

**Key Information Memorandum and Application Form**

New Fund Offer Opens on : April 16, 2008 New Fund Offer Closes on : May 5, 2008

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

**Appl.**  
**FMP 12M 5**
**Date :** DD/MM/YYYY

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

If you have, at any time, invested in any Scheme of Kotak Mahindra Mutual Fund and wish to hold your Kotak FMP 12M Series 5 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. 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

First Name

Middle Name

Last Name

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

Mr ☐ Ms ☐ Mrs ☐ Dr ☐

First Name

Middle Name

Last Name

**CONTACT PERSON (in case of Non-individual applicant)**

Mr ☐ Ms ☐ Mrs ☐ Dr ☐

First Name

Middle Name

Last Name

**SECOND APPLICANT (Joint Holder 1)**

Mr ☐ Ms ☐ Mrs ☐ Dr ☐

First Name

Middle Name

Last Name

**THIRD APPLICANT (Joint Holder 2)**

Mr ☐ Ms ☐ Mrs ☐ Dr ☐

First Name

Middle Name

Last Name

**MODE OF OPERATION (where there is more than one applicant)**
☐ First Holder only

☐ Anyone or Survivor

☐ Joint

**PAN & KYC**

Acknowledgment  
Enclosed  
(please ✓)

PAN  
Sole / First Applicant

☐ PAN Copy ☐ KYC Compliance Status\*  
☐ Yes ☐ No

PAN  
Second Applicant

☐ PAN Copy ☐ KYC Compliance Status\*  
☐ Yes ☐ No

PAN  
Third Applicant

☐ PAN Copy ☐ KYC Compliance Status\*  
☐ Yes ☐ No

(# Please attach PAN card copy) / (\* KYC Allotment Letter copy 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  
☐ 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)

**CORRESPONDENCE ADDRESS (Mandatory)**

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

**OFFICE ADDRESS**

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

**OVERSEAS ADDRESS (Mandatory for Non-Resident applicants)**

Address for Correspondence (Please ✓) ☐ Indian ☐ Overseas

City		Zip Code		State	
Country		Nationality			
E-mail					

**ACKNOWLEDGMENT of Kotak FMP 12M Series 5**

(To be filled by Applicant)

**Appl.**  
**FMP 12M 5**

Received from \_\_\_\_\_  
an applicant for allotment of Units in Kotak FMP 12M Series 5

Scheme	<b>Kotak FMP 12M Series 5</b>	Options (Please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Payout <input type="checkbox"/> Re-investment
Amount	Instrument No.	Dated	
Rs.		DD/MM/YYYY	
Drawn on	Bank	Branch	City

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

Official Collection Centre  
Stamp & Sign

**3. BANK ACCOUNT DETAILS (MANDATORY)****[Refer Guideline 3]**

Name of Bank

Branch  City  (Clearing Circle)

Account No.

IFSC Code

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 with the following banks for paying out **Dividend and Redemption Proceeds** to you faster.

ABN AMRO Bank  
 AXIS Bank  
 Centurion Bank of Punjab  
 Citibank  
 Corporation Bank

Deutsche Bank  
 HDFC Bank  
 HSBC  
 ICICI Bank  
 IDBI Bank

IndusInd Bank  
 Kotak Mahindra Bank  
 Standard Chartered Bank  
 YES Bank

If your bank account is with any of these banks, we will directly credit your dividend / redemption proceeds into the same.

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

**4. INVESTMENT DETAILS****[Refer Guideline 4]**

Scheme **Kotak FMP 12M Series 5** Plans ☐ Retail ☐ Institutional Option ☐ Growth ☐ Dividend ☐ Payout ☐ Re-investment

(Please ✓) (Please ✓)

Investment Amount Rs.  DD Charges (if applicable) Rs.  Net Amount (if applicable) Rs.  **A - B**

Minimum Investment Amount : Retail Plan - Rs. 5,000 and Institutional Plan - Rs. 50,00,000

Mode of Payment ☐ Cheque / Demand Draft / Fund Transfer 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 FMP 12M Series 5"**

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****DETAILS OF GUARDIAN (to be furnished in case Nominee is a Minor)**


(Strike off if this section is not applicable to you)

NAME  Date of Birth  DD / MM / YYYY

ADDRESS

City / Town  Pin

Tel.


 Signature of Nominee

NAME

ADDRESS

City / Town  Pin

Tel.

 Signature of Guardian

**6. E-MAIL COMMUNICATION****[Refer Guideline 6]**

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

- ☐ Account Statement ☐ Monthly Update ☐ ECS of Dividends ☐ Annual Report
- ☐ Transaction Confirmation

Please furnish your Email ID below :

**Your E-mail ID here**

**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 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**

5A-5th Flr, Bakhtawar

229, Nariman Point

Mumbai - 400 021

☎ 022-6638 4400

✉ mutual@kotak.com ✉ www.kotakmutual.com

**Computer Age Management Services Pvt. Ltd.**

158, Rayala Towers, 4th Floor,

Anna Salai,

Chennai - 600 002.

☎ 044 - 2852 1596

✉ enq\_k@camsonline.com ✉ www.camsonline.com

**We are at your service on 1800-222-626 from 9.30 a.m. to 6.30 p.m. (Monday to Friday)**

## KEY INFORMATION MEMORANDUM

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, Associate Transactions, etc. Investors should, before investment, refer to the offer Document available free of cost at any of the Official Acceptance Points or distributors or from the website [www.kotakmutual.com](http://www.kotakmutual.com).

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulation, 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 10, 2008

