

| Annexure A                        |   |   |
|-----------------------------------|---|---|
| Fields                            | SCHEME SUMMARY DOCUMENT                             |   |
| 1                                 | Fund Name   | Kotak Gilt Fund   |
| 2                                 | Option Names (Regular & Direct)                     | Growth<br>Payout of Income Distribution cum capital withdrawal (IDCW)<br>Reinvestment of Income Distribution cum capital withdrawal (IDCW)  |
| 3                                 | Fund Type   | An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.  |
| 4                                 | Riskometer (At the time of Launch)                  | Moderate  |
| 5                                 | Riskometer (as on date)                             | Low to Moderate   |
| 6                                 | Category as Per SEBI Categorization Circular        | Gilt Fund   |
| 7                                 | Potential Risk Class (as on date)                   | A-III   |
| 8                                 | Description, Objective of the scheme                | <p>The objective of the Plan is to generate risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government(s) and/or any security unconditionally guaranteed by the Government of India, and/or reverse repos in such securities as and when permitted by RBI. A portion of the fund may be invested in Reverse repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified to meet the day-to-day liquidity requirements of the Plan. To ensure total safety of Unitholders' funds, the Plan does not invest in any other securities such as shares, debentures or bonds issued by any other entity. The Fund will seek to underwrite issuance of Government Securities if and to the extent permitted by SEBI/RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time.</p> <p>Subject to the maximum amount permitted from time to time, the Plan may invest in securities abroad, in the manner allowed by SEBI/RBI in conformity with the guidelines, rules and regulations in this respect.</p> <p>There is no assurance that the investment objective of the Plan will be achieved. It is however emphasized, that investments under the Plan are made in Government Securities, where there is no risk of default of payment in principal or interest amount.</p> |
| 9                                 | Stated Asset Allocation                             | Government of India Securities/ State Government Securities/ Government of India bills/, repos/ reverse repos in such Securities as may be permitted by RBI - 80%-100% - Sovereign<br>Call money market or alternative investment for call money market as may be provided by the Reserve Bank of India - currently Triparty repo on Government securities or treasury bills - 0% - 20% - Low   |
| 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)                                  | Nifty All Duration G-Sec Index  |
| 17                                | Benchmark (Tier 2)                                  | Not Applicable  |
| 18                                | Fund Manager 1- Name                                | Mr. Abhishek Bisen  |
| 19                                | Fund Manager 1- Type (Primary/Comanage/Description) | Primary   |
| 20                                | Fund Manager 1- From Date                           | 15-Apr-2008   |
| 22                                | Actual Expense (TER)                                | Regular Plan - 1.45 %<br>Direct Plan - 0.39 %   |
| 23                                | Exit Load (if applicable)                           | Nil   |
| 24                                | Custodian   | Deutsche Bank A G, Mumbai and Standard Chartered Bank, Mumbai   |
| 25                                | Auditor   | M/s. Walker Chandio & Co. LLP   |
| 26                                | Registrar   | Computer Age Management Services Private Limited ('CAMS')   |
| 27                                | RTA Code (To be phased out)                         | KGI   |
| 28                                | Listing Details                                     | Not Applicable  |
| 29                                | ISINs   | Kotak Gilt Investment - Direct Plan-G INF174K01KE4<br>Kotak Gilt Investment - Direct Plan-Quarterly - IDCW Payout INF174K01KF1<br>Kotak Gilt Fund - Providend Fund & Trust - Direct Plan-G INF174K01KM7<br>Kotak Gilt Fund- Regular - Non Direct Plan-Growth INF174K01F15<br>Kotak Gilt Fund- Regular - Non Direct Plan-Quarterly - IDCW Payout INF174K01FK1<br>Kotak Gilt Fund- Regular - Non Direct Plan-Quarterly - IDCW Re-investment INF174K01FJ3<br>Kotak Gilt Fund - Providend Fund & Trust - Regular Plan-Growth INF174K01FL9<br>Kotak Gilt Fund - Providend Fund & Trust - Regular Plan-Quarterly - IDCW Re-investment INF174K01FM7  |
| 30                                | AMFI Codes (To be phased out)                       | Kotak Gilt Investment - Direct Plan-G 119759<br>Kotak Gilt Investment - Direct Plan-Quarterly - IDCW Payout 119758<br>Kotak Gilt Fund - Providend Fund & Trust - Direct Plan-G 119757<br>Kotak Gilt Fund- Regular - Non Direct Plan-Growth 100265<br>Kotak Gilt Fund- Regular - Non Direct Plan-Quarterly - IDCW 100264<br>Kotak Gilt Fund - Providend Fund & Trust - Regular Plan-Growth 100281<br>Kotak Gilt Fund - Providend Fund & Trust - Regular Plan-Quarterly - IDCW Re-investment 100280   |
| 31                                | SEBI Scheme Code                                    | KOTM/O/D/GIL/98/12/0002   |
| <b>Investment Amount Details:</b> |   |   |
| 32                                | Minimum Application Amount                          | Rs. 5000/-  |
| 33                                | Minimum Application Amount in multiples of Rs.      | Re. 1   |
| 34                                | Minimum Additional Amount                           | Rs. 1000/-  |
| 35                                | Minimum Additional Amount in multiples of Rs.       | Re. 1   |
| 36                                | Minimum Redemption Amount in Rs.                    | Rs. 1000/-  |
| 37                                | Minimum Redemption Amount in Units                  | 1 unit  |
| 38                                | Minimum Balance Amount (if applicable)              | Rs. 1000/-  |
| 39                                | Minimum Balance Amount in Units (if applicable)     | 100 units   |
| 40                                | Max Investment Amount                               | Not Applicable  |
| 41                                | Minimum Switch Amount (if applicable)               | Rs. 1000/-  |
| 42                                | Minimum Switch Units                                | Re 0.01   |
| 43                                | Switch Multiple Amount (if applicable)              | Not Applicable  |
| 44                                | Switch Multiple Units (if applicable)               | Not Applicable  |
| 45                                | Max Switch Amount                                   | Not Applicable  |
| 46                                | Max Switch Units (if applicable)                    | Not Applicable  |
| 47                                | Swing Pricing (if applicable)                       | Not Applicable  |
| 48                                | Segregated Portfolio (if applicable)                | Not Enabled, No segregated portfolio created  |
| <b>SIP SWP &amp; STP Details:</b> |   |   |
| 49                                | Frequency   | SIP - Monthly & Quarterly<br>SWP - Monthly & Quarterly<br>STP - Daily, Weekly, Monthly & Quarterly  |
| 50                                | Minimum amount                                      | SIP - Rs. 1000<br>SWP - Rs. 1000<br>STP - Rs. 1000  |
| 51                                | In multiple of                                      | SIP - Re. 1<br>SWP - Re. 1<br>STP - Re. 1   |
| 52                                | Minimum Instalments                                 | SIP - 6 instalments<br>SWP - 6 instalments<br>STP - 6 instalments   |
| 53                                | Dates   | SIP - Any date from 1st to 31st of a given month/ quarter.<br>SWP - 1,7,14, 21 & 25 of Every Month<br>STP - Any Business Day  |
| 54                                | Maximum Amount (if any)                             | Not Applicable  |