

Annexure A

| Annexure A | | |
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| 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 date) | Moderate |
| 6 | Category as Per SEBI Categorization Circular | Banking and PSU Fund |
| 7 | Potential Risk Class (as on date) | 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 The scheme shall ensure that for asset allocation limits as provided in above table, the base shall be considered as net assets excluding the extent of minimum stipulated eligible assets i.e. higher of 10% of net assets or LR-CRaR as prescribed at Annexure 1 of AMFI Best Practices Guidelines Circular No.93 / 2021-22 dated July 24, 2021. |
| 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 |
| 20 | Fund Manager 1- From Date | 14-Apr-2008 |
| 21 | Fund Manager 2- Name | Mr. Vihag Mishra |
| 22 | Fund Manager 2- Type | 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 - INF174K01KI5 Direct Plan-Monthly IDCW Reinvestment - INF174K01KL9 Regular Plan-Growth -INF174K01FO3 Regular Plan-Monthly IDCW Payout - INF174K01FQ8 Regular Plan-Monthly IDCW Reinvestment - INF174K01EP0 |
| 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 | KOTM/O/D/BPE/98/12/0003 |
| 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 installments SWP - 6 installments STP - 6 installments |
| 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 |