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SCHEME INFORMATION DOCUMENT (SID)

Continuous Offer of units at NAV based prices

Name of Scheme	Type of Scheme	Scheme Re-opened on
Kotak Quarterly Interval Plan Series 1	A debt oriented Interval Fund	December 19, 2007
Kotak Quarterly Interval Plan Series 2	A debt oriented Interval Fund	December 27, 2007
Kotak Quarterly Interval Plan Series 3	A debt oriented Interval Fund	February 21, 2008
Kotak Quarterly Interval Plan Series 4	A debt oriented Interval Fund	March 4, 2008
Kotak Quarterly Interval Plan Series 5	A debt oriented Interval Fund	April 22, 2008
Kotak Quarterly Interval Plan Series 6	A debt oriented Interval Fund	May 15, 2008
Kotak Quarterly Interval Plan Series 7	A debt oriented Interval Fund	December 1, 2008
Kotak Quarterly Interval Plan Series 8	A debt oriented Interval Fund	December 11, 2008
Kotak Quarterly Interval Plan Series 9	A debt oriented Interval Fund	January 6, 2009
Kotak Quarterly Interval Plan Series 10	A debt oriented Interval Fund	January 15, 2009

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 Company	36-38A, Nariman Bhavan, 227, Nariman Point, Mumbai 400 021
Corporate Office of Asset Management Company	6th Floor, Vinay Bhavya Complex, 159-A, C S T Road, Kalina, Santacruz (E), Mumbai 400 098
Website	mutualfund.kotak.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.

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE as given vide its letter NSE/LIST/160734-A dated March 16, 2011 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Documents as one of the stock exchange on which the Mutual Fund's unit are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of declining on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by the NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the content of this Scheme Information Document; nor does it warranty the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Funds may do so pursuant to independent inquiry, investigation and the analysis and shall not have any claim against the Exchange whatsoever by the reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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 mutualfund.kotak.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, mutualfund.kotak.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 SCHEME

Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10

Investment Objective	The investment objective of the each Scheme is to generate returns through investments in debt and money market instruments.
Investment in	Debt / Money Market Instruments and Government Securities, maturing on or before the opening of the immediately following specified transaction period.
Liquidity/ Specified Transaction Period (STP)	<p>Each of the Quarterly Interval Plans will have Specified Transaction Period for a minimum of 2 Business Days, once in a quarter; during which period investor can Subscribe / Redeem / Switch-in/ Switch-out, directly with the Mutual Fund. However, the AMC reserves the right to change / alter the "Specified Transaction Period", depending on the prevailing market conditions and to protect the interest of the investors. Specified Transaction Period for Purchases/ Switch-ins/Redemptions/ Switch-outs would generally be Two Consecutive Business days immediately after the end of the quarterly interval period.</p> <p>The units cannot be redeemed with Kotak Mahindra Mutual Fund (KMMF) until the Specified Transaction Period of the respective schemes.</p> <p>In case the First STP date is followed by a Non-Business day, the same will be postponed in such manner that the Two STP dates fall consecutively.</p> <p>For eg: If the First STP date 08/04/2011 is a Friday and the Second STP date 11/04/2011 is a Monday, then the STP Dates will be postponed to Monday 11/04/2011 and Tuesday 12/04/2011 such that all dates are business days.</p>
Benchmark	CRISIL Liquid Fund Index
Options	<p>Growth and Dividend (Payout and Reinvestment Option). The reinvestment facility under dividend option is currently suspended.</p> <p>In case the AMC intends to accept fresh subscriptions into the reinvestment option, a notice to that effect will be published in newspapers.</p>
Transparency / 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 mutualfund.kotak.com and will be released in two newspapers for publication.
Loads	<p>Exit Load:</p> <p>Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10 – There will be no exit load, since the Units will be listed on the Stock Exchanges and the unitholders can redeem from the Mutual Fund only on the STP dates.</p>
Minimum Application Amount	Rs. 5000 and in multiples of Rs 1 for purchases and for Re 0.01 for switches
Listing	The Scheme(s) will be listed on National Stock Exchange and/or Bombay Stock Exchange. The units of the scheme may also be listed on the other stock exchanges.
Dematerialization	<p>Unit holders are given an option to hold the units in demat form in addition to account statement as per current practice.</p> <p>The Unitholders intending to hold/trade the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP.</p> <p>In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such unitholders will not be able to trade on the stock exchange.</p> <p>In case of Demat Account unitholders, redeeming in Interval Plan, they have to submit an additional form called repurchase request form signed and stamped by their respective DP along with the redemption request form, during specified transaction period.</p>
Cost of trading on the stock exchange	Unitholders will have to bear the cost of brokerage and other applicable statutory levies when the units are bought or sold on the stock exchange.
Transfer of Units	<p>Units held by way of an Account Statement cannot be transferred.</p> <p>Units held in Demat form are transferable in accordance with the provisions of The Depositories Act, SEBI (Depositories and Participants) Regulations, and Bye laws and business rules of depositories.</p>

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.
- Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10 are only the name of the Schemes and do not in any manner indicate either the quality of the schemes 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 Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10 will comprise of securities issued by central and state government as also debt & money market instruments issued by corporates as mentioned under the paragraph 'How will the Scheme allocate its assets'. All such securities will mature on or before the opening of the immediately following specified transaction period. As the securities are normally held to maturity, the interest rate risk is significantly mitigated. The debt securities issued by the corporates do carry a credit risk as also the liquidity risk.
- The Schemes will invest entirely in Debt/ Money Market Instruments and Government securities. Liquidity in these investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities.
- Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry higher amount of risk than government securities. Further, even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated.
- **Risks associated with Securitised Debt:**
The Schemes may from time to time invest in domestic securitised debt, for instance, in asset backed securities (ABS) or mortgage backed securities (MBS). Typically, investments in securitised debt carry credit risk (where credit losses in the underlying pool exceed credit enhancement provided, (if any)

and the reinvestment risk (which is higher as compared to the normal corporate or sovereign debt). The underlying assets in securitised debt are receivables arising from automobile loans, personal loans, loans against consumer durables, loans backed by mortgage of residential / commercial properties, underlying single loans etc.

ABS/MBS instruments reflect the proportionate undivided beneficial interest in the pool of loans and do not represent the obligation of the issuer of ABS/MBS or the originator of the underlying receivables. Investments in securitised debt is largely guided by following factors:

- Attractive yields i.e. where securitised papers offer better yields as compared to the other debt papers and also considering the risk profile of the securitised papers.
- Diversification of the portfolio
- Better performance

Broadly following types of loans are securitised:

a) Auto Loans

The underlying assets (cars etc.) are susceptible to depreciation in value whereas the loans are given at high loan to value ratios. Thus, after a few months, the value of asset becomes lower than the loan outstanding. The borrowers, therefore, may sometimes tend to default on loans and allow the vehicle to be repossessed. These loans are also subject to model risk i.e. if a particular automobile model does not become popular, loans given for financing that model have a much higher likelihood of turning bad. In such cases, loss on sale of repossession vehicles is higher than usual.

Commercial vehicle loans are susceptible to the cyclical in the economy. In a downturn in economy, freight rates drop leading to higher defaults in commercial vehicle loans. Further, the second hand prices of these vehicles also decline in such economic environment.

b) Housing Loans

Housing loans in India have shown very low default rates historically. However, in recent years, loans have been given at high loan to value ratios and to a much younger borrower classes. The loans have not yet gone through the full economic cycle and have not yet seen a period of declining property prices. Thus the performance of these housing loans is yet to be tested and it need not conform to the historical experience of low default rates.

c) Consumer Durable Loans

- The underlying security for such loans is easily transferable without the bank's knowledge and hence repossession is difficult.
- The underlying security for such loans is also susceptible to quick depreciation in value. This gives the borrowers a high incentive to default.

d) Personal Loans

These are unsecured loans. In case of a default, the bank has no security to fall back on. The lender has no control over how the borrower has used the borrowed money. Further, all the above categories of loans have the following common risks:

- All the above loans are retail, relatively small value loans. There is a possibility that the borrower takes different loans using the same income proof and thus the income is not sufficient to meet the debt service obligations of all these loans.
- In India, there is no ready database available regarding past credit record of borrowers. Thus, loans may be given to borrowers with poor credit record.
- In retail loans, the risks due to frauds are high.

e) Single Loan PTC

A single loan PTC is a securitization transaction in which a loan given by an originator (Bank/ NBFC/ FI etc.) to a single entity (obligor) is converted into pass through certificates and sold to

investors. The transaction involves the assignment of the loan and the underlying receivables by the originator to a trust, which funds the purchase by issuing PTCs to investors at the discounted value of the receivables. The PTCs are rated by a rating agency, which is based on the financial strength of the obligor alone, as the PTCs have no recourse to the originator.

The advantage of a single loan PTC is that the rating represents the credit risk of a single entity (the obligor) and is hence easy to understand and track over the tenure of the PTC. The primary risk is that of all securitized instruments, which are not traded as often in the secondary market and hence carry an illiquidity risk. The structure involves an assignment of the loan by the originator to the trustee who then has no interest in monitoring the credit quality of the originator. The originator that is most often a bank is in the best position to monitor the credit quality of the originator. The investor then has to rely on an external rating agency to monitor the PTC. Since the AMC relies on the documentation provided by the originator, there is a risk to the extent of the underlying documentation between the seller and underlying borrower.

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

Investments in Financial Instruments are faced with the following kinds of risks.

a) 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.

b) 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 thereof.

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.

c) 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

d) 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.

e) 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.

f) 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.

g) Liquidity Risk:

The corporate debt market is relatively illiquid vis-a- vis the government securities market. There could therefore be difficulties in exiting from corporate bonds in times of uncertainties. Liquidity in a scheme therefore may suffer. Even though the Government Securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through. In view of this, redemption may be limited or suspended after approval from the Boards of Directors of the AMC and the Trustee, under certain circumstances as described in the Statement of Additional Information (SAI).

Risk Associated with Investment in Derivatives Market

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investment

B. Requirement of Minimum Investors in the Scheme

The Scheme(s) and individual Plan(s) under the Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment & Specified Transaction Period (STP). The condition will also be applied at each specified transaction period at the time of allotment of additional units. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 days of the date of closure of the New Fund Offer & Specified Transaction Period (STP).

C. Special Considerations

Specified Transaction Period

Each of the Quarterly Interval Plans will have Specified Transaction Period for a minimum of 2 Business Days, once in a quarter; during which period investor can Subscribe / Redeem / Switch-in/ Switch-out, directly with the Mutual Fund. However, the AMC reserves the right to change / alter the "Specified Transaction Period", depending on the prevailing market conditions and to protect the interest of the investors. Specified Transaction Period for Purchases/ Switch-ins/Redemptions/ Switch-outs would generally be Two Consecutive Business days immediately after the end of the quarterly interval period.

The units cannot be redeemed with Kotak Mahindra Mutual Fund (KMMF) until the Specified Transaction Period of the respective schemes.

In case the First STP date is followed by a Non-Business day, the same will be postponed in such manner that the Two STP dates fall consecutively.

For eg:

If the First STP date 08/04/2011 is a Friday and the Second STP date 11/04/2011 is a Monday, then the STP Dates will be postponed to Monday 11/04/2011 and Tuesday 12/04/2011 such that all dates are business days.

- Trustees shall ensure that in-principle approval for listing has been obtained from the stock exchange(s) and appropriate disclosures are made in the Scheme Information Document.
- Nomination: For Unit holders holding units in demat form: The units will be issued in demat form through depository system. The unitholder will be entitled to the nomination facility offered by the depository with whom the unitholder has an account. In case of physical units in the form of account statement, nomination form can be submitted with mutual fund as per the prescribed format. Transmission: The units will be issued in demat form through depository system. The unitholder will be entitled to and subject to the transmission facility and procedure of the depository with whom the unitholder has an account.
- Inter option transfer: Transfer of units from growth to dividend or vice-versa will not be allowed, in case of units held under demat mode.
- Prospective investors should review/study SAI along with SID carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscriptions, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of units and to the treatment of income (if any), capitalization,

capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalization, disposal (sale, transfer, switch or redemption or conversion into money) of units within their jurisdiction/nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Funds to be used to purchase/gift units are subject, and also to determine possible legal, tax, financial or other consequences of subscribing/gifting to, purchasing or holding units before making an application for units.

- Neither this SID and SAI, nor the units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration and accordingly, any person who gets possession of this SID is required to inform themselves about, and to observe, any such restrictions. It is the responsibility of any persons in possession of this SID and any persons wishing to apply for units pursuant to this SID to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction. Any changes in SEBI/RBI regulations and other applicable laws/regulations could have an effect on such investments and valuation thereof.
- Kotak Mahindra Mutual Fund/AMC has not authorised any person to give any information or make any representations, either oral or written, not stated in this SID in connection with issue of units under the Schemes. Prospective investors are advised not to rely upon any information or representations not incorporated in the SAI and SID as the same have not been authorised by the Fund or the AMC. Any purchase or redemption made by any person on the basis of statements or representations which are not contained in this SID or which are not consistent with the information contained herein shall be solely at the risk of the investor. The investor is requested to check the credentials of the individual, firm or other entity he/she is entrusting his/her application form and payment to, for any transaction with the Fund. The Fund shall not be responsible for any acts done by the intermediaries representing or purportedly representing such investor.
- If the units are held by any person in breach of the Regulations, law or requirements of any governmental, statutory authority including, without limitation, Exchange Control Regulations, the Fund may mandatorily redeem all the units of any Unit holder where the units are held by a Unit holder in breach of the same. The Trustee may further mandatorily redeem units of any Unit holder in the event it is found that the Unit holder has submitted information either in the application or otherwise that is false, misleading or incomplete.
- If a Unit holder makes a redemption request immediately after purchase of units, the Fund shall have a right to withhold the redemption request till sufficient time has elapsed to ensure that the amount remitted by the Unit holder (for purchase of units) is realized and the proceeds have been credited to the Scheme's Account. However, this is only applicable if the value of redemption is such that some or all of the freshly purchased units may have to be redeemed to effect the full redemption.
- In terms of the Prevention of Money Laundering Act, 2002 ("PMLA") the rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML) Laws, all intermediaries, including mutual funds, are required to formulate and implement a client identification programme, and to verify and maintain the record of identity and address(es) of investors.
- If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall report any such suspicious transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI without obtaining the prior approval of the investor/Unit holder/any other person.

D. DEFINITIONS

In this SID, the following words and expressions shall have the meaning specified below, unless the context otherwise requires:

Applicable NAV	Unless stated otherwise in the SID, 'Applicable NAV' is the Net Asset Value at the close of a Business Day as of which the purchase or redemption is sought by an investor and determined by the Fund.
Asset Management Company or AMC or 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.
Custodian	Deutsche Bank AG, acting as Custodian to the Scheme, or any other Custodian appointed by the Trustee.
Dividend Option	<p>Under this option, the Trustee may at any time decide to distribute by way of dividend, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The following conditions shall be applicable for eligibility of receiving dividend in respect of unitholders under the dividend option:</p> <p>a) The dividend will be paid to only those unitholders of the scheme/option whose names appear in the Register of Unit holders on the Record Date, which will be announced in advance. In case of Units held in dematerialized (electronic) mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record Date to the Registrars and Transfer Agent of the Mutual Fund.</p> <p>b) In respect of valid redemptions/switch- out requests received till 3.00 p.m. on the Specified Transaction Period (STP), the ex-dividend NAV of the day of receipt of applications will be applicable, and</p> <p>c) In respect of valid purchase/switch-in applications received upto 3.00 p.m. during STP, the ex-dividend (if dividend declared) NAV of the day will be applicable. However, in case of applications greater than or equal to Rs 1 crore, units will be allotted at the closing NAV of the day on which funds are available for utilisation before 3.00 p.m. and the eligible investors will be entitled for dividend declared, if any, for the next record date by the Trustee.</p> <p>The Dividend Option will be available under two sub-options – the Payout Option and the Reinvestment Option).</p> <p><i>Dividend Payout Option:</i> 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><i>Dividend Reinvestment Option:</i> Under the reinvestment option, dividend amounts will be reinvested in the Dividend Reinvestment Option at the Applicable NAV announced immediately following the record date.</p> <p>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 an Investor when he invests an amount in the Scheme.
Exit Load	The charge that is paid by a Unitholder when he redeems Units from the Scheme.
FII	Foreign Institutional Investors, registered with SEBI under Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995.
Gilts / Government Securities / G.Secs	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.
Investment Management Agreement /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.
Interval Period	<p>Interval Period is the period of time elapsed between two Specified Transaction Periods. The period between two Specified Transaction Periods shall be around 90 days from the First STP date of the last Interval Period.</p> <p>Eg: If the First STP date is on Monday 11/04/2011 and the Second on Tuesday 12/04/2011, then the next interval period would be 11/07/2011 and correspondingly the Second STP date would be 12/07/2011.</p> <p>Moreover, no redemption / switch-out will be allowed during the second day of STP for purchase / switch-ins made during the first day of the STP.</p>

Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10	Debt Oriented Interval Funds. The same will be collectively referred to as Scheme/Plan for the purpose of explanation in this document
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 approved 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 the Scheme (including the options thereunder) as calculated in the manner provided in this SID or as may be prescribed by Regulations from time to time. The NAV will be computed up to four decimal places.
NRI	Non-Resident Indian and Person of Indian Origin as defined in Foreign Exchange Management Act, 1999.
Purchase Price	Purchase Price, to an investor, of Units under the Scheme (including Options thereunder) computed in the manner indicated elsewhere in this SID.
Redemption Price	Redemption Price to an investor of Units under the Scheme (including Options thereunder) computed in the manner indicated elsewhere in this SID.
Registrar	Computer Age Management Services Private Limited ('CAMS'), acting as Registrar to the Scheme, 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.
Scheme	Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10. All references to the Scheme would deem to include the plans and options there under unless specifically mentioned.
Standard 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)
SEBI	The Securities and Exchange Board of India.
Specified Transaction Period (STP)	Specified Transaction Period is the period during which units of the plan under the scheme are available for subscription/redemptions/switch-in/switch-outs without payment of entry/exit load.
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 the Scheme, which consists of each Unit representing one undivided share in the assets of the Scheme.
Unitholder	A person who holds Unit(s) of the Scheme

Valuation Day	For the Scheme(s), each Business Day and any other day when the Debt and/or money markets are open in Mumbai.
Business Day	<p>A day other than:</p> <ul style="list-style-type: none"> (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. (v) A day on which the National Stock Exchange or Bombay Stock Exchange is closed. (vi) A day on which NSDL or CDSL is closed for the purpose of transfer of securities between depository (demat) accounts. <p>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.</p> <p>The AMC reserves the right to change the definition of Business Day.</p> <p>The AMC reserves the right to declare any day as a Business or otherwise at any or all ISCs.</p>
Words and Expressions used in this SID and not defined	Same meaning as in Trust Deed.

E. Due Diligence by the Asset Management Company

DUE DILIGENCE CERTIFICATE

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 10, 2011

Sandeep Kamath
Compliance Officer

III. INFORMATION ABOUT THE SCHEME

Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10.

A. Type of the schemes: (common for all schemes)

Debt Oriented Interval Fund

B. What is the investment objective of the schemes? (common for all schemes)

The investment objective of the each Scheme is to generate returns through investments in debt and money market instruments.

However, there is no assurance or guarantee that the objective of the Scheme would be achieved.

C. How will the scheme allocate its assets?

The asset allocation under each Scheme, under normal circumstances, will be as follows:

Investments	Indicative Allocation (% to net assets)	Risk Profile
*Debt and Money Market instruments and government securities	100	Low to medium

*Debt instruments shall be deemed to include securitised debts (excluding foreign securitised debt) and investment in securitised debts shall not exceed 50% of the net assets of the Scheme.

Pending deployment of the funds of the Scheme in terms of the investment objective, the Fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks as per the guidelines given in SEBI Circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16 2007.

The Scheme may hold cash from time to time.

The asset allocation shown above is indicative and may change for a short term on defensive considerations. When the allocation of securitised debt in the portfolio goes above 50%, review and rebalancing will be conducted within 10 Business days.

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, 2011 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	6.90 - 7.00
91 Day Treasury Bill	7.70 - 7.90
364 Day Treasury Bill	8.00 - 8.20
P1+ Commercial Paper 90 Days	9.50 - 9.75
3 - Year Government of India Security	7.90 - 8.00
5 - Year Government of India Security	8.15 - 8.25
10 - Year Government of India Security	8.05 - 8.20

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, 2011 and they are likely to change consequent to changes in economic conditions and RBI policy.

D. Where will the scheme invest

The amount collected under the scheme will be invested only in debt and money market instruments. Subject to the Regulations, the amount collected under the scheme can be invested in any (but not exclusively) of the following securities/ debt instruments:

- a. 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).
- b. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- c. Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- d. Corporate debt (of both public and private sector undertakings).
- e. Obligations/ Term Deposits of banks (both public and private sector) and development financial institutions
- f. Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- g. Certificate of Deposits (CDs).
- h. Commercial Paper (CPs).
- i. Securitised Debt, not including foreign securitised debt.

- j. The non-convertible part of convertible securities.
- k. Any other domestic fixed income securities as permitted by SEBI / RBI from time to time.
- l. Derivative instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI.
- m. 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.

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

Interest Rate Swap (IRS)

IRS is a widely used derivative product in the financial markets to manage interest rate risk. A typical transaction is a contract to exchange streams of interest rate obligation/income on a notional principle amount with a counter party, usually a bank. The two interest streams are, fixed rate on one side and floating rate on the other.

Example: Suppose the Fund holds a fixed rate bond of maturity 5 years carrying a fixed interest rate (coupon) of 6% p.a. payable half yearly. Such an investment runs the risk of depreciation if interest rates rise. To manage this risk, the Fund can enter into an IRS with another market participant, here the Fund contracts to pay fixed rate, say 6.75% p.a., and receive a floating rate (say overnight MIBOR). This transaction is done for a notional principal amount equal to the value of the investment. By such a contract a fixed rate income is offset by a fixed rate payment obligation leaving only a floating rate income stream. Thus, without actually investing in a floating rate asset, the Fund starts earning a floating rate income, reducing the risk of depreciation associated with the fixed rate investment. Following table summarises the cash flow streams:

Original investment	6% p.a.
Pay (Fixed rate)	5.25% p.a. (IRS)
Receive (Floating rate)	MIBOR
Net Flow	MIBOR + 0.75% p.a. (*)

*(6% p.a. 5.25 % p.a.)

The floating rate reference is defined in the swap agreement.

The above example illustrates a case of fixed to floating rate swap. A swap could be done to move from floating rate to fixed rate in a similar fashion.

Please note that the above example is hypothetical in nature and the interest rates are assumed. The actual return may vary based on actual and depends on the interest rate prevailing at the time the swap agreement is entered into.

E. What are the investment strategies?

For the purpose of achieving the investment objective, each Scheme will invest in a portfolio of Debt, Money Market securities, Government Securities which mature on or before the opening of the immediately following specified transaction period.

Further, in case of securities with put and call options the residual time for exercising the put option of the securities shall not be beyond the opening of the immediately following STP.

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

Investment in unrated debt securities will be made with the prior approval of the Board of the AMC. Such investments would be within the parameters approved by the Board of the Trustee. Where the proposed investment is not within the parameters as mentioned above, approval of the Boards of both the AMC and the Trustee will be taken before making the investment. Investment in unrated debt securities will be made subject to prescribed SEBI Regulations.

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

To avoid duplication of portfolios and to reduce expenses, the Scheme 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 Scheme so invested.

Risk Control Measures for investment strategy

The internal systems have all the SEBI limits incorporated. This ensures that all limits are tracked at the entry stage itself. The system has the capability to move certain deals directly to the compliance cell in case they are beyond certain prescribed parameters. The deals then cannot proceed further without the approval of compliance on line. Also all deals are concurrently checked by a team of external auditors to ensure that the deals are compliant. Thus a two level check is in place to ensure no breach of limit occurs.

F. Fundamental attributes

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

1. Type of the scheme :As mentioned under the heading "Type of the Scheme"
2. Investment Objective: As mentioned under the heading "Investment Objective"
3. Investment Pattern : As mentioned under the heading "How will the scheme allocate its assets"
4. Terms of Issue:
 - a. Liquidity provisions such as listing, repurchase, redemption.
 - b. Aggregate fees and expenses charged to the scheme.
 - c. 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 Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10 will be measured against CRISIL Liquid Fund Index. CRISIL Liquid Fund Index being a widely used benchmark (for products with similar tenor / average maturity etc.) in the market, the same has been selected as a standard benchmark for the purpose of these Schemes.

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

H. Who manages the scheme?

NAME	AGE	QUALIFICATION	BUSINESS EXPERIENCE	OTHER SCHEMES MANAGED
Mr. Abhishek Bisen	32 Years	B.A. and MBA (Finance)	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.	<ul style="list-style-type: none"> • Kotak Bond • Kotak Bond Short Term • Kotak Gilt - Savings • Kotak Gilt - Investment • Kotak Gold ETF • Kotak Flexi Debt • Kotak Floater Long Term • Kotak Liquid • Kotak Floater Short Term • Kotak Balance • Kotak Select Focus Fund • Kotak Income Plus • Kotak Equity Arbitrage Fund • Kotak Indo World Infrastructure • Kotak Credit Opportunities Fund • Kotak Multi Asset Allocation Fund • Kotak Gold Fund • All Fixed Maturity Plans • All Quarterly Interval Plans
Mr. Mayank Prakash	31 Years	Chartered Account, and MBA (Finance)	Mr. Mayank Prakash has been associated with the company since September 2005. He has 4 years of experience in fund management related areas.	<ul style="list-style-type: none"> • All Fixed Maturity Plans (FMPs) • All Quarterly Interval Plans (QIPs)

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 Scheme:

1. The Scheme shall not invest more than 15% of its NAV in debt instruments [irrespective of residual maturity period (above or below one year)], issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the SEBI Act. Such investment limit may be extended to 20% of the NAV of the Scheme with the prior approval of the Trustee and the Board of the AMC. Provided that such limit shall not be applicable for investments in government securities.

Provided further that investment within such limit can be made in mortgaged backed securitised debt, which are rated not below investment grade by a credit rating agency, registered with SEBI.

2. The Scheme shall not invest more than 10% of its NAV in unrated debt instruments [irrespective of residual maturity period (above or below one year)], issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Trustee and the Board of the AMC.
3. The Scheme shall not invest more than 30% of its net assets in money market instruments of an issuer. Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.
4. Debentures irrespective of any residual maturity period

(above or below 1 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.

5. The Scheme may invest in another scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same AMC or in schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund. However the aforesaid provision will not apply to fund of funds scheme.
6. The Scheme shall not make any investments in:
 - (a) any unlisted security of an associate or group company of the Sponsors; or
 - (b) any security issued by way of private placement by an associate or group company of the Sponsors; or
 - (c) the listed securities of group companies of the Sponsors which is in excess of 25% of the net assets.
7. The Scheme shall not invest in any Fund of Funds Scheme.
8. Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:-
 - (a) such transfers are made at the prevailing market price for quoted Securities on spot basis (spot basis shall have the same meaning as specified by Stock Exchange for spot transactions.)
 - (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

9. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

- Provided that the Mutual Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.
- Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
- Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

10.No term loans for any purpose may be advanced by the Mutual Fund and the Mutual Fund shall not borrow except to meet temporary liquidity needs of the Schemes for the purpose of payment of interest or dividends to Unit Holders, provided that the Mutual Fund shall not borrow more than 20% of the net assets of each of the Schemes and the duration of such borrowing shall not exceed a period of six months.

11.The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.

12.The Mutual Fund will, for securities purchased in the non depository mode get the securities transferred in the name of the Mutual Fund on account of the Scheme, wherever the investments are intended to be of a long term nature.

13.Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.

The AMC may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. The Trustee may from time to time alter these restrictions in conformity with the SEBI (MF) Regulations.

All investment restrictions shall be applicable at the time of making investment.

Apart from the above investment restrictions, the Fund follows certain internal norms within the above mentioned restrictions, and these are subject to review from time to time.

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

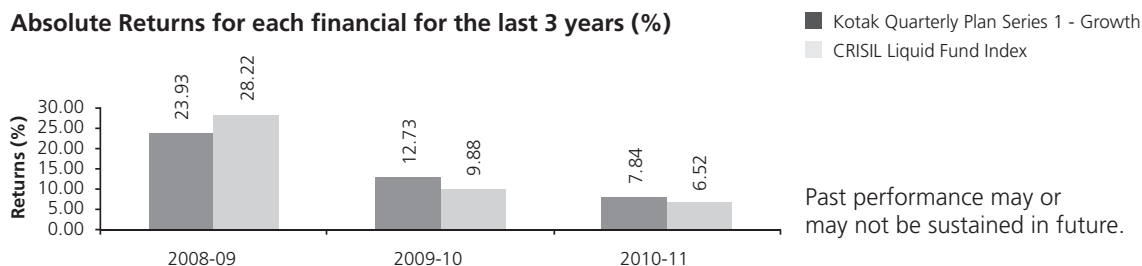
The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time. Under the Regulations, the AMC is not permitted to charge any investment management and advisory services fee on its own investment in the Scheme.

J. How has the scheme performed?

Performance of Kotak Quarterly Plan Series 1 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 1 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	7.84	6.52
Returns for the last 3 Year	7.41	6.41
Since Inception (September 19, 2007)	7.66	6.34

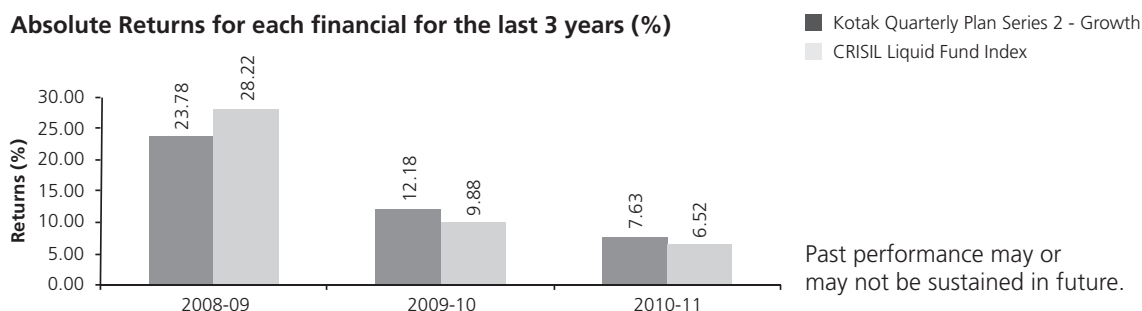
Absolute Returns for each financial for the last 3 years (%)



Performance of Kotak Quarterly Plan Series 2 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 2 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	7.63	6.52
Returns for the last 3 Year	7.37	6.41
Since Inception (September 27, 2007)	7.60	6.34

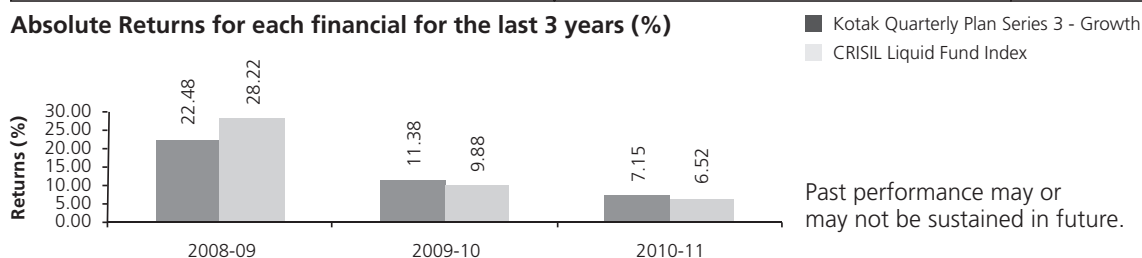
Absolute Returns for each financial for the last 3 years (%)



Performance of Kotak Quarterly Plan Series 3 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 3 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	7.15	6.52
Returns for the last 3 Year	6.99	6.41
Since Inception (November 22, 2007)	7.29	6.36

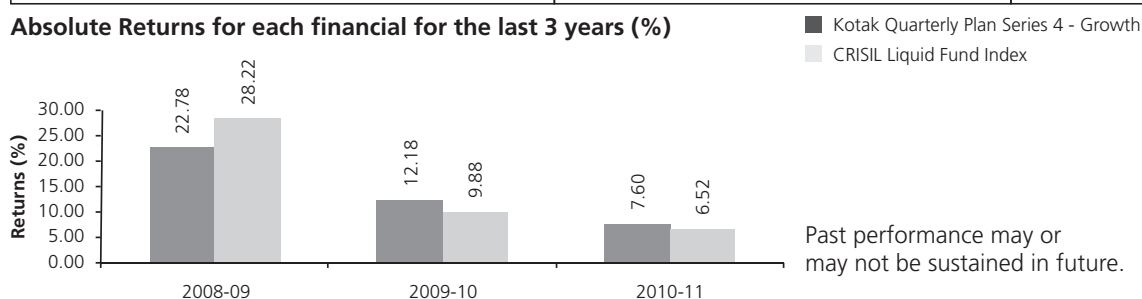
Absolute Returns for each financial for the last 3 years (%)



Performance of Kotak Quarterly Plan Series 4 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 4 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	7.60	6.52
Returns for the last 3 Year	7.08	6.41
Since Inception (December 4, 2007)	7.36	6.35

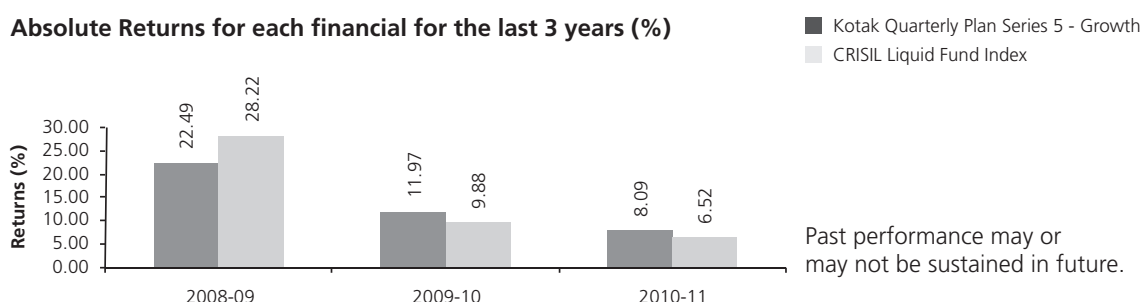
Absolute Returns for each financial for the last 3 years (%)



Performance of Kotak Quarterly Plan Series 5 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 5 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	8.09	6.52
Returns for the last 3 Year	7.00	6.41
Since Inception (January 22, 2008)	7.21	6.31

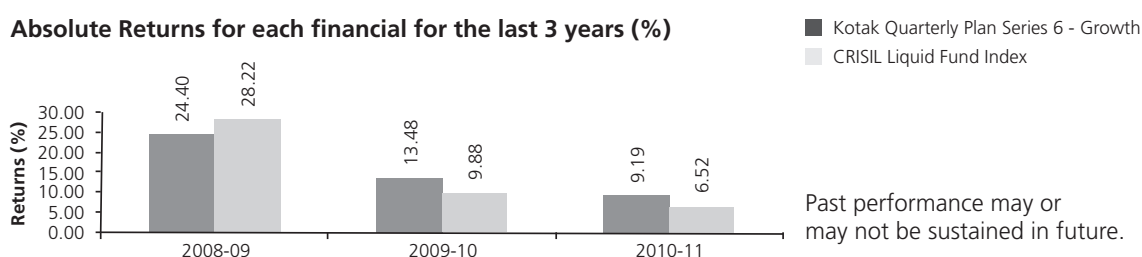
Absolute Returns for each financial for the last 3 years (%)



Performance of Kotak Quarterly Plan Series 6 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 6 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	9.19	6.52
Returns for the last 3 Year	7.55	6.41
Since Inception (February 14, 2008)	7.66	6.31

Absolute Returns for each financial for the last 3 years (%)

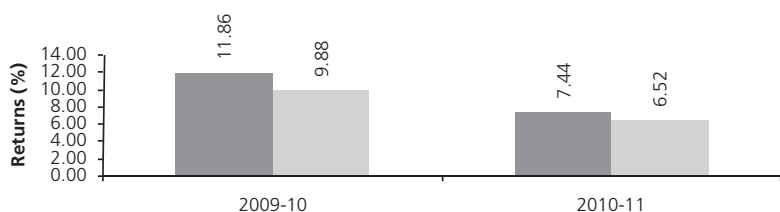


Performance of Kotak Quarterly Plan Series 7 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 7 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	7.44	6.52
Since Inception (August 29, 2008)	6.79	6.01

Absolute Returns for each financial for the last 2 years (%)

■ Kotak Quarterly Plan Series 7 - Growth
 ■ CRISIL Liquid Fund Index



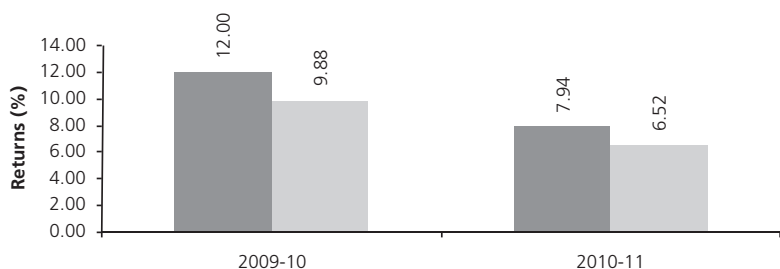
Past performance may or may not be sustained in future.

Performance of Kotak Quarterly Plan Series 8 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 8 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	7.94	6.52
Since Inception (September 11, 2008)	6.67	5.96

Absolute Returns for each financial for the last 2 years (%)

■ Kotak Quarterly Plan Series 8 - Growth
 ■ CRISIL Liquid Fund Index



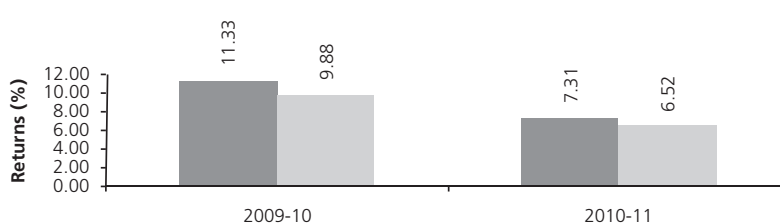
Past performance may or may not be sustained in future.

Performance of Kotak Quarterly Plan Series 9 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 9 - Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	7.31	6.52
Since Inception (October 8, 2008)	6.42	5.89

Absolute Returns for each financial for the last 2 years (%)

■ Kotak Quarterly Plan Series 9 - Growth
 ■ CRISIL Liquid Fund Index



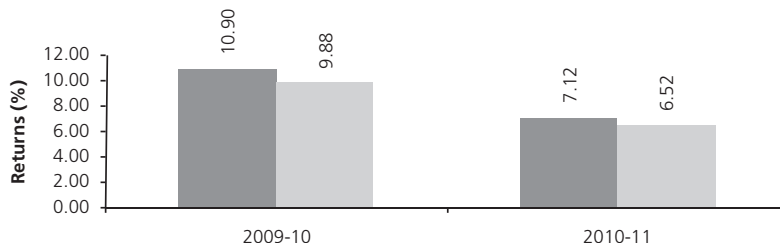
Past performance may or may not be sustained in future.

Performance of Kotak Quarterly Plan Series 10 as on April 29, 2011# (#APRIL 30, 2011 being a non-working day)

Compounded Annualised Growth Returns (%)	Kotak Quarterly Plan Series 10 -Growth	CRISIL Liquid Fund Index
Returns for the last 1 Year	7.12	6.52
Since Inception (October 17, 2008)	6.06	5.84

Absolute Returns for each financial for the last 2 years (%)

■ Kotak Quarterly Plan Series 10 - Growth
 ■ CRISIL Liquid Fund Index



Past performance may or may not be sustained in future.

IV. UNITS AND OFFER

This section provides details you need to know for investing in the scheme.

A. Ongoing Offer Details for Each Quarterly Interval Plan

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The schemes are debt oriented interval fund. Investors can invest only during specified transaction period from KMMF. After listing of the scheme, units of the scheme can be traded on stock exchange.</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.</p> <p><i>Example:</i> 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>Subscriptions / switch in will be accepted by KMMF directly, only during the specified transaction period at the applicable NAV. After listing of the scheme, units of the scheme can be traded on stock exchange.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p> <p><i>Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be:</i> $Rs. 10 * (1-0.02) = Rs. 9.80$</p>	<p>The units of the scheme can be traded on the stock exchange, post listing. On specified transaction period, KMMF will directly accept the redemption / switch out request at the applicable NAV.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Purchase/switch in/ Redemption / Switch out will be accepted by KMMF directly for Valid Applications</p> <ul style="list-style-type: none"> • Upto 3 p.m. on a Business Day during STP, the NAV of such Business Day • After 3 p.m. on a Business Day during STP, the NAV of the following Business Day of the STP. • Transactions received after 3 pm on the last day of the STP will be rejected. <p>Further, where the AMC or the Registrar has provided a facility to the investors to do transactions in the Scheme through the medium of Internet by logging onto specific web-sites during STP, where investors have signed up for using these facilities, the cut off timings shall be applicable as above</p> <p>However, in case of applications greater than or equal to Rs 1 crore, units will be allotted at the closing NAV of the day on which funds are available for utilisation before 3.00 p.m.</p> <p>Exchange: Investor can transact in the Exchange(s) where the scheme is listed as per the applicable of laws of the exchange(s)</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>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 of KMMF during the STP. The AMC will process the transaction for the applicable NAV prices subject to applicable load.</p> <p>The list of official acceptance point is given on the back of the cover of this document</p>
<p>Minimum amount for purchase/redemption/swiches</p>	<p>Minimum amount of purchase: Rs. 5000 and in multiples of Rs 1 for purchases and for Re 0.01 for switches</p> <p>Minimum redemption amount: For both Growth and Dividend Options each Rs. 1,000 or 100 Units.</p>
<p>Minimum balance to be maintained and consequences of non maintenance.</p>	<p>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</p>

<p>Who can invest</p> <p>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.</p>	<p>The following are eligible to apply for purchase of the Units:</p> <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) registered with SEBI. • International Multilateral Agencies approved by the Government of India. • Army/Navy/Air Force, Para-Military Units and other eligible institutions. • 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>
<p>How to Apply</p>	<p>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 mutualfund.kotak.com. Investors are also advised to refer to Statement of Additional Information before submitting the application form.</p> <p>All cheques and drafts should be crossed "Account Payee Only" and drawn in favour the scheme name in which investment is intended to be made.</p> <p>Eg: For making investments in Kotak Quarterly Interval Plan Series 1, cheques and drafts should be crossed "Account Payee Only" and drawn in favour of "Kotak Quarterly Interval Plan Series 1"</p> <p>Any application may be accepted or rejected at the sole and absolute discretion of the Trustee.</p> <p>Please refer to the SAI and Application form for the instructions.</p>
<p>Non acceptance of Third Party Cheques</p>	<p>Third Party Cheques will not be accepted by the Scheme.</p> <p>Definition of Third Party Cheques</p> <ul style="list-style-type: none"> • Where payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third-Party payment. • In case of a payment from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made. If this criterion is not fulfilled, then this is also construed to be a third party payment. <p>However, afore-mentioned clause of investment with Third-Party</p>

	<p>Payment shall not be applicable for the below mentioned exceptional cases.</p> <ol style="list-style-type: none"> 1. Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment) 2. Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions. Asset management companies should exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives. 3. Custodian on behalf of an FII or a client. <p>For pre funded instruments such as DD/Pay order it is the onus of the investor to provided adequate supporting documents to prove that such instruments are issued by debiting the first holders account.</p> <p>Kotak Mahindra Asset Management Co. Ltd. / Trustee retains the sole and absolute discretion to reject/ not process application and refund subscription money if the subscription does not comply with the specified provisions of Payment Instruments.</p>
Special Products available	Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan are not available under the schemes
Accounts Statements	<p>For normal transactions (other than SIP/STP) and 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 five business days from the date of the transaction. The account statements will be sent to Unitholders in accordance with SEBI circular dated March 15, 2010. 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 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. • 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) and come in person to 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>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

	<p>Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.</p> <ul style="list-style-type: none"> • 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. 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>
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 will be payable at the city of the bank branch of the Unitholder. If the Unitholder resides in any other city, he will be paid by a Demand Draft payable at the city of his bank branch.</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>
Choice of Option	<p>Each scheme has Dividend Option and Growth Option</p> <p>If the applicant does not indicate his choice of Option in the Application Form, the Fund accepts the application as being for the Dividend Option.</p> <p>Fresh subscriptions / switches into the reinvestment facility will not be accepted for any investments. Accordingly, dividend payout shall be the default option for applications under dividend option.</p>
Delay in payment of redemption / repurchase proceeds	<p>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).</p>
Bank A/c Details	<p>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.</p> <p>In case an existing Unitholder is submitting a request for Change in his Bank Details, he needs to submit a copy of cancelled cheque leaf of the new bank account or Bank statement of the new bank account attested by his banker with seal & signature of banker or letter from the Banker of the investor. In absence of the same, the request for Change in Bank Mandate is liable to be rejected.</p>

B. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>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>	<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 mutualfund.kotak.com and will be released in two newspapers for publication.</p>																		
<p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>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>	<p>The unaudited financial results will be published through an advertisement in one English daily newspaper circulating in 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 mutualfund.kotak.com and will be sent to AMFI for posting on its website www.amfiindia.com.</p>																		
<p>Half Yearly Results</p>	<p>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 mutualfund.kotak.com</p>																		
<p>Annual Report</p>	<p>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.</p>																		
<p>Associate Transactions</p> <p>Please refer to Statement of Additional Information (SAI).</p>																			
<p>Taxation</p> <p>The information is provided for general information purposes only. However, in view of the individual nature of tax implications, each investor is advised to consult his or her own tax adviser with respect to the specific tax implications arising out of his or her participation in the scheme.</p> <p>(For Debt Scheme other than Money Market Mutual Fund or a Liquid Fund)</p>	<p>Applicable tax rates based on prevailing tax laws</p> <table border="1" data-bbox="528 1039 1390 1789"> <thead> <tr> <th rowspan="2"></th> <th colspan="2">Unit holder</th> <th rowspan="2">Mutual Fund</th> </tr> <tr> <th>Resident</th> <th>FII</th> </tr> </thead> <tbody> <tr> <td>Tax on Dividend</td> <td>NIL</td> <td>NIL</td> <td>Dividend Distribution Tax (DDT) on the dividend distributed under this scheme: a) 13.5188% (including surcharge and education cess) on dividend distributed to individual and HUF. b) 21.63% (32.445% with effect from June 01, 2011) (including surcharge and education cess) on dividend distributed to persons other than individual and HUF.</td> </tr> <tr> <td>Short Term Capital Gain (Refer note 1 below)</td> <td>10%-30% as per the normal tax rates applicable to the assessee</td> <td>30%</td> <td>NIL</td> </tr> <tr> <td>Long Term Capital Gain (Refer note 1 below)</td> <td>10% without indexation or 20% with indexation</td> <td>10%</td> <td>NIL</td> </tr> </tbody> </table> <p>Note (1) : The above rates would be increased by a surcharge of: (a) 5%- in case of domestic corporate unit holders, where the total income exceeds Rs. 10,000,000 (b) 2%- in case of FII being a corporate, where the total income exceeds Rs. 10,000,000</p> <p>Further, an additional surcharge of 3% (Education cess of 2% and Secondary & Higher education Cess of 1%) would be charged on the amount of tax inclusive of surcharge as applicable, for all unit holders.</p> <p>Under section 10(23D) of the Income tax Act, 1961, income earned by a Mutual Fund registered with SEBI is exempt from income tax.</p> <p>Since the aforesaid schemes do not qualify as an equity oriented fund, no Securities Transaction tax is payable by the unit holders on redemption / repurchase of units by the Fund.</p> <p>For further details on taxation please refer to the clause on taxation in the SAI.</p>		Unit holder		Mutual Fund	Resident	FII	Tax on Dividend	NIL	NIL	Dividend Distribution Tax (DDT) on the dividend distributed under this scheme: a) 13.5188% (including surcharge and education cess) on dividend distributed to individual and HUF. b) 21.63% (32.445% with effect from June 01, 2011) (including surcharge and education cess) on dividend distributed to persons other than individual and HUF.	Short Term Capital Gain (Refer note 1 below)	10%-30% as per the normal tax rates applicable to the assessee	30%	NIL	Long Term Capital Gain (Refer note 1 below)	10% without indexation or 20% with indexation	10%	NIL
	Unit holder		Mutual Fund																
	Resident	FII																	
Tax on Dividend	NIL	NIL	Dividend Distribution Tax (DDT) on the dividend distributed under this scheme: a) 13.5188% (including surcharge and education cess) on dividend distributed to individual and HUF. b) 21.63% (32.445% with effect from June 01, 2011) (including surcharge and education cess) on dividend distributed to persons other than individual and HUF.																
Short Term Capital Gain (Refer note 1 below)	10%-30% as per the normal tax rates applicable to the assessee	30%	NIL																
Long Term Capital Gain (Refer note 1 below)	10% without indexation or 20% with indexation	10%	NIL																

Investor services	Mr. R. Chandrasekaran Kotak Mahindra Asset Management Company Limited 6th Floor Kotak Towers, Building No 21, Infinity Park, Off Western Express Highway, Goregaon - Mulund Link Road, Malad (East), Mumbai 400067 Phone: 6638 4400; Fax: 6638 4455 e-mail: mutual@kotak.com
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C. 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 Information.

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

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

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 for each scheme.

Computation of NAV will be done after taking into account dividends declared, if any, and the distribution tax thereon, if applicable. The income earned and the profits realized in respect of the Units remain invested and are reflected in the NAV of the Units.

V. FEES AND EXPENSES

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

A. New Fund Offer (NFO) expenses

These are ongoing schemes 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 AMC has estimated that the following percentage of the weekly average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10. The below expenses are on an individual basis for each scheme

Description	(% per annum of daily average net assets)
Investment Management and Advisory Services Fees payable to AMC	0.50
Trustee Fees	0.05
Custodian Fees	0.05
Marketing and Selling Expense (incl. Agents commission)	0.50
Registrar and Transfer Agent Fees	0.10
Other Operational Expenses attributable to the scheme	0.30
Total Annual Recurring Expenses (Estimated)	1.50

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 mutualfund.kotak.com or may call at 1800-22-2626 or your distributor.

Scheme Name	Entry Load*	Exit Load**
Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5, Kotak Quarterly Interval Plan Series 6, Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10	Nil	There will be no exit load, since the Units will be listed on the Stock Exchanges and the unitholders can redeem from the Mutual Fund only on the STP dates.

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 of the Scheme (including investment and advisory fees) will be subject to the following maximum limits (as a percentage of Weekly Average Net Assets) 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(2).

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

* In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

** Any imposition or enhancement of Load in future shall be applicable on prospective investments only. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.

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

Of the exit load or CDSC, a maximum of 1% of the redemption proceeds shall be maintained in a separate account which can be utilized towards payment of commissions to the distributors and towards meeting the sales and marketing expenses. Any balance in excess shall be credited to the scheme immediately.

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.

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: Kotak Quarterly Interval Plan Series 1, Kotak Quarterly Interval Plan Series 2, Kotak Quarterly Interval Plan Series 3, Kotak Quarterly Interval Plan Series 4, Kotak Quarterly Interval Plan Series 5 and Kotak Quarterly Interval Plan Series 6 were approved by the Trustee at their meeting held on June 15, 2007.

Kotak Quarterly Interval Plan Series 7, Kotak Quarterly Interval Plan Series 8, Kotak Quarterly Interval Plan Series 9 and Kotak Quarterly Interval Plan Series 10 were approved by the Trustee at their meeting held on June 20, 2008.

OFFICIAL COLLECTION CENTRES

I. KAMAMC AUTHORISED COLLECTION CENTRES

Ahmedabad: 9,10,11- 2nd Floor, Siddhi Vinayak complex, Shivranjani Cross Roads, Satellite, Ahmedabad - 380015 **Bangalore:** 2nd Floor, Umiya Landmark, 10/7, Lavelle Road, Bangalore - 560001 **Bhubaneswar:** 2nd Floor, Building No.24, SCR Janpath, Bapujinagar, Bhubaneswar - 751001 **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 **Goa:** 3rd Floor, Mathias Plaza, 18th June Road, Panjim, Goa - 403001 **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 **Hyderabad:** Jade Arcade, 102A, 1ST Floor, 126 MG Road, Near Paradise Circle, Hyderabad - 500003 **Jaipur:** 202, Mall-21, Opp. Raj Mandir Cinema, Bhagwandas Road, Jaipur - 302001 **Jamshedpur:** 1st Floor, Sanghi Mansion, Main Road, Sakshi Boulevard Road, Ram Mandir Area, Biustupur, Jamshedpur - 831001 **Kanpur:** Room No. 107, 1st Floor, Ratan Squire, 14/144 Chunni Ganj, Kanpur - 208001 **Kolkata:** 1st Floor, Horizon, 57 Chowranghee Road, Kolkata - 700 071 **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 **Mumbai:** 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off Western Express Highway, Gen. A K Vaidya Marg, Malad (E), Mumbai - 400097 **Mumbai (Nariman Point):** 36-38A, Nariman Bhavan, 227, Nariman Point Mumbai - 400 021 **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 **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 **Patna:** 204 Shyam Center, Beside Republic Hotel, Exhibition Road, Patna - 800001 **Pune:** Yeshwant, Office no 31, 3rd Floor, Plot No 37/10 B, Opp Lane no 9, Prabhat Road, Pune - 411004. **Vadodara:** 202, Gold Croft, Opp. Only Parathas Restaurant, Jetalpur Road, Vadodara - 390007

II. 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 - 560042. **Bhubaneswar:** 3rd Floor, Plot No - 111, Varaha Complex Building, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector No 17-C, Chandigarh - 160017. **Chennai:** Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. **Cochin:** Ittoop's Imperial Trade Center, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cohin - 682035. **Coimbatore:** Ground Floor, Old No. 66, New No. 86, Lokamanya Street (West), R.S.Puram, Coimbatore - 641002. **Durgapur:** 3rd Floor, City Plaza Building, City Centre, Durgapur - 713 216. **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, 63/ 2, The Mall, Jaipur - 302001. **Kanpur:** 1st Floor, 106 to 108, City Centre, Phase - II, Kanpur - 208001. **Kolkata:** 2nd Floor, Saket Building, 44 Park Street, Kolkata - 700016. **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, 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:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30 Mumbai Samachar Marg, Fort, Mumbai - 400023. **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440010. **New Delhi:** 304-305, 3rd Floor, Kanchenjunga Building, 18 Barakhamba Road, Connaught Place, New Delhi - 110001. **Patna:** G-3, Ground Floor, Om Vihar Complex, S P Verma Road, Patna - 800001. **Pune:** Nirmiti Eminence, Off No. 6, 1st Floor, Opp Abhishek Hotel, Mehandale Garage Road, Erandawane, Pune - 411004. **Surat:** Plot No. 629, 2nd Floor, Office No. 2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, 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 , Dwaraka Nagar, Visakhapatnam - 530016.

III. 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:** AMC No. 423/30, Near Church, Brahampuri, Opp T B Hospital, Jaipur Road, Ajmer - 305001. **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001 **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Allahabad:** 30/2, A & B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. **Alleppey:** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey - 688011. **Alwar:** 256A, Scheme No. 1, Arya Nagar, Alwar - 301001. **Amaravati :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. **Ambala:** Opp. PEER, Bal Bhavan Road, Ambala - 134003. **Amritsar:** SCO - 18J, 'C', Block Ranjit Avenue, Amritsar - 140001. **Anand:** 101, A. P. Tower, B/H Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. **Anantapur:** 15-570-33, 1st Floor, Pallavi Towers, Anantapur - 515001. **Andheri (Parent - Mumbai ISC):** 1, Skylark, Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E), Mumbai - 400069. **Angul:** Similipada, Angul - 759122. **Ankleshwar:** Shop No. F-56, 1st Floor, Omark Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Bharuch - 393002. **Asansol:** Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, PO 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 - 587101. **Balasure:** B C Sen Road, Balasure - 756001. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly - 243001. **Basti:** Office No. 3, 1st Floor, Jamia Shopping Complex, Opposite Pandey School, Station Road, Basti - 272002. **Belgaum:** 1st Floor, 22/12A/1B, Vaccine Depot Road, Near 2nd Railway gate, 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, 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, G T Road, Near Zila Parishad, Bhatinda - 151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar - 364002. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490020. **Bhilwara:** 2nd Floor, Indraparstha tower, Shyam Ki Sabji Mandi, Near Mukharji garden, Bhilwara - 311001. **Bhiwani:** 24-25, 1st Floor, City Mall, Hansi Gate, Bhiwani - 127021. **Bhopal:** Plot No 10, 2nd Floor, Alankar Complex, Near ICICI Bank, M P Nagar, Zone - II, Bhopal - 462011. **Bhuj:** 1st Floor, Data Solution, Office No. 17, Municipal Building Opp Hotel Prince, Station Road, Bhuj, Kutch - 370001. **Bhusawal (Parent - Jalgaon TP):** 3, Adelade Apartment, Christain 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, Calicut - 673016. **Chandrapur:** Above Mustafa Décor, Hakimi Plaza, Near Jeteppura Gate, Near Bangalore Bakery, Kasturba Road, Arayidathupalam, Chandrapur - 442402. **Chennai (OMR):** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraipakkam, Chennai - 600097. **Chhindwara:** Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara - 480001. **Chittorgarh:** 187 Rana Sanga Market, Chittorgarh - 312001. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Darbhangha:** Shahi Complex, 1st Floor, Near R B Memorial Hospital, V I P Road, Benta, Laheriasarai, Darbhanga - 846001. **Davenegere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davenegere - 577002. **Dehradun:** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. **Deoghar:** S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. **Dhanbad:** Urmila Towers, Room No. 111, 1st Floor, Bank More, Dhanbad - 826001. **Dharmapuri:** 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636701. **Dhule:** H No. 1793 / A, J B Road, Near Tower Garden, Dhule - 424001. **Eluru:** No 23 B-4-73, Andhra Bank Lane, Opp Srinivasa Theatre, Ramachandra Rao Peta, Eluru - 534002. **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faizabad:** 64 Cantonment, Near GPO, Faizabad - 224001. **Faridhabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad - 121001. **Firozabad:** Shop No. 19, 1st Floor, Above YO Bikes, Seth Vimal Chand Jain Market, Jain Nagar, Agra Gate, Firozabad - 283203. **Gandhidham:** Grain Merchants Association Building, Grain Merchants Association Building, Gandhidham - 370201. **Ghaziabad:** 113/6 1st Floor, Navyug Market, Ghaziabad - 201001. **Gondal (Parent - Rajkot):** Kailash Complex, A-Wing, Office No. 52, Bus stand Road, Near Gundala Gate, Gondal - 360311. **Gondia:** Shri Talkies Road, Gondia - 441601. **Gorakhpur:** Shop No. 3, 2nd Floor, The Mall, Cross Road, A.D.

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

Chowk, Bank Road, Gorakhpur - 273001. **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585101. **Guntur:** Door No. 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon:** SCO - 16, Sector - 14, 1st Floor, Gurgaon - 122001. **Guwahati:** A.K. Azad Road, Rehabari, Guwahati - 781008. **Gwalior:** G-6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. **Haldia:** 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721602. **Haldwani:** Durga City Centre, Nainital Road, Haldwani - 263139. **Hazaribag:** Municipal Market, Annanda 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. **Hubli:** No. 204 - 205, 1st Floor, B-Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. **Ichalkarnaji (Parent - Kolhapur):** 12/178, Behind Congress Committee Office, Ichalkarnaji - 416115. **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jalandhar:** 367/8, 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. Magistral Talkies, Subhash Road, Jalna - 431203. **Jammu:** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector No. 14, Nanak Nagar, Jammu - 180004. **Jamnagar:** 217/218, Manek Centre, P. N. Marg, Jamnagar - 361008. **Jamshedpur:** Millennium Tower, R Road, Room No. 15 1st Floor, Bistupur, Jamshedpur - 831001. **Jaunpur:** 248, Fort Road, Near Amber Hotel, Jaunpur - 222001. **Jhansi:** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001. **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. **Junagadh:** Circle Chowk, Near Choksi Bazar Kaman, Junagadh - 362001. **Kadapa:** Bandi Subbaramaiah Complex, D.No. 3/1718, Shop No. 8, Raja Reddy Street, Kadappa - 516001. **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533001. **Kalyani:** A - 1/50, Block - A, Dist Nadia, Kalyani - 741235. **Kanchipuram:** New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kanchipuram - 631501. **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Karimnagar:** H No. 7-1-257, Upstairs S B H, Mangammathota, Karimnagar - 505001. **Karnal (Parent - Panipat TP):** 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001. **Karur:** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Katni:** 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483501. **Kestopur:** 2nd Floor, 148, Jessore Road, Block - B, Kestopur - 700074. **Khammam:** Shop No. 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyrva Road, Near Baburao Petrol Bunk, Khammam - 507001. **Khanna:** Shop No. 3, Bank of India Building, Guru Amar Dass Market, Khanna - 141401. **Kharagpur:** H No. 291/1, Ward No. 15, Malancha Main Road, Opp. UCO Bank, Kharagpur - 721301. **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kollam:** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001. **Kota:** B-33 Kalyan Bhawan, Triangle Part, Vallabh Nagar, Railway Station Road, Thekkummoottil, Kota - 324007. **Kottayam:** KMC IX / 1331 A, Opp. Malayala Manorama, Kottayam - 686001. **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam - 612001. **Kurnool:** H No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518004. **Latur:** Vypari Dharm Shala, Office No. 2, 2nd Floor, Above Dr. Mahesh Unnai Hospital, Near Kamdar Petrol Pump Main Road, Latur - 413531. **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, S M Pally, Malda - 732101. **Manipal:** Trade Centre, 2nd Floor, Syndicate Circle, Starting Point, Manipal - 576104. **Mapusa (Parent - Goa ISC):** 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, Mehsana - 384002. **Moga:** Gandhi Road, Opp. Union Bank of India, Moga - 142001. **Moradabad:** B-612, Sudhakar, Lajpat Nagar, Moradabad - 244001. **Muzzafarpur:** Brahmaan, Durgasthan, Gola Road, Muzaffarpur - 842001. **Mysore:** No. 1, 1st Floor, CH 26, 7th Main, 5th Cross, Above Trishakthi Medicals, Saraswati Puram, Mysore - 570009. **Nadiad (Parent - Anand TP):** 8, Ravi Kiran Complex, Ground Floor, Nanakumbhath Road, Nadiad - 387001. **Namakkal:** 156A / 1, 1st Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001. **Nanded:** Shop No. 302, 1st Floor, Raj Mohd. Complex, Work Shop Road, Shrinagar, Nanded - 431605. **Nandyal:** Shop No. 62 & 63, Srinivasa Complex, Besides Ramakrishna Ply Wood, Srinivasa Nagar, Nandyal - 518501. **Nashik:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nashik - 422005. **Navsari:** Dinesh Vasani & Associates, 103 Harekrishna Complex, Above IDBI Bank, Near Vasant Talkies, Chimmabai Road, Navsari - 396445. **Nellore:** 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **Nizamabad:** 5-6-208, Saraswathi Nagar, Nizamabad - 503002. **Noida:** B-20, Sector No. 16, Near Metro Station, Noida - 201301. **Ongole:** Dr No. 34/176, Old Govt. Hospital Road, Opp. Konjetti Apt Guptha's Paradise, Ongole - 523001. **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. **Pathankot:** 13 - A, 1st Floor, Gurjeet Market, Dhangu Road, Pathankot - 145001. **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. **Proddatur:** Dwarakmayee, D No 8/239, Opp Saraswathi Type Institute, Sreeramula Peta, Proddatur - 516360. **Rae Bareilly:** 17, Anand Nagar Complex, Rae Bareilly - 229001. **Raipur:** HIG C-23, Sector No. 1, Devendra Nagar, Raipur - 492004. **Rajahmundry:** Cabin 101, D. No. 7-27-4, 1st Floor, Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry - 533101. **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam - 626117. **Rajkot:** Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot - 360001. **Ranchi:** 4, H B Road, No. 206, 2nd Floor, Shri Lok Complex, H B Road Near Firyalal, Ranchi - 834001. **Ratlam:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, 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:** 22 Civil Lines, Ground Floor, Hotel Krish Residency, 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, Bhagwanganj, Sagar - 470002. **Saharanpur:** 1st Floor, Krishna Complex, Opp. Hatthi Gate, Court Road, Saharanpur - 247001. **Salem:** No.2, 1st Floor Vivekananda Street, New Fairlands, Salem - 6360016. **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. **Satna:** 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satna - 485001. **Shahjahanpur:** Bijlipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur - 242001. **Shimla:** 1st Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001. **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. **Siliguri:** No 7, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri - 734001. **Sirsa:** Gali No. 1, Old Court Road, Near Railway Station Crossing, Sirsa - 125055. **Sitapur:** Arya Nagar, Near Arya Kanya School, Sitapur - 261001. **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. **Solapur:** Flat No. 109, 1st Floor, A-Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Sonepat:** Shop No. 5, PP Tower, Ground Floor, Opp to Income Tax office, Sonepat - 131001. **Sriganganagar:** 18 L Block, Sriganganagar - 335001. **Srikakulam:** Door No 5 - 6 - 2, Punyapu Street, Palakonda Road, Near Krishna Park, Srikakulam - 532001. **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. **Surendranagar:** 2 MI Park, Near Commerce College, Wadhwan City, Surendranagar - 363035. **Tanjore:** 1112, West Main Street, Tanjore - 613009. **Thane:** 3rd Floor, Nalanda Chambers, B-Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane - 400602. **Thiruppur:** 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla:** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101. **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia - 786125. **Tirunelveli:** 1st Floor, Mano 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:** Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur - 680001. **Trichy:** No. 8, 1st Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum:** RS Complex, Opp. 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. **Ujjain:** 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456010. **Unjha (Parent - Mehsana):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha - 384170. **Valsad:** 3rd Floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane, Valsad - 396001. **Vapi:** 215-216, Heena Arcade, Opp. Tirupati Tower, Near GIDC, Char Rasta, Vapi - 396195. **Varanasi:** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221002. **Vasco (Parent - Goa):** No DU 8, Upper Ground Floor, Behind Technoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco Da Gama - 403802. **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 Bazaar, Hanamkonda, Warangal - 506001. **Wardha:** Opp. Raman Cycle Industries, Krishna Nagar, Wardha - 442001. **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar - 135001. **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445001.

CAMS, Registrar and Transfer Agent to Kotak Mutual Fund will be the official point of acceptance for electronic transaction received through specified banks, Financial Institutions with whom Kotak Mahindra Mutual Fund has entered or may enter into specific arrangement for purchase/sale/switch of units and secured internet site operated by Kotak Mahindra Mutual Fund