



SCHEME INFORMATION DOCUMENT (SID)

KOTAK MAHINDRA GILT UNIT SCHEME 99 – SAVINGS PLAN

An Open Ended Dedicated Gilt Scheme

Units available at NAV based prices (Face Value Rs. 10/- per unit) with applicable loads if any.
Scheme reopened on December 29, 1998

Name of Mutual Fund	Kotak Mahindra Mutual Fund
Name of Asset Management Company	Kotak Mahindra Asset Management Company Ltd
Name of Trustee Company	Kotak Mahindra Trustee Company Ltd
Registered Address of the Companies	36-38A Nariman Bhavan, 227, Nariman Point Mumbai 400 021
Corporate Address of the Asset Management Company	6th Floor, Vinay Bhavya Complex, 159-A, CST Road, Kalina, Santacruz (E), Mumbai- 4000 98
Website	www.kotakmutual.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Kotak Mahindra Mutual Fund, Tax and Legal issues and general information on www.kotakmutual.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website, www.kotakmutual.com.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

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I. HIGHLIGHTS/SUMMARY OF THE S C H E M E

Investment Objective	To generate risk-free returns through investments in sovereign securities issued by the Central and /or State Government(s) and/or reverse repos in such securities.	
Investment in	Sovereign securities issued by the Central Government and/ or a State Government and/ or reverse repos in such securities, with the Weighted Average Maturity of the portfolio being upto four years.	
Suitable for	Investors who have short-term Savings / investment horizon	
Liquidity	Open-ended. Purchases and Redemptions at prices related to Applicable NAV.	
Benchmark	I-Sec Si-Bex	
NAV Information	The Mutual Fund shall endeavour to update the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m The NAVs shall also be updated on the website of the Mutual Fund www.kotakmutual.com and will be released in two newspapers for publication.	
Options	Growth and Dividend (Payout and Reinvestment) The NAVs of the above options will be different and separately declared; the portfolio of investments remaining the same	
Dividend Frequency	Monthly and Annual	
Dividend Record dates	12th of month concerned for Monthly Dividend Option. The record date for the Annual Dividend Option is not fixed (If the Record date is not a Working Day, the immediately following Working Day will be the record date)	
Loads	Entry Load: Nil Exit Load: Nil	
SIP/SWP/STP Facilities	Available	
Minimum Application Amount	Initial Purchase (Non SIP)	Rs. 5000/- and in multiples of Rs 1 for purchases and for Re 0.01 for switches
	Additional Purchase (Non- SIP)	Rs. 1000/- and in multiples of Rs 1 for purchases and for Re 0.01 for switches
	SIP Purchase	Rs. 1000/- (subject to a minimum of 6 SIP installments of Rs. 1000/- each)

II. INTRODUCTION

A. RISK FACTORS

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.
- The 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 initial 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 Portfolio of Gilt Savings Plan will comprise predominantly of Securities issued by the Central or State Government and to a lesser extent Reverse Repo. As such, there would be Zero-Credit Risk.. Since there is a restriction on weighted average maturity of the securities - i.e. four years, there would be low Price-risk or Interest-rate risk.

Risks associated with Debt / Money Markets (i.e. Markets in which Interest bearing Securities or Discounted Instruments are traded)

(i) Credit Risk:

Securities carry a Credit risk of repayment of principal or interest by the borrower. This risk depends on micro-economic factors such as financial soundness and ability of the borrower as also macro-economic factors such as Industry performance, Competition from Imports, Competitiveness of Exports, Input costs, Trade barriers, Favourability of Foreign Currency conversion rates, etc. Credit risks of most issuers of Debt securities are rated by Independent and professionally run rating agencies. Ratings of Credit issued by these agencies typically range from "AAA" (read as "Triple A" denoting "Highest Safety") to "D" (denoting "Default"), with about 6 distinct ratings between the two extremes.

The highest credit rating (i.e. lowest credit risk) commands a low yield for the borrower. Conversely, the lowest credit rated borrower can raise funds at a

relatively higher cost. On account of a higher credit risk for lower rated borrowers lenders prefer higher rated instruments further justifying the lower yields.

(ii) Price-Risk or Interest-Rate Risk:

From the perspective of coupon rates, Debt securities can be classified in two categories, i.e., Fixed Income bearing Securities and Floating Rate Securities. In Fixed Income Bearing Securities, the Coupon rate is determined at the time of investment and paid/received at the predetermined frequency. In the Floating Rate Securities, on the other hand, the coupon rate changes - 'floats' - with the underlying benchmark rate, e.g., MIBOR, 1 yr. Treasury Bill.

Fixed Income Securities (such as Government Securities, bonds, debentures and money market instruments) where a fixed return is offered, run price-risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, the payment-frequency of such coupon, days to maturity and the increase or decrease in the level of interest rates. The prices of Government Securities (existing and new) will be influenced only by movement in interest rates in the financial system. Whereas, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced not only by the change in interest rates but also by credit rating of the security and liquidity there of.

Floating rate securities issued by a government (coupon linked to treasury bill benchmark or a real return inflation linked bond) have the least sensitivity to interest rate movements, as compared to other securities. The Government of India has already issued a few such securities and the Investment Manager believes that such securities may become available in future as well. These securities can play an important role in minimizing interest rate risk on a portfolio.

(iii) Risk of Rating Migration:

The following table illustrates the impact of change of rating (credit worthiness) on the price of a hypothetical AA rated security with a maturity period of 3 years, a coupon of 10.00% p.a. and a market value of Rs. 100. If it is downgraded to A category, which commands a market yield of, say, 11.50% p.a., its market value would drop to Rs. 98.76 (i.e. 1.24%) If the security is up-graded to AAA category which commands a market yield of, say, 9.60% p.a. its market value would increase to Rs103.48 (i.e. by 3.48%). The figures shown in the table are only indicative and are intended to demonstrate how the price of a security can be affected by change in credit rating.

Rating	Yield (% p.a.)	Market Value (Rs.)
AA	11.00	100.00
If upgraded to AAA	9.60	103.48
If downgraded to A	11.50	98.76

(iv) Basis Risk:

During the life of floating rate security or a swap the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio. Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve.

(v) Spread Risk:

In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However depending upon the market conditions the spreads may move adversely or favourably leading to fluctuation in NAV.

(vi) Reinvestment Risk:

Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently the proceeds may get invested at a lower rate.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25%

C. DEFINITIONS

of the corpus of the Scheme/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

Applicable NAV	Unless stated otherwise in this document, 'Applicable NAV' is the Net Asset Value at the close of a Working Day as of which purchase or redemption is sought by an investor and determined by the Fund.
Asset Management Company or AMC Investment Manager	Kotak Mahindra Asset Management Company Limited, the Asset Management Company incorporated under the Companies Act, 1956, and authorised by SEBI to act as Investment Manager to the Schemes of Kotak Mahindra Mutual Fund
Business Day	A day other than: i. Saturday and Sunday, ii. A day on which the banks in Mumbai and RBI are closed for business/clearing. iii. A day on which Purchase and Redemption is suspended by the AMC. iv. A day on which the money markets are closed/not accessible. Additionally, the days when the banks in any location where the AMC's Investor service center are located, are closed due to local holiday, such days will be treated as non business days at such centers for the purpose of accepting subscriptions. However if the Investor service center in such location is open on such local holidays, only redemption and switch request will be accepted at those centers provided it is a business day for the scheme. The AMC reserves the right to change the definition of business day. The AMC reserves the right to declare any day as a business day or otherwise at any or all ISCs.
Contingent Deferred Sales	Exit charge permitted under the Regulations for a No Load Scheme.
Continuous Offer	Offer of Units under the Schemes, when they become Open-ended after the closure of their respective New Fund Offers.
Custodian	Deutsche Bank AG and Standard Chartered Bank, acting as Custodians to the Scheme, or any other Custodian appointed by the Trustee.
Dividend Option	Under the Dividend option, the Trustee may at any time decide to distribute by way of dividend, the surplus by way of realised profit and interest, net of losses,

	<p>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.</p> <p>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.</p> <p>The Dividend Option will be available under two sub-options - the Payout Option and the Reinvestment Option.</p> <p>Dividend Payout Option: Unitholders will have the option to receive payout of their dividend by way of dividend warrant or any other means which can be encashed or by way of direct credit into their account.</p> <p>Dividend Reinvestment Option: Under the reinvestment option, dividend amounts will be reinvested in the Dividend Reinvestment Option at the Applicable NAV announced immediately following the record date. No entry loads will be charged on units allotted as a result of dividend reinvestment. However, the Trustees reserve the right to introduce new options and / or alter the dividend payout intervals, frequency, including the day of payout.</p>
Entry Load	The charge that is paid by a Unitholder when he invests an amount in a Scheme
Exit Load	The charge that is paid by a Unitholder when he redeems Units from a Scheme
FII	Foreign Institutional Investors, registered with SEBI under Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
G - 7	The Group of seven developed nations comprising USA, UK, Canada, France, Germany, Italy and Japan.
Gilts/Government Securities	Securities created and issued by the Central Government and/or State Government.
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.
IMA	Investment Management Agreement dated 20th May, 1996, entered into between the Fund (acting through the Trustee) and the AMC and as amended up to date, or as may be amended from time to time.
Investor Service Centres or ISCs	Designated branches of the AMC / other offices as may be designated by the AMC from time to time.
Kotak Bank/ Sponsor	Kotak Mahindra Bank Limited.
KMMF/Fund/ Mutual Fund	Kotak Mahindra Mutual Fund, a trust set up under the provisions of The Indian Trusts Act, 1882.
KMTCL/Trustee	Kotak Mahindra Trustee Company Limited, a company set up under the Companies Act, 1956, and authorised by SEBI to act as the Trustee for the Schemes of Kotak Mahindra Mutual Fund.
Money Market Instruments	Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.
MIBOR	The Mumbai Interbank Offered Rate published once every day by the National Stock Exchange and published twice every day by Reuters, as specifically applied to each contract.
Mutual Fund Regulations/ Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended up to date, and such other regulations as may be in force from time to time.
NAV	Net Asset Value of the Units of each Scheme as calculated in the manner provided in this document or as may be prescribed by Regulations from time to time.
NRI	Non-Resident Indian; and person of Indian origin as defined in the Foreign Exchange Management Act, 1999.

Scheme Information Document (SID)	This document issued by Kotak Mahindra Mutual Fund, offering for subscription of Units of the Scheme
Statement of Additional Information (SAI)	It contains details of Kotak Mahindra Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document)
Purchase Price	Purchase Price, to an investor, of Units under any of the Schemes (including Plans and Options, if any, thereunder).
Redemption Price	Redemption Price to an investor of Units under any of the Schemes (including Plans and Options, if any, thereunder).
Registrar	Computer Age Management Services Private Limited ('CAMS'), acting as Registrar to the Schemes, or any other Registrar appointed by the AMC.
Repo	Sale of securities with simultaneous agreement to repurchase them at a later date.
Reserve Bank of India/RBI	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
Reverse Repo	Purchase of securities with a simultaneous agreement to sell them at a later date.
Risk - Free	Absence of credit risk i.e. no risk of default on payment of principal and interest.
Scheme	Kotak Mahindra Gilt Unit Scheme - Savings Plan. All references to the Scheme would deem to include the Plans and Options thereunder unless specifically mentioned.
SEBI	The Securities and Exchange Board of India.
Transaction Points	Centres designated by the Registrar, to accept investor transactions and scan them for handling by the nearest ISC.
Trust Deed	The Trust Deed entered into on 20th May, 1996 between the Sponsor and the Trustee, as amended up to date, or as may be amended from time to time.
Trust Fund	The corpus of the Trust, Unit capital and all property belonging to and/or vested in the Trustee.
Unit	The interest of the investors in any of the Schemes, which consists of each Unit representing one undivided share in the assets of the Schemes.
Unitholder	A person who holds Unit(s) under any Scheme.
Valuation Day	Business Day of the Scheme, and any other day when the capital and/or money markets are open in Mumbai
Words and Expressions used in this Scheme Information Document (SID) Document and not defined	Same meaning as in Trust Deed.

D. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) the Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- (iv) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

**For Kotak Mahindra Asset Management Company Limited
Asset Management Company for Kotak Mahindra Mutual Fund**

Place : Mumbai
Date : May 12, 2009

**V. R. Narasimhan
Chief Compliance Officer & Company Secretary**

III. INFORMATION ABOUT THE SCHEME

KOTAK MAHINDRA GILT UNIT SCHEME 99 - SAVINGS PLAN

A. TYPE OF SCHEME

A Plan under an Open-ended dedicated Gilts Scheme

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The objective of the Plan is to generate risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government(s) and/or any security unconditionally guaranteed by the Government of India, and/or reverse repos in such securities as and when permitted by RBI. A small portion of the fund may be invested in the inter-bank money market in order to meet the day-to-day liquidity requirements of the Plan. To ensure total safety of Unitholders' funds, the Plan does not invest in any other securities such as shares, debentures or bonds issued by any other entity. The Fund will seek to underwrite issuance of Government Securities if and to the extent permitted by SEBI/RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time.

Subject to the maximum amount permitted from time to time, the Plan may invest in securities abroad, in the manner allowed by SEBI/RBI in conformity with the guidelines, rules and regulations in this respect. The Fund will seek permission to invest in government securities issued by G-7 nations, provided that such securities are considered as Investment Grade and provided RBI permits such Investment under the guidelines for a dedicated Gilts Fund.

There is no assurance that the investment objective of the Plan will be achieved. It is however emphasised, that investments under the Plan are made in Government Securities, where there is no risk of default of payment in principal or interest amount.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The following table indicates, by maturity and category, the risks associated with Government Securities:

Balance Maturity	Risk Profile Price Risk	Credit Risk
More than 5 years	Low	Zero
Between 1 to 5 years	Lower	Zero
Less than 1 year	Lowest	Zero
Securities held under Reverse Repos	Zero	Very low

The risk profile described above indicates that the risks of a portfolio of Government Securities are invariably lower than those of a portfolio of investments of other types of securities. Since Government Securities do not pose any credit risk, they are usually referred to as risk-free securities.

Investment Pattern

Portfolio of securities will have a Weighted Average Maturity of upto four years.

Note: The asset allocation shown above is indicative and may change for a short term on defensive considerations. Should the weighted average maturity of the portfolio

exceed four years, the portfolio will be reviewed and rebalanced.

Liquidity Support from RBI

Being a Plan dedicated exclusively to investments in Government Securities, the Fund can avail liquidity support of upto 20% of the outstanding value of its investments in Government Securities at the close of the previous Working Day. This facility has been made available by RBI under its Guidelines. Liquidity support under these guidelines is by way of outright sale of Government Securities by the Plan to RBI as well as by way of repo.

To avoid duplication of portfolios and to reduce expenses, the Plan may invest in any other scheme of the Fund to the extent permitted by the Regulations. In such an event, as per the Regulations, the AMC cannot charge management fees on the amounts of the Plan so invested.

Overview of Debt Market

The Indian Debt Market has grown in size substantially over the years. The Reserve Bank of India has been taking steps to make the Indian Debt Market efficient and vibrant. The interest rates were regulated till a few years back, there has been rapid deregulation and currently both the lending and deposit rates are market determined. The Central banker has in its recent credit policy meetings suggested the importance of a fully developed corporate bond market and efforts are being made to have an online trading platform for corporate bonds.

Broadly, the debt market is divided in two parts viz. the Money Market and the Debt market. Money market instruments have a tenor of less than one year while debt market instruments have a tenor of more than one year. Money market instruments are typically commercial paper, certificates of deposit, treasury bills, trade bills, repos, interbank call deposit receipts etc. Debt market comprises typically of securities issued by Governments (Central and State), Banks, Financial Institutions, and Companies in the private and public sector, Corporations, Statutory Bodies etc.

The debt securities are mainly traded over the telephone directly or through brokers. The National Stock Exchange of India has a separate trading platform called the Wholesale Debt Market segment where trades put through member brokers are reported. The daily volumes in the debt market are in the region of Rs.2500-5000 crores.

RBI has introduced the Negotiated Dealing System (NDS) platform for screen-based trading in Government Securities and Money Market instruments. Most of the market participants are now operating through NDS.

Promoted by major banks and financial institutions, The Clearing Corporation of India Ltd. (CCIL), was incorporated on April 30, 2001. The CCIL guarantees the settlement of all trades executed through NDS. The clearing and settlement risks viz., Counter party Credit Risk and Operational Risk are mitigated by CCIL thereby facilitating a smooth settlement process.

The following table gives approximate yields prevailing as on April 30, 2009 on some of the money and debt market instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing.

Instrument	Yield Range (% per annum)
Inter bank Call Money	3.00- 3.25
91 Day Treasury Bill	3.10 - 3.30
364 Day Treasury Bill	3.50 - 3.60
P1+ Commercial Paper 90 Days	3.75 - 4.00
3-Year Government of India Security	5.50 -5.75
5-Year Government of India Security	6.15 - 6.25
10-Year Government of India Security	6.25 - 6.50

Generally, for instruments issued by a non Government entity, the yield is higher than the yield on a Government Security with corresponding maturity. The difference, known as credit spread, depends on the credit rating of the entity. Investors must note that the yields shown above are the yields prevailing on April 30, 2009 and they are likely to change consequent to changes in economic conditions and RBI policy

D. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations, the amount collected under the scheme can be invested in any (but not exclusively) of the following securities/ instruments, as per the indicative asset allocation given under the heading "How will the Scheme allocate its assets":

- Securities created and issued 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).
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- Any other instruments / securities, which in the opinion of the fund manger would suit the investment objective of the scheme subject to compliance with extant Regulations.

E. WHAT ARE THE INVESTMENT STRATEGIES

Investment Strategies and Risk Control Measures

The Plan predominantly invests in such government securities, that the weighted average maturity of the portfolio is upto four years.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of a scheme :

As mentioned under the heading "Type of the scheme"

(ii) Investment Objective :

As mentioned under the heading "Investment Objective"

(iii) Investment pattern :

As mentioned under the heading "How will the scheme allocate its assets"

(iv) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption.
- Aggregate fees and expenses charged to the scheme.
- Any safety net or guarantee provided.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of Kotak Gilt Savings Plan is benchmarked against the I-Sec Si-Bex Index

The composition of the aforesaid benchmark is such that, it is most suited for comparing the performance of the scheme.

The Trustee reserves right to change benchmark in future for measuring performance of the scheme.

H. WHO MANAGES THE SCHEME?

Name	Mr. Deepak Agrawal
Age	27 Years
Qualification	Post Graduate in Commerce, Chartered Account, Company Secretary and currently pursuing CFA.
Business Experience	Mr. Deepak Agrawal's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006
Other Schemes Managed	<ul style="list-style-type: none"> Kotak Gilt Savings Kotak Gilt Investment Kotak Bond Short Term Kotak Flexi Debt Kotak Floater Short Term Kotak Liquid Kotak Bond Kotak Floater Long term Kotak Interval Plans Kotak FMP's.

Name	Mr. Abhishek Bisen
Age	29 Years
Qualification	B A Management, MBA Finance
Business Experience	Mr. Abhishek Bisen has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm.
Other Schemes Managed	<ul style="list-style-type: none"> • Kotak Gilt Savings • Kotak Gilt Investment • Kotak Income Plus • Kotak Bond Short Term • Kotak Bond • Kotak Flexi Debt • Kotak Floater Long Term • Kotak Floater Short Term • Kotak Liquid • Kotak Interval Plans • Kotak FMP's • Kotak Equity Arbitrage • Kotak Balance

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

The following investment limitations and other restrictions, inter-alia, as contained in the Trust Deed and the Regulations apply to the Schemes. All the following limits shall apply at the time of making investments.

1. No loans may be advanced by the Mutual Fund and the Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase, redemption of Units or payment of interest or dividends to Unitholders, provided the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such borrowing shall not exceed a period of six months or as may be permitted by the Regulations from time to time.
2. A Scheme may invest in another scheme, under the same AMC or any other mutual fund provided that the aggregate interscheme investments made by all schemes under the same AMC or any other mutual fund shall not exceed 5% of the net assets of the Fund or any other limit as prescribed by the Regulations from time to time. The AMC is not permitted by the Regulations to charge any investment management and advisory services fee on such investments.
3. The Fund shall buy and sell securities only against deliveries. In no case shall the Fund engage in short selling, carry forward transactions or Badla financing.

Provided that the Fund may enter into derivatives transactions for the purpose of hedging and portfolio balancing in accordance with the guidelines issued by SEBI.

4. Pending deployment of the corpus of the Scheme in securities in terms of investment objective, the Fund can invest the corpus of the Scheme in short term deposits of scheduled commercial banks in terms of SEBI circular dated April 16, 2007
5. No Scheme shall make any investment in:
 - a) any unlisted security of an associate or group company of the Sponsor; or
 - b) any security issued by way of private placement by any associate or group company of the Sponsor; or
 - c) the listed securities of group companies of the Sponsor in excess of 25% of its net assets.
6. No Scheme shall invest in any Fund of Funds Scheme.
7. No Scheme shall invest more than 15% of its Net Assets in debt instruments issued by a single issuer which are rated not below investment grade; such limit may be extended to 20% of the net assets of the scheme with the prior approval of the Board of the Trustee and the Board of the AMC;

Provided that investments within such limits can be made in mortgage backed securities/asset backed securities which are rated not below the investment grade by a registered credit rating agency

Provided further that for investments made in securitised debt (mortgage backed securities/asset backed securities) restrictions at the originator level would not be applicable.

Provided further that such limit will not be applicable to investments in Money Market Instruments and Government Securities.

8. No Scheme shall invest more than 10% of its Net Assets in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25 % of the Net Assets of the scheme. All such investments shall be as per the parameters approved by the Boards of the Trustee and the AMC.

Provided further that for investments made in securitised debt (mortgage backed securities/asset backed securities) restrictions at the originator level would not be applicable.
9. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1 A of Seventh Schedule to the Regulations.
10. Investments of the Fund i.e. of all the Schemes put together, in the share capital of any company shall not exceed 10% of that company's paid-up capital carrying voting rights.
11. Wherever investments are made, the securities shall be purchased or transferred in the name of the Fund, on account of the Scheme concerned.

Modifications, if any, in the Investment Restrictions on account of amendments to the Regulations shall supercede override the provisions of the Trust Deed.

Investments by the AMC in the Fund

The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and in accordance with SEBI Circular no. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003 regarding minimum number of investors in the Scheme/ Plan. Under the Regulation, the AMC is not permitted to charge any investment management and advisory services fee on its own investment in the Scheme.

J. HOW HAS THE SCHEME PERFORMED?

Performance as on April 29, 2009#

(# April 30, 2009 being a non - working day)

Compounded Annualised Returns	Kotak Gilt Savings - Growth	I-Sec Si-BEX
Returns for the last 1 Year	6.93	14.72
Returns for the last 3 Years	6.42	9.60
Returns for the last 5 Years	5.94	7.53
Returns Since Inception (December 29, 1998)	7.38	NA

Absolute Returns for each financial for the last 5 years



Past Performance may or may not be sustained in future.

IV. UNITS AND OFFER

A. ONGOING OFFER DETAILS

<p>Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The Ongoing Offer of the Scheme commenced from December 29, 1998</p>
<p>Listing</p>	<p>Since the Schemes are open-ended, it is not necessary to list the Units of the Schemes on any exchange. Liquidity is ensured to investors by the purchase and sale of Units from/to the Fund at prices related to the relevant Applicable NAV for the purpose of purchasing or redeeming Units from the Fund.</p> <p>The Trustee, however, has the right to list the Units under any of the Schemes on any stock exchange/s for better distribution and additional convenience to existing/prospective Unitholders. Even if the Units are listed, the Fund shall continue to offer purchase and redemption facility as specified in this scheme information document. Any listing will come only as an additional facility to investors who wish to use the services of a stock exchange for the purpose of transacting business in the Units of the Schemes.</p>
<p>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in. Example: If the applicable NAV is Rs. 10, entry load is 2% then sales price will be: $Rs. 10 * (1+0.02) = Rs. 10.20$</p>	<p>At the applicable NAV subject to prevailing entry load, if any</p>
<p>Ongoing price for redemption (sale) / switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: $Rs. 10 * (1-0.02) = Rs. 9.80$</p>	<p>At the applicable NAV subject to prevailing exit load if any.</p> <p>As required under the Regulations, the Fund will ensure that the Redemption Price is not lower than 93% of the NAV and the Purchase Price is not higher than 107% of the NAV, provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 7% of the Purchase Price, as provided for under the Regulations.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>a (i). Applicable NAV for Purchases/Switch ins of amount less than Rs. 1 crore</p> <ul style="list-style-type: none"> a) where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the day of receipt of application; b) where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received - closing NAV of the next business day ; and c) where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received - closing NAV of day on which the cheque or demand draft is credited. <p>a (ii). Applicable NAV for Purchases/Switch ins for amount of Rs 1 crore and above the closing NAV of the day on which the funds are available for utilisation shall be applicable irrespective of the time of receipt of application.</p> <p>b. Applicable NAV for Redemption/ Switch outs</p> <ul style="list-style-type: none"> a) where the application is received upto 3.00 pm - the closing NAV of the day immediately preceding the next business day ; and b)where the application is received after 3.00 pm - the closing NAV of the next business day. <p>Further, where the AMC or the Registrar has provided a facility to the</p>

	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.
Where can the applications for purchase/redemption switches be submitted?	Application / Transaction slip completed in all respect along with Cheque / DD or fund transfer instruction in case of purchase and transaction slip completed in all respect in case of redemption / Switch can be submitted at the official acceptance points. The AMC will process the transaction for the applicable NAV prices subject to applicable load. The list of official acceptance point is given on the back of the cover of this document
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	The following are eligible to apply for purchase of the unit; <ul style="list-style-type: none"> • Resident Indian Adult Individuals, either singly or jointly (not exceeding three). • Parents/Lawful guardians on behalf of Minors. • Companies, corporate bodies, registered in India. • Registered Societies and Co-operative Societies authorised to invest in such Units. • Religious and Charitable Trusts under the provisions of 11(5) of the Income Tax Act, 1961 read with Rule 17C of the Income Tax Rules, 1962. • Trustees of private trusts authorised to invest in mutual fund schemes under their trust deeds. • Partner(s) of Partnership Firms. • Association of Persons or Body of Individuals, whether incorporated or not. • Hindu Undivided Families (HUFs). • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions and Investment Institutions. • Non-Resident Indians/Persons of Indian origin resident abroad (NRIs) on full repatriation or non-repatriation basis. • Other Mutual Funds registered with SEBI. • Foreign Institutional Investors (FIIs) or sub-accounts of FII's registered with SEBI. • International Multilateral Agencies approved by the Government of India. • Army/Navy/Air Force, Para-Military Units and other eligible institutions. • Companies, corporate bodies, registered in India. • Scientific and Industrial Research Organizations. • Provident/Pension/Gratuity and such other Funds as and when permitted to invest. • Universities and Educational Institutions. • Other schemes of Kotak Mahindra Mutual Fund may, subject to the conditions and limits prescribed in the SEBI Regulations and/or by the Trustee, AMC or Sponsor, subscribe to the Units under the Scheme. <p>The list given above is indicative and the applicable law, if any, shall supersede the list.</p>
How to Apply	Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Services Centers of the Registrar or distributors or downloaded from www.Kotakmutual.com . Investors are also advised to refer to Statement of Additional Information before submitting the application form. All cheques and drafts should be crossed " Account Payee Only " and drawn in favour of " Kotak Gilt Savings Plan ". Any application may be accepted or rejected at the sole and absolute discretion of the Trustee. Please refer to the SAI and Application form for the instructions.
Minimum amount for purchase/	Minimum Purchase/switch in amount:

redemption/switches	Initial Purchase (Non-SIP)	Rs. 5000 and in multiples of Rs 1 for purchases and for Re 0.01 for switches
	Additional Ongoing Purchase (Non-SIP)	Rs. 1000 and in multiples of Rs. 1
	SIP Purchase	Rs.1000 (subject to a minimum of 6 SIP installments of Rs. 1000/- each)
	Minimum Redemption/ switch out amount: Redemption from existing Unit Accounts: .Rs 1000 or 100 Units.	
Minimum balance to be maintained and consequences of non maintenance.	If the holding is less than Rs. 1000 or 100 units, after processing the redemption request, the entire amount/units will be redeemed from the Scheme	
Special Products available	<p>The Following facilities are available under the Scheme :</p> <ol style="list-style-type: none"> 1. Systematic Investment Plan 2. Systematic Withdrawal Plan 3. Systematic Transfer Plan 4. Switching <p>Systematic Investment Plan (SIP): This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. Any Unitholder can avail of this facility subject to certain terms and conditions contained in the Application Form. The Fundamental Attributes and other terms and conditions regarding purchase/redemption, price and related matters are the same as contained in this SID.</p> <p>The first SIP can be for any date of the month on which a NAV is declared in the scheme. In respect of the second and all subsequent SIPs, investors can choose any one date among 1st, 7th, 14th, 21st or 25th as the SIP Date (in case of these days fall on non-business day the transaction will be effected on the next business day of the scheme)and can also choose the SIP frequency as monthly or quarterly subject however, to the condition that there shall be a minimum gap of 28 days between the first and the second SIP. The minimum SIP installment amount is Rs. 1000/-</p> <p>The SIP request should be for a minimum of 6 months / quarters. The SIP payments can be made either by issue of Post Dated Cheques or by availing the Auto Debit Facility through ECS (available in select locations only) or by availing the Direct Debit Facility / Standing Instructions Facility (Unitholders may check with their bankers for availability of this facility).) However, the first investment in SIP through the Auto Debit Facility or Direct Debit Facility needs to be made compulsorily by issuance of a cheque from the account from which the Auto Debit / Direct Debit is requested. If the first SIP investment is through a demand draft or pay order or the initial investment cheque is drawn from a bank account, other than the bank account mentioned in the SIP mandate, the investor has to ensure that the bank details and signatures are attested by the banker of the bank from where the SIP is initiated. Alternatively the investors should provide a copy of the cancelled cheque leaf of the bank account from where the investor intends to do the SIP.</p> <p>The load structure applicable for each installment will be as per the load structure applicable at the time of registration of SIP. Changes in load structure effected by the AMC after that date may not be applicable unless stated specifically.</p> <p>Systematic Withdrawal Plan (SWP): This facility enables the Unitholders to withdraw (subject to deduction of tax at source, if any) sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. The withdrawals can be made either Monthly (on 1st, 7th, 14th, 21st or 25th of every month) or Quarterly (on 1st, 7th, 14th, 21st or 25th of the last month in a series of three consecutive months). In case of these days fall on non-business day the transaction will be effected on the next business day of the scheme . SWP registration needs to be submitted to the Registrar/ AMC 7 days prior to the date of commencement of SWP. In case the SWP commencement</p>	

date is less than 7 days from the date of submission of registration form and the date opted for, then the same would be registered for the next cycle.

Example: for Monthly SWP if the SWP date opted is 7th of every month from 7th January and submitted on 3rd January then the registration of this SWP will be from 7th February onwards.

This facility is available in two options to the Unitholders:

Fixed Option: Under this option, the Unitholder can seek redemption of a fixed amount of not less than Rs. 1000 from his Unit account. In this option the withdrawals will commence from the Start Date (being one of the dates indicated above) mentioned by the Unitholder in the Application Form for the facility. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought. If the net asset value of the units outstanding on the withdrawal date is insufficient to process the withdrawal request, then the entire outstanding units will be processed. And if the available balance falls below Rs 1000 after processing of the last SWP installment then the entire amount will be processed along the last SWP installment.

Appreciation Option: Under this option, the Unitholder can seek redemption of an amount equal to a periodic appreciation on the investment.

The Unitholder redeems only such number of Units, which when multiplied by the Applicable NAV is, in amount terms equal to the appreciation in his investment over the last month / quarter.

The investor would need to indicate in his systematic withdrawal request, the commencement / start date from which the appreciation in investment value should be computed. The withdrawal will commence after one month/quarter (as requested by the investor) from the commencement / start date mentioned by the Unitholder in the Application Form and can, at the investor's discretion be on 1st, 7th, 14th, 21st or 25th of the month / quarter.

The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought. In case the investor purchases additional Units, the withdrawal amount would include the appreciation generated on such Units as well. In the absence of any appreciation, the redemption under this option will not be made.

For both fixed and appreciation option the provision of minimum redemption amount will not be applicable for redemption made under this facility.

Systematic Transfer Plan (STP):

This facility enables the Unitholders to switch an amount from their existing investments in a Scheme/Plan/Option to another Scheme/Plan/Option of the Fund, which is available for investment at that time, at periodic intervals through a one-time request. The switch can be made weekly, monthly or quarterly. Under this facility the switch by the Unitholders should be within the same account/ folio number. The withdrawals can be made either Weekly or Monthly (on 1st, 7th, 14th, 21st or 25th of every month) or Quarterly (on 1st, 7th, 14th, 21st or 25th of the last month in a series of three consecutive months). In case of these days fall on non-business day the transaction will be effected on the next business day of the scheme. The amount so switched shall be reinvested in the other scheme / plan and accordingly, to be effective, the systematic transfer must comply with the redemption rules of transferor scheme and the issue rules of transferee scheme (e.g. exit / entry load etc)

STP registration needs to be submitted to the Registrar/ AMC 7 days prior to the date of commencement of STP. In case the STP commencement date is less than 7 days from the date of submission of registration form and the date opted for, then the same would be registered for the next cycle.

Example: for Monthly STP if the STP date opted is 7th of every month from 7th January and submitted on 3rd January then the registration of this STP will be from 7th February onwards.

This facility offers two options to the Unitholders:

Fixed Option: Under this option, the Unitholder can switch fixed amount of not less than Rs. 1000/- from his Unit account. In this option the switch will commence from the Start Date mentioned by the Unitholder in the

	<p>application form for the facility. The Units in the Scheme/Plan/Option from which the switch - out is sought will be redeemed at the Applicable NAV of the Scheme/Plan/Option on the respective dates on which such switches are sought and the new Units in the Scheme/Plan/Option to which the switch - in is sought will be created at the Applicable NAV of such Scheme/Plan/Option on the respective dates. If the net asset value of the units outstanding on the transfer date is insufficient to process the withdrawal request , then the entire outstanding units will be processed. And if the available balance falls below Rs 1000 after processing of the last STP installment, then the entire amount will be processed along the last STP installment.</p> <p>Appreciation Option: Under this option, the Unitholder can seek switch of an amount equal to the periodic appreciation on the investment. Under this option the Unit holder switches only proportionate number of Units, which when multiplied by the applicable NAV is, in amount terms equal to the appreciation in the investment over the last month/quarter. For both Fixed and appreciation option the provision of minimum redemption and minimum investment amount will not be applicable for transfer / switch transactions made under this facility for both switch out and switch in schemes.</p> <p>The investor has to mention a "Start Date". The first switch will happen after one month/quarter from the start date. In case the investor purchases additional Units, the amount to be switched would be equal to the appreciation generated on such Units. In the absence of any appreciation as mentioned above, the switch under this option will not be made. The Units in the Scheme/Plan/Option from which the switch - out is sought will be redeemed at the Applicable NAV of the Scheme/Plan/Option on the respective dates on which such switches are sought and the new Units in the Scheme/Plan/Option to which the switch - in is sought will be allotted at the Applicable NAV of such Scheme/Plan/Option on the respective dates.</p> <p>Switching:</p> <p>Unitholders of the Scheme have the option of switching out all or part of their investment in the Scheme/ Plan/ Option to any other Option of the Scheme or to any other Scheme / Plan/ Option of the Fund.</p> <p>A switch has the effect of redemption from a Scheme/Plan/ Option and a purchase in the other Scheme/Plan/Option to which the switching has been done and all the terms and conditions pertaining to redemption and purchase of the Units of the respective Scheme shall apply to a switch, unless otherwise specified.</p> <p>Switch is affected by redeeming Units from the Scheme/ Plan/Option and investing the net proceeds in the other Scheme/Plan/Option.</p>
<p>Accounts Statements</p>	<p>For normal transactions (other than SIP/STP) during repurchase:</p> <ul style="list-style-type: none"> The AMC shall issue to the investor whose application (other than SIP/ STP) has been accepted, an account statement specifying the number of units allotted within 30 (Thirty)days from the date of the transaction. The account statements will be sent to Unitholders in accordance with SEBI circular dated November 20, 2006. Account Statements to be issued in lieu of Unit Certificates under the Scheme are non-transferable. These Account Statements shall not be construed as proof of title and are only computer printed statements, indicating the details of transactions under the Scheme concerned during the relevant financial year and giving the closing balance of Units for the information of Unitholders. The Trustee may issue a Unit Certificate in lieu of Account Statement in respect of Units held, to those Unitholders who request for the same within six weeks of the receipt of request, at the cost and expense of the Unitholder or otherwise, as may be decided from time to time. Any discrepancy in the Account Statement / Unit Certificate should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement / Unit Certificate will be deemed to be correct if no error is reported within 30 days from the date of Account Statement / Unit Certificate. Further, the Trustee also reserves the right to issue, on an ongoing basis, in lieu of Account Statements, Transaction Confirmation Slips, therein indicating the price and the

	<p>Units debited or credited to the Account of the Investor/Unitholder, along with the closing balance of his Account. Under this system, a periodical statement of holdings of the Investor in the relevant Scheme of KMMF will be given.</p> <ul style="list-style-type: none"> • For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail. • The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T. The unit holder can write to any of the AMC office or call the call centre (Toll Free Number) or visit in person any of the ISC of the AMC / RTA for physical account statement. AMC / RTA would do the basic verification of identity of the unitholder and issue / mail the account statement as per the unit holder's request.. <p>For SIP / STP transactions;</p> <ul style="list-style-type: none"> • Account Statement for SIP and STP will be despatched once everyquarter ending March, June, September and December within 10 working days of the end of the respective quarter. • A soft copy of the Account Statement shall be mailed to the investors under SIP/STP to their e-mail address on a monthly basis, if so mandated. • However, the first Account Statement under SIP/STP shall be issued within 10 working days of the initial investment/transfer. • In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STP) to the investors within 5 working days from the receipt of such request without any charges. <p>Annual Account Statement:</p> <ul style="list-style-type: none"> • The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. 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 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.
Dividend	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.</p> <p>Dividend may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit or NEFT in to Bank account, RTGS facility offered RBI or through Banker's cheque, etc as the AMC may decide, from time to time for the smooth and efficient functioning of the Scheme.</p>
Choice of Option	<ul style="list-style-type: none"> • If applicant does not indicate the choice option between growth and dividend option in the application form then the fund will accept it as an application for growth option. • If applicant does not indicate the choice of dividend frequency between dividend payout and dividend reinvestment then the fund will accept it as an application for dividend payout. • If applicant does not indicate the choice of dividend frequency in the application form between monthly and annual then the fund will accept the application for monthly Option.
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 working days from the date of redemption or repurchase.</p> <p>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</p>

	<p>will be payable at par at all the cities designated by the Fund from time to time. If the Unitholder resides in any other city, he will be paid by a Demand Draft payable at the city of his residence.</p> <p>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.</p> <p>Redemption proceeds may also be paid to the Unitholder in any other manner viz., through ECS, Direct Credit or NEFT in to Bank account, RTGS facility offered RBI or through Banker's cheque, etc as the AMC may decide, from time to time for the smooth and efficient functioning of the Scheme.</p>
Delay in payment of redemption / repurchase proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Bank A/c Details	As per the directives issued by SEBI it is mandatory for an investor to declare his/her bank account number. To safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques, investors are requested to provide their bank details in the Application Form.

B. PERIODIC DISCLOSURES

<p>Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	The Mutual Fund shall endeavour to update the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. The NAVs shall also be updated on the website of the Mutual Fund www.kotakmutual.com and will be released in two newspapers for publication		
<p>Half yearly Disclosures: Portfolio Financial Results This is a list of securities where the corpus of the scheme is currently / invested. The market value of these investments is also stated in portfolio disclosures.</p>	The unaudited financial results will be published through an advertisement in one English daily newspaper in one English daily newspaper x the whole of India and in a newspaper published in the language of the region where the Registered Office of the Trustee is situated, before the expiry of one month from the close of each half year, that is the 31st of March and the 30th of September. The same will also be posted on the website of www.kotakmutual.com and will be sent to AMFI for posting on its website www.amfiindia.com .		
Half Yearly Results	A complete statement of the portfolio of the Scheme will either be sent to all Unitholders, or published by way of an advertisement, before the expiry of one month from the close of each half year, that is the 31st of March and the 30th of September, in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the head office of the Trustee is situated. The same will also be posted on the website of the www.kotakmutual.com		
Annual Report	Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.		
Associate Transactions	Please refer to Statement of Additional Information (SAI).		
<p>Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.</p>		Resident Investors	Mutual Fund (dividend distribution tax)
	Tax on Dividend	NIL	Nil (please refer to the note below)
	Capital Gains: Long Term	10/20 % (please refer to the note below)	Nil
	Short Term	30 %	Nil
<p>Note: The above table is indicative; the actual rates applicable to each unitholder depend on the specific tax status of the unitholder. For further details on taxation please refer to the clause on Taxation in the SAI. Any tax liability on account of change in tax treatment with respect to dividend distribution tax, shall be borne by investor</p>			

Investor services	Mr. R. Chandrasekaran Kotak Mahindra Asset Management Company Limited 6th Floor, Kotak Infinity, Building No 21, Infinity Park, Off Western Express Highway, General A K Vaidya Marg, Malad (East), Mumbai - 400097 Phone: 6638 4400; Fax: 6638 4455 e-mail: mutual@kotak.com
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D. Computation of NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date.

The Fund shall value its investments according to the valuation norms, as specified in the Eighth Schedule of the Regulations, or such guidelines / recommendations as may be specified by SEBI/AMFI from time to time. The broad valuation norms are detailed in the Statement of Additional

$$\text{NAV} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current assets including Accrued Income} - \text{Current Liabilities and provisions including accrued expenses}}{\text{No. of Units outstanding under the Scheme/Option.}}$$

Information.

NAV of Units under the Scheme will be calculated as shown below:

NAV for the Scheme and the repurchase prices of the Units will be calculated and announced at the close of each Business Day. The NAV shall be computed upto four decimals

Computation of NAV will be done after taking into account dividends paid, if any, and the distribution tax thereon, if applicable. Therefore, once dividends are distributed under the Dividend Option, the NAV of the Units under the Dividend Option would always remain lower than the NAV of the Units issued under the Growth Option. The income earned and the profits realized in respect of the Units issued under the Growth Option remain invested and are reflected in the NAV of the Units.

V. FEES & EXPENSES

This section outlines the expenses that will be charged to the schemes.

A. NEW FUND OFFER (NFO) EXPENSES

This is an ongoing scheme on the date of updating this document.

B. ANNUAL SCHEME RECURRING EXPENSES

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

The estimate of the ongoing fees and expenses of operating the Scheme on an annual basis, expressed as a percentage of the amount of the Scheme's daily average net assets is given in the table below. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Description	(%per annum of daily average net assets)
Investment Management and Advisory Services Fees payable to AMC	1.000
Trustee Fees	0.050
Custodian Fees	0.020
Marketing and Selling Expense (incl. Agents commission)	0.280
Registrar and Transfer Agent Fees	0.140
Transaction costs	0.005
Audit Fees	0.020
Costs related to investor communications	0.030
Cost of Funds transfer	0.005
Cost of providing a/c statements, dividends etc	0.005
Cost of statutory advertisements	0.010
Other expenses	0.005
Service Tax	0.080
Total Annual Recurring Expenses (Estimated)	1.650

These estimates are made in good faith by the Investment Manager and are subject to change, both inter se and as an increase or decrease in the estimated total annual recurring expenses. Though the Investment Manager will make efforts to keep the recurring expenses to the minimum, 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.

The above estimates are based on an amount of Rs. 100 crores for the Scheme and will change to the extent assets are lower or higher.

The recurring expenses under the Scheme (including investment and advisory fees) will be subject to the following maximum limits (as a percentage of Weekly Average Net Assets of the Scheme) as per Regulation 52(6). Expenses over and above the permitted limit under the applicable Regulations will be borne by the AMC.

Weekly Average Net Assets (Rs.)	
First 100 crores	2.25%
Next 300 crores	2.00%
Next 300 crores	1.75%
Balance assets	1.50%

The AMC may charge the Scheme with investment and advisory fees subject to the currently applicable maximum limits (as a percentage of Weekly Average Net Assets of the Scheme) as per Regulation 52.

Weekly Average Net Assets outstanding in each accounting year (Rs.)	Fees chargeable
First 100 crores	1.25 %
On balance assets	1.00 %

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of www.kotakmutual.com or may call at 1800-22-2626 or your distributor.

Entry Load:	Nil	Exit Load:	Nil
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All loads including Contingent Deferred Sales Charge (CDSC) for the Scheme shall be maintained in a separate account and may be utilised towards meeting the selling and distribution expenses. Any surplus in this account may be credited to the scheme, whenever felt appropriate by the AMC. The investor is requested to check the prevailing load structure of the scheme before investing. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

Any imposition or enhancement in load shall be applicable on a prospective basis. The addendum detailing the changes may be attached to Scheme Information Documents and key information memorandum. The addendum may be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock. Arrangements may be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office. The introduction of the exit load/ CDSC alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load/CDSC. 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.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

There would be no entry load on direct application by investors. Direct application would mean :

Applications received through internet facility offered

(www.kotakmutual.com), on application forms that are not routed through any distributor/agent/broker and submitted to AMC office or collection centre /investment service centre. The benefit of the aforesaid circular shall be available to additional purchases done directly by the investor under the same folio and switch-in to a scheme from other scheme if such transaction is done directly by the investor.

In case of added purchases & switch in to a scheme from other scheme, no load shall be charged if such additional purchase or switch in is done directly by investor, under the same folio without any distributor/agent/broker code.

Investor must mention broker code or mark it as direct as the case may be on application form. Investors need to ensure that broker code block is not left blank (either struck off and countersigned or indicated "direct").

Investor having application form containing a broker code, but intending to invest direct, shall countersign if such code is being replaced with the word "Direct", for considering the application as Direct.

Investors should Ensure broker code block in form is not left blank, however if the block is left blank the form will be treated as direct application

Broker code, if printed on forms must be struck off and countersigned by investors. (it should either be struck off or indicated 'Direct')

Investors making direct applications may contact AMC branches or AMC website for form download. List of Official points of Acceptance is available on website and application form.

VI. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VII. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

SEBI Requirements	Response
Details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law.	Nil
Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/ adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party	Nil
Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party	Nil
Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency	Nil

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Note: The Schemes under this Scheme Information Document were approved by the Trustee at their meeting held on September 28, 1998.

OFFICIAL COLLECTION CENTRES (Fresh & Additional Investments)

KMAMC AUTHORISED COLLECTION CENTRES

Agra : F-14, 1st Floor, Narayan Tower, Sanjay Place, Agra - 282002 • **Ahmedabad** : 9,10,11- 2nd Floor, Siddhi Vinayak complex, Shivranjani Cross Roads, Satellite, Ahmedabad -380015 • **Ajmer** : Shop No 50, 1st Floor, Ajmer Tower, Kutchery Road, Ajmer - 305001 • **Aligarh** : 1st Floor, C1, Omeshwar Plaza, Plot No.3/243, Laxmi Bai Marg, Marris Road, Aligarh - 202001 • **Allahabad** : Upper Ground Floor, Vashistha Vinayak Tower, 38/1 Tashkant Marg, Civil Lines, Allahabad - 211003 • **Ambala** : 1st Floor, Shop No 30, Jain Nagar, Main Road, Ambala - 134003 • **Amritsar** : Kapoor Arcade, Office No 2, 1st Floor, M M Malviya Road, Crystal Chowk, Amritsar - 143001 • **Anand** : 303, Madhav Complex, Grid Road, Opp ACC Collage, Anand - 388001 • **Aurangabad** : 3rd Floor, Kandi Towers, Above Kotak Mahindra Bank, Jalna Road, Aurangabad - 431001. • **Bangalore** : 2nd Floor, Umiya Landmark, 10/7, Lavelle Road, Bangalore - 560001 • **Bareilly** : 1st Floor,167-A, Civil Lines, Station Road, Above Syndicate Bank, Bareilly - 243001 • **Bathinda** : VD Complex 2928, E/45, Bibiwala Road, Bathinda - 151005 • **Bhavnagar** : 209, Shopper's Point, Waghawadi Road, Parimal Chowk, Bhavnagar - 364002 • **Bhilai** : Kirti Lokhande Building, Shop No. 187, 1st Floor, Zonal market, Sector No.10, Bhilai - 490006 • **Bhopal** : 2nd Floor, Office No.SB-21, Mansarovar Complex, Hoshangabad Road, Bhopal - 462011 • **Bhubaneswar** : 2nd Floor, Building No.24, SCR Janpath, Bapujinagar, Bhubaneswar - 751001 • **Bhuj** : Ramyakala Shop no 4, Ground Floor, Nr Dr.Mahadev Patel Hospital, Hospital Road, Bhuj Kutch - 370001 • **Calicut** : PARCO Complex, 5th Floor, Near ICICI Bank Ltd, Kallai Road, Calicut - 673012 • **Chandigarh** : Sco No 2475- 2476, 1st Floor, Sector 22 C, Chandigarh -160022 • **Chennai** : 1st Floor, Eldorado Building, 112, Nungambakkam High Road, Chennai - 600034 • **Cochin** : Shop No: 56 & 57, 2nd Floor, Jacob DD Mall, M G Road, Shenoy's Junction, Cochin - 682035 • **Coimbatore** : S. S. Complex, 554B/1, 2nd Floor, D.B. Road, R S Puram, Coimbatore - 641002 • **Cuttack** : Mahaveer Apts, Gr. Floor, Room No G-4, Link Road, PO Arunodaya Nagar, Cuttack - 753012 • **Dehradun** : 9A & B, 1st Floor, India Trade Centre, 97 Rajpur Road, Dehradun - 248001 • **Dhanbad** : Room No-418, Sriram Plaza, Bank More, Dhanba - 826001 • **Durgapur** : 5th Floor, 5/33 Suhatta, City Centre, Durgapur - 713216 • **Goa** : 3rd Floor, Mathias Plaza,18th June Road, Panjim, Goa - 403001 • **Gorakhpur** : Office no 4, 2nd Floor, Cross Road, A. D. Chowk, Bank Road, Gorakhpur - 273001 • **Guntur** : 2nd Floor, Platini Plaza, 8th Line Main Road, Arundalpet, Guntur - 522002 • **Gurgaon** : 2nd Floor, SCO-14, Sector No 14, Gurgaon - 122001 • **Guwahati** : 5th Floor, Amaze Shopping Mall (Above Vishal Mega Mart) A.T.Road, Guwahati - 781001 • **Hubli** : 1st Floor, Kundgol Complex, Court Circle, Hubli - 580029 • **Hyderabad** : Jade Arcade, 102A, 1ST Floor, 126 MG Road, Near Paradise Circle, Hyderabad - 500003 • **Indore** : M-5, Mezzaunie 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 • **Jalgaon** : 16/17, Daulat Plaza, 1999, M G Road, Near Shastri Tower, Jalgaon - 425001 • **Jammu** : Shop No.21, Ground Floor, A-2 South Block, Bahu Plaza, Jammu - 180001 • **Jamnagar** : 107, 1st Floor, Madhav Darshan, Opp. Cricket Bungalow, Jamnagar - 361001 • **Jamshedpur** : 1st Floor, Sanghi Mansion, Main Road, Sakchi Boulevard Road, Ram Mandir Area, Biustapur, Jamshedpur - 831001 • **Jodhpur** : 2nd Floor, Dhan Laxmi Tower 1, Chopasni Road, Jodhpur - 342001 • **Kanpur** : Room No. 107, 1st Floor, Ratan Squire, 14/144 Chunni Ganj, Kanpur - 208001 • **Kolhapur** : Office No 59, Upper Ground Floor, Raobahadur Dajirao Vichare Complex, Gemstone, 517 A/2, New Shahupuri, Near Central Bus Stand, Kolhapur - 416 002 • **Kolkata** : 1st Floor, Horizon, 57 Chowranghee Road, Kolkata - 700 071 • **Kota** : 2nd Floor, 202 Sajjna Apartment, Opp. ICICI Bank, Jhalawar Road, Kota - 324007 • **Kottayam** : 3rd Floor, CKG Towers, Kanjikuzhy, Kottayam - 686004 • **Lucknow** : Aryans Business Park, 90 MG Marg, Lucknow - 226 001 • **Ludhiana** : Lower Ground Floor, Cabin No.22, SCO - 18, Feroze Gandhi Market, Ferozepur Road, Ludhiana - 141001 • **Madurai** : A R Plaza, No. 16 and 17, North Veli Street, Madurai - 625001 • **Mangalore** : 2nd Floor, Manasa Towers, Near PVS Circle, M.G. Road, Kodialbail, Mangalore - 575003. • **Mathura** : 1st Floor, Tera Tower, Bhutashwar Road, Mathura - 281001 • **Meerut** : Shop No 9, 2nd Floor, Star Plaza, Baccha Park, Meerut - 250001 • **Moradabad** : A-5, Murti Complex, Gandhi Nagar, Near Sabka Bazar, Moradabad - 244001 • **Mumbai** : 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off Western Express Highway, Gen. A K Vaidya Marg, Malad (E), Mumbai - 400097 • **Mumbai** (Borivali) : B-601, 6th Floor, Sai Leela Building, S V Road, Opp. Moksh Plaza, Borivali (West), Mumbai - 400092 • **Mumbai** (Thane) : 101-102, 1st Floor, Lotus Plaza, Gokhale Road, Naupada, Thane (West) Mumbai - 400602 • **Mysore** : Prashanth Plaza, 5th Cross, 4th Main Road, Saraswathipuram, Mysore - 570009 • **Nagpur** : B-101, Mahalaxmi Apartments, Near Ajit Bakery, Khare Town, Dharampeth, Nagpur- 440010 • **Nashik** : Shop no.6, Ground Floor, Krishnaratna, Opp. Hotel Potoba, New Pandit Colony, Nashik - 422001 • **New Delhi** : 12-14, Upper Ground Floor, Ambadeep Building, 14 Kasturba Gandhi Marg, New Delhi - 110 001 • **New Delhi** (Pitampura) : 806, Aggarwal Cyber Plaza - I, Netaji Subhash Place, Pitampura, New Delhi - 110034 • **Panipat** : Royal 1 Bldg, Besment, Adjoining Gurdwara, Opp Naval Cinema, G T Road, Panipat - 132103 • **Patiala** : B-17/423, Opp. Polo Ground, Near Modi College, Lower Mall, Patiala - 147001 • **Patna** : 5th Floor, Sahi Building, Exhibition Road, Patna - 800001 • **Pune** : Yeshwant, Office no 31, 3rd Floor, Plot No 37/10 B, Opp Lane no 9, Prabhat Road, Pune - 411004. • **Raipur** : GF-04, Millennium Plaza, Banstal Road, Near Indian Coffee House, Raipur-492001 • **Rajkot** : 1st Floor, 124 Star Plaza, Phulchhab Chowk, Rajkot - 360001 • **Ranchi** : 2nd Floor, Anand Mayee Building, Opp Gel Church Complex, Above Basudeb Auto Mobile, Main Road, Ranchi - 834001 • **Rourkela** : 2nd Floor, 590/1830, Udit Nagar, Sundergarh, Main Road, Rourkela - 769004 • **Salem** : 213, 2nd Floor, Kandaswarna Shopping Mall, Saradha Collage Main Road, Salem - 636016 • **Shimla** : Bhagra Nivas, Near Lift Road, The Mall Shimla - 171001 • **Siliguri** : Lower Ground Floor, Nanak Complex, Sevoke Road, Siliguri - 734001 • **Srinagar** : C/O Cureinm Medicate, Zaindar Mohalla, Habba Kadal, Srinagar - 190001 • **Surat** : Ground Floor, Kotak House, K. G. Point, Nr. Ganga Palace, Ghod-Dod Road, Surat - 395007 • **Trichy** : 1st Floor, Vignesh Aradhana, No.16, Shop no.4, Shastri Road, Thennur, Trichy - 620017 • **Trivandrum** : S.1. White Heaven, Vellayambalam, Trivandrum - 695010 • **Udaipur** : C/ o. Kotak Securities, 1st Floor, Moomal Tower, Above IDBI Bank, 222/16, Saheli Marg, Saheli Nagar, Udaipur - 313001 • **Vadodara** : 202, Gold Croft, Opp. Only Parathas Restaurant, Jetapur Road, Vadodara - 390007 • **Vapi** : Office No.10, 1st Floor, Sahara Market, Vapi-Silvassa Road, Vapi - 396191 • **Varanasi** : D-58/53-54, Shiva Complex, Shop No 9, Rathayatra Crossing, Varanasi - 221010 • **Vijayawada** : 2nd Floor, Soma shankar Nilayam, 40-1-29, Above Kutttons Show Room, Near Fortune Murali Park, M G Road, Vijayawada -520010 • **Visakhapatnam** : Visakha Executive Centre, 47-11-1/5, 1st Floor, Eswar Arcade, Dwaraka Nagar, Visakhapatnam - 530016.

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

Ahmedabad : 402-406, 4th 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 - 560 042. • **Bhubaneswar** : Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. • **Chandigarh** : Deepak Towers, SCO 154/155, 1st Floor, Sector 17-C, Chandigarh - 160017. • **Chennai** : Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. • **Cochin** : 40/9633 D, Veekshanam Road, Near International hotel, Cochin - 682035. • **Coimbatore** : Old No.66 New No.86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641002. • **Durgapur** : 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre, Dist - Burdwan, Durgapur - 713216. • **Goa** : No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403001. • **Hyderabad** : 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. • **Indore** : 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452001. • **Jaipur** : R-7, Yudhisthir Marg , C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001. • **Kanpur** : 106 108, 1st Floor, City Centre, Phase - II, 63/ 2, The Mall, Kanpur - 208001. • **Kolkata** : Lords Building, 7/1, Ground Floor, Lord Sinha Road, Kolkata - 700071. • **Lucknow** : Off No. 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana** : U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Above Dr. Virdi's Lab, P.O Model Town, Ludhiana - 141002. • **Madurai** : 86/71A, Tamilsangam Road, Madurai - 625001. • **Mangalore** : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. • **Mumbai** : 6th Floor Kotak Infinity, Building No 21, Infinity Park Off W. E. Highway, General A.K. Vaidya Marg, Malad (E), Mumbai - 400097. • **Nagpur** : 145 Lendra, Behind Indusind Bank, New Ramdaspath, Nagpur - 440010. • **New Delhi** : 304-305, 3rd Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi - 110 001. • **Patna** : Kamalaye Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna - 800001. • **Pune** : Nirmiti Eminence, Off No. 6, 1st Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune - 411004. • **Surat** : Office No. 2, Ahura -Mazda Complex, 1st Floor, Sadak Street, Timalyaward, Nanpura, Surat - 395001. • **Vadodara** : 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007. • **Vijayawada** : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M G Road, Labbipet, Vijayawada - 520010. • **Visakhapatnam** : 47/9/17, 1st Floor, 3rd Lane, Dwarkanagar, Visakhapatnam - 530016.

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

• **Agartala** : Advisor Chowmuhani, (Ground Floor), Krishnanagar, Agartala - 799001. • **Agra** : No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. • **Ahmednagar** : 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar - 414001. • **Ajmer** : Shop No. S-5, 2nd Floor, Swami Complex, Ajmer - 305001. • **Akola** : Opp. RL Science College, Civil Lines, Akola - 444001. • **Allahabad** : No.7, 1st Floor, Bihari Bhawan, 3, S P Marg, Civil Lines, Allahabad - 211001. • **Alleppey** : Bldg. No. VIII / 411, C. C. N. B. Road, Near Pagoda Resort, Chongam, Alleppey - 688011. • **Aligarh** : City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. • **Alwar** : 256A, Scheme No 1, Arya Nagar, Alwar - 301001. • **Amaravati** : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. • **Ambala** : Opp Peer, Bal Bhawan Road, Ambala - 134003. • **Amritsar** : 378-Majithia Complex, 1st Floor, M M Malviya Road, Amritsar - 143001. • **Andheri** (Parent: Mumbai ISC) : 1, Skylark, Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E) - 400069. • **Anand** : 101, A P Tower, Behind Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. • **Anantapur** : 15-570-33, 1st Floor, Pallavi Towers, Anantapur - 515001. • **Angul** : Similipada, Angul - 759122. • **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** : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar Aurangabad - 431001. • **Bagalkot** : No. 6, Ground Floor, Pushpak Plaza TP No.: 52, Ward No. 10, Next to Kumtagi Motors Station Road, Near Basaveshwar Circle, Bagalkot - 587 101. • **Balalore** : B C Sen Road, Balasore - 756001. • **Bareilly** : F-62-63, Butler Plaza, Civil Lines, Bareilly - 243001. • **Belgaum** : Tanish Tower, CTS No. 192/A, Guruwar Peth, Tilakwadi, Belgaum - 590006. • **Bellary** : No.18A, 1st Floor, Opp Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary - 583103. • **Berhampur** : 1st Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Ganjam Dt Orissa, Berhampur - 760001. • **Bhagalpur** : Krishna, 1st Floor, Near Mahadev Cinema Dr R P Road, Bhagalpur - 812002. • **Bharuch** (Parent: Ankleshwar TP) : F -108, Rangoli Complex Station Road Bharuch - 392001. • **Bhatinda** : 2907 GH,GT Road, Near Zila Parishad, Bhatinda - 151001. • **Bhavnagar** : 305-306, Sterling Point, Waghawadi Road, OPP HDFC Bank Bhavnagar - 364002. • **Bhilai** : 209, Kichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490020. • **Bhilwara** : Indraprastha Tower, 2nd Floor, Shyam ki Sabji Mandi, Near Mukulji Garden, Bhilwara - 311001. • **Bhopal** : Plot No.13, Major Shopping Center, Zone-I, M P Nagar, Bhopal - 462011. • **Bhuj** : Dala Solution, Office No. 17, 1st Floor, Municipal Building, Opp Hotel Prince, Station Road, Bhuj-Kutch - 370001. • **Bhusawal** (Parent: Jalgaon TP) : 3, Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. • **Bikaner** : F 4/5, Bothra Complex, Modern Market, Bikaner-334001. • **Bilaspur** : Beside HDFC Bank, Link Road, Bilaspur - 495001. • **Bokaro** : Mazzanine Floor, F-4, City Centre, Sector-4, Bokaro Steel City Bokaro - 827004. • **Burdwan** : 399, G T Road, Basement of Talk of the Town, Burdwan - 713101. • **C.R.Avenue** (Parent: Kolkata ISC) : 33,C R Avenue, 2nd Floor, Room No.13, Kolkata - 700012. • **Calicut** : 29/97G, 2nd Floor, Gulf Air Building, Mavor Road, Arayidathupalam, Calicut - 673016. • **Chandrapur** : Above Mustafa Decor, Hakim Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442402. • **Chittorgarh** : 187 Rana Sanga Market, Chittorgarh - 312001. • **Cuttack** : Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. • **Darbhanga** : Shahi Complex, 1st Floor, Near R B Memorial Hospital, V I P Road, Benta, Laheriasarai Darbhanga - 846001. • **Davengere** : 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P J Extension, Davengere - 577002. • **Dehradun** : 204/121, Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. • **Deogarh** : S S M Jalan Road, Ground Floor, Opp Hotel Ashoke,Caster Town, Deogarh - 814112. • **Dhanbad** : Urmila Towers, Room No. 111(1st Floor), Bank More, Dhanbad - 826001. • **Dharmapuri** : 94, Kandasami Vathiyar Street, Near Municipal Office, Dharmapuri - 636701. • **Dhule** : H No. 1793 / A, J B Road, Near Tower Garden, Dhule 424001. • **Erode** : 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. • **Faizabad** : 64 Cantonment , Near GPO, Faizabad - 224001. • **Faridabad** : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad -121001. • **Ghaziabad** : 113/6, 1st Floor, Navyug Market, Gazhiabad - 201001. • **Gondia** : Shri Talkies Road, Gondia - 441601. • **Gorakhpur** : Shop No. 3, 2nd Floor, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001. • **Gurgaon** : Pal Complex, 1st Floor, Opp City Bus Stop, Super Market Gulbarga - 585101. • **Guntur** : Door No 5-38-44, 5/1 BRDIPET, Near Ravi Sankar Hotel, Guntur - 522002. • **Gulbarga** : SCO - 17, 3rd Floor, Sector-14, Gurgaon - 122001. • **Guwahati** : A K Azad Road, Rehabori, Guwahati - 781008. • **Gwalior** : 1st Floor, Singhal Bhawan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474001. • **Haldia** : 2nd Floor, New Market Complex, Durgachak Post Office,Purba Medinipur District, Haldia - 721602. • **Haldwani** : Durga City Centre, Nainital Road, Haldwani - 263139. • **Hazaribagh** : Municipal Market, Annada Chowk, Hazaribagh - 825301. • **Himmatnagar** : D-78, 1st Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. • **Hisar** : 12, Opp Bank of Baroda, Red Square Market, Hisar - 125001. • **Hoshiarpur** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. • **Hosur** : Shop No.8, J D Plaza, OPP TNEB Office, Royakotta Road, Hosur - 635109. • **Howrah** (Parent: Kolkata ISC) : Gagananahal Shopping Complex, Shop No.36 (Basement), 37 Dr. Abani Dutta Road, Salkia, Howrah - 711106. • **Hubli** : 206 & 207, 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Hubli - 580029. • **Ichalkaranji** (Parent: Kolhapur) : 12/178, Behind Congress Committee Office, Ichalkaranji - 416015. • **Itarsi** : 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi- 461111. • **Jabalpur** : 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur - 482001. • **Jalandhar** : 36/78, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. • **Jalgaon** : Rustomji Infotech Services, 70, Navipeth, Opp old Bus Stand, Jalgaon - 425001. • **Jalna C C** (Parent: Aurangabad) : Shop No. 11, 1st Floor, Ashoka Plaza, Opp Magistic Talkies, Subhash Road, Jalna - 431203. • **Jammu** : 660- A, Gandhi Nagar, Jammu - 180004. • **Jamnagar** : 217/218, Manek Centre, P N Marg, Jamnagar - 361001. • **Jamshedpur** : Millennium Tower, Room No. 15, 1st Floor, R - Road, Bistupur, Jamshedpur - 831001. • **Jhansi** : Babu Lal Karkhana Compound, Opp SBI Credit Branch, Gwalior Road, Jhansi - 284001. • **Jodhpur** : 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. • **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh - 362001. • **Kapada** : Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukkappalli, Kapada - 516004. • **Kakinada** : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. • **Kalyani** : A - 1/50, Block - A, Dist Nadia Kalyani - 741235. • **Kandchipuram** : New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kandchipuram - 631501. • **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. • **Karimnagar** : H No. 7-1-257, Upstairs S B H, Mangammthota, Karimnagar - 505001. • **Karnal** (Parent :Panipat TP) : 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001. • **Karur** : 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. • **Kestopur** : AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kestopur - 700101. • **Kharagpur** : 623/1 Malancha Main Road, PO Nimpura, WARD NO - 19 Kharagpur - 721304. • **Kolhapur** : AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. • **Kollam** : Kochuplammoodu Junction, Near VLC, Beach Road, Kollam - 691001. • **Kota** : B-33, Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007. • **Kottayam** : Door No. IX / 1276, Amboorans Building, Manorama Junction, Kottayam - 686001. • **Kumbakonam** : Jailani Complex, 47, Mutt Street, Kumbakonam - 612001. • **Kurnool** : H.No.43/8, Upstairs, Uppini Arcade, N R Peta Kurnool - 518004. • **Latur** : Kore Complex, 2nd Cross, Kapad Line, Near Shegav Patsanatha Latur - 413512. • **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, S M Pally, Malda - 732101. • **Manipal** : Academy Annex, 1st Floor, Opp Corporation Bank, Upendra Nagar, Manipal - 576104. • **Mapusa** (Parent ISC : Goa) : Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. • **Margao** : Virginkar Chambers, 1st Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, 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, Mehnsana - 384002. • **Moga** : Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga - 142001. • **Moradabad** : B-612, Sudhakar, Lajpat Nagar, Moradabad - 244001. • **Morbi** : 108, Galaxy Complex, Opp K K Steel, Sanala Road,Morbi - 363641. • **Muzzafarpur** : Brahman Toli, Durga Asthan Gola Road, Muzzafarpur - 842001. • **Mysore** : No.1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore - 570009. • **Nadiad** (Parent TP: Anand TP) : 8, Ravi Kiran Complex, Ground Floor, Nanakumbh Nath Road, Nadiad - 387001. • **Namakkal** : 156A / 1, 1st Floor, Lakshmi Vilas Building, Opp To District Registrar Office, Trichy Road, Namakkal - 637001. • **Nanded** : Shop No 7, 1st Floor, Kothari Complex, Shivaji Nagar, Nanded - 431602. • **Nasik** : Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005. • **Navsari** : Dinesh Vasani & Associates, 103 - Harekrishna Complex, above IDBI Bank, Near Vasant Talkies, Chimmnabai Road, Navasari - 396445. • **Nellore** : 97/56, 1st Floor, Immediesty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. • **Nizamabad** : D No. 5-6-209, Saraswathi Nagar, Nizamabad - 503001. • **Noida** : B-20, Sector-16, Near Metro Station, Noida - 201301. • **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. • **Palanpur** : Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385001. • **Panipat** : 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G T Road, Panipat - 132103. • **Patiala** : 35, New Lal Bagh Colony, Patiala -147001. • **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. • **Porbandar** : 2nd Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar - 360575. • **Raibareilly** : 17, Anand Nagar Complex, Raibareilly - 229001. • **Raichur** : # 12 - 10 - 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur - 584101. • **Raipur** : C-24, Sector - 1, Devendra Nagar, Raipur - 492004. • **Rajahmundry** : Cabin 101, D No. 7-27-4, 1st Floor, Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry - 533101. • **Rajapalayan** : No. 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayan - 626117. • **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan Limda Chowk Rajkot - 360001. • **Ranchi** : Near Student's Cottage Pee Pee Compound, Ranchi - 834001. • **Ratlam** : Daffria & Co, 81, Bajaj Khanna Ratlam - 457001. • **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639. • **Rohtak** : 205, 2ND Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. • **Roorkee** : 399/1 Jadugar Road, 33 Civil Lines, Roorkee - 247667. • **Ropar** : SCF 17, Zail Singh Nagar, Ropar - 140001. • **Rourkela** : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001. • **Sagar** : Opp. Somani Automobiles, Bhagwananj, 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** (Parent: Kolhapur) : Diwan Niketan, 313, Radhakrishna Vasahat, Opp Hotel Suruchi, Near S.T. Stand, Sangli - 416416. • **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. • **Satana** : 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satana - 485001. • **Shillong** : LDB Building,1st Floor, G S Road, Shillong - 793001. • **Shimla** : 1st Floor, Opp Panchayat Bhawan Main Gate, Bus Stand, Shimla - 171001. • **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. • **Siliguri** : No 8, Swamiji Sarani, Ground Floor, Hakimpara Siliguri - 734401. • **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur - 262001. • **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. • **Solapur** : 4, Lokhandwala Tower, 144, Sidheshwar Peth, Near Z.P. Opp. Pangal High School, Solapur - 413001. • **Sonepat** : Shop No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat - 131001. • **Sriganganagar** : 18 L Block, Sri Ganganagar - 335001. • **Srikakulam** : Door No 5 - 6 - 2, Punyapu Street Palakonda Road, Near Krishna Park, Srikakulam - 532 001. • **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. • **Surendranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363035. • **Tanjore** : 1112, West Main Street, Tanjore - 613009. • **Thiruppur** : 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601. • **Thiruvalla** : Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101. • **Tinsukia** : Sanairan Lohia Road,1st Floor, Tinsukia - 786125. • **Tirunelveli** : 1st Floor, Manya Prema Complex, 182 / 6, S N High Road, Tirunelveli - 627001. • **Tirupathi** : Shop No 14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle Tirumala Bypass Road, Tirupathi - 517501. • **Trichur** : Adam Bazar, Room No.49, Ground Floor, Rice Bazar (East), Trichur - 680001. • **Trichy** : No 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. • **Trivandrum** : R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. • **Tuticorin** : 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main,Palayamkottai Road, Tuticorin - 628008. • **Udaipur** : 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004. • **Unjha** (Parent: Mehnsana) : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha - 384170. • **Valsad** : Ground Floor, Yash kamal - B, Near Dreamland Theater, Tithal Road, Valsad - 396001. • **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G I D C, Char Rasta, Vapi - 396195. • **Varanasi** : C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221002. • **Vashi** : Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi - 400703. • **Vellore** : No. 54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore - 632004. • **Veraval** : Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval - 362265. • **Warangal** : F13, 1st Floor, BVSS Mayuri Complex, Opp Public Garden, Lashkar Bazar, Hanamkonda, Warangal - 506001. • **Wardha** : Opp Raman Cycle Industries, Krishna Nagar, Wardha - 442001. • **Yamuna Nagar** : 124-B/R Model Town, Yamunanagar - 135001. • **Yavatmal** : Pushpam, Tilakwadi, Opp Dr Shrotri Hospital, Yavatmal - 445001.

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