

## KOTAK CREDIT OPPORTUNITIES FUND

(An open-ended Debt scheme)

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★ www.kotakmutual.com

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

**New Fund Offer Opens On: April 12, 2010**

**New Fund Offer Closes On: April 30, 2010**

**Scheme reopens for continuous sale or repurchase on or before May 29, 2010.**

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the Scheme/ Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors' rights & services, Risk Factors, Penalties & Pending Litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Official Acceptance Points or distributors or from the website www.kotakmutual.com.**

**This Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have neither been approved nor disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.**

The date of this Key Information Memorandum is April 6, 2010

### KEY INFORMATION MEMORANDUM

#### KOTAK CREDIT OPPORTUNITIES FUND

(An Open-Ended Debt Scheme)

<b>Investment Objective</b>	The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and credit spectrum. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance that or guarantee that the investment objective of the scheme will be achieved.		
<b>Type of the Scheme</b>	An Open-Ended Debt Scheme		
<b>Investment Strategies</b>	<p>To achieve the investment objective, the scheme would seek to invest in debt instruments of varying credit investment grade and above with the intent of maximizing yields and at the same time ensuring reasonable liquidity.</p> <p>The objective of the scheme is to try and create a reasonably diversified portfolio comprising debt instruments like debentures, securitized debt in the form of well seasoned pools / single loan PTCs etc. The scheme would also try to capitalize on investment opportunities in debt segment which are currently mispriced, and which in the view of the fund manager has a potential for some rectification.</p> <p>For instance if the current spread between 3 month and 6 month assets say a CD is at 1%. This in the opinion of the fund manager may be too steep which could see some contraction going forward. The scheme would therefore seek to take position in the 6 month asset. Likewise a rating migration view may be taken by the fund manager which could warrant him to take position in the respective credit.</p> <p>Similarly food bonds which are backed by Government of India guarantee, tend to trade at spreads higher than Convertible Debentures (CDs) of similar maturities State development loans also are currently trading at a higher spread ( currently 75-100 bps over central government debt) and with state finances improving a case for compression may not be ruled out.</p> <p>Securitized debt comprising of single loan PTCs tend to offer a premium over debentures.</p> <p>For evaluating debt investments, the overall marco economic environment, the business the company belongs to and the overall growth prospects for the company will be evaluated. Statistical ratios like debt equity, Return on net worth, debt servicing ability etc will also be monitored to aid the investment decision.</p> <p>The credit committee has laid down internal norms which need to be adhered to by the fund manager before investing in any debt instrument. The overall view on interest rate going forward would determine the duration of the portfolio.</p> <p>However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.</p>		
<b>Liquidity</b>	Open-ended. Purchases and redemptions at prices related to Applicable NAV, on each Business Day		
<b>Asset allocation Pattern of the Scheme (Indicative Allocation)</b>	The asset allocation under the Scheme, under normal circumstances, is as follows:		
	<b>Investments</b>	<b>Indicative Allocation</b>	<b>Risk Profile</b>
	Debt, Money Market Instruments & Government Securities with Maturity upto 1 year *	35% to 100%	Low
	Debt, Money Market Instruments & Government Securities with Maturity greater than 1 year *	0% to 65%	Low - Medium
	*Debt instruments shall be deemed to include securitised debts (excluding foreign securitised debt) and investment in securitised debts maybe upto 75% of the net assets of the Scheme.		
	The total investment value of debt instruments and Notional value of Investment in derivatives like, Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements, etc, if any, shall not exceed 100% of the net assets of the scheme.		
	<b>Note:</b> The asset allocation if altered for short-term defensive consideration will be rebalanced within 30 days.		
<b>Option/ Plan</b>	Growth and Dividend (Payout & Reinvestment)		
<b>Dividend Frequency</b>	<p><b>Dividend Payout</b> - Weekly (Every Monday), Monthly (12th of Every Month), Quarterly (20th of March, June, September and December of Every Year)</p> <p><b>Dividend Reinvestment</b> - Weekly (Every Monday), Monthly (12th of Every Month), Quarterly (20th of March, June, September and December of Every Year), Annual (12th of March).</p>		
<b>Risk Profile of the Scheme</b>	<p>The Portfolio of Kotak Credit Opportunities Fund will comprise predominantly of Debt and Money Market instruments issued by Corporates/ Banks, and to a lesser extent those issued by Central or State Governments. As such, there would be Moderate Credit Risk. Since upto 65% of the portfolio may be invested in securities maturing more than one year, there would be moderate to high Price-risk or Interest-rate risk.</p> <p>The market for debt instruments [except for Commercial Papers (CPs) &amp; Convertible debentures (CDs)] are relatively less liquid, which may affect buying and selling of the debt instruments thereby increasing the liquidity risk. However CPs and CDs being money market instruments with investment horizon of less than 1 year, are more liquid in nature and hence significantly reduce the risk. Securitized debt are relatively more illiquid in nature when compared to other debt instruments due to which impact cost may tend to increase.</p> <p>The scheme intends to invest in long dated debt papers , securitized debt and money market instruments. The levels of liquidity at a relatively low for long dated papers/securitised instruments and short dated papers including money market instruments have relatively higher liquidity.</p>		
<b>Risk Control Measures for investment strategy</b>	The investment committee would endeavor to review the portfolio composition and its strategy on a periodic basis and suggest corrective measures, if any.		
<b>Risk Mitigation measures for portfolio volatility</b>	The fund is not likely to be a very high churn portfolio as the fund manager would seek to identify relatively high on accrual assets. Hence the volatility element in the portfolio is not expected to be very significant. This does not obviously include the portfolio churn on account of underlying investor transactions of purchase / redemptions etc.		
<b>Risk mitigation measures for managing liquidity</b>	The scheme proposes to invest at least 35% of its corpus in upto 1 year assets. This segment is the most liquid segment the debt secondary market and can be liquidated in case of unusual redemptions from the fund.		

The investment objective and investment strategies of other existing open-ended debt schemes of Kotak Mutual Fund are as below.

Scheme Name	Kotak Mahindra Bond 99 Unit Scheme	Kotak Bond Short Term Plan
<b>Investment Objective</b>	To create a portfolio of debt instruments of different maturities so as to spread the risk across a wide maturity horizon and different kinds of issuers in the debt markets.	To provide reasonable returns and high level of liquidity by investing in debt and money market instruments of different maturities, so as to spread the risk across different kinds of issuers in the debt market.
<b>Investment Strategy</b>	The Scheme may invest in listed/unlisted and/or rated/unrated debt or money market instruments/securities, Gilts/ Government Securities, securities issued/guaranteed by the Central/State Governments, securities issued by public/private sector companies/corporations, financial institutions and/ or money market instruments such as commercial paper, certificates of deposit, permitted securities under a repo agreement etc., provided the investments are within the limits indicated in the Investment Pattern Table. The instruments may carry fixed rate of return or floating rate of return or may be issued on discount basis. Investments are made in such instruments, which, in the opinion of the Fund Manager, are an acceptable credit risk where chances of default are at a minimum. The Fund Manager is generally guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio. The maturity profile of debt instruments is selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook and stability of rating. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Investment in unrated debt securities is made with the prior approval of the Board of the AMC, provided the investment is in terms of the parameters approved by the Board of the Trustee. Where the proposed investment is not within the parameters as mentioned above, approval of the Boards of both the AMC and the Trustee is taken before making the investment.	The Plan may invest in listed/unlisted and/or rated/unrated debt or money market instruments such as commercial paper, certificates of deposit, permitted securities under a repo agreement etc., Gilts/Government securities, securities issued/guaranteed by the Central/State Governments, securities issued by public/private sector companies/ corporations, financial institutions, securitised debts including mortgage backed securities when permitted. The instruments may carry fixed rate of return or floating rate of return or may be issued on discount basis. Investments will be made in instruments, which, in the opinion of the Fund Manager, are an acceptable credit risk and where chances of default are at a minimum. The Fund Manager is generally guided, but not restrained, by the ratings announced by various rating agencies on the assets in the portfolio. Investment in unrated debt securities will be made with the prior approval of the Board of the AMC, provided the investment is in terms of the parameters approved by the Board of the Trustee. Where the proposed investment is not within the parameters as mentioned above, approval of the Boards of both the AMC and the Trustee will be taken before making the investment. The maturity profile of debt instruments will be selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook, stability of rating and the liquidity requirement of the Plan. The Plan may invest in call money/term money market in terms of RBI guidelines in this respect.
Scheme Name	Kotak Floater Short Term	Kotak Mahindra Income Plus Scheme
<b>Investment Objective</b>	To reduce the interest rate risk associated with investments in fixed rate instruments by investing predominantly in floating rate securities, money market instruments and using appropriate derivatives	To enhance returns over a portfolio of Debt Instruments with a moderate exposure in Equity and Equity related Instruments.
<b>Investment Strategy</b>	The Scheme will predominantly invest in floating rate debt securities and money market instruments. It will also use appropriate derivatives. The strategy is aimed at reducing interest rate risk. The debt securities, both floating and fixed rate, will mainly comprise listed / unlisted and/or rated/non-rated debt, Gilts/ Government securities, securities issued/guaranteed by the Central / State Governments, securities issued by public/ private sector companies / corporations, financial institutions and/or money market instruments such as commercial paper, certificates of deposit, permitted securities under a repo agreement etc. and the investments will be within the limits indicated in the Investment Pattern Table. The Fund Manager may be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio. The maturity profile of debt instruments will be selected in accordance with the Fund Manager's view regarding market conditions, stability of rating and to a limited extent, interest outlook. The Scheme may invest in call money/term money market subject to RBI guidelines in this respect.	The investment strategy is aimed at generating regular returns by investing in debt securities and at the same time attempting to enhance returns through investments in equity and equity related instruments. <b>a. Debt Portion</b> Investments may be made in such instruments, which, in the opinion of the Fund Manager, are of acceptable credit risk where chances of default are at a minimum. The Fund Manager may generally be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio. The maturity profile of debt instruments may be selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook and stability of rating. Emphasis may be given to choosing securities, which, in the opinion of the Fund Manager, are less prone to default risk, while bearing in mind the liquidity needs arising out of the open-ended nature of the Scheme. The Scheme is not restrained from investing in listed/unlisted and / or rated / unrated debt securities, Gilts / Government Securities, securities issued/guaranteed by the Central / State Governments, securities issued by public / private sector companies / corporations, financial institutions and / or money market instruments such as commercial paper, certificates of deposit, permitted securities under a repo agreement etc., provided the investments are within the limits indicated in the Investment Pattern Table. The instruments may carry fixed rate of return or floating rate of return or may be issued on discount basis. The Scheme may invest in call money / term money market in terms of RBI guidelines in this respect. Investment in unrated debt securities will be made with the prior approval of the Board of the AMC, provided the investment is in terms of the parameters approved by the Board of the Trustee. Where the proposed investment is not within the parameters as mentioned above, approval of the Boards of both the AMC and the Trustee will be taken before making the investment. The AMC will have an internal policy for selection of assets of the portfolio from time to time, taking into account multiple ratings, rating migration, credit premium over sovereign risk, general economic conditions and such other criteria. Such an internal policy from time to time will lay down maximum/minimum exposure for different ratings, norms for investing in unrated paper, liquidity norms and so on. Through such norms, the Scheme is expected to maintain a high quality portfolio and manage credit risk well. <b>b. Equity Portion</b> The investment strategy of the AMC will be directed to investing in stocks as indicated in the Investment Pattern Table, which, in the opinion of the Fund Manager, are priced at a material discount to their intrinsic value. Such intrinsic value will be a function of both past performance and future growth prospects. The process of discovering the intrinsic value will be through in-house research, supplemented by research available from other sources. The equity portfolio may not be fully diversified at all points of time as the Fund Manager may restrict investments in a few select companies. To avoid duplication of portfolios and to reduce expenses, the Scheme may invest in any other scheme of the Fund to the extent permitted by the Regulations. In such an event, as per the Regulations, the AMC cannot charge management fees on the amounts of the Schemes so invested. The Fund may underwrite primary issuances of securities subject to the Regulations. The Scheme may invest in ADRs/GDRs or other offshore securities. The Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI.
Scheme Name	Kotak Floater Long Term Scheme	Kotak Flexi Debt Scheme
<b>Investment Objective</b>	To reduce the interest rate risk associated with investments in fixed rate instruments by investing predominantly in floating rate securities, money market instruments and using appropriate derivatives.	The investment objective of the Scheme is to maximise returns through an active management of a portfolio of debt and money market securities.
<b>Investment Strategy</b>	The Scheme will predominantly invest in floating rate debt securities and money market instruments. It may also invest in debt securities with an outstanding maturity of 1 year or more in accordance with the Investment Pattern table. It will also use appropriate derivatives. The strategy is aimed at reducing interest rate risk. The debt securities, both floating and fixed rate, will mainly comprise listed/unlisted and/or rated/non-rated debt, Gilts/ Government securities, securities issued/guaranteed by the Central/State Governments, securities issued by public/private sector companies/corporations, financial institutions and/ or money market instruments such as commercial paper, certificates of deposit, permitted securities under a repo agreement etc. and the investments will be within the limits indicated in the Investment Pattern Table. The Fund Manager may be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio. The maturity profile of debt instruments will be selected in accordance with the Fund Manager's view regarding market conditions, stability of rating and to a limited extent, interest rate outlook. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Investment in unrated debt securities will be made with the prior approval of the Board of the AMC, provided the investment is in terms of the parameters approved by the Board of the Trustee. Where the proposed investment is not within the parameters as mentioned above, approval of the Boards of both the AMC and the Trustee will be taken before making the investment. The Scheme may invest in call money/term money market subject to RBI guidelines in this respect.	The investment strategy is aimed at maximising returns through an active management of a portfolio of debt and money market securities. The Fund Manager would endeavour to manage the portfolio actively among debt securities such as Government Securities, Corporate Bonds and Money Market instruments depending on the view on the interest rates and corporate spreads. In order to be able to churn the portfolio actively, focus would be on investing in securities having high liquidity. The Scheme returns consist of the returns on account of coupon accrual and capital gains. The value of debt securities is inversely related to the interest rate movements. When interest rates rise the value of the debt security falls and when interest rates fall the value of debt security rise. The degree of rise or fall in the value of such security is generally related directly to the maturity of the security. The Government securities dominate the fixed income market in the country. This provides significant trading opportunities in the government securities across the yield curve. The corporate bond market volumes too have picked up after the dematerialisation of corporate debt. Normally the corporate bonds trade at a yield spread to the government security. This spread is the risk premium that the corporates have to pay over the zero sovereign risk. These spreads vary according to the credit rating and offer trading opportunities. The compression of these spreads over the underlying government security lead to a higher return in the corporate bonds than the return available in the Government security. The Scheme will invest in debt securities comprising listed/ unlisted and/or rated/non-rated debt, Gilts/Government securities, securities issued/guaranteed by the Central/State Governments, securities issued by public/private sector companies/corporations, financial institutions and/or money market instruments such as commercial paper, certificates of deposit, permitted securities under a repo agreement etc. and the investments will be within the limits indicated in the Investment Pattern Table. The Fund Manager may be guided by, but not restrained by, the ratings announced by various rating agencies on the assets in the portfolio. The maturity profile of debt instruments will be selected in accordance with the Fund Manager's view regarding market conditions, stability of rating and interest rate outlook.

The AUM and number of folios under each of the schemes referred above as on March 31, 2010

Name of the scheme	AUM (Rs. In Crores)	Folios
Kotak Mahindra Bond 99 Unit Scheme	1045.12	2769
Kotak Bond Short Term Plan	3044.33	1890
Kotak Floater Short Term	146.99	2299
Kotak Mahindra Income Plus Scheme	125.37	6546
Kotak Floater Long Term Scheme	5605.45	6121
Kotak Flexi Debt Scheme	3044.23	4444

<b>Product Differentiation</b>	The fund manager in his/her perception may find a particular sector / asset type mispriced thereby making a case for an investment opportunity. Hence there may be a concentrated bias toward that asset type or sector. For instance if NBFCs as a segment is viewed as offering a reasonably high yield premium over corporates, the fund maybe weighted towards NBFCs. Likewise if well single loan PTCs offer substantial spreads over a debentures, the fund may increase allocation to the same. The scheme when compared to other long bond funds such as Kotak Mahindra Bond Unit Scheme 99, will have relatively lower maturity as reflected by its benchmark index Crisil Short Term Bond Fund Index.	
<b>Applicable NAV</b>	<p><b>a (i). Applicable NAV for Purchases/ Switch ins of amount less than Rs. 1 crore</b></p> <p>a) where the application is received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received closing NAV of the day of receipt of application;</p> <p>b) where the application is received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received closing NAV of the next business day; and</p> <p>c) where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received closing NAV of day on which the cheque or demand draft is credited.</p> <p><b>(ii). Applicable NAV for Purchases/ Switch ins for amount of Rs. 1 crore and above</b></p> <p>The closing NAV of the day on which the funds are available for utilisation shall be applicable irrespective of the time of receipt of application.</p> <p><b>b. Applicable NAV for Redemption/ Switch outs</b></p> <p>(i) Where the application is received upto 3.00 pm the closing NAV of the day immediately preceding the next business day; and</p> <p>(ii) Where the application is received after 3.00 pm the closing NAV of the next business day.</p> <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 and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above</p>	
<b>Minimum Application Amount/Number of units</b>	<b>Purchase</b>	<p><b>During New Fund Offer:</b> Rs. 5000/- and in multiples of Re 1 for purchase and for Re 0.01 for switches</p> <p><b>During Continuous Offer:</b></p> <ul style="list-style-type: none"> <li><b>Initial Purchase (Non-SIP):</b> Rs. 5000/- and in multiples of Rs. 1 for purchases and for Re 0.01 for switches.</li> <li><b>Additional Purchase (Non- SIP):</b> Rs. 1000/- and in multiples of Rs. 1 for purchases and for Re 0.01 for switches.</li> <li><b>SIP Purchase:</b> Rs. 1000/- (Subject to a minimum of 6 SIP instalments of Rs. 1000/- each)</li> </ul>
	<b>Redemption from Existing Unit Accounts</b>	<ul style="list-style-type: none"> <li><b>In Rupees (Non- SWP/STP):</b> Rs. 1000/-</li> <li><b>In Units (Non-SWP/STP):</b> 100 units</li> <li><b>In Rupees (SWP/STP):</b> Rs. 1000/- / Entire Appreciation</li> </ul> <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>
<b>Despatch of Redemption Proceeds</b>	Within 10 Business Days of the receipt of redemption request at any Official Acceptance Point.	
<b>Benchmark Index</b>	CRISIL Short Term Bond Index.	
<b>Dividend Policy</b>	<p><b>Growth Option</b></p> <p>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.</p> <p><b>Dividend Option</b></p> <p>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.</p> <p>The dividend will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance. The Fund is required to dispatch dividend warrants within 30 days of the date of declaration of the dividend.</p> <p>The Dividend Option will be available under two sub-options the Payout Option and the Reinvestment Option.</p> <p><b>Dividend Payout Option:</b> Unitholders will have the option to receive payout of their dividend by way of dividend warrant or any other means which can be encashed or by way of direct credit into their account.</p> <p><b>Dividend Reinvestment Option:</b> Under the reinvestment option, dividend amounts will be reinvested in the Dividend Reinvestment Option at the Applicable NAV announced immediately following the record date.</p> <p>However, the Trustees reserve the right to introduce new options and / or alter the dividend payout intervals, frequency, including the day of payout.</p>	
<b>Fund Managers</b>	Mr. Deepak Agrawal & Mr. Abhishek Bisen.	
<b>Name of the Trustee Co</b>	Kotak Mahindra Trustee Company Limited.	
<b>Performance of the Scheme</b>	This is a new scheme and does not have any performance track record.	
<b>Expenses of the Scheme</b>	<b>Entry Load:</b> Nil	
<b>i) Load Structure</b>	<p>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</p> <p><b>Exit Load:</b></p> <ul style="list-style-type: none"> <li>2% if redeemed/switch- out within 1 year from date of allotment.</li> <li>Nil if redeemed/switch-out after 1 year from the date of allotment.</li> </ul> <p>However, load collected in excess of 1% (which is permissible to be charged under SEBI regulations) shall be credited back to the scheme.</p>	
<b>ii) Recurring Expenses</b>	<p>(i) First Rs. 100 crores of the average weekly net assets: 2.25%</p> <p>(ii) Next Rs. 300 crores of the average weekly net assets: 2.00%</p> <p>(iii) Next Rs. 300 crores of the average weekly net assets: 1.75%</p> <p>(iv) Balance assets: 1.50%</p>	
<b>Daily Net Asset Value (NAV) Publication</b>	The Mutual Fund shall endeavour to update the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 9.00 p.m. The NAVs shall also be updated on the website of the Mutual Fund www.kotakmutual.com and will be released in two newspapers for publication.	
<b>Tax treatment for the Investors (Unitholders)</b>	Investor is advised to refer the details in the Statement of Additional Information and also independently refer to his tax advisor.	
<b>For Investor Grievance please Contact</b>	<p>Name &amp; Address of Registrar</p> <p><b>Computer Age Management Services Pvt. Ltd.</b> 148, Old Mahabalipuram Road, Okkiyam Thuraiyakkam, Chennai - 600 096. ☎ 044-3040 7270 ✉ <a href="mailto:enq_k@camsonline.com">enq_k@camsonline.com</a> ★ <a href="http://www.camsonline.com">www.camsonline.com</a></p>	<p>Mr. R. Chandrasekaran has been appointed as the investor relation officer for the Fund. All related queries should be addressed to:</p> <p><b>Mr. R. Chandrasekaran</b> <b>Kotak Mahindra Asset Management Company Limited</b> 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off W. E. Highway, Gen. A K Vaidya Marg, Malad (East), Mumbai – 400097 ☎ 022-6638 4400 ✉ <a href="mailto:mutual@kotak.com">mutual@kotak.com</a> ★ <a href="http://www.kotakmutual.com">www.kotakmutual.com</a></p>
<b>Unitholders Information</b>	Account Statement & Annual Financial Results shall be provided to the investors by post/courier or by email. Half-yearly Scheme portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund) Regulations, 1996	

**Units of Rs. 10 each During the New Fund Offer and Continuous Offer for units at NAV based prices.  
Scheme reopens for continuous sale or repurchase on or before May 30, 2010**

**Key Information Memorandum and Application Form**

New Fund Offer Opens On: April 12, 2010

New Fund Offer Closes On: April 30, 2010

Investment Advisor's Name & ARN	Sub-Broker's Name & ARN	Official Acceptance Point	LG Code	Bank Sr. No.
ARN-25682		Stamp & Sign		

**Appl.  
KCOF**

Date : DD / MM / YYYY

Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investor's assessment of various factors including the service rendered by the distributor.

### 1. EXISTING UNITHOLDER INFORMATION

[Refer Guideline 2(a)]

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

**Name of Sole/ First Holder:** \_\_\_\_\_ **Folio No.:** \_\_\_\_\_ / \_\_\_\_\_

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

[Refer Guideline 2]

**SOLE/FIRST APPLICANT**      Mr    Ms    Mrs    Dr       Date of Birth

\_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_      DD / MM / YYYY

**GUARDIAN NAME (in case Sole / First Applicant is a minor)**      Mr    Ms    Mrs    Dr

\_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_

**CONTACT PERSON (in case of Non-individual applicants)**      Mr    Ms    Mrs    Dr

\_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_

**SECOND APPLICANT (Joint Holder 1)**      Mr    Ms    Mrs    Dr

\_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_

**THIRD APPLICANT (Joint Holder 2)**      Mr    Ms    Mrs    Dr

\_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_

- Status (Please ✓)**
- Resident Individual
  - NRI on Repatriation Basis
  - NRI on Non-Repatriation Basis
  - HUF
  - Proprietorship
  - Partnership Firm
  - Private Limited Company
  - Public Limited Company
  - Mutual Fund
  - Mutual Fund FOF Scheme
  - Body Corporate
  - Registered Society
  - PF/Gratuity/Pension/ Superannuation Fund
  - Trust
  - AOP / BOI
  - Foreign Institutional Investor
  - Others \_\_\_\_\_ (Please specify)

- Occupation (Please ✓) (Mandatory)**
- Business
    - Manufacturing       Trading
  - Service
    - Government       Non-Government
  - Professional
    - Medicine       Finance
    - Engineering       Legal
  - Retired
  - Housewife
  - Student
  - Agriculture
  - Others \_\_\_\_\_ (Please specify)

**MODE OF OPERATION (where there is more than one applicant)**

First Holder only       Anyone or Survivor       Joint

**PAN AND KYC COMPLIANCE STATUS DETAILS (Mandatory)**

PAN Sole / First Applicant KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No	PAN Second Applicant KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No	PAN Third Applicant KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No
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(#Please attach PAN Card Copy) / (\*KYC allotment letter copy is mandatory for investment => Rs. 50,000/-)

**CORRESPONDENCE ADDRESS (Mandatory) Statement through E-mail (Please ✓)**    Yes    No

\_\_\_\_\_

State \_\_\_\_\_      City \_\_\_\_\_      Pin Code \_\_\_\_\_

Tel. \_\_\_\_\_      (Cell) \_\_\_\_\_      (Fax) \_\_\_\_\_

**OFFICE ADDRESS**

\_\_\_\_\_

State \_\_\_\_\_      City \_\_\_\_\_      Pin Code \_\_\_\_\_

Tel. \_\_\_\_\_      (Cell) \_\_\_\_\_      (Fax) \_\_\_\_\_

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

\_\_\_\_\_

State \_\_\_\_\_      City \_\_\_\_\_      Pin Code \_\_\_\_\_

Tel. \_\_\_\_\_      (Cell) \_\_\_\_\_      (Fax) \_\_\_\_\_

### ACKNOWLEDGEMENT OF KOTAK CREDIT OPPORTUNITIES FUND (To be filled by Applicant)

**Appl.  
KCOF**

Date : DD / MM / YYYY

Scheme <b>Kotak Credit Opportunities Fund</b>	Options (Please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Payout <input type="radio"/> Re-investment	Dividend Frequency _____
Amount _____	Instrument No. _____	Dated _____
Rs. (Minimum Rs.5000) _____	_____	DD / MM / YYYY
Drawn on _____ Bank _____	_____ Branch _____	_____ City _____

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

Official Collection Centre /  
Acceptance Point Stamp & Sign

### 3. BANK ACCOUNT DETAILS (MANDATORY)

[Refer Guideline 3]

Name of Bank \_\_\_\_\_  
 Branch \_\_\_\_\_ City \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 RTGS Attach cancelled cheque copy  
 NEFT/ IFSC Attach cancelled cheque copy  
 MICR Code \_\_\_\_\_  
This is the 9 digit No. next to your Cheque No.  
 Account Type :  Current  Savings  NRO  NRE  FCNR  Others

#### DIRECT CREDIT

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

- ABN AMRO Bank
- Axis Bank
- Citibank
- Corporation Bank
- Deutsche Bank
- HDFC Bank
- HSB
- ICICI Bank
- IDBI Bank
- IndusInd Bank
- Kotak Mahindra Bank
- Standard Chartered Bank
- Yes Bank

If your bank account is with any of these banks, or any other banks which may be added in future we will directly credit your dividend / redemption proceeds into the same. In case new banks are added the facility will be extended to those investor with that bank mandate.

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

### 4. INVESTMENT DETAILS

[Refer Guideline 4]

Scheme **Kotak Credit Opportunities Fund** Option (Please  Growth  Dividend :  Payout  Re-investment Dividend Frequency \_\_\_\_\_  
 Investment Amount Rs. A \_\_\_\_\_ DD Charges (if applicable) Rs. B \_\_\_\_\_ Net Amount (if applicable) Rs. A - B \_\_\_\_\_  
 Mode of Payment Cheque / Demand Draft Instrument No. \_\_\_\_\_ Dated DD / MM / YYYY  
(Strike off whichever is not applicable)  
 Drawn on Bank \_\_\_\_\_ Branch \_\_\_\_\_ City \_\_\_\_\_  
**Cheque / DD to be drawn in favour of "Kotak Credit Opportunities Fund" (Mention application no./folio no. on the face of the cheque)**  
 If you are an NRI Investor, please indicate source of funds for your investment (Please  NRE  NRO  FCNR  Others \_\_\_\_\_ (Please specify)

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

[Refer Guideline 5]

I/We \_\_\_\_\_ and \_\_\_\_\_ do hereby nominate the undermentioned Nominee to receive the Units to my/our credit in Account No./Application No. \_\_\_\_\_ in the event of my/our death. I/We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC/ Mutual Fund / Trustee.

#### DETAILS OF NOMINEE

Name of Nominee	Address	Date Of Birth	% Share	Signature Of Nominee

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

Name of Guardian	Address	Tel. Number	Signature Of Guardian

### 6. E-MAIL COMMUNICATION

[Refer Guideline 6]

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

Please furnish you Email ID :  Account Statement  Transaction Confirmation

Your E-mail ID here \_\_\_\_\_

By providing your Email ID, you accept to receive all the above communication through E-mail only.

### 7. DECLARATION AND SIGNATURES

[Refer Guideline 7]

I/ We have read and understood the contents of the SAI / SID and addendums issued of Kotak Credit Opportunities Fund. I/We hereby apply for allotment / purchase of Units in the Scheme(s) indicated in Section 4 above and agree to abide by the terms and conditions applicable thereto. I/We hereby declare that I/We are authorised to make this investment in the above mentioned Scheme(s) and that the amount invested in the Scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time. I / We hereby authorise Kotak Mahindra Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my / our Investment Advisor and / or my bank(s) / Kotak Mahindra Mutual Fund's bank(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

Applicable to NRIs seeking repatriation of redemption proceeds: I/We confirm that I am/ we are Non-Resident(s) of Indian Nationality / Origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE / FCNR Account.

SIGNATURE(S)

Sole / First Applicant	Second Applicant	Third Applicant

(To be signed by **All Applicants**)

#### KOTAK MAHINDRA MUTUAL FUND

6th Floor, Kotak Infinity, Building No. 21,  
 Infinity Park, Off. Western Express Highway,  
 Gen.A.K. Vaidya Marg, Malad (E), Mumbai - 400 097.  
 ☎ 022-6638 4400  
 ✉ mutual@kotak.com  
 🌐 www.kotakmutual.com

#### COMPUTER AGE MANAGEMENT SERVICES PVT. LTD.

148, Old Mahabalipuram Road,  
 Okkiyam Thuraipakkam,  
 Chennai - 600 096.  
 ☎ 044 3040 7270  
 ✉ enq\_k@camsonline.com  
 🌐 www.camsonline.com

We are at your service on 1800-222-626 from 9.30 a.m. to 6.00 p.m. (Monday to Friday)

## GUIDELINES FOR FILLING UP THE APPLICATION FORM

### 1. GENERAL INFORMATION

- a) Please fill up the Application Form legibly in English in CAPITAL LETTERS.
- b) Please read this Memorandum and the Scheme Information Document before investing. Your application for allotment of units in the Scheme is construed to have been made with a full understanding of the terms and conditions applicable to it and the same is binding on you in respect of your investment in the Scheme.
- c) Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected. In case your investment application gets rejected on account of the same being incomplete in any respect, your investment amount would be refunded without interest within 30 days.
- d) If you wish to switch your existing investments from any Kotak Mutual Scheme to Kotak Credit Opportunities Fund, please fill in a Transaction Slip (available at all Official Acceptance Points). You can submit your switch request form along with Kotak Credit Opportunities Fund application form to your nearest Official Acceptance Points\*. Please note that collection bank branches are not authorised to accept switch request.
- e) Any correction / over writing in the application form must be signed by the investor.
- f) AMC shall not be responsible for direct credit rejects or/payout delays due to incorrect/incomplete information provided by the investor.

### 2. APPLICANT'S PERSONAL INFORMATION

- a) If you are already a Unitholder in any scheme of the Fund and wish to make your investment in Kotak Credit Opportunities Fund. Please fill in the Name of Sole/First Holder & Account No. In Section 1, PAN details in Section 2 of the Application Form, and then proceed to Section 4.
- b) If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with the Pin Code (P.O. Box No. Not enough) and your Contact Nos. This would help us reach you faster.
- c) Permanent Account Number (PAN) is Mandatory for all investors With effect from January 1, 2008, it is mandatory for all existing and prospective investors (including joint holders, guardians of minors/POA and NRIs) to enclose a copy of PAN card for investing in Kotak Mutual Fund Scheme.
- d) With effect from February 1, 2009, it is mandatory for all existing and new investors (including joint holders, guardians of minors, NRIs and POA holders) to be KYC compliant for investment = > Rs. 50,000/-. Applications for subscription of value of Rs. 50,000 and above without valid KYC Compliance may be rejected. In the event of any KYC Form being subsequently rejected for lack of information / deficiency / insufficiency of mandatory documentation, the investment transaction will be cancelled and the amount may be redeemed at applicable NAV, subject to payment of exit load, wherever applicable. Such redemption proceeds will be despatched within a maximum period of 21 days from date of acceptance of application. Kotak Mutual Fund will not be held responsible and / or liable for rejection of KYC Form by the Central Agency.
- e) If you are KYC Compliant, your Change of Address, Change in Name, etc. should be given at CDSL Ventures Ltd. (CVL) for updation.
- f) If you have not indicated your Tax Status in the Application Form, the same would be assumed to be "Others"
- g) Non-Individuals: In case of non individuals, please submit Certificate of Incorporation, MoA - AoA, Board Resolution and List of Authorised Signatory.

### 3. BANK ACCOUNT DETAILS

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

### 4. PAYMENT DETAILS

- a) Please specify your Investment Option in the Application Form. If you have chosen the Dividend Option, please indicate whether you would like a payout or re-investment of your dividend
- b) Cheques should be crossed "A/c Payee Only" and drawn in favour of "Kotak Credit Opportunities Fund". Please mention the application number on the face of the cheque. In case of existing investor write folio number.
- c) During the New Fund Offer, Application Form along with the Cheque/ Demand Draft may be lodged with Official Collection Centres
- d) If you are residing / located in a city / town where we do not have an Official Collection Centre, please draw a demand Draft Payable at your nearest city where we have an official collection centre.
- e) Payment by Cash, Stock invests, Outstation Cheques and Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted.
- f) NRI investors are requested to provide debit certificate from their bank for investing in Kotak Mahindra Mutual Fund Scheme.

### 5. NOMINATION AND POA HOLDERS / GUARDIAN DETAILS

- a) The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the Nomination Form.
- b) A minor can be nominated and in that event, name and address of the guardian of the minor nominee shall be provided by the unitholder. Nomination can also be in favour of the central government, state government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- c) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a nominee subject to the exchange control regulations in force, from time to time.
- d) Transfer of units in favour of a Nominee shall be valid discharge by Kotak Mahindra Asset Management Company Limited against the legal heir.
- e) The cancellation of nomination can be made only by those individuals who hold units on their behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and Kotak Mahindra Asset Management Company Limited shall not be under any obligation to transfer the units in favour of the Nominee.
- f) Nominees Signature is optional.
- g) If the percentage is less than 100% then the balance will be re-balanced to the first unitholder. If percentage is greater than 100% then the nomination would be rejected.
- h) PAN of POA / Guardian is mandatory. Applications without this information will be deemed to be incomplete & would be rejected.

### 6. KOTAK FACILITIES

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

### 7. DECLARATION AND SIGNATURES

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

**(Applications not complying with any of the above instruction/guidelines would be rejected.) \*Please refer our website [www.kotakmutual.com](http://www.kotakmutual.com), (i.e. Locate us page)**

## OFFICIAL COLLECTION CENTRES (For New Fund Offer)

### I. KAMAMC AUTHORISED COLLECTION CENTRES

• **Agra** : F-14, 1st Floor, Narayan Tower, Sanjay Place, Agra - 282002 • **Ahmedabad** : 9,10,11- 2nd Floor, Siddhi Vinayak complex, Shivranjani Cross Roads, Satellite, Ahmedabad - 380015 • **Ajmer** : Shop No 50, 1st Floor, Ajmer Tower, Kutchery Road, Ajmer - 305001 • **Aligarh** : 1st Floor, C-1, Omeshwar Plaza, Plot No.3/243, Laxmi Bai Marg, Maris Road, Aligarh - 202001 • **Allahabad** : Upper Ground Floor, Vashista Vinayak Tower, 38/1 Tashkant Marg, Civil Lines, Allahabad - 211003 • **Ambala** : 1st Floor, Shop No 30, Jain Nagar, Main Road, Ambala - 134003 • **Amritsar** : Kapoor Arcade, Office No 2, 1st Floor, M M Malviya Road, Crystal Chowk, Amritsar - 143001 • **Anand** : 303, Madhav Complex, Grid Road, Opp ACC Collage, Anand - 388001 • **Aurangabad** : 3rd Floor, Kandi Towers, Above Kotak Mahindra Bank, Jalna Road, Aurangabad - 431001. • **Bangalore** : 2nd Floor, Urmiya Landmark, 10/7, Lavelle Road, Bangalore - 560001 • **Bareilly** : 1st Floor, 167-A, Civil Lines, Station Road, Above Syndicate Bank, Bareilly - 243001 • **Bathinda** : VD Complex 2928, E/45, Bibiwal Road, Bathinda - 151005 • **Bhavnagar** : 209, Shopper's Point, Waghawadi Road, Parimal Chowk, Bhavnagar - 364002 • **Bhilai** : Kirti Lokhande Building, Shop No. 187, 1st Floor, Zonal market, Sector No. 10, Bhilai - 490006 • **Bhopal** : 2nd Floor, Office No.SB-21, Mansarovar Complex, Hoshangabad Road, Bhopal - 462011 • **Bhubaneswar** : 2nd Floor, Building No.24, SCR Janpath, Bapujinagar, Bhubaneswar - 751001 • **Bhuj** : Ramyakala Shop no 4, Ground Floor, Nr.Dr.Mahadev Patel Hospital, Hospital Road, Bhuj Kachch - 370001 • **Calicut** : PARCO Complex, 5th Floor, Near ICICI Bank Ltd, Kallai Road, Calicut - 673012 • **Chandigarh** : Sco No 2475-2476, 1st Floor, Sector 22 C, Chandigarh -160022 • **Chennai** : 1st Floor, Eldorado Building, 112, Nungambakkam High Road, Chennai - 600034 • **Cochin** : Shop No: 56 & 57, 2nd Floor, Jacob DD Mall, M G Road, Shenoy's Junction, Cochin - 682035 • **Coimbatore** : S. S. Complex, 554B/1, 2nd Floor, D.B. Road, R S Puram, Coimbatore - 641002 • **Cuttack** : Mahaveer Apts, Gr. Floor, Room No G-4, Link Road, PO Arunudaya Nagar, Cuttack - 753012 • **Dehradun** : 9A & B, 1st Floor, India Trade Centre, 97 Rajpur Road, Dehradun - 248001 • **Dhanbad** : Room No-418, Sriram Plaza, Bank More, Dhanbad - 826001 • **Durgapur** : 5th Floor, 5/33 Suhatta, City Centre, Durgapur - 713216 • **Goa** : 3rd Floor, Mathias Plaza, 18th June Road, Panjim, Goa - 403001 • **Gorakhpur** : Office no 4, 2nd Floor, Cross Road, A. D. Chowk, Bank Road, Gorakhpur - 273001 • **Guntur** : 2nd Floor, Platini Plaza, 8<sup>th</sup> Line Main Road, Arundalpet, Guntur - 522002 • **Gurgaon** : 2nd Floor, SCO-14, Sector No 14, Gurgaon - 122001 • **Guwahati** : 5th Floor, Amaze Shopping Mall (Above Vishal Mega Mart) A.T.Road, Guwahati - 781001 • **Hubli** : 1st Floor, Kundgol Complex, Court Circle, Hubli - 580029 • **Hyderabad** : Jade Arcade, 102A, 1ST Floor, 126 MG Road, Near Paradise Circle, Hyderabad - 500003 • **Indore** : M-5, Mezzaunie Floor, Starlit Tower, 29/1, Y N Road, Indore - 452001 • **Jaipur** : 202, Mall-21, Opp. Raj Mandir Cinema, Bhagwandas Road, Jaipur - 302001 • **Jalandhar** : 207-A, 2nd Floor, Grand Mall Building, G T Road, Jalandhar - 144001 • **Jalgaon** : 16/17, Daulat Plaza, 1999, M G Road, Near Shastri Tower, Jalgaon - 425001 • **Jammu** : Shop No 21, Ground Floor, A-2 South Block, Bahu Plaza, Jammu - 180001 • **Jamnagar** : 107, 1st Floor, Madhav Darshan, Opp. Cricket Bungalow, Jamnagar - 361001 • **Jamshedpur** : 1st Floor, Sanghi Mansion, Main Road, Sakchi Boulevard Road, Ram Mandir Area, Bistupur, Jamshedpur - 831001 • **Jodhpur** : 2nd Floor, Dhan Laxmi Tower 1, Chopansi Road, Jodhpur - 342001 • **Kanpur** : Room No. 107, 1st Floor, Ratan Squire, 14/144 Chundi Ganj, Kanpur - 208001 • **Kolhapur** : Office No 59, Upper Ground Floor, Raobahadur Dajirao Vichare Complex, Gemstone, 517 A/2, New Shahupuri, Near Central Bus Stand, Kolhapur - 416 002 • **Kolkata** : 1st Floor, Horizon, 57 Chowranghee Road, Kolkata - 700 071 • **Kota** : 2nd Floor, 202 Sajina Apartment, Opp. ICICI Bank, Jhalawar Road, Kota - 324007 • **Kottayam** : 3rd Floor, CKG Towers, Kanjikuzhy, Kottayam - 686004 • **Lucknow** : Aryans Business Park, 90 MG Marg, Lucknow - 226 001 • **Ludhiana** : Lower Ground Floor, Cabin No.22, SCO - 18, Feroze Gandhi Market, Ferozepur Road, Ludhiana - 141001 • **Madurai** : A R Plaza, No. 16 and 17, North Veli Street, Madurai - 625001 • **Mangalore** : 2nd Floor, Manasa Towers, Near PVS Circle, M.G. Road, Kodialbaili, Mangalore - 575003 • **Mathura** : 1st Floor, Tera Tower, Bhutashwar Road, Mathura - 281001 • **Meerut** : Shop No 9, 2nd Floor, Star Plaza, Baccha Park, Meerut - 250001 • **Moradabad** : A-5, Murti Complex, Gandhi Nagar, Near Sakba Bazar, Moradabad - 244001 • **Mumbai** : 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off Western Express Highway, Gen. A K Vaidya Marg, Malad (E), Mumbai - 400097 • **Mumbai (Borivali)** : B-601, 6th Floor, Sai Leela Building, S V Road, Opp. Moksh Plaza, Borivali (West), Mumbai - 400092 • **Mumbai (Thane)** : 101-102, 1st Floor, Lotus Plaza, Gokhale Road, Naupada, Thane (West) Mumbai - 400602 • **Mysore** : Prashanth Plaza, 5th Cross, 4th Main Road, Saraswathipuram, Mysore - 570009 • **Nagpur** : B-101, Mahalaxmi Apartments, Near Ajit Bakery, Khare Town, Dharampeth, Nagpur 440010 • **Nashik** : Shop no.6, Ground Floor, Krishnaratra, Opp. Hotel Potoba, New Pandit Colony, Nashik - 422001 • **New Delhi** : 12-14, Upper Ground Floor, Ambadeep Building, 14 Kasturba Gandhi Marg, New Delhi - 110 001 • **New Delhi (Pitampura)** : 806, Aggarwal Cyber Plaza - I, Netaji Subhash Place, Pitampura, New Delhi - 110034 • **Panipat** : Royal 1 Bldg, Besment, Adjoining Gurdwara, Opp Naval Cinema, G T Road, Panipat - 132103 • **Patiala** : B-17/423, Opp. Polo Ground, Near Modi College, Lower Mall, Patiala - 147001 • **Patna** : 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. • **Raipur** : GF-04, Millennium Plaza, Banstal Road, Near Indian Coffee House, Raipur - 492001 • **Rajkot** : 1st Floor, 124 Star Plaza, Phulchhab Chowk, Rajkot - 360001 • **Ranchi** : 2nd Floor, Anand Mayee Building, Opp Gf Church Complex, Above Basudeb Auto Mobile, Main Road, Ranchi - 834001 • **Rourkela** : 2nd Floor, 590/1830, Udit Nagar, Sundergarh, Main Road, Rourkela - 769004 • **Salem** : 213, 2nd Floor, Kandawarna Shopping Mall, Saradha Collage Main Road, Salem - 636016 • **Shimla** : Bhagra Nivas, Near Lift Road, The Mall, Shimla - 171001 • **Siliguri** : Lower Ground Floor, Nanak Complex, Sevke Road, Siliguri - 734001 • **Srinagar** : C/O Curenm Medicate, Zaindar Mohalla, Habba Kadal, Srinagar - 190001 • **Surat** : Ground Floor, Kotak House, K. G. Point, Nr. Ganga Palace, Ghod-Dod Road, Surat - 395007 • **Trichy** : 1st Floor, Vignesh Aradhana, No.16, Shop no.4, Shastri Road, Thennur, Trichy - 620017 • **Trivandrum** : S.1. White Heaven, Vellayambalam, Trivandrum - 695010 • **Udaipur** : C/o. Kotak Securities, 1st Floor, Moomal Tower, Above IDBI Bank, 22/216, Saheli Marg, Saheli Nagar, Udaipur - 313001 • **Vadodra** : 202, God Croft, Opp. Only Parathas Restaurant, Jetalpur Road, Vadodra - 390007 • **Vapi** : Opp. No.10, 1st Floor, Sahara Market, Vapi-Silvassa Road, Vapi - 396191 • **Varanasi** : D-58/53-54, Shiva Complex, Shop No 9, Rathaytra Crossing, Varanasi - 221010 • **Vijayawada** : 2nd Floor, Soma shankar Nilayam, 40-1-29, Above Kuttons Show Room, Near Fortune Murali Park, M G Road, Vijayawada - 520010 • **Vishakapatnam** : Visakha Executive Centre, 47-11-1/5, 1st Floor, Eswar Arcade, Dwaraka Nagar, Visakapatnam - 530016.

## II. COLLECTION BANKS

### KOTAK MAHINDRA BANK

• **Agra:** Shirram Hospital, M.G.Road, Agra, Uttar Pradesh-282 003. • **Ahmedabad:** Ground Floor, Chandan House, Opp. Abhijeet III, Near Mithakali Six Roads, Navrangpura, Ahmedabad 380006. • **Ahmednagar:** Ground Floor of Hotel Oberoi, Nagar Manmad Road, Savhed, Ahmednagar 410033. • **Allahabad:** 2, Sardar Patel Marg, Civil Lines, Allahabad - 211 001. • **Amritsar:** 10, Kennedy Avenue, The Main Mall Road, Amritsar, Punjab - 144 001. • **Anand (Vallabdividya Nagar):** P.M.Chambers, Moti Bazar, Vallab Vidya Nagar, Anand, Gujarat - 388 120. • **Ankleshwar:** Shop # 11, 12, A, Narmada Arcade, Old National Highway No. 8, Ankleshwar - 393 002. • **Aurangabad:** CTS No 12995, Kandi Towers, Near Rokadiya Hanuman Colony, Jalna Road, Aurangabad. 431001. • **Bangalore:** 10/7, Umia Land Mark, Next to Chancery Hotel, Lavelle Road, Bangalore - 560 001. • **Barbil:** Ground & First Floor, Barbil Trade Centre, Main Road, Near Kali Mandir, Barbil 758035. • **Bardoli:** Pitru Chaya, Station Road, Bardoli, Gujarat - 394 601. • **Baroda:** Panorama Building, R.C.Dutta Road, Alkapuri, Vadodara-300 097. • **Bharuch:** Shop No. G-10, Ground Floor, Shop No 6/7,8,9,11, Yash Kamal Complex, Linking Road Crossing, Nandavle-Bharuch -392 001. • **Bhavnagar:** Bhavna Construction Company, Plot No 2108/A, G. R. Sterling Centre, Waghwadi Road, Bhavnagar, Gujarat - 364 001. • **Bhopal:** 214, Bhagwan Complex, Zone 1, M.P.Nagar, Bhopal, Madhya Pradesh - 462 016. • **Bhubaneswar:** 184, Ground Floor, Janpath, Bhubaneswar 751001. • **Bodeli:** First Floor, Shop No. 9, 10, 11, Gajanan Plaza, Opp S T Depot, Halol Rd, Alipura, Bodeli 39115. • **Chandigarh:** SCO 153-154-155, Madhya Marg, Sector 9-C, Chandigarh - 160 009. • **Chennai:** Capitale, Ground Floor, 555, Anna Salai, Chennai 600018. • **Cochin:** Ground Floor, Kurnagarapillai Estate, M G Road, Cochin. • **Coimbatore:** 727, Avinashi Road, Shanda Square, Coimbatore, Tamilnadu - 641 011. • **Dahanu:** Shop No 2,3 & 4, First Floor, Jalandhar Arcade Main Road, Dahanu Road, Dahanu 401002. • **Dahod:** Ground Floor, Central Park, Durga Mills Compound, Gadi Road, Dahod - 389 151. • **Deesa:** Shop no 63-66, Aditya Complex, Near Jalaran Mandir, Deesa - 385573. • **Dhanbad:** Ground Floor, Ward No. 18, Ramson Arcade, Shastri Nagar, Dhanbad 826001. • **Gandhidham:** Office No. 1, Ground Floor, Sindhu - 1, SRC Plot No 309, Gandhidham, Gujarat - 370 201. • **Gurdaspur:** House no 498, Ward no 6, Gian Singh Transporter, Tibri Road, Gurdaspur, 143521. • **Guwahati:** 4th Floor, Ganapati Enclave, G S Road, Ulivari, Opp. Bura Service Station, Guwahati - 781 007. • **Himmatnagar:** 57 Floor, Dodiya House, Opp. Govt Godown, Nr Civil Circle, Himmatnagar - 383 001. • **Hyderabad:** Pavani Jewell Tower, Ground Floor, Somajiguda, Hyderabad - 500 089. • **Indore:** 580, M.G.Road, Indore - 452 001. • **Jaipur:** 57, Krishna Tower, Sardar Patel Marg, C-Scheme, Jaipur - 302 001. • **Jalandhar:** Midas Corporate Park, G T Road, Jalandhar, Punjab - 144 001. • **Jamshedpur:** Gayatri Enclave, K. Road, S. Town, Bistupur, Jamshedpur, 831001. • **Jodhpur:** Bombay Motor Building, Bombay Motor Circle, 87B-2, Chopasani Road, Jodhpur, Rajasthan - 342 003. • **Jorhat:** D K C Key Building, Gar Ali Road, Junction of Ruphali and Gar Ali Road, Jorhat - 785 001. • **Kadi:** 2, Kunal Complex, Opp. J.K.Petrol Pump, Kadi, Gujarat - 382 715. • **Kanpur:** 17/03, The Mall, Meghdoot Hotel Building, Kanpur, UP - 208 001. • **Kapurthala:** Ground Floor, Simi Plaza, Plot No 51, Mall Road, Kapurthala, Punjab - 144 601. • **Kolhapur:** Shop no B4-B8, Royal Prestige, Sai Extension, City Survey No 11127, E ward, Rajia Rampuri Road, Kolhapur - 416001. • **Kolkata:** LCC Kolkata, Apeejay House, 15, Parkstreet, Kolkata - 700 016. • **Kottayam:** Cherukara Towers, Opp to Collectorate, Kottayam - 686 001. • **Lucknow:** 3GF, Speed Building, Shahanzafar Road, Lucknow - 226 001. • **Ludhiana:** SCO 120, Ground Floor, Feroze Gandhi Market, Ludhiana - 141 001. • **Madurai:** 1-A, West Perumal Maistry Street, Madurai - 625001. • **Mathura:** GF, Tera Towers (Right Portion), Plot No. 217/571, Bhuteshwar Road, Mathura - 281004. • **Mehsana:** Rajendra Estate, Opp Gayatri Temple, State Highway, Mehsana, Gujarat - 384 002. • **Meerut:** 17/91, University Road, Mangal Pandal, Meerut - 250004. • **Morbi:** Shop No 5-8, Ground Floor, Silver Plaza, Ram Chowk, Savsar Plot, Morbi, Gujarat - 363 641. • **Moradabad:** Sri Ganapati Complex, Near Ekta Dwar, Opp Mission School, Civil Lines, Moradabad - 244001. • **Mumbai:** 5 C/II, Mittal Court, 224, Nariman Point, Mumbai 400001. • **Mysore:** Plot no 2912/71, Kantharaj Urs Road, Saraswathipuram, Mysore - 570 009. • **Nagpur:** Ground Floor, 345, Shree Mohini Complex, Kingsway, Nagpur - 440 001. • **Nasik:** Shop No. 1, Payas, Opp. B.Y.K College, Thatte Nagar Road, Nasik - 422005. • **Nakodar:** Ground Floor, Amrik Chambers, Nurmahal Road, Nakodar - 144 004. • **Namakkal:** SKK Complex, 9-A & B, Mohanur Road, Namakkal 637 001. • **Navsari:** UGF, Paradise Towers, Opp. Civil Hospital, Station Road, Navsari, Gujarat - 396 445. • **New Delhi:** G Floor, Ambadeep, 14, K.G. Marg, New Delhi-110 001. • **Panaji:** Ground Floor, Hotel Park Plaza, Opp Azad Maidan, Panjim, Goa - 403 001. • **Patna:** Shop No 3,4,5, Ahmed Husain Complex, Exhibition Road, Gandhi Maidan, Patna - 800 001. • **Palanpur:** Ground Floor, Agrawal Complex, Palace Road, Palanpur 385001. • **Patiala:** Ground Floor, SCO 116-119, New Leela Bhawan, Patiala - 147 001. • **Phagwara:** UGF Milap Tower, G T Road, Phagwara, Punjab - 144 401. • **Pune:** Bakre Avenue, FP NO 226/3, Bhandarkar Road, Pune - 411004. • **Rajkot:** Nath Complex, Ground Floor, Near Race Course, Dr. Yagnik Road, Rajkot - 360 007. • **Rajpura:** D9,D10, Caliber Market, Patiala Road, Rajpura, Punjab - 140 401. • **Raipur:** Civil Lines, Opp Raj Bhawan, Raipur, Chhattisgarh-492 002. • **Rudrapur:** Commercial Plot No. 4, Gnd & 1st Floor Avas Vikas Colony, Nainital Road, Rudrapur 263153. • **Salem:** Plot no 12, S no 98, Bharathi Street, Alagapuram, Salem - 636001. • **Sangrur:** SCF 9-10, Kaula Park, Sangrur - 148 001. • **Sankari:** 17-New Edappadi Road, Sankari, Salem District, Tamilnadu - 637 301. • **Silvassa:** Shop no 1-5, Rohan Avenue, Silvassa- Vapi Main Road, Silvassa - 396230. • **Surat:** Ground Floor, Kotak House, Kp Point, Ghod Dod Road, Surat 395007. • **Surendranagar:** 1st Floor, Pranav Complex, Nr. Old Vijay Transport, Bus Stand Road, Surendranagar, Gujarat - 363 002. • **Tarapur:** Shop No 1 & 2, Shivkala Arcade, Ground Floor, Boisar - Tarapur Road, Boisar, Tarapur 401501. • **Trivandrum:** S I Properties, Ground Floor, White Haven, Vellayambalam, Trivandrum - 695 010. • **Tirupur:** Park Avenue, Avinashi Road, Tirupur - 641603. • **Trichy:** B-17, Aishwaryam Building, Sasthri Road, Thillai Nagar, Trichy, Tamilnadu - 620 017. • **Udaipur:** Trimurti Heights, 8-C Bank Street, Madhuban, Udaipur - 313 004. • **Unjha:** 2nd Floor, Above Bhojanalay, Opp AMC Building, Gunj Bazar, Unjha, Gujarat - 384 170. • **Valsad:** Shop Nos 3-6, Sai Keval, Jalaram Road, Valsad, Gujarat - 396 001. • **Vapi:** Plot No 5 and 6, Mahalaxmi Society, Vapi-Daman Road, Chala, Vapi, Gujarat - 396 191. • **Varanasi:** D-37/37, Spice KCM Cineplex Complex, Godowlia Chowk, Varanasi, Uttar Pradesh - 221 001. • **Visnagar:** 1st Floor, Rajkamal Complex, Near Railway Station, Visnagar, Dist Mehsana - 384 315. • **Vijayawada:** 40-1-48/1, M.G.Road, Labbipet, Vijayawada - 520011. • **Viramgam:** Shop 19-22, Akshar Complex, Mandal Road, Viramgam - 382 150. • **Visakhapatnam:** The Landmark Unit G-1, Waltair ward, Ward no 18, Waltair Uplands, Visakhapatnam 530003. • **Vyara:** C D House, Opp Swaminarayan Temple, Vyara 394650

### HDFC BANK

• **Agra:** Shop No. F3, F3-A, 1st Floor, Friend's Plaza, Sanjay Place, Agra - 282 002. • **Ahmedabad:** Astral Building, Next to Hdfc House, Opp. Reliance General Insurance Building, Near Mithakali Six Roads, Navrangpura, Ahmedabad - 380 009. • **Ahmednagar:** Amber Plaza, Station Road, Opp Adar Bank Sahakar Gruh, Ahmednagar - 414 001. • **Ajmer:** Amc No. - 13/10 & 14/10, Near Suchma Kendra, Adjacent to Swami Complex, Ajmer - 305 001. • **Akola:** Sethi Heights, Opp to Collector Office, Z P Road, Akola - 444 001. • **Aligarh:** 307, 316, Ramghat Road, Near Devi Tray Hospital, Aligarh - 202 001. • **Allahabad:** 2nd Floor, Above Honda Showroom, 58, Sardar Patel Marg, Civil Lines, Allahabad - 211 001. • **Alwar:** Bhagat Singh Circle, Road No 2, Alwar - 301 016. • **Ambala:** Shingar Palace Complex, Nicholson Road, Ambala Cantt - 133 001. • **Amravati:** C/O RAO Sakhi Plaza, Jaistambhi Chowk, Morshi Road, Amravati - 444 601. • **Amreli:** 2, Manekpura, Station Road, Amreli - 365 601. • **Amritsar:** 1st Floor, 26 Kennedy Avenue, Court Road, Amritsar - 143 001. • **Anand:** 1st Floor, Sanket Towers, Opp Anand Arts College, Grid Road, Anand - 388 001. • **Ankleshwar:** Commercial Plot - 73 / P, Gidc Estate, S A Motors Building, Ankleshwar - 395 002. • **Asansol:** Cms Dept, P C Chatterjee Market, G T Road, Rambhandu Tala, Asansol - 713 303. • **Aurangabad:** Shivani Chambers, Manjeet Nagar, Jalna Road, Opp Akashwani, Aurangabad - 431 001. • **Bagalokot:** Cts No 121, B S No 39, Ward X, Opposite Railway Station, Bagalokot - 587 102. • **Balalore:** C/O Bharat Motors, FM Circle, Balalore - 576 001. • **Bangalore:** No 8 / 24 Salco Centre, Richmond Road, Bangalore - 560 205. • **Bardoli:** Shree Ambika Niketan Temple, Bardoli - 394 601. • **Barielly:** 154, Krishna Palace, Civil Lines, Barielly - 243 001. • **Baroda:** 5th Floor, Midway Heights, Next to Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kala Ghoda, Raopura Baroda - 390 001. • **Batala:** Scf 173-174 Jalandhar Road, Batala - 143 505. • **Begusarai:** Kachari Chowk, Begusarai - 851 101. • **Belgaum:** 3rd Floor, Kiri Mijibhai Complex, Belgaum - 590 006. • **Bhagalpur:** Khalifa Bagh Chowk, Triveni Apartments, Dr P R Road, Bhagalpur - 812 002. • **Bharuch:** Near Octroi Naka Link Road, Near Octroi Naka, Link Road, Bharuch - 392 001. • **Bhatinda:** 3027 - B Guru Kanshi Marg, Bhatinda - 151 001. • **Bhavnagar:** 1st Floor, Gopi Arcade, Opp Takhteshwar Post Office, Waghwadi Road, Bhavnagar - 364 001. • **Bhilai:** Chauhan Estate, G.E. Road, Supela, Bhilai - 490 023. • **Bhilwara:** 2-3-4, S.K.Plaza Complex, Pur Road, Bhilwara - 311 004. • **Bhiwadi:** Sp 54 Ashiana Arcade, Riico Industrial Area, Bhiwadi - 301 013. • **Bhubaneswar:** S 175 D Meham Chowk, Bhiwani - 127 201. • **Bhopal:** Service Station, 1st Floor, Z-1, Zone 1, M.P.Nagar, Bhopal - 462 011. • **Bhubaneswar:** Business Park, First Floor, C111, Saheednagar, Bhubaneswar - 751 007. • **Bhui:** 101 & 102 Sunrise Tower, 11 - Vijaynagar Society, Hospital Road, Bhuji - 370 001. • **Bhusaval:** Mansingh Complex, C.T.S.No 3294, H.No 4/285, Jamner Road, Opposite Csmr Complex, Bhusaval - 425 201. • **Bikaner:** Roshan Plaza, Ranji Bazar, Bikaner - 334 001. • **Bilaspur:** A - 99 Link Road, Near Agrasen Chowk, Bilaspur C.G. Bilaspur - 495 001. • **Bokaro:** B-9 City Centre, Sector IV, B-9, City Center, Sector IV, Bokaro Steel City, Bokaro - 827 004. • **Burdwan:** 45 G T Road, Birhata, Burdwan - 713 001. • **Calicut:** 3rd Floor, Simax Tower, Kannur Road, Nadakkav, Calicut - 673 013. • **Chandigarh:** SCO 371 / 372, Sector 35 B, Chandigarh - 160 034. • **Changanacherry:** Cms Dept, Golden Tower, M C Road, Vezhakkattuchira, Changanacherry - 686 101. • **Chengannur:** Govt Hospital Junction, Chengannur - 689 121. • **Chennai:** Mariam Centre, Ground Floor, 751 B, Anna Salai, Chennai - 600 002. • **Cochin:** 1st Floor, SI Plaza, Palairavottam, Cochin - 682 025. • **Coimbatore:** 1635 Classic Tower, Trichy Road, Coimbatore - 641 018. • **Cuddapah:** 72 - 1a, Dwarka Nagar, Beside Sandhya Theatre, Nagaraj, Palli Village, Cuddapah - 516 001. • **Curchorem:** Cms Dept, Mogkar Chamunda, Ground Floor, Near Post Office, Curchorem - Sangum Road, Curchorem - 403 706. • **Cuttack:** Brijrakbati Road, Cuttack - 753 001. • **Dahanu:** Matruashish Building, Irani Road, Dahanu Road, Dahanu - 401 602. • **Daman:** Arc Shopping Mall, Dilip Nagar, Teen Batti, Daman - 396 210. • **Darbhanga:** Natraj Bhawan, Tower Chowk, Darbhanga - 846 004. • **Davangere:** No 621, Bhm Enclave, Binny Co Road, Mandipet, Davangere - 577 002. • **Dehradun:** 56, Rajpur Road, Dehradun - 248 001. • **Deoghar:** Assam Access Road, New Tower Chowk, Deoghar - 814 112. • **Dhanbad:** Sri Ram Plaza, 1st Floor, Bank More, Dhanbad - 826 001. • **Dharamasala:** 363/6 Centre Point, Civil Lines, Dharamasala - 176 216. • **Dhule:** Lane No 6, Mumdada Arcade, Parola Road, Dhule - 425 001. • **Durgapur:** Balai Commercial Complex, 3rd Floor, Nachan Road, Benachity, Durgapur - 713 213. • **Erode:** 456 Brough Road, Erode - 638 001. • **Fazilka:** M 594, Gaushala Road, Fazilka - 152 123. • **Ferozpur:** Cms Dept, Building 307/7, The Mall, Ferozpur City, Ferozpur - 152 002. • **Gandhidham:** Plot No 1, Sector 8, Rabindranth Tagore Road, Near Gpo, Gandhidham - 370 201. • **Gaya:** Near Ganta Ghar, K.P.Road, Gaya - 823 001. • **Gondal:** Ground And 1st Floor, College Chowk, Next to Central Bank Of India, Gondal - 363 031. • **Gorakhpur:** Cms Dept, Prahlad Rai Trade Centre, Ayodhya Crossing, Bank Road, Gorakhpur - 273 001. • **Guntur:** 87-90, Main Road, Lakshmiapuram, Guntur - 52 2007. • **Gurdaspur:** Cms Dept, Scf-1 & 2 Shopping Complex, Improvement Trust Market, Hanuman Chowk, Gurdaspur - 143 521. • **Guwahati:** Fancy Bazar Branch - Wbo, Mishra Complex Jail Road, Guwahati - 781 001. • **Gwalior:** Block G1, Plot No. 43, Anand Deep Building, City Centre, Gwalior - 474 011. • **Hajipur:** Vimal Complex, Dak Banglow Complex, Opp T V S Showroom, Hajipur - 844 101. • **Haldwani:** 8/6, Nainital Road, Bhotia Prao, Haldwani - 263 141. • **Hampur:** Hotel Paradise, New Road National Highway 388, Hampir - 177 001. • **Hazaribagh:** Annada Chowk, Guru Gobind Singh Road, Hazaribagh - 825 301. • **Himmatnagar:** G.F Shop No 5-8 & First Floor 4, 9, Kumar House, Durgas Oil Mill Compound, Himmatnagar - 383 001. • **Hisar:** Plot No - 3 / 4, Mca Area Railway Road, Hisar - 125 001. • **Hoshiarpur:** Sco 1-2-3, Scheme No. 11, Improvement Trust Market, Chandigarh Road, Hoshiarpur - 146 001. • **Hosur:** No. 24 & 25, Maruthi Nagar, Near Dharga, Siptop Po, Hosur - 635 126. • **Hulkali:** T R Revankar Complex, Vivekanand Hospital Road, Hali - 580 209. • **Hyderabad:** 1-10-60/3, 1st & 3rd Floor, Suryodaya, Begumpet, Hyderabad - 500 016. • **Ichalkaranji:** House No. 7 55, Main Road, Janata Chowk, Ichalkaranji - 416 115. • **Indore:** 1st Floor, Scheme No. 94 - B, Sector B, Behind Bombay Hospital, Indore - 452 010. • **Jabalpur:** 1702, Naipier Town, Model Road, Jabalpur - 482 002. • **Jagadhri:** 1st Floor, Plot No. 1, Rajesh Nagar Colony, Ambala Road, Jagadhri - 135 003. • **Jagraon:** 368 B, Kapoor Building, Tehsil Road, Jagraon - 142 026. • **Jaipur:** 1st Floor, O - 10, Ashok Marg, Ahimsa Circle, C Scheme, Jaipur - 302 001. • **Jalandhar:** 911, Near Naninder Cinema, G T Road, Jalandhar - 144 001. • **Jalgaon:** Plot No. 134 / 135, Dsp Chowk, Facing Mahal Road, Jalgaon - 425 001. • **Jammu:** Cb 13, Railhead Complex, Gandhi Nagar, Jammu Tawi, Jammu - 180 001. • **Jamnagar:** Plot No. 6, Park Colony, St Ann's School, Bedi Bunder Road, Jamnagar - 361 008. • **Jamshedpur:** C/O Mithila Motors Ltd, Near Ram Mandir, Bistupur, Jamshedpur - 831 001. • **Jhansi:** Damroo Cinema Complex, Civil Lines, Jhansi - 284 001. • **Jind:** Scf 5, Near Rani Talab, Jind - 126 102. • **Jodhpur:** Plot No. 57 / B, 9th Chopasani Road, Jodhpur - 342 003. • **Junagadh:** Moti Palace, Ground Floor, Opp Rajinagar, Junagadh - 362 001. • **Kadi:** Radhaswami Complex, R.S.No 242, Near N.C. Desai Petrol Pump, Highway Char Rastha, Kadi - 382 715. • **Kaithal:** 1450-1451-A/4, Ambala Road, Near Pehowa Chowk, Kaithal - 136 027. • **Kangra:** Opp Government Polytechnic, Kangra (H.P.) - 176 001. • **Kannur:** Cms Dept, K.V.R Towers, South Bazar Road, Kannur - 670 002. • **Kanpur:** Navin Market Building, 15/46 Civil Lines, Kanpur - 280 001. • **Kapurthala:** Mgm School, Mall Road, Kapurthala - 144 601. • **Karad:** Near Hotel Sangam, Pune Bangalore Highway, Karad - 415 110. • **Karnal:** Sco 778-779, Opp Mahabir Dal Hospital, Kanjapura Road, Karnal - 132 001. • **Karur:** 126 / D / E, Anna Plaza, Kovai Road, Karur - 639 002. • **Khanna:** 2nd Floor, Ravindra Complex, G T Road, Opposite Bus Stand, Khanna - 141 401. • **Kolhapur:** Gem Stone, Roasaheb Vichare Complex, 517, E Ward, New Shahupur, Near Central Bus Stand And Parikh Plot, Kolhapur - 416 001. • **Kolkata:** Abhilasha II, 6, 1st Floor, 6 Royd Street, Kolkata - 700 016. • **Kollam:** Vgp Buildings, Door No. XVII / 1539 (1320A), Vadakumbhagom Ward, Irumpalampal, Kollam - 691 001. • **Kota:** Show Room No. 13, 14, Main Jhalawar Road, Kota - 324 007. • **Kotkapura:** B-X/740, Faridkot Road, Kotkapura - 151 204. • **Kottayam:** 3rd Floor, Unity Building, Opp Mdc Centre, K K Road, Kottayam - 686 002. • **Kurukshetra:** Cms Dept, Shop No. 1 To 5, Kalawati Market, Railway Road, Kurukshetra - 136 118. • **Latur:** Shri Prabha Arcade, Shop No. 3-6, M.G.Road, Near Nagar Parishad, Opp Town Hall, Latur - 413 512. • **Lucknow:** Pranay Tower, Darbari Lal Sharma Marg, Beside Pratibha Cinema, Lucknow - 226 001. • **Ludhiana:** Cms Dept, 5th Floor, Mall Road, Ludhiana - 141 001. • **Madurai:** Nithya Kalyani Towers, No. 34, Krishnayar Tank Street, No. 8, North Veli Street, Madurai - 625 001. • **Mandi Gobindgarh:** Hukum Chand Bansal Building, Main Post Office Roda, Mandi Gobindgarh - 147 301. • **Mangalore:** M.N.Towers, Kadri, Mangalore - 575 002. • **Manjeri:** Cms Dept, Kurikal Plaza, Bldg No. 20/1245, Kacherpady, Malapuram Road, Manjeri - 676 121. • **Mapusa:** S 1/2 Ground Floor, Cosmos Towers, Near Govt Bldg Complex, Mapusa - 403 507. • **Margoa:** Ranghavi Building, Opp Municipality Garden, Dr George Barett Road, Margoa - 403 601. • **Mathura:** Cms Dept, Opp Bsa College, Gaushala Road, Mathura - 281 001. • **Meerut:** 1st Floor, 381 Western Kutcheri Road, Meerut - 250 001. • **Mehsana:** Prabhu Complex, Near Raj Kamal Petrol Pump, Abhu Highway, Mehsana - 384 002. • **Moga:** G T Road, Opp D C Office, Moga - 141 001. • **Moradabad:** Chaddha Shopping Complex, Gmd Road, Moradabad - 244 001. • **Morvi:** Om Shopping Centre, Revapur Main Road, Morvi - 363 641. • **Mumbai:** Maneekjiwadia Building, Nanik Motwani Marg, Mumbai - 400 023. • **Muzzaffarnagar:** 53/4 A, Bhag Kambal Wala, Jansat Road, Near Mandi, Muzzaffarnagar - 251 001. • **Muzzaffarpur:** Above Maruti Showroom, Choti Saria Ganj, Muzaffarpur - 842 001. • **Mysore:** Mythiri Arcade, 1st Main, Saraswathipuram, Mysore - 570 009. • **Nabha:** Sco 14-15, Patiala Gate, Nabha - 147 201. • **Nadiad:** Shoot Out Building, Nadiad Ice Factory Compound, College Road, Nadiad - 387 001. • **Nagpur:** 303 & 304, 3rd/floor, Wardh Road, 12, Milestone, Near Lokmat Square, Nagpur - 440 010. • **Narnaul:** Opp S P Residence, Mahinder Garh Road, Narnaul - 123 001. • **Nashik:** Archit Centre, 3rd Floor, Chandak Circle Link Road, Opp Sandeep Hotel, Near Mahamarg Bus Stand, Nashik - 422 002. • **Navsari:** Nandini Complex, Ground Floor, Station Road, Sandh Kuva, Navsari - 396 445. • **Nawanshahar:** B 1 / 48, Banga Road, Nawanshahar - 144 514. • **Nellore:** G.T.Road, Nellore - 524 001. • **New Delhi:** Figops, 1st Floor, Kailash Building, 26 K G Marg, New Delhi - 110 001. • **Palakkad:** 8 / 246, Chandra Nagar, Palakkad - 678 007. • **Palanpur:** Parth Complex, Near Cozy Tower, Opp Joravar Palace, Palanpur - 385 001. • **Panipat:** 801 / 4, G.T.Road, Panipat - 132 103. • **Panjim:** Swami Vivekanand Road, 301, Milroc Lar Menezes, Opp Gomantak Maratha Samaj, Panjim - 403 001. • **Pathanahthitta:** Cms Dept, Aban Arcade, Ward No. 9/1128, Pathanathitta-Kumbazha Road, Pathanathitta - 689 645. • **Patiala:** SCO 1150, 1st Floor, Leela Bhawan, Patiala - 147 001. • **Patna:** Rajendra Ram Plaza, Exhibition Road, Patna - 800 001. • **Perinthalmanna:** Calicut Road, Perinthalmanna, Malappurama Dist, Perinthalmanna - 679 322. • **Phagwara:** Opp Hanuman Garhi Mandir, G T Road, Phagwara - 144 401. • **Ponda:** Royal Chambers, Gd1 - Gd4, Tisk, Ponda - 403 401. • **Pondicherry:** Ts No. 6, 100 Feet Road, Ellaipalaichavady, Pondicherry - 605 005. • **Porbandar:** Om Shiv Sakthi, R D Chamber, Porbandar - 360 575. • **Pune:** Fortune Square, Model Colony, Pune - 411 016. • **Raigarh:** Krishna Crown, Chaitanya Nagar, Raigarh - 496001. • **Raipur:** Chawla Tower, Near Bottle House, Shankar Rajpur, - 492 001. • **Rajmundry:** H.No.: 46-17-20, Main Road, Danaivaipet, Rajahmundry - 533 103. • **Rajapalaya:** No. 251, Thenkasi Road, Kadambanallam, Rajapalaya - 626 117. • **Rajkot:** Opp Alfred High School, 2nd Floor, Panchnatra Bldg, Jawahar Road, Rajkot - 360 001. • **Rajpura:** 11, 12, Block B, Chandigarh Patiala Road, Rajpura - 140 401. • **Ramganjmandi:** Shanti Sandan, Opposite Sbbj, Bazar No. 1, Ramganj Mandi, Ramganjmandi - 325 519. • **Ramgarh:** Nh - 33, Main Road, Ramgarh Cantonment, Ramgarh - 829 122. • **Ranchi:** Rohini, 1st Floor, 56 Circular Road, Ranchi - 834 001. • **Ranganigani:** Nsb Road, Plot No. 408, Raniganj - 713 347. • **Ratlam:** 90, Station Road, Ratlam - 475 001. • **Rewari:** L-203, Old Court Road, Model Town, Rewari - 123 401. • **Rishikesh:** M No. 53, M J Lal, Railway Road, Rishikesh - 249 201. • **Rohata:** Jawahar Market, Opposite D Park, Delhi Rohtak Road, Rohtak - 124 001. • **Roorkee:** 313/8, Civil Lines, Roorkee - 247 667. • **Ropar:** Sohana Chandigarh Road, College Road, Ropar - 141 001. • **Rourkela:** Bisra Road, Dwivedi Bhawan, Dwivedi Square, Rourkela - 769 001. • **Rudrapur:** Plot No.1&2, Nainital Road, Rudrapur - 263 153. • **Sahanpur:** Mission Compound, Court Road, Adjoining Top Shop, Sahanpur - 247 001. • **Salem:** 5 / 241 - F, Rathna Arcade, Omalpur Main Road, Salem - 636 004. • **Sambalpur:** Nagapara, Golbazar Chowk, Sambalpur - 768 001. • **Sangamner:** Shop No. 1, Janak Plaza, Opposite Kubera Sankul, New Nagar Road, Sangamner - 422 605. • **Sangli:** 640, Venkatesh Senate, Miraj Road, Sangli - 414 416. • **Sangrur:** Shop No. 1-2-3, Kaula Park Market, Sangrur - 148 001. • **Shillong:** Police Bazar, Shillong - 793 001. • **Shimla:** Jankidas Building, 3, The Mall, Shimla - 171 001. • **Shimoga:** No. 447, Sharavathi Complex, Saverlane Road, Shimoga - 577 201. • **Siliguri:** 3 No, Ram Krishna Samity Building, Sevoke Road, Pant Nanki More, Siliguri - 734 401. • **Silvassa:** 1-16 Jaypee House, Opp Patel Petrol Pump, Vapi Silvassa Road, Silvassa - 396 230. • **Sindhanur:** R K Complex, Kushtaji Road, Sidhanur - 584 128. • **Solan:** Anand Bhawan, Near Dc Office, Rajgarh Road, Solan - 173 212. • **Solapur:** Sun Plaza, 1st Floor, 8516/11, Murarji Peth, Lucky Chowk, Solapur - 413 007. • **Srinagar:** M.S Shopping Mall, Residency Road, Srinagar - 190 001. • **Surat:** 7th Floor, Kashi Plaza, Next To Dr Bipin Desai Children Hospital, Majura Gate, Surat - 395 002. • **Surendranagar:** Middle Point, Near Milan Cinema, Surendranagar - 363 002. • **Thalassery:** Avk Nair Road, Thalassery - 670 001. • **Theni:** No. 422 - A, Peryakulam Road, Opposite Convent, Theni Allinagararam, Theni - 625 531. • **Trivunavalla:** Illampalilil Buildings, 26/149(1&2), Mc Road, Trivunavalla - 689 101. • **Tirunelveli:** 12, 13 Trivandrum High Road, Vannarpet, Palayamkottai, Tirunelveli - 627 002. • **Tirupathi:** No. 19-18-180, 1st Floor, Besides Ibp Petrol Bunk, Above Saryus Super Market, Near Annamaya Temple, Tirupathi - 517 501. • **Tirupur:** 2nd Floor, 162, Chidambaram Complex, Kumaran Road, Tirupur - 641 604. • **Tirur:** Kms Tower, Thazepalamp, Tirur - 676 101. • **Trichur:** Global Centre, M G Road, Trichur - 680 004. • **Trichy:** A - 10, Lakshmi Arcade, 11th Cross Main Road, Thillainagar, Trichy - 620 018. • **Trivandrum:** Kenton Towers, Vazhuthacaud, Trivandrum - 695 014. • **Udaipur:** 358 Post Office Road, Chetak Circle, Adjacent To Chetak Cinema, Udaipur - 313 001. • **Udupi:** Panduram Towers, Court Road, Diana Circle, Udupi - 576 101. • **Unjha:** Suvidhi Complex, 1st floor, Near Radha Krishna Temple, Station Road, Unjha - 382 170. • **Valsad:** 1st Floor, Ekta Apts, Near R J J High School, Thithal Road, Valsad - 396 001. • **Vapi:** Plot No. 5 and 6, Mahalaxmi Society, Vapi-Daman Road, Chala, Vapi, Gujarat - 396 191. • **Varanasi:** D-37/37, Spice KCM Cineplex Complex, Godowlia Chowk, Varanasi, Uttar Pradesh - 221 001. • **Vasco:** Ground Floor, Damodar Building, Swatantra Path, Vasco Da Gama, - 403 802. • **Vellore:** No. 73, Officers Line, Krishna Nagar, Vellore - 632 001. • **Veraval:** Kuberuddeep, Opp Public Garden, Rajamahal Road, Veraval - 362 265. • **Vijayawada:** 40 - 1 - 48 / 2, M.G.Road, Labbipet, Vijayawada - 520 011. • **Visakhapatnam:** 1st Floor, Poduri Castle, Above Raymond Showroom, Dwarka Nagar, Visakhapatnam - 530 016. • **Warangal:** No. 1-8-605/1, Nakkalgutta, Hanamkonda, Warangal - 506 002

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