

Annexure A

SCHEME SUMMARY DOCUMENT

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Kotak Gilt 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 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 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
20	Fund Manager 1- From Date	15-Apr-2008
22	Actual Expense (TER)	Regular Plan - 1.45 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 Chandok & 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 Kotak Gilt Investment - Direct Plan-Quarterly - IDCW Payout INF174K01KF1 Kotak Gilt Fund - Provident Fund & Trust - Direct Plan-G INF174K01KM7 Kotak Gilt Fund- Regular - Non Direct Plan-Growth INF174K01F15 Kotak Gilt Fund- Regular - Non Direct Plan-Quarterly - IDCW Payout INF174K01FK1 Kotak Gilt Fund- Regular - Non Direct Plan-Quarterly - IDCW Re-investment INF174K01FJ3 Kotak Gilt Fund - Provident Fund & Trust - Regular Plan-Growth INF174K01FL9 Kotak Gilt Fund - Provident Fund & Trust - Regular Plan-Quarterly - IDCW Re-investment INF174K01FM7
30	AMFI Codes (To be phased out)	Kotak Gilt Investment - Direct Plan-G 119759 Kotak Gilt Investment - Direct Plan-Quarterly - IDCW Payout 119758 Kotak Gilt Fund - Provident Fund & Trust - Direct Plan-G 119757 Kotak Gilt Fund- Regular - Non Direct Plan-Growth 100265 Kotak Gilt Fund- Regular - Non Direct Plan-Quarterly - IDCW 100264 Kotak Gilt Fund - Provident Fund & Trust - Regular Plan-Growth 100281 Kotak Gilt Fund - Provident Fund & Trust - Regular Plan-Quarterly - IDCW Re-investment 100280
31	SEBI Scheme Code	KOTM/O/D/GIL/98/12.0002
Investment Amount Details:		
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
SIP SWP & STP Details:		
49	Frequency	SIP - Monthly & Quarterly SWP - Monthly & Quarterly STP - Daily, Weekly, Monthly & Quarterly
50	Minimum amount	SIP - Rs. 1000 SWP - Rs. 1000 STP - Rs. 1000
51	In multiple of	SIP - Re. 1 SWP - Re. 1 STP - Re. 1
52	Minimum Instalments	SIP - 6 installments SWP - 6 installments STP - 6 installments
53	Dates	SIP - Any date from 1st to 31st of a given month/ quarter. SWP - 1,7,14, 21 & 25 of Every Month STP - Any Business Day
54	Maximum Amount (if any)	Not Applicable