

Annexure A

SCHEME SUMMARY DOCUMENT

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Kotak Banking and PSU Debt Fund
2	Option Names (Regular & Direct)	Growth Payout of Income Distribution cum capital withdrawal (IDCW) Reinvestment of Income Distribution cum capital withdrawal (IDCW)
3	Fund Type	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.
4	Riskometer (At the time of Launch)	Moderate
5	Riskometer (as on February 28, 2022)	Moderate
6	Category as Per SEBI Categorization Circular	Banking and PSU Fund
7	Potential Risk Class (as on February 28, 2022)	B-III
8	Description, Objective of the scheme	To generate income by predominantly investing in debt & money market securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFI), Municipal Bonds and Reverse repos in such securities, sovereign securities issued by the Central Government and State Governments, and / or any security unconditionally guaranteed by the Govt. of India. There is no assurance that or guarantee that the investment objective of the scheme will be achieved.
9	Stated Asset Allocation	Debt & Money Market instruments issued by Banks, PSUs, PFIs and Municipal Bonds. - 80% to 100% - Low to Medium Central Government and State government securities/ other instruments - 0% to 20% - Low to Medium
10	Face Value	Rs. 10/-
11	NFO Open Date	11-Dec-1998
12	NFO Close date	28-Dec-1998
13	Allotment Date	29-Dec-1998
14	Reopen Date	05-Jan-1999
15	Maturity Date (For closed-end funds)	Not Applicable
16	Benchmark (Tier 1)	CRISIL Banking and PSU Debt Index
17	Benchmark (Tier 2)	Not Applicable
18	Fund Manager 1- Name	Mr. Deepak Agrawal
19	Fund Manager 1- Type (Primary/Comanage/Description)	Primary
20	Fund Manager 1- From Date	14-Apr-2008
21	Fund Manager 2- Name	Mr. Vihag Mishra
22	Fund Manager 2- Type (Primary/Comanage/Description)	Dedicated fund manager for investments in foreign securities
23	Fund Manager 2- From Date	29-Nov-2021
24	Actual Expense (TER)	Regular Plan - 0.78 Direct Plan - 0.37
25	Exit Load (if applicable)	Nil
26	Custodian	Deutsche Bank A G, Mumbai and Standard Chartered Bank, Mumbai
27	Auditor	M/s. Walker Chandio & Co. LLP
28	Registrar	Computer Age Management Services Private Limited ('CAMS')
29	RTA Code (To be phased out)	KPSU
30	Listing Details	Not Applicable
31	ISINs	Direct Plan - Growth - INF174K01KH7 Direct Plan-Monthly IDCW Payout - INF174K01K15 Direct Plan-Monthly IDCW Reinvestment - INF174K01KL9 Regular Plan-Growth -INF174K01FO3 Regular Plan-Monthly IDCW Payout - INF174K01FQ8 Regular Plan-Monthly IDCW Reinvestment - INF174K01FP0
32	AMFI Codes (To be phased out)	Regular Plan - Monthly IDCW - 123691 Regular Plan -Growth - 123690 Direct Plan -Monthly IDCW - 123692 Direct Plan - Growth - 123693
33	SEBI Scheme Code	
Investment Amount Details:		
34	Minimum Application Amount	Rs. 5000/-
35	Minimum Application Amount in multiples of Rs.	Re. 1
36	Minimum Additional Amount	Rs. 1000/-
37	Minimum Additional Amount in multiples of Rs.	Re. 1
38	Minimum Redemption Amount in Rs.	Rs. 1000/-
39	Minimum Redemption Amount in Units	100 units
40	Minimum Balance Amount (if applicable)	Rs. 1000/-
41	Minimum Balance Amount in Units (if applicable)	100 units
42	Max Investment Amount	Not Applicable
43	Minimum Switch Amount (if applicable)	Rs. 1000/-
44	Minimum Switch Units	Re 0.01
45	Switch Multiple Amount (if applicable)	Not Applicable
46	Switch Multiple Units (if applicable)	Not Applicable
47	Max Switch Amount	Not Applicable
48	Max Switch Units (if applicable)	Not Applicable
49	Swing Pricing (if applicable)	Market Dislocation period – Swing Factor 1.5%, Normal times – NA
50	Segregated Portfolio (if applicable)	Enabled, No segregated portfolio created
SIP SWP & STP Details:		
51	Frequency	SIP - Monthly & Quarterly SWP - Monthly & Quarterly STP - Daily, Weekly, Monthly & Quarterly
52	Minimum amount	SIP - Rs. 1000 SWP - Rs. 1000 STP - Rs. 1000
53	In multiple of	SIP - Re. 1 SWP - Re. 1 STP - Re. 1
54	Minimum Instalments	SIP - 6 instalments SWP - 6 instalments STP - 6 instalments
55	Dates	SIP - Any date from 1st to 31st of a given month/ quarter. SWP - 1,7,14, 21 & 25 of Every Month STP - Any Business Day
56	Maximum Amount (if any)	Not Applicable