

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Kotak Banking & Financial Services 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 equity scheme investing in the Banking & Financial Services Sectors
4	Riskometer (At the time of Launch)	Very High
5	Riskometer (as on Date)	Very High
6	Category as Per SEBI Categorization Circular	Sectoral
7	Potential Risk Class (as on date)	NA
8	Description, Objective of the scheme	The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector. However, there can be no assurance that the investment objective of the scheme would be achieved.
9	Stated Asset Allocation	Investments Indicative Allocation Equity and Equity Related Securities selected on the basis of business cycle- 80%-100%-Very High Equity and Equity Related Securities of companies other than those engaged in Banking & Financial Services -0%-20%-Very High Overseas Mutual Fund Schemes/ETFs/Foreign Securities - 0-20% - Very High Debt and Money Market Securities- 0%-20%-Low to Moderate Units of REITs & InvITs-0%-10%-Very High
10	Face Value	10
11	NFO Open Date	February 06, 2023
12	NFO Close date	February 20, 2023
13	Allotment Date	February 27, 2023
14	Reopen Date	March 06, 2023
15	Maturity Date (For closed-end funds)	NA
16	Benchmark (Tier 1)	Nifty Financial Services Total Return Index
17	Benchmark (Tier 2)	NA
18	Fund Manager Name	FM 1 Ms. Shibani Sircar Kurian FM 2 Mr. Abhishek Bisen FM 3 Mr. Arjun Khanna
19	Fund Manager Type (Primary/Comanage/Description)	FM 1 Fund Manager for equity investment of the Scheme FM 2 Fund Manager for debt investment of the Scheme FM 3 Dedicated Fund Manager for investments in foreign securities
20	Fund Manager From Date	February 27, 2023 (FM1, FM 2, FM 3)
21	Annual Expense (Stated maximum)	Regular 2.25, Direct 0.69
22	Exit Load (if applicable)	For redemption / switch out of upto 10% 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 1 year from the date of allotment: 1% If units are redeemed or switched out on or after 1 year from the date of allotment: NIL Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCWs shall not be subject to entry and exit load
23	Custodian	Deutsche Bank A G, Mumbai & Standard Chartered Bank
24	Auditor	M/s. Walker Chandio & Co. LLP
25	Registrar	Computer Age Management Services Limited ('CAMS')
26	RTA Code (To be phased out)	B06
27	Listing Details	Not Applicable
28	ISINs	Kotak Business Cycle Fund - Direct Plan-Growth-INF174KA1MD1 Kotak Business Cycle Fund - Direct Plan-IDCW Payout-INF174KA1ME9 Kotak Business Cycle Fund - Direct Plan-IDCW Re-investment-INF174KA1MF6 Kotak Business Cycle Fund - Regular Plan-Growth-INF174KAMA7 Kotak Business Cycle Fund - Regular Plan-IDCW Payout-INF174KA1MB5 Kotak Business Cycle Fund - Regular Plan-IDCW Re-investment-INF174KA1MC3
29	AMFI Codes (To be phased out)	Kotak Business Cycle Fund - Direct Plan-Growth-151384 Kotak Business Cycle Fund - Direct Plan-IDCW -151383 Kotak Business Cycle Fund - Direct Plan-IDCW Re-investment - 151383 Kotak Business Cycle Fund - Regular Plan-Growth-151381 Kotak Business Cycle Fund - Regular Plan-IDCW -151382 Kotak Business Cycle Fund - Regular Plan-IDCW Re-investment -151382
30	SEBI Codes	KOTM/O/E/SEC/22/11/0093
31	Minimum Application Amount	Rs. 100/-
32	Minimum Application Amount in multiples of Rs.	Any amount thereafter Rs. 100
33	Minimum Additional Amount	Rs. 100/-
34	Minimum Additional Amount in multiples of Rs.	Any amount thereafter Rs. 100
35	Minimum Redemption Amount in Rs.	Rs. 1000/-
36	Minimum Redemption Amount in Units	100 unit
37	Minimum Balance Amount (if applicable)	Not Applicable
38	Minimum Balance Amount in Units (if applicable)	Not Applicable
39	Max Investment Amount	Not Applicable
40	Minimum Switch Amount (if applicable)	Not Applicable
41	Minimum Switch Units	Not Applicable
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)	Not Applicable
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 SSIP - Monthly/Quarterly SSTP - Monthly/Quarterly
49	SIP SWP & STP Details: Minimum amount	SIP - Rs. 100/- and any amount thereafter, SWP - Rs. 1000 STP - Rs. 1000

SCHEME SUMMARY DOCUMENT

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