

| Fields | SCHEME SUMMARY DOCUMENT                          |                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Fund Name                                        | Kotak Business Cycle 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 equity scheme investing in business cycles based investing theme.                                                                                                                                                                                                                                                                                                                              |
| 4      | Riskometer (At the time of Launch)               | Very High                                                                                                                                                                                                                                                                                                                                                                                                    |
| 5      | Riskometer (as on Date)                          | Very High                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6      | Category as Per SEBI Categorization Circular     | Thematic Fund                                                                                                                                                                                                                                                                                                                                                                                                |
| 7      | Potential Risk Class (as on date)                | NA                                                                                                                                                                                                                                                                                                                                                                                                           |
| 8      | Description, Objective of the scheme             | The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the objective of the scheme will be realized.                            |
| 9      | Stated Asset Allocation                          | Investments Indicative Allocation Equity and Equity Related Instruments selected on the basis of business cycle- 80%-100% Other Equity and Equity Related Instruments of companies-0%-20% Debt and Money Market Instruments -0%-20% Units of Gold/Silver ETF -0%-20% Units of InvITs-0%-10%                                                                                                                  |
| 10     | Face Value                                       | 10                                                                                                                                                                                                                                                                                                                                                                                                           |
| 11     | NFO Open Date                                    | September 07, 2022                                                                                                                                                                                                                                                                                                                                                                                           |
| 12     | NFO Close date                                   | September 21, 2022                                                                                                                                                                                                                                                                                                                                                                                           |
| 13     | Allotment Date                                   | September 28, 2022                                                                                                                                                                                                                                                                                                                                                                                           |
| 14     | Reopen Date                                      | October 6, 2022                                                                                                                                                                                                                                                                                                                                                                                              |
| 15     | Maturity Date (For closed-end funds)             | NA                                                                                                                                                                                                                                                                                                                                                                                                           |
| 16     | Benchmark (Tier 1)                               | Nifty 500 Total Return Index                                                                                                                                                                                                                                                                                                                                                                                 |
| 17     | Benchmark (Tier 2)                               | NA                                                                                                                                                                                                                                                                                                                                                                                                           |
| 18     | Fund Manager Name                                | FM 1 Mr. Harish Bihani, FM 2 Mr. Abhishek Bisen                                                                                                                                                                                                                                                                                                                                                              |
| 19     | Fund Manager Type (Primary/Comanage/Description) | FM 1 Fund Manager for equity investment of the Scheme, FM 2 Fund Manager for debt investment of the Scheme                                                                                                                                                                                                                                                                                                   |
| 20     | Fund Manager From Date                           | FM 1 - October 20, 2023, FM 2 - September 28, 2022                                                                                                                                                                                                                                                                                                                                                           |
| 21     | Annual Expense (Stated maximum)                  | Regular 2.05, Direct 0.77                                                                                                                                                                                                                                                                                                                                                                                    |
| 22     | Exit Load (if applicable)                        | For redemption / switch out within 90 days from the date of allotment: 0.5% If units are redeemed or switched out on or after 90 days from the date of allotment -Nil Units issued on reinvestment of IDCW shall not be subject to entry and exit load. Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme.                                                 |
| 23     | Custodian                                        | Deutsche Bank A G, Mumbai & Standard Chartered Bank,Orbis Financial Corporation Limited                                                                                                                                                                                                                                                                                                                      |
| 24     | Auditor                                          | S. R. Batliboi & Co. LLP                                                                                                                                                                                                                                                                                                                                                                                     |
| 25     | Registrar                                        | Computer Age Management Services ('CAMS')                                                                                                                                                                                                                                                                                                                                                                    |
| 26     | RTA Code (To be phased out)                      | KBC                                                                                                                                                                                                                                                                                                                                                                                                          |
| 27     | Listing Details                                  | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                               |
| 28     | ISINs                                            | Kotak Business Cycle Fund - Direct Plan-Growth-INF174KA1JN6 Kotak Business Cycle Fund - Direct Plan-IDCW Payout-INF174KA1JO4 Kotak Business Cycle Fund - Direct Plan-IDCW Re-investment-INF174KA1JP1 Kotak Business Cycle Fund - Regular Plan-Growth-INF174KA1JK2 Kotak Business Cycle Fund - Regular Plan-IDCW Payout-INF174KA1JLO Kotak Business Cycle Fund - Regular Plan-IDCW Re-investment-INF174KA1JM8 |
| 29     | AMFI Codes (To be phased out)                    | Kotak Business Cycle Fund - Direct Plan-Growth-150624 Kotak Business Cycle Fund - Direct Plan-IDCW -150625 Kotak Business Cycle Fund - Regular Plan-Growth-150626 Kotak Business Cycle Fund - Regular Plan-IDCW -150622                                                                                                                                                                                      |
| 30     | SEBI Codes                                       | KOTM/O/E/THE/22/08/0077                                                                                                                                                                                                                                                                                                                                                                                      |
| 31     | Minimum Application Amount                       | Rs. 100/-                                                                                                                                                                                                                                                                                                                                                                                                    |
| 32     | Minimum Application Amount in multiples of Rs.   | Any amount thereafter Rs. 100                                                                                                                                                                                                                                                                                                                                                                                |
| 33     | Minimum Additional Amount                        | Rs. 100/-                                                                                                                                                                                                                                                                                                                                                                                                    |
| 34     | Minimum Additional Amount in multiples of Rs.    | Any amount thereafter Rs. 100                                                                                                                                                                                                                                                                                                                                                                                |
| 35     | Minimum Redemption Amount in Rs.                 | Rs. 100/-                                                                                                                                                                                                                                                                                                                                                                                                    |
| 36     | Minimum Redemption Amount in Units               | 10 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)            | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                               |
| 41     | Minimum Switch Units                             | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                               |
| 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)                    | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                               |
| 47     | Side-pocketing (if applicable)                   | Enabled, No Segregated Portfolio created                                                                                                                                                                                                                                                                                                                                                                     |
| 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                                                                                                                                                                                                                                                                                                                                      |
| 50     | SIP SWP & STP Details: In multiple of            | SIP - Rs. 100/- and any amount thereafter,SWP - STP -                                                                                                                                                                                                                                                                                                                                                        |
| 51     | SIP SWP & STP Details: Minimum Instalments       | SIP - N.A. SWP - 6 installmentsSTP - 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                                                                                                                                                                                                                                                                                                                                                                                               |