

| Fields | SCHEME SUMMARY DOCUMENT | |
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| 1 | Fund Name | Kotak Credit Risk 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 AA and below rated corporate bonds (Excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk. |
| 4 | Riskometer (At the time of Launch) | High |
| 5 | Riskometer (as on Date) | High |
| 6 | Category as Per SEBI Categorization Circular | Credit Risk Fund |
| 7 | Potential Risk Class (as on date) | C-III |
| 8 | Description, Objective of the scheme | The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA rated and below corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance that the investment objective of the Schemes will be realised. |
| 9 | Stated Asset Allocation | (A) Corporate Debt Securities #(only in AA and below rated corporate bonds, excluding AA+ rated corporate bond) - 65% to 100% - Medium (B) Debt & Money Market Instruments including government securities and above AA rated corporate debt securities - 0% to 35% - Low – Medium (C) Units issued by REITs & InvITs - 0-10% - Medium to High 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 | 12-Apr-2010 |
| 12 | NFO Close date | 30-Apr-2010 |
| 13 | Allotment Date | 11-May-2010 |
| 14 | Reopen Date | 12-May-2010 |
| 15 | Maturity Date (For closed-end funds) | Not Applicable |
| 16 | Benchmark (Tier 1) | CRISIL Credit Risk Debt B-II Index |
| 17 | Benchmark (Tier 2) | CRISIL Corporate Bond Fund BI Index |
| 18 | Fund Manager Name | FM 1 Mr. Deepak Agrawal, FM2 Mr. Sunit Garg, FM3 Ms. Palha Khanna |
| 19 | Fund Manager Type (Primary/Comanage/Description) | FM 1 Primary, FM 2 Primary, FM 3 Dedicated fund manager for investments in foreign securities |
| 20 | Fund Manager From Date | FM 1 11/05/2010 FM 2 01/11/2022 FM 3 03/07/2023 |
| 21 | Annual Expense (Stated maximum) | Regular 1.71, Direct 0.79 |
| 22 | Exit Load (if applicable) | For redemption / switch out of upto 6% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil. If units redeemed or switched out are in excess of the limit within 1year from the date of allotment: 1% if units are redeemed or switched out on or after 1 year from the date of allotment: NIL |
| 23 | Custodian | Deutsche Bank A G, Mumbai and Standard Chartered Bank, Mumbai |
| 24 | Auditor | M/s. Walker Chandiook & Co. LLP |
| 25 | Registrar | Computer Age Management Services Private Limited ('CAMS') |
| 26 | RTA Code (To be phased out) | KCOF |
| 27 | Listing Details | Not Applicable |
| 28 | ISINs | Direct Plan - Growth - INF174K01LZ7 Direct Plan-Standard IDCW Payout - INF174K01MG5 Direct Plan-Standard IDCW Reinvestment - INF174K01MH3 Regular Plan-Growth -INF174K01DY7 Regular Plan-Standard IDCW Payout - INF174K01EG2 Regular Plan-Standard IDCW Reinvestment - INF174K01EF4 |
| 29 | AMFI Codes (To be phased out) | Regular Plan - Standard IDCW - 117715 Regular Plan -Growth - 117716 Direct Plan -Standard IDCW - 119740 Direct Plan - Growth - 119741 |
| 30 | SEBI Codes | KOTM/O/D/CRF/10/03/0028 |
| 31 | Minimum Application Amount | Rs. 100/- |
| 32 | Minimum Application Amount in multiples of Rs. | Any Amount |
| 33 | Minimum Additional Amount | Rs. 100/- |
| 34 | Minimum Additional Amount in multiples of Rs. | Any Amount |
| 35 | Minimum Redemption Amount in Rs. | Rs. 1000/- |
| 36 | Minimum Redemption Amount in Units | 100 units |
| 37 | Minimum Balance Amount (if applicable) | Rs. 1000/- |
| 38 | Minimum Balance Amount in Units (if applicable) | 100 units |
| 39 | Max Investment Amount | Not Applicable |
| 40 | Minimum Switch Amount (if applicable) | Rs. 1000/- |
| 41 | Minimum Switch Units | Re 0.01 |
| 42 | Switch Multiple Amount (if applicable) | Not Applicable |
| 43 | Switch Multiple Units (if applicable) | Not Applicable |
| 44 | Max Switch Amount | Not Applicable |
| 45 | Max Switch Units (if applicable) | Not Applicable |
| 46 | Swing Pricing (if applicable) | Market Dislocation period – Swing Factor 2%, Normal times – NA |
| 47 | Side-pocketing (if applicable) | Enabled, No segregated portfolio created |
| 48 | SIP SWP & STP Details: Frequency | SIP - Daily, Weekly, Monthly, Quarterly, Half – Yearly and Annually SWP - Daily, Weekly, Monthly, Quarterly, Half – Yearly and Annually STP - Daily, Weekly, Monthly & Quarterly |
| 49 | SIP SWP & STP Details: Minimum | SIP - Rs. 100/- and any amount thereafter,SWP - Rs. 1000 STP - Rs. 1000 |

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| | amount | |
| 50 | SIP SWP & STP Details: In multiple of | SIP - Rs. 100/- and any amount thereafter,SWP - Re. 1STP - Re. 1 |
| 51 | SIP SWP & STP Details: Minimum Instalments | SIP - N.A. SWP - 6 installments STP - 6 installments |
| 52 | SIP SWP & STP Details: Dates | SIP - Any date from 1st to 31st of a given month/ quarter. SWP - Any Date of Every Month STP - Any Business Day |
| 53 | SIP SWP & STP Details: Maximum Amount (if any) | Not Applicable |