

| Fields | SCHEME SUMMARY DOCUMENT                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Fund Name                                        | Kotak Multi Asset Allocator Fund of Fund - Dynamic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 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 fund of fund scheme investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes (Domestic & Offshore Funds including Gold ETFs schemes)                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 4      | Riskometer (At the time of Launch)               | High                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 5      | Riskometer (as on Date)                          | Very High                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 6      | Category as Per SEBI Categorization Circular     | FOF Domestic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 7      | Potential Risk Class (as on date)                | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 8      | Description, Objective of the scheme             | To generate long term capital appreciation from a portfolio created by investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes(Domestic & Offshore Funds including Gold ETFs scheme) However, there is no assurance that the investment objective of the Scheme will be realized                                                                                                                                                                                                                                                                                                                  |
| 9      | Stated Asset Allocation                          | A. (i)Units of Kotak Mahindra Mutual Fund schemes including ETF schemes/ Index schemes and Gold ETF scheme (ii) Overseas Funds/ETFs - 95 -100% A(i) Equity Schemes including Equity ETFs /Index Schemes- 0-90% - High ( Risk Profile) A(i) Debt Schemes including Debt ETFs/ Index schemes - 0-90% - Medium ( Risk Profile) A(ii) Gold ETF schemes - 5-15% - Medium to High ( Risk Profile) A(ii) Overseas Funds/ETFs - 5-15% - High ( Risk Profile) B. Reverse repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified - 0-5% - Low to Medium ( Risk Profile) |
| 10     | Face Value                                       | 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 11     | NFO Open Date                                    | 01-Jul-2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 12     | NFO Close date                                   | 04-Aug-2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 13     | Allotment Date                                   | 09-Aug-2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 14     | Reopen Date                                      | 05-Aug-2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 15     | Maturity Date (For closed-end funds)             | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 16     | Benchmark (Tier 1)                               | 90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 %MSCI World Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 17     | Benchmark (Tier 2)                               | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 18     | Fund Manager Name                                | FM 1 Mr. Devender Singhal FM 2 Mr. Abhishek Bisen FM 3 Mr. Arjun 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 May 09, 2019 FM 2 November 15, 2021 FM 3 November 15, 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 21     | Annual Expense (Stated maximum)                  | Regular 0.98, Direct 0.30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 22     | Exit Load (if applicable)                        | 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 year from the date of allotment shall be subject to the following Exit Load: If redeemed or switched out on or before completion of 1 year from the date of allotment of units – 1.00% If redeemed or switched out after completion of 1 Year from the date of allotment of units – 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 ('CAMSS')                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 26     | RTA Code (To be phased out)                      | KFOF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 27     | Listing Details                                  | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 28     | ISINs                                            | Regular Plan-Growth - INF174K01468 Regular Plan - IDCW Payout - INF174K01484 Regular Plan-Daily - IDCW Re-investment - INF174K01476 Direct Plan-Growth - INF174K01LN3 Direct Plan - Daily IDCW - INF174K01LO1                                                                                                                                                                                                                                                                                                                                                                                                             |
| 29     | AMFI Codes (To be phased out)                    | Regular Plan-Growth - I102574 Regular Plan - Daily - IDCW Re-investment - 102573 Direct Plan-Growth - 119777 Direct Plan-Daily IDCW- 119776                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 30     | SEBI Codes                                       | KOTM/O/O/FOD/04/06/0011                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 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)                    | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 47     | Side-pocketing (if applicable)                   | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 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 amount            | SIP - Rs. 100/- and any amount thereafter, SWP - Rs. 1000 STP - Rs. 1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

**SCHEME SUMMARY DOCUMENT**

| <b>Fields</b> |                                                |                                                                                      |
|---------------|------------------------------------------------|--------------------------------------------------------------------------------------|
| 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 installments STP - 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 |
| 53            | SIP SWP & STP Details: Maximum Amount (if any) | Not Applicable                                                                       |