

Kotak Rural Opportunities Fund



NFO Period: 06th Nov to 20th Nov 2025

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KOTAK RURAL OPPORTUNITIES FUND

(An open-ended equity scheme following Rural and allied theme)

This product is suitable for investors who are seeking*:

- Long term capital growth.
- Investment in portfolio of predominantly Equity & Equity related instruments based on Rural and allied theme.

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

(The product labelling assigned during the New Fund Offer is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when actual investments are made)

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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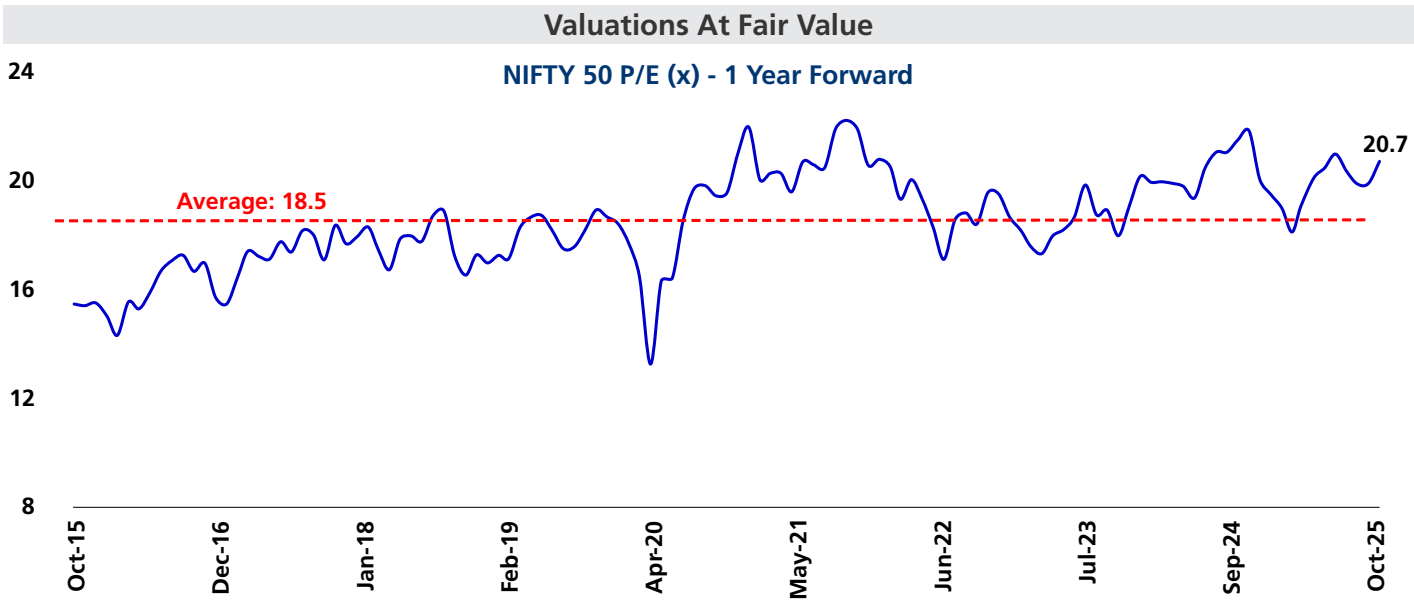
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Market Overview

Key Events for the Month of October 2025

- India's Services Purchasing Managers' Index (PMI) eased in September to 60.9, slightly lower than August's recent high of 62.9.
- India's Manufacturing Purchasing Managers' Index (PMI) showed renewed strength in October, rising to a two-month high of 58.4 from 57.7 in September. The manufacturing sector continued to expand at a solid pace, supported by strong domestic demand and easing cost pressures.
- India's Consumer Price Inflation (CPI) declined to an eight-year low of 1.54% in September, mainly due to a fall in prices of vegetables, edible oils, fruits, pulses, cereals, and eggs. Fuel prices also turned cheaper during the month.
- India's Wholesale Price Index (WPI)-based inflation eased to 0.13% in September from 0.52% in August, driven largely by falling food and fuel prices.
- India's GST collections rose 4.6% year-on-year to 1.96 lakh crore in October.
- Equity markets registered strong gains in October 2025, with the Nifty 50 advancing by 4.5% and the BSE Sensex climbing 4.6%, supported by positive domestic and global cues.

Market Valuation Indicators



Source: Bloomberg, as on 31st October 2025

Domestic Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty 50 Index	3.9%	5.7%	6.3%	12.6%	17.2%
Nifty Midcap150 Index	3.2%	10.9%	5.6%	22.9%	27.7%
Nifty Smallcap250 Index	1.0%	12.7%	-2.5%	22.7%	28.3%
Nifty Next 50 Index	4.1%	8.2%	-0.1%	17.9%	20.6%
Nifty 500 Index	3.5%	7.6%	4.5%	15.4%	19.8%

Source: Bloomberg, As on 31/10/2025 | As per para 2.7 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st -250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization. The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future

Strategy For Investment In Current Scenario

Neutral Weight	Equities
Over Weight	Large cap
Marginal Under Weight	Midcap
Under Weight	Small cap

Sectoral Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty Auto Index	13.3%	20.2%	14.0%	26.0%	28.1%
Nifty Bank Index	3.2%	4.9%	12.2%	11.8%	19.3%
Nifty Energy Index	3.3%	5.9%	-7.7%	10.8%	19.3%
Nifty Financial Services Index	1.8%	3.9%	13.6%	13.5%	18.4%
Nifty FMCG Index	0.7%	-0.4%	-5.1%	8.3%	13.8%
Nifty Healthcare Index	-1.3%	4.6%	1.8%	20.5%	21.4%
Nifty Infrastructure Index	5.5%	8.9%	8.4%	22.2%	25.0%
Nifty IT Index	1.2%	-0.2%	-11.6%	7.5%	11.3%
Nifty Media Index	-5.4%	1.6%	-23.8%	-9.3%	1.6%
Nifty Metal Index	14.3%	23.7%	13.8%	21.6%	35.2%
Nifty Pharma Index	-2.6%	1.9%	-2.5%	18.8%	14.5%
Nifty PSU Bank Index	19.5%	25.1%	21.7%	33.2%	45.3%
Nifty Realty Index	3.9%	7.0%	-5.2%	29.2%	32.9%
BSE Consumer Durables Index	1.8%	5.4%	-0.2%	12.4%	20.2%
BSE Industrial Index	4.3%	16.4%	1.6%	31.2%	41.8%

Source: Bloomberg, As on 31/10/2025. The Sector(s) mentioned in this document do not constitute any research report/recommendation of the same and the scheme(s)/Fund may or may not have any future position in these Sector(s) | The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future

Global Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
MSCI World Index	7.7%	20.1%	20.4%	19.9%	13.9%
MSCI Emerging Index	12.7%	25.9%	25.2%	18.2%	4.9%
MSCI India index	3.7%	6.3%	4.8%	13.3%	17.4%
Dow Jones Industrial Average Index	7.8%	17.0%	13.9%	13.3%	12.4%
Nasdaq Composite Index	12.3%	36.0%	31.1%	29.2%	16.8%
Nikkei 225 Index	27.6%	45.4%	34.1%	23.8%	17.9%
Shanghai Composite Index	10.7%	20.6%	20.6%	11.0%	4.2%
Deutsche Boerse AG german Stock Index DAX	-0.4%	6.5%	25.6%	21.8%	15.7%

Source: Bloomberg, As on 31/10/2025 | The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future

Debt Market Snapshot

Items	Oct-25	Sep-25	1 month change	Oct-24	1 yr change
Reverse repo	3.35%	3.35%	Nil	3.35%	Nil
Repo	5.50%	5.50%	Nil	6.50%	-100bps
CRR	3.25%	4.00%	-75bps	4.50%	-125bps
SLR	18.00%	18.00%	Nil	18.00%	Nil
Mibor Overnight	5.69%	5.74%	-5bps	6.61%	-92bps
Call ON	5.00%	5.00%	Nil	5.75%	-75bps
CBLO	5.50%	5.50%	Nil	6.27%	-77bps
1 yr TBILL	5.58%	5.56%	2bps	6.54%	-96bps
10 Gsec	6.59%	6.65%	-6bps	6.85%	-26bps
5 Year AAA	6.85%	7.00%	Nil	7.42%	-57bps
USD/INR	₹88.72	₹88.79	-₹0.07	₹84.09	₹4.63

Source: Bloomberg; RBI. Data as on 31st October 2025

How to read Fact Sheet

Fund Manager

An employee of the asset management company such as mutual fund or life insurer, who manages investments of the scheme. He is usually part of larger team of fund managers and research analysts.