<b>Name of Scheme</b>		<b>Kotak FMP 12M Series 5</b>		
<b>Nature of Scheme</b>		Close-Ended Debt Scheme with 12 Months maturity		
<b>Investment Objective</b>		The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to significantly reduce the interest rate risk		
<b>Liquidity</b>		Commencing not later than 30 (Thirty) days from the closure of the New Fund Offer, the Scheme will offer Redemption at prices related to Applicable NAV on each Business Day.		
<b>Maturity of the Scheme</b>		12 Months after the date of allotment		
<b>Asset Allocation Pattern of Scheme (Indicative Allocation)</b>		The asset allocation under the Scheme, Under normal circumstances, will be as follows:		
		<b>Investments</b>	<b>Indicative Allocation (% to net assets)</b>	<b>Risk Profile</b>
		*Debt and Money Market Instruments	100**	Low to Medium
		<p>*Debt instruments shall be deemed to include securitised debts (excluding foreign securitised debt) and investment in securitised debts shall not exceed 50% of the net assets of the Scheme.</p> <p>** Investment in Government Securities shall not exceed 50% of the scheme.</p> <p>From time to time the Scheme may hold cash for the following reasons:</p> <ul style="list-style-type: none"> <li>To meet the redemption requirements</li> <li>Due to lag in deal date and value date of acquiring an asset</li> <li>Due to marginal difference in maturity date of the asset and the maturity date of the scheme.</li> </ul> <p>The asset allocation shown above is indicative and may change for a short term on defensive considerations. When the allocation of Government securities in the portfolio goes above 50%, review and rebalancing will be conducted within 10 Business days.</p>		
<b>Risk Profile of the Scheme</b>		Mutual Fund Investment are subject to market risks, Please refer the Offer Document carefully for details on risk factors before investment.		
<b>Plans</b>		Retail, Institutional		
<b>Options</b> (Available under each Plan)		Growth, Dividend (Payout and Re- investment)		
<b>Applicable NAV for Redemption / Switch-out</b>		<p>For the purpose of all redemption and switch transactions, the Applicable NAV is follows:</p> <p>For Valid Applications accepted</p> <ul style="list-style-type: none"> <li>Upto 3 p.m. on a Working Day, the NAV of such Working Day</li> <li>After 3 p.m. on a Working Day, the NAV of the following Working Day</li> </ul> <p>Further, where the AMC or the Registrar has provided a facility to the investors to redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or telephone and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above.</p>		
<b>Minimum Application Amount / Number of Units</b>	<b>Purchase</b>	Retail Plan: Rs. 5,000 /- (Rs. Five Thousand only) and in multiples of Re. 1 Institutional Plan: Rs. 50,00,000/- (Rs. Fifty Lakhs only) and in multiples of Re. 1		
	<b>Redemption</b>	Rs. 1,000 or 100 Units each for both Growth and Dividend Options. 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.		
<b>Despatch of Redemption Proceeds</b>		Within ten Working Days of the receipt of redemption request at any Official Acceptance Point		
<b>Benchmark Index</b>		CRISIL Composite Bond Fund Index		
<b>Dividend Policy</b>	<b>Frequency</b>	At the discretion of the Trustees, subject to availability and adequacy of distributable surplus.		
		<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 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. The Unitholder in the Dividend Option will have the choice of receiving the dividend or having it reinvested. Under the reinvestment option, dividend amounts will be reinvested in the Dividend Reinvestment Option at the Applicable NAV announced immediately following the record date. Even though the asset portfolio will be un-segregated, the NAVs of the growth option and dividend option respectively, in the Scheme will be distinctly different after declaration of the first dividend to the extent of distributed income, tax and surcharge there on paid, where applicable, and expenses relating to the distribution of the dividends.</p>		
<b>Fund Manager</b>		Mr. Deepak Agrawal		
<b>Trustee</b>		Kotak Mahindra Trustee Company Limited		
<b>Expenses of the Scheme</b>				
<b>Load Structure</b>		<b>Exit load</b> • 1.50% if redeemed before the Maturity of the scheme However, where an investor wants to switch his investments into any other scheme/plan of Kotak Mutual		

## Key Information Memorandum & Application Form



<b>Expenses of the Scheme</b>	Fund on the maturity date, or from one option to other option under the same scheme during the tenure of the Scheme, no exit load will be charged. The Exit Load will not be charged on redemption of Units by the Fund on the Maturity Date.
<b>Load Structure</b>	
<b>New Fund Offer Expenses</b>	Will be borne by AMC.
<b>Recurring Expenses % p.a. Of weekly Average Net Assets</b>	● First Rs. 100 Crores: 2.25% ● Next Rs. 300 Crores: 2.00% ● Next Rs. 300 Crores: 1.75% ● Balance: 1.50%
<b>Daily Net Asset Value (NAV) Publication</b>	The NAVs will be declared on all Business Days and will be published in atleast two daily newspapers. NAVs can also be viewed on <a href="http://www.kotakmutual.com">www.kotakmutual.com</a> and <a href="http://www.amfindia.com">www.amfindia.com</a>
<b>For Investors' Grievances please contact Computer Age Management Services Pvt. Ltd. (Registrar)</b>	158, 4th Floor, Rayala Towers, Anna Salai, Chennai - 600 002. ☎ 004 - 2852 1596 ✉ <a href="http://www.camsonline.com">www.camsonline.com</a> ✉ <a href="mailto:enq_k@casonline.com">enq_k@casonline.com</a>
<b>Kotak Mahindra Asset Management Company Limited (Investment Manager)</b>	<b>R. Chandrasekaran</b> , 91/92, 9th Floor, Sakhar Bhavan, 230, Nariman Point, Mumbai-400 021. ☎ 022 6638 4400, ☎ 022 6638 4455 ✉ <a href="http://www.kotakmutual.com">www.kotakmutual.com</a> ✉ <a href="mailto:mutual@kotak.com">mutual@kotak.com</a> <b>Registered Office:</b> 5A, 5th Floor, Bakhtawar, 229, Nariman Point, Mumbai-400 021.
<b>Unitholder's Information</b>	Annual Financial Result 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.

### Tax Benefits of Investing in 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 12, 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 12, 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 Unit holders

- Income from Mutual Fund received by Unit holders would be tax free in the hands of the Unit holders as per the provisions of section 10(35) of the Income-tax Act, 1961 (the 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.
- 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.
- Long term capital gains on sale of units, will be taxed under section 112 of the Act. Under Section 112 of the Act, capital gains arising on the transfer of long term capital assets are subject to tax at the rate of 20%. The capital gains will be computed by deducting the expenditure incurred wholly and exclusively in connection with such transfer and the cost inflated as indexed cost of acquisition of the unit from the sale consideration. However, the maximum tax payable on long term capital gains on units is restricted to 10% of capital gains calculated without indexation of the cost of acquisition.

Further, in case of an individual or HUF, being a resident, the total income as reduced by the long term capital gains is below the maximum amount not chargeable to tax<sup>1</sup> (i.e. Rs. 110,000 in case of all individuals, to Rs. 145,000 in case of women and to Rs. 195,000 in case of senior

<sup>1</sup>As per the Budget 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. These changes if accepted would be effective April 1, 2008.

citizens), the long term capital gains shall be reduced to the extent of the shortfall and only the balance long term capital gains will be subject to the flat rate of taxation.

In addition to the aforesaid tax, in the case of an individual, HUF or Association of Persons (AOP), where the income exceeds Rs. 1,000,000 a surcharge of 10%, in the case of domestic companies, where the income exceeds Rs. 10,000,000 a surcharge of 10%; in case of foreign companies, where the income exceeds Rs. 10,000,000 a surcharge of 2.5% and in case of an artificial juridical person a surcharge of 10%, of such tax liability is also payable. A 3% education cess (inclusive of 1% of an additional cess for Secondary and Higher Education) on total income tax (including surcharge) is payable by all categories of taxpayers.

- Short term capital gains arising to a unit holder will be taxed at the normal rate applicable to that unit holder as per the provisions of the Act. The capital gains will be computed by deducting expenditure incurred in connection with such transfer and cost of acquisition of the unit from the sale consideration.  
The taxable/total income and the tax payable arising from short term capital gains shall be computed in accordance with the tax rates applicable to the investor.  
The provisions related to minimum amount not chargeable to tax, surcharge and education cess described at para 4 would also apply to such short-term capital gains.
- The short term capital loss resulting from sale of units would be available for setting off against any 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 may be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains.
- Where a person buys any units within a period of three months before the record date and sells such units within nine months after such date, the dividend income on such units being exempt from tax, then the capital loss, if any, on such sale to the extent of 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 all or any of 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 gains but shall be deemed to be the cost of acquisition of the bonus units.
- However, in cases which are not covered by clause 6 above, the cost of acquisition of bonus units for the investors would be NIL, as provided by section 55(2) of the Act.
- The long term capital gains on transfer of units would be exempt from tax under Section 54EC of the Act, subject to fulfillment of certain conditions specified in the section. This section requires investments in specified bonds. However, if the amount invested is less than the capital gains realized, only proportionate capital gains would be exempt from tax.
- No deduction of tax at source shall be made from 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 Unitholder, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.

