

Annexure A

| Fields | | SCHEME SUMMARY DOCUMENT |
|-----------------------------------|---|--|
| 1 | Fund Name | Kotak Liquid 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 Liquid Scheme. A relatively low interest rate risk and moderate credit risk |
| 4 | Riskometer (At the time of Launch) | Low to Moderate |
| 5 | Riskometer (as on date) | Low to Moderate |
| 6 | Category as Per SEBI Categorization Circular | Liquid Fund |
| 7 | Potential Risk Class (as on date) | B-I |
| 8 | Description, Objective of the scheme | The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, debentures and Government Securities; and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Subject to the maximum amount permitted from time to time, the Scheme may invest in offshore securities in the manner allowed by SEBI / RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations. To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. <u>There is no assurance that the investment objective of the Schemes will be realised.</u> |
| 9 | Stated Asset Allocation | Debt and money market instruments (including interbank call and repo) - 100% - Low to Medium (Risk Profile) |
| 10 | Face Value | Rs. 1000/- |
| 11 | NFO Open Date | 03-Nov-2003 |
| 12 | NFO Close date | 04-Nov-2003 |
| 13 | Allotment Date | 04-Nov-2003 |
| 14 | Reopen Date | 04-Nov-2003 |
| 15 | Maturity Date (For closed-end funds) | Not Applicable |
| 16 | Benchmark (Tier 1) | NIFTY Liquid Index B-I |
| 17 | Benchmark (Tier 2) | Nifty Liquid Index |
| 18 | Fund Manager 1- Name | Mr. Deepak Agrawal |
| 19 | Fund Manager 1- Type (Primary/Comanage/Description) | Primary |
| 20 | Fund Manager 1- From Date | 11-Jul-2007 |
| 21 | Fund Manager 2- Name | Mr. Vihag Mishra |
| 22 | Fund Manager 2- Type (Primary/Comanage/Description) | Dedicated fund manager for investments in foreign securities |
| 23 | Fund Manager 2- From Date | 29-Nov-2021 |
| 24 | Actual Expense (TER) | Regular Plan - 0.32 % Direct Plan - 0.2 % |
| 25 | Exit Load (if applicable) | Day 1 : 0.0070% Day 2 : 0.0065% Day 3 : 0.0060% Day 4 : 0.0055% Day 5 : 0.0050% Day 6 : 0.0045% Day 7 onwards : 0.0000% |
| 26 | Custodian | Deutsche Bank A G, Mumbai and Standard Chartered Bank, Mumbai |
| 27 | Auditor | M/s. Walker Chandiok & Co. LLP |
| 28 | Registrar | Computer Age Management Services Private Limited ('CAMS') |
| 29 | RTA Code (To be phased out) | KLIQP |
| 30 | Listing Details | Not Applicable |
| 31 | ISINs | Direct Plan - Growth - INF174K01NE8 Direct Plan-Daily -IDCW Re-investment - INF174K01NH1 Regular Plan-Growth - INF174K01NI9 Regular Plan-Daily - IDCW Re-investment - INF174K01NL3 |
| 32 | AMFI Codes (To be phased out) | Regular Plan - Growth 100829 Regular Plan - Daily IDCW 100833 Direct Plan - Daily IDCW 119764 Direct Plan - Growth 119766 |
| 33 | SEBI Scheme Code | KOTM/O/D/LIF/03/09/0009 |
| Investment Amount Details: | | |
| 34 | Minimum Application Amount | Rs. 500/- |
| 35 | Minimum Application Amount in multiples of Rs. | Re. 1 |
| 36 | Minimum Additional Amount | Rs. 500/- |
| 37 | Minimum Additional Amount in multiples of Rs. | Re. 1 |
| 38 | Minimum Redemption Amount in Rs. | Rs. 1000/- |
| 39 | Minimum Redemption Amount in Units | 1 unit |
| 40 | Minimum Balance Amount (if applicable) | Rs. 1000/- |
| 41 | Minimum Balance Amount in Units (if applicable) | 100 units |
| 42 | Max Investment Amount | Not Applicable |
| 43 | Minimum Switch Amount (if applicable) | Rs. 500/- |
| 44 | Minimum Switch Units | Re 0.01 |
| 45 | Switch Multiple Amount (if applicable) | Not Applicable |
| 46 | Switch Multiple Units (if applicable) | Not Applicable |
| 47 | Max Switch Amount | Not Applicable |
| 48 | Max Switch Units (if applicable) | Not Applicable |
| 49 | Swing Pricing (if applicable) | Not Applicable |
| 50 | Segregated Portfolio (if applicable) | Enabled, No segregated portfolio created |
| SIP SWP & STP Details: | | |
| 51 | Frequency | SIP - N. A. SWP - Monthly & Quarterly STP - Daily, Weekly, Monthly & Quarterly |
| 52 | Minimum amount | SIP - N. A. SWP - Rs. 1000 STP - Rs. 1000 |
| 53 | In multiple of | SIP - N. A. SWP - Re. 1 STP - Re. 1 |
| 54 | Minimum Instalments | SIP - N. A. SWP - 6 installments STP - 6 installments |
| 55 | Dates | SIP - N. A. SWP - 1,7,14, 21 & 25 of Every Month STP - Any Business Day |
| 56 | Maximum Amount (if any) | Not Applicable |