

First Name last name

small-cap

Address · Phone

Mumbai Suburban - su

Email · LinkedIn Profile · Twitter/Blog/Portfolio

Mumbai Suburban - su

[Recipient Name]

[Title]

[Company]

[Recipient Street Address]

[Recipient City, ST Zip]

**Dear [Recipient Name],**

Are you looking for a [job title] with:

- [Number] years of hands-on experience in [area of expertise]?
- Knowledge of the latest technology in [industry or field]?
- [Excellent written and oral communication skills?]
- [A passion to learn and to increase his skills?]

If so, then you need look no further. You will see from my enclosed resume that I meet all of these qualifications and more.

I would very much like to discuss opportunities with [Company Name]. To schedule an interview, please call me at [phone]. The best time to reach me is between [earliest time] and [latest time], but you can leave a voice message at any time, and I will return your call.

Thank you for taking the time to review my resume. I look forward to talking with you.

Sincerely,

[Your Name]

Enclosure





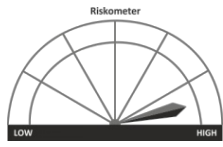
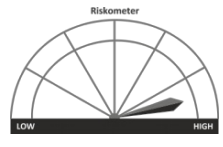
**kotak**  
Mutual Fund

Think Investments, Think Kotak,

## SCHEME INFORMATION DOCUMENT(SID)

### KOTAK MANUFACTURE IN INDIA

An open ended equity scheme following manufacturing theme

	Scheme	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in equity and equity</li> </ul>	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Investors understand that their principal will be at very high risk</p>

Issue Opens: 19th Jan 2022; Issue Closes : 21st Jan 2022

This document summarizes a few key points related to the issue and should not be treated as a comprehensive summary. Investors are requested to refer the Red Herring Prospectus for further details regarding the issue, the issuer company and the risk factors before taking any investment decision. Please note that investment in securities is subject to risks including loss of principal amount and past performance is not indicative of future performance. Nothing herein constitutes an offer of securities for sale in any jurisdiction where it is unlawful to do so. This document is not intended to be an advertisement and does not constitute an invitation or form any part of any issue for sale or solicitation of an offer to subscribe for or purchase any securities and neither this document nor anything contained herein shall form the basis for any contract or commitment whatsoever.

Revision in General Schedule of Fees & Charges for Savings and Salary w.e.f 1st June 2022 [Click here](#) to know more.

Particulars	Classic
Average Monthly Balance (AMB)	Rs. 10,000
Non Maintenance Charge (NMC) - Monthly \$	6% of the shortfall in required AMB per month
Charges for non maintenance of minimum monthly average balance	
NEFT / RTGS / Fund Transfer (Through Netbanking / Mobile Banking)	Nil Charges
NEFT / RTGS - Applicable only if done in Branch	Nil Charges
IMPS	Nil Charges
Fund Transfers	

Particulars		Classic
Cash Transactions	Cash Transaction at Branch / Cash Deposit Machine (CDM) (Deposit or withdrawal)	Nil Charges upto 5 transactions or 3 lac / month whichever is earlier. Post these limits, charged at Rs 4.5 / 1000 (Minimum Rs 150)
	Cash withdrawal via UPI at Merchant Locations (Max Rs. 1000/day)	1% of Withdrawal amount (Max Rs.10)
	Debit Card Charges	
	Kotak Bank's ATM Cash Withdrawal / Non Financial Transactions	Nil Charges
Debit Card / ATM Charges	Other Domestic ATMs - Cash Withdrawal / Non Financial Transactions ##	Nil Charges
	Declined Domestic ATM Transactions due to insufficient balance	
	Transactions declined at merchant outlets/websites/ATMs, due to insufficient balance(w.e.f April 1,2019)	Rs.25 per transaction
	Cash Withdrawal / Non-Financial Transactions at International ATMs +	Rs.150 per cash withdrawal transaction & Rs 25 per non-financial transaction
DD/ Cheque Book*	Cardless cash withdrawal (IMT)	Nil charges up to 1 transaction per month and subsequent transactions will be charged Rs. 10/- per transaction
	DD	Nil Charges upto 100K; Post these limits (Rs. 4 / 1000 (Min 50, Max 10,000), for Senior citizen Rs. 3 / 1000)
	FCY DD / TT / Cheque Collection / Revalidation / Cancellation / FCY Cheque Deposited and Return	Rs. 500
	At-par Cheque Book Charges	100 Chq leaves Nil Charges / Year; Thereafter Rs.3 / cheque leaf.
Branch Requests	ECS / Cheque Issued & Returned (due to non availability of funds)	Rs.500 / instance
	ECS Mandate Verification	Nil Charges
	SI Failure	Rs.200 / instance
	Cheque deposited and returned (INR)	Rs.200 / instance
Home Banking	Cheque Issued & Returned for Non-Financial Reason	Rs. 50 / instance
	Duplicate Ad-hoc statement, Balance & Interest Statement, Duplicate Passbook, TDS Certificate Through Branch or any other Record Retrieval, Stop Payment - Single / Range of cheque thru branch; DD Revalidation; PO / BC Revalidation/ Cancellation (INR); Annual Combined Statement-Physical; Monthly Physical Statement; Regeneration of PIN of Net Banking / Phone Banking (sent through courier)	Nil Charges
	DD Cancellation (INR)	
	Foreign Inward Remittance Certificate	Nil Charges for 2 Calls / month, thereafter Rs.150 per visit.Under Home Banking cash pick up services, lower denomination (value equal to or less than Rs. 50 ) notes and coins will not be accepted.
Family Banking	Cash / Instrument Pick Up / Delivery	
	KYC Pickup Only for senior citizen and differently abled###	Rs. 100 per visit
Statements & Alerts	Statements	NA
	Balances Value added alerts (Daily / Weekly)	Email Statement (Monthly): Nil Charges; Physical Statement (Quarterly): Nil Charges 50p.per SMS(Daily & Weekly)

Particulars		Classic
Other Charges	TOD	TOD: Rs.500
	Account Closure charges: (if closed after 1 month & before 6 months of A/C opening)	Account Closure charges: 500
Complimentary Services	Passbook (in lieu of Account Statement) Current Year Balance and interest statement Signature Verification Certificate Photo Attestation Address Confirmation	Nil Charges
	Classic Debit Card	Nil Charges
	Silk Classic / Platinum	Rs. 199
	Gold Debit Card	Nil Charges for 1st year, thereafter Rs. 250 p.a
Debit Card Annual Charges	Platinum / My World Debit Card	Nil Charges for 1st year, thereafter Rs. 250 p.a
	World / World Exclusive Debit Card	750.0
	Kotak PVR Debit Card	499.0
Other Debit Card Related Charges	Replacement of Lost / Stolen Debit Card	Rs. 200
	Issuance Charges	