However, under Section 195 of the Act, the Mutual Fund is required to deduct tax at source at the rate of 20% on any long term capital gains chargeable to tax if the payee Unitholder is a non resident. In respect to short-term capital gains, tax is required to be deducted at source at the rate of 30% if the payee Unitholder is a non-resident non-corporate and at the rate of 40% if the payee Unitholder is a foreign company.

The provisions related to minimum amount not chargeable to tax, surcharge and education cess described at para 4 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.
- Mutual Funds are required to pay dividend distribution tax at the rate of 14.1625% in the case of distributions to individuals and HUFs. An increased rate of 22.66% is applicable for distributions made to persons other than an individual or a HUF.
- Mutual funds which are 'Money Market Mutual Fund'<sup>2</sup> or 'Liquid Fund'<sup>3</sup> are required to pay dividend distribution tax at the rate of 28.325% (including surcharge @10%, education cess @2% and Secondary and higher education cess at the rate of 1%).

<sup>2</sup>Money market mutual fund means a money market mutual fund as defined in sub-clause (p) of clause 2 of the SEBI (Mutual Funds) Regulations, 1996.

<sup>3</sup>"liquid fund" means a scheme or plan of a mutual fund which is classified by the SEBI as a liquid fund in accordance with the guidelines issued by it in this behalf under the SEBI Act, 1992 or regulations made thereunder.

**Performance of the Growth Options of similar Schemes Launched by Kotak Mahindra Mutual Fund**

Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak Equity Arbitrage Fund Growth	CRISIL Liquid Fund Index (Benchmark Return)
Inception	20/09/2005	
Returns for the last 1 year	9.26%	7.43%
Since Inception	8.24%	6.55%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 16M Series 2 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	18/01/08	
Absolute Return Since Inception	1.56%	0.12%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 16M Series 2 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	18/01/08	
Absolute Return Since Inception	1.64%	0.12%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 15M Series 2 Growth	CRISIL Liquid Fund Index (Benchmark Return)
Inception Date	5/2/07	
Absolute Return Since Inception	8.89%	7.56%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 15M Series 3 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	18/5/07	
Absolute Return Since Inception	9.96%	5.14%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 15M Series 3 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	18/5/07	
Absolute Return Since Inception	10.39%	5.14%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 16M Series 1 Growth	CRISIL Liquid Fund Index (Benchmark Return)
Inception Date	28/12/06	
Since Inception	8.71%	7.46%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 14M Series 1 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	21/2/07	
Absolute Return Since Inception	8.92%	7.45%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 14M Series 1 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	21/2/07	
Absolute Return Since Inception	9.14%	7.45%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 12M Series 1 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	26/6/07	
Absolute Return Since Inception	6.99%	6.39%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 12M Series 1 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	26/6/07	
Absolute Return Since Inception	7.30%	6.39%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 12M Series 2 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	29/9/07	
Absolute Return Since Inception	4.31%	3.65%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 12M Series 2 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	29/9/07	
Absolute Return Since Inception	4.52%	3.65%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 12M Series 4 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	10/11/07	
Absolute Return Since Inception	3.21%	2.47%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 12M Series 4 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	10/11/07	
Absolute Return Since Inception	3.38%	2.47%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 14M Series 2 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	22/03/07	
Absolute Return Since Inception	9.55%	7.56%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 14M Series 2 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	22/03/07	
Absolute Return Since Inception	1.47%	7.56%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 13M Series 1 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	15/03/07	
Absolute Return Since Inception	9.59%	7.61%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 13M Series 1 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	15/03/07	
Absolute Return Since Inception	10.41%	7.61%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 13M Series 2 Retail Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	29/03/07	
Absolute Return Since Inception	10.04%	7.53%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	Kotak FMP 13M Series 2 Institutional Plan	CRISIL Composite Bond Fund Index (Benchmark Return)
Inception Date	29/3/07	
Absolute Return Since Inception	10.85%	7.53%



**Performance of the Growth Options of similar Schemes Launched by Kotak Mahindra Mutual Fund**

Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Gilt Unit Scheme '98 Investment Regular Plan</b>	<b>I-Sec Composite Index (Benchmark Return)</b>
Inception Date	29/12/1998	
Returns for the last 1 year	7.60%	9.17%
Returns for the last 3 years	4.91%	6.38%
Returns for the last 5 years	5.48%	6.11%
Since Inception	10.55%	7.16%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Gilt Unit Scheme '98 Savings Plan</b>	<b>I-Sec SIBEX (Benchmark Return)</b>
Inception Date	29/12/1998	
Returns for the last 1 year	7.10%	8.94%
Returns for the last 3 years	5.90%	6.66%
Returns for the last 5 years	5.47%	6.23%
Since Inception	7.45%	6.49%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Gilt Unit Scheme '98 Investment Povident Fund and Trust Plan</b>	<b>I-Sec Composite Index (Benchmark Return)</b>
Inception Date	11/11/2003	
Returns for the last 1 year	8.02%	9.17%
Returns for the last 3 years	5.34%	6.38%
Since Inception	4.14%	7.16%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Bond Unit Scheme '98 Regular Plan</b>	<b>CRISIL Composite Bond Fund Index (Benchmark Return)</b>
Inception Date	25/11/1999	
Returns for the last 1 year	9.67%	8.20%
Returns for the last 3 years	6.97%	5.06%
Returns for the last 5 years	6.50%	4.80%
Since Inception	9.58%	5.79%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Bond Unit Scheme '98 Deposit Plan</b>	<b>CRISIL Composite Bond Fund Index (Benchmark Return)</b>
Inception Date	25/11/1999	
Returns for the last 1 year	7.99%	8.20%
Returns for the last 3 years	5.77%	5.06%
Returns for the last 5 years	5.54%	4.80%
Since Inception	8.71%	5.79%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Bond Unit Scheme '98 Short Term Plan</b>	<b>CRISIL Short Term Bond Fund Index (Benchmark Return)</b>
Inception Date	02/05/2002	
Returns for the last 1 year	9.85%	8.78%
Returns for the last 3 years	7.46%	6.09%
Returns for the last 5 years	6.66%	5.41%
Since Inception	6.85%	5.76%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Liquid Scheme Regular Plan</b>	<b>CRISIL Liquid Fund Index (Benchmark Return)</b>
Inception Date	05/10/2000	
Returns for the last 1 year	7.31%	7.43%
Returns for the last 3 years	6.32%	6.25%
Returns for the last 5 years	5.61%	5.44%
Since Inception	6.37%	5.57%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Liquid Scheme Institutional Plan</b>	<b>CRISIL Liquid Fund Index (Benchmark Return)</b>
Inception Date	14/03/2003	
Returns for the last 1 year	7.60%	7.43%
Returns for the last 3 years	6.70%	6.25%
Returns for the last 5 years	5.99%	5.44%
Since Inception	5.99%	5.57%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Liquid Scheme Institutional Premium Plan</b>	<b>CRISIL Liquid Fund Index (Benchmark Return)</b>
Inception Date	04/11/2003	
Returns for the last 1 year	8.01%	7.43%
Returns for the last 3 years	7.04%	6.25%
Since Inception	6.34%	5.57%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Floater Short Term Scheme Growth</b>	<b>CRISIL Liquid Fund Index (Benchmark Return)</b>
Inception Date	14/07/2003	
Returns for the last 1 year	8.32%	7.43%
Returns for the last 3 years	7.01%	6.25%
Since Inception	6.30%	5.91%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Income Plus Scheme Growth</b>	<b>CRISIL MIP Blended Index (Benchmark Return)</b>
Inception Date	02/12/2003	
Returns for the last 1 year	7.62%	11.12%
Returns for the last 3 years	8.72%	9.26%
Since Inception	8.03%	7.82%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Floater Long Term Scheme Growth</b>	<b>CRISIL Liquid Fund Index (Benchmark Return)</b>
Inception Date	13/08/2004	
Returns for the last 1 year	9.27%	7.43%
Returns for the last 3 years	7.26%	6.25%
Since Inception	6.92%	5.91%
Compounded Annualised Returns as on 31/03/2008 <sup>^</sup> (%)	<b>Kotak Flexi Debt Scheme Growth</b>	<b>CRISIL Composite Bond Fund Index (Benchmark Return)</b>
Inception Date	06/12/2004	
Returns for the last 1 year	8.64%	8.20%
Returns for the last 3 years	7.40%	5.06%
Since Inception	7.33%	5.79%

