

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Kotak Banking and PSU Debt 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 Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.
4	Riskometer (At the time of Launch)	Moderate
5	Riskometer (as on Date)	Moderate
6	Category as Per SEBI Categorization Circular	Banking and PSU Fund
7	Potential Risk Class (as on date)	B-III
8	Description, Objective of the scheme	To generate income by predominantly investing in debt & money market securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFI), Municipal Bonds and Reverse repos in such securities, sovereign securities issued by the Central Government and State Governments, and / or any security unconditionally guaranteed by the Govt. of India. There is no assurance that or guarantee that the investment objective of the scheme will be achieved.
9	Stated Asset Allocation	Debt & Money Market instruments issued by Banks, PSUs, PFIs and Municipal Bonds. - 80% to 100% - Low to Medium Central Government and State government securities/ other instruments - 0% to 20% - Low to Medium Units issued by REITs & InvITs - 0%-10%Low to Medium- 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	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)	CRISIL Banking & PSU Debt A-II Index
17	Benchmark (Tier 2)	Not Applicable
18	Fund Manager Name	FM 1 Mr. Deepak Agrawal FM2 Mr. Dharmesh Thakar
19	Fund Manager Type (Primary/Comanage/Description)	FM 1 Primary, FM 2 Primary
20	Fund Manager From Date	FM 1 01/08/2008 FM 2 01/11/2022
21	Annual Expense (Stated maximum)	Regular 0.75, Direct 0.40
22	Exit Load (if applicable)	Nil
23	Custodian	Deutsche Bank A G, Mumbai and Standard Chartered Bank, Mumbai
24	Auditor	S. R. Batliboi & Co. LLP
25	Registrar	Computer Age Management Services ('CAMS')
26	RTA Code (To be phased out)	KPSU
27	Listing Details	Not Applicable
28	ISINs	Direct Plan - Growth - INF174K01KH7 Direct Plan-Monthly IDCW Payout - INF174K01KI5 Direct Plan-Monthly IDCW Reinvestment - INF174K01KL9 Regular Plan-Growth -INF174K01FO3 Regular Plan-Monthly IDCW Payout - INF174K01FQ8 Regular Plan-Monthly IDCW Reinvestment - INF174K01FP0
29	AMFI Codes (To be phased out)	Regular Plan - Monthly IDCW - 123691 Regular Plan -Growth - 123690 Direct Plan -Monthly IDCW - 123692 Direct Plan - Growth - 123693
30	SEBI Codes	KOTM/O/D/BPF/98/12/0003
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. 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 1.5%, Normal times – NA
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 - Re. 1STP - Re. 1
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 of a given month/ quarter. SWP - Any Date of Every Month STP - Any Business Day
53	SIP SWP & STP Details: Maximum Amount (if any)	Not Applicable