

KEY INFORMATION MEMORANDUM

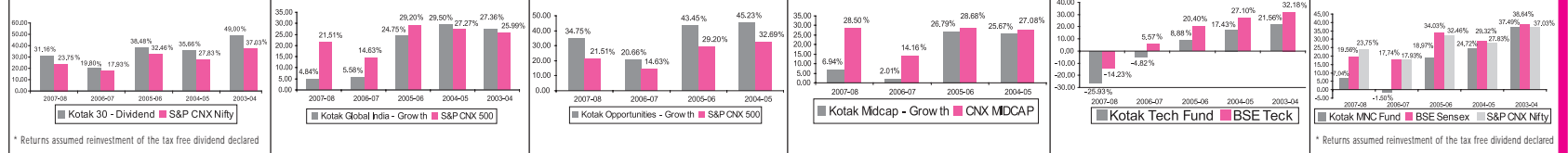
<p>KOTAK 30 Kotak Mahindra 30 Unit Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK GLOBAL INDIA Kotak Mahindra Global India Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK OPPORTUNITIES An Open-Ended Equity Growth Scheme</p> <p>KOTAK MID-CAP Kotak Midcap Scheme An Open-Ended Equity Growth Scheme</p>	<p>KOTAK TECH Kotak Mahindra Technology Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK MNC Kotak Mahindra MNC Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK CONTRA Kotak Contra Scheme An Open-Ended Equity Growth Scheme</p> <p>KOTAK TAX SAVER Kotak Tax Saver Scheme An Open-Ended Equity-Linked Savings Scheme</p>	<p>KOTAK LIFESTYLE Kotak Lifestyle Fund An Open-Ended Equity Growth Scheme</p> <p>KOTAK BALANCE Kotak Mahindra Balance Unit Scheme 99 An Open-Ended Balanced Scheme</p> <p>KOTAK EQUITY FOF An Open-Ended Equity Fund of Funds Scheme</p> <p>KOTAK EQUITY ARBITRAGE FUND An Open-Ended Equity Oriented Scheme</p>	<p>THE SPONSOR Kotak Mahindra Bank Ltd. 36-38A, Nariman Bhavan 227, Nariman Point Mumbai 400 021</p>	<p>THE TRUSTEE Kotak Mahindra Trustee Co. Ltd. 5A, 5th Floor, Bakhtawar 229, Nariman Point Mumbai 400 021</p>	<p>THE ASSET MANAGEMENT COMPANY Kotak Mahindra Asset Management Co. Ltd. 5A, 5th Floor, Bakhtawar 229, Nariman Point Mumbai 400 021</p>
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s) / Mutual Fund, Due diligence certificate by the AMC, Key Personnel, Investors' rights & services, Risk Factors, Penalties & Pending Litigations, Associate Transactions, etc. investors should, before investment, refer to the Combined Offer Document / Offer Document(s) available free of cost at any of the Official Acceptance Points or distributors or from the website www.kotakmutual.com.

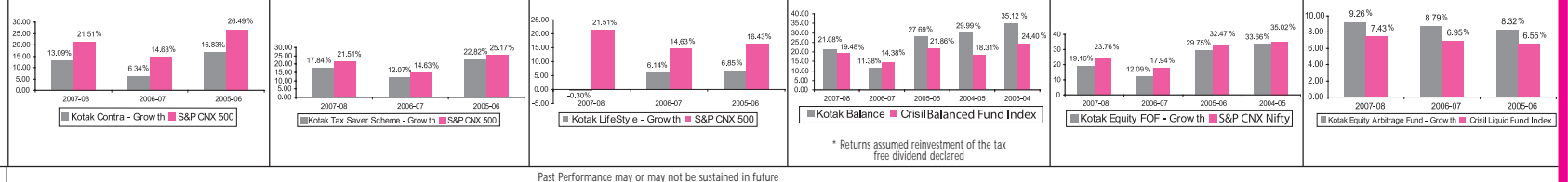
The Scheme(s) particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

THE DATE OF THIS KEY INFORMATION MEMORANDUM IS APRIL 1, 2008

NAME OF SCHEME	KOTAK 30	KOTAK GLOBAL INDIA	KOTAK OPPORTUNITIES	KOTAK MID-CAP	KOTAK TECH	KOTAK MNC							
Investment Objective	To generate capital appreciation from a portfolio of predominantly equity and equity related securities. The portfolio will generally comprise of equity and equity related instruments of around 30 companies which may go up to 39 companies.	To generate capital appreciation from a diversified portfolio of predominantly equity and equity related securities issued by globally competitive Indian Companies.	To generate capital appreciation from a diversified portfolio of equity and equity related securities.	To generate capital appreciation from a diversified portfolio of equity and equity related securities.	To generate capital appreciation from a portfolio of predominantly equity and equity related securities in technology, other technology enabled companies and related sectors as given in the investment strategy.	To generate capital appreciation from a portfolio of predominantly equity and equity related securities issued by multinational companies.							
Asset Allocation Pattern (Indicative Allocation)	Equity and Equity Related Securities 65% - 100% Debt* and Money Market Securities 0% - 35% <small>* Debt securities/instruments are deemed to include securitised debt and investment in securitised debt will not exceed 50% of debt portion of the Scheme.</small>	Equity and Equity Related Securities 65% to 100% Debt and Money Market Securities 0% to 35%	Equity and Equity Related Securities 65% to 95% Debt and Money Market Securities 5% to 35%	Equity and Equity Related Securities 65% to 100% Debt and Money Market Securities 0% to 35% <small>Other than Midcap stocks</small>	Equity and Equity Related Securities 65% to 100% Debt and Money Market Securities 0% to 35%	Equity and Equity Related Securities 60% to 100% Debt and Money Market Securities 0% to 40%							
Risk Profile	Mutual Fund investments are subject to market risks. Please read the Offer Document(s) carefully for details on Risk Factors before investment.												
Options	Growth, Dividend (Payout & Reinvestment) Options												
Dividend Policy	At Trustee's discretion (For detailed Dividend Policy, please refer page No. 2)												
Minimum Application and Redemption Amount/Number of Units	Rs. 1,000 and above												
Recurring Expenses (% p.a. of Daily Average Net Assets)	2.31%	2.45%	2.34%	2.34%	2.25%	2.50%							
Fund Managers	Mr. Krishna Sanghvi and Mr. Sanjib Guha	Mr. Anurag Jain and Mr. Sanjib Guha	Mr. Krishna Sanghvi and Mr. Anurag Jain	Mr. Krishna Sanghvi and Mr. Anurag Jain	Mr. Anurag Jain and Mr. Sanjib Guha	Mr. Krishna Sanghvi and Mr. Anurag Jain							
Benchmark Index	S&P CNX Nifty	S&P CNX 500	S&P CNX 500	CNX Mid-Cap	BSE Teck Index	BSE Sensex and S&P CNX Nifty							
Performance of the Scheme as on 31 March, 2008	Kotak 30*		Kotak Global		Kotak Opportunities		Kotak Midcap		Kotak Tech		Kotak MNC*		
Compounded Annualised Returns (%)	Kotak 30*	S&P CNX Nifty	Kotak Global	S&P CNX 500	Kotak Opportunities	S&P CNX 500	Kotak Midcap	CNX Midcap	Kotak Tech	BSE Teck	Kotak MNC*	BSE Sensex	S&P CNX Nifty
Last 1 year	31.16	23.75	4.84	21.51	34.75	21.51	6.94	28.50	-25.93	-14.23	7.04	19.56	23.75
Last 3 years	38.48	32.46	24.75	29.20	43.45	29.20	26.79	28.68	8.88	20.40	18.97	34.03	32.46
Last 5 years	49.00	37.03	-	-	-	40.35	-	-	21.56	32.18	37.49	38.64	37.03
Since Inception	30.20	20.04	27.36	25.99	45.23	32.69	25.67	27.08	-0.47	0.38	17.90	16.26	16.17
Inception Date	29-Dec-1998		30-Jan-2004		9-Sep-2004		24-Feb-2005		4-April-2000		4-April-2000		



NAME OF SCHEME	KOTAK CONTRA	KOTAK TAX SAVER	KOTAK LIFESTYLE FUND	KOTAK BALANCE	KOTAK EQUITY FOF	KOTAK EQUITY ARBITRAGE						
Investment Objective	To generate capital appreciation from a diversified portfolio of equity and equity related instruments.	To generate long-term capital appreciation from a diversified portfolio of equity and equity related securities, generally diversified across companies, which are likely to benefit by changing lifestyle and rising consumerism in India.	To generate long-term capital appreciation from a portfolio of equity and equity related securities, generally diversified across companies, which are likely to benefit by changing lifestyle and rising consumerism in India.	To achieve growth by investing in equity and equity related instruments, balanced with income generation by investing in debt and money market instruments.	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.	To generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments.						
Asset Allocation Pattern (Indicative Allocation)	Equity and Equity Related Securities 65% - 100% Debt* and Money Market Securities 0% - 35% <small>* Debt securities/instruments are deemed to include securitised debt and investment in securitised debt will not exceed 50% of debt portion of the Scheme.</small>	Equity and Equity Related Securities 80% to 100% Debt and Money Market Securities* 0% to 20% <small>* Debt securities shall be deemed to include securitised debts (excluding foreign securitised debt) and investment in securitised debts shall not exceed 50% of the debt component of the Scheme. Investments may be made in foreign debt securities not exceeding 20% of the debt component of the Scheme. However, investments made in foreign debt securities would not include investment in foreign securitised debt. Investments may be made in GDRs/ADRs not exceeding 20% of net assets of the Scheme. The Scheme may engage in stock lending not exceeding 20% of the net assets of the Scheme.</small>	Equity and Equity Related Securities 65% to 100% Debt and Money Market Securities* 0% to 35% Securitized Debt 0% to 18% <small>* If permitted by SEBI under extant regulations/guidelines, the scheme may also engage in stock lending, not exceeding 20% of the net assets of the Scheme, provided the minimum corpus of the scheme is Rs.100 Crores. The scheme may upto 25% of net assets invest in ADR/GDRs and foreign equity securities, subject to applicable regulations. ** Debt instruments shall include investments in Foreign Debt Securities not exceeding 25% of the net assets of the debt component. However, no investments will be made in foreign securitised debt. From time to time the Scheme may hold cash. Investments will also be made in derivative instruments not exceeding 25% of the net assets of the Scheme.</small>	Equity and Equity Related Instruments 51% Debt and Money Market Securities 49% <small>However, the equity exposure can vary between 50% and 70% of the net assets of the Scheme. If the exposure falls below the said lower limit or exceeds the upper limit, it will be restored within seven (7) Business days.</small>	The asset allocation under the Scheme, under normal circumstances, will be as follows: Investments Profile Open - Ended Diversified equity schemes 90% to 100% Reverse repo and/or CDO and/or short-term fixed deposits and/or Schemes which invest predominantly in the money market or floating rate securities* 0% to 10% Risk Medium to High <small>* 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.</small>	The asset allocation under normal circumstances will be as follows: Equity and equity related instruments including derivatives 65% to 90% Debt and money market instruments including margin money deployed in derivatives transactions** 10% to 35% <small>The asset allocation under defensive circumstances will be as follows: Equity and equity related instruments including derivatives 0% to 65% Debt and money market instruments including margin money deployed in derivatives transactions** 35% to 100% Note 1: * Debt securities/instruments are deemed to include securitised debt and investment in securitised debt will not exceed 50% of the debt portion of the scheme. ** The asset allocation is given under normal circumstances and may vary according to circumstances at the sole discretion of the Fund Manager. Review and rebalancing will be conducted when the asset allocation falls outside the range indicated above, within a reasonable period of time. ** Defensive circumstances are when the arbitrage opportunities in the market place are negligible or returns are lower than alternative investment opportunities as per allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.</small>						
Risk Profile	Mutual Fund investments are subject to market risks. Please read the Offer Document(s) carefully for details on Risk Factors before investment.											
Options	Growth, Dividend (Payout & Reinvestment) Options											
Dividend Policy	At Trustee's discretion (For detailed Dividend Policy, please refer page No. 2)											
Minimum Application and Redemption Amount/Number of Units	Rs. 5,000	Rs. 500 & in multiples of Rs. 500	Rs. 5,000	Rs. 5,000	Rs. 5,000	Rs. 1,000 & above						
Recurring Expenses (% p.a. of Daily Average Net Assets)	2.36%	2.42%	2.23%	2.49%	0.75%	1.00%						
Fund Manager(s)	Mr. Sanjib Guha and Mr. Anurag Jain	Mr. Krishna Sanghvi and Mr. Anurag Jain	Mr. Krishna Sanghvi and Mr. Sanjib Guha	Mr. Krishna Sanghvi, Mr. Sanjib Guha and Mr. Abhishek Bisen	Mr. Sajit Pisharodi	Mr. Sajit Pisharodi and Mr. Abhishek Bisen						
Benchmark Index	S&P CNX 500	S&P CNX 500	S&P CNX 500	CRISIL Balanced Fund Index	S&P CNX Nifty	CRISIL Liquid Fund Index						
Performance of the Growth Option of the Schemes as on 31 March, 2008	Kotak Contra		Kotak Tax Saver		Kotak Lifestyle		Kotak Balance*		Kotak Equity FOF		Kotak Equity Arbitrage Fund	
Compounded Annualised Returns (%)	Kotak Contra	S&P CNX 500	Kotak Tax Saver	S&P CNX 500	Kotak Lifestyle	S&P CNX 500	Kotak Balance*	CRISIL Balanced Fund Index	Kotak Equity FOF	S&P CNX Nifty	Kotak Equity Arbitrage Fund	CRISIL Liquid Fund Index
Last 1 year	13.09	21.51	17.84	21.51	-0.30	21.51	21.08	19.48	19.16	23.76	9.26	7.43
Last 3 years	-	-	-	-	-	-	27.69	21.86	29.75	32.47	-	-
Last 5 years	-	-	-	-	-	-	35.12	24.40	-	-	-	-
Since Inception	16.83	26.49	22.82	25.17	6.85	16.43	20.28	18.99	33.66	35.02	8.32	6.55
Inception Date	27-Jul-2005		23-Nov-2005		21-Mar-2006		25-Nov-1999		9-Aug-2004		29-Sept-2005	



Common Information to all Schemes	
Applicable NAV (Continuous Offer) for Purchase / Switch / Redemption (Applicable to all Equity Scheme)	For valid applications accepted: - up to 3 p.m. on a Business Day, the NAV of such Business Day. - after 3 p.m. on a Business Day, the NAV of the following Business Day. The Applicable NAVs will be as provided above even where the AMC or the Registrar has provided a facility to the investors to transact in the Schemes through the medium of internet by logging onto specific websites or telephone and where investors have signed up for using these facilities. These applicable NAVs will also apply to Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP).
Expenses of the Scheme	
Load Structure (Applicable to All Equity Scheme except Kotak Equity Arbitrage Fund)	Continuous Offer Entry Load : a) No entry load shall be charged on: i) For "all direct" applications received by AMC i.e. applications received through internet facility offered (www.kotakmutual.com), on application forms that are not routed through any distributor/agent/broker and submitted to AMC office or collection centre / investment service centre. ii) On additional purchases done directly by the investor under the same folio and switch-in to the scheme from other scheme if such transaction is done directly by the investor; iii) Where the purchase amount/switch in amount is equal to or more than Rs. 5 crores iv) Where the switch in is from an Equity/Balanced/Equity FOF Scheme to an Equity/Balanced/Equity FOF Scheme v) Where switch in is from a closed ended scheme (excluding Fixed Maturity Plans and Interval Plans) during the pre-defined liquidity window of the scheme as defined in the respective offer documents or on maturity to an Equity/ Balanced/Equity FOF Schemes; vi) Where the switch in is from any other scheme apart from point iv and v above to an Equity/Balanced/Equity FOF Scheme for investments equal to or more than Rs. 5 crores vii) Where investments is made by Fund of Funds as defined under SEBI Regulations viii) Where units are allotted upon reinvestment of Dividends b) Cases not covered above: 2.25% Exit Load: (i) For exit within 6 months from the date of allotment of units for investments of less than Rs. 5 crores: 1%. (ii) For exit after 6 months upto 1 year from the date of allotment of units for investments of less than Rs. 5 crores: 0.50%. (iii) Where investments is made by Fund of Funds as defined under SEBI Regulations: Nil. (iv) Where units are allotted upon reinvestment of Dividends: Nil. (v) Cases not covered above: Nil (vi) Exit Load is not applicable for Kotak Tax Saver Scheme
Load Structure (Applicable to Kotak Equity Arbitrage Fund)	Continuous Offer Entry Load : NIL Exit Load: For Investments <= Rs. 50 lacs: • If redeemed within 3 months from the date of allotment of units: 0.60%. • If redeemed after 3 months, within 6 months from the date of allotment of units: 0.50%. • If redeemed after 6 months from the date of allotment of units: Nil. • Where investments is made by Fund of Funds as defined under SEBI Regulations: Nil. • Where units are allotted upon reinvestment of Dividends: Nil For Investments > Rs. 50 lacs: • If redeemed on or before 30 days from the date of allotment of units: 0.50%. • If redeemed after 30 days from the date of allotment of units: Nil. • Where investments is made by Fund of Funds as defined under SEBI Regulations: Nil. • Where units are allotted upon reinvestment of Dividends: Nil

COMMON INFORMATION TO ALL EQUITY SCHEMES

Despatch of Redemption Proceeds

Within ten Business Days of the receipt of the redemption request at the Official Acceptance Points / Authorised Centre of Kotak Mahindra Mutual Fund.

Daily Net Asset Value (NAV) Publication

The NAVs will be declared on all Business Days and will be published in 2 newspapers. NAVs can also be viewed on www.kotakmutual.com and www.amfiindia.com.

Dividend Policy

Under the Dividend Option(s), the Trustee may decide to distribute by way of dividend, the surplus by way of realised profits, dividends and interest, net of losses, expenses and taxes, if any, to the Unitholders concerned, if such surplus is available and adequate for distribution in the opinion of the Trustee. The Trustee's decision with regards to such availability and adequacy of surplus, rate, timing and frequency of distributions shall be final.

In Kotak Equity Arbitrage, the record date for the purpose shall be Monday immediately preceding the last Thursday of the Month (the Futures & Options expiry date), or if such day is not a Business Day, the immediately succeeding Business Day.

Know Your Customer (KYC):

The need to "Know Your Customer" is vital for the prevention of money laundering. KMAMCL may seek information or obtain and retain documentation used to establish identity of the subscribers to Kotak Mahindra Mutual Funds or existing unitholders. It may re-verify identity and obtain any missing or additional information for this purpose.

KMAMCL, under powers delegated by the Trustee, shall have absolute discretion to reject any application, or prevent further transactions by a Unit Holder, if after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfill the requirements of the "Know Your Customer" or KMAMCL believes that the transaction is suspicious in nature as regards money laundering. In this behalf KMAMCL reserves the right to reject any application and/or effect a mandatory Redemption of Units allotted at any time prior to the expiry of 30 Working Days from the date of the application. If the payment for Purchase of Units are made by a third party (e.g. a Power of Attorney Holder, a Financing agency, a relative, etc.), the Unit Holder may be required to give such details of such transaction so as to satisfy the AMC of the source and / or consideration underlying the transaction.

Investor should note that it is mandatory for all application for subscription of value of Rs. 50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance at the time of investment above the threshold.

Tax Treatment for Unitholders and the Mutual Fund

The information set out below outlines the tax implications with respect to the Unit holders of the Scheme and with respect to the Mutual Fund and is based on relevant provisions of the Indian Income Tax Act, 1961 and Wealth Tax Act, 1957 (collectively known as "the relevant provisions"), and prevailing as on March 31, 2008.

Further, for this purpose the proposals of the Finance Bill, 2008 (Budget 2008) are also considered as the same has been presented in the Parliament and will become law after it is approved by both the Houses of Parliament and receive the assent from the President of India. Since the information below is based on the relevant provisions as on March 31, 2008 any subsequent changes in the relevant provisions could affect tax implications.

Price Waterhouse does not make any representation on the procedures for ascertaining the tax implications nor do they make any representations regarding any legal interpretations. Further, except for the above procedure, Price Waterhouse has not performed any other services in connection with any other data or information included in the Offer Document.

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

A. For the Unitholders

- Income from the Mutual Fund received by Unitholders would be tax free in the hands of the Unitholders as per the provisions of section 10(35) of the Income-tax Act, 1961 ('Act').
- The characterization of gains / losses arising from sale / transfer of units as capital gains or business income would depend on the classification of the said units by the unit holder. It would depend on whether the unit holder has classified such units as capital assets or as stock in trade. In this regard, the Central Board of Direct Taxes ('CBDT') has issued a circular No. 4 of 2007 dated June 15, 2007, which reiterates the principles laid down in the judicial precedents. Further, it advises the Assessing Officers to consider the total effect of all the principles outlined in the earlier judicial decisions in determining whether the shares are held as investments, giving rise to capital gains or as stock in trade, giving rise to business profits.
- Under Section 2(29A) of the Act, read with section 2(42A) of the Act, a unit of a Mutual Fund is treated as a long term capital asset if the same is held for more than 12 months. If the unit is held for 12 months or less, the same is treated as a short term capital asset.
- As per section 10(38) of the Act, long term capital gain arising from the sale of a unit of an equity oriented fund is exempt from tax. However, at time of redemption, the unitholder will have to pay Securities Transaction Tax (STT) of 0.25% on the value of redemption.
- For this purpose an equity oriented fund is a fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of such fund.
- As per section 111A of the Act, short term capital gain arising from the sale of a unit of an equity-oriented fund is taxable at the rate of 10% . However, at time of redemption, the unitholder will have to pay Securities Transaction Tax (STT) of 0.25% on the value of redemption.
- In case of an individual or HUF, being a resident, where the total income as reduced by the long term capital gains is below the maximum amount not chargeable to tax (Rs.11,00,000² in case of all individuals, Rs. 145,000 in case of women and Rs.195,000 in case of senior citizens), the short term capital gains shall be reduced to the extent of the shortfall and only the balance short term capital gains will be subject to the flat rate of taxation.
- In addition to the aforesaid tax, in the case of individuals, HUFs or Association of Persons (AOP), where the income exceeds Rs. 10,00,000 a surcharge of 10%, in the case of companies, where the income exceeds Rs. 1,00,00,000 and artificial juridical persons a surcharge of 10%, and in case of foreign companies , where the income exceeds Rs. 1,00,00,000 a surcharge of 2.5% of such tax liability is also payable. A 3% education cess on total income tax (including surcharge) is payable by all categories of taxpayers.
- The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, losses on transfer of long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets and the balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains. However, as the long-term capital gains on sale of units of equity oriented fund are exempt from tax, the losses from such

units may not be allowed to be set off against other gains.

- Where the units are treated as stock in trade and the profits arising from the sale of units are taxed under the head "Profits & Gains of business or profession", an amount equal to the STT paid by the unitholder can be claimed as a rebate from the tax payable on the income from such sale of units by virtue of the provisions of section 88E of the Act. No deduction would be allowed for STT while calculating capital gains.
- Where a person buys any units within a period of three months before the record date, sells such units within nine months after such date and the dividend income on such units being exempt from tax, the capital loss on such sale to the extent of the dividend income cannot be set off against other gains.
- Where a person buys units (original units) within a period of three months before the record date, receives bonus units on such original units, and then sells the original units within a period of nine months from the record date and continues to hold the bonus units, then the loss incurred on the original units shall not be allowed to be set off against other profits but shall be deemed to be the cost of the bonus units.
- As per the provisions of Section 194K and 196A of the Act, no deduction of tax at source shall be made in income credited or paid by a mutual fund to a Unitholder.
- As per circular No. 715 dated August 8, 1995 issued by the CBDT in case of resident Unitholders, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.
- The Mutual Fund is not required to deduct tax at source on long-term capital gains arising from units of equity oriented fund in the case of non-resident Unitholder. In respect of short term capital gain, in terms of Section 195, the Mutual Fund is required to deduct tax at source at the rate of 10%⁴. The provisions related to surcharge and education cess described at para 7 and 8 above would also apply to such short-term capital gains.
- As per circular No. 728 dated October 30, 1995 issued by the CBDT, in the case of a remittance to a country with which a Double Tax Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee. In order for the Unitholder to obtain the benefit of a lower rate available under a DTAA, the Unitholder will be required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.
- Mutual Fund units are exempt from wealth tax.

B. For the Mutual Fund

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

¹As per the Budget 2008 proposal, the rate of tax is proposed to be increased to 15%.

²As per the Budget 2008 proposal the limits are proposed to be increased to Rs. 150,000 in case of all individuals, to Rs. 180,000 in case of women and to Rs.225, 000 in case of senior citizens.

³As per the Budget 2008 proposal, instead of a tax credit, the STT is proposed to be allowed as a deductible expenditure in computing business income.

⁴As per the Budget 2008 proposal, the rate of tax is proposed to be increased to 15%.

GUIDELINES FOR FILLING UP THE COMMON APPLICATION FORM

1. GENERAL INFORMATION

- Please fill up the Application Form legibly in English in CAPITAL LETTERS.
- Please read this Memorandum and the respective Offer Document carefully before investing. Your application for allotment of units in the Scheme(s) 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(s).
- Application Forms 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.
- Any correction / over writing in the application form must be signed by the investor.
- AMC shall not be responsible for direct credit rejects or / payout delays due to incorrect / incomplete information provided by investor.

2. APPLICANT'S INFORMATION

- If you are already a Unitholder in any scheme of the Fund and wish to make your present investment in the same Account, please fill in the Name of Sole/First Holder & Account No. in Section 1, PAN and KYC details in Section 2 of the Application Form and then proceed to Section 4. Your personal information and bank account details indicated for your account would also apply to this investment.
- If you are applying for units in Kotak Mahindra Mutual Fund for the first time, please furnish your complete postal address with Pin Code (P.O. Box No. not enough) and your Contact Nos. This would help us reach you faster.
- Default option (Common to all Schemes)

Indication not made	Default
Scheme Name	As indicated on the Cheque
Dividend / Growth Option / Sub-options	Growth Option / Sub-options
Dividend Payout / Reinvestment	Dividend Reinvestment
Mode of holding (based on the number of applicants / number of signatures on the form)	Single or Joint
Status of First Applicant (Individual, HUF, Company etc.)	Others#

Tax rates (including the tax on dividend distribution) wherever applied on 'others' by Kotak Mutual Fund shall be the same as applicable to a Resident Indian Company

- Permanent Account Number (PAN) Information (Mandatory)
With effect from January 1, 2008, it is mandatory for all existing and new investors

- (including joint holders, guardians of minors and NRIs) to enclose a copy of PAN card to the application for investing in mutual fund Schemes.
- Know Your Client (KYC) (Mandatory)
With effect from February 1, 2008, 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 canceled 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.
- If you are KYC compliant, your Change of Address, Change in Name etc. should be given at CVL for updation.
- If the Scheme name is differs between application form and cheque, name mentioned in the cheque will be considered for allotment.

3. BANK ACCOUNT DETAILS

Please furnish the Name of your Bank, Branch and City (i.e. clearing circle in which the branch participates), Account Type and Account Number. This is mandatorily required as per SEBI. Applications without this information will be deemed to be incomplete & would be rejected. RTGS IFSC code & NEFT IFSC code would help us serve you better.

4. INVESTMENT DETAILS

- Please issue a separate Cheque / Demand Draft for each separate Scheme / Plan.
- Cheques should be crossed "A/C Payee Only" and drawn in favour of the Scheme in which you propose to invest.
- If you are residing / located in a city / town where we do not have an Official Acceptance Point, please draw a Demand Draft payable at your nearest city / town where we have an Official Acceptance Point.
- Payments by Cash, Stockinvests, Outstation Cheques, Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted except for investments made under Systematic Investment Plan.
- NRI investors are requested to provide debit certificate from their bank for each investment.

5. NOMINATION AND POA HOLDERS / GUARDIAN DETAILS

- 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.
- 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.
- 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.
- Transfer of units in favour of a Nominee shall be valid discharge by Kotak Mahindra Asset Management Company Limited against the legal heir.
- 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.
- Nominees Signature is optional.
- 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.
- PAN of POA / Guardian is mandatory. Applications without this information will be deemed to be incomplete & would be rejected.

6. KOTAK FACILITIES

- 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.
- If you wish to view your investments or transact over the Internet / Telephone, please fill in the Internet / Phone Transactions Form. You can download the same from www.kotakmutual.com.

7. DECLARATION AND SIGNATURES

- Signatures 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.
- Applications by minors must be signed on their behalf by their guardians.
- 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.

CHECKLIST

Please ensure that :

- Your Application Form is complete in all respects & signed by all applicants :
 - Name, Address and Contact Details are mentioned in full.
 - Bank Account Details are entered completely and correctly. 9 digit MICR Code of your bank is mentioned in the Application Form.
 - Permanent Account Number (PAN) of all Applicants is mentioned and necessary documents [refer Guidelines 2(d)] are enclosed.
 - Appropriate Investment Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment and Dividend Frequency is indicated.
- If units are applied for Jointly, Mode of Operation of account is indicated.
- Your Investment Cheque / DD is drawn in favour of Scheme / Plan, dated and signed.
- Please write the Application Number / Folio Number on the face of the cheque (eg. Kotak Opportunities - 12345/67)
- A cancelled Cheque leaf of your Bank is enclosed in case your investment cheque is not from the same account.
- Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Documents	Companies	Trusts	Societies	Partnership Firms	NRIs / PIOs	FIs	Investments through Constituted Attorney
1. Resolution / Authorisation to invest	✓	✓	✓	✓	✓	✓	✓
2. List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓	✓	✓	✓
3. Memorandum & Articles of Association	✓	✓	✓	✓	✓	✓	✓
4. Trust Deed	✓	✓	✓	✓	✓	✓	✓
5. Bye-Laws	✓	✓	✓	✓	✓	✓	✓
6. Partnership Deed	✓	✓	✓	✓	✓	✓	✓
7. Notarised Power of Attorney	✓	✓	✓	✓	✓	✓	✓
8. Account Debit / Foreign Inward Remittance Certificate from remitting Bank	✓	✓	✓	✓	✓	✓	✓
9. KYC allotment letter / PAN proof	✓	✓	✓	✓	✓	✓	✓

All documents in 1 to 6 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.

For Investors' Grievances please contact :
Computer Age Management Services Pvt. Ltd.
 (Registrar) 158 Rayala Towers, 4th Floor, Anna Salai, Chennai 600 002.
 Ph. 044 2852 1596 website www.camsonline.com e-mail : enq_k@camsonline.com

Kotak Mahindra Asset Management Company Limited (Investment Manager)
R. Chandrasekaran, 1st Floor, Dani Corporate Park, 158 CST Road, Kalina, Santacruz East, Mumbai 400098.
 Ph. 022-6708 4500 Fax: 022 6708 4602; website : www.kotakmutual.com;
 e-mail: mutual@kotak.com
Registered Office : 5A, 5th Floor, Bakhtawar, 229, Nariman Point, Mumbai 400 021.

Unitholders' Information: Account Statement (on each transaction and quarterly statement for Systematic Investment Plan) and Annual Financial Results shall be provided to the investors by post / e-mail / courier. Half-yearly Scheme(s) / Plan(s) portfolio will either be mailed to unitholders or published in the newspaper as permitted under SEBI (Mutual Fund) Regulations, 1996.

OFFICIAL ACCEPTANCE POINTS

KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED

- Ahmedabad** : 9,10,11- 2nd Floor, Siddhi Vinayak Complex, Shivranjani Cross Roads, Satellite. Ahmedabad - 380015. • **Bangalore** : 2nd Fl., Umiya Landmark, 10/7, Lavelle Road, Bangalore - 560001. • **Bhikaji Cama** : UGF-11, Mohta Building, 4, Bhikaji Cama Place, New Delhi - 110066. • **Bhubaneswar** : Centre Point, Unit-A, 2nd Flr, Khavela Nagar, Janpath Bhubaneswar - 751001. • **Borivali** : 8-601, 6th Floor, Sai Leela Building, S V Road, Opp. Moksh Plaza Borivali (West), Mumbai - 400092. • **Chandigarh**: S.C.O.- 2475, 2476, 1st Floor, Sector-22-C, Chandigarh - 160 022. • **Chennai** : 1st Floor, Eldorado Building, 112 Nungambakkam High Road, Chennai - 600034. • **Ghatkopar**: 305, 3rd Floor, Rupa Plaza, Jawahar Road, Ghatkopar Station, Ghatkopar (East), Mumbai - 400077. • **Hyderabad** : 6-3-1109/1, 2nd Floor, Navbharth Chambers, Raj Bhavan Road, Somaji Guda, Hyderabad - 500 082. • **Jaipur** : 202, Mall-21, Opp. Raj Mandir Cinema, Bhagwandas Road, Jaipur - 302001. • **Karkardooma** : F-8, 1st Floor, Pankaj Plaza II, Community Centre, Karkardooma, New Delhi - 110092. • **Kanpur** : Room No. 107, 1st Floor Ratan Squire, 14/14 Churni Ganj, Kanpur - 208001. • **Kolkata** : 1st Floor, Horizon, 57 Chowringhee Road, Kolkata- 700071. • **Lucknow** : Room No.9, 3rd Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001. • **Madurai** : A R Plaza No. 16 and 17, North Veli Street, Madurai - 625001. • **Mumbai** : 1st Floor, Dani Corporate Park, 158 CST Road, Kalina, Santacruz East, Mumbai 400098. • **New Delhi** : 12-14, Upper Ground Floor, Ambadeep Building, 14, Kasturba Gandhi Marg, New Delhi - 110 001. • **Pune**: Office No. 31, 3rd Floor, "Yeshwant", Plot No. 37/108 Opp. Lane No. 9, Prabhkar Road, Erandwane, Pune - 411004. • **Thane**: 101-102, 1st Floor, Lotus Plaza, Gokhale Road, Naupada, Thane (West) - 400602. • **Vadodara** : 202, Gold Croft, Opp. Only Parathas Restaurant, Jetalpur Road, Vadodara - 390007.

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

- Ahmedabad** : 402-406, 4th Floor - Deepthi Building, Off C G Road, Behind Lal Bungalow Ellis Bridge, Ahmedabad - 380 006. • **Bangalore**: Trade Centre, 1st Floor 45, Dikensan Road, (Next to Manjapal Centre) Bangalore - 560 042 • **Bhubaneswar** : 101/ 5, Janpath, Unit III, Near Hotel Swosti, Bhubaneswar - 751 001.
- Chandigarh**: Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017. • **Chennai** : Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove Nungambakkam Chennai - 600 034. • **Cochin** : 40 / 9633 D, Veekshanan Road, Near International hotel, Cochin - 682 035. • **Coimbatore** : Old # 66 New # 66, Lokamanya Street (West) Ground Floor R.S.Puram, Coimbatore - 641 002. • **Durgapur** : 4/2, Bengali Ambuja Housing Development Ltd, Ground Floor, City Centre, Dist - Burdwan, West Bengal Durgapur - 713 216. • **Goa** : No.108, 1st Floor, Gurudatta Bldg, Above Weekender M G Road, Panaji (Goa) - 403 001. • **Hyderabad**: 208, Second Floor, Jade Arcade, Paradise Circle Secunderabad - 500 003. • **Indore**: 101, Shalimar Corporate Centre, 8-8, South Tukoganj, Opp. Greenpark, Indore - 452 001. • **Jaipur** : G-11, Park Saroj, Behind Ashok Nagar, Police Station, R-7, Yudhisthir Marg, C-Scheme Jaipur - 302 001. • **Kanpur** : 106 to 108 1st Floor City Centre Phase II, 8/2, The Mall, Kanpur 208001. • **Kolkata** : "LORDS Building" 7/1, Lord Sinha Road, Ground Floor, Kolkata - 700 071. • **Lucknow** : Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow - 226 001. • **Ludhiana** : U/G, GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar, Pulli Pakhawal Road, Above Dr. Viridi's Lab P O Model Town, Ludhiana - 141 002. • **Madurai** : 145, Tamilsangam Road, Madurai - 625 001. • **Mangalore** : No. 4 & 6, 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri Mangalore - 575 003. • **Mumbai** : Rajababdur Compound, Ground Floor, Opp Allahabad Bank, Behind LICICI Bank, 30, Mumbai Samachar Marg, Fort Mumbai - 400 023. • **Nagpur** : 145, Lendra, Behind Indus Ind Bank New Ramdaspath, Nagpur - 440 010. • **New Delhi** : 304-305 III Floor, Kancheenjunga Building 18, Barkhamba Road, Connaught Place, New Delhi - 110 001. • **Patna** : Kamalajaya Shobha Plaza (1st Floor), Behind RRI Near Ashiana Tower, Exhibition Road, Patna - 800 001. • **Pune** : 02/01, Nirmithi Eminentce, Off No. 6, 1 Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandwane, Pune - 411 004. • **Surat** : Office No 2 Anura-Mazda Complex, First Floor, Sadak Street Timalyaward, Nanpara, Surat - 395 001. • **Vadodara** : 109 - Silver Line, Besides world Trade Centre Sayajigunj, Vadodara - 390 005. • **Vijayawada** : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump M.G Road, Labbipet Vijayawada - 520 010. • **Visakhapatnam** : 47/ 9 / 17, 1st Floor 3rd Lane , Dwaraka Nagar, Visakhapatnam - 530 016.

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

- Agra** : No. 8 2nd Floor, Maruthi Tower, Sanjay Place, Agra-282002. • **Ahmednagar** : 203-A, Kuma Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar - 414001. • **Ajmer** : Shop No.S-5, Second Floor, Swami Complex, Ajmer 305001. • **Akola** : Opp RLT Science College, Civil Lines, Akola 444001. • **Allahabad** : No.7 Ist Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines Allahabad 211001. • **Aligarh** : City Enclave, Opp. Mutha Nursing Home, Ramghat Road Aligarh 202001. • **Alwar** : 256A, Scheme No.1, Aya Nagar, Alwar 301001. • **Amaravati** : 8-1, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati 444601. • **Amritsar** : 378-Majitha Complex, 1st Floor, M. M. Mahiya Road, Amritsar 143001. • **Anand** : 101, A.P. Tower, B/H, Sardhar Jung, Next to Natwani Chambers Anand 388001. • **Anantapur** : 15-370-33, 1 Floor, Pallavi Towers, Anantpur. • **Ankleshwar**: G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar- 393 002. • **Sambalpur** : Block G 1st Floor P C Chatterjee Market Complex, Ramkrishna Talab P O Ushagram, Asansol - 713303. • **Aurangabad** : Office No. 1, 1st Floor, Amodi Complex Juna Bazar, Aurangabad 431001. • **Balasar** : C B Sen Road, Balasore 750001. • **Bareilly** : F-62-63 Butler Plaza, Civil Lines, Bareilly. • **Belgaum** : Tanish Tower, CTS No. 19/2A, Gururwar Path, Tilakwadi Belgaum 590006. • **Bellary** : No.18A, 1st Floor, Opp. Ganesh Petrol Pump, Parvathi Nagar Main Road, Bellary 583103. • **Berhampur** : First Floor, Upstairs of Aaroon Printers Gandhi Nagar Main Road, Ganjam Dt Orissa, Berhampur-760001. • **Bhagalpur** : Dr R P Road, Khalifabagh Chowk Bhagalpur- 812001. • **Bhavnagar** : 305-306, Sterling Point, Waghawadi Road, Opp. HDFC BANK, Bhavnagar 364002. • **Bhatinda** : 2907-GH, G. T. Road, Near Zila Parishad Bhatinda 150001. • **Bhilai** : 209, Khichariya Complex Opp IDBI Bank, Near Nagar Square, Bhilai 490020. • **Bhilwara** : C/o Kodwani & Associates, F-20-21, Aspara Complex, Azad Market Bhilwara 311001. • **Bhopal** : Plot No. 13 Major Shopping Centre, Zone-I, M.P.Nagar, Bhopal 462011. • **Bhuj** : Data Solution, Office No:17 Floor, Municipal Building, Opp Hotel Prince, Station Road, Bhuj, Kutch 370001. • **Bokaro** : HC-3, 1st Floor, City Centre, Sector-4 Bokaro Steel City, Bokaro 827004. • **Burdwan** : 399, G T Road, basement of Talk of the Town, Burdwan 713101. • **Calicut** : 29/7, G. 2nd Floor, Gulf Air Building, Mavor Road, Arayidathupalam, Calicut 673016. • **Cuttack** : Near India Overseas Bank, Cantonment Road, Mata Math, Cuttack 753001. • **Davengere**: 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere 577002. • **Dehradun** : 204/121 Nari Ship Mandir Marg, Old Connaught Place, Dehradun 248001. 1. • **Deoghar**: 1st Floor, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar. • **Dhanbad** : Umiya Towers, Room No: 111(1st Floor), Opp Allahabad Bank, Behind LICICI Bank, Dhule - 424001. • **Erode** : 197, Seshaiyer Complex, Agraaharam Street, Erode. • **Fardhabad** : 8-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT Fardhabad 121001. • **Ghaziabad** : 113/6 1st Floor Navyug Market, Ghaziabad 201001. • **Gorakhpur** : Shop No. 3, Second Floor, Cross Road, A.D. Chowk, Bank Road Gorakhpur 273001. • **Gulbarga** : 2nd Complex, 1st Floor, Opp. City Bus Stop, Supper Market, Gulbarga 585101. • **Guntur** : Door No 5-38-44 S/I BRODIPET, Near Ravi Sankar Hotel, Guntur 522002. • **Gurgaon** : SCO - 17, 3rd Floor, Sector-14, Gurgoan 122001. • **Guwahati** : Old post office lane, A. K. Azad Lane, Rehabar Guwahati 781008.



Think Investments. Think Kotak®

COMMON APPLICATION FORM

1st Floor, Dani Corporate Park,
158 CST Road, Kalina, Santacruz East,
Mumbai 400098
☎ 022-6708 4500
✉ mutual@kotak.com
🌐 www.kotakmutual.com

Investment Advisor's Name & ARN	Sub-Broker's Name & ARN Sub-Broker \ LG Code	Official Acceptance Point	Bank Sr. No.	Appl. CA
ARN- 51553		LG	Stamp & Sign	Date : DD / MM / YYYY

1. EXISTING UNITHOLDER INFORMATION [Refer Guideline 2(a)]

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

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

2. NEW APPLICANT'S PERSONAL INFORMATION [Refer Guideline 2]

SOLE/FIRST APPLICANT

Name: _____ Date of Birth: DD / MM / YYYY

GUARDIAN (in case Sole / First Applicant is a minor)

Name: _____

CONTACT PERSON (in case of Non-individual applicants)

Name: _____ Designation: _____

SECOND APPLICANT (Joint Holder 1)

Name: _____

THIRD APPLICANT (Joint Holder 2)

Name: _____

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	PAN	PAN
Sole / First Applicant	Second Applicant	Third Applicant
KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No	KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No	KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No

(# Please attach PAN Card Copy) / (* KYC allotment letter coyp is mandatory for investment = > Rs. 50,000/-)

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
- On behalf of Minor
- Other _____ (Please specify)

Occupation (Please ✓) (Mandatory)

- Business
- Service
- Professional
- Retired
- Housewife
- Student
- Agricultur
- Other _____ (Please specify)

ADDRESS FOR COMMUNICATION (Mandatory)

City: _____ Pin Code: _____ State: _____ (Cell): _____
E-mail: _____ Tel.: _____ (Fax): _____

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

City: _____ Zip Code: _____ State: _____
Country: _____ Nationality: _____



(To be filled by Applicant)

ACKNOWLEDGEMENT SLIP

Received from _____ Appl. CA
an application for allotment of units in the following scheme :

Investment Details	Instrument Details	Amount
Scheme	No. _____ Dated DD / MM / YYYY Rs. _____	
Plan	Bank & Branch _____	
Option		

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

Official Acceptance Point Stamp & Sign

Please write the Application Number / Folio Number on the face of the Cheque (eg. Kotak Opportunities-12345/67)

3. BANK ACCOUNT DETAILS (MANDATORY)

[Refer Guideline 3]

Name of Bank _____
 Branch _____ City _____
 Account No. _____
 RTGS IFSC _____
 NEFT IFSC _____
 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
- Deutsche Bank
- IndusInd Bank
- Axis Bank
- HDFC Bank
- Kotak Mahindra Bank
- Centurion Bank of Punjab
- HSBC
- Standard Chartered Bank
- Citibank
- ICICI Bank
- Yes Bank
- Corporation Bank
- IDBI 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 (Attach separate cheque for each Investment)

[Refer Guideline 4]

Sl. No.	Scheme Name	Plan / Option / Sub-option	Amount Invested (Rs.)	Net Amount Paid (Rs.)	Payment Details	
					Cheque / DD No.	Bank and Branch
1		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> P <input type="radio"/> R	Less: DD Charges			
2		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> P <input type="radio"/> R	Less: DD Charges			
3		<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> P <input type="radio"/> R	Less: DD Charges			

P=Payout R=Reinvestment

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 Nominee

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

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

SIGNATURE(S)

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

Please tick if the investment is operated as POA / Guardian POA Guardian

PAN of POA Holder / Guardian

Kotak Mahindra Mutual Fund 1st Floor, Dani Corporate Park, 158 CST Road, Kalina, Santacruz East, Mumbai 400098 ☎ 022-6708 4500 ✉ mutual@kotak.com 🌐 www.kotakmutual.com	COMPUTER AGE MANAGEMENT SERVICES PVT. LTD. 158, Rayala Towers, 1st Floor, Anna Salai, Chennai 600 002 ☎ 044 2852 1596 ✉ enq_k@camsonline.com 🌐 www.camsonline.com
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We are at your service on 1800-222-626 from 9.30 a.m. to 6.30 p.m. (Monday to Friday)

Investment Advisor's Name & Code ARN - 51553	Sub-Broker's Code	Official Acceptance Point Stamp & Sign	Bank Sr. No.	Systematic Investment Form Strike off sections that are not applicable
-------------------------------------------------------------------	--------------------------	--------------------------------------------------	---------------------	----------------------------------------------------------------------------------

Investor's Information

Account No. (For Existing Investors)	Application No. (For New Investors, pls. attach the application form)		
Name of Sole / First Holder			
PAN	PAN Sole / First Applicant	PAN Second Applicant	PAN Third Applicant
Enclosed (Please)	KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No		
	KYC Compliance Status* <input type="checkbox"/> PAN Proof # <input type="checkbox"/> Yes <input type="checkbox"/> No		
E-mail Id	Pis provide your email id for mailing of Account Statement		

I would like to opt for Systematic Investment through Auto-Debit Post Dated Cheques (PDC's)

Scheme	Option <input type="checkbox"/> Growth <input type="checkbox"/> Dividend : <input type="radio"/> Payout <input type="radio"/> Re-investment
Plan	(Please <input checked="" type="checkbox"/> Bonus (available only in Kotak Bond Regular) Dividend : Frequency
Investment Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	SIP Period* From MM / YYYY To MM / YYYY SIP Instalment Amount* (Rs.)
SIP Date (Please <input checked="" type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 14th <input type="checkbox"/> 21st	First SIP vide Cheque No. Dated DD / MM / YYYY
Cheque Nos. From to	Cheque Dated From DD / MM / YYYY to DD / MM / YYYY
Cheque on	Bank City Branch

SIP through Auto-Debit

Bank Account Details (Mandatory)

Bank	Branch	City
Name of Bank Account Holder	Sole / First Account Holder	Second Account Holder
Account Number	MICR (9 digit code next to Cheque No.)*	
Account Type	<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others	

I/We here by declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS (Debit Clearing/Direct Debit). If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We will not hold Kotak Mahindra Mutual Fund, responsible. I/We will also inform Kotak Mahindra Mutual Fund, about any changes in my bank account immediately. I/We have read and agreed to the terms and conditions mentioned overleaf.

SIGNATURE(S)	Sole / First Account Holder	Second Account Holder	Third Account Holder	FOR AUTO-DEBIT
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To be signed by All Bank Account Holders if mode of operation is "Joint". (As in Bank Records)

BANKER'S ATTESTATION (Mandatory if your First SIP Investment is through a Demand Draft / Pay Order) Certified that the signature of account holder and the details of Bank Accounts are correct as per our records	Signature of Authorised Official From Bank Bank Stamp & Date
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Declaration and Signature (For SIPs either through Post-Dated Cheques or Auto-Debits)

I/We have read and understood the contents of the offer Documents(s) of the above referred Scheme(s) of Kotak Mahindra Mutual Fund. I/We hereby apply for allotment / purchase of Units in the Scheme(s) indicated as above and agree to abide by the terms and conditions applicable there to. I/We hereby declare that I/We authorized 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 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 authorize Kotak Mahindra Mutual Fund, its investment Manager and its agents to disclose details of my investment to my / our Investment Advisor and / or banks. I/We have neither received nor been induced by any rebate or gifts, directly, in making this investment.

Standing Instructions for HDFC Bank Customers

I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/our account happens to be a non business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday and allotment of units will happen as per the Terms and Conditions listed in the Offer Document of the Mutual Fund. HDFC Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, was, lightening, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond HDFC Bank's reasonable control and which has the effect of preventing the performance of the contract by HDFC Bank. I/We acknowledge that no separate intimation will be received from HDFC Bank in case of non-execution of the instructions for any reasons whatsoever.

SIGNATURE(S)	Sole / First Account Holder	Second Account Holder	Third Account Holder
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To be signed by All Applicant's if mode of operation is "Joint". (As in Bank Records)

Authorisation of Bank Account Holder

This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing / Direct Debit) & that my/our payment towards my/our investment in Kotak Mahindra Mutual Fund shall be made from my/our below account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing / Direct Debit) Mandate Form to get it verified & executed.

Bank Name	Branch	Account No.
Name of First Account Holder	Name of Second Account Holder	Name of Third Account Holder

SIGNATURE(S)	Sole / First Account Holder	Second Account Holder	Third Account Holder	FOR BANK RECORDS
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To be signed by All Bank Account Holders if mode of operation is "Joint". (As in Bank Records)

*Please ensure utmost care while filling the highlighted column. The form may get rejected in case the details are incomplete.

Systematic Investments - Snapshot

Schemes where SIPs are allowed	All open-ended schemes except Institutional & Institutional Premium Plans under Kotak Liquid scheme.
Frequency	Monthly or Quarterly
Choice of Dates	1 st , 7 th , 14 th & 21 st
Minimum Investment	Rs. 1000/- (Rs. 500 & in multiples of Rs. 500 in case of Kotak Tax Saver).
Minimum Installments	6 (All SIP installments should be for the same amount)
First SIP	→ Can be done on any Day of the Month → Needs to be compulsorily a cheque
Second & Subsequent SIPs	→ Only on specified SIP Dates (1 st , 7 th , 14 th & 21 st) after a minimum gap of 28 days from date of first SIP. → Can be through ECS Debit (in select locations) or Post-Dated Cheque based on your preference.

Instruction & Information

- Please refer the Key Information Memorandum and Offer Document of the respective scheme(s) for Applicable NAV, Risk Factors, Load Structure and other information before investing.
- (i) Existing unitholders need not fill in the Investment Application Form. However, they must compulsorily mention their Account Number in the Systematic Investment Form.
(ii) New Applicants need to compulsorily fill in all sections in the Investment Application Form except the section titled "Investment Details" in addition to Systematic Investment Form. The Application No. must be compulsorily mentioned in the Systematic Investment Form.
- Irrespective of the investment amount please furnish your PAN details and enclose a photocopy of PAN Card for all applications. In case of minor applicants, please furnish the PAN details and PAN proof of the Guardian.
- KYC is mandatory for investment = > Rs. 50,000/-
- You can opt for Systematic Investment in the Scheme on a monthly/quarterly basis through post-dated cheques / auto-debit for a pre-defined amount. This facility is available only on specified dates of the month / quarter viz. 1st, 7th, 14th & 21st. Refer to Section "SIP Auto Debit: Terms & Conditions" for location wise dates available for SIP Auto Debit.
- (i) First SIP Installment : Your first SIP can be for any day of the month, however subject to the condition that, there shall be a minimum gap of 28 day between the first and the second SIP.
(ii) Second & subsequent SIP Installment : Your second and subsequent SIPs are available only on above specified dated of the month. You can choose only one of these dates for the purpose of SIP. In case the chosen date turns out to be a non-working day for the scheme, the SIP will be processed on the immediately following working day.
- We would send you an Account Statement confirming your systematic investment within 3 working days from the date of your first systematic investment transaction Confirmation for subsequent Systematic Investments would be sent to you on a quarterly basis.
- Modification / Cancellation of SIP : You can request for a modification / cancellation of your SIP at any time. Your modification/ cancellation request should be submitted 30 days prior the next Auto Debit Date. Any modification request should be accompanied by :
(i) A new SIP Form duly filled in and carrying the revised SIP request details.
(ii) A written and signed confirmation for discontinuance of the existing SIP.
- Extension of SIP needs to be accompanied with a cancelled cheque leaf.
- If two consecutive SIPs fail, your SIP will automatically stand terminated. If, upon termination / cancellation of your SIP it is observed, that your unitholding in the scheme is less than the minimum investment requirement for the scheme, your units will be redeemed at the applicable NAV of the immediately following 1st or 14th of the month, whichever is earlier and if that date happens to be a non-working day for the scheme on the immediately following working day thereafter.
- Incorrect, incomplete, ambiguous forms will not be accepted and will be returned to the investor within 30 days of their receipt.

Instruction & Information

SIP Auto – Debit : Terms & Conditions

- Our SIP Auto – Debit Facility is offered to you using RBI's Electronic Clearing Service (ECS) for effecting SIP payment. By opting for this facility you agree to abide by the terms and conditions of ECS Facility of Reserve Bank of India.
- This facility is offered only to investors having bank accounts in any of the cities listed below :

LIST OF LOCATIONS FOR SIP AUTO-DEBIT (THROUGH ECS)

Agra | Ahmedabad | Allahabad | Amritsar | Asansol | Aurangabad | Bangalore | Bardhaman | Baroda | Bhilwara | Bhopal | Bhubaneswar | Calicut | Chandigarh | Chennai | Cochin | Coimbatore | Dehradun | Delhi | Dhanbad | Durgapur | Erode | Gorakhpur | Guwahati | Gwalior | Hubli | Hyderabad | Indore | Jabalpur | Jaipur | Jalandhar | Jammu | Jamshedpur | Kakinada | Kanpur | Kolhapur | Kolkata | Lucknow | Ludhiana | Madurai (Dates available 1st, 7th & 21st) | Mangalore | Mumbai | Mysore | Nagpur | Nasik | Nellore | Panjim | Patna | Pune | Raipur | Rajkot | Ranchi | Salem | Shimla | Sholapur | Siliguri | Surat | Thirupur | Tirupati | Trichur | Trichy (Dates available 7th & 21st) | Trivandrum | Udaipur | Vijaywada | Vizag

The cities in the list may be modified / updated/ changed / removed at any time in future entirely at the discretion of Kotak Mahindra Mutual Fund without assigning any reasons or prior notice.

- Direct Debit Facility is available across all the branches of Kotak Mahindra Bank, Axis Bank, IDBI Bank, HDFC Bank & Indusind Bank.
- Your Bank Branch through which you want your SIP Auto-Debit to take place should participate in local MICR Clearing. In case your bank decides to cross-verify the ECS auto-debit mandate with you as the Bank's customer, you would need to promptly do the same. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate.
- You will not hold Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS. Kotak Mahindra Mutual Fund, its Investment Manager, Registrar and other service providers responsible and liable for any damages / compensation for any loss, damage, etc. incurred by you as a result of use of this facility by you.
- If you have not indicated any of your SIP preference completely in the form, or in case of any discrepancy, we would presume the same as below :
SIP Frequency : Monthly; SIP Date : 7th; No. of installments: Six; Scheme Name : same as mentioned on the 1st cheque

Terms & Conditions

Checklist

Please ensure that:

- ☐ If you are an existing investor, you have quoted your Account No. with Kotak Mahindra Mutual Fund on the Systematic Investment Form.
- ☐ If you are a new investor, your Application Number is quoted on the Systematic Investment Form.
- ☐ Scheme (Plan) – Option in which you wish to do your systematic investments is clearly indicated in the Systematic Investment Form.
- ☐ The SIP Amount, the Frequency, your preferred Date and Period are clearly indicated.
- ☐ There is minimum gap of 28 days between your first & second SIP.
- ☐ Your First cheque & subsequent SIP Auto Debit should be for same amount.

Auto-Debit

- ☐ Your First SIP Cheque is from the same bank from which you wish your SIP Auto-Debits to happen.
- ☐ Your First SIP Cheque details are clearly indicated in the Systematic Investment Form.
- ☐ Your Bank Account Details are correctly and completely furnished including the 9 digit MICR Code which is mandatory for SIPs through ECS.
- ☐ Your Systematic Investment Form carries the signatures of the Bank Account Holders as it appears in the Bank Records.
- ☐ A copy of your First SIP Cheque is enclosed with your SIP Application.
- ☐ If you First SIP Investment is through a Demand Draft Pay Order, please ensure that your Bank details and Signatures are attested by your Bankers.
- ☐ Alternatively you can provided us with cancelled cheque leaf copy of the bank from where you intend to do your SIP.

Checklist