# GUIDELINES FOR FILLING UP THE APPLICATION FORM

## 1. GENERAL INFORMATION

- Please fill up the Application Form legibly in English in **CAPITAL LETTERS**.
- Please read this Memorandum and the Offer 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.
- 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.
- If you wish to switch your existing investments from any Kotak Mutual Scheme to Kotak FMP 12M Series 5, please fill in a Transaction Slip (available at all Official Acceptance Points). You can submit your switch request form along with Kotak FMP 12M Series 5 application form to your nearest Official Acceptance Points\*.

**Please note that collection bank branches are not authorised to accept switch request.**

## 2. APPLICANT'S PERSONAL INFORMATION

- If you are already a Unitholder in any scheme of the Fund and wish to make your investment in Kotak FMP 12M Series 5. 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.
- 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.
- Permanent Account Number (PAN) (Mandatory) for all investors**  
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 customer (KYC) (Mandatory)  
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.
- If you have not indicated your Tax Status in the Application Form, the same would be assumed to be "Others"

## 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 and would be rejected.
- 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

- 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
- Cheques should be crossed "A/c Payee Only" and drawn in favour of "Kotak FMP 12M Series 5"
- During the New Fund Offer, Application Form along with the Cheque / Demand Draft may be lodged with Official Collection Centres.
- 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 such office.
- Payment by Cash, Stock invests, Outstation Cheques and Non-MICR Cheques will not be accepted. Post dated cheques will not be accepted.

## 5. Nomination

- Nomination can be made only by individuals on their on behalf, singly or jointly. If the Units are held jointly, all joint Unit Holders will sign the nomination form. Other than an individual, no person including but not limited to a Company, Body Corporate, PSU, AOP, BOI, Society, Trust, Partnership Firm, Karta of HUF, Bank, FII and a holder of POA can nominate
- If the nominee is a minor, then the name and address of the guardian of such nominee shall be provided. An NRI can be a nominee subject to the Exchange Control Regulations from time to time. Other than an individual, no person including but not limited to Company, Body Corporate, PSU, AOP, BOI, Society, Trust (other than religious or charitable trust), Partnership Firm, Karta of HUF, Bank, FII, and a holder of POA can be a nominee
- Nomination in respect of the Units stands rescinded upon the redemption of Units. Cancellation of nomination can be made only by those individuals who hold Units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination the nomination shall stand rescinded and the AMC/Fund shall not be under any obligation to Transfer the Units in favour of the nominee.
- Transfer of units in favour of a Nominee shall valid discharge by Kotak Mahindra Asset Management Company Limited against the legal heir.

## 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 indicate your preference for the same and we would send you the relevant forms to initiate the facility.

## 7. DECLARATION AND SIGNATURES

- 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.
- 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.

**(Applications not complying with any of the above instruction/guidelines would be rejected.)**

## 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 attested copy of the PAN card is enclosed.
- KYC is Mandatory for Investment = > Rs. 50,000
- Appropriate Investment Options is selected.
- If units are Jointly, Mode of Operation of account is indicated.
- Your Investment Cheque / DD is drawn in favour of "KOTAK FMP 12M Series 5" dated and signed.
- Application Number or folio number is mentioned on the face of the cheque.
- ☞ A cancelled Cheque leaf of your Bank is enclosed in case your investment cheque is not from the bank account that you have furnished in the Application Form.
- ☞ Documents as listed below are submitted along with the Application form (as applicable to your specific case.)

Document	Companies	Trusts	Societies	Partnership Firms	NIRIs/ PIOs	Fils	Investments through Constituted Attorney
Resolution / Authorisation to invest	✓	✓	✓	✓		✓	
List of Authorised Signatories with Specimen Signature(s)	✓	✓	✓	✓		✓	✓
Memorandum & Articles of Association	✓						
Trust Deed		✓					
Bye-Laws			✓				
Partnership Deed				✓			
Notarised Power of Attorney							✓
Account Debit / Foreign inward Remittance Certificate from remitting Bank					✓	✓	

All documents mention above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public

