

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Kotak Credit Risk 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 predominantly investing in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.
4	Riskometer (At the time of Launch)	High
5	Riskometer (as on Date)	Moderately High
6	Category as Per SEBI Categorization Circular	Credit Risk Fund
7	Potential Risk Class (as on date)	C-III
8	Description, Objective of the scheme	The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA rated and below corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance that the investment objective of the Schemes will be realised.
9	Stated Asset Allocation	(A) Corporate Debt Securities #(only in AA and below rated corporate bonds, excluding AA+ rated corporate bond) - 65% to 100% - Medium (B) Debt & Money Market Instruments including government securities and above AA rated corporate debt securities - 0% to 35% - Low – Medium (C) Units issued by REITs & InvITs - 0-10% - Medium to High The scheme shall ensure that for asset allocation limits as provided in above table, the base shall be considered as net assets excluding the extent of minimum stipulated eligible assets i.e. higher of 10% of net assets or LR-CRaR as prescribed at Annexure 1 of AMFI Best Practices Guidelines Circular No.93 / 2021-22 dated July 24, 2021.
10	Face Value	Rs. 10/-
11	NFO Open Date	12-Apr-2010
12	NFO Close date	30-Apr-2010
13	Allotment Date	11-May-2010
14	Reopen Date	12-May-2010
15	Maturity Date (For closed-end funds)	Not Applicable
16	Benchmark (Tier 1)	CRISIL Credit Risk Fund CIII Index
17	Benchmark (Tier 2)	CRISIL Corporate Bond Fund BI Index
18	Fund Manager Name	FM 1 Mr. Deepak Agrawal FM 2 Mr. Vihag Mishra
19	Fund Manager Type (Primary/Comanage/Description)	FM 1 Primary FM 2 Dedicated fund manager for investments in foreign securities
20	Fund Manager From Date	FM 1 11/05/2010 FM 2 29/11/2021
21	Annual Expense (Stated maximum)	Regular 1.7100, Direct 0.7400
22	Exit Load (if applicable)	For redemption / switch out of upto 6% 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 1year from the date of allotment: 1% If units are redeemed or switched out on or after 1 year from the date of allotment: NIL
23	Custodian	Deutsche Bank A G, Mumbai and Standard Chartered Bank, Mumbai
24	Auditor	M/s. Walker Chandiok & Co. LLP
25	Registrar	Computer Age Management Services Private Limited ('CAMS')
26	RTA Code (To be phased out)	KCOF
27	Listing Details	Not Applicable
28	ISINs	Direct Plan - Growth - INF174K01LZ7 Direct Plan-Standard IDCW Payout - INF174K01MG5 Direct Plan-Standard IDCW Reinvestment - INF174K01MH3 Regular Plan-Growth -INF174K01DY7 Regular Plan-Standard IDCW Payout - INF174K01EG2 Regular Plan-Standard IDCW Reinvestment - INF174K01EF4
29	AMFI Codes (To be phased out)	Regular Plan - Standard IDCW - 117715 Regular Plan -Growth - 117716 Direct Plan -Standard IDCW - 119740 Direct Plan - Growth - 119741
30	SEBI Codes	KOTM/O/D/CRF/10/03/0028
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 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)	Market Dislocation period – Swing Factor 2%, Normal times – NA
47	Side-pocketing (if applicable)	Enabled, No segregated portfolio created

Fields	SCHEME SUMMARY DOCUMENT	
48	SIP SWP & STP Details: Frequency	SIP - Monthly & Quarterly SWP - Monthly & Quarterly STP - Daily, Weekly, Monthly & Quarterly
49	SIP SWP & STP Details: Minimum amount	SIP - Rs. 1000 SWP - Rs. 1000 STP - Rs. 1000
50	SIP SWP & STP Details: In multiple of	SIP - Re. 1 SWP - Re. 1 STP - Re. 1
51	SIP SWP & STP Details: Minimum Instalments	SIP - 6 installments SWP - 6 installments STP - 6 installments
52	SIP SWP & STP Details: 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
53	SIP SWP & STP Details: Maximum Amount (if any)	Not Applicable