

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, Associate Transactions, etc. investors should, before investment, refer to the Offer Document available free of cost at any of the Official Acceptance Points or distributors or from the website www.kotakmutual.com.

This Scheme particulars have been prepared in accordance with the 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 neither been approved nor disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

The date of this Key Information Memorandum is November 16, 2007

KEY INFORMATION MEMORANDUM

KOTAK INDO WORLD INFRASTRUCTURE FUND

(A 3 year closed-ended equity scheme)

Investment Objective	The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity, equity related securities or units of overseas mutual funds, which are likely to directly or indirectly contribute to or benefit from the growth in infrastructure in India/across the world.		
Maturity of the Scheme	Three years after the date of allotment.		
Liquidity	Liquidity will be available during a Liquidity Window, which will allow Redemptions during the last Business day of every month from the date of allotment of units, at prices related to Applicable NAV. The first such liquidity window shall be on the last business day of the third month from the date of allotment.		
Asset allocation Pattern of the Scheme (Indicative Allocation)	The asset allocation under the Scheme, under normal circumstances, is as follows:		
		Investments	Indicative Allocation
	A)	Equity and Equity related Securities in India related to infrastructure	65% to 90%
	B1)	Overseas Equity and equity related Securities or class of share /units of Overseas mutual fund related to Infrastructure**	10% to 35%
	B2)	Debt* & Money Market Instruments	0% to 35%
		Risk Profile	
		High	
		High	
		Medium to Low	
	*Debt instruments shall be deemed to include securitised debts which may or may not be related to infrastructure sector and investment in securitised debts shall not exceed 50% of Debt and Money Market instruments. The scheme shall not invest in foreign securitised debt.		
	The scheme may hold cash from time to time on defensive consideration, and to meet redemption/scheme expenses requirements.		
	** This includes units of overseas mutual funds which invest predominantly in foreign equity/foreign equity related instruments of companies engaged in infrastructure sectors and infrastructure related sectors and foreign securities issued by companies engaged in infrastructure and infrastructure related sectors. The maximum amount which the scheme can invest in foreign securities as may be permitted by applicable regulations from time to time. As per SEBI circular No. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007, a Mutual Fund can invest in ADRs/GDRs/ Foreign Securities upto a maximum of US\$ 300 mn. per Mutual Fund, or the maximum limit that SEBI sets from time to time.		
	The scheme may use derivative products for hedging and rebalancing purposes from time to time in to reduce the risk of the portfolio.		
	Note:		
	The asset allocation shown above is indicative and may vary according to circumstances at the sole discretion of the Fund Manager, on defensive consideration. Review and rebalancing will be conducted when the asset allocation falls outside the range indicated above. If the exposure falls outside the above range, it will be restored within thirty Working Days.		
	Pending deployment of funds, the scheme may invest in fixed deposits of scheduled commercial banks as per the guidelines given in SEBI Circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007. Till the investments are made in accordance with the investment objective, the scheme may invest in Liquid / Floater schemes of Kotak Mutual Fund, not exceeding the limits specified in Clause 4 of Schedule VII of the Regulations.		
Option	Growth, Dividend Reinvestment and Dividend Payout		
Risk Profile of the Scheme	Mutual Fund Investment are subject to market risk. Please read the offer Document carefully for details on risk factors before Investment		
Applicable NAV	Redemption / Switch out (only during liquidity window): For Valid Applications accepted <ul style="list-style-type: none"> ● Upto 3 p.m. on a Business Day, the NAV of such Business Day ● After 3 p.m. on a Business Day, the NAV of the following 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 telephone and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above.		
Minimum Application Amount/Number of units	Purchase during New Fund Offer	For both Growth and Dividend Options each Rs. 5,000/- and in multiples of Re. 1	
	Redemption from Existing Unit Accounts	In case of investors opting to switch into the Scheme from existing Schemes/Plan/Options of the Fund during the NFO period, the minimum amount is Rs. 5000 and in multiples of Re. 0.01 thereof.	
		For both Growth and Dividend Options each Rs. 1,000 or 100 Units.	
		If the holding is less than Rs. 1000 or 100 Units, the entire balance will be redeemed as and when redemption request is received from the investor.	
Despatch of Redemption Proceeds	Within ten Business Days of the receipt of redemption request at any Official Acceptance Point		
Benchmark Index	S&P CNX Nifty to the extent of 65% of the portfolio and MSCI World Index to the extent of 35% of the portfolio.		
Dividend Policy Frequency	Under the Dividend option, the Trustee may at any time decide to distribute by way of dividend, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of dividend. The dividend will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance. The Fund is required to dispatch dividend warrants within 30 days of the date of declaration of the dividend. The Unitholder in the Dividend Option will have the choice of receiving the dividend or having it reinvested. Under the reinvestment option, dividend amounts will be reinvested in the Dividend Reinvestment Option at the Applicable NAV announced immediately following the record date.		

Fund Managers	Mr. Krishna Sanghvi will be the fund manager for the domestic equity investments; Mr. Abhijeet Dey will be the dedicated fund manager for overseas investments and Mr. Ritesh Jain will be the fund manager for debt investments.	
Name of the Trustee Co	Kotak Mahindra Trustee Company Limited.	
Performance of Similar Schemes	As the scheme is new and no similar scheme has been launched by the fund in the past, the performance of similar scheme can not be given.	
Expenses of the Scheme		
i) Load Structure	<p>Exit Load (during liquidity window) – NIL</p> <p>Unamortised expenses: As per SEBI circular dated April 4, 2006, balance proportionate unamortised issue expenses shall be recovered from exiting Unitholders.</p> <p>However, where an investor wants to switch his investments from one option to other option under the same scheme, initial issue expenses would not be recovered for such switch.</p>	
ii) Initial issue expense	Not exceeding 6%. The Initial issue expense would be amortised over the tenure of the scheme.	
iii) Recurring Expenses (% per annum of daily average net assets)	2.50%	
Daily Net Asset Value (NAV) Publication	The NAVs will be declare on all Business Days and will be published in at last two daily newspapers. NAVs can also been viewed on www.kotakmutual.com and www.amfindia.com	
For Investor Grievance please Contact	Name & Address Of Registrar Computer Age Management Services Pvt. Ltd. 158, Rayala Towers, 4 th Floor, Anna Salai, Chennai- 600 002 ☎ 044-2852 1596 ✉ enq_k@camsonline.com ★ www.camsonline.com	Mr R. Chandrasekaran has been appointed as the investor relation officer for the Fund. All related queries should be addressed to: Mr. R. Chandrasekaran Kotak Mahindra Asset Management Company Limited 91/92, 9 th Floor, Sakhar Bhavan, 230, Nariman Point, Mumbai-400 021 ☎ 66384400 ☎ 66384455 ✉ e-mail: mutual@kotak.com
Unitholders Information	Account Statement (for each transaction) & Annual Financial Results shall be provided to the investors by post/courier or by email. Half-yearly Scheme portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund) Regulations, 1996.	

TAX TREATMENT FOR THE INVESTORS

The information set out below outlines the tax implications with respect to the Unitholders of the Scheme and with respect to the Mutual Fund and is based on relevant provisions of the Indian Income Tax Act, 1961 and Wealth Tax Act, 1957 prevailing as on November 08, 2007. Since the Information below is based on the relevant provisions as on November 08, 2007 any subsequent changes in the relevant provisions could affect the tax implications. Further, except for the above procedure, Price Waterhouse has not performed any other services in connection with any other data or information included in the Offer Document.

THE FOLLOWING INFORMATION IS PROVIDED FOR GENERAL INFORMATION PURPOSES ONLY. IN VIEW OF THE INDIVIDUAL NATURE OF TAX IMPLICATIONS, EACH INVESTOR IS ADVISED TO CONSULT HIS OR HER OWN TAX ADVISER WITH RESPECT TO THE SPECIFIC TAX IMPLICATIONS ARISING OUT OF HIS OR HER PARTICIPATION IN THE SCHEME.

A. For the Unitholders

- Income from the Mutual Fund received by Unitholders would be tax free in the hands of the Unitholders as per the provisions of section 10(35) of the Income-tax Act, 1961 ('Act').
- Under Section 2(29A) of the Act, read with section 2(42A) of the Act, a unit of a Mutual Fund is treated as a long term capital asset if the same is held for more than 12 months. If the unit is held for 12 months or less, the same is treated as a short term capital asset.
- As per section 10(38) of the Act, long term capital gain arising from the sale of a unit of an equity oriented fund is exempt from tax. However, at time of redemption, the unitholder will have to pay Securities Transaction Tax (STT) of 0.25% on the value of redemption.
- For this purpose an equity oriented fund is a fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of such fund.
- As per section 111A of the Act, short term capital gain arising from the sale of a unit of an equity-oriented fund is taxable at the rate of 10%. However, at time of redemption, the unitholder will have to pay Securities Transaction Tax (STT) of 0.25% on the value of redemption.
- In case of an individual or HUF, being a resident, where the total income as reduced by the long term capital gains is below the maximum amount not chargeable to tax (Rs.110,000 in case of all individuals, Rs. 145,000 in case of women and Rs.195,000 in case of senior citizens), the short term capital gains shall be reduced to the extent of the shortfall and only the balance short term capital gains will be subject to the flat rate of taxation.
- In addition to the aforesaid tax, in the case of individuals, HUFs or Association of Persons (AOP), where the income exceeds Rs. 10,00,000 a surcharge of 10%, in the case of companies and artificial juridical persons a surcharge of 10%, and in case of foreign companies, where the income exceeds Rs. 1,00,00,000 a surcharge of 2.5% of such tax liability is also payable. A 3% education cess on total income tax (including surcharge) is payable by all categories of taxpayers.
- The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, losses on transfer of long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets and the balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains. However, as the long-term capital gains on sale of units of equity oriented fund are exempt from tax, the losses from such units may not be allowed to be set off against other gains.
- Where the units are treated as stock in trade and the profits arising from the sale of units are taxed under the head "Profits & Gains of business or profession", an amount equal to the STT paid by the unitholder can be claimed as a rebate from the tax payable on the income from such sale of units by virtue of the provisions of section 88E of the Act. No deduction would be allowed for STT while calculating capital gains.
- Where a person buys any units within a period of three months before the record date, sells such units within nine months after such date and the dividend income on such units being exempt from tax, the capital loss on such sale to the extent of the dividend income cannot be set off against other gains.
- Where a person buys units (original units) within a period of three months before the record date, receives bonus units on such original units, and then sells the original units within a period of nine months from the record date and continues to hold the bonus units, then the loss incurred on the original units shall not be allowed to be set off against other profits but shall be deemed to be the cost of the bonus units.
- As per the provisions of Section 194K and 196A of the Act, no deduction of tax at source shall be made from income credited or paid by a mutual fund to a Unitholder.
- As per circular no. 715 dated August 8, 1995 issued by the CBDT in case of resident Unitholders, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.
- The Mutual Fund is not required to deduct tax at source on long-term capital gains arising from units of equity oriented fund in the case of non-resident Unitholder. In respect of short term capital gain, in terms of Section 195, the Mutual Fund is required to deduct tax at source at the rate of 30% if the payee Unitholder is a non resident non-corporate and at the rate of 40% if the payee Unitholder is a foreign company.
In addition to the aforesaid tax, in the case of individuals, HUFs or AOPs, where the income exceeds Rs. 10,00,000 a surcharge of 10%, in the case of non resident non-corporate and in case of foreign companies, where the income exceeds Rs. 1,00,00,000 a surcharge of 2.5% of such tax liability is also payable. A 3% education cess on total income tax (including surcharge) is payable by all categories of taxpayers.
- As per circular no. 728 dated October 30, 1995 issued by the CBDT, in the case of a remittance to a country with which a Double Tax Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee. In order for the Unitholder to obtain the benefit of a lower rate available under a DTAA, the Unitholder will be required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.
- Mutual Fund units are exempt from wealth tax

B. For the Mutual Fund

- Kotak Mahindra Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under Section 10(23D) of the Act. Accordingly, its entire income is exempt from tax.
- Dividend Distribution tax is not payable on distribution of income by an equity oriented fund.

KOTAK INDO WORLD INFRASTRUCTURE FUND

(A 3 year closed-ended equity scheme)
New Fund Offer: Units at Rs. 10 each

5A, 5th Floor, Bakhtawar
229, Nariman Point
Mumbai 400 021, India
022-6638 4400
mutual@kotak.com
www.kotakmutual.com

Key Information Memorandum and Application Form

New Fund Offer Opens On: November 27, 2007 Closes On: December 22, 2007

Investment Advisor's Name & ARN	Sub-Broker's Name & ARN	Official Acceptance Point	LG Code	Bank Sr. No.
	ARN-	Stamp & Sign		

**Appl.
KIWIF**

Date : DD / MM / YYYY

1. EXISTING UNITHOLDER INFORMATION

[Refer Guideline 2(a)]

If you have, at any time, invested in any Scheme of Kotak Mahindra Mutual Fund please furnish your Name, Account Number and PAN details below and proceed to Section 4.

Name of Sole / First Holder: _____ Account No.: _____ / _____

2. APPLICANT'S PERSONAL DETAILS (PLEASE FILL IN BLOCK LETTERS)

[Refer Guideline 2]

SOLE/FIRST APPLICANT				Mr <input type="checkbox"/>	Ms <input type="checkbox"/>	Mrs <input type="checkbox"/>	Dr <input type="checkbox"/>	Date of Birth
First Name	Middle Name	Last Name						DD / MM / YYYY

GUARDIAN NAME (in case Sole / First Applicant is a minor)				Mr <input type="checkbox"/>	Ms <input type="checkbox"/>	Mrs <input type="checkbox"/>	Dr <input type="checkbox"/>	
First Name	Middle Name	Last Name						

CONTACT PERSON (in case of Non-individual applicants)				Mr <input type="checkbox"/>	Ms <input type="checkbox"/>	Mrs <input type="checkbox"/>	Dr <input type="checkbox"/>	
First Name	Middle Name	Last Name						

SECOND APPLICANT (Joint Holder 1)				Mr <input type="checkbox"/>	Ms <input type="checkbox"/>	Mrs <input type="checkbox"/>	Dr <input type="checkbox"/>	
First Name	Middle Name	Last Name						

THIRD APPLICANT (Joint Holder 2)				Mr <input type="checkbox"/>	Ms <input type="checkbox"/>	Mrs <input type="checkbox"/>	Dr <input type="checkbox"/>	
First Name	Middle Name	Last Name						

MODE OF OPERATION (where there is more than one applicant)
 First Holder only Anyone or Survivor Joint

PAN*
 Enclosed (please) Sole / First Applicant Second Applicant Third Applicant
 PAN Proof Form 60/61 Form 60/61 PAN Proof Form 60/61 Form 60/61 PAN Proof Form 60/61 Form 60/61
 * Mandatory for all Investors (Indian & NRI) irrespective of the investment Amount

- Status** (Please)
- Resident Individual
 - NRI on Repatriation Basis
 - NRI on Non-Repatriation Basis
 - HUF
 - Proprietorship
 - Partnership Firm
 - Private Limited Company
 - Public Limited Company
 - Mutual Fund
 - Mutual Fund FOF Scheme
 - Body Corporate
 - Registered Society
 - PF/Gratuity/Pension/ Superannuation Fund
 - Trust
 - AOP / BOI
 - Foreign Institutional Investor
 - Others _____
(Please specify)
- Occupation** (Please) (Mandatory)
- Business
 - Manufacturing Trading
 - Service
 - Government Non-Government
 - Professional
 - Medicine Finance
 - Engineering Legal
 - Retired
 - Housewife
 - Student
 - Agriculture
 - Others _____
(Please specify)

CORRESPONDENCE ADDRESS (Mandatory)

State _____ City _____ Pin Code _____

Tel. _____ (Cell) _____

(Fax) _____ E-mail _____

OFFICE ADDRESS

State _____ City _____ Pin Code _____

Tel. _____ (Cell) _____

(Fax) _____ E-mail _____

OVERSEAS ADDRESS (Mandatory for Non-Resident applicants) **Address for Correspondence (Please)** Indian Overseas

City _____ Zip Code _____ State _____

Country _____ Nationality _____

E-mail _____

ACKNOWLEDGEMENT OF KOTAK INDO WORLD INFRASTRUCTURE FUND (To be filled by Applicant)

**Appl.
KIWIF**

Date : DD / MM / YYYY

Scheme	Kotak Indo World Infrastructure Fund		Options (Please <input checked="" type="checkbox"/>)	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend	<input type="checkbox"/> Payout	<input type="checkbox"/> Re-investment
Amount	Instrument No.	Dated					
Rs. (Minimum Rs.5000)		DD / MM / YYYY					
Drawn on	Bank	Branch	City				

Please retain this slip, duly acknowledged by the Official Collection Center till you receive your Account Statement

Official Collection Centre /
Acceptance Point Stamp & Sign

3. BANK ACCOUNT DETAILS (MANDATORY)

[Refer Guideline 3]

Name of Bank	
Branch	
City	(Clearing Circle)
Account No.	
MICR Code	

Account Type : Current Savings NRO NRE FCNR Others

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

DIRECT CREDIT

We offer a Direct Credit Facility currently with the following banks for paying out Dividend and Redemption Proceeds to you faster.

- ABN AMRO Bank
- Axis Bank
- Centurion Bank of Punjab
- Citibank
- Corporation Bank
- Deutsche Bank
- HDFC Bank
- HSBC
- ICICI Bank
- IDBI Bank
- IndusInd Bank
- Kotak Mahindra Bank
- Standard Chartered Bank

If your bank account is with any of these banks, or any other banks which may be added in future we will directly credit your dividend / redemption proceeds into the same.

If, however, you wish to receive a cheque payout, please tick the box alongside.

4. INVESTMENT DETAILS

[Refer Guideline 4]

Scheme	Kotak Indo World Infrastructure Fund	Investment Option (Please <input checked="" type="checkbox"/>)	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend : <input type="radio"/> Payout <input type="radio"/> Re-investment	
Investment Amount	Rs. A	DD Charges (if applicable)	Rs. B	Net Amount (if applicable)	Rs. A - B
Mode of Payment	Cheque / Demand Draft / Fund Transfer			Instrument No.	Dated DD / MM / YYYY
(Strike off whichever is not applicable)					
Drawn on	Bank	Branch	City		
Cheque / DD to be drawn in favour of "Kotak Indo World Infrastructure"					
If you are an NRI Investor, please indicate source of funds for your investment (Please <input checked="" type="checkbox"/>					
<input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR <input type="radio"/> Others (Please specify)					

5. NOMINATION DETAILS (to be filled in by Individual(s) applying Singly or Jointly)

[Refer Guideline 5]

I/We _____ and _____ do hereby nominate the undermentioned Nominee to receive the Units to my/our credit in Account 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

NAME		Date of Birth	
ADDRESS			
City/Town	Pin		
Tel.:	Signature of Nominee		

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

(Delete if this section is not applicable to you)

NAME	
ADDRESS	
City/Town	Pin
Tel.:	Signature of Guardian

6. E-MAIL COMMUNICATION

[Refer Guideline 6]

I / We would like to receive the following communication by E-Mail: [Please

Account Statement Monthly Update ECS of Dividends Transaction Confirmation Annual Report

Please furnish you Email ID :

Your E-mail ID here

7. DECLARATION AND SIGNATURES

[Refer Guideline 7]

I/We have read and understood the contents of the Offer Document addendum issued of Kotak Indo World Infrastructure Fund. I/We hereby apply for allotment / purchase of Units in the Scheme(s) indicated in Section 4 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.

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.

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

KOTAK MAHINDRA MUTUAL FUND

5A, 5th Floor, Bakhtawar
229, Nariman Point
Mumbai 400 021, India
022-6638 4400
mutual@kotak.com
www.kotakmutual.com

COMPUTER AGE MANAGEMENT SERVICES PVT. LTD.

158, Rayala Towers,
1st Floor, Anna Salai,
Chennai 600 002
044 2852 1596
enq_k@camsonline.com
www.camsonline.com

We are at your service on 1800-222-626 from 9.30 a.m. to 6.30 p.m. (Monday to Friday)

GUIDELINES FOR FILLING UP THE APPLICATION FORM

1. GENERAL INFORMATION

- a) Please fill up the Application Form legibly in English in CAPITAL LETTERS.
- b) Please read this Memorandum and the Offer Document before investing. Your application for allotment of units in the Scheme 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.
- c) Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
- d) If you wish to switch your existing investments from any Kotak Mutual Scheme to Kotak Indo World Infrastructure Fund, please fill in a Transaction Slip (available at all Official Acceptance Points). You can submit your switch request form along with Kotak Indo World Infrastructure Fund application form to your nearest Official Acceptance Points*. Please note that collection bank branches are not authorised to accept switch request.

2. APPLICANT'S PERSONAL INFORMATION

- a) If you are already a Unitholder in any scheme of the Fund and wish to make your investment in Kotak Indo World Infrastructure Fund. Please fill in the Name of Sole/First Holder & Account No. In Section 1, PAN details in Section 2 of the Application Form, and then proceed to Section 4.
- b) If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with the Pin Code (P.O. Box No. Not enough) and your Contact Nos. This would help us reach you faster.
- c) Permanent Account Number (PAN) is Mandatory for all investors With effect from July 2, 2007, it is mandatory for all existing and prospective investors (including joint holders, guardians of minors/POA and NRIs) to enclose a copy of PAN card or a copy of the evidence of having applied for PAN Card to the application for investing in mutual fund schemes. All new investors shall furnish a Copy of PAN card for investing in Kotak Mutual Fund Schemes. Such of those investors who have not obtained PAN, may furnish a copy of the evidence of having applied for PAN until December 31, 2007. If the investment is Rs 50,000 or more and the investor is not in a position to furnish PAN, such investor shall furnish Form 60 along with proof of address in addition to the evidence of having applied for PAN.
- d) If you have not indicated your Tax Status in the Application Form, the same would be assumed to be "Others"

3. BANK ACCOUNT DETAILS

- a) Please furnish the Name of your Bank, Branch and City (i.e. Clearing circle in which the branch participates). Account Type and Account Number. This is mandatorily Required as per SEBI. Applications without this information will be deemed to be incomplete and would be rejected.
- b) If your bank details, furnished in the Application Form is of any of the banks through which we offer a Direct Credit Facility (listed in the Application Form), Dividend / Redemption Proceeds will be directly credited to your Bank Account. An Account Statement confirming the transaction will be sent to you.

4. PAYMENT DETAILS

- a) Please specify your Investment Option in the Application Form. If you have chosen the Dividend Option, please indicate whether you would like a payout or re-investment of Your dividend
- b) Cheques should be crossed "A/c Payee Only" and drawn in favour of "Kotak Indo World Infrastructure". Please mention the application number on the face of the cheque. In case of existing investor write folio number.
- c) During the New Fund Offer, Application Form along with the Cheque/Demand Draft may be lodged with Official Collection Centres.
- d) If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand Draft Payable at your nearest city where we have such office.
- e) Payment by Cash, Stock invests, Outstation Cheques and Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted.

5. NOMINATION

- a) Nomination can be made only by individuals on their on behalf, singly or jointly. If the Units are held jointly, all joint Unit Holders will sign the nomination form. Other than an individual, no person including but not limited to a Company, Body Corporate, PSU, AOP, BOI, Society, Trust, Partnership Firm, Karta of HUF, Bank, FII and a holder of POA can nominate
- b) If the nominee is a minor, then the name and address of the guardian of such nominee shall be provided. An NRI can be a nominee subject to the Exchange Control Regulations from time to time. Other than an individual, no person including but not limited to Company, Body Corporate, PSU, AOP, BOI, Society, Trust (other than religious or charitable trust), Partnership Firm, Karta of HUF, Bank, FII, and a holder of POA can be a nominee
- c) Nomination in respect of the Units stands rescinded upon the redemption of Units. Cancellation of nomination can be made only by those individuals who hold Units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination the nomination shall stand rescinded and the AMC/Fund shall not be under any obligation to Transfer the Units in favour of the nominee.
- d) Transfer of units in favour of a Nominee shall valid discharge by Kotak Mahindra Asset Management Company Limited against the legal heir.

6. KOTAK FACILITIES

- a) If you have an E-Mail address, you can choose to receive E-Mail communication from us in lieu of printed communication Please furnish your E-Mail ID and indicate the nature of communication you wish to receive over E-Mail.
- b) If you wish to view your investments or transact over the Internet / Telephone, Please indicate your preference for the same and we would send you the relevant forms to initiate the facility.

7. DECLARATION AND SIGNATURES

- a) Signature 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.
- b) Applications by minors must be signed on their behalf by their guardians.
- c) 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.

(Applications not complying with any of the above instruction/guidelines would be rejected.)

CHECKLIST

Please ensure that:

- ☞ Your Application Form is complete in all respects & signed by all applicants :
- Name, Address and Contact Details are mentioned in full.
- Bank Account Details are entered completely and correctly. 9 digit MICR Code of your Bank is mentioned in the Application Form.
- Permanent Account Number (PAN) of all Applicants is mentioned and attested copy of the PAN card is enclosed.
- Appropriate Investment Options is selected.
- If units are Jointly, Mode of Operation of account is indicated.
- ☞ Your Investment Cheque / DD is drawn in favour of "Kotak Indo World Infrastructure" dated and signed.
- ☞ Application Number is mentioned on the reverse 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 from (as applicable to your specific case.)

Documents	Companies	Trusts	Societies	Partnership Firms	NRIs/PIOs	FII	Investment 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 above 1 to 8 should be in originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.)

*Please refer our website www.kotakmutual.com, (i.e. Locate us page)

OFFICIAL COLLECTION CENTRES (For New Fund Offer)

I. KAMAM AUTHORISED COLLECTION CENTRES

● **Ajmer** : 1st Floor, Ajmer Tower, Kachhari Road, Ajmer, Rajasthan 305001. ● **Agra** : F-14 1st Floor, Narayan Tower, Sanjay Place, Agra - 282002. ● **Allahabad**: Upper Ground Floor, Vashista Vinayak Tower, 38/1 Tashkant Marg, Allahabad 211001 ● **Ahmedabad** : 9,10,11-2nd Floor, Siddhi Vinayak complex, Shivranjani Cross Roads, Satellite. Ahmedabad - 380015. ● **Aligarh**: 1st Floor, Omeshwar Plaza, C1, Omeshwar Plaza, Plot No.3/243, Laxmi Bai Marg, Maris Road, Aligarh (UP) ● **Amritsar** : Kapoor Arcade, Office No 2, 1st Floor, M P Mahliya Road, Crystall Chowk, Amritsar 143001. ● **Aurangabad**: C/o.Soham, Plot No.9/4, Kuldeepak Housing Society, Sector No.P3, N-8, CIDCO Aurangabad - 431003. ● **Bangalore** : 2nd Fl., Umiya Landmark, 107, Lavelle Road, Bangalore - 560001. ● **Bhavnagar**: 209, Shopper's Point, Waghwadi Road, Parimal Chowk, Bhavnagar - 364002. ● **Bhubaneswar**: 2nd Floor, Building No. 24, SCR Janpath, Bapujinagar, Bhubaneswar - 751 001. ● **Bhopal** : 3rd floor, Alankar Palace, Plot 10-11, M.P.Nagar, Zone II, Bhopal - 462011. ● **Calicut**: 3rd Floor, Elite Arcade, Chakrathalkulam, Kannur Road, Calicut - 673011. ● **Chandigarh**: SCO 2475-2476, 1st Floor, Sector 22, Chandigarh -160022. ● **Chennai**: 1st Floor, Eldorado Building, 112 Nungambakam High Road, Chennai - 600034. ● **Cochin**: 4th Floor, Thadikkaran Centre, Palaramattom Cochlin - 682 025. ● **Coimbatore**: S. S. Complex, 5548/1, 2nd Floor, D.B. Road, R S Puram, Coimbatore - 641 002. ● **Cuttack**: Kotak Mahindra Asset Management Co. Ltd. ● **Dehradun**: 9A & B, 1st Floor, India Trade Centre, 97, Rajpur Road, Dehradun - 248001. ● **Dhanbad** : Room No-418 , Siriram Plaza, Bank More, Dhanbad, 826001, Jharkhand ● **Durgapur**: 5th floor, Suhatta, City Centre, Durgapur, Burdwan (WB) ● **Goa**: 3rd Floor, Mathias Plaza, 18th June Road, Panaji, Goa ● **Gorakhpur**: Kotak Mahindra Asset Management Co Ltd Office no 4.2nd floor cross road, a.d. chowk, Bank Road, Gorakhpur,273001 ● **Guntur**: 2nd Floor, Platini Plaza, Opp. Post Office, Guntur (A.P) ● **Gurgaon**: 2nd Floor, SCO-14, Sector-14, Gurgaon Chandigarh ● **Guwahati**: 5th Floor, Amaze Shopping Mall (Above Vishal Mega Mart) A.T. Road Guwahati-781001 ● **Hubli** : Gr. Fr V A Kalburagi Square Desai Cross, Hubli - 580029. ● **Hyderabad**: 2nd Floor, Jewel Pavani (EB), 2nd Floor, 6-3-1109/1, Somaji Guda, Hyderabad - 500 082 ● **Indore**: M-5, Mezzanine Floor, Starlit Tower, 29/1, Y N Road, Indore - 452001 ● **Jaipur**: 202, Mall-21, Opp. Raj Mandir Cinema, Bhagwandas Road, Jaipur 302001 ● **Jalandhar**: 207-A, 2nd Floor, Grand Mall Building, G T Road, Jalandhar 144001 ● **Jamshedpur**: Astha Trade Centre, 3rd Floor, 'Q' Road, Bustupur Jamshedpur - 831001. ● **Jodhpur**: 2nd Floor, Dhan Laxmi Tower, 1, Chopasani Road, Jodhpur 342001. (Rajasthan) ● **Kanpur** : Room No. 107, 1st floor, Ratan Squire, 14/144 Chhuni gani, Kanpur 208001 ● **Kolhapur** : Office no 59, Upper Ground Floor, Raobahadur Dajirao Vichare Complex, GEMSTONE, 517 A/2, New Shahupur, Near Central Bus Stand, Kolhapur 416 002 ● **Kolkata** : 7th Floor, Block 'C', Apeejay House, 15, Park Street, Kolkata - 700 016 ● **Kota**: 2nd floor, 202 Sajna Apartment Jhalawar Road, Kota (Rajasthan) ● **Kottam**: Kotak Mahindra Asset Management Co Ltd 3rd Floor, CKG Towers Kanjikuzhy Kottayam ● **Lucknow**: Room No.9, 3rd Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001. ● **Ludhiana**: Ground Floor, S.C.O. 120, Feroze Gandhi Market, Ferozepur Road, Ludhiana - 141001. ● **Madurai** : A R Plaza, No.16 and 17, North Veli Street, Madurai - 625001. ● **Mangalore** : Sequera Jewels, Opp. Infosys Technologies Ltd, Kottara, Mangalore - 575006. ● **Meerut** : S N 09, 2nd Floor, Star Plaza, 6 Bachha Park, Meerut - 250001 ● **Muradabad**: Nr. Gurudwara Hotel Road, Tarikhanna, Muradabad - 244007. ● **Mumbai**: Sakhar Bhavan 9th Floor 91-92 Nariman Point, Mumbai - 400 021. ● **Nagpur**: Block No. 10/11/102, Usha Complex, Sardar Vallabhbhai Patel Road, Kingsway, Nagpur - 440002. ● **Nasik**: Shop no 6.Ground Floor Krishnaratra,Opp. Hotel Potoba, New Pandit Colony, Nasik-422001 ● **New Delhi** : 12-14, Upper Ground Floor, Ambadeep Building, 14, Kasturba Gandhi Marg, New Delhi - 110 001. ● **Panipat**: Royal 18ldg, Besment, Adjoining Gurdwara, Opp Naval Cinema, G T Road,Panipat 132103 ● **Patiala** : B-17/42/3, Opp. Polo Ground, Near Modi College, Lower Mall, Patiala-147001 ● **Patna**: 5th Floor, Sahi Building, Exhibition Road, Patna - 1 ● **Pune**: Office No. 31, 3rd Floor, 'Yeshwant', Plot No. 37/10 Church, Opp. Lane No. 9, Prabhakar Road, Erandwani, Pune - 411004 ● **Raipur**: GF-04, Millennium Plaza, Banstal Road,Near Indian Coffee House, Raipur - 492001. ● **Rajkot**: 124 Star Plaza, Pulhach Chowk, Rajkot - 360001. ● **Ranchi**: Shop No. 24 & 25, 2nd Floor, G L Church Complex, Main Road, Ranchi - 834001. ● **Roureika** : A-1, 96 Koel Nagar, Rourkela - 14. ● **Surat**: 2nd Floor, Megh Mayra Plaza, Surat Dumas Road, Parle Point, Surat - 395 007. ● **Silliguri** : Lower Ground Floor, Nanak Complex, Sevoke Road, Silliguri 734001 (WB) ● **Trivandrum** : S.1. White Heaven, Vellayambalam, Trivandrum-10 ● **Trichy** : PLA Towers NoC-56, 1-24 2nd floor, 4th Cross, Thillai Nagar Trichy - 6000018 ● **Udaipur**: 2nd Floor, Madhuban Business Centre, Udaipur - 313001. ● **Vadoodara**: 1st Floor, 108 Avanti Chambers, Anand Society, B/H Express Hotel, R C Dutt Road, Vadodara - 390005. ● **VAPI**: Office No.10, 1st Floor, Sahara Market, Vapi-Silvassa Road,Vapi - 396191. ● **Varanasi** : D 58/53-54, 1st Floor, Shiva Complex, Rathyatra Varanasi - 221010 ● **Vijayawada**: 29-26-51, Jadagamwani Street, Surya Rao Pet, Vijayawada - 520002. ● **Vishakhapatnam**: isakha Executive Centre, 47-11/15, 1st Floor, Eswar Arcade, 1st Lane, Dwaraka Nagar, Visakhapatnam - 530016.

II. COLLECTION BANKS

KOTAK MAHINDRA BANK

● **Agra** : Shiram Hospital, M.G.Road, Agra, Uttar Pradesh -282 003 ● **Ahmedabad** : 503, Sakar II, Ellis Bridge Corner, Ashram Road, Ahmedabad, Gujarat-380 006 ● **Allahabad** : 2, Sardar Patel Marg, Civil Lines, Allahabad - 211 001 ● **Amritsar** : 10, Kennedy Avenue, The Main Mall Road, Amritsar, Punjab - 143 001 ● **Anand (Vallabivdyia Nagar)** : P.M.Chambers, Mota Bazar, Vallab Vidya Nagar, Anand, Gujarat - 388 120 ● **Ankleshwar** : Shop # 11, 12, 12 A, Namdara Arcade, Old National Highway No. 8, Ankleshwar - 393 002 ● **Bangalore** : 10/7, Umiya Land Mark, Next to Chancery Hotel, Lavelle Road, Bangalore - 560 001 ● **Bardoli** : Pitru Chaya, Station Road, Bardoli, Gujarat - 394 601 ● **Baroda** : Panorama Building, R.C.Dutta Road, Alkapur, Vadodara-300 097 ● **Bharuch** : Shop No. G-10, Ground Floor, Shop No 6,7,8,9,11, Yash Kamal Complex, Linking Road Crossing, Nandalev-Bharuch -392 001 ● **Bhavnagar** : Bhavna Construction Company, Plot No 2108/A, G.R.Sterling Centre, Waghwadi Road, Bhavnagar, Gujarat - 364 001 ● **Bhopal** : 214, Bhagwan Complex, Zone 1, M P Nagar, Bhopal, Madhya Pradesh - 462 016 ● **Bodoli** : 1st Floor, Shop No. 9, 10,11, Gajanan Plaza, Opp. S T Depot, Halol Rd, Alipura, Bodoli 39 115 ● **Chandigarh** : SCO 153-154-155, Madhya Marg, Sector-9C, Chandigarh - 160 009 ● **Chennai**: LCC Dept, 5th Floor, Ceerob Centre, 39, Montiearth Road, Chennai - 600008 ● **Cochin**: Ground Floor, Kumarpallil Estate, M G Road, CCHIN ● **Coimbatore** : 727, Avinashi Road, Skanda Square, Coimbatore, Tamilnadu - 641 018 ● **Deesa**: Shop no 63-66, Aditya Complex, Near Jalaram Mandir, Deesa - 385573 ● **Gandhidham** : Office No -1, Ground Floor, Sindhu - 1, SRC Plot No 309, Gandhidham, Gujarat - 370 201 ● **Guwahati** : 4th Floor, Ganapati Complex, G S Road, Uluvai, Opp. Bura Service Station, Guwahati - 781 007 ● **Himmatnagar** : Gr Floor, Dodiya House, Opp. Govt Godown, Nr.Civil Circle, Himmatnagar - 383 001 ● **Hyderabad**: Pawan Jee Tower, Ground Floor, Somajiguda, Hyderabad - 500 089 ● **Indore** : 58/6, M.G. Road, Indore - 452 001 ● **Jaipur** : 57, Krishna Tower, Sardar Patel Marg, C-Scheme, Jaipur - 302 001 ● **Jalandhar** : Midas Corporate Park, G T Road, Jalandhar, Punjab - 144 001 ● **Jodhpur** : Bombay Motor Building, Bombay Motor Circle, 87B-2, Chopasani Road, Jodhpur, Rajasthan - 342 003 ● **Jorhat** : Dr K C Dey Building, Gar Ali Road, Junction of Ruphali and Gar Ali Road, Jorhat - 785 001 ● **Kadi** : 2, Kunal Complex, Opp. J.K.Petrol Pump, Kadi, Gujarat - 382 715 ● **Kanpur** : 17/03, The Mall, Meghdoot Hotel Building, Kanpur, UP - 208 001 ● **Kapurthala** : Ground Floor, Simi Plaza, Plot No 51, Mall Road, Kapurthala, Punjab - 144 601 ● **Kolkata** : LCC Kolkata, Apeejay House, 15, Parkstreet, Kolkata - 700 016 ● **Kottayam** : Cherukara Towers, Opp to Collectorate, Kottayam - 686 001 ● **Lucknow** : 3GF, Speed Building, Shahanzafar Road, Lucknow - 226 001 ● **Ludhiana** : SCO 120, Feroze Gandhi Market, Ludhiana - 141 001 ● **Madurai** : 1-A, West Perumal Maistry Street, Madurai - 625001 ● **Margao** : Shop no 4-8, Jyoti Plaza Building, Isidoro Baptista Road, Margao - 403 601 ● **Mehsana** : Rajendra Estate, Opp Gayatri Temple, State Highway, Mehsana, Gujarat - 384 002 ● **Morbi** : Shop No 5-8, Ground Floor, Silver Plaza, Ram Chowk, Sarsar Plot, Morbi, Gujarat - 363 641. ● **Moradabad**: Sri Ganapati Complex, Near Ekta Dwar, Opp Mission School, Civil Lines, Moradabad - 244001 ● **Mumbai** : Mittal court, C wing, Nariman Point, Mumbai - 400 021 ● **Mysore** : Plot no 2912/1, Kantharaj Urs Road, Saraswathipuram, Mysore - 570 009 ● **Nagpur** : Ground Floor, 3-45, Shree Mohini Complex, Kingsway, Nagpur - 440 001 ● **Nasik** : Shop No. 6, Ground Floor, Krishnaratna opp. Hotel Potoba, New Pandit colony, Nasik - 422 001. ● **Nakodar**: Ground Floor, Amrik Chambers, Nurmahal Road, Nakodar -144 004 ● **Namakkal** : SKK Complex,9-1 A & B, Mohanur Road, Namakkal 637 001 ● **Navarsi** : UGF, Paradise Towers, Opp. Civil Hospital, Station Road, Navsari, Gujarat - 396 445 ● **New Delhi** : 7th Floor, Ambadeep, 14, K.G. Marg, New Delhi-110 001 ● **Panjim** : Ground Floor, Hotel Park Plaza, Opp Azad Maidan, Panjim, Goa - 403 001 ● **Patna** : Shop No 3,4,5, Ahmad Husain Complex, Exhibition Road, Gandhi Maidan, Patna - 800 001 ● **Patiala**: Ground Floor, SCO 116-119, New Leela Bhavan, Patiala - 147 001 ● **Phagwara** : UGF Milap Tower, G T Road, Phagwara, Punjab - 144 401 ● **Pune**: Bakre Avenue, FP NO 226/3, Bhandarkar Road, Pune - 411004 ● **Rajkot** : Nath Complex, Ground Floor, Near Race Course, Dr. Yagnik Road, Rajkot - 360 007 ● **Rajpura** : D9,D10, Caliber Market, Patiala Road, Rajpura, Punjab - 140 401 ● **Raipur** : Civil Lines, Opp Raj Bhavan, Rajpur, Chattisgarh-492 002 ● **Salem**: Plot No 12, S No 98, Bharathi Street, Alagapuram, Salem - 636001 ● **Sangrur**: SCF 9-10, Kaula Park, Sangur - 148 001 ● **Sankari** : 17-New Edappadi Road, Sankari, Salem District, Tamilnadu - 637 301 ● **Silvassa**:Shop no 1-5, Rohan Avenue, Silvassa- Vapi Main Road, Silvassa - 396230 ● **Surat** : 29-39, Megh Mayra Plaza, Surat Dumas Road, Athwa Lines, Surat 395 007 ● **Surenranagar** : 1st Floor, Pranav Complex, Nr. old Vijay Tower, Bus Stand Road, Surenranagar, Gujarat - 363 002. ● **Trivandrum** : S 1 Properties, Ground Floor, White Heaven, Vellayambalam, Trivandrum - 695 010 ● **Tirupur**: Park Avenue, Avinashi Road, Tirupur - 641603 ● **Trichy** : B-17,Aishwaryama Building, Sasthri Road, Thillai Nagar, Trichy, Tamilnadu - 620 017 ● **Udaipur**: Trimurti Heights , 8-C Bank Street, Madhuban, Udaipur - 313 004 ● **Unjha** : 2nd Floor, Above Bhojanalay, Opp AMC Building, Gunj Bazar, Unjha, Gujarat - 384 170 ● **Valsad** : Shop Nos 3-6, Sai Keval, Jalaram Road, Valsad, Gujarat - 396 001 ● **Vapi** : Plot No 5 and 6, Mahalaxmi Society, Vapi-Daman Road, Chala, Vapi, Gujarat - 396 191 ● **Varanasi** : D-37/37, Spice KCM Complex Complex, Godowlia Chowk, Varanasi, Uttar Pradesh - 221 001 ● **Visnagar** : 1st Floor, Rajkamal Complex, Near Railway Station, Visnagar, Dist Mehsana - 384 315 ● **Vijayawada**: 40-1-48/1, M.G.Road, Labbipet, Vijayawada - 520010 ● **Viramgam**: Shop 19-22, Akshar Complex, Mandal Road, Viramgam - 382 150

HDFC BANK

● **Aligarh** : 3-316 Ramghat Road, Near Devi Tray Hospital, Aligarh - 202 001 ● **Agra** : Shop No. F3, F3-A, 1st Floor, Friend's Plaza, Sanjay Place , Agra - 282 002 ● **Ahmedabad** : HDFC Bank House, Near Mithakali Six Roads, Navrangpura - 380 009 ● **Ahmednagar** : Amber Plaza, Station Road, Opp ADCB Bank Sakhar Gurj, Ahmednagar - 414 001 ● **Ajmer** : AMC No - 13/10 & 14/10, Near Suchma Centre, Adajent to Swami Complex, Ajmer - 305 001 ● **Akola** : Sethi Heights, Opp to Collector Office, Z P Road, Akola - 444 001 ● **Allahabad** : 54/1 S. P. Marg Civil Lines, Allahabad - 211 003 ● **Alwar** : Bhagat Singh Circle, Road No 2, Alwar - 301 001 ● **Ambala** : Shingar Palace Complex, Nicholson Road, Ambala Cantt - 133 001 ● **Amravati** : C/o Rasik Plaza, Jaistambh Chowk, Morshi Road, Amravati - 444 601 ● **Amritsar** : 1st Floor, R. S. Towers, Hal Bazar, Amritsar - 143 001 ● **Anand** : 1st Floor, Sanket Towers, Opp Anand Arts College, Grid Road, Anand - 388 001 ● **Ankleshwar** : S. A. Motors Building, S A Motors Building, Ankleshwar - 395 002 ● **Asansol** : CMS Dept, P C Chatterjee Market, G. T. Road, Rambhadrn Tala, Asansol - 713 303 ● **Aurangabad** : Shivani Chambers, Manjeet Nagar, Jalna Road, Opp Akashwani, Aurangabad - 431 001 ● **Balasoore** : C/o Bharat Motors, F M Circle, Balasoore - 756 001 ● **Bangalore** : No 8/2 Salco Centre, Richmond Road, Bangalore - 560 025 ● **Bardoli** : Shree Ambika Niketan Temple, Shree Ambika Niketan Temple, Bardoli - 394 601 ● **Bareilly** : 154, Krishna Palace, Civil Lines, Bareilly - 243 001 ● **Baroda** : 5th Floor, Midway Heights, Next to Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kalia Ghoda, Raopura, Baroda - 390 001 ● **Belgaum** : 4830 / 28 A Opp District Hospital, Dr Ambeekar Road, Belgaum - 590 002 ● **Bharuch** : Near Octroi Naka Link Road, Near Octroi Naka, Link Road, Bharuch - 392 001 ● **Bhatinda** : 3027 - B Guru Kanshi Marg , Bhatinda - 151 001 ● **Bhavnagar** : Gopi Arcade, Opp Takhteshwar Post Office, Bhavnagar ● **Bhilwara** : 2-3-4 , S. K. Plaza Complex, Pur Road, Bhilwara ● **Bhiwadi** : SP 54 Ashiana Arcade, Rico Industrial Area, Bhiwadi - 301 019 ● **Bhopal** : E - 1/57, Arela Colony, Bhopal - 462 016 ● **Bhubaneswar** : Junction of Janpath & Gandhi Marg, Hotel Jyoti Complex, Khavelanagar, Unit - 11 , Master Canteen Square, Bhubaneswar - 751 001 ● **Bhuj** : H 1 & 102 Sunrise Tower, 11 - Vijayanagar Society, Hospital Road, Bhuj - 370 001 ● **Bokaro** : B-9 City Centre , Sector IV, B - 9, City Centre, Sector IV, Bokaro Steel City, Bokaro - 827 004 ● **Burdwan** : 45 G. T. Road, Birhata , Burdwan - 713 001 ● **Calicut** : Malabar Palace, G. H. Road, Calicut - 673 001 ● **Chalakudy** : Police Station Road, Chalakudy - 681 307 ● **Chandigarh** : SCO 371/372, Sector 35 - B, Chandigarh - 160 034 ● **Changanacherry** : CMS Dept, Golden Tower, Golden Tower, M C Road , Vezhakkattichira, Changanacherry - 686 011 ● **Chengannur** : Govt. Hospital Junction, Chengannur - 689 121 ● **Chennai** : 750 - B Anna Salai, Mariam Centre, Chennai - 600 002 ● **Cochin** : 2nd Floor, Elmar Square.M.G.Road, Ravipuram, Cochin - 682 016 ● **Coimbatore** : 1635 Classic Tower, Trichy Road, Coimbatore - 641 018 ● **Curchoorem** : CMS Dept, Mopkar Chamaunda, Ground Floor, Near Post Office, Curchoorem - Sanguem Road, Curchoorem - 403 706 ● **Cuttack** : Bajrakbati Road, Cuttack - 753 001 ● **Dahanu** : Matruashish Building, Irani Road, Dahanu Road, Dahanu ● **Daman** : Arc Shopping Mall, Dilip Nagar, Teen Batti, Daman - 396 210 ● **Davangere** : No 621, BHM Enclave, Binny Co. Road, Mandipet, Davangere ● **Dehradun** : 56, Rajpur Road, Uttaranchal, Dehradun - 248 001 ● **Dhanbad** : Sri Ram Plaza, 1st Floor, Bank More Dhanbad, Jharkhand - 826 001 ● **Durgapur** : A102 & 103, City Centre, Bengal Shristi Complex, City Centre, Durgapur Road, Durgapur - 713 216 ● **Erode** : 456 Brough Road , Erode - 638 001 ● **Faridabad** : 5 R/2, Badshah Khan Chowk, NIIT, Faridabad - 121001 ● **Ferozepur** : CMS Dept, Building 307 / 77, The Mall, Ferozpur City,aryana - 152 002 ● **Gandhidham** : Plot No 1, Sector 8, Bradiranthar Tagore Road, Near GPO, Gandhidham - 370 201 ● **Gaya** : Near Ganta Ghar, K. P. Road, Gaya - 823 001 ● **Gorakhpur** : CMS Dept, Prahalad Rai Trade Centre, Ayodhya Crossing, Bank Road, Gorakhpur - 273 001 ● **Guntur** : 87-90, Main Road, Lakshampuram, Guntur - 522 007 ● **Gurdaspur** : CMS Dept, SCF-18-2 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur - 143 521 ● **Gurgaon**: A/12, Shopping Mall, DLF Qutub Enclave, Phase I, Gurgaon - 122002 ● **Guwahati** : House No 126, Opp Times of India, Bhaganagar, Guwahati - 781 005 ● **Gwalior** : Block G1, Plot No. 43, Anand Deep Building, City Centre, Gwalior - 474 011 ● **Hajipur** : Vimal Complex, Dak Banglow Complex, Opp T V S Showroom, Hajipur - 844 101 ● **Himmatnagar** : G. K. Shop No 5-8 & First Floor 4 - 9, Kumar House, Durga Oil Mill Compound, Himmatnagar - 383 001 ● **Hissar** : SCO 170 A Commercial Building , Red Square Market, Station Road, Hissar - 125 001 ● **Hoshiarpur** : SCO 1-2-3, Scheme No 11, Improvement Trust Market Chandigarh Road, Hoshiarpur - 146 001 ● **Hosur** : No. 24 & 25, Maruthi Nagar, Near Dharga, Sipcot P.O., Hosur - 635 126 ● **Hubli** : T B Revankar Complex, Vivekanand Hospital Road, Hubli - 580 029 ● **Hyderabad**: 6-1-73 3rd Floor Saeead Plaza, Lakadikapal, Hyderabad - 500 004 ● **Indore** : 13rd Floor, 91/A, V. U. House, South Tukno, Indore - 452 001 ● **Irinjalakuda** : Ushus Complex, Main Road West Tana Po, Irinjalakuda - 680 121 ● **Jabalpur** : 1702, Naiper Town , Model Road, Jabalpur - 482 002 ● **Jagron** : 368 B, Kapoor Building, Tehsil Road, Jagron - 479 006 ● **Jaipur** : 1st Floor, O - 10, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur - 302 001 ● **Jalandhar** : 911, Near Narinder Cinema, G T Road, Jalandhar - 144 001 ● **Jalgaon** : Plot No 134 / 135, DSP Chowk , Facing Mahal Jagro, Jalgaon - 425 001 ● **Jammu** : CB 13, Railhead Complex, Gandhi Nagar, Jammu Tawi, Jammu - 180 001 ● **Jannagar** : Plot No 6, Park Colony, St Ann's School, Bedi Bunder Road, Jannagar - 361 008 ● **Jamshedpur** : C/o Mithila Motors Ltd, Near Ram Mandir, Bustupur, Jamshedpur - 831 001 ● **Jodhpur** : Plot No 57 / B , 9th Chopasani Road, Jodhpur - 342 003 ● **Juganagdi** : Moti Palace, Ground Floor, Opp Rajnagar, Juganagdi - 362 001 ● **Haldwani** : 8/6, Nainital Road, Bhatia Park, Haldwani - 263 141 ● **Kadi** : Radhaswami Complex, R. S. Jamsed, 24, Nr N. C. Desai Petrol Pump, Highway Char Rastha, Kadi - 382 715 ● **Kalyani** : B-7/40 & 41(s), Central Avenue West, Central Park, Kalyani - 741 325 ● **Kannur** : CMS Dept, K V R Towers, South Bazar Road, Kannur - 670 002 ● **Kanpur** : Navin Market Branch, 15/46 Civil Lines , Kanpur - 280 001 ● **Kapurthala** : MGN School, Main Road, Kapurthala ● **Karad** : Near Hotel Sangam, Pune Bangalore Highway, Karad - 415 110 ● **Karnal** : SCO 778-779, Opp Mahabir Dal Hospital, Kanjura Road, Karnal ● **Khanna** : Opp Bus Stand, G. T. Road, Khanna - 141 401 ● **Kolhapur** : Gem Stone, Raaasahb Vichare Complex, 517, E Ward, New Shahupur, Near Central Bus Stand and Parikh Pool, Kolhapur - 416 001 ● **Kolkata** : Abhilasha II, 6, 1st Floor, 6 Royd Street, Kolkata - 700 016 ● **Kollam**: VGP Buildings, Door No XVI / 1539 (1320A), Vadakumbhagom Ward, Irumpallam, Kollam - 691 001 ● **Kota** : Show Room No 13 - 14, Main Jhalawar Road, Kota - 324 007 ● **Kottayam** : Unity Building, Opp MDC Centre, K K Road, Kottayam - 686 002 ● **Kurukshetra** : CMS Dept, Shop No 1 To 5, Kalawati Market, Railway Road, Kurukshetra - 136 118 ● **Latur** : Shri Prabhra Arcade, Shop No 3-6, M. G. Road, Near Nagar Parishad, Opp Town Hall, Latur - 413 512 ● **Lucknow** : Pranay Tower, Darbari Lal Sharma Marg, Beside Pratibha Cinema, Lucknow - 226 001 ● **Ludhiana** : CMS Dept, 5th Floor, Mall Road, Ludhiana - 141 001 ● **Madurai** : 7- A, West Veli Street, Opp Railway Station, Madurai - 625 001 ● **Mandi Gobindgarh** : Hukum Chand Bansali Building, Main Post Office Road, Mandi Gobindgarh - 147 301. ● **Mangalore** : M. N. Towers, Kadi, Mangalore - 575 002 ● **Manjeri** : CMS Dept, Kurikal Plaza, Bldg 20/1245 Kacheripady, Malappuram Road, Manjeri - 676 121 ● **Margoa** : Ranghavi Building, Opp Municipal Garden, Dr George Barette Road, Margoa - 403 601 ● **Mathura** : CMS Dept, Opp. BSA College, Gaushtala Road, Mathura - 281 001 ● **Meerut** : 381 Western Kachery Road, Meerut - 250 001 ● **Mehsana** : Prabhu Complex, Near Raj Kamal Petrol Pump, Abhu Highway, Mehsana - 384 002 ● **Moga** : G. T. Road, Opp D. C. Office, Moga - 141 001 ● **Moradabad** : Chaddha Shopping Complex, GMD Road, Moradabad - 244 001 ● **Morvi** : Om Shopping Centre, Revapur Main Road, Morvi - 363 641 ● **Mpauca** : S 1 / 2 Ground Floor, Cosmos Towers, Near Govt Bldg Complex, Mapusa - 403 507 ● **Mumbai** : Mamekijwadi Building, Nikoti Motiani Marg, Mumbai - 400 023 ● **Muzaffarnagar** : 53/4-A Bagh Kambal Wala, Jansat Road, New Mandi, Muzaffarnagar - 251 001 ● **Muzaffarpur** : Above Maruti Showroom, Choti Sarai Ganj, Muzaffarpur - 842 001 ● **Mysore** : Yambhai Arcite 1st Main, Saraswathipuram Mysore- 570 009 ● **Nabha** : SCO 14-15, Patiala Gate, Nabha - 147 201 ● **Nadiad** : Shoot Out Building, Nadiad Ice Factory Compound, College Road, Nadiad - 387 001 ● **Nagpur** : 303 & 304 3rd Floor, Waradh Road, 12, Milestone, Near Lokmat Square, Nagpur - 440 010 ● **Nasik** : Archit Centre, 3rd Floor, Chandak Circle Link Road, Opp Sandeep Hotel, Near Mahamarg Bus Stand, Nasik - 422 002 ● **Navsari** : Nandini Complex, Ground Floor, Station Road, Sandh Kupa, Navsari - 396 445 ● **Nawanshahar** : B 1 / 48, Banga Road, Nawanshahar - 144 514 ● **Nellore** : G. T. Road, Nellore - 524 001 ● **New Delhi** : Figops, 1st Floor, Kailash Building, 26 K G Marg, New Delhi - 110 001 ● **Palakkad** : 8 / 246, Chandra Nagar, Palakkad - 678 007 ● **Palanpur** : Parth Complex, Near Cozy Tower, Opp Joravar Palace, Palanpur - 385 001 ● **Panipat** : 801 / 4 , G. T. Road, Panipat - 132 103 ● **Panjim** : Swami Vivekanand Road, 301, Miliroc Lal Menezes, Opp Gomantak Maratha Samaj, Panjim - 403 001 ● **Pathanamthitta** : CMS Dept, Aban Arcade Ward # 9/1128, Pathanamthitta-Kumbazha Road, Pathanamthitta - 689 645 ● **Patiala** : SCO 70 - 73, Leela Bhawan Market, Patiala - 147 001 ● **Patna** : Rajendra Ram Plaza, Exhibition Road, Patna - 800 001 ● **Perinthalmanna** : Calicut Road, Perinthalmanna, Malappuram Dist, Perinthalmanna - 679 322 ● **Phagwara** : Kalra Road, Opp Hanuman Garhi Mandir, G. T. Road, Phagwara - 144 401 ● **Ponda** : Royal Chambers, GD1-GD4, Tisk, Ponda - 403 401 ● **Pondicherry** : TS No 6, 100 Feet Road, Ellaiappilchavady, Pondicherry - 605 005 ● **Porbandar** : Om Shiv Sakthi, R. D. Chamber, Porbander - 360 575 ● **Pune** : 5th Floor Millennium Tower, Bhandarkar Road, Shivaji Nagar, Pune - 411 004 ● **Raipur** : Chawla Complex, Near Vanijya Bhawan, Sai Nagar, Devendra Nagar Road, Raipur - 492 009 ● **Rajmahundry** : H. No. 46-17-20, Main Road, Danavapet, Rajmahundry - 533 103 ● **Rajkot** : Opp Alfred High School, 2nd Floor, Panchnatra Bldg, Jawahar Road, Rajkot - 360 001 ● **Rajpura** : 11 - 12 Block B, Chandigarh Patiala Road, Rajpura - 140 401 ● **Ranchi** : Shop No 3 & 4, Ranchi Club Shopping Complex, Main Road, Ranchi - 834 001 ● **Rewari** : L-203 Old Court Road, Patani Tada, Rewari - 123 401 ● **Rohatak** : 401 -402, D Park, Model Town, Main Delhi Road, Rohtak - 124 001 ● **Ropar** : Sohana Chandigarh Rd, College Road, Ropar - 141 001 ● **Rourkela** : Bisra Road, Dwivedi Bhawan, Dwivedi Square, Rourkela - 769 001 ● **Rudrapur** : Plot No182, Nainital Road, Plot No182, Nainital Road, Rudrapur - 263 153 ● **Saharanpur** : Mission Compound, Court Road, Adjoining Top Shop, Saharanpur - 247 001 ● **Salem** : 5 / 241 - F, Rathna Arcade, Omalur Main Road, Salem - 636 004 ● **Sambalpur** : Nayapara, Golbazar Chowk, Sambalpur - 768 001 ● **Sangli** : 404, Venkatesh Senate, Miraj Road, Sangli - 414 416 ● **Sangrur** : Shop No. 1-2-3 Kaula Park Market, Sangrur ● **Shimla** : Janikdis Building, 3, The Mall, Shimla - 171 001 ● **Siliguri** : 3 No, Ramkrishna Samity Building, Sevoke Road, Pani Tanta, Meer, Siliguri - 734 401 ● **Silvassa** : 1-16 Jaypee House, Opp Patel Petrol Pump, Vapi Silvassa Road, Silvassa - 396 230 ● **Solan** : Anand Bhavan, Near DC Office, Rajgarh Road, Solan - 173 212 ● **Srinagar** : M. S. Shopping Mall, Residency Road, Srinagar - 190 001 ● **Surat** : 7th Floor,Kashi Plaza, Next To Dr Binjani Desai Children Hospital, Majura Gate, Surat - 395 002. ● **Thalassery** : Avk Nair Road , Thalassery - 670 001 ● **Tirupur** : 160, Chidambaram Complex, Kumaran Road, Tiruppur - 641 604 ● **Thiruvalla** : Ilampallil Buildings, 26/149(182), M.C. Road, Thiruvalla - 689 101 ● **Tirupati** : C 10 - 10 - 14 - 575 / A3, Mosque Road, V.V. Mahal Road, Tirupati - 517 501 ● **Trichur** : Kallyiharthi Royal Square, Palace Road, Trichur - 680 020 ● **Trichy** : A - 10, Lakshmi Arcade, 11th Cross Main Road, Thillainagar, Trichy - 620 018 ● **Trivandrum** : Kenton Towers, Vazhuthacaud, Trivandrum - 695 014 ● **Udaipur** : 358 Post Office Road, Chetak Circle, Adjacent to Chetak Cinema, Udaipur - 313 001 ● **Udupi** : Panduran Towers, Court Road, Diana Circle, Udupi - 576 101 ● **Unjha** : Swidhi Complex, 1st Floor, Nr. Radha Krishna Temple, Station Road, Unjha - 382 170 ● **Valsad** : 1st Floor, Ekta Apt, Near R J J High School, Thival Road, Valsad - 396 001 ● **Vapi** : Lower Ground, Emperor Arcade, Chala Road, Vapi - 396 191 ● **Varanasi** : D 58 / 2, Kuber Complex, Rathyatra Crossing, Varanasi - 221 010 ● **Vasco** : Ground Floor, Damodar Building, Swatantra Path, Vasco Da Gama - 403 802. ● **Veraval** : Amruteepp, Opp Public Garden, Rajmahal Road, Veraval - 362 26