## OFFICIAL COLLECTION CENTRES (For New Fund Offer)

### I. KMACM AUTHORISED COLLECTION CENTRES

● **Ajmer** : 1st Floor, Ajmer Tower, Kachhari Road, Ajmer, Rajasthan - 305001. ● **Agra** : F-14 1st Floor, Narayan Tower, Sanjay Place, Agra - 282002. ● **Allahabad**: Upper Ground Floor, Vashistha Vinayak Tower, 38/1 Tashkant Marg, Allahabad 211001 ● **Ahmedabad**: 9, 10, 11-2<sup>nd</sup> floor, Siddhi Vinayak complex, Shivrnanjani Cross Roads, Satellite. Ahmedabad - 380015. ● **Aligarh**: 1st Floor, Omeshwar Plaza, C1, Omeshwar Plaza, Plot No. 3/243, Laxmi Bai Marg, Marria Road, Aligarh (UP) ● **Amritsar**: Kapoor Arcade, Office No 2, 1st Floor, M M Malviya Road, Crystal Chowk, Amritsar 143001. ● **Aurangabad** : Ilrld Floor, Kandi Towers,CTS No.12995,Above Kotak Mahindra Bank,Jalna Road,Aurangabad-431001 ● **Bangalore** : 2nd Fl., Umiya Landmark, 10/7, Lavelle Road, Bangalore - 560001. ● **Bhavnagar**: 209, Shopper's Point, Waghawadi Road, Parimal Chowk, Bhavnagar - 364002. ● **Bhilai** : Block No. 2 a, Street 30 Sector 5, Bhilai District durg, chatisgad -49006. ● **Bhopal** : 2<sup>nd</sup> Floor, Office No. 5B-21, Mansarovar Complex, Hoshangabad Road, Bhopal - 462011. ● **Bhikaji Cama** : UGF-11, Mohta Building, 4, Bhikaji Cama Place, New Delhi - 110066. ● **Bhubaneswar** : 2nd Floor, Building No.24, SCR Janpath, Bapujinagar, Bhubaneswar - 751001. ● **Borivali** : B-601, 6th Floor, Sai Leela Building, S V Road, Opp. Moksh Plaza Borivali (West), Mumbai - 400092. ● **Calicut**: 3rd Floor, Elite Arcade, Chakorathkulam, Kannur Road, Calicut - 673011. ● **Chandigarh**: SCO 2475-2476, 1st Floor, Sector 22 - C, Chandigarh-160017 ● **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 - 682 011 ● **Coimbatore**: S. S. Complex, 5548/1, 2nd Floor, D.B. Road, R S Puram, Coimbatore - 641 002. ● **Dehradun**: 9A & B, 1st Floor, India Trade Centre, 97, Rajpur Road, Dehradun - 248001. ● **Dhanbad** : Room No-418, Siram Plaza, Bank More, Dhanbad, 826001, Jharkhand ● **Durgapur**: 5th floor, Suhatta, City Centre, Durgapur, Burdwan (WB) ● **Goa**: 3rd Floor, Mathias Plaza, 18th June Road, Panaji, Goa ●  **Gorakpur** : Office no 4,2nd floor cross road, a.d. chowk, bank Road, Gorakhpur,273001 ● **Ghatkopar** : 305, 3rd Floor, Rupa Plaza, Jawahar Road, Ghatkopar Station, Ghatkopar (East), Mumbai - 400077 ● **Guntur**: 2nd Floor, Platini Plaza, 8th Line Main Road, Arundal Pet, Guntur - 522002. ● **Gurgaon** : 2nd Floor, SCO-14, Sector-14, Gurgaon - 122001. ● **Guwahati**: 5th Floor, Amaze Shopping Mall (Above Vishal Mega Mart) A.T. Road Guwahati-781001 ● **Hubli** : V A Kalburgi Complex, 3rd Floor, Behind Pizza Hut, Desai Cross, Deshpande Nagar Hubli - 580029. ● **Hyderabad**: 6-3-1109/1, 2nd Floor, Navabharat Chambers, Rajbhavan Road, Somaji Guda, Hyderabad - 500 082. ● **Indore**: M-5, Mezzanine 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. ● **Jammu** : 21, South Block Basement, Bahau Plaza, Gandhinagar, Jammu - 180001 ● **Jamshedpur**: 1st Floor, Sanghi Mansion, Main Road, Sakchi Boulevard Road, Ram Mandir Area, Biustupur, Jamshedpur - 831001. ● **Jodhpur**: 2nd Floor, Dhan Laxmi Tower, 1, Chopasni Road, Jodhpur 342001. ● **Kanpur** : Room No. 107, 1st Floor, Ratan Squire, 14/14 Chumni gani, Kanpur 208001 ● **Karkardooma** : F-8, 1st Floor, Pankaj Plaza II, Community Centre, Karkardooma, New Delhi - 110092 ● **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** : 7th Floor, Block 'C', Apeejay House, 15, Park Street, Kolkata - 700 016 ● **Kota**: 2nd floor, 202 Sajina Apartment Jhalawar Road, Kota (Rajasthan) ● **Kottayam**: Kotak Mahindra Asset Management Co Ltd 3rd Floor, CKG Towers Kanjikuzhy Kottayam ● **Lucknow**: Room No.9, 3rd Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001 ● **Ludhiana**: Ground Floor, 5, C.O. 120 Feroze Gandhi Market, Ferozepur Road, Ludhiana - 141001. ● **Madurai** : A R Plaza,No. 16 and 17, North Vel Street, Madurai - 625001. ● **Mangalore**: 2nd Floor, Manasa Towers, M G Road (PV5 Junction & Jail Cross Road) Kodialbail, Mangalore 575003. ● **Meerut**: S N 49, 2nd Floor, Star Plaza, 6 Bachha Park, Meerut - 250001 ● **Muradabad**: A-5 Murti complex Gandhi Nagar, Nera Sakba Bazar, Moradabad - 244001. ● **Mumbai**: Sakhar Bhavan 9th Floor 91-92 Nariman Point, Mumbai - 400 021. ● **Mysoore** : 729/2A, 2nd Cross, Thyagaraj Road, K R Mohalla, Mysoore - 570024 ● **Nagpur**: B-101, Mahalakmi Apartments, Near Ajit Bakery, Khare Town, Dharampet, Nagpur-440010 ● **Nasik**: Shop no.6, Ground Floor Krishnaratra, Opp. Hotel Potoba, New Pandit Colony, Nasik-422001 ● **New Delhi** : 12-14, Upper Ground Floor, Ambadeep Building, 14, Kasturba Gandhi Marg, New Delhi - 110 001. ● **Panipat**: Royal 1Bldg, Besment, Adjoining Gurdwara, Opp Naval Cinema, G T Road, Panipat 132103 ● **Patiala** : B-7/423 Opp. Polo Ground, Near Modi College, Lower Mall, Patiala-147001 ● **Patna**: 5th Floor, Sahi Building, Exhibition Road, Patna - 1 ● **Pune**: Office No. 31, 3rd Floor, 'Yeshwant', Plot No. 37/108 Opp. Lane No. 9, Prabhat Road, Erandwana, 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, Anandmayee Building, Mahatma Gandhi Road, Opp: GEL Church Complex, Above Basudeb Automobile, Main Road, Ranchi - 834001. ● **Rourekla**: 2<sup>nd</sup> Floor, 590/1830, Uditi Nagar, Sundergarh, Main Road, Rourkela - 769 004. ● **Shimla**: Kotak Mahindra Asset Management Co Ltd, C/O HDFC Bank Ltd, Dhe Mall, Shimla - 171 001. ● **Siliguri**: Lower Ground Floor, Nanak Complex, Sevoke Road, Siliguri 734001 (WB) ● **Srinagar** : C/O Kotak Securities, Samad Complex, Kak Sarai Chowk, Karanarnagar, Srinagar- 190010. ● **Surat**: Ground Floor, Kotak House, K. G. Point, Nr. Ganga Palace, Ghod-Dod Road, Surat- 395 007. ● **Thane** : 101-102, 1st Floor, Lotus Plaza, Gokhale Road, Naupada, Thane (West) - 400602 ● **Trivandrum** : S. 1. White Heaven, Vellayambalam, Trivandrum-100 ● **Trichy**: 1st Floor, Vignesh Aradhana, Vignesh Aradhana, No. 16GF4, Shop no 4, 5, Sastri Road, Tiruchirappalli, Trichy 600018 ● **Udaipur** : C/o. Kotak Securities, 1st Floor, Moomal Tower, Above IDBI Bank, 222/16, Saheli Marg, Saheli Nagar, Udaipur - 313001 ● **Vadoodara**: 1st Floor, 108 Avanti Chambers, Anand Society, B/H Express Hotel, R C Dutt Road, Vadodara - 390005. ● **VAPI**: Office No. 10, 1st Floor, Sahara Market, Vapi-Silvassa Road, Vapi - 396191. ● **Varanasi**: D-58/53-54 Shiva Complex, Shop No 9 Rathyatra Crossing, Varanasi - 221010 ● **Vijaywada**: 40-1-29, Above Kuttons Show Room, 2nd Floor Near Fortune Murali Park Hotel, M G Road, Vijayawada - 522008 ● **Visakhapatnam**: Visakha Executive Centre, 47-11-1/5, 1st Floor, Esvar Arcade, 1st Lane, Dwarka Nagar, Visakhapatnam - 530016.