Application amount for fresh subscription

This is the minimum investment amount for a new investor in a mutual fund scheme

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme

Yield to Maturity

The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV

The NAV or net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which investors enter or exit the mutual fund

Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmark include the Nifty, Sensex, BSE 200, BSE 500, 10-year Gsec

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor /agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Note: SEBI, vide para 10.4 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs 100 and an exit load is 1%, the redemption price would be Rs. 99 per unit

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard deviation

Standard deviation is statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio

The Sharpe Ratio, named after its founder the Noble laureate William Sharpe, is measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by Mutual fund or any investment firm.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile

Mutual funds invest in securities after evaluating their credit worthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their rating becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Macaulay Duration

Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its internal cash flows. Macaulay Duration is used only for an instrument with fixed cash flows. Modified Duration as the name suggests, is a modified version of the Macaulay model that accounts for changing interest rates.

Average Maturity

A bond's maturity date indicates the specific future date on which an investor gets his principal back i.e. the borrowed amount is repaid in full. Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.

Standard Deviation

Standard deviation is a statistical tool that measures the deviation or dispersion of the data from the mean or average. When seen in mutual funds, it tells you how much the return from your mutual fund portfolio is straying from the expected return, based on the fund's historical performance.

IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

P/E Ratio

The price-earnings ratio (P/E Ratio) is the relation between a company's share price and earnings per share (EPS). It denotes what the market is willing to pay for a company's profits.

P/BV

The price-to-book ratio compares a company's market value to its book value. The market value of a company is its share price multiplied by the number of outstanding shares.

IDCW Yield

The dividend yield is a financial ratio that shows how much a company pays out in dividends each year relative to its stock price.

Interest Rate Swap (IRS)

An interest rate swap is a forward contract in which one stream of future interest payments is exchanged for another based on a specified principal amount. Interest rate swaps usually involve the exchange of a fixed interest rate for a floating rate, or vice versa, to reduce or increase exposure to fluctuations in interest rates.

Potential Risk Class (PRC) Matrix

In reference to para 17.5 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, all debt schemes will be classified in terms of a Potential Risk Class matrix which consists of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

Market Capitalisation

As per para 2.7 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st -250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization.

KOTAK LARGE CAP FUND

(ERSTWHILE KNOWN AS KOTAK BLUECHIP FUND)

Large cap fund - An open-ended equity scheme predominantly investing in large cap stocks

Investment Objective: To generate capital appreciation from a portfolio of predominantly equity and equity related securities falling under the category of large Cap companies. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Rohit Tandon

AAUM: ₹10,758.31 crs

AUM: ₹10,899.85 crs

Benchmark*:** Nifty 100 TRI (Tier 1),
Nifty 50 TRI (Tier 2)

Allotment Date: December 29, 1998

Folio Count: 4,05,019

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹588.1030	₹678.6488
IDCW	₹75.9142	₹89.7533

(as on October 31, 2025)

Ratios

Portfolio Turnover	28.73%
¹ Beta	0.92
¹ Sharpe#	0.79
¹ Standard Deviation	11.78%
¹ P/E	25.55
¹ P/BV	3.54

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	82.30%
Mid Cap	8.89%
Small Cap	5.88%
Debt & Money Market	2.93%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.73%

Direct Plan: 0.62%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

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.

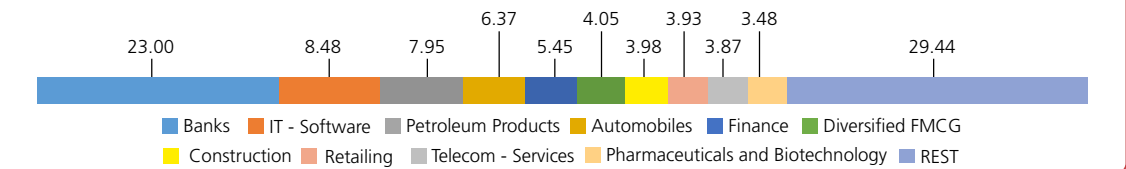
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		NTPC LTD	2.43
Banks	23.00	Transport Services	2.03
HDFC Bank Ltd.	7.77	Inter Globe Aviation Ltd	2.03
ICICI Bank Ltd.	6.91	Ferrous Metals	1.70
STATE BANK OF INDIA	3.55	Tata Steel Ltd.	1.70
Axis Bank Ltd.	3.20	Aerospace and Defense	1.59
Kotak Mahindra Bank Ltd.	1.57	Bharat Electronics Ltd.	1.22
IT - Software	8.48	ASTRA MICROWAVE PRODUCTS LTD.	0.37
Infosys Ltd.	3.79	Chemicals and Petrochemicals	1.58
Tata Consultancy Services Ltd.	1.91	SOLAR INDUSTRIES INDIA LIMITED	1.58
Tech Mahindra Ltd.	1.05	Fertilizers and Agrochemicals	1.34
PERSISTENT SYSTEMS LIMITED	0.98	Coromandel International Ltd.	1.17
Mphasis Ltd.	0.75	Bayer Cropscience Ltd.	1.17
Petroleum Products	7.95	Consumer Durables	1.31
RELIANCE INDUSTRIES LTD.	6.53	V-Guard Industries Ltd.	0.68
Bharat Petroleum Corporation Ltd.	1.42	LG ELECTRONICS INDIA LTD	0.63
Automobiles	6.37	Personal Products	1.12
Mahindra & Mahindra Ltd.	2.87	Godrej Consumer Products Ltd.	1.12
Maruti Suzuki India Limited	2.68	Industrial Products	1.11
Hero MotoCorp Ltd.	0.82	Cummins India Ltd.	1.11
Finance	5.45	Beverages	1.09
BAJAJ FINANCE LTD.	2.37	UNITED SPIRITS LTD.	1.09
SHRIRAM FINANCE LTD.	1.57	Healthcare Services	0.92
Power Finance Corporation Ltd.	0.86	Apollo Hospitals Enterprises Ltd.	0.92
POONAWALLA FINCORP LTD.	0.69	Realty	0.92
Diversified FMCG	4.05	Oberoi Realty Ltd.	0.60
ITC Ltd.	1.21	Mahindra Lifespace Developers Ltd	0.32
Hindustan Unilever Ltd.	1.21	Insurance	0.84
Construction	3.98	HDFC Life Insurance Company Ltd.	0.84
Larsen And Toubro Ltd.	3.98	Non - Ferrous Metals	0.83
Retailing	3.93	Hindalco Industries Ltd	0.83
ETERNAL LIMITED	1.67	Food Products	0.75
VISHAL MEGA MART LIMITED	0.65	Britannia Industries Ltd.	0.75
SWIGGY LTD	0.52	Gas	0.58
AVENUE SUPERMARTS LTD.	0.46	Gujarat State Petronet Ltd.	0.58
BRAINBEES SOLUTIONS LIMITED	0.41	Capital Markets	0.28
LENSKART SOLUTIONS LIMITED	0.22	COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.28
Telecom - Services	3.87	Equity & Equity related - Total	96.84
Bharti Airtel Ltd.	3.74	Mutual Fund Units	1.00
Bharti Airtel Ltd - Partly Paid Shares	0.13	Kotak Liquid Direct Growth	1.00
Pharmaceuticals and Biotechnology	3.48	Mutual Fund Units - Total	1.00
Sun Pharmaceuticals Industries Ltd.	2.51	Futures	0.18
Torrent Pharmaceuticals Ltd.	0.56	RELIANCE INDUSTRIES LTD.-NOV2025	0.11
ANTHEM BIOSCIENCES LTD	0.41	UNITED SPIRITS LTD.-NOV2025	0.10
Auto Components	3.41	ITC Ltd.-NOV2025	0.10
Apollo Tyres Ltd.	1.04	STATE BANK OF INDIA-NOV2025	0.04
Bosch Ltd.	0.71	Hero MotoCorp Ltd.-NOV2025	-0.04
Bharat Forge Ltd.	0.62	Mahindra & Mahindra Ltd.-NOV2025	-0.06
Schaeffler India Ltd	0.59	HDFC Bank Ltd.-NOV2025	-0.10
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.45	Triparty Repo	2.25
Cement and Cement Products	2.45	Net Current Assets/(Liabilities)	-0.09
Ultratech Cement Ltd.	1.96	Grand Total	100.00
India Cements Ltd.	0.49		
Power	2.43		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,96,34,228	25,70,651	14,87,681	8,64,294	4,47,598	1,28,657
Scheme Returns (%)	14.90	14.57	16.04	14.58	14.67	13.67
Nifty 100 (TRI) Returns (%)	14.43	14.67	15.66	14.25	14.16	14.20
Alpha*	0.47	-0.10	0.38	0.32	0.50	-0.52
Nifty 100 (TRI) (₹)#	1,83,40,795	25,84,633	14,67,700	8,57,411	4,44,393	1,28,982
Nifty 50 (TRI) Returns (%)	14.05	14.62	15.43	13.89	13.57	14.55
Alpha*	0.85	-0.05	0.61	0.68	1.10	-0.87
Nifty 50 (TRI) (₹)#	1,73,70,836	25,78,095	14,55,661	8,49,868	4,40,594	1,29,199
BSE SENSEX (TRI) (₹)^	1,76,73,824	25,42,356	14,18,106	8,30,653	4,32,577	1,28,196
BSE SENSEX (TRI) Returns (%)	14.17	14.36	14.69	12.97	12.30	12.93

