

| 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 2.2900, Direct 0.3800  |
| 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. 5000/-   |
| 32     | Minimum Application Amount in multiples of Rs.   | Re. 1  |
| 33     | Minimum Additional Amount                        | Rs. 1000/-   |
| 34     | Minimum Additional Amount in multiples of Rs.    | Re. 1  |
| 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 - Monthly & Quarterly SWP - Daily,Weekly,Monthly,Quarterly STP - Daily & Weekly SSIP - Monthly/Quarterly SSTP - Monthly/Quarterly  |
| 49     | SIP SWP & STP Details: Minimum amount            | SIP - Rs. 500. SWP - Rs. 1000 STP - Rs. 1000   |

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| 50     | SIP SWP & STP Details: In multiple of          | SIP - N. A. SWP - N.A. STP - N.A.   |
| 51     | SIP SWP & STP Details: Minimum Instalments     | SIP - 10 installments SWP - 6 installments STP - 6 installments   |
| 52     | SIP SWP & STP Details: Dates                   | SIP - Any date from 1st to 31st SWP - 1,7,14, 21 & 25 of Every Month STP - Any Business Day SSIP - Any date from 1st to 31st of a 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  |