### II. COLLECTION BANKS

#### HDFC Bank

● **Ahmedabad** : HDFC Bank House, Near Mithalkali Six Roads, Navrangpura - 380 009. ● **Amritsar** : 1st Floor, R. S Towers, Hall Bazar, Amritsar - 143 001. ● **Bangalore** : No 8 / 24 Salco Centre, Richmond Road, Bangalore - 560 025. ● **Bhavnagar** : Gopi Arcade, Opp Takhteshwar Post Office, Bhavnagar ● **Bhubaneswar**: Junction of Gandhi & Gandhi Marg, Hotel Jajati Complex, Khavelanagar, Unit - III, Master Canten Square, Bhubaneswar - 751 001. ● **Calicut** : Malabar Palace, G. H. Road, Calicut - 673 001. ● **Chandigarh** : SCO 371/372, Sector 35 - B, Chandigarh - 160 034. ● **Chennai** : 751 - B Anna Salai, Mariam Centre, Chennai - 600 002. ● **Cochin** : 2nd Floor, Elmar Square,M G Road, Ravipuram, Cochin - 682 016. ● **Coimbatore** : 1635 Classic Tower, Trichy Road, Coimbatore - 641 018. ● **Dehardhun** : 56, Rajpur Road, Uttaranchal Dehradun - 248 001. ● **Guwahati** : House No 126, Opp Times of India, Bhanganagar, Guwahati - 781 005. ● **Hubli** : T B Revankar Complex, Vivekanand Hospital Road, Hubli - 580029. ● **Hyderabad** : 6-1-73 3rd Floor Saeead Plaza, Lakadikapaul, Hyderabad - 500 004. ● **Indore** : 3rd Floor, 9/1A, U. V. House, South Tukoni, Indore - 452 001. ● **Jaipur**: 202, Mall-21, Opp. Raj Mandir Cinema, Bhagwandas Road, Jaipur - 302001 ● **Jalandhar**: 911, Near Narinder Cinema, G T Road, Jalandhar - 144 001. ● **Jamshedpur** : C/o Mithila Motors Ltd, Near Ram Mandir, Bistupur, Jamshedpur - 831 001 ● **Jodhpur** : Plot No 57 / B, 9th Chopasani Road, Jodhpur - 342 003. ● **Kanpur** : Navin Market Branch, 15/46 Civil Lines, Kanpur - 280 001. ● **Kolkata** : Abhilasha II, 6, 1st Floor, 6 Royd Street, Kolkata - 700 016. ● **Ludhiana** : CMS Dept, 5th Floor, Mall Road, Ludhiana - 141 001. ● **Madurai** : 7 - A, West Vel Street, Opp Railway Station, Madurai - 625 001. ● **Mangalore** : M. N. Towers, Kadri, Mangalore - 575 002. ● **Mumbai** : Maneckjiwadia Building, Nanik Motwani Marg, Mumbai - 400 023. ● **Moradabad** : Chaddha Shopping Complex, GMD Road, Moradabad - 244 001. ● **Nagpur** : 303 & 304 3rd Floor, Wardh Road, 12, Milestone, Near Lokmat Square, Nagpur - 440 010. ● **Nasik** : Archint Centre, 3rd Floor, Chandak Circle Link Road, Opp Sandeep Hotel, Near Mahamarg Bus Stand, Nasik - 422 002. ● **New Delhi** : Fipogs, 1st Floor, Kailash Building, 26 K G Marg, New Delhi - 110 001. ● **Panipat** : 801/4, G.T. Road, Panipat - 132 103. ● **Panjim** : Swami Vivekanand Road, 301, Milroc Lar Menezes, Opp Gomantak Maratha Samaz, Panjim - 403 001. ● **Patna** : Rajendra Ram Plaza, Exhibition Road, Patna - 800 001. ● **Pune** : 5th Floor Millennium Tower, Bhandardark Road, Shivaji Nagar, Pune - 411 004. ● **Raipur** : Chawla Complex, Near Vaniya Bhawan, Sai Nagar, Devendra Nagar Road, Raipur - 492 009. ● **Rajkot** : Opp Alfred High School, 2nd Floor, Panchratna Bldg, Jawahar Road, Rajkot - 360 001. ● **Ranchi** : Shop No 3 & 4, Ranchi Club Shopping Complex, Main Road, Ranchi - 834 001. ● **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. ● **Tirupur** : 160, Chidambaram Complex, Kumaran Road, Tiruppur - 641 604. ● **Trivandrum** : Kenton Towers, Vazhuthacaul, Trivandrum - 695 014. ● **Udaipur**: 358 Post Office Road, Chetak Circle, Adjacent to Chetak Cinema, Udaipur - 313 001. ● **Vadodara** : 5th Floor, Midway Heights, Next to Panchmukhi Hanuman Temple, Lokmanya Tilak Road, Kirti Mandir, Near Kala Ghoda, Raopura, Vadodara - 390 001. ● **Varanasi** : D 58 / 2 Kuber Complex, Rathyatra Crossing, Varanasi - 221 010. ● **Vijayawada** : 40- 1 - 48 / 2, M. G. Road, Labbipet, Vijayawada - 520 010. ● **Visakhapatnam** : 1st Floor , Poduri Castle, Above Raymond Showroom, Dwarka Nagar, Visakhapatnam - 530 016.

## OFFICIAL ACCEPTANCE POINTS (For Redemption)

### KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED

● **Ahmedabad**: 9, 10, 11-2<sup>nd</sup> floor, Siddhi Vinayak complex, Shivrnanjani 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**: 2nd Floor, Building No.24, SCR Janpath, Bapujinagar, Bhubaneswar 751001 ● **Borivali** : B-601, 6th Floor, Sai Leela Building, S V Road, Opp. Moksh Plaza Borivali (West), Mumbai - 400092. ● **Chandigarh** : SCO 2475-2476, 1st Floor, Sector 22 - C, Chandigarh-160017 ● **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, Navabharat Chambers, Rajbhavan Road, Somaji Guda, Hyderabad - 500 082. ● **Jaipur**: 202, Mall-21, Opp. Raj Mandir Cinema, Bhagwandas Road, Jaipur - 302001 ● **Kanpur**: Room No. 107, 1st floor, Ratan Squire, 14/14 Chumni gani, Kanpur 208001 ● **Karkardooma** : F-8, 1st Floor, Pankaj Plaza II, Community Centre, Karkardooma, New Delhi - 110092 ● **Kolkata** : 7th Floor, Block 'C', Apeejay House, 15, Park Street, Kolkata - 700 016. ● **Lucknow**: Room No.9, 3rd Floor, Saran Chambers II, 5 Park Road, Lucknow - 226 001. ● **Madurai**: A R Plaza, No. 16 and 17, North Vel Street, Madurai - 625001. ● **Mumbai**: Sakhar Bhavan, 9th Floor 91-92 Nariman Point, Mumbai - 400 021. ● **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, Prabhat Road, Erandwana, Pune - 411004. ● **Thane** : 101-102, 1st Floor, Lotus Plaza, Gokhale Road, Naupada, Thane (West) - 400602. ● **Vadodara**: 1st Floor, 108 Avanti Chambers, Anand Society, B/H Express Hotel, R C Dutt Road, Vadodara - 390005

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

● **Ahmedabad**: 402-406, 4th Floor - Devpath Building, Off C R Road, Behind Lal Bungalong, Ellis Bridge, Ahmedabad 380 006. ● **Bangalore** : Trade Centre, 1st Floor, 45, Dikensen Road. ( Next to Manipal 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, Veekshanam Road, Near International hotel, Cochin - 682 035. ● **Coimbatore** : Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641 002. ● **Durgapur** : 4/2, Behind Ambuja Housing Development Ltd, Ground Floor, City Centre, Dist - Burdwan, West Bengal, Durgapur - 713 216. ● **Goa** : No.108, 1st floor, Gुरुदutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403 001. ● **Hyderabad** : 208, 2nd Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003. ● **Indore** : 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greennpark, Indore - 452 001. ● **Jaipur** : G-III, Park Sargi, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, Jaipur - 302 001. ● **Kanpur** : 106 to 108 1st floor City Centre Phase II 63/2, The Mall, Kanpur-208 001. ● **Kolkata** : "LORDS Building" 7/1, Lord Shinda Road, Ground Floor, Kolkata -700071. ● **Lucknow** : Off # 4, 1st Floor, Centre Court Building,3/c, 5 - Park Road, Hazratganj, Lucknow-226 001. ● **Ludhiana** : U/ GF, Prince Market, Green Field, Near Traffic Lights, Saradha Nagar Pulli, Pakhowal Road, Above Dr. Viridi's Lab, P.O Model Town, Ludhiana-141 002. ● **Madurai**: 386/71A, Tamilangnagar Road, Madurai-625 001. ● **Mangalore** : No. 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. ● **Mumbai** : Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI 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, Kanchenjunga Building, 18, Barakhamba Road, Cannaugt Place, New Delhi - 110 001. ● **Patna** : Kamalaye Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna - 800 001. ● **Pune** : Nirmitti Eminence, Off No. 6, I floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune - 411 004. ● **Surat**: Office No 2 Ahura -Mazda Complex, First Bldr, Sadak Street, Timalyawad, Nanpura, Surat - 395 001. ● **Vadodara** : 109 - Silver Line, Besides world Trade Centre, ayaajung, 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, Dwarka Nagar Visakhapatnam - 530 016.

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

● **Agra** : No.8, 2nd Floor, Maruti Tower, Sanjay Place Agra - 282 002. ● **Ahmednagar** : 203-A Mutha 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 1st Floor, Bihari Bhawan, 3, S.P. Marg, Civil Lines, Allahabad-211001. ● **Aligarh**: City Enclave, Opp. Kumar Nursing Home,Ramghat Road, Aligarh-202001. ● **Alwar** : 256A, Scheme No:1, Anya Nagar, Alwar-301001. ● **Amaravati**: 81, Gulsham Tower, 2<sup>nd</sup> Floor, Near Panchsheel Talkies, Amaravati - 444601. ● **Amritsar**: 378-Majithia Complex, 1st Floor, M. M. Malviya Road, Amritsar - 143001. ● **Anand** : 101, A.P. Tower, B/H, Sardhar Jangri, Next to Nathwani Chambers, Anand- 388001. ● **Anantapur** : 15-570-33, I floor, Pallavi Towers, Anantpur - 515001. ● **Ankleshwar** : G-34, Ravi Complex, Valia Char Rasta, G.I.D.C., Ankleshwar-Bharuch -393 002. ● **Asansol** : Block G 1<sup>st</sup> Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Cantsol - 713303. ● **Aurangabad** : Office No. 1, 1st Floor, Amodi Complex, Juna Bazar Aurangabad-431001. ● **Balasure** : B C Sen Road, Balasure - 756001. ● **Bareilly** : F-62-63 Butler Plaza,Civil Lines,Bareilly 243001 ● **Belgaum** : Tanish Tower, CTS No. 192/A, Gururwar Peth, 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. ● **Bhilai** : 209 , Khichariya Complex, Opp IDBI Bank,Nehru Nagar Square, Bhilai-490020 ● **Bhilwara** : C/O Kodwani & Associates, F-20-21, Apsara Complex, Azad Market, Bhilwara-311001. ● **Bhopal** : C-12, Near City Bank, Above Delhi Prakashan Agency, Zone-I, M.P.Nagar, Bhopal-462011. ● **Bhuj** : Data Solution, Office No:17 1st Floor. Municipal Building Opp Hotel Prince Station Road, Bhuj - Kutch-370001. ● **Bokaro**: HC-3, 1st Floor, City Centre, Sector-4, Bokaro Steel City, Bokaro - 827004. ● **Burdwan** : 399, G T Road, Opposite of Talk of the Town, Burdwan-713101. ● **Calicut** : 17/28, H 1<sup>st</sup> Floor, Manama Building, Mavoro Road, Calicut- 673001. ● **Cuttack** : Near Allahabad Bank, Cantonment Road, Cuttack-753001. ● **Davenegere** :13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere- 577002. ● **Dehradun** : 204/121 Nari Shilp Mandir Marg, Old Cnought Place, Dehradun - 248001. ● **Deoghar**: S S M.Jalan Road, Ground Floor, Opp Hotel Ashoke, Caster Town, Deoghar - 814112. ● **Dhanbad** : Urmila Towers, Room No: 111 (1st Floor), Bank More, Dhanbad- 826001. ● **Dhule** : H. No. 1793 / A, J.B. Road,Near Tower Garden, Dhule- 424001. ● **Erode** : 197, Seshaiyer Complex, Agraharam Street,Erode 638001 ● **Faridhabad**: B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad - 121001. ● **Ghaziabad** : 207/14, IInd Floor, Devika Chamber, RDC Raj Nagar, Ghaziabad-201002. ● **Gorakhpur** : Shop No. 3, Second Floor, Cross Road, A.D. Chowk, Bank Road, Gorakhpur-273001. ● **Guntur** : Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur - 522002. ● **Gurgaon** : SCO - 17, 3rd floor, Sector-14, Gurgaon - 122001. Guwahati Old post office lane, A. K. Azad Lane, Rehabari, Guwahati - 781008. ● **Gwalior**: 1st Floor, Singhal Bhavan, Daji Vitthal Ka Bada, Old High Court Road, Gwalior - 474001. ● **Hazaribagh** : Municipal Market, Annada Chowk, Hazaribagh - 825301. ● **Hosur** : Shop No.8 J D Plaza, OPP TNEB Office, Royakotta Road, Hosur-635109. ● **Hubli** : 206 & 207. 1st Floor, 'A' Block, Kundagol Complex, Opp Court, Club road, Hubli-580029. ● **Jabalpur** : 975,Chouksey Chambers, Near Gitanjali School, 4th Bridge, Napier Town, Jabalpur-482001. ● **Jalandhar** : 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. ● **Jalgaon** : Rustomji Infotech Services, 70, Navipeth, Opp old Bus Stand, Jalgaon - 425001. ● **Jammu** : 660- A Near Digital Warehouse, Lane opposite Dushara Ground, Front Gate, Gandhi Nagar, Jammu-180004 ● **Jammaganar** : 217/218, Manek Centre, P.N. Marg, Jammaganar-3161001. ● **Jamshedpur** : Millennium Tower, Room No:15 First Floor, R- Road, Bistupur, Jamshedpur-831001. ● **Jodhpur** :1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur-342003. ● **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat Junagadh-362001. ● **Jhansi**: Babu Lal Karkhana Compound, Opp.SBI Credit Branch, Gwalior Road, Jhansi- 284001. ● **Kalyani** : A - 150, Block - A, Nadia Dt Kalyani - 741235. ● **Kannur**- Room No. 14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. ● **Kapada**: Door No.1-1625, DNR Laxmi Plaza, Opp. Rajiv Marg, Railway Station Road, Yerramukapalli, Kapada- 516004. ● **Karimnagar**: HNo 71-257, Upstairs S B H, Mangammthota, Karimnagar - 505001. ● **Kestopur** : AA 101, Prafulla Kanan, Sreeparna Appartment, Ground Floor, Kolkata Kestopur - 700101. ● **Kollam** : Kochupilamoodu Junction,Near VLC, Beach Road, Kollam- 691001. ● **Kolhapur** : AMD Sofex Office No.7, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur-416001. ● **Kota** : B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota-324007. ● **Kottayam** : Door No. IX / 1276, Amboorans Road, Manoranj Junction, Kottayam-686001. ● **Kumbakonam** : Jailani Complex, 47, Mutt Street, Kumbakonam- 612001. ● **Manipal** : Academy Annex, First Floor, Opposite Corporation Bank, Udagar Nagar, Manipal - 576104. ● **Mathura** : 159/160 Vikas Bazar, Mathura - 281001. ● **Meerut** : 108 1st Floor Shivam Plaza, Opposite Evs Cinema, Mazafar Road, Meerut -250002. ● **Mehsana** : 1<sup>st</sup> Floor, Subhadra Complex, Urban Park Road, Mehnsa - 384002. ● **Moradabad** : B-612 'Sudhakar'Laipat Nagar, Moradabad-244001. ● **Muzzafarpur** : Brahman toli, Durga Asthan Gola Road, Muzaffarpur-842001. ● **Mysoore** : No. 1, 1st Floor, CH.26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram Mysore-570009. ● **Nasik** : 'Varsha Bungalow' 1st Floor, Near Rungth High School, 493, Ashok Stambh, Nasik, 422001. ● **Navsari** : Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chinnabai Road, Navasari- 396445. ● **Nellore** : 56, I Floor Immadisetty Towers,Ranganayakulapet Road,Santhapet, Nellore 524001. ● **Panipat** : 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132103. ● **Patiala** : 35, New Lal Bagh Colony, Patiala-147001. ● **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, Near Complex, Opp. Indian Coffee House, Pondicherry - 605001. ● **Porbander** : 1<sup>st</sup> Floor, Silver Complex,S.T. Road,Porbandar 360575. ● **Raipur** : C-24, Sector 1, Devendra Nagar, Raipur - 492004. ● **Rajahmundry** : Cabin 101 No 7-27-4, 1<sup>st</sup> Floor Krishna Complex, Baruvani Street, T Nagar Rajahmundry-533101. ● **Rajkot** : 111, Pooja Complex, Harihar Chowk Near GPO, Rajkot - 360001. ● **Ranchi** : 223, Tirath Mansion (Near Over Bridge),1st Floor, Main Road, Ranchi - 834001. ● **Ratlam** : Dafia & Co 81, Bajaj Khanna Ratlam - 457001. ● **Rohtak** : 205, 2<sup>nd</sup> Floor, Blg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. ● **Rourkela** : 1st Floor, Mangal Bhawan , Phase II Power House Road, Rourkela - 769001. ● **Sagar** : Opp. Sonani Automobiles, Bhagwanganj, Sagar - 470 002. ● **Salem** : No. 2, I Floor Vivekananda Street, New Fairlands, Salem 636016. ● **Sambalpur** : C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarkar, Sambalpur-768001. ● **Satara** : 117 / A / 3 -12,Shukrawar Peti,Sargam Apartment, Satara. ● **Shimla** : 1st Floor, Opp Panchayati Bhawan Main Gate, Bus Stand, Shimla - 171001. ● **Siliguri** : No 8, Swamiji Sarani, Ground Floor, Hakimpuria Siliguri - 734401. ● **Solapur** : 4, Lokhandwala Tower, 144, Sidshehwar Pet, Near Z P. Opp. Pungal High School, Solapur 413001. ● **Surendranagar** : -2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363035. ● **Thiruppur** : 1(1), Binny Compound, IInd Street, Kumaran Road, Thiruppur-641601. ● **Tirunelveli** : II Floor, Nellai Plaza, 64-4, Madurai Road, Tirunelveli - 627001. ● **Tirupathi** : Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B Near Leela Mahal Circle Tirumala Bypass Road Tirupathi - 517501. ● **Trichur** : Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East), Trichur-680001. ● **Trichy** : No 8, I floor, 8th Cross West Extn, Thillainagar, Trichy-620018. ● **Trivandrum** : R S Complex, Opposite of LIC Building, Pattom PO Trivandrum - 695004. ● **Udaipur**: 32 Ahinsapuri Fatehpura Circle, Udaipur-313004 ● **Valsad** : Ground Floor, Yash Kamal- "B", Near Dreamland Theatre, Tithal Road, Valsad - 396001. ● **Varanasi** : C 27/249 -22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi-221002. ● **Vashi** : Mahaveer Center, Office No:17, Plot No:77, Sector 17, Vashi -400703. ● **Vellore** : No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore-632004. ● **Warangal** : F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda Warangal -506001. ● **Yamuna Nagar** : 124 B/R, Model Town, Yamuna Nagar - 135001.