Kotak Banking & Financial Services Fund

An opportunity to become
an investor from a user of BFSI

BFSI: Banking, Financial Services and Insurance

Do you know the components of BFSI sector?

Banking, Financial Services and Insurance is a highly diversified sector which consists of*

Banks	PSU Banks	Private and Small Finance Banks	Payment Banks
NBFCs	Asset Fin NBFCs	HFCs	MFI
Insurance	Life Insurance	General Insurance	Health Insurance
Broking	Brokers		
AMCs	Asset Managers		
Fintech	Payments/Fintech	Insuretech	
Others	Distributors	Market Infra Players	Cash Management/ Holding Cos.

*Source: Based on the universe of listed BFSI companies with a MCAP of INR10bn+
The stocks/sectors mentioned do not constitute any recommendation and Kotak Mahindra Mutual Fund may or may not have any future position in these stocks/sectors.
Details as per latest data available. Index used is only to represent the market scenario. Past performance may or may not be sustained in future.

Financial Services Sector is healthy

- **Falling Bank NPAs**
- **Rising Mutual Fund Assets**
- **Healthy NBFC loan growth**
- **Increasing Insurance Premium**

Source: RBI, AMFI, IRDAI, KMAMC Internal | As per latest available data kotak Mutual Fund

Why should you consider investing in Banking & Financial Services now?

- Improving Credit demand
- Benign asset quality cycle with adequate provision cushion
- Comfortable capital position
- Growing working population may drive demand
- New age (Fintech) businesses offer best of both worlds

Source: KMAMC Internal Research.
KMMF is not guaranteeing any future performance. Past performance may or may not be sustained in future.

Why choose Kotak Banking & Financial Services Fund?

Bottom-Up Approach
Identify Companies with BMV approach from a selected sector

No Cap On Market Cap
Flexibility to buy across all market cap segments

Stock Selection
Selection of Companies showing Growth At Reasonable Price

Participation In Growth Potential
Investment In the Potential Growth Story Of Banking & Financial Services in India

Investment Universe
Suitable Top Ideas to be selected by in-house research from Kotak's coverage

BMV stands for Business, Management & Valuation

Salient Features

Name of the Scheme
Kotak Banking & Financial Services Fund

Type of scheme
An open ended equity scheme investing in the Banking and Financial Services sectors

Investment Objective
The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector. However, there can be no assurance that the investment objective of the scheme would be achieved.

Asset Allocation*

Investments	Indicative Allocation	Risk Profile
Equity and Equity Related Securities of companies engaged in Banking and Financial Services Sector	80%-100%	Very High
Equity and Equity Related Securities of companies other than those engaged in banking & financial services	0%-20%	Very High
Overseas Mutual Funds schemes / ETFs / Foreign Securities	0%-20%	Very High
Debt and Money Market Securities	0%-20%	Low to Moderate
Units of REITs & InvITs	0%-10%	Very High

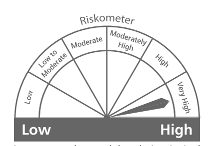
Benchmark Index
Nifty Financial Services Total Return Index

Fund Manager (s)
Ms. Shibani Sircar Kurian will be the fund manager for equity investment of the scheme, Mr. Abhishek Bisen will be the Fund Manager for debt investment of the Scheme and Mr. Arjun Khanna will be the Dedicated Fund Manager for investments in foreign securities.

Exit Load
• For redemption / switch out of upto 10% 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 1 year from the date of allotment: 1%
• If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Minimum Purchase Amount
Initial Purchase (Non-SIP):
Rs. 100/- and any amount thereafter
Additional Purchase (Non-SIP) :
Rs. 100/- and any amount thereafter
SIP Purchase: Rs. 100/- and any amount thereafter

*For Detailed and Complete Information, Please Refer to the Scheme Information Document (SID)



Investors understand that their principal will be at very high risk
FUND

Kotak Banking & Financial Services Fund
An open ended equity scheme investing in the Banking and Financial Services sectors

This product is suitable for investors who are seeking*:
- Long term capital growth.
- Investment in portfolio of predominantly equity & equity related securities of companies engaged in Banking & Financial Services

*Investors should consult their financial advisor if in doubt about whether the product is suitable for them.

The above riskometer is based on the scheme portfolio as on 29th February 2024. An addendum may be issued or updated on the website for new riskometer.

Distributed By: