

An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A relatively high interest rate risk and relatively low credit risk.

Units at Rs. 10 each during the New Fund Offer
Continuous Offer for Units at NAV based prices

New Fund Offer Opens on: Wednesday, February 28, 2024

New Fund Offer Closes on: Wednesday, March 06, 2024

Scheme Re-opens on or before: Wednesday, March 13, 2024

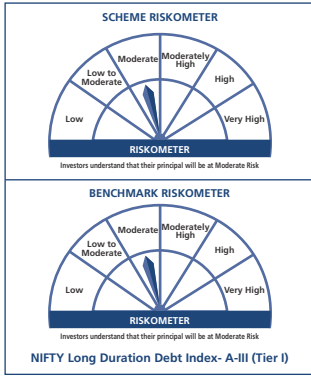
This product is suitable for investors who are seeking*:

- Long-term wealth creation
- To generate income/ capital appreciation through investments in debt and money market instruments

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		

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



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

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

The date of Key Information Memorandum is February 22, 2024.

Scheme Code	KOTM/O/D/LON/24/01/0121								
Type of Scheme	An open-ended debt scheme investing in instruments such that the Macaulay Duration of the portfolio is greater than 7 years. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.								
Investment Objective	To generate income / capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.								
Asset Allocation Pattern of the scheme	<p>The asset allocation under the Scheme, under normal circumstances, will be as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Investments</th> <th style="text-align: center;">Indicative Allocation</th> <th style="text-align: center;">Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt & Money market instruments#*^</td> <td style="text-align: center;">0%-100%</td> <td style="text-align: center;">Low to Medium</td> </tr> </tbody> </table> <p>#Debt instruments shall be deemed to include securitised debts (excluding foreign securitised debt) and investment in securitised debts may be up to 20% of the net assets of the scheme in accordance with clause 1 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.</p> <p>#Money Market instruments include 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.</p> <p>*The Fund shall have a Macaulay duration of the portfolio greater than 7 years.</p> <p>Pursuant to Para 7.5, 7.6 and 12.25 of SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 as may be amended from time to time, the scheme may also use various derivative and hedging products from time to time in a manner permitted by SEBI to reduce the risk of the portfolio as and when the fund manager is of the view that it is in the best interest of the unit holders. The scheme may invest upto 50% of its total assets in debt Derivatives of which imperfect hedge using Interest Rate Futures (IRF) shall not exceed 20% of the total assets.</p> <p>As per Para 12.24 of SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the cumulative gross exposure through debt, debt derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.</p> <p>In accordance with clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996 scheme may invest in the units of Mutual Fund schemes of Kotak Mahindra Mutual Fund or any other Mutual Fund.</p> <p>Pursuant to para 12.25.3 of SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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:</p> <ol style="list-style-type: none"> a) Government Securities; b) T-Bills; and c) Repo on Government securities. <p>Pursuant to Para 12.18 of SEBI Master circular no SEBI/HO/IMD/IMD-</p> <p>PoD-1/P/CIR/2023/74 dated May 19, 2023, SEBI Circular no. SEBI/HO/IMD/IMD-POD-2/P/CIR/ dated June 08, 2023 and SEBI circular No. SEBI/HO/IMD/IMD-POD-2/P/CIR/2023/87 dated June 13, 2023 and various other circulars issued from time to time, the scheme may participate in the corporate bond repo transactions. The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme.</p> <p>Investment in debt instruments having structured obligations / credit enhancements as per para 12.3 of SEBI Master circular no SEBI/HO/IMD/IMD-POD-1/P/CIR/2023/74 dated May 19, 2023: The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:</p> <ul style="list-style-type: none"> • Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and – • Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade <p>Subject to SEBI (MF) Regulations and in accordance with para 12.11 of SEBI Master circular no SEBI/HO/IMD/IMD-POD-1/P/CIR/2023/74 dated May 19, 2023, as amended from time to time, the Trustee may permit the Fund to engage in securities lending and borrowing. At present, since only lending is permitted, the fund may temporarily lend securities 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 lend securities subject to a maximum 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.</p> <p>The Scheme shall invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption referred in Para 12.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023. The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments and not more than 5% of its NAV of the debt portfolio of the Scheme in such instruments issued by a single issuer having special features or within such limits as permitted by SEBI from time to time.</p> <p>The Scheme may invest in overseas securities upto a maximum 20% including units issued by overseas Debt Mutual Funds/ ETFs registered with overseas regulator as may be permissible and described in para 12.19 of SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, as may be amended from time to time, within the overall applicable limits.</p> <p>The Scheme can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI from time to time. The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the scheme can make investments in overseas Exchange Traded Fund (ETF(s) subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.</p>			Investments	Indicative Allocation	Risk Profile	Debt & Money market instruments#*^	0%-100%	Low to Medium
Investments	Indicative Allocation	Risk Profile							
Debt & Money market instruments#*^	0%-100%	Low to Medium							

During the NFO, the intended amount for investment in overseas securities is US \$ 5 Million and the intended amount for investment in overseas ETFs is US \$ 1 Million.

The Scheme shall not participate in Credit Default Swaps; The Scheme does not intend to engage in short selling of securities.

The scheme shall maintain liquid assets in the form of Redemption at Risk (LR-RaR) and Conditional Redemption at Risk (LR-CRaR) which shall be at least 10% of their net assets of the scheme or as prescribed at Annexure 1 of AMFI Best Practices Guidelines Circular No.93 / 2021-22 dated July 24, 2021, whichever is higher.

The schemes shall maintain the above two ratios at 100% of the requirement on a daily basis. However, to meet redemptions, AMCs may have to periodically dip into their liquid assets which may result in the liquidity ratio dropping below 100% on those days. To factor in such scenarios, the scheme shall ensure that the ratio is restored to 100% of the requirement by ensuring the net inflows (through net subscription/accruals/ maturity & sale proceeds) into the scheme are used for restoring the ratios before making new purchases outside 'Eligible Assets'. In case the ratio remains below 100% for more than 15 consecutive days, then, this information shall be highlighted to Trustees till such time the said ratio is not restored to 100% of the requirement on weekly basis.

In respect to asset allocation limits as provided in above table, the base shall be considered as net assets excluding the extent of minimum stipulated eligible assets i.e. higher of 10% of net assets or LR-CRaR as prescribed at Annexure 1 of AMFI Best Practices Guidelines Circular No.93 / 2021-22 dated July 24, 2021.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/MD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme(s) shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF. Also, for calculation of asset allocation limits of mutual fund schemes, investment in units of CDMDF shall be excluded from base of net assets.

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.

Portfolio Rebalancing:

As per para 2.9 of SEBI Master Circular no. SEBI/HO/MD/MD-PoD-1/P/CIR/2023/74 dated May 19, 2023, in the event of any deviation from mandated asset allocation mentioned above, due to passive breaches, rebalancing period will be Thirty (30) business days. In case the portfolio is not rebalanced within Thirty (30) business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desired, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall not launch any new scheme till the time the portfolio is rebalanced and also not levy exit load, if any on the investors exiting the Scheme. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

Short Term Defensive Consideration

As per Para 1.14.1.2 of SEBI Master Circular no. SEBI/HO/MD/MD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar days.

Investment Strategy

The Scheme shall follow active investment strategy. The scheme will invest in Debt & Money Market Instruments such that the Macaulay duration of the portfolio is greater than 7 years. The duration would be managed dynamically using debt & money market instruments. Volatility will be high given the long duration of the product. The Scheme shall endeavour to develop a well-diversified portfolio of debt Money Market Instruments.

The Scheme may invest in securitized debt, debt instruments having structured obligations / credit enhancements, corporate bond repo transactions. The Scheme may also invest in debt instruments with special features for e.g subordination to equity i.e. absorbing losses before equity capital and /or convertible to equity upon trigger of a pre-specified event for loss absorption (for e.g. Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework)

The AMC has an internal policy for selection of assets of the portfolio. The portfolio is constructed taking into account ratings from different rating agencies, rating migration, credit premium over the price of a sovereign security, general economic conditions and such other criteria. Such an internal policy from time to time lays down maximum/minimum exposure for different ratings, liquidity norms, and so on. Through such norms, the Scheme is expected to maintain a high quality portfolio and manage credit risk well.

Investments may be made in instruments, which, in the opinion of the Fund Manager are of an acceptable credit risk and chance of default is minimum. The Fund Manager will generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio.

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

The scheme may use Derivatives for the purpose of hedging, portfolio rebalancing and other purposes as may be permitted by SEBI.

The scheme may look to invest overseas for the purpose of diversification in terms of markets and currency. This can help the scheme in achieving higher returns, especially in markets that are experiencing strong economic growth or have undervalued assets. However, given the theme of the scheme, such exposure will be limited to a maximum of 20% of Net assets.

The Scheme may use SLBM for earning additional income for the scheme with a lesser degree of risk.

Scheme may invest in the units of Mutual Fund schemes of Kotak Mahindra Mutual Fund or any other Mutual Funds in terms of the prevailing SEBI (MF) Regulations.

Liquidity Risk Management Tool:

Following are few of the liquidity risk management tools as per AMFI best practise circular 103/ 2022-23 dated October 12, 2022 which have been adopted by the scheme to manage liquidity risk :

Potential Risk Matrix

As provided in Para 17.5 of SEBI Master Circular no. SEBI/HO/MD/MD-PoD1/P/CIR/2023/74 dated May 19, 2023 on Potential Risk Class Matrix (PRC) for debt schemes and various other circulars issued thereon, the scheme shall maintain its portfolio in line with the defined PRC position i.e. the maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. In case of any breaches, remedial actions shall be in line with the requirement of the aforementioned circular.

Risk-o-meter

As provided in Para 17.4 of SEBI Master Circular no. SEBI/HO/MD/MD-PoD1/P/CIR/2023/74 dated May 19, 2023 on Product Labeling in Mutual Fund schemes – Risk-o-meter and various other circulars issued thereon, the scheme shall calculate and disclose the current risk levels based on its portfolio construct.

Liquidity Risk Management (LRM)

As provided in AMFI Best Practice Guidelines circular dated 24th July 2021 on Prudential norms for Liquidity Risk Management for Open ended Debt schemes (except Overnight Fund, Gilt Fund and Gilt Fund with 10-year constant duration) and various other circulars issued thereon, defines liquidity risk (Liquidity Ratio-Redemption at Risk (LRaR) & Liquidity Ratio-Conditional Redemption at Risk (LCRaR) arising from the liability side of the scheme and shall maintain these on each day by way of eligible assets by the scheme. However, to meet redemptions, the scheme may have to periodically dip into their liquid assets which may result in the liquidity ratio dropping below the required levels on those days. The scheme shall ensure to take remedial actions in line with the requirement of the aforementioned circular.

Also, back testing analysis is performed which involves capturing actual outflow for each scheme and comparing the same with minimum LRaR & LCRaR required to be maintained by the scheme.

Stress Testing

Stress testing of Interest Rate, Credit and Liquidity Risk at an aggregate portfolio level in terms of its impact on NAV is performed in line with AMFI Best Practice circular dated 12th October 2022 and various other circular issued thereon.

Risk Management Framework (RMF)

As provided in Risk Management Framework circular, the schemes calculates ALM requirement which addresses potential liquidity requirement over a 90-day period and maintains relevant asset side liquidity. Remedial actions, if any required to be taken are based on directions of the Investment Committee.

Swing Pricing

In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines gets triggered which offers the contingency plan in case all else fails.

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 has no specific target relating to turnover of securities, given the low liquidity in the debt market. However, the turnover is guided by sale and purchase of securities arising out of the purchase and redemption of Units. Trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, change or anticipation of change in the credit worthiness or credit rating of securities or any other factors, which may lead to increase in the turnover. The fund manager will endeavour to optimise portfolio turnover to maximise gains and minimise risks keeping in mind the cost associated with it. The Scheme has no specific target relating to portfolio turnover.

Where will the scheme invest?

The Scheme shall invest in the following securities as per the limits specified in the asset allocation table of Scheme, subject to SEBI (MF) Regulations

- a. Securities created and issued/ guaranteed by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- b. Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee (including but not limited to Indian Government Bond, State Development Loans issued and serviced at the Public Debt Office, Bonds issued by Central & State Government PSU's which are guaranteed by Central or State Governments).
- c. Corporate debt (including repo in corporate bonds) (of both public and private sector undertakings) including Non-convertible debentures (including bonds) and non-convertible part of convertible securities.
- d. Obligations/ Term Deposits of banks (both public and private sector) and development financial institutions and other bodies corporate as may be permitted by SEBI from time to time.
- e. Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- f. Certificate of Deposits (Cds).
- g. Commercial Paper (Cps).
- h. Triparty repo on Government securities or treasury bills, Bills re-discounting, Reverse repos, & other money market instruments as may be permitted by SEBI from time to time.
- i. Repo repo of corporate debt securities
- j. Securitised Debt, not including foreign securitised debt.
- k. The non-convertible part of convertible securities.
- l. Debentures
- m. Any other domestic fixed income securities as permitted by SEBI/ RBI from time to time.
- n. Derivative instruments like Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements, Interest Rate Futures (IRFs) (and such other derivative instruments permitted by SEBI/RBI).
- o. Offshore securities / offshore debt securities, in the manner allowed by SEBI/RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations.
- p. Reverse repos in such Government Securities as may be permitted by RBI;
- q. Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations.
- r. Debt instruments with special features as referred to Para 12.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023.
- s. Units of Mutual Funds Schemes;
- t. Securities Lending & Borrowing as permitted by SEBI from time to time
- u. Investment in CDMDf- In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM.

The securities mentioned above could be listed or unlisted, secured or unsecured, rated or unrated and of varying maturities and other terms of issue. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals. The Schemes may also enter into repurchase and reverse repurchase obligations in all securities held by it as per guidelines/regulations applicable to such transactions.

Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with para 12.30 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023.

In accordance with Para 12.9 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023 in case of debt schemes, the total exposure to single sector shall not exceed 20% of the net assets of the scheme. However, this limit is not applicable for investments in Bank CDs, Triparty repo on Government securities or treasury bills, G-Secs, T-Bills short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks. Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only; Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/exposure in HFCs shall not exceed 20% of the net assets of the scheme.

Risk Mitigation

Type of Risks	Measures/ Strategies to control risks
Debt and Money Market instruments	<ul style="list-style-type: none"> • Credit Risk: Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. • Price-Risk or Interest-Rate Risk: The Scheme may primarily invest the debt portion of the portfolio in short term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities. • Risk of Rating Migration: The Scheme may primarily invest the debt portion of the portfolio in short-term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities • Basis Risk: The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. • Spread Risk: The Scheme may primarily invest the debt portion of the portfolio in short-term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities • Reinvestment Risk: The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value. • Liquidity Risk: The Scheme may, however, endeavor to minimize liquidity risk by primarily investing the debt portion of the portfolio in relatively liquid short-term debt & money market instruments, units of Liquid and Overnight schemes.

Derivatives	The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Derivatives can be either exchange traded or can be over the counter (OTC). Exchange traded derivatives are listed and traded on stock exchanges whereas OTC derivative transactions are generally structured between two counterparties. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID.
Securities Lending	The SLB shall be operated through Clearing Corporation/ Clearing House of stock exchanges having nationwide terminals who are registered as Approved Intermediaries (Ais).” The risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default. However, the Fund may not be able to sell such lent securities during contract period or have to recall the securities which may be at higher than the premium at which the security is lent.
Currency	The scheme subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The Schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform.
Repo Transactions	This risk is largely mitigated, as the choice of counterparties is largely restricted and their credit rating is taken into account before entering into such transactions. Also operational risks are lower as such trades are settled on a DVP basis. In the event the counterparty is unable to pay back the money to the scheme as contracted on maturity, the scheme may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the counterparty.
Securitized Debt	In addition to careful scrutiny of credit profile of borrower/ pool additional security in the form of adequate cash collaterals and other securities may be obtained.
Structured Obligation (SO) & Credit Enhancement (CE) rated securities	Scheme wise investments as prescribed by the regulations limits the exposure to such securities. Additionally, covenants of such structured papers are reviewed periodically for adequate maintenance of covers as prescribed in the Information Memorandum of such papers.
Government Securities and Triparty Repo on Government Securities or Treasury Bills	As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.
Units of mutual fund schemes	Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidity on a T+1/T+2 basis and aim to mitigate any risks arising out of underlying investments. Commodity ETF's are quite liquid as they can either be created / redeemed with the fund house or traded on the exchange.
Segregated Portfolio	In such an eventuality it will be AMC's endeavor to realise the segregated holding in the best interest of the investor at the earliest.
Perpetual Debt Instrument/ Other Subordinated Debt Instruments	Perpetual Debt instruments are issued by Banks, NBFCs and corporates to improve their capital profile. Some of the PDIs issued by Banks which are governed by the RBI guidelines for Basel III Capital Regulations are referred to as Additional Tier I (AT1 bonds). While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

The measures mention above is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

Product Differentiation

Duration of the portfolio determines the schemes risk profile. In this regard, Kotak Long Duration Fund is different from other funds offered by Kotak Mutual Fund as its portfolio is greater than 7 years.

Risk Profile of the Scheme
Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price/ value/ interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down. The value of investments may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods and transfer procedures; the NAV is also exposed to Price/Interest-Rate Risk and Credit Risk and may be affected inter-alia, by government policy, volatility and liquidity in the money markets and pressure on the exchange rate of the rupee
- Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme.
- Kotak Long Duration Fund is only name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the contribution of Rs.2,50,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors

The scheme will invest in Debt & Money Market Instruments such that the Macaulay duration of the portfolio is greater than 7 years. This might result in a Higher Volatility. The duration will be managed dynamically using debt & money market instruments.

Plans available

There will be two plans under the Scheme namely, Direct Plan and Regular Plan.

Direct Plan: This Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual 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.

The portfolio of both plans will be unsegregated.

Options Available

Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

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

Investors are requested to note that, where the actual amount of IDCW payout (for units held in Physical) is less than Rs. 500/-, then such IDCW will be compulsorily reinvested.

The AMC reserves the right to introduce further Options as and when deemed fit.

Default Plan

Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form e.g. "**Kotak Long Duration Fund – Direct Plan.**"

Investors should also indicate "Direct" in the ARN column of the application form.

If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:

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

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

Choice of Default Option

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

Income Distribution cum Capital Withdrawal (IDCW) Frequency and Record date

At discretion of Trustees

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

1. In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual fund's account for utilization before the cut off time of the same day – closing NAV of the day of receipt of application;
2. In respect of valid applications received after 3.00 p.m. on a business day and the entire amount is available in the mutual fund's account for utilization before cut off time of the next business day – the closing NAV of the next business day;
3. Irrespective of the time of receipt of the application where the entire amount is available in Mutual fund's account for utilization before cut off time on any subsequent business day – the closing NAV of such subsequent business day.

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

1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase/ subscription in the switch-in scheme.
2. Cheques received on a business day may be deposited with the primary bankers of the respective location on the next business day. NAV shall be as per the applicable NAV mentioned above. To enable early sighting of funds by the schemes, investors are requested to avail of electronic facilities like RTGS / NEFT in respect of subscriptions and submit the proof of transfer of funds along with their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC.
3. The revised provisions for applicability of NAV based on realization of funds will be applicable to all types of investment including various systematic investments routes (viz, SIP, STP, 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.

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

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

Minimum Application Amount/ Number of Units (Direct Plan and Regular Plan)
Minimum application amount for purchases

Initial Purchase (Non-SIP)	Additional Purchase (Non-SIP)	SIP Purchase
Rs. 100 and any amount thereafter	Rs. 100 and any amount thereafter	Rs. 100 and any amount thereafter

Minimum amount for redemption:

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

Redemption

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

In accordance with 14.1 and 14.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 and AMFI circular no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, in exceptional situations mentioned below, the scheme shall be allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders.

Sr. No.	Exceptional Situations	Additional Timelines Allowed
(i)	<p>Payment of redemption proceeds through physical instruments (Cheque/ DD) where electronic fund transfer is not possible (such as old / non-Core Banking account / IFSC non-available records / IMPIS failed records for reasons like name mismatch*, technical error/ Investor Bank not participating in Electronic Fund transfers or failure of electronic credit for any reason which are at the bank's end.</p> <p>* Name mismatch typically occurs where the bank account is held jointly, but the 1st holder in MF Folio may not be first holder in the bank account or the investor's name in MF folio and his/her bank account may not be exactly identical e.g., MF folio is held by A+B, but the bank account is in the name of B +A; OR the name as per bank a/c & MF folio are recorded a bit differently e.g.,</p> <p>(i) Given Name + Middle Name + Surname (ii) Given Name + Surname (iii) Surname + Given Name, etc.</p> <p>Note: When payment is made through cheque/ DD, the investor's bank account details registered with the RTA shall be printed on the cheque/ DD, so that the amount is paid only through the investor's bank account to mitigate the risk of fraudulent encashment.</p>	Additional 2 working days

Sr. No.	Exceptional Situations	Additional Timelines Allowed
(ii)	Redemption in case of funds where payout schedule of underlying instruments/ funds is different e.g., Domestic Fund of Funds, Overseas funds, Overseas FOF scheme, wherein the redemption proceeds can be paid after 1 day of payout schedule	Additional 1 working day after receiving proceeds from underlying instruments/ schemes for electronic payouts. (For physical payouts, i.e., issuance and dispatch of cheque/ DD, additional days as per (i) above would also be allowed, after receiving proceeds from underlying instruments/ schemes). For example, in case of Domestic FoFs, where funds are received on T+3 days, timeline applicable would be – a) T+4 days for Electronic payment; and b) T+6 days physical payout.
(iii)	On such days, where it is a bank holiday in some or all the states, but a business day for the stock exchanges.	Additional 1 working day following the bank holiday(s) in the State where the investor has bank account.
(iv)	Exceptional circumstances such as a sudden declaration of a business day as a holiday or as a non-business day due to any unexpected reason/ Force Majeure events.	In all such exceptional situations, the timelines prescribed in 14.1 and 14.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 shall be counted from the date the situation becomes normal.
(v)	In all such cases where a request for Change of Bank account has been received just prior to (upto 10 days prior) OR simultaneously with redemption request.	In all such cases, the AMC/ RTAs can make the redemption payment after the cooling off period of 10 days from the date of receipt of COBM. The redemption transaction shall be processed as per the applicable NAV on the basis time stamp. The credit may either be given in the existing bank account or the new bank account post due diligence within 1 working day after cooling off period.
(vi)	Need for additional due diligence in instances such as Transmission reported in one fund, but not in the current fund, proceedings by Income Tax authorities, Folio under lock/bank lien etc.	Additional 3 working days.

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

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

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

Transaction Charges

Pursuant to Para 10.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023, transaction charge per subscription of Rs. 10,000 and above be allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:

- For existing investors (across mutual funds), the distributor shall be paid Rs. 100 as transaction charge per subscription of Rs. 10,000 & above.
- For first time investors, (across Mutual Funds), the distributor may be paid Rs. 150 as transaction charge for subscription of Rs. 10,000 & above.
- The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.
- In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000 & above. In such cases the transaction charge shall be recovered in first 4 successful installments.

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

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

Transaction charges shall not be deducted/applicable for:

- Transaction other than purchases/ subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of Income Distribution cum capital withdrawal plan (IDCW), etc.;
- Purchases/ Subscriptions made directly with the Fund without any ARN code.
- Transactions carried out through the stock exchange platforms.

Further as per Para 10.5.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023, distributors shall now have the option to either opt in or opt out of charging transaction charge based on the type of product.

TRANSACTIONS THROUGH CHANNEL DISTRIBUTORS

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

Pursuant to para 15.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023, Mutual funds/ AMC will adhere to the due diligence of distributors.

Applications Supported by Blocked Amount (ASBA)	<p>As per para 14.8 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023, an investor can subscribe to the New Fund Offer (NFO) through ASBA facility. The ASBA facility is offered by selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the facility, and whose names appear in the list of SCSBs as displayed by SEBI on its website at www.sebi.gov.in.</p> <p>ASBA is an application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Schemes. On intimation of allotment by CAMS to the banker the investors account shall be debited to the extent of the amount due thereon. On allotment, units will be credited to the Investor's demat account as specified in the ASBA application form.</p> <p>Grounds for rejection of ASBA applications ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds: - Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA, not selected or ticked.</p> <p>ASBA Application Form without the stamp of the SCSB. Application by any person outside India if not in compliance with applicable foreign and Indian laws.</p> <p>Bank account details not given/incorrect details given. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA application form.</p> <p>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. Insufficient funds in the investor's account.</p> <p>Application accepted by SCSB and not uploaded on/with the Exchange/ Registrar.</p>		
Despatch of Repurchase (Redemption) Request	<p>The redemption proceeds shall be dispatched within three working days from the date of maturity of the Scheme.</p>		
Benchmark Index	<p>NIFTY Long Duration Debt Index- A-III The composition of the benchmark is such that, it is most suited for comparing performance of the Scheme.</p> <p>The benchmark is in line with AMFI published list of Tier 1 benchmarks for open ended debt schemes based on Potential Risk Class Matrix. The Trustees reserves right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.</p>		
Income Distribution Cum Withdrawal (IDCW) Policy	<ul style="list-style-type: none"> • Growth Option: Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them. • Income Distribution Cum Withdrawal (IDCW) Option Under the Income Distribution Cum 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 IDCW. <p>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. The Asset Management Company is required to dispatch IDCW payments within seven working days from the record date. In case the AMC fails to dispatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time.</p> <p>In case of dynamic lien the IDCW may be credited to the financier.</p> <p>The IDCW Option will be available under two sub-options – the Payout Option and the Reinvestment Option.</p> <p><i>Reinvestment of IDCW Option:</i> Under the reinvestment option, IDCW amounts will be reinvested in the Reinvestment of IDCW Option at the Applicable NAV announced immediately following the record date.</p> <p>The requirement of giving notice shall not be applicable for IDCW Option having frequency upto one month.</p> <p>However, the Trustees reserve the right to introduce new options and / or alter the payout IDCW intervals, frequency, including the day of payout.</p> <p>When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realised gains.</p>		
Name of the Fund Managers	<p>The Scheme will be managed by Mr. Abhishek Bisen and Ms. Palha Khanna will be the dedicated fund manager for investments in foreign securities.</p>		
Name of the Trustee Company	<p>Kotak Mahindra Trustee Company Limited</p>		
Performance of the Scheme	<p>This is a new scheme and does not have any performance track Record.</p>		
Expenses of the Scheme	<table border="1"> <tr> <td data-bbox="277 1646 443 2206"> (i) Load Structure </td> <td data-bbox="443 1646 1530 2206"> <p>Entry Load *: Nil In terms of Para 10.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023 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.</p> <p>Exit Load **: No exit load will be chargeable in case of switches made between different plans/options of the scheme.</p> <p>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-PoD1/P/CIR/2023/74 dated May 19, 2023, 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.</p> <p>** Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme.</p> <p>Any imposition or enhancement of Load in future shall be applicable on prospective investments only. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. 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.</p> <p><i>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.</i></p> <p>As required under the Regulations, the fund shall ensure that the repurchase price of an open ended scheme is not lower than 95% of the Net Asset Value.</p> <p>The investor is requested to check the prevailing load structure of the scheme before investing.</p> <p>For any change in load structure AMC will issue an addendum and display it on the website/ Investor Service Centres.</p> </td> </tr> </table>	(i) Load Structure	<p>Entry Load *: Nil In terms of Para 10.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023 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.</p> <p>Exit Load **: No exit load will be chargeable in case of switches made between different plans/options of the scheme.</p> <p>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-PoD1/P/CIR/2023/74 dated May 19, 2023, 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.</p> <p>** Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme.</p> <p>Any imposition or enhancement of Load in future shall be applicable on prospective investments only. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. 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.</p> <p><i>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.</i></p> <p>As required under the Regulations, the fund shall ensure that the repurchase price of an open ended scheme is not lower than 95% of the Net Asset Value.</p> <p>The investor is requested to check the prevailing load structure of the scheme before investing.</p> <p>For any change in load structure AMC will issue an addendum and display it on the website/ Investor Service Centres.</p>
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(ii) Recurring Expenses
A. New Fund Offer (NFO) Expenses

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

The New Fund Offer expenses of the scheme will be borne by the AMC.

B. Total Expense Ratio (TER)

Total Expense Ratio is the total of ongoing fees and operating expenses charged to the scheme, expressed as a percentage of the scheme's daily net assets. These fees and expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, brokerage/commission, marketing and selling costs etc.

As per Regulation 52(6)© of SEBI (MF) Regulations, the total expense ratio of the scheme excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be subject to the following limits:

on the first Rs.500 crores of the daily net assets	2.00%
on the next Rs.250 crores of the daily net assets	1.75%
on the next Rs.1,250 crores of the daily net assets	1.50%
on the next Rs.3,000 crores of the daily net assets	1.35%
on the next Rs.5,000 crores of the daily net assets	1.25%
on the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
on balance of the assets	0.80%

Total Expense Ratio for the scheme

The AMC has estimated following recurring expenses, as summarized in the below table for the scheme. Total expense ratio of the Scheme (including investment and advisory fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52(6) & (6A), as amended from time to time, with no sub-limit on investment and advisory fees.

Expenses Structure	% of daily Net Assets of KOTAK LONG DURATION FUND (Regular Plan)
Investment Management and Advisory Fees	Up to 2.00%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6)(c) (i) and (6) (a)	Up to 2.00%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

- Expenses not exceeding of 0.30 % of daily net assets, if the new inflows from beyond top 30 cities are at least:

- (i) 30 % of gross new inflows in the scheme; or
- (ii) 15 % of the average assets under management (year to date) of the scheme; whichever is higher.

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

Provided further that the additional TER can be charged based on inflows only from 'retail investors' (Para 10.1.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023, has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor") from beyond top 30 cities.

Provided that the additional commission for beyond top 30 cities shall be paid as trail only.

In case inflows from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from individual investors from beyond top 30 cities}$$

$$365 * X \text{ Higher of (i) or (ii) above}$$

* 366, wherever applicable

Clause 4 of Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 which restricts investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with guidelines as per Para 12.19 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023. However, the management fees and other expenses charged by the mutual fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s), the same principle shall be applicable for that part of investment.

TER for the Segregated Portfolio

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

Goods and Services Tax:

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

The aforesaid estimates are made in good faith by the Investment

The AMC shall not charge additional expenses under Regulation 52(6A)© 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-PoD1/P/CIR/2023/74 dated May 19, 2023, all fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

However, Direct Plan shall have a lower expense ratio than the Regular Plan. The expenses would exclude distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

Additional expenses which may be charged to the Scheme

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

- Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be

Manager and are subject to change inter se among the various heads of expenses and between the Plans. It may also be noted that the total expenses of the Plans will also be subject to change within the overall limits of expenses under Regulation 52. Actual expenses under any head and / or the total expenses may be more or less than the estimates. The Investment Manager retains the right to charge the actual expenses to the Fund, however the expenses charged will not exceed the statutory limit prescribed by the Regulations. There will be no sub limit on management fee, and it shall be within the overall TER specified above.

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

The fund shall update the current expense ratios on the website (www.kotakmf.com) at least three working days prior to the effective date of the change. The web link for TER is <https://www.kotakmf.com/information/investor-service>

Illustration of impact of expense ratio on scheme's returns:

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Annual Returns before Expenses	800	800
Expenses other than Distribution Expenses	75	75
Distribution Expenses / Commission	25	-
Returns after Expenses at the end of the Year	700	725
Returns in percentage	7.00%	7.25%

Illustration is given to understand the impact of expense ratio on a scheme return and this should not be construed as an indicative return of the scheme. The expenses of the Direct Plan under the Scheme will be lower to the extent of distribution expenses/ commission.

Waiver of Load for Direct Applications

Not Applicable. Pursuant to Para 10.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.

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.

Stamp Duty

Levying of Stamp Duty on Mutual Fund Transactions:

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

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

Daily Net Asset Value (NAV) Publication

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. The First NAV of the scheme shall be declared within 5 working days from the date of allotment.

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for the Scheme holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/Mutual Fund. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.

In case the scheme has exposure in overseas securities/ Mutual Fund units, the NAV will be published post receipt of the Price/ NAV of the overseas investments. Based on the current scheme exposure, the NAV will be published on the website of AMFI i.e www.amfiindia.com and Kotak Mutual Fund viz www.kotakmf.com by 10.00 a.m. of the following business day.

Delay in uploading of NAV beyond 11.00 p.m. on every Business Day shall be explained in writing to AMFI. In case the NAVs are not available before the commencement of business hours on the following Business Day due to any reason, a press release for revised NAV shall be issued.

In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within 5 days of each fortnight and within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund.

The portfolio of the scheme (alongwith ISIN) shall also be disclosed on the website of Mutual Fund (www.kotakmf.com) and on the website of AMFI (www.amfiindia.com) on a monthly, fortnightly and half-yearly basis within 5 days of every fortnight & within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.

For Investor Grievances please contact

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

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

☎ 1800 309 1490 (Tollfree), 044-4022 9101 📠 022-6708 2213

🌐 www.kotakmf.com 📧 mutual@kotak.com

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

Computer Age Management Services Ltd. (Registrar)

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

📧 enq_k@camsonline.com

Accounts Statements

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, Para 14.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 and SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund shall receive the following:

- The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business 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).
- The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.
- A consolidated account statement (CAS) for each calendar month on or before 15th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id., across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- The CAS will not be received by the investors for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN and email id. Such investors will get monthly account statement from Kotak Mahindra Mutual Fund in respect of transactions carried out in the schemes of Kotak Mahindra Mutual Fund during the month.
- Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS.
 - Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
 - Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

- In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.
- The CAS will be generated on monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.
- The dispatch of CAS by the depositories shall constitute compliance by Kotak AMC/ Kotak Mahindra Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996
- Further, a consolidated account statement shall be sent by Depositories every half yearly (September/March), on or before 21st day of succeeding month, providing the following information:
 - holding at the end of the six month
 - The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts/ rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services tax (wherever applicable, as per existing rates), operating expenses, etc.

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

7. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
8. In case of a specific request is received from the investors, Kotak Mahindra Asset Management Company Ltd./ Kotak Mahindra Mutual Fund will provide the physical account statement to the investors.
9. For Unitholders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.
10. Any discrepancy in the Account Statement should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement will be deemed to be correct if no error is reported within 30 days from the date of Account Statement. will be deemed to be correct if no error is reported within 30 days from the date of Account Statement.

Half Yearly Account Statement:

- Asset management company will send consolidated account statement every half yearly (September/ March), on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds, to all such investors in whose folios no transaction has taken place during that period. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.
- The Account Statement shall reflect
 - holding at the end of the six month
 - The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Services tax (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested inSuch half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.
- Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

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

Listing

Since the Scheme is open-ended, it is not necessary to list the Units of the Schemes on any exchange. Liquidity is ensured to investors by the purchase and sale of Units from/to the Scheme at prices related to the relevant Applicable NAV for the purpose of purchasing or redeeming Units from the Scheme.

The Trustee, however, has the right to list the Units under any of the Schemes on any stock exchange/s for better distribution and additional convenience to existing/prospective Unitholders. Even if the Units are listed, the Scheme shall continue to offer purchase and redemption facility as specified in this scheme information document. Any listing will come only as an additional facility to investors who wish to use the services of a stock exchange for the purpose of transacting business in the Units of the Schemes.

Foreign Account Tax Compliance

FATCA is an acronym for Foreign Account Tax Compliance Act ("FATCA"), a United States Federal law to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments. The Government of India and the United States of America (US) have reached an agreement in substance on the terms of an Inter- Governmental Agreement (IGA) and India is now treated as having an IGA in effect from April 11, 2014. The AMC/Fund are likely to be classified as a 'foreign Financial Institution' (Investment Entity as per Annexure 1(i)) under the FATCA provisions. In accordance with FATCA provisions, the AMC/Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information/documentary evidences of the US and/or non-US status of its investors/Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings, investment returns and/or to US Internal Revenue Service (IRS) or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS pursuant to the new reporting regime under FATCA.

MF utility services for Investors

Kotak Mahindra Asset Management Company Ltd ("the AMC") has entered into an Agreement with **MF Utilities India Private Limited ("MFUI")**, a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of **MF Utility ("MFU")** - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Accordingly, all financial and non-financial transactions pertaining to Schemes of Kotak Mahindra Mutual Fund can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized **Points of Service ("POS")** of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFUI i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC.

The uniform cut-off time as prescribed by SEBI and as mentioned in the SID/ KIM of respective the scheme shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

Investors are requested to note that, MFUI will allot a **Common Account Number ("CAN")**, a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFUI and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFUI. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.

Waiver of Minimum Subscription Amount

Pursuant to 6.10 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight.

Accordingly, the criteria of minimum investment amounts would not apply for such Investments made by Designated Employees of the Kotak Mahindra Asset Management Company Limited in compliance with the aforesaid circular(s).

Special Considerations	<p>The Mutual Fund/ AMC and its Empanelled Brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield / portfolio with regard to the Scheme.</p>
How to Apply	<p>Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Registrar or distributors or downloaded from www.kotakmf.com. Investors are also advised to refer to Statement of Additional Information before submitting the application form.</p> <p>The list of the Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Mutual Fund will be available on the website www.kotakmf.com.</p> <p>All cheques and drafts should be crossed "Account Payee Only" and drawn in favour of the scheme viz: Kotak Long Duration Fund</p> <p>The AMC/ Trustee reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the SID, incomplete/incorrect documentation and not furnishing necessary information to the satisfaction of the Mutual Fund/AMC. Please refer to the SAI for detailed procedure and Application form for the instructions.</p>
Process for investments made in the name of Minor through a Guardian	<p>As per Para 17.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 read with SEBI Circular dated May 12, 2023, the following Process for Investments in the name of a Minor through a Guardian will be applicable:</p> <ol style="list-style-type: none"> 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. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. All redemption proceeds shall be credited only in verified bank account of the minor, i.e the account the minor may hold with the parent/ legal guardian after completing KYC formalities. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major. <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p>
Unclaimed Redemption/ Income Distribution Cum Withdrawal (IDCW) Amount	<p>In accordance with Para 14.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023, the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.</p> <p>Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as per Para 17.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023.</p> <p>AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular.</p>
Central KYC (CKYC)	<p>The Government of India has authorized the Central Registry of Securitization and Asset Reconstruction and Security interest of India (CERSAI), an independent body), to perform the function of Central KYC Records Registry including receiving, storing, safeguarding and retrieving KYC records in digital form.</p> <p>Accordingly, in line with SEBI circular nos. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016 on Operationalization of Central KYC (CKYC), read with AMFI Best Practice Guidelines circular no. 68/2016-17 dated December 22, 2016, new individual investors investing into the Fund are requested to note the following changes, with effect from February 1, 2017.</p> <ol style="list-style-type: none"> New individual investors who have never done KYC under KRA (KYC Registration Agency) regime and whose KYC is not registered or verified in the KRA system, will be required to fill the new CKYC form while investing with the Fund. If any new individual investor uses the old KRA KYC form which does not have all the information needed for registration with CKYC, such investor will be required to either fill the new CKYC form or provide the missing/additional information using the Supplementary CKYC form. <p>Investors who have already completed CKYC and have a KYC Identification Number (KIN) from the CKYC Registry can invest in schemes of the Fund quoting their 14 digit KIN in the application form. Further, in case the investor's PAN is not updated in CKYC system, a self-certified copy of PAN Card will need to be provided.</p> <p>This is subject to client completing the KYC requirements as per SEBI in addition to CKYC.</p>
Acceptance of Subscriptions from U.S. Persons and Residents of Canada	<p>The Scheme shall not accept subscriptions from U.S. Persons and Residents of Canada, except where transaction request received from Non – resident Indian (NRIs) / Persons of Indian Origin (PIO) who at the time of investment are present in India and submit physical transaction request along with such declarations / documents as may be prescribed by Kotak Mahindra Asset Management Company Ltd and Kotak Mahindra Trustee Company Ltd.</p> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments.</p> <p>The AMC reserves the right to put the transaction request on hold/reject the transaction request, or reverse the units allotted, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <p>The Trustee/ AMC reserves the right to change/modify the provisions mentioned above at a later date.</p>
Additional Scheme Related Disclosures	<ol style="list-style-type: none"> Aggregate investment in the Scheme of certain categories of persons: <ul style="list-style-type: none"> Aggregate Investment by the concerned scheme's fund manager in the scheme: Not Applicable Aggregate Investment by the Kotak AMC'S Board of Directors in the scheme: Not Applicable Aggregate Investment by Key Managerial Person of Kotak AMC in the scheme: Not Applicable Scheme's portfolio holdings: Not Applicable Sector wise fund allocation: Not Applicable Portfolio turnover ratio: Not Applicable Website link for Monthly Portfolio Holding: Please visit kotakmf.com to obtain Scheme's latest monthly portfolio holding statement. <p>Since the scheme is a new fund to be launched, the above disclosures are not applicable.</p>

An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A relatively high interest rate risk and relatively low credit risk.

☎ 1800 309 1490
🌐 www.kotakmf.com

Key Information Memorandum and Application Form

New Fund Offer Opens on: Wednesday, February 28, 2024 New Fund Offer Closes on: Wednesday, March 06, 2024

Scheme Re-opens on or before: **Wednesday, March 13, 2024**

Units at Rs. 10 each during the New Fund Offer. Continuous Offer for Units at NAV based prices

Appl. Kotak Long Duration Fund

This product is suitable for investors who are seeking*:

- Long-term wealth creation
- To generate income/ capital appreciation through investments in debt and money market instruments

Date : DD / MM / YYYY

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

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

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

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

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

New Applicant's Personal Information (Mandatory Section II)	Name of Sole/ First Applicant: _____ ^ Name shall be as per PAN card.
	Name of Guardian (in case Sole/ First Applicant is a Minor): _____
	Mobile: 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
	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 [D] [D] [M] [M] [Y] [Y] [Y] [Y] CKYC: []
	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
	Occupation of Applicant <input type="radio"/> Private Sector Service <input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Professional <input type="radio"/> Forex Dealer <input type="radio"/> Public Sector/ Government Service <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Agriculturalist <input type="radio"/> Student <input type="radio"/> Other _____
	Non-Profit Organization [NPO] <input type="radio"/> Yes <input type="radio"/> 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 <input type="radio"/> Resident Individual <input type="radio"/> Proprietorship <input type="radio"/> Mutual Fund <input type="radio"/> PF/ Gratuity/ Pension/ Foreign Institutional Investor <input type="radio"/> NRI on Repatriation Basis (NRE) <input type="radio"/> Partnership Firm <input type="radio"/> Mutual Fund FOF Scheme <input type="radio"/> Superannuation Fund <input type="radio"/> On behalf of Minor <input type="radio"/> NRI on Non-Repatriation Basis (NRO) <input type="radio"/> Private Limited Company <input type="radio"/> Body Corporate <input type="radio"/> Trust <input type="radio"/> Other (Please Specify) _____ <input type="radio"/> HUF <input type="radio"/> Public Limited Company <input type="radio"/> Registered Society <input type="radio"/> AOP/ BOI
	LEI Number (Legal Entity Identifier) – _____ Valid till [D] [D] [M] [M] [Y] [Y] [Y] [Y] For Non individuals only:
Name of Second Applicant: _____ ^ Name shall be as per PAN card.	
Mobile: 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	
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 [D] [D] [M] [M] [Y] [Y] [Y] [Y] CKYC: []	
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	
Name of Third Applicant: _____ ^ Name shall be as per PAN card.	
Mobile: 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	
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	

Received from Mr/ Ms/ M/s _____

along with cheque/ DD No.* _____ dated _____

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

*Cheques and drafts are subject to realisation.

Stamp of Kotak AMC Office/ Authorised Collection Centre

(Section II, Cont.)	PAN/ PEKRN: <input type="text"/>	Date of Birth/ Incorporation <input type="text"/>	CKYC: <input type="text"/>
	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.			

(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)
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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.				

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: _____

Nomination Details (Section VIII) (Mandatory)
(to be filled in by individual(s) applying Singly or Jointly)
Signature by all holders is Mandatory

Scheme	Plan	Option
KOTAK LONG DURATION FUND	Regular <input type="checkbox"/> Direct <input type="checkbox"/>	Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment <input type="checkbox"/>

Mode of Payment Cheque Demand Draft Fund Transfer Instrument No. _____ Dated _____

Investment Amount _____ Drawn on _____

Cheque/ DD to be drawn in favour of "KOTAK LONG DURATION FUND"

Source Account No.: _____

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

Account Type : NRE NRO FCNR Others _____

Investment Details (Section IX)

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

Name of Bank _____	City _____
Branch _____	
Account No. _____	
IFSC Code _____	MICR Code _____ <small>This is the 9 digit No. next to your Cheque No.</small>
Account Type <input type="radio"/> Current <input type="radio"/> Savings <input type="radio"/> NRO <input type="radio"/> NRE <input type="radio"/> FCNR <input type="radio"/> Others (Please specify) _____	

Bank Account Details (Section X)

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. 11).

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.

Declaration and Signatures (Section XI)

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 / DD is drawn in favour of < **Scheme Name** > dated and signed.

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

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

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

Document	Companies	Trusts	Societies	Partnership Firms	NRIs/ PIOs	FIs	Investments through Constituted Attorney
1. Resolution / Authorisation to invest	✓	✓	✓	✓		✓	
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
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 SA/ SID carefully before investing. Your application for allotment of units in the Scheme(s) is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme(s).
- Application Forms incomplete in any respect or not accompanied by a Cheque/ Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 5 days.
- Any correction / over writing in the application form must be signed by the investor.
- If the Name given in the application is not matching PAN card, application may be liable to get rejected or further transactions may be liable get rejected.
- AMC shall not be responsible for direct credit rejects or / payout delays due to incorrect/ incomplete information provided by investor.
- In terms of SEBI Circular No. SEBI/MD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in the aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.
- The distributor shall disclose all commissions (in the form of trail commission or any other mode) payable to them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to the investor.
- In case of investments in the name of a minor, purchase has to be from minor account or from joint account with guardian (Parent/ Court Appointed) only. The registered guardian in the bank account of the minor should be the same guardian as mentioned in the folio/application. This will ensure seamless payment of redemption/IDCW amount to the minor's account. Please furnish valid proof of Date of Birth of minor.

2. APPLICANT'S INFORMATION

- If you are already a Unitholder in any scheme of the Fund and wish to make your present investment in the same Account, please fill in the Name of Sole/ First Holder, PAN & Folio No. in Section I, of the Application Form and then proceed to Section XI. Your personal information and bank account details updated in your existing account would also apply to this investment.
- If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with Pin Code (P.O. Box No. not enough) and your Contact Nos. This would help us reach you faster.
- Permanent Account Number (PAN) Information (Mandatory) With effect from January 1, 2009, it is mandatory for all existing and new investors (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card to the application for investing in mutual fund Schemes.
- Know Your Client (KYC)
With reference to SEBI Circular MIRDSD/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.
- For pre funded instruments such as DD/Pay order it is the onus of the investor to provide adequate supporting documents to prove that such instruments are issued by debiting the first holders account. Kotak Mahindra Asset Management Co. Ltd. / Trustee retains the sole and absolute discretion to reject/ not process application and refund subscription money if the subscription does not comply with the specified provisions of Payment Instruments

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

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

5. BANK ACCOUNT DETAILS

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

6. E-MAIL COMMUNICATION

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

7. INVESTMENT DETAILS

- Cheques should be crossed "A/c Payee Only" and drawn in favour of the Scheme in which you propose to invest. In case of discrepancy between the scheme name mentioned in the investment application form and cheque, the units will be allotted as per scheme name mentioned on the investment application form.
- If you are residing / located in a city / town where we do not have an Official Acceptance Point, please draw a Demand Draft payable at your nearest city / town where we have an Official Acceptance Point.

- Payments by Cash, Stockinvests, Outstation Cheques, Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted except for investments made under Systematic Investment Plan.
- NRIs investors are requested to provide debit certificate from their bank for each investment.

8. NOMINATION DETAILS

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

9. TRANSACTION CHARGES

Pursuant to Para 10.5 of SEBI Master Circular no. SEBI/HO/MD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023, transaction charge per subscription of Rs. 10,000 and above is allowed to be paid to the distributors of the Kotak Mahindra Mutual Fund products. The transaction charge shall be subject to the following:

- For existing investors (across mutual funds), the distributor shall be paid Rs. 100 as transaction charge per subscription of Rs. 10,000 & above.
- For first time investors, (across Mutual Funds), the distributor may be paid Rs. 150 as transaction charge for subscription of Rs. 10,000 & above.
- The transaction charge shall be deducted by Kotak AMC from the subscription amount & paid to the distributor (will be subject to statutory levies, as applicable) & the balance amount shall be invested.
- In case of Systematic Investment Plan(s), the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs. 10,000 & above. In such cases the transaction charge shall be recovered in first 4 successful installments.

Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN) at the First/ Sole Applicant/ Guardian level. Hence, Unit holders are urged to ensure that their PAN/ KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centres (ISCs) of the Fund/ offices of our Registrar and Transfer Agent, M/s. Computer Age Management Services Ltd. in this regard. The statement of accounts shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

Transaction charges shall not be deducted/ applicable for:

Transaction other than purchases/subscriptions such as Switch/Systematic Transfer Plan (STP)/ Transfer of IDCW Plan, etc. ;
Purchases/ Subscriptions made directly with the Fund without any ARN code.
Transactions carried out through the stock exchange platforms.

Further as per Para 10.5.1 of SEBI Master Circular no. SEBI/HO/MD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023, distributors shall now have the option to either opt in or opt out of charging transaction charge based on the type of product.

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

- 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.

12. DECLARATION AND SIGNATURES

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

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

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

2. ISIN DETAILS		
ISIN Number: <input style="width:250px;" type="text"/>	Scheme Name : KOTAK LONG DURATION 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) _____ <small>(Amount to be blocked shall be the No. of Unit for x Unit Price).</small>	

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


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

UNDERTAKING BY ASBA INVESTOR/ ACCOUNT HOLDER


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

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

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: _____				
	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;">Tel/Fax</td> <td style="width:15%;"></td> <td style="width:15%;">Mobile</td> <td style="width:15%;"></td> </tr> </table>	Tel/Fax		Mobile		Bank Account Number: _____
Tel/Fax		Mobile				
E-mail _____	Branch Address: _____					
SIGNATURE(S)	Total Amount to be blocked (Rs.) _____					

TEAR HERE

ACKNOWLEDGEMENT SLIP FOR INVESTOR	TO BE GIVEN BY THE SCSB (To be filled by the Sole/First Applicant)	 KOTAK MAHINDRA MUTUAL FUND 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Gen. A. K. Vaidya Marg, Malad (East), Mumbai - 400097. Tel No.: 022-6605 6825 Web: www.kotakmf.com	Date : _____ 2024
	INVESTMENT DETAILS		
	Scheme Name: KOTAK LONG DURATION 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:40px;" type="text"/>
Bank Account Number : _____			SCSB Stamp
Bank Name & Branch Address : _____			Signature, Date & Time of Bid Form Submission
Total Amount to be blocked (Rs.) _____			(Cheques/Drafts are subject to realisation)

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

IMPORTANT INFORMATION INSTRUCTIONS FOR ASBA MUTUAL FUND INVESTORS

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

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

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

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

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

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

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

Other Information for ASBA Investors:

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

Grounds for rejection of ASBA applications

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

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

Please fill in the information below legibly in English and in CAPITALS.

DATE

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

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/ SENIOR MANAGING OFFICIAL 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 National, TIN to be provided]																											
% of Beneficial Interest#	>10% Controlling Interest <input type="checkbox"/> >15% Controlling Interest <input type="checkbox"/> >25% Controlling Interest <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	10% Controlling Interest <input type="checkbox"/> >15% Controlling Interest <input type="checkbox"/> >25% Controlling Interest <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>	>10% Controlling Interest <input type="checkbox"/> >15% Controlling Interest <input type="checkbox"/> >25% Controlling Interest <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/>																								
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? ** If not complied, please complete KYC process independently and then submit the proof	Please attach KYC Acknowledgement	Please attach KYC Acknowledgement	Please attach KYC Acknowledgement

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 Authorized 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 authorize 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)

SIGNATURE(S)	 _____ ✍️ Authorised Signatory	 _____ ✍️ Authorised Signatory	 _____ ✍️ Authorised Signatory
	Name: _____ Designation: _____	Name: _____ Designation: _____	Name: _____ Designation: _____

Place _____

Date

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

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.

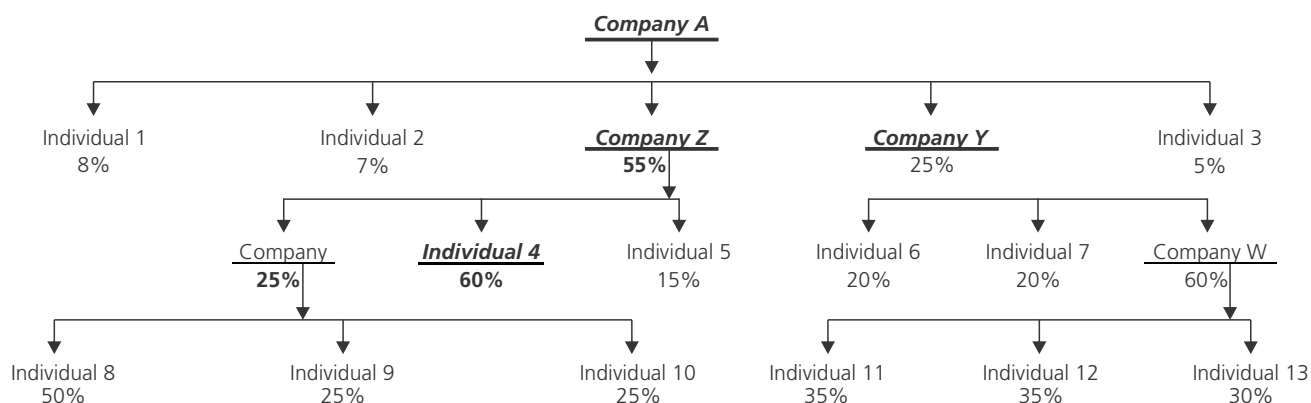
D. KYC requirements

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.

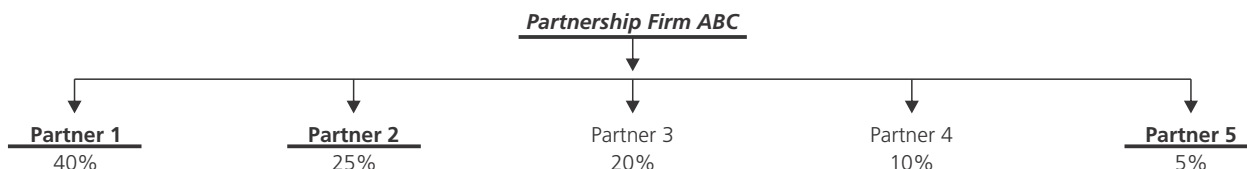
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



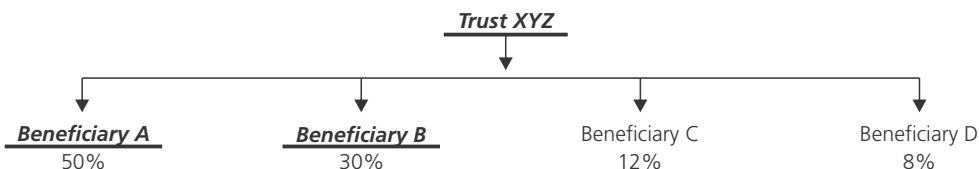
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

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

KMAMC AUTHORISED COLLECTION CENTRES

Agra: Shop No. G-4, Ground Floor, U-Pee Tower, Block No.53/4, Sanjay Place, Agra - 282002. **Ahmedabad:** Ground Floor, Karmayog Heights, Near St. Xavier's College Corner, Navrangpura, Ahmedabad - 380009 (Gujarat). **Alwar:** 2nd Floor, Ram Arcade, 30A, Scheme No.2, Lajpat Nagar, Bhagat Singh Circle, Alwar - 301001 (Rajasthan). **Amritsar:** Mezzanine Fl (Upper Gr Fl), SCO 96, Block-B, Ranjit Avenue, District Shopping Complex, Amritsar - 143001 (Punjab). **Aurangabad:** 3rd Floor, Block No. D 28/29, Motiwal Trade Centre, Opp HDFC Bank, Nirala Bazar, Aurangabad - 431001. **Ambala:** Bldg No.5396, First Floor, Punjabi Mohalla, Nicholson Road, Above Haryana Beauty Parlour, Ambala Cantt, Ambala - 133001. **Bangalore:** 5th FL, 506, North Block, Manipl Centre, Dickenson Road, Bangalore - 560042. **Bangalore:** GPNS Towers No. 60 (Old No. 568), 2nd Floor, 11th Main Road, 4th Block, Jayanagar, Bangalore - 560011. **Bhavnagar:** Office No. S/1, 2nd Floor, Gangotri Plaza, Opp. Daxinamurti School, Waghawadi Road, Bhavnagar - 364002 (Gujarat). **Bhopal:** 1st Floor, Alankar Complex, Plot No. 11, Zone-II, M.P. Nagar, Bhopal - 462011 (Madhya Pradesh). **Bilaspur:** 2nd Floor, Shreeji Plaza, Near Tagore Chowk, Tarbahar Road, Bilaspur - 495001 (Chhattisgarh). **Bhubaneswar:** 2nd Floor, Building No.24, SCR Janpath, Bapujinagar, Bhubaneswar - 751009. **Bhilai:** Shop No.22, Commercial Complex, Nehru Nagar [E], Bhilai - 490006. **Chandigarh:** 1st Floor, SCO 2475-76, Sector 22-C, Chandigarh - 160022. **Chennai:** Unit G-01 & G-02, Ground Floor, Building No:52-53, Prince Towers, College Road, Nungambakkam, Chennai - 600 006. **Coimbatore:** Shop No.1, 2nd Floor, A.M.I. Midtown, 25A/2, D.B. Road, R.S. Puram, Coimbatore - 641002 Tamil Nadu). **Dehradun:** Office No. 247/2, 1st Floor, Swaraj Plaza, Above Cafe Coffee day, Rajpur Road, Dehradun - 248001. **Goa:** 3rd Floor, Mathias Plaza, 18th June Road, Panaji, Goa - 403001. **Gurgaon:** Unit no. 214, 2nd floor, Vipul Agora Building, Sector no.28, M.G. Road, Gurgaon - 122001. **Guwahati:** Uma Abhaya Complex, 2nd Floor, Opp. Ulubari High School, Bora Service, G.S Road, Guwahati - 781007. **Hyderabad:** 201, 2nd Floor Legend Esta, Rajbhavan Road, Somajiguda, Hyderabad - 500 082 (Telangana). **Indore:** 2nd Floor, Starlit Tower, Plot No.29/1, Yashwan Niwas Road, Indore - 452001. **Jaipur:** Office no. 105-106, D-38A, 1ST FL, The Landmark Bldg, Subhash Marg, Ahinsa Circle, C-Scheme, Jaipur - 302001. **Jalandhar:** Office No. 18, 3rd Floor, City Square Building, Eh-197, Civil Lines, GT Road, Jalandhar - 144001, Punjab. **Jamshedpur:** 2nd Floor, Bharat Business Centre, Rear Wing, Ram Mandir Area, Bistupur, Jamshedpur - 831001. **Kanpur:** Office No. 108/109, 1st Floor, KAN Chambers, 14/113, Civil Lines, Kanpur - 208001. **Kochi:** Door No.65/877, 1st Fl, Chammany Complex, Kaloor Kadavanthara Road, Kochi - 682017. **Kolhapur:** Office No.6, 1st Floor, Vasant Prabha Chambers, Sykes Extension, Near Parikh Pool, Railway Gate, Kolhapur - 416001. **Kolkata - Dalhousie:** Room No-302B, 2, Church Lane, Kolkata - 700001. **Kolkata:** CREM-Corporate Real Estate Management, 22, Camac street, 3rd floor, Block - D, Kolkata - 700 016 (Bengal). **Lucknow:** 2nd Floor, Aryan Business Park, 90, M.G.Road [Exchange Cottage], Off:Park Road, Hajratganj, Lucknow - 226001. **Ludhiana:** Lower Ground Floor, SCO 13, Shanghai Tower, Feroze Gandhi Marg, Ludhiana - 141001 (Punjab). **Mangalore:** D.No. 5-4-169/21, 3rd Floor, Lalbagh Towers, Ballalbhag Circle, Near Kalyan Jewellers, M.G.Road, Mangalore - 575003. **Mumbai [Borivali-W]:** Shop No. 16, 17 & 18, 1st Floor, Harismurti CHSL, Next to Kotak Bank, Near Chamunda Circle, SVP Road, Borivali West, Mumbai - 400092 (Maharashtra). **Mumbai:** Shop No.6, Ground Floor, Rajabhadur Mansion (Bansilal Building), 9-15 Homi Modi Street, Fort, Mumbai - 400023. **Mumbai [Goregaon]:** 6th Floor, Zone IV, Kotak Infinity, Bldg No.21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad[E], Mumbai - 400097. **Nagpur:** 302,3rd FL Shalwak Manor, East High Court Road, Opp. Dr.Jay Deshmukh's Hospital, Ramdaspath, Nagpur - 440011. **Nadia:** B-8/25(CA), 1st Floor, Royal Banquet Building, Near Kalyani Ghoshpara Station, Kalyani, Nadia - 741235 (West Bengal). **Nasik:** Office No.1, Mezzanine Floor, Sharada Niketan, GCK Avenue, Tilakwadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422002 (Maharashtra). **New Delhi:** Unit Number 1101, 1103 & 1104, 11TH Floor, Kailash Building, 26, Kasturba Gandhi Marg, New Delhi - 110001. **Noida:** Unit no. 206, 2nd floor, Ocean Plaza, Plot No. P-5, Sector 18, Maharaja Agrasen Marg, Noida - 201301 (Uttar Pradesh). **Panipat:** Lower Ground Floor, Jawa Complex, Near Vijaya Bank, Opp:Bhatak Chowk, G.T.Road, Panipat - 132103. **Patiala:** SCO-130, 1ST Floor, New Leela Bhawan, Near Punjab National Bank, Patiala - 147001. **Patna:** 3rd Floor, Office No. 306, Grand Plaza, Frazer Road, Patna - 800001 (Bihar). **Pune:** Shop No. 8, Ground Floor, Rama Equator, Near City International School, Morewadi, Pimpri, Pune - 411018 (Maharashtra). **Pune:** Office No 10/11, 3rd Floor, Aditya Centegra, F C Road, Near Dineshwar Paduka Chowk, Next to Kotak Mahindra Bank, Shivajinagar, Pune - 411005. **Raipur:** Shop No. F1, 1st Floor, Raheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001 (Chhattisgarh). **Rajkot:** Office No. 204, 2nd Floor, Orbit Enclave, Near Ramkrishna Ashram, Dr. Yagnik Road, Rajkot - 360001 (Gujarat). **Ranchi:** 3rd Floor, Satya Ganga Arcade, Lalji Hirji Road, Near Sarjana Chowk, Main Road, Ranchi-834001, Jharkhand. **Rohtak:** Lower G Floor, Office No.3, "Bank Square" Building, Opp: Myna Tourist Complex, 120-121 Civil Lines, Rohtak - 124001. **Satara:** Shop No. 2, Ground Floor, Ok Pride, Opp Taluka Police Station, Radhika Road, Satara - 415002 (Maharashtra). **Shimla:** 1st, Floor, Bhagra Niwas, Near Lift Road, The Mall, Shimla - 171001. **Surat:** Office no.b-129, 1st Floor, International Trade, Centre [ITC] Building, Majura Gate Crossing, Ring Road, Surat - 395002. **Thane [Mumbai]:** Shop No.2 Gr.FI, Ram Rao Sahani Sadan, Kaka Sohni Path, Naupada, Thane (West) : 400602. **Vadodra:** Unit No.202, 2nd Floor, Gold Croft, Jetapur Road, Alkapuri, Vadodra -390007 (Gujarat). **Varanasi:** Shop No. 54, 1st Floor, "Kuber Complex", D-58/2, Rathyatra Crossings, Varanasi - 221010 (Uttar Pradesh).

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

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

Ahmedabad: 111-113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560042. **Bhubaneswar:** Plot No. 50/1 /74/1/1846, Premises No. 203, 2nd Floor, Kharvel Nagar, Unit-3, Bhubaneswar - 751001. Odisha. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chandrapur:** Opp. Mustafa décor, Behind, Bangalore Bakery Kasturba, Road, Chandrapur - 442402 (Maharashtra). **Chennai:** No 178/10, M G R Salai, Nungambakkam, Chennai - 600034. **Coimbatore:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkateswara Bakery, Coimbatore - 641002. **Dibrugarh:** Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001. Assam. **Durgapur:** Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216. **Faizabad:** 9/1/51, Rishi Tola, Fateganj, Faizabad, Ayodhya - 224 001, Uttar Pradesh. **Goa:** Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403 001. **Guntur:** D No 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No.6, Guntur - 522002 (AP). **Hyderabad:** 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452001. **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, 63/2, The Mall, Jaipur - 302001. **Jorhat:** Dewal Road, Second Floor, Left Side Second Building, Near Budhi Gukhani Mandir, Gar Ali, Jorhat - 785 001 (Assam). **Kalyan:** Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (West) - 421301 (Maharashtra). **Kanpur:** 1st Floor, 106 to 108, City Centre, Phase II, 63/2, The Mall, Kanpur - 208001. **Kochi:** Modayil, Door No. 39/2638 J2, 2nd Floor, 2A, M.G. Road, Kochi - 682016. **Korba:** Shop No 6, Shirram Commercial Complex, Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba - 495677, Chhattisgarh. **Kolkata:** Kankaria Centre, 2/1, Russell Street (2nd Floor), Kolkata - 700071. **Korba:** Shop No 6, Shirram Commercial Complex, Infront of Hotel Blue Diamond Ground Floor, T.P. Nagar, Korba - 495677 (West Bengal). **Lucknow:** Office No.107, 1st Floor, Vaishali Arcade Building, Plot No. 11, 6 Park Road, Lucknow - 226001. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141002. **Madurai:** Shop No 3, 2nd Floor, Suriya Towers, 27/2/ 273 - Goodshed Street, Madurai - 625001, Tamil Nadu. **Mandi Gobindgarh:** Opp. Bank of Bikaner & Jaipur, Harchand Mill Road, Motia Khan, Mandi Gobindgarh - 147301 (Punjab). **Mangalore:** 14-6-674/15(1), Shop No. UG11-2, Maximus Complex, Light House Hill Road, Mangalore- 575 001 (Karnataka). **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400023. **Murshidabad:** No.107/1, A C Road, Ground Floor, Berhampore, Murshidabad - 742103. West Bengal. **Nadia:** R. N. Tagore Road, In front of Kotawali P.S. Krishnanagar, Nadia - 741101. West Bengal. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440010. **New Delhi:** 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. **Patna:** G-3, Ground Floor, Om Vihar Complex, SP Verma Road, Patna - 800001. **Pune:** Vartak Pride, 1st floor, Survey No 46, City Survey No 1477, Hingne Budruk, D.P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052. **Seerampur:** 47/5/1, Raja Ram Mohan Roy Sarani PO, Mallickpara, Dist. Hoogly, Seerampur-712203. West Bengal. **Surat:** Shop No-G-5, International Commerce Center, Near Kadiwala School, Majura Gate, Ring Road, Surat - 395002. **Vadodra:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodra - 390007. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G.Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** Door No: 47-3-2/2, Flat No: GF2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam - 530016. Andhra Pradesh. **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001 (Maharashtra).

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

Agartala: Nibedita, 1st floor, JB Road, Palace Compound, Near Babuana Tea and Snacks, Agartala - 799001 (Tripura West). **Agra:** No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Ahmednagar:** Office No. 3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. **Ajmer:** AMC No. 423/30, New Church Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer - 305001. **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Allppey - 688 001. **Alwar:** 256A, Scheme No 1, Arya Nagar, Alwar - 301001. **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. **Ambala:** Opposite PEER, Bal Bhawan Road, Ambala - 134003. **Amritsar:** SCO - 18J, 'C' BLOCK RANJIT AVENUE, Amritsar - 140001. **Anand:** 101, A P Tower, Behind Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. **Anantapur:** 15-570-33, I Floor Pallavi Towers, Subash Road, Opp:Canara Bank Anantapur - 515 001 Andhra Pradesh. **Ankleshwar:** G-34, Ravi Complex, Valia Char Rasta, G I D C, Bharuch, Ankleshwar - 393002. **Asansol:** Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P O Ushagram, Asansol - 713303. **Aurangabad:** 2nd Floor, Block No. D-21-D-22 Motiwal Trade Centre, Nirala Bazar New Samarath Nagar, Opp. HDFC Bank, Aurangabad - 431001. **Balasoer:** B C Sen Road, Balasoer - 756001. **Bankura:** 1st Floor, Central Bank Building, Machantala, Bankura - 722101. West Bengal. **Bareilly:** F-62-63, Second Floor, Butler Plaza, Civil Lines, Bareilly - 243001. **Basti:** Office No. 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, (Uttar Pradesh), Basti - 272002. **Belgaum:** Classic Complex, Block no 104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Bellary:** 18/47/A, Govind Nilaya, Ward 20, Sangankal Moka Road, Gandhinagar, Bellary I - 583102. **Bengaluru:** First Floor, 17/1, -(272) 12th Cross Road, Wilson Garden, Bengaluru 560027. **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 Joggars 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. **Bhuji:** Tirthkala, First Floor, Opposite BMCB Bank, New Station Road, Bhuji, Kutch - 370 001 (Gujarat). **Bhusawal:** (Parent: Jalgaon TP) : 3, Adelaide Apartment, Christian Mohala, Behind Gulshan E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Bikaner:** F/4/5, Bothra Complex, Modern Market, Bikaner - 334001. **Bilaspur:** Shop No B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur - 495001. **Bokaro:** Mezzanine 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, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara - 480001 (Madhya Pradesh). **Chittoargarh:** 3 Ashok Nagar, Near Heera Vatika, Chittoargarh - 312001. **Coochbehar:** N. N. Road, Power House, Choupathi, Coochbehar - 736101. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Darbhanga:** Shahi Complex, 1st Floor, Near R B Memorial Hospital, V I P Road, Benta, Laheriasarai, Darbhanga 846001. **Davengere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, Davengere - 577002. **Dehradun:** 204/121, Nari Shilpi Mandir Marg, Old Connaught Place, Dehradun - 248001. **Deoghar:** S S M Jalan Road, Ground Floor, Opp Hotel Ashoke, Caster Town, Deoghar - 814112. **Dewas:** 11 Ram Nagar, 1st Floor, A. B. Road, Near Indian - Allahabad Bank, Dewas - 455001, MP. **Dhanbad:** Urmila Towers, Room No. 111, 1st Floor, Bank More, Dhanbad - 826001. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, 30,

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

Dharmapuri - 636701. **Dhule** : H No. 1793 / A, J B Road, Near Tower Garden, Dhule - 424001. **Erode** : 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faizabad** : Amar Deep Building, 3/20/14, 2nd Floor, Niyawan, Faizabad-224001 **Faridabad**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001. **Firozabad**: 53, 1st Floor, Shastri Market, Sadar Bazar, Firozabad - 283 203. **Gandhidham** : Shyam Sadan, 1st Floor, Plot No. 120, Sector 1/A, Gandhidham - 370201, Gujarat. **Gandhinagar**: 507, 5th Floor, Shree Ugati Corporate Park, Opposite Pratik Mall, Near HDFC Bank, Kudasana, Gandhinagar - 382421. **Gaya**: North Bisan Tank, Upper Ground Floor, Near I.M.A. Hall, Gaya 823001, Bihar. **Ghaziabad**: FF - 26, Konark Building, 1st Floor, RDC - Rajnagar, Ghaziabad - 201002. **Goa**: No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvudha 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 Rehabari 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-Basudevapur, Haldia Municipality Ward No. 10, Durgachak, Purba Medinipur, Haldia - 721602. West Bengal. **Haldwani**: Durga City Centre, Nainital Road, Haldwani - 263139. **Haridwar**: F - 3, Hotel Shaurya, New Model Colony, Haridwar - 249408. **Hazaribagh**: Municipal Market, Annada Chowk, Hazaribagh - 825301. **Himmatnagar** : D-78, 1st Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. **Hisar** : 12, Opp HDFC Bank, Red Square Market, Hisar - 125001. **Hoshiarpur** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. **Hosur** : Survey No.25/204,Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110 (Tamil Nadu). **Hubli** : 206 & 207, 1st Floor, A-Block, Kundagol Complex, Opp Court, Club road, Hubli - 580029. **Jabalpur**: 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jalandhar** : 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City - 144001, Punjab. **Jalgaon** : Rustomji Infotech Services, 70, Navipeth, Opp old Bus Stand, Jalgaon - 425001. **Jalna**: (Parent ISC - Aurangabad) : Shop No. 11, 1st Floor, Ashoka Plaza, Opp Magistic Talkies, Subhash Road, Jalna - 431203. **Jalpaiguri**: Babu Para, Beside Meenaar Apartment, Ward No VIII, Kotwali Police Station, PO & Dist. Jalpaiguri - 735101. **Jamnagar** : 207, Manek Centre, P N Marg, Jamnagar - 361001. **Jamshedpur**: 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, Palempapaiah Street, Near Ganjikutta Pandurangaiah Dental Clinic, 7 Road Circle, Kadapa - 516001. **Kakinada** : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani** : A - 1/50, Block - A, Dist Nadia Kalyani - 741235. **Kangra**: College Road Kangra, Dist. Kangra - 176001 (Himachal Pradesh). **Kannur**: Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Karimnagar** : H No. 7-1-257, Upstairs 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-11, Prafulla Kannan (West) Shop No - 1M, Block - C (Ground Floor), Kestopur, - 700101. **Khammam**: 1st Floor, Shop No 11 - 2 - 31/3, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507001. **Kharagpur**: "Silver Palace" OT Road, Inda- Kharagpur G.P. Barakola P.S- Kharagpur Local -721305. **Kolhapur** : AMD Sofex Office No. 7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kolkata**: 2A, Ganesh Chandra Avenue Room No.3A, Commerce House" (4th Floor), Kolkata - 700013. **Kollam** : Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691 006. **Kota**: B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. **Kukatpally**: No. 15-31-2M-1/4 1st Floor, 14-A, MIG KPHB Colony, Kukatpally - 500072. **Kumbakonam** : No.28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. Tamil Nadu. **Kurnool**: Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001. **Malda**: 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 Pajifond, Margao - 403601. **Mathura** : 159/160, Vikas Bazar, Mathura - 281001. **Meerut** : 108, 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002. **Mirzapur**: Ground Floor, Canara Bank Building, 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, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar, Borivali West, Mumbai - 400092. Maharashtra. **Mumbai (Ghatkoper E)**: Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai 400 077, Maharashtra. **Muzaffarnagar**: F26/27-Kamadheni Market, Opp. LIC Building Ansari Road, Muzaffarnagar - 251 001. **Muzzafarpur** : Brahman Toli, Durga Asthan Gola Road, Muzaffarpur - 842001. **Mysore** : No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore - 570009. **Namakkal**: 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 (Tamil Nadu). **Nanded**: Shop No. 8, 9 Cellar, 'Raj Mohammed Complex', Main Road, Sri Nagar, Nanded - 431605. **Nadiad**: F 142, First Floor, Gantakaran Complex, Gunj Bazar, Nadiad - 387001. **Nalgonda** : Adj. to Maisaiah Statue , Clock Tower Center, Bus Stand Road, Nalgonda - 508001. **Nashik**: 1st Floor, "Shraddha Niketan", Tilak Wadi, Opp. Hotel City Pride, Sharanpur Road, Nashik - 422 002. **Navarsari**: Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank, Near Vasant Talkies, Chinnabai Road, Navasari - 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 C-7, Netaji Subhash Plaza, 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, Near Leela Bhawan, Near Punjab National Bank, Patiala - 147001. Punjab. **Pondicherry**: S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Rai Bareilly** : 17, Anand Nagar Complex, Rai Bareilly - 229001. **Rae Bareilly**: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly - 229001 (Uttar Pradesh). **Raipur** : HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry** : Cabin 101, D No. 7-27-4, 1st Floor, Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry - 533101. **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan Limda Chowk Rajkot - 360001. **Ranchi** : 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, Ranchi - 834 001. **Rajapalayam**: No 59 A/1, Railway Feeder Road, (Near Railway Station), Rajapalayam - 626117 (Tamil Nadu). **Ratlam** : Dafria & 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 Municipality 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, Udit Nagar, Rourkela - 769012. **Sagar** : Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002. **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. **Salem** : No. 2, 1st Floor, Vivekananda Street, New Fairlands, Salem - 636016. **Sambalpur** : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001. **Sangli**: Jiveshwar Krupa Bldg, Shop. NO.2, Ground Floor, Tilak Chowk, Harbhat Road, Sangli - 416416. **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Shahjahanpur** : Bijlipura, Near Old Distt Hospital , Shahjahanpur - 242001. **Shillong**: 3rd Floor, RPG COMPLEX, Keating Road, Shillong, Meghalaya - 793 001. **Shimla** : 1st Floor, Opp Panchayat Bhawan Main Gate, Bus Stand, Shimla - 171001. **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. **Siliguri**: 78 , Haren Mukherjee Road 1st floor Beside SBI Hakimpara Siliguri - 734001. **Sirsai**: 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 Pungal High School, Solapur - 413001. **Sonepat**: 1st Floor, Pawan Plaza, Atlas Road, Subhash Chowk, Sonepat - 131001, Haryana. **Sriganaganagar** : 18 L Block, Sri Ganganagar - 335001. **Srikakulam**: Door No 4-4-96, First Floor, 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. **Surendranagar**: Shop No. 12, M.D.Residency, Swastik Cross Road, Surendranagar - 363001. **Tezpur Sonitpur**: Kanak Tower 1st Floor, Opposite IDBI Bank/ ICICI Bank, C.K.Das Road, Tezpur Sonitpur, Assam - 784001. **Thane**: Dev 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. **Tirunelveli** : No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tamil Nadu, Tirunelveli - 627 002. **Tirupathi** : Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupathi - 517501. **Trichur** : Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. **Trichy** : No 8, 1st Floor, 8th Cross West Extn, Thiralaingar, Trichy - 620018. **Trivandrum**: TC No: 22/902, 1st floor, Blossom Building, Opposite NSS Karayogam, Sasthamangalam Village P.O, Tiruvananthapuram, 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, Rathyatra, 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.