

| Fields | SCHEME SUMMARY DOCUMENT                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Fund Name                                        | Kotak Medium Term 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 medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and relatively high credit risk.                                                                                                                                                                                                                                          |
| 4      | Riskometer (At the time of Launch)               | Moderately High                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 5      | Riskometer (as on Date)                          | Moderately High                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 6      | Category as Per SEBI Categorization Circular     | Debt Scheme – Medium Term 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 regular income and capital appreciation by investing in a portfolio of medium term debt and money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be achieved.                                                                                                                                                                                   |
| 9      | Stated Asset Allocation                          | Debt & Money market instruments including government securities - 0-100 - Low to Medium Units issued by InvIT - 0-10% - Medium to High @ Pursuant to para 1(b) of SEBI circular no. HO/24/13/12(1)2025-IMD POD-2/I/157/2025 dated November 28, 2025 existing investments in REITs, if any held by Debt schemes of Kotak Mahindra Mutual Fund as on December 31, 2025, is grandfathered. No new investments will be made in REITs on or after January 01, 2026. |
| 10     | Face Value                                       | Rs. 10                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 11     | NFO Open Date                                    | 28-Feb-2014                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 12     | NFO Close date                                   | 28-Feb-2014                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 13     | Allotment Date                                   | 21-Mar-2014                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 14     | Reopen Date                                      | 25-Mar-14                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 15     | Maturity Date (For closed-end funds)             | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 16     | Benchmark (Tier 1)                               | CRISIL Medium Duration Debt A-III Index                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 17     | Benchmark (Tier 2)                               | -                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 18     | Fund Manager Name                                | FM 1 Mr. Deepak Agrawal FM2 Mr. Vihag Mishra                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 19     | Fund Manager Type (Primary/Comanage/Description) | FM 1 Primary, FM 2 Primary                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 20     | Fund Manager From Date                           | FM 1 22/06/2015 FM 2 01/06/2025                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 21     | Annual Expense (Stated maximum)                  | Regular 1.63, Direct 0.67                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 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)                      | KMTF                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 27     | Listing Details                                  | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 28     | ISINs                                            | Direct Plan - Growth - INF174K01VQ5 Direct Plan-Standard IDCW Payout - INF174K01VS1 Direct Plan-Standard IDCW Reinvestment - INF174K01VU7 Regular Plan-Growth - INF174K01VL6 Regular Plan-Standard IDCW Payout - INF174K01VN2 Regular Plan-Standard IDCW Reinvestment - INF174K01VP7                                                                                                                                                                           |
| 29     | AMFI Codes (To be phased out)                    | Regular Plan - Standard IDCW - 128078 Regular Plan -Growth - 128009 Direct Plan -Standard IDCW - 128079 Direct Plan - Growth - 128006                                                                                                                                                                                                                                                                                                                          |
| 30     | SEBI Codes                                       | KOTM/O/D/MDF/13/09/0030                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 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 unit                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 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)                    | Market Dislocation period – Swing Factor 2%, 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 - STP -                                                                                                                                                                                                                                                                                                                                                                                                          |
| 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 31stSWP - Any Date of Every Month STP - Any Business Day                                                                                                                                                                                                                                                                                                                                                                            |
| 53     | SIP SWP & STP Details: Maximum Amount (if any)   | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                 |