 335001. **Srikakulam**: Door No 4-4-96, First Floor, Dhanwanthri Complex, Kalinga Road, Opposite Chandramouli Departmental Store, Near Seven Roads Junction, Srikakulam - 532 001 (AP). **Sultanpur**: 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. **Surat**: Plot No.629,2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395001. **Surenranagar**: Shop No. 12, M.D.Residency, Swastik Cross Road, Surenranagar - 363001. **Tezpur Sonitpur**: Kanak Tower 1st Floor, Opposite IDBI Bank/ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784001. **Thane**: Dev Corpora, 1st floor, Office no. 102, Cadbury Junction, Eastern Expressway, Thane (West) - 400 601. **Thiruppur**: 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla**: 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. **Trirunelveli**: No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tamil Nadu, Trirunelveli - 627 002. **Tirupathi**: Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi - 517501. **Trichur**: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. **Trichy**: No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum**: TC No. 22/902, 1st floor, Blossom Building, Opposite NSS Karayogam, Sasthamangalam Village P.O, Thiruvananthapuram, Trivandrum - 695010 (Kerala). **Tuticorin**: 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorin - 628008. **Udaipur**: 32, Ahinsapuri, Fatehpura circle, Udaipur- 313001. **Ujjain**: Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, 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, Rathayatra, Beside Kuber Complex, Varanasi - 221010. **Vashi**: BSEL Tech Park, B-505, Plot no 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai - 400705. **Vellore**: Door No 86, BA Complex, 1st Floor, Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001 (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**: Pushpam, Tilakwadi, Opp Dr Shrotri Hospital, Yavatmal - 445001.