Product Label

This product is suitable for investors who are seeking*:

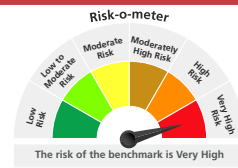
- Long term capital growth
- Investment in portfolio of predominantly equity & equity related securities of large cap companies

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

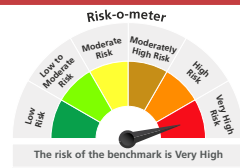
Fund



Benchmark - Tier 1



Benchmark - Tier 2



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) - Reg Plan Growth option is 04/02/2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark, ^ Additional Benchmark, TRI - Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*** As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category.

*For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST.

For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK FLEXICAP FUND

Flexicap fund - An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, generally focused on a few selected sectors. However, there is no assurance that the investment objective of the scheme will be achieved.

Investment style			Size
Value	GARP	Growth	Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager* :	Mr. Harsha Upadhyaya
AAUM:	₹55,684.81 crs
AUM:	₹56,039.86 crs
Benchmark***:	Nifty 500 TRI (Tier 1) Nifty 200 TRI (Tier 2)
Allotment Date:	September 11, 2009
Folio Count:	11,83,845

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹86.8612	₹98.0893
IDCW	₹52.4507	₹59.9042

(as on October 31, 2025)

Ratios

Portfolio Turnover	8.45%
¹ Beta	0.92
¹ Sharpe ^{##}	0.84
¹ Standard Deviation	12.48%
^{^^} P/E	26.84
^{^^} P/BV	3.68

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	74.29%
Mid Cap	19.04%
Small Cap	4.59%
Debt & Money Market	2.08%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.43%
Direct Plan:	0.59%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

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.

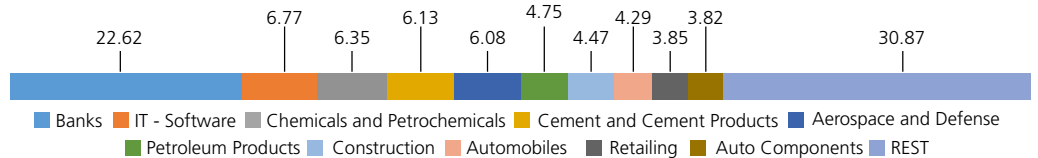
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	22.62	Bharti Airtel Ltd	3.03
HDFC Bank Ltd.	6.34	Bharti Airtel Ltd - Partly Paid Shares	0.12
ICICI Bank Ltd.	6.00	Pharmaceuticals and Biotechnology	2.97
STATE BANK OF INDIA	3.98	Zyklus Lifesciences Limited	1.83
Axis Bank Ltd.	3.52	Cipla Ltd.	0.95
AU Small Finance Bank Ltd.	1.39	GlaxoSmithKline Pharmaceuticals Ltd.	0.19
Kotak Mahindra Bank Ltd.	1.39	Gas	2.49
IT - Software	6.77	Petronet LNG Ltd.	1.30
Infosys Ltd.	3.04	Indraprastha Gas Ltd.	0.64
Tata Consultancy Services Ltd.	1.47	GAIL (India) Ltd.	0.55
Tech Mahindra Ltd.	1.07	Power	2.25
HCL Technologies Ltd.	1.07	Power Grid Corporation Of India Ltd.	1.03
Chemicals and Petrochemicals	6.35	NTPC LTD	0.96
SRF Ltd.	3.27	TORRENT POWER LTD	0.26
SOLAR INDUSTRIES INDIA LIMITED	2.48	Finance	2.00
Tata Chemicals Ltd	0.60	BAJAJ FINANCE LTD.	1.67
Cement and Cement Products	6.13	SHRIRAM FINANCE LTD.	0.33
Ultratech Cement Ltd.	2.93	Capital Markets	1.66
The Ramco Cements Ltd	1.44	BSE LTD.	1.06
Dalmia Bharat Limited	0.97	360 ONE WAM LTD.	0.60
Ambuja Cements Ltd.	0.79	Electrical Equipment	1.26
Aerospace and Defense	6.08	Thermax Ltd.	1.26
Bharat Electronics Ltd.	6.08	Diversified FMCG	1.14
Petroleum Products	4.75	Hindustan Unilever Ltd.	1.14
RELIANCE INDUSTRIES LTD.	2.65	Non - Ferrous Metals	1.13
Bharat Petroleum Corporation Ltd.	1.21	Hindalco Industries Ltd	1.13
Indian Oil Corporation Ltd	0.89	Agricultural, Commercial and Construction Vehicles	0.75
Construction	4.47	BEML Ltd.	0.75
Larsen And Toubro Ltd.	3.81	Insurance	0.75
Kec International Ltd.	0.66	Max Financial Services Ltd.	0.75
Automobiles	4.29	Beverages	0.67
Maruti Suzuki India Limited	2.31	United Breweries Ltd.	0.67
Hero MotoCorp Ltd.	1.98	Industrial Products	0.62
Retailing	3.85	AIA Engineering Limited.	0.62
ETERNAL LIMITED	3.57	Fertilizers and Agrochemicals	0.57
SWIGGY LTD	0.28	Coromandel International Ltd.	0.57
Auto Components	3.82	Personal Products	0.50
Bharat Forge Ltd.	1.56	Godrej Consumer Products Ltd.	0.50
MRF Limited	1.07	Equity & Equity related - Total	97.92
Balkrishna Industries Ltd.	0.69	Mutual Fund Units	
Apollo Tyres Ltd.	0.50	Kotak Liquid Direct Growth	0.12
Ferrous Metals	3.62	Mutual Fund Units - Total	0.12
Jindal Steel & Power Ltd.	3.62	Triparty Repo	1.98
Transport Services	3.26	Net Current Assets/(Liabilities)	-0.02
Inter Globe Aviation Ltd	2.71	Grand Total	100.00
Container Corporation of India Ltd.	0.55		
Telecom - Services	3.15		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	19,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	75,39,908	26,27,170	15,07,085	8,90,037	4,56,082	1,29,791
Scheme Returns (%)	15.18	14.97	16.40	15.77	15.98	15.50
Nifty 500 (TRI) Returns (%)	14.42	15.86	17.48	15.95	15.49	14.13
Alpha*	0.76	-0.89	-1.08	-0.19	0.49	1.38
Nifty 500 (TRI) (₹)#	70,14,331	27,55,918	15,66,253	8,94,100	4,52,920	1,28,939
Nifty 200 (TRI) Returns (%)	14.08	15.42	16.81	15.42	15.18	14.63
Alpha*	1.10	-0.45	-0.41	0.35	0.80	0.87
Nifty 200 (TRI) (₹)#	67,89,952	26,91,513	15,29,108	8,82,396	4,50,905	1,29,252
Nifty 50 (TRI) (₹)^	63,43,857	25,78,095	14,55,661	8,49,868	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	13.36	14.62	15.43	13.89	13.57	14.55

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in Portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY 500 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 200 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 11, 2009. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBI, Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK MULTICAP FUND

An open ended equity scheme investing across large cap, mid cap, small cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities across market capitalization. There is no assurance that the investment objective of the Scheme will be achieved.

Investment style				Size
Value	GARP	Growth		
				Large
				Medium
				Small
GARP - Growth at a Reasonable Price				

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹21,110.66 crs
AUM:	₹21,541.46 crs
Benchmark:	Nifty 500 Multicap 50:25:25 TRI
Allotment Date:	September 29, 2021
Folio Count:	8,49,347

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.9705	₹21.1991
IDCW	₹19.9703	₹21.1986

(as on October 31, 2025)

Ratios

Portfolio Turnover	43.46%
¹ Beta	1.03
¹ Sharpe#	1.08
¹ Standard Deviation	15.15%
^{**} P/E	18.86
^{**} P/BV	2.50

Source: ¹ICRA MFI Explorer, ^{**}Bloomberg

Market Capitalisation*

Large Cap	40.70%
Mid Cap	30.25%
Small Cap	28.05%
Debt & Money Market	1.00%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.61%
Direct Plan:	0.43%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment) (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

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.

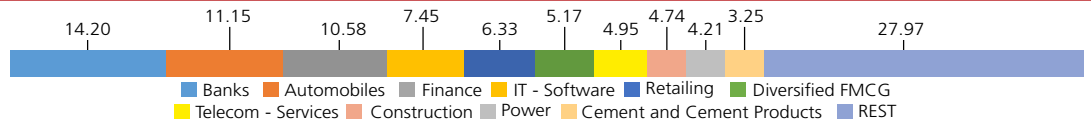
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	14.20	Petroleum Products	2.79
STATE BANK OF INDIA	3.91	HINDUSTAN PETROLEUM CORPORATION LTD.	2.03
IndusInd Bank Ltd.	1.99	RELIANCE INDUSTRIES LTD.	0.76
RBL Bank Ltd.	1.99	Pharmaceuticals and Biotechnology	2.77
Bank Of Baroda	1.95	ACUTAA'S CHEMICALS LTD.	1.10
SOUTH INDIAN BANK LTD.	1.74	JUBILANT PHARMOVA LIMITED	0.94
JAMMU AND KASHMIR BANK LTD.	1.45	INNOVA CAPTABS LTD.	0.69
CANARA BANK	1.17	ORCHID PHARMA LTD.	0.04
Automobiles	11.15	Entertainment	1.93
Maruti Suzuki India Limited	6.01	PVR INOX LIMITED	1.08
Hero MotoCorp Ltd.	4.31	Sun TV Network Ltd.	0.85
Bajaj Auto Ltd.	0.83	Insurance	1.43
Finance	10.58	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.43
SHRIRAM FINANCE LTD.	3.18	Industrial Manufacturing	1.34
POONAWALLA FINCORP LTD.	2.63	JYOTI CNC AUTOMATION LTD	1.13
Power Finance Corporation Ltd.	1.83	JNK INDIA LIMITED	0.21
PNB HOUSING FINANCE LTD.	1.15	Gas	1.32
LIC Housing Finance Ltd.	0.93	GAIL (India) Ltd.	1.32
PIRAMAL FINANCE LTD	0.86	Leisure Services	1.25
IT - Software	7.45	Jubilant Foodworks Limited	0.90
Mphasis Ltd.	2.19	JUNIPER HOTELS LIMITED	0.35
Oracle Financial Services Software Ltd	1.99	Industrial Products	1.23
Infosys Ltd.	1.61	Subros Ltd.	1.23
Tech Mahindra Ltd.	1.32	Agricultural, Commercial and Construction vehicles	1.17
Wipro Ltd.	0.34	Ashok Leyland Ltd.	1.17
Retailing	6.33	Chemicals and Petrochemicals	1.05
ETERNAL LIMITED	2.80	SRF Ltd.	1.05
SWIGGY LTD	1.77	Transport Services	0.89
FSN E-COMMERCE VENTURES LTD.	1.76	Container Corporation of India Ltd.	0.89
Diversified FMCG	5.17	Healthcare Services	0.87
ITC Ltd.	5.17	YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	0.87
Telecom - Services	4.95	Fertilizers and Agrochemicals	0.71
Indus Towers Ltd.	2.12	P I Industries Ltd	0.71
Bharti Airtel Ltd	1.74	Printing and Publication	0.58
Tata Communications Ltd.	1.09	Navneet Education Ltd.	0.58
Construction	4.74	Food Products	0.40
Engineers India Ltd.	1.51	Heritage Foods Ltd	0.40
KALPATARU PROJECTS	1.32	Equity & Equity related - Total	97.72
INTERNATIONAL LIMITED	0.98	Mutual Fund Units	
Ashoka Buildcon Limited	0.67	Kotak Liquid Direct Growth	0.35
G R Infraprojects Limited	0.26	Mutual Fund Units - Total	0.35
ISGEC HEAVY ENGINEERING LTD.	0.26	Futures	
Power	4.21	Wipro Ltd.-NOV2025	0.66
NTPC LTD	2.38	FSN E-COMMERCE	
NLC India Ltd.	1.83	VENTURES LTD.-NOV2025	0.48
Cement and Cement Products	3.25	Ashok Leyland Ltd.-NOV2025	0.14
Shree Cement Ltd.	1.34	Triparty Repo	2.15
Dalmia Bharat Limited	0.98	Net Current Assets/(Liabilities)	-0.22
India Cements Ltd.	0.93	Grand Total	100.00
Consumer Durables	3.09		
Kajaria Ceramics Ltd.	1.58		
Pokarna Ltd.	1.01		
Indigo Paints Limited	0.50		
Beverages	2.87		
Radico Khaitan Ltd.	2.87		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	7,79,267	4,90,516	1,31,585
Scheme Returns (%)	21.67	21.16	18.42
NIFTY 500 MULTICAP 50:25:25 TRI (%)	17.02	16.97	13.88
Alpha*	4.65	4.18	4.54
NIFTY 500 MULTICAP 50:25:25 TRI (₹)#	7,10,394	4,62,552	1,28,785
Nifty 50 (₹)^	6,59,324	4,40,594	1,29,199
Nifty 50 (%)	13.32	13.57	14.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity and equity related securities across market capitalisation * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 500 Multicap 50:25:25 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 29, 2021. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). * **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK LARGE & MIDCAP FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY OPPORTUNITIES FUND)

Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks

Investment Objective: The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities. The Scheme will invest predominantly in a mix of large and mid-cap stocks from various sectors, which look promising, based on the growth pattern in the economy. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya
AAUM:	₹29,242.12 crs
AUM:	₹29,515.91 crs
Benchmark***:	NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2)
Allotment Date:	September 9, 2004
Folio Count:	7,32,494

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹350.5759	₹403.6497
IDCW	₹61.1623	₹71.2274

(as on October 31, 2025)

Ratios

Portfolio Turnover	16.87%
¹ Beta	0.89
¹ Sharpe ^{##}	0.98
¹ Standard Deviation	12.77%
^{##} P/E	27.64
^{##} P/BV	3.69

Source: ¹ICRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	53.26%
Mid Cap	38.91%
Small Cap	5.53%
Debt & Money Market	2.30%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.57%
Direct Plan:	0.53%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

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.

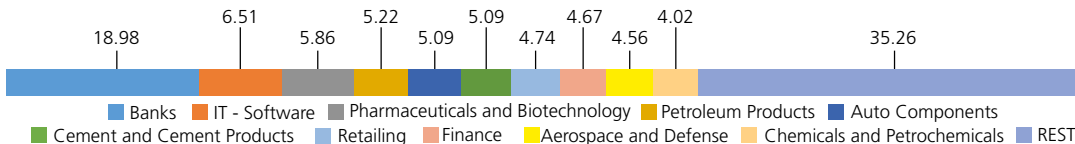
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Telecom - Services	2.62
Banks	18.98	Bharti Airtel Ltd	2.54
HDFC Bank Ltd.	6.52	Bharti Airtel Ltd - Partly Paid Shares	0.08
STATE BANK OF INDIA	3.97	Gas	2.50
ICICI Bank Ltd.	3.19	GAIL (India) Ltd.	1.24
Axis Bank Ltd.	2.59	Petronet LNG Ltd.	0.76
INDIAN BANK	1.75	Gujarat State Petronet Ltd.	0.50
Kotak Mahindra Bank Ltd.	0.96	Fertilizers and Agrochemicals	2.34
IT - Software	6.51	Coromandel International Ltd.	2.34
Infosys Ltd.	2.91	Agricultural, Commercial and Construction Vehicles	2.32
Mphasis Ltd.	2.06	Ashok Leyland Ltd.	1.87
Tech Mahindra Ltd.	1.54	BEML Ltd.	0.45
Pharmaceuticals and Biotechnology	5.86	Power	2.20
Sun Pharmaceuticals Industries Ltd.	1.83	Power Grid Corporation Of India Ltd.	1.17
Biocon Ltd.	1.64	TORRENT POWER LTD	1.03
Ipsca Laboratories Ltd.	1.08	Ferrous Metals	1.88
GlaxoSmithKline Pharmaceuticals Ltd.	0.98	Jindal Steel & Power Ltd.	1.88
Ajanta Pharma Ltd.	0.33	Electrical Equipment	1.78
Petroleum Products	5.22	ABB India Ltd	1.02
HINDUSTAN PETROLEUM CORPORATION LTD	2.26	Thermax Ltd.	0.76
RELIANCE INDUSTRIES LTD.	1.81	Capital Markets	1.56
Bharat Petroleum Corporation Ltd.	1.15	MOTILAL OSWAL FINANCIAL SERVICES LTD	1.56
Auto Components	5.09	Consumer Durables	1.39
Bharat Forge Ltd.	1.62	BLUE STAR LTD.	1.31
Apollo Tyres Ltd.	1.50	VOLTAS LTD.	0.08
Schaeffler India Ltd	0.95	Industrial Products	1.32
Exide Industries Ltd	0.52	Cummins India Ltd.	1.32
Bosch Ltd.	0.50	Healthcare Services	1.14
Cement and Cement Products	5.09	Fortis Healthcare India Ltd	1.14
Dalmia Bharat Limited	1.58	Transport Services	1.14
JK Cement Ltd.	1.37	Inter Globe Aviation Ltd	1.14
Ultratech Cement Ltd.	1.34	Realty	0.96
India Cements Ltd.	0.80	Oberoi Realty Ltd	0.96
Retailing	4.74	Beverages	0.82
ETERNAL LIMITED	3.77	UNITED SPIRITS LTD.	0.82
SWIGGY LTD	0.97	Diversified FMCG	0.75
Finance	4.67	Hindustan Unilever Ltd.	0.75
BAJAJ FINANCE LTD.	2.38	Entertainment	0.46
SHRIRAM FINANCE LTD.	1.27	Sun TV Network Ltd.	0.46
CRISIL Ltd.	1.02	Industrial Manufacturing	0.46
Aerospace and Defense	4.56	Honeywell Automation India Ltd.	0.46
Bharat Electronics Ltd.	4.04	Equity & Equity related - Total	96.71
ASTRA MICROWAVE PRODUCTS LTD.	0.52	Mutual Fund Units	
Chemicals and Petrochemicals	4.02	Kotak Liquid Direct Growth	0.29
SRF Ltd.	1.74	Mutual Fund Units - Total	0.29
Linde India Ltd.	1.66	Futures	
Tata Chemicals Ltd	0.62	VOLTAS LTD -NOV2025	0.85
Construction	3.21	Ashok Leyland Ltd.-NOV2025	0.14
Larsen And Toubro Ltd.	2.53	Triparty Repo	3.04
KALPATARU PROJECTS	0.68	Net Current Assets/(Liabilities)	-0.04
INTERNATIONAL LIMITED	2.30	Grand Total	100.00
Automobiles	3.12		
Hero MotoCorp Ltd.	2.30		
Maruti Suzuki India Limited	0.82		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,76,00,608	29,50,293	16,63,489	9,38,782	4,63,638	1,29,281
Scheme Returns (%)	15.82	17.13	19.17	17.95	17.14	14.68
Nifty Large Midcap 250 (TRI) Returns (%)	NA	17.63	19.81	18.12	17.36	15.12
Alpha*	NA	-0.50	-0.63	-0.17	-0.22	-0.44
Nifty Large Midcap 250 (TRI) (₹)#	NA	30,31,286	17,01,389	9,42,678	4,65,079	1,29,555
Nifty 200 Index (TRI) Returns (%)	13.73	15.43	16.82	15.42	15.18	14.63
Alpha*	2.09	1.70	2.35	2.53	1.96	0.05
Nifty 200 Index (TRI) (₹)#	1,33,52,899	26,91,745	15,29,699	8,82,357	4,50,905	1,29,252
Nifty 50 (TRI) (₹)^	1,25,61,178	25,78,342	14,56,235	8,49,832	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	13.26	14.63	15.44	13.89	13.57	14.55

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: - Long term capital growth - Investment in portfolio of predominantly equity & equity related securities of large & midcap companies. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY Large Midcap 250 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 200 Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- September 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index, in terms of para 5.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PIR/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

***As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PIR/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style /strategy of the Fund Manager within the category.

*For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBI Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK MIDCAP FUND

(ERSTWHILE KNOWN AS KOTAK EMERGING EQUITY FUND)

Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, by investing predominantly in mid companies. The scheme may also invest in Debt and Money Market Instruments, as per the asset allocation table. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Atul Bhole
AAUM:	₹60,133.57 crs
AUM:	₹60,385.03 crs
Benchmark***:	NIFTY Midcap 150 TRI (Tier 1), Nifty Midcap 100 TRI (Tier 2)
Allotment Date:	March 30, 2007
Folio Count:	20,45,038

Minimum Investment Amount
Initial & Additional Investment
• ₹100 and any amount thereafter
Systematic Investment Plan (SIP)
• ₹100 and any amount thereafter
Ideal Investments Horizon
• 5 years & above

Net Asset Value (NAV)		
	Regular	Direct
Growth	₹138.4876	₹160.7708
IDCW	₹76.0612	₹95.7849

(as on October 31, 2025)

Ratios	
Portfolio Turnover	26.87%
¹ Beta	0.88
¹ Sharpe##	1.03
¹ Standard Deviation	15.01%
^{^^} P/E	35.23
^{^^} P/BV	4.95

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*	
Large Cap	13.85%
Mid Cap	70.07%
Small Cap	14.96%
Debt & Money Market	1.12%

*% of Net Asset

Total Expense Ratio**	
Regular Plan:	1.38%
Direct Plan:	0.37%

Available Plans/Options	
A) Regular Plan B) Direct Plan	

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency
Trustee's Discretion

Entry Load: Nil. (applicable for all plans)
Exit Load:

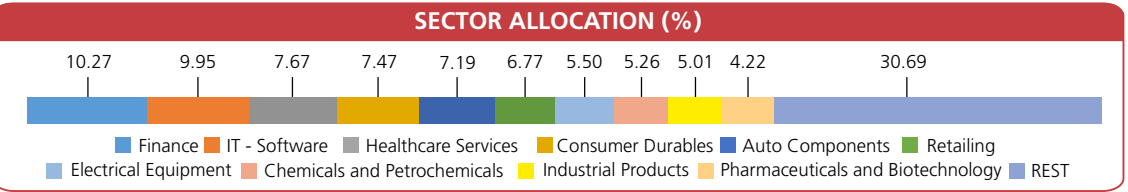
- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

Scheme Inception : - March 30, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI – Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBI Overnight MIBOR rate as on 31st Oct 2025). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	10.27	Ratnamani Metals & Tubes Ltd.	0.76
Cholamandalam Investment and Finance Company Ltd.	1.86	Pharmaceuticals and Biotechnology	4.22
L&T FINANCE HOLDINGS LTD	1.76	Ipca Laboratories Ltd.	2.53
HDB FINANCIAL SERVICES LTD	1.72	JB CHEMICALS & PHARMACEUTICALS LTD.	1.34
Power Finance Corporation Ltd.	1.65	RUBICON RESEARCH LTD	0.22
INDIA SHELTER FINANCE CORPORATION LTD	0.76	RUBICON RESEARCH LTD (PRE IPO)	0.13
HOME FIRST FINANCE CO INDIA	0.72	Cement and Cement Products	3.86
POONAWALLA FINCORP LTD.	0.67	JK Cement Ltd.	2.50
LIC Housing Finance Ltd.	0.62	Dalmia Bharat Limited	1.36
REC LTD	0.51	Banks	3.80
IT - Software	9.95	INDIAN BANK	2.42
Mphasis Ltd	3.02	FEDERAL BANK LTD.	1.38
Oracle Financial Services Software Ltd	2.16	Fertilizers and Agrochemicals	3.70
PERSISTENT SYSTEMS LIMITED	2.13	Coromandel International Ltd.	2.02
Wipro Ltd.	1.50	P I Industries Ltd	1.68
Birlasoft Ltd.	1.14	Capital Markets	3.02
Healthcare Services	7.67	NUVAMA WEALTH MANAGEMENT LIMITED	1.37
Fortis Healthcare India Ltd	4.19	BSE LTD.	0.84
Global Health Ltd.	1.83	Prudent Corporate Advisory Services Ltd.	0.81
MAX HEALTHCARE INSTITUTE LTD.	1.01	Insurance	2.69
ASTER DM HEALTHCARE LTD	0.64	ICICI Lombard General Insurance Company Ltd.	1.41
Consumer Durables	7.47	Max Financial Services Ltd.	1.28
Dixon Technologies India Ltd.	2.83	Aerospace and Defense	2.37
BLUE STAR LTD.	1.70	Bharat Electronics Ltd.	2.37
Metro Brands Ltd.	1.32	Realty	2.36
VOLTAS LTD.	1.19	Oberoi Realty Ltd	2.36
V-Guard Industries Ltd.	0.43	Telecom - Services	2.28
Auto Components	7.19	BHARTI HEXACOM LTD.	2.28
Schaeffler India Ltd	1.93	Petroleum Products	1.91
UNO MINDA LIMITED	1.41	HINDUSTAN PETROLEUM CORPORATION LTD	1.91
MRF Limited	1.26	Oil	1.09
Bharat Forge Ltd.	0.93	OIL INDIA LIMITED	1.09
Apollo Tyres Ltd.	0.92	Personal Products	1.02
ZF Commercial Vehicle Control Systems India Limited	0.74	Emami Ltd.	1.02
Retailing	6.77	Ferrous Metals	0.91
VISHAL MEGA MART LIMITED	2.66	Jindal Steel & Power Ltd.	0.91
SWIGGY LTD	2.30	Construction	0.56
ETERNAL LIMITED	1.77	TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.56
LENSKART SOLUTIONS LIMITED	0.04	Equity & Equity related - Total	98.88
Electrical Equipment	5.50	Mutual Fund Units	0.18
GE VERNOVA T&D INDIA LIMITED	3.95	Kotak Liquid Direct Growth	0.18
Apar Industries Limited	1.55	Mutual Fund Units - Total	0.18
Chemicals and Petrochemicals	5.26	Triparty Repo	1.13
SOLAR INDUSTRIES INDIA LIMITED	2.27	Net Current Assets/(Liabilities)	-0.19
SRF Ltd.	1.85	Grand Total	100.00
Deepak Nitrite Ltd.	1.14		
Industrial Products	5.01		
KEI INDUSTRIES LTD.	2.16		
Polycab India Ltd.	1.26		
APL APOLLO TUBES LTD.	0.83		



SYSTEMATIC INVESTMENT PLAN (SIP)						
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month						
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	22,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,61,06,612	34,22,676	19,07,306	10,11,864	4,87,279	1,30,255
Scheme Returns (%)	18.43	19.88	23.02	21.03	20.68	16.25
Nifty Midcap 150 (TRI) Returns (%)	18.12	20.40	23.84	21.89	20.47	15.92
Alpha*	0.31	-0.52	-0.81	-0.87	0.21	0.33
Nifty Midcap 150 (TRI) (₹)#	1,55,37,072	35,19,887	19,63,158	10,33,349	4,85,832	1,30,050
Nifty Midcap 100 (TRI) Returns (%)	17.03	19.84	24.13	22.67	21.34	16.78
Alpha*	1.41	0.04	-1.11	-1.64	-0.66	-0.52
Nifty Midcap 100 (TRI) (₹)#	1,37,00,297	34,15,609	19,84,065	10,52,864	4,91,798	1,30,577
Nifty 50 (TRI) (₹)^	86,89,346	25,78,095	14,55,661	8,49,868	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	13.01	14.62	15.43	13.89	13.57	14.55

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity & equity related securities predominantly in midcap companies. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	The risk of the scheme is Very High	The risk of the benchmark is Very High	The risk of the benchmark is Very High

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK SMALL CAP FUND

An open ended equity scheme predominantly investing in small cap stocks

Investment Objective: The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities by investing predominantly in small cap companies. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager* :	Mr. Harish Bihani
AAUM:	₹17,880.87 crs
AUM:	₹18,023.96 crs
Benchmark***:	NIFTY Smallcap 250 TRI (Tier 1), NIFTY Smallcap 100 TRI (Tier 2)
Allotment Date:	February 24, 2005
Folio Count:	10,11,368

Minimum Investment Amount
Initial & Additional Investment
• ₹100 and any amount thereafter
Systematic Investment Plan (SIP)
• ₹100 and any amount thereafter

Ideal Investments Horizon
• 5 years & above

Net Asset Value (NAV)		
	Regular	Direct
Growth	₹260.9488	₹307.1672
IDCW	₹113.8434	₹134.9173

(as on October 31, 2025)

Ratios	
Portfolio Turnover	26.07%
¹ Beta	0.80
¹ Sharpe#	0.67
¹ Standard Deviation	16.58%
^{^^} P/E	39.36
^{^^} P/BV	4.52

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*	
Large Cap	6.65%
Mid Cap	15.27%
Small Cap	76.76%
Debt & Money Market	1.32%

* % of Net Asset

Total Expense Ratio**	
Regular Plan:	1.64%
Direct Plan:	0.53%

Available Plans/Options
A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency
Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

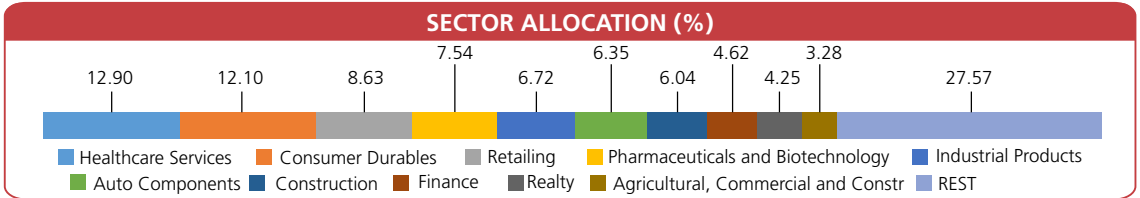
Exit Load:

- 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.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		SHRIRAM FINANCE LTD.	1.03
Healthcare Services	12.90	HOME FIRST FINANCE CO INDIA	0.83
ASTER DM HEALTHCARE LTD	4.42	Realty	4.25
KRISHNA INSTITUTE OF MEDICAL	3.38	BRIGADE ENTERPRISES LIMITED	2.37
VIJAYA DIAGNOSTIC CENTRE PVT	2.97	Mahindra Lifespace Developers Ltd	1.26
Metropolis Healthcare Ltd.	1.36	MAX ESTATES LIMITED	0.62
SURAKSHA DIAGNOSTIC LTD	0.54	Agricultural, Commercial and	
JUPITER LIFELINE HOSPITALS LTD	0.23	Construction Vehicles	3.28
Consumer Durables	12.10	BEML Ltd.	1.78
Century Plyboards (India) Ltd.	2.77	V.S.T Tillers Tractors Ltd	1.50
BLUE STAR LTD.	1.62	IT - Services	3.26
V-Guard Industries Ltd.	1.61	CVIENT LTD.	2.14
Crompton Greaves Consumer		SAGILITY INDIA LTD.	1.12
Electricals Ltd	1.30	Banks	3.05
CELLO WORLD LTD.	1.13	Axis Bank Ltd.	1.26
Hawkins Cooker Ltd	0.87	ICICI Bank Ltd.	1.02
Sheela Foam Ltd	0.75	KARUR VYSYA BANK LTD.	0.77
Orient Electric Ltd.	0.73	Transport Services	2.77
SOMANY CERAMICS LTD.	0.72	Blue Dart Express Ltd.	1.54
Nilkamal Ltd	0.60	Great Eastern Shipping Company Ltd	1.23
Retailing	8.63	Textiles and Apparels	2.27
VISHAL MEGA MART LIMITED	2.07	Garware Technical Fibres Ltd.	2.01
V-Mart Retail Ltd.	1.61	Kewal Kiran Clothing Limited.	0.26
Medplus Health Services Ltd.	1.51	Insurance	1.93
AVENUE SUPERMARTS LTD.	1.37	ICICI Lombard General Insurance	
Shoppers Stop Ltd.	1.22	Company Ltd	1.33
SWIGGY LTD	0.85	MEDI ASSIST HEALTHCARE	
Pharmaceuticals and Biotechnology	7.54	SERVICES LIMITED	0.60
Alembic Pharmaceuticals Ltd.	1.71	Chemicals and Petrochemicals	1.87
Ajanta Pharma Ltd.	1.67	JUBILANT INGREVIA LTD	1.39
JB CHEMICALS &		Atul Ltd.	0.48
PHARMACEUTICALS LTD.	1.21	Electrical Equipment	1.62
MANKIND PHARMA LTD	1.05	GE VERNOVA T&D INDIA LIMITED	1.62
ANTHEM BIOSCIENCES LTD	0.98	Telecom - Services	1.45
Torrent Pharmaceuticals Ltd.	0.92	BHARTI HEXACOM LTD.	1.45
Industrial Products	6.72	Capital Markets	1.31
Carborundum Universal Ltd.	1.31	KFIN TECHNOLOGIES LTD.	1.16
Retnamani Metals & Tubes Ltd.	1.27	ANAND RATHI SHARE AND STOCK	
KEI INDUSTRIES LTD.	0.93	BROKERS LIMITED	0.15
HAPPY FORGINGS LTD	0.91	Commercial Services and Supplies	1.18
BANSAL WIRE INDUSTRIES LIMITED	0.78	CMS INFO SYSTEMS LTD	1.18
R R KABEL LTD	0.78	Leisure Services	1.15
WPIL LTD	0.48	DEVYANI INTERNATIONAL LIMITED	1.15
Apollo Pipes Ltd.	0.26	Agricultural Food and other Product	1.11
Auto Components	6.35	Balrampur Chini Mills Ltd.	1.11
Sansera Engineering Ltd.	2.20	Cement and Cement Products	1.08
MINDA CORPORATION LIMITED	1.63	JK Cement Ltd.	1.08
Schaeffler India Ltd	1.14	Fertilizers and Agrochemicals	1.02
ROLEX RINGS LTD.	0.83	Dhanuka Agritech Ltd.	1.02
Sandhar Technologies Ltd.	0.55	Entertainment	0.65
Construction	6.04	PVR INOX LIMITED	0.65
TECHNO ELECTRIC & ENGINEERING		IT - Software	0.53
COMPANY LIMITED	2.67	HEXAWARE TECHNOLOGIES LTD.	0.53
KALPATARU PROJECTS	2.49	Equity & Equity related - Total	98.68
INTERNATIONAL LIMITED	0.88	Triparty Repo	1.61
G R Infraprojects Limited	0.88	Net Current Assets/(Liabilities)	-0.29
Finance	4.62	Grand Total	100.00
APTUS VALUE HOUSING FINANCE	1.42		
FIVE STAR BUSINESS FINANCE LTD	1.34		



SYSTEMATIC INVESTMENT PLAN (SIP)						
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month						
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,93,36,292	32,51,853	18,16,069	8,95,937	4,36,832	1,23,094
Scheme Returns (%)	17.03	18.94	21.64	16.04	12.97	4.83
NIFTY Smallcap 250 (TRI) Returns (%)	NA	18.72	23.63	20.90	18.69	10.88
Alpha*	NA	0.21	-1.99	-4.86	-5.72	-6.05
NIFTY Smallcap 250 (TRI) (₹)#	NA	32,14,571	19,48,935	10,08,756	4,73,893	1,26,915
Nifty Smallcap 100 (TRI) Returns (%)	13.50	16.96	21.88	19.92	19.73	11.47
Alpha*	3.54	1.98	-0.24	-3.88	-6.75	-6.65
Nifty Smallcap 100 (TRI) (₹)#	1,22,39,437	29,22,894	18,31,402	9,85,038	4,80,848	1,27,286
Nifty 50 (TRI) (₹)^	1,16,58,182	25,78,095	14,55,661	8,49,868	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	13.12	14.62	15.43	13.89	13.57	14.55

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity & equity related securities predominantly in small cap Stocks. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY Smallcap 250 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty Smallcap 100 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - February 24,2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark: TRI – Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBI, Overnight MIBOR rate as on 31st Oct 2025).* **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK CONTRA FUND

(ERSTWHILE KNOWN AS KOTAK INDIA EQ CONTRA FUND)

An open ended equity Scheme following contrarian investment strategy

Investment Objective: The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related instruments. The Scheme will invest in stocks of companies, which are fundamentally sound but are undervalued. Undervalued stocks are stocks of those companies whose true long term potential is not yet recognised by the market. At times, the broad market takes time to appreciate the long-term potential of some fundamentally sound companies. Stocks of such companies are traded at prices below their intrinsic value and are regarded as undervalued stocks. We believe that, over a period of time, the price of a stock reflects the intrinsic value of the underlying company. Thus, the moving up of the price of the undervalued stock towards its intrinsic value will help us generate capital appreciation for investors. There is no assurance that the investment objective of the Scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹4,869.86 crs
AUM:	₹4,921.24 crs
Benchmark***:	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
Allotment Date:	July 27, 2005
Folio Count:	1,34,840

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹154.4459	₹182.8128
IDCW	₹53.2369	₹65.0537

(as on October 31, 2025)

Ratios

Portfolio Turnover	37.15%
[§] Beta	0.98
[§] Sharpe#	1.08
[§] Standard Deviation	13.28%
^{^^} P/E	25.95
^{^^} P/BV	3.38

Source: [§]ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	53.50%
Mid Cap	27.64%
Small Cap	16.37%
Debt & Money Market	2.49%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	1.84%
Direct Plan:	0.57%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 1%

- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

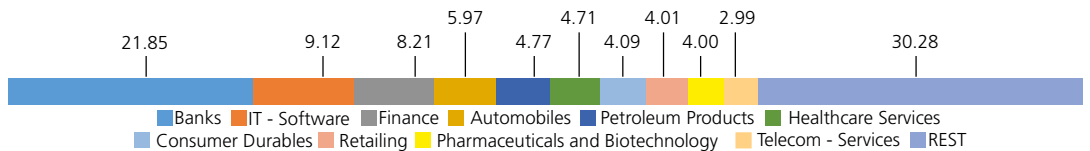
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Chemicals and Petrochemicals	2.29
Banks	21.85	SRF Ltd.	1.62
HDFC Bank Ltd.	6.87	Tata Chemicals Ltd.	0.67
ICICI Bank Ltd.	4.78	Electrical Equipment	2.22
STATE BANK OF INDIA	3.61	GE VERNOVA T&D INDIA LIMITED	2.22
INDIAN BANK	2.37	Construction	2.15
Axis Bank Ltd.	1.91	KALPATARU PROJECTS	
Bank Of Baroda	1.35	INTERNATIONAL LIMITED	1.14
IndusInd Bank Ltd.	0.96	Larsen And Toubro Ltd.	1.01
IT - Software	9.12	Personal Products	2.07
Infosys Ltd.	3.19	Godrej Consumer Products Ltd.	1.32
Tech Mahindra Ltd.	2.64	Emami Ltd.	0.75
Mphasis Ltd.	2.54	Capital Markets	1.94
HEXWARE TECHNOLOGIES LTD.	0.75	NUVAMA WEALTH	
Finance	8.21	MANAGEMENT LIMITED	0.98
SHRIRAM FINANCE LTD.	2.40	CANARA ROBECO ASSET	
POONAWALLA FINCORP LTD.	2.25	MANAGEMENT COMPANY LTD.	0.96
BAJAJ FINANCE LTD.	2.14	Power	1.92
APTUS VALUE HOUSING FINANCE	1.01	NTPC LTD	1.92
TATA CAPITAL LIMITED	0.41	Aerospace and Defense	1.74
Automobiles	5.97	Bharat Electronics Ltd.	1.74
Maruti Suzuki India Limited	2.99	Beverages	1.51
Hero MotoCorp Ltd.	2.98	Radico Khaitan Ltd.	1.51
Petroleum Products	4.77	Transport Services	1.41
RELIANCE INDUSTRIES LTD.	3.04	Inter Globe Aviation Ltd	1.41
Bharat Petroleum Corporation Ltd.	1.73	Gas	1.23
Healthcare Services	4.71	GAIL (India) Ltd.	1.23
Fortis Healthcare India Ltd	2.32	Diversified FMCG	1.14
Global Health Ltd.	1.34	ITC Ltd.	1.14
Metropolis Healthcare Ltd.	1.05	Ferrous Metals	1.10
Consumer Durables	4.09	Jindal Steel & Power Ltd.	1.10
Century Plyboards (India) Ltd.	1.22	Non - Ferrous Metals	1.02
VOLTAS LTD.	1.10	Hindalco Industries Ltd	1.02
LG ELECTRONICS INDIA LTD	0.93	Leisure Services	0.93
Kajaria Ceramics Ltd.	0.84	SAPPHIRE FOODS INDIA LTD.	0.93
Retailing	4.01	Industrial Products	0.91
SWIGGY LTD	2.67	APL APOLLO TUBES LTD.	0.91
VISHAL MEGA MART LIMITED	0.76	Fertilizers and Agrochemicals	0.78
Shoppers Stop Ltd.	0.58	Coromandel International Ltd.	0.78
Pharmaceuticals and Biotechnology	4.00	Industrial Manufacturing	0.46
JUBILANT PHARMOVA LIMITED	1.29	JYOTI CNC AUTOMATION LTD	0.46
Ipca Laboratories Ltd.	1.21	Textiles and Apparels	0.04
JB CHEMICALS & PHARMACEUTICALS LTD.	0.86	PEARL GLOBAL INDUSTRIES LTD.	0.04
Ajanta Pharma Ltd.	0.64	Equity & Equity related - Total	97.51
Telecom - Services	2.99	Tripartite Repo	2.55
Bharti Airtel Ltd	2.99	Net Current Assets/(Liabilities)	-0.06
Cement and Cement Products	2.93	Grand Total	100.00
Ultratech Cement Ltd.	1.97		
Dalmia Bharat Limited	0.96		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,37,03,009	30,71,383	17,04,575	9,65,166	4,71,057	1,28,936
Scheme Returns (%)	14.85	17.88	19.86	19.08	18.26	14.12
Nifty 500 (TRI) Returns (%)	13.77	15.86	17.48	15.95	15.49	14.13
Alpha*	1.08	2.01	2.38	3.13	2.77	-0.01
Nifty 500 (TRI) (₹)#	1,19,59,987	27,55,918	15,66,253	8,94,100	4,52,920	1,28,939
Nifty 100 (TRI) Returns (%)	13.31	14.67	15.66	14.25	14.16	14.20
Alpha*	1.55	3.21	4.20	4.83	4.10	-0.07
Nifty 100 (TRI) (₹)#	1,12,91,733	25,84,633	14,67,700	8,57,411	4,44,393	1,28,982
Nifty 50 (TRI) (₹)^	1,08,36,550	25,78,095	14,55,661	8,49,868	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	12.98	14.62	15.43	13.89	13.57	14.55

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 500 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 100 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - July 27, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *** As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

Investment style		Value	GARP	Growth	Size
					Large
					Medium
					Small
GARP - Growth at a Reasonable Price					

KOTAK FOCUSED FUND

(ERSTWHILE KNOWN AS KOTAK FOCUSED EQUITY FUND)

An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation/income by investing in equity & equity related instruments across market capitalization of up to 30 companies. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Ms. Shibani Sircar Kurian

AAUM: ₹3,847.57 crs

AUM: ₹3,868.55 crs

Benchmark*:** Nifty 500 TRI (Tier 1), Nifty 200 TRI (Tier 2)

Allotment Date: July 16, 2019

Folio Count: 1,03,523

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹26.4873	₹29.2229
IDCW	₹26.4873	₹29.2242

(as on October 31, 2025)

Ratios

Portfolio Turnover	20.26%
¹ Beta	0.89
¹ Sharpe##	0.83
¹ Standard Deviation	12.07%
^{^^} P/E	27.92
^{^^} P/BV	4.12

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	71.56%
Mid Cap	23.10%
Small Cap	1.91%
Debt & Money Market	3.43%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.88%

Direct Plan: 0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

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.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		NTPC LTD	3.11
Banks	21.41	Electrical Equipment	3.10
HDFC Bank Ltd.	7.99	GE VERNOVA T&D INDIA LIMITED	3.10
ICICI Bank Ltd.	6.22	Industrial Products	3.05
STATE BANK OF INDIA	4.50	KEI INDUSTRIES LTD.	3.05
Axis Bank Ltd.	2.70	Transport Services	3.05
IT - Software	9.23	Inter Globe Aviation Ltd	3.05
Tech Mahindra Ltd.	3.69	Cement and Cement Products	2.87
Infosys Ltd.	3.45	Ultratech Cement Ltd.	2.87
PERSISTENT SYSTEMS LIMITED	2.09	Chemicals and Petrochemicals	2.52
Retailing	8.85	SRF Ltd.	2.52
ETERNAL LIMITED	5.66	Construction	2.50
FSN E-COMMERCE VENTURES LTD.	2.80	Larsen And Toubro Ltd.	2.50
LENSKART SOLUTIONS LIMITED	0.39	Consumer Durables	2.28
Automobiles	7.75	BLUE STAR LTD.	2.28
Maruti Suzuki India Limited	4.02	Personal Products	2.01
Hero MotoCorp Ltd.	3.73	Godrej Consumer Products Ltd.	2.01
Telecom - Services	5.73	Pharmaceuticals and Biotechnology	1.99
Bharti Airtel Ltd	5.73	Divi s Laboratories Ltd.	1.99
Finance	4.21	Capital Markets	1.52
SHRIRAM FINANCE LTD.	4.21	NUVAMA WEALTH	
Aerospace and Defense	4.18	MANAGEMENT LIMITED	1.52
Bharat Electronics Ltd.	4.18	Equity & Equity related - Total	96.57
Petroleum Products	3.68	Triparty Repo	3.51
RELIANCE INDUSTRIES LTD.	3.68	Net Current Assets/(Liabilities)	-0.08
Healthcare Services	3.53	Grand Total	100.00
Fortis Healthcare India Ltd	3.53		
Power	3.11		

SECTOR ALLOCATION (%)

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	7,60,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	13,23,798	8,95,161	4,61,960	1,32,238
Scheme Returns (%)	17.33	16.00	16.88	19.48
Nifty 500 TRI (%)	17.88	15.95	15.49	14.13
Alpha*	-0.56	0.05	1.39	5.35
Nifty 500 TRI (₹)#	13,47,386	8,94,100	4,52,920	1,28,939
Nifty 200 (TRI) Returns (%)	17.19	15.42	15.18	14.63
Alpha*	0.14	0.58	1.70	4.85
Nifty 200 (TRI) (₹)#	13,17,842	8,82,396	4,50,905	1,29,252
Nifty 50 (TRI) (₹)^	12,55,879	8,49,868	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	15.68	13.89	13.57	14.55

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity & equity related securities across market capitalisation in maximum 30 stocks * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 500 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 200 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - July 16,2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

14

KOTAK ELSS TAX SAVER FUND

An Open-Ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefits

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of equity and equity related securities and enable investors to avail the income tax rebate, as permitted from time to time. However, there is no assurance that the objective of the scheme will be achieved.

Investment style				Value	GARP	Growth	Size
							Large
							Medium
							Small

GARP - Growth at a Reasonable Price

Fund Manager*^: Mr. Harsha Upadhyaya

AAUM: ₹6,445.74 crs

AUM: ₹6,449.48 crs

Benchmark: Nifty 500 TRI

Allotment Date: November 23, 2005

Folio Count: 5,13,448

Minimum Investment Amount

Initial & Additional Investment

- ₹500 and in multiples of ₹500

Systematic Investment Plan (SIP)

- ₹500 and in multiples of ₹500

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹117.0111	₹137.5055
IDCW	₹43.7910	₹57.6002

(as on October 31, 2025)

Ratios

Portfolio Turnover	19.49%
¹ Beta	0.91
² Sharpe##	0.75
³ Standard Deviation	12.65%
^{^^} P/E	24.73
^{^^} P/BV	3.49

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	69.40%
Mid Cap	19.59%
Small Cap	9.06%
Debt & Money Market	1.95%

* % of Net Asset

Total Expense Ratio**

Regular Plan: 1.75%

Direct Plan: 0.62%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and IDCW (Payout)
(applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

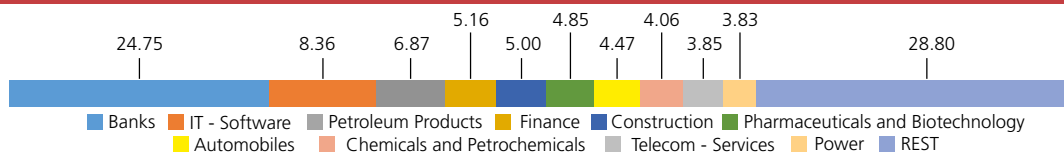
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		ETERNAL LIMITED	2.96
Banks	24.75	LENSKART SOLUTIONS LIMITED	0.37
HDFC Bank Ltd.	9.18	SWIGGY LTD	0.35
ICICI Bank Ltd.	5.42	Cement and Cement Products	2.75
STATE BANK OF INDIA	3.92	Ultratech Cement Ltd.	1.57
Axis Bank Ltd.	3.25	Ambuja Cements Ltd.	1.18
Bank Of Baroda	1.51	Food Products	2.49
Kotak Mahindra Bank Ltd.	1.47	Britannia Industries Ltd.	2.49
IT - Software	8.36	Auto Components	2.31
Infosys Ltd.	3.45	Bosch Ltd.	2.31
Tech Mahindra Ltd.	2.98	Industrial Manufacturing	2.31
Mphasis Ltd	1.93	KAYNES TECHNOLOGY INDIA LTD.	1.56
Petroleum Products	6.87	DEE DEVELOPMENT ENGINEERS LTD	0.75
HINDUSTAN PETROLEUM CORPORATION LTD	2.77	Transport Services	1.96
Bharat Petroleum Corporation Ltd.	2.21	Inter Globe Aviation Ltd	1.96
RELIANCE INDUSTRIES LTD.	1.89	Consumer Durables	1.92
Finance	5.16	VOLTAS LTD.	1.07
BAJAJ FINANCE LTD.	2.55	MIDWEST LTD PRE IPO	0.63
CRISIL Ltd.	1.22	Hawkins Cooker Ltd	0.20
APTUS VALUE HOUSING FINANCE	1.05	MIDWEST LTD.	0.02