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SCHEME INFORMATION DOCUMENT (SID)

KOTAK EQUITY FOF

(An Open - Ended Equity Fund of Funds Scheme)

Continuous Offer of units at NAV based prices

Scheme reopened on August 10, 2004

Name of Mutual Fund	Kotak Mahindra Mutual Fund
Name of Asset Management Company	Kotak Mahindra Asset Management Company Ltd
Name of Trustee Company	Kotak Mahindra Trustee Company Ltd
Registered Address of the Companies	36-38A Nariman Bhavan, 227, Nariman Point Mumbai - 400 021
Corporate 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.

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

Scheme	Kotak Equity FOF
Type of scheme	An open ended equity fund of funds scheme
Investment Objective	The Investment Objective of the Scheme is to generate long-term capital appreciation from a portfolio created by investing predominantly in open-ended diversified equity schemes of Mutual Funds registered with SEBI.
Liquidity	Open-ended. Purchases and redemptions at prices related to Applicable NAV, on each Working Day.
Benchmark Index	S&P CNX Nifty
Transparency / NAV disclosure	The Mutual Fund shall endeavour to update the Net asset value of the scheme on AMFI's website www.amfiindia.com by 10.00 a.m, the following business day. 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.
Options	Growth and Dividend (Payout & Reinvestment)
Dividend Frequency (Dividend is declared subject to availability and adequacy of distributable surplus)	At the discretion of the Trustees
Dividend Record Dates (If the Record date is not a Business Day, the immediately following Business Day will be the record date)	-
SIP/SWP/STP Facilities	Available
SIP Frequency & Dates	1st, 7th, 14th, 21st and 25th of the Month/Quarter
SWP/STP Frequency	Weekly (Only for STP), Monthly and Quarterly
SWP/STP Dates	1st, 7th, 14th, 21st and 25th
SWP/STP	Fixed Sum or Entire Appreciation
Minimum Investment size	
Initial Purchase (Non- SIP)	Rs. 5000 and in multiples of Re. 1 for purchases and of Re. 0.01 for switches
Additional Purchase (Non- SIP)	Rs. 1000 and in multiples of Re. 1
SIP Purchase	Rs. 1000 (subject to a minimum of 6 SIP installments of Rs. 1000/- each)
Minimum Redemption Size	
In Rupees (Non- SWP/STP)	Rs. 1000/-
In Units (Non-SWP/STP)	100 units
Minimum balance to be maintained and consequences of non maintenance.	If the holding is less than Rs. 1000 or 100 units, after processing the redemption request, the entire amount/units will be redeemed from the Scheme.
In Rupees (SWP/STP)	Rs. 1000/- (Subject to a minimum of 6 installments)/ Entire Appreciation
Cheques/ Drafts to favour	Kotak Equity FOF
Loads	
Entry Load	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.
Exit Load	<ul style="list-style-type: none"> • For redemptions / switch outs (including SIP/STP) within 1 year from the date of allotment of units, irrespective of the amount of investment - 1%. • For redemptions / switch outs (including SIP/STP) after 1 year from the date of allotment of units, irrespective of the amount of investment - NIL. • Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load.

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 Equity FOF is only the name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.2,50,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors

1. The Scheme proposes to invest predominantly in the diversified equity schemes of Mutual Funds, registered with SEBI. Hence the Scheme's performance will depend upon the performance of the underlying schemes. Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.
2. Investments in underlying equity schemes will have all the risks associated with such schemes including performance of underlying stocks, derivative investments, off shore investments, stock lending, etc.
3. Investments in underlying debt schemes will have all the risks associated with such schemes including changes in credit rating, trading volumes, settlement periods and transfer procedures; Price/Interest-Rate Risk and Credit Risk, volatility and liquidity in the money markets, pressure on the exchange rate of the rupee, Basis Risk, Spread Risk, Reinvestment Risk, off shore investments, derivative investments, stock lending, etc.
4. The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions.
5. The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.
6. The Portfolio rebalancing may result in higher transaction costs.
7. Since the Scheme proposes to invest in underlying schemes, the significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.

B. Requirement of Minimum Investors in the Scheme

The Scheme/Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme/Plan(s). However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme / Plan(s) shall be wound up and the units

would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. Special Considerations

- i. 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.
- ii. 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.
- iii. 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.
- iv. 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.
- v. 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.

vi. 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.

vii. 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.
Business Day	A day other than: (i) Saturday or Sunday; (ii) a day on which both the National Stock Exchange and the Bombay Stock Exchange are closed (iii) a day on which the Purchase and Redemption of Units is suspended Additionally, the days when the banks in any location where the AMC's Investor service center are located, are closed due to local holiday, such days will be treated as non business days at such centers for the purpose of accepting subscriptions. However if the Investor service center in such location is open on such local holidays, only redemption and switch request will be accepted at those centers provided it is a business day for the scheme. The AMC reserves the right to change the definition of Business Day. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.
Custodian	Deutsche Bank AG and Standard Chartered Bank, acting as Custodian to the Scheme, or any other Custodian appointed by the Trustee.
Dividend Option	Under the Dividend option, the Trustee may at any time decide to distribute by way of dividend, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of dividend. The dividend will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance. The Dividend Option will be available under two sub-options – the Payout Option and the Reinvestment Option. Dividend Payout Option: Unitholders will have the option to receive payout of their dividend by way of dividend warrant or any other means which can be encashed or by way of direct credit into their account. Dividend Reinvestment Option: Under the reinvestment option, dividend amounts will be reinvested in the Dividend Reinvestment Option at the Applicable NAV announced immediately following the record date. However, the Trustees reserve the right to introduce new options and / or alter the dividend payout intervals, frequency, including the day of payout.
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.
IMA	Investment Management Agreement dated 20th May 1996, entered into between the Fund (acting through the Trustee) and the AMC and as amended up to date, or as may be amended from time to time.

Investor Service Centres or ISCs	Designated branches of the AMC / other offices as may be designated by the AMC from time to time.
Kotak Equity FOF	An Open - Ended Equity Fund of Funds Scheme
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.
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.
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.
Scheme	Kotak Equity FOF
Scheme Information Document (SID)	This document issued by Kotak Mahindra Mutual Fund, offering for subscription of Units of the Scheme.
Statement of Additional Information (SAI)	It contains details of Kotak Mahindra Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document)
SEBI	The Securities and Exchange Board of India.
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	Business Day of the Scheme.
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 EQUITY FOF

A. Type of the scheme

An Open - Ended Equity Fund of Funds Scheme

B. What is the investment objective of the scheme?

The Investment Objective of the Scheme is to generate long-term capital appreciation from a portfolio created by investing predominantly in open-ended diversified equity schemes of Mutual Funds registered with SEBI.

C. How will the scheme allocate its assets?

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

Investments Profile	Indicative Allocation*	Risk Profile
Open Ended Diversified equity schemes	90% to 100%	Medium to high
Reverse repo and/or CBLO and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market or floating rate securities *	0% to 10%	Low

* The Fund Manager will normally invest in Kotak Mahindra Liquid Scheme and Kotak Mahindra Floater Short Term Scheme. However, the Fund Manager may invest in any other scheme of a mutual fund registered with SEBI, which invest predominantly in the money market or floating rate securities.

The asset allocation shown above is indicative and may vary according to circumstances at the sole discretion of the Fund Manager, on defensive consideration. Review and rebalancing will be conducted when the asset allocation falls outside the range as indicated above. If the exposure falls outside the above range, it will be restored within 10 (Ten) Working Days.

D. Where will the scheme invest

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

- a. Open – Ended diversified equity schemes of Mutual Funds registered with SEBI
- b. Open ended schemes of Mutual Fund registered with SEBI, which invest predominantly in the money market or floating rate securities.
- c. Reverse repos in such Government Securities as may be permitted by RBI
- d. Collateralised Borrowings and Lending Obligation (CBLO)
- e. Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations
- f. Any other instruments / securities, which in the opinion of the fund manger would suit the investment objective of the scheme subject to compliance with extant Regulations.

E. What are the investment strategies?

The Scheme will invest predominantly in open-ended diversified equity schemes of Mutual Funds, which are registered with SEBI. The Fund Manager will normally invest not more than 25% of scheme's equity allocation in one or more equity scheme(s) of KMMF subject to SEBI regulations.

A combination of quantitative filters and qualitative judgment will be used in fund selection.

Quantitative analysis: Past performance of funds will be evaluated based on parameters like consistency in generating better risk and style adjusted returns, fund volatility, etc. The funds will be ranked based on combination of above listed parameters and best performing funds will be further subjected to qualitative judgment process described below.

Qualitative judgment: The Fund-Of-Funds manager, if considered necessary, may interact with the fund-management teams of prospective/ current underlying funds to assess them on parameters like consistency and merits-demerits of their investment style (cap, sector, growth/value bias), research depth, clarity in decision making process and transparency in disclosures.

Hence, only the funds which pass through both quantitative and qualitative filters described above shall be included as underlying funds in the Kotak Equity FOF.

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.

Risk control measures for investment strategy

The fund will comply with the prescribed SEBI limits on exposure. Risk is monitored and necessary action would be taken on the portfolio if required. Funds to be invested in are identified based on evaluation of quantitative and qualitative parameters.

Risk mitigation measures for portfolio volatility

Kotak Equity FOF invests in multiple equity schemes thereby ensuring greater diversification at the stock, sector and investment style level. These underlying schemes are in-turn identified using quantitative parameters which involve portfolio volatility as one of the criteria. Accordingly schemes with higher risk adjusted returns are identified.

Risk mitigation measures for managing liquidity

The scheme invests in open ended equity schemes which offer liquidity on a daily basis. Certain qualitative parameters like size and track record of the fund are used to identify the underlying schemes. Additionally, the fund managers of the underlying schemes may undertake liquidity monitoring at the respective portfolio level.

F. Fundamental attributes

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

- (i) Type of the scheme: As mentioned under the heading "Type of the Scheme"
- (ii) Investment Objective: As mentioned under the heading "Investment Objective"
- (iii) Investment Pattern : As mentioned under the heading "How will the scheme allocate its assets"

(iv) Terms of Issue:

- 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 Equity FOF is benchmarked against the S&P CNX Nifty

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

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

H. Who manages the scheme?

NAME	AGE	QUALIFICATION	BUSINESS EXPERIENCE	OTHER SCHEMES MANAGED
Mr. Deepak Gupta	28 Years	Bachelor of Commerce, a qualified chartered accountant and a cost accountant. Also cleared AIMR CFA Level III.	Mr. Deepak Gupta has 4 years of experience in the mutual fund industry. He worked in the Operations division of Kotak AMC for 2 years. Subsequently, in Apr, 2007, he moved to the Equity Fund Management team as a research analyst.	<ul style="list-style-type: none"> • Kotak Equity Arbitrage Fund • Kotak Equity FOF • Kotak Sensex ETF • Kotak PSU Bank ETF • Kotak Nifty ETF • Kotak Global Emerging Equity Scheme (Dedicated fund manager for overseas investment) • Kotak Indo World Infrastructure Fund (Dedicated fund manager for overseas investment)

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:

- a) No loans may be advanced by the Mutual Fund and the Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase, redemption of Units or payment of interest or dividends to Unitholders, provided the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such borrowing shall not exceed a period of six months or as may be permitted by the Regulations from time to time.
- b) The Fund shall buy and sell securities only against deliveries. In no case shall the Fund engage in short selling.
- c) 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 only to the extent and manner permitted under the guidelines given in SEBI Circular no. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007.
- d) Wherever investments are intended to be of a long-term nature, the securities shall be purchased or transferred in the name of the Fund, on account of the Scheme concerned.
- e) The Scheme shall not invest in any other fund of funds scheme.
- f) The Scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the SID.

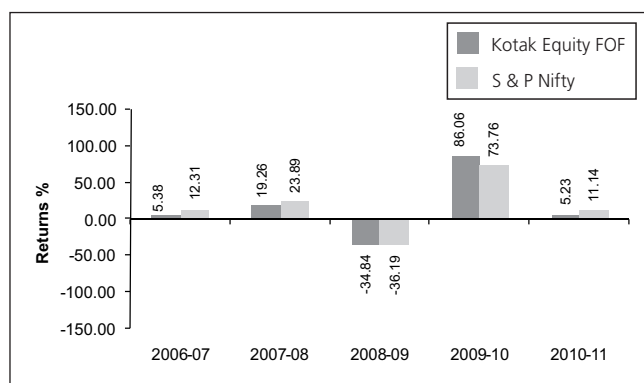
as may be decided by the AMC from time to time. Under the Regulations, the AMC is not permitted to charge any investment management and advisory services fee on its own investment in the Scheme.

J. How has the scheme performed?

Performance of the Scheme (as on March 31, 2011)

Compounded Annualised Growth Returns (%)	Kotak Equity FOF	S & P Nifty
1 Year	5.23	11.14
3 Years	8.46	7.21
5 Years	9.90	11.38
Since Inception	21.63	21.02

Absolute Returns (%) for each financial year for the last 5 years



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

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

<p>Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The Ongoing Offer of the Scheme commenced from August 10, 2004</p>
<p>Ongoing price for subscription (purchase)/switch-in This is the price you need to pay for purchase/switch-in.</p>	<p>At the applicable NAV.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs. 10, exit load is 2% then redemption price will be: Rs. $10 * (1 - 0.02) = \text{Rs. } 9.80$</p>	<p>The redemption will be at Applicable NAV based prices, subject to applicable exit load; if any. As required under the Regulations, the Fund will ensure that the Redemption Price is not lower than 93% of the NAV and the Purchase Price is not higher than 107% of the NAV, provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 7% of the Purchase Price, as provided for under the Regulations.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Purchases / Switch-In / Redemption / Switch-out For Valid Applications accepted</p> <ul style="list-style-type: none"> • upto 3 p.m. on a Working Day, the NAV of such Working Day • after 3 p.m. on a Working Day, the NAV of the following Working Day <p>Further, where the AMC or the Registrar has provided a facility to the investors to redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or telephone and where investors have signed up for using these facilities, the cut-off timings will be as provided above.</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>Applications can be made either by way of a "Regular Application or Transaction slip" along with a cheque/DD or fund transfer instruction. The Fund may introduce other newer methods of application which will be notified as and when introduced. Investors should complete the Application Form and deliver it along with a cheque/draft (i.e. in case of "Regular Application") or fund transfer instructions at any of the official points of acceptance of transactions listed below,</p> <p>First time investments can be made only by way of duly filled in application form.</p> <ol style="list-style-type: none"> (1) At the Official points of acceptance of transactions as given on the back cover of this document. (2) For investments through switch transactions, transaction slip with application forms can be submitted at the AMC branches and CAMS Investor Service Centres & branches given in the last page.
<p>Minimum application amount</p>	<p>Minimum application amount for purchases</p> <ul style="list-style-type: none"> • Initial Purchase (Non- SIP) - Rs. 5000 and in multiples of Rs 1 for purchases and for Re 0.01 for switches • Additional Purchase (Non- SIP) - Rs. 1000 and in multiples of Rs. 1 • SIP Purchase - Rs.1000 (subject to a minimum of 6 SIP installments of Rs. 1000/- each) <p>Minimum amount for redemption</p> <ul style="list-style-type: none"> • In Rupees (Non- SWP/STP) - Rs. 1000/- • In Rupees (Non- SWP/STP) - 100 units • In Rupees (Non- SWP/STP) – Rs. 1000/- or entire appreciation
<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 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.

	<ul style="list-style-type: none"> • Companies, corporate bodies, registered in India. • Registered Societies and Co-operative Societies authorised to invest in such Units. • Religious and Charitable Trusts under the provisions of 11(5) of the Income Tax Act, 1961 read with Rule 17C of the Income Tax Rules, 1962. • Trustees of private trusts authorised to invest in mutual fund schemes under their trust deeds. • Partner(s) of Partnership Firms. • Association of Persons or Body of Individuals, whether incorporated or not. • Hindu Undivided Families (HUFs). • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions and Investment Institutions. • Non-Resident Indians/Persons of Indian origin resident abroad (NRIs) on full repatriation or non-repatriation basis. • Other Mutual Funds registered with SEBI. • Foreign Institutional Investors (FIIs) or sub-accounts of FII's registered with SEBI. • International Multilateral Agencies approved by the Government of India. • Army/Navy/Air Force, Para-Military Units and other eligible institutions. • Scientific and Industrial Research Organizations. • Provident/Pension/Gratuity and such other Funds as and when permitted to invest. • Universities and Educational Institutions. <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 of "Kotak Equity FOF"</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 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). However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio. 2) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscription, through payroll deductions. AMC shall 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</p>

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

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

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

This facility is available in two options to the Unitholders:

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

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

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

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

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

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

Systematic Transfer Plan (STP)

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

STP registration needs to be submitted to the Registrar/ AMC 7 days prior to the date of commencement of STP. In case the STP commencement date is less than 7 days from the date of

	<p>submission of registration form and the date opted for, then the same would be registered for the next cycle.</p> <p>Example: for Monthly STP if the STP date opted is 7th of every month from 7th January and submitted on 3rd January then the registration of this STP will be from 7th February onwards.</p> <p>This facility offers two options to the Unitholders:</p> <p>Fixed Option: Under this option, the Unitholder can switch fixed amount of not less than Rs. 1000/- from his Unit account. In this option the switch will commence from the Start Date mentioned by the Unitholder in the application form for the facility. The Units in the Scheme/Plan/Option from which the switch - out is sought will be redeemed at the Applicable NAV of the Scheme/Plan/Option on the respective dates on which such switches are sought and the new Units in the Scheme/Plan/Option to which the switch - in is sought will be created at the Applicable NAV of such Scheme/Plan/Option on the respective dates. If the net asset value of the units outstanding on the transfer date is insufficient to process the withdrawal request, then the entire outstanding units will be processed. And if the available balance falls below Rs 1000 after processing of the last STP installment, then the entire amount will be processed along the last STP installment.</p> <p>Appreciation Option: Under this option, the Unitholder can seek switch of an amount equal to the periodic appreciation on the investment. Under this option the Unit holder switches only proportionate number of Units, which when multiplied by the applicable NAV is, in amount terms equal to the appreciation in the investment over the last month/quarter.</p> <p>For both Fixed and appreciation option the provision of minimum redemption and minimum investment amount / units will not be applicable for transfer / switch transactions made under this facility for both switch out and switch in schemes.</p> <p>The investor has to mention a "Start Date". The first switch will happen after one month/quarter from the start date. In case the investor purchases additional Units, the amount to be switched would be equal to the appreciation generated on such Units. In the absence of any appreciation as mentioned above, the switch under this option will not be made. The Units in the Scheme/Plan/Option from which the switch - out is sought will be redeemed at the Applicable NAV of the Scheme/Plan/Option on the respective dates on which such switches are sought and the new Units in the Scheme/Plan/Option to which the switch - in is sought will be allotted at the Applicable NAV of such Scheme/Plan/Option on the respective dates.</p> <p>Switching:</p> <p>Unitholders of the Scheme have the option of switching out all or part of their investment in the Scheme/ Plan/ Option to any other Option of the Scheme or to any other Scheme / Plan/ Option of the Fund.</p> <p>A switch has the effect of redemption from a Scheme/Plan/ Option and a purchase in the other Scheme/Plan/Option to which the switching has been done and all the terms and conditions pertaining to redemption and purchase of the Units of the respective Scheme shall apply to a switch, unless otherwise specified.</p> <p>Switch is affected by redeeming Units from the Scheme/ Plan/Option and investing the net proceeds in the other Scheme/Plan/Option.</p>
<p>Accounts Statements</p>	<p>For normal transactions (other than SIP/STP) during repurchase:</p> <ul style="list-style-type: none"> The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted within 5 days from the date of the transaction. The account statements will be sent to Unitholders in accordance with SEBI circular dated March 15,

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

Choice of Option	<p>growth and dividend option in the application form then the fund will accept it as an application for growth option.</p> <ul style="list-style-type: none"> • If applicant does not indicate the choice of dividend frequency between dividend payout and dividend reinvestment then the fund will accept it as an application for dividend reinvestment.
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>
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>
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	<p>Not applicable</p>
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>Units held by way of an Account Statement cannot be transferred. However, units which are held in demat form shall be freely transferable under the depository system.</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 AMFI's website www.amfiindia.com by 10.00 a. m, the following business day. 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>Applicable tax rates based on prevailing tax laws</p>			
	<p>Unit holder</p>		<p>Mutual Fund</p>	
		<p>Resident</p>	<p>FII</p>	
	<p>Tax on Dividend</p>	<p>NIL</p>	<p>NIL</p>	<p>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.</p>
	<p>Short Term Capital Gain (Refer note 1 below)</p>	<p>10%-30% as per the normal tax rates applicable to the assessee</p>	<p>30%</p>	<p>NIL</p>
<p>Long Term Capital Gain (Refer note 1 below)</p>	<p>10% without indexation or 20% with indexation</p>	<p>10%</p>	<p>NIL</p>	
<p>Note (1) : The above rates would be increased by a surcharge of :</p> <p>(a) 5%- in case of domestic corporate unit holders, where the total income exceeds Rs. 10,000,000</p> <p>(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 scheme does 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>
Investor services	<p>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 400097 Phone Number: 6638 4400 Fax: 6638 4455 e-mail: mutual@kotak.com</p>

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 three decimals

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

V. FEES AND EXPENSES

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

A. New Fund Offer (NFO) Expenses

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

B. Annual scheme recurring expenses

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

As per SEBI Circular No. MFD/CIR No. 04/11488/2003 dated June 12, 2003, in case of Fund of Funds Scheme, the total expenses of the scheme including management fees shall not exceed 0.75% of the daily average net assets. These expenses are over and above the expenses charged by the respective underlying schemes.

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

Description	(% per annum of daily average net assets)
Investment Management and Advisory Services Fees payable to AMC	0.450
Trustee Fees	0.050
Custodian Fees	0.010
Marketing and Selling Expense (incl. Agents' commission)	0.064
Registrar and Transfer Agent Fees	0.050
Transaction costs	0.010
Audit Fees	0.010
Costs related to investor communications	0.050
Cost of Funds transfer	0.005
Cost of providing a/c statements, dividends etc	0.005
Cost of statutory advertisements	0.005
Other expenses	0.005
Service Tax	0.036
Total Annual Recurring Expenses	0.750

These estimates are made in good faith by the Investment Manager and are subject to change, both inter se and as an increase or decrease in the estimated total annual recurring expenses. Though the Investment Manager will make efforts to keep the recurring expenses to the minimum, actual expenses under any head and / or the total expenses may be more or less than the estimates. The Investment Manager retains the right to charge the actual expenses to the Fund, however the expenses charged will not exceed the statutory limit prescribed by the Regulations.

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

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

The total recurring expenses of the Scheme including the management fees shall not exceed 0.75% of the Daily Average Net Assets.

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.

Entry Load*

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.

Exit Load**

- For redemptions / switch outs (including SIP/STP) within 1 year from the date of allotment of units, irrespective of the amount of investment – 1%
- For redemptions / switch outs (including SIP/STP) after 1 year from the date of allotment of units, irrespective of the amount of investment – NIL

Bonus units and units issued on reinvestment of dividends shall not be subject to entry and exit load.

* 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: The Scheme under this Scheme Information Document was approved by the Trustee at their meeting held on March 26, 2004.

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, Sakchi 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 **New Delhi (Pitampura):** 806, Aggarwal Cyber Plaza -I, Netaji Subhash Place, Pitampura, New Delhi - 110034 **Patna:** 204 Shyam Center, Besides 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 - 560 042. **Bhubaneswar:** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Chandigarh:** Deepak Towers, SCO 154/155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chennai:** Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. **Cochin:** 40/9633 D, Veekshanan Road, Near International hotel, Cochin - 682035. **Coimbatore:** Old No.66 New No.86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641002. **Durgapur:** 4/2, Bengal Ambuja Housing Development Ltd, Ground Floor, City Centre, Dist - Burdwan, Durgapur - 713216. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403001. **Hyderabad:** 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500003. **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452001. **Jaipur:** R-7, Yudhisthir Marg , C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302001. **Kanpur:** 106 108, 1st Floor, City Centre, Phase - II, 63/ 2, The Mall, Kanpur - 208001. **Kolkata:** Lords Building, 7/1, Ground Floor, Lord Sinha Road, Kolkata - 700071. **Lucknow:** Off No. 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226001. **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Parkhowal Road, Above Dr. Virdi's Lab, P.O Model Town, Ludhiana - 141002. **Madurai:** 86/71A, Tamilsangam Road, Madurai - 625001. **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575003. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30 Mumbai Samachar Marg, Fort, Mumbai - 400023. **Nagpur:** 145 Lendra, Behind Indusind Bank, New Ramdaspath, Nagpur - 440010. **New Delhi:** 304-305, 3rd Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi - 110 001. **Patna:** Kamalalay Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna - 800001. **Pune:** Nirmiti Eminence, Off No. 6, 1st Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune - 411004. **Surat:** Office No. 2, Ahura -Mazda Complex, 1st Floor, Sadak Street, Timalyawaad, Nanpura, Surat - 395001. **Vadodara:** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara - 390007. **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M G Road, Labbipet, Vijayawada - 520010. **Visakhapatnam:** 47/9/17, 1st Floor, 3rd Lane, Dwarkanagar, Visakhapatnam - 530016.

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

Agartala: Advisor Chowmuhan, (Ground Floor), Krishnanagar, Agartala - 799001. **Agra:** No.8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Ahmednagar:** 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar - 414001. **Ajmer:** Shop No. S-5, 2nd Floor, Swami Complex, Ajmer - 305001. **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Allahabad:** No.7, 1st Floor, Bihari Bhawan, 3, S P Marg, Civil Lines, Allahabad - 211001. **Alleppey:** Bldg. No. VIII/411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey - 688011. **Alwar:** 256A, Scheme No 1, Arya Nagar, Alwar - 301001. **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. **Ambala:** Opposite PEER, Bal Bhawan Road, Ambala - 134003. **Amritsar:** 378-Majithia Complex, 1st Floor, M M Malviya Road, Amritsar - 143001. **Anand:** 101, A P Tower, Behind Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. **Anantapur:** 15-570-33, 1st Floor, Pallavi Towers, Anantpur - 515001. **Andheri (Parent: Mumbai ISC):** 1, Skylark, Ground Floor, Near Kamgar Kalyan Kendra & B.M.C. Office, Azad Road, Andheri (E) - 400069. **Angul:** Similipada, Angul - 759122. **Ankleshwar:** G-34, Ravi Complex, Valia Char Rasta, G I D C, Bharuch, Ankleshwar - 393002. **Asansol:** Block - G, 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab, P O Ushagram, Asansol - 713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. **Bagalkot:** No. 6, Ground Floor, Pushpak Plaza TP No.: 52, Ward No. 10, Next to Kumtagi Motors Station Road, Near Basaveshwar Circle, Bagalkot - 587101. **Balasore:** B C Sen Road, Balasore - 756001. **Bareilly:** F-62-63, Butler Plaza, Civil Lines, Bareilly - 243001. **Belgaum:** 1st Floor, 221/2A/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, Ganjam Dt Orissa, Berhampur - 760001. **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr R P Road, Bhagalpur - 812002. **Bharuch (Parent: Ankleshwar TP):** F -108, Rangoli Complex, Station Road Bharuch - 392001. **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, OPP. HDFC Bank, Bhavnagar - 364002. **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490020. **Bhilwara:** Indraprastha Tower, 2nd Floor, Shyam Ki Sabji Mandi Near Mukulji Garden, Bhilwara - 311001. **Bhopal:** Plot No.13, Major Shopping Center, Zone-I, M P Nagar, Bhopal - 462011. **Bhuj:** Data Solution, Office No. 17, 1st Floor, Municipal Building, Opp Hotel Prince, Station Road, Bhuj-Kutch - 370001. **Bhusawal (Parent: Jalgaon TP):** 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Bikaner:** F 4/5, Bothra Complex, Modern Market, Bikaner - 334001. **Bilaspur:** 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, Mavoor Road, Arayidathupalam, Calicut - 673016. **Chandrapur:** Above Mustafa Decor, Hakimi Plaza, Near Jetpura Gate, Near Bangalore Bakery, Kasturba Road, Chandrapur - 442402. **Chittorgarh:** 187 Rana Sanga Market, Chittorgarh - 312001. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Darbhanga:** Shahi Complex, 1st Floor, Near R B Memorial Hospital, V I P Road, Benta, Laheriasarai, Darbhanga 846001. **Davenegere:** 13, 1st Floor, Arkamahadevi 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:** 94, Kandasami Vathiyar Street, Near Municipal Office,

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

Dharmapuri - 636701. **Dhule** : H No. 1793 / A, J B Road, Near Tower Garden, Dhule - 424001. **Erode** : 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faizabad** : 64 Cantonment, Near GPO, Faizabad - 224001. **Faridabad** : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001. **Ghaziabad** : 113/6, 1st Floor, Navyug Market, Ghaziabad - 201001. **Gondia** : Shri Talkies Road, Gondia - 441601. **Gorakhpur** : Shop No. 3, 2nd Floor, Cross Road, A.D. 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 - 17, 3rd Floor, Sector-14, Gurgaon - 122001. **Guwahati** : A K Azad Road, Rehbari, Guwahati - 781008. **Gwalior** : 1st Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474001. **Haldia** : 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721602. **Haldwani** : Durga City Centre, Nainital Road, Haldwani - 263139. **Hazaribagh** : Municipal Market, Annada Chowk, Hazaribagh - 825301. **Himmatnagar** : D-78, 1st Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383001. **Hisar** : 12, Opp Bank of Baroda, Red Square Market, Hisar - 125001. **Hoshiarpur** : Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur - 146001. **Hosur** : Shop No.8, J D Plaza, OPP TNEB Office, Royakotta Road, Hosur - 635109. **Howrah** (Parent: Kolkata ISC) : Gagananahal Shopping Complex, Shop No.36 (Basement), 37 Dr. Abani Dutta Road, Salkia, Howrah - 711106. **Hubli** : No. 204 - 205, 1st Floor, 'B' Block, Kundagol Complex, Opp. Court, Club Road Hubli - 580029. **Ichalkaranji** (Parent: Kolhapur) : 12/178, Behind Congress Committee Office, Ichalkaranji - 416015. **Itarsi** : 1st Floor, Shiva Complex, Bharat Talkies Road, Itarsi - 461111. **Jabalpur** : 975, Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur - 482001. **Jalandhar** : 367/8, Central Tower, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. **Jalgaon** : Rustomji Infotech Services, 70, Navipeth, Opp old Bus Stand, Jalgaon - 425001. **Jalna** C C (Parent: Aurangabad) : Shop No. 11, 1st Floor, Ashoka Plaza, Opp Magistic Talkies, Subhash Road, Jalna - 431203. **Jammu** : 660- A, Gandhi Nagar, Jammu - 180004. **Jamnagar** : 217/218, Manek Centre, P N Marg, Jamnagar - 361001. **Jamshedpur** : Millennium Tower, Room No. 15, 1st Floor, R - Road, Bistupur, Jamshepur - 831001. **Jhansi** : Babu Lal Karkhana Compound, Opp SBI Credit Branch, Gwalior Road, Jhansi - 284001. **Jodhpur** : 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh - 362001. **Kapada** : Door No. 21/598, Palempapaiah Street, Near Ganjikutna Pandurangaiah Dental Clinic, 7 Roads Circle, Kapada - 516001. **Kakinada** : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani** : A - 1/50, Block - A, Dist Nadia Kalyani - 741235. **Kandchipuram** : New No. 38, (Old No. 50), Vallal Pachayappan Street, Near Pachayappas High School, Kandchipuram - 631501. **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Karimnagar** : H No. 7-1-257, Upstairs S B H, Mangammthota, Karimnagar - 505001. **Karnal** (Parent :Panipat TP) : 7, 1st Floor, Opp Bata Showroom, Kunjapura Road, Karnal - 132001. **Karur** : 126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Kestopur** : AA 101, Prafulla Kanan, Sreeparna Apartment, Ground Floor, Kestopur - 700101. **Kharagpur** : Shihware Niketan, H.No. 291/1, Ward No. 15, Malanchara Main Road, Oppsite 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, Kota - 324007. **Kottayam (Relocation)** : Kotak Mahindra Asset Management Company Limited, 3rd Floor, Pulimoottil Arcade, K K Road, Kanjikuzhy, Kottayam - 686004 (Kerala). **Kumbakonam** : Jailani Complex, 47, Mutt Street, Kumbakonam - 612001. **Kurnool** : H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518004. **Latur** : Kore Complex, 2nd Cross, Kapad Line, Near Shegau Patsanstha, Latur - 413512. **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, S M Pally, Malda - 732101. **Manipal** : Academy Annex, 1st Floor, Opp Corporation Bank, Upendra Nagar, Manipal - 576104. **Mapusa** (Parent ISC : Goa) : Office No.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403507. **Margao** : Virginkar Chambers, 1st Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403601. **Mathura** : 159/160, Vikas Bazar, Mathura - 281001. **Meerut** : 108, 1st Floor, Shivam Plaza, Opp Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384002. **Moga** : Ground Floor, Adjoining TATA Indicom Office, Dutt Road, Moga - 142001. **Moradabad** : B-612, Sudhakar, Lajpat Nagar, Moradabad - 244001. **Morbi** : 108, Galaxy Complex, Opp K K Steel, Sanala Road, Morbi - 363641. **Muzzafarpur** : Brahman Toli, Durga Asthan Gola Road, Muzaffarpur - 842001. **Mysore** : No. 1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore - 570009. **Nadiad** (Parent TP: Anand TP) : 8, Ravi Kiran Complex, Ground Floor, Nanakumbh Nath Road, Nadiad - 387001. **Namakkal** : 156A / 1, 1st Floor, Lakshmi Vilas Building, Opp To District Registrar Office, Trichy Road, Namakkal - 637001. **Nanded** : Shop No 302, 1st Floor, Raj Mohid Complex, Work shop Road, Shrinagar, Nanded - 431605. **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, Chimmnabai Road, Navasari - 396445. **Nellore** : 97/56, 1st Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **Nizamabad** : D No. 5-6-209, Saraswathi Nagar, Nizamabad - 503001. **Noida** : B-20, Sector No. 16, Near Metro Station, Noida - 201301. **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. **Palanpur** : Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385001. **Panipat** : 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G T Road, Panipat - 132103. **Patiala** : 35, New Lal Bagh Colony, Patiala - 147001. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Porbandar** : 2nd Floor, Harikrupa Towers, Opp. Vodafone Store, M G Road, Porbandar - 360575. **Raibareli** : 17, Anand Nagar Complex, Raibareli - 229001. **Raichur** : # 12 - 10 - 51 / 3C, Maram Complex, Besides State Bank of Mysore, Basaveswara Road, Raichur - 584101. **Raipur** : C-24, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry** : Cabin 101, D No. 7-27-4, 1st Floor, Krishna Complex, Baruvuri Street, T Nagar, Rajahmundry - 533101. **Rajapalayam** : No. 155, Railway Feeder Road, Near Bombay Dyeing Showroom, Rajapalayam - 626117. **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan Limda Chowk Rajkot - 360001. **Ranchi** : Near Student's Cottage, Pee Pee Compound, Ranchi - 834001. **Ratlam** : Dafria & Co, 81, Bajaj Khanna, Ratlam - 457001. **Ratnagiri** : Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415639. **Rohtak** : 205, 2nd Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. **Roorkee** : 399/1 Jadugar Road, 33 Civil Lines, Roorkee - 247667. **Ropar** : SCF 17, Zail Singh Nagar, Ropar - 140001. **Rourkela** : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001. **Sagar** : Opp. Somani Automobiles, Bhagwanganj, Sagar - 470002. **Saharanpur** : 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001. **Salem** : No. 2, 1st Floor, Vivekananda Street, New Fairlands, Salem - 636016. **Sambalpur** : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak, Sambalpur - 768001. **Sangli** (Parent: Kolhapur) : Diwan Niketan, 313, Radhakrishna Vasahat, Opp Hotel Suruchi, Near S.T. Stand, Sangli - 416416. **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Satana** : 1st Floor, Shri Ram Market, Besides Hotel Pankaj, Birla Road, Satana - 485001. **Shillong** : LDB Building, 1st Floor, G S Road, Shillong - 793001. **Shimla** : 1st Floor, Opp Panchayat Bhawan Main Gate, Bus Stand, Shimla - 171001. **Shimoga** : Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577201. **Siliguri** : No 8, Swamiji Sarani, Ground Floor, Hakimpara, Siliguri - 734401. **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur - 262001. **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173212. **Solapur** : 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, Sri Ganganagar - 335001. **Srikakulam** : Door No 5 - 6 - 2, Punyapu Street Palakonda Road, Near Krishna Park, Srikakulam - 532 001. **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur - 228001. **Surendranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363035. **Tanjore** : 1112, West Main Street, Tanjore - 613009. **Thiruppur** : 1(1), Binny Compound, 2nd Street, Kumaran Road, Thiruppur - 641601. **Thiruvalla** : Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101. **Tinsukia** : Sanairan Lohia Road, 1st Floor, Tinsukia - 786125. **Tirunelveli** : 1st Floor, 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. **Trivandrum** : R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Tuticorn** : 1 - A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar Main, Palayamkottai Road, Tuticorn - 628008. **Udaipur** : 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004. **Unjha** (Parent: Mehsana) : 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Mehsana, Unjha - 384170. **Valsad** : Gita Niwas, 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad - 396001. **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G I D C, Char Rasta, Vapi - 396195. **Varanasi** : C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221002. **Vashi** : Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi - 400703. **Vellore** : No. 54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore - 632004. **Veraval** : Opp. Lohana Mahajan Wadi, Satta Bazar, Veraval - 362265. **Warangal** : F13, 1st Floor, BVSS Mayuri Complex, Opp Public Garden, Lashkar Bazar, Hanamkonda, Warangal - 506001. **Wardha** : Opp Raman Cycle Industries, Krishna Nagar, Wardha - 442001. **Yamuna Nagar** : 124-B/R Model Town, Yamunanagar - 135001. **Yavatmal** : Pushpam, Tilakwadi, Opp Dr Shrotri Hospital, Yavatmal - 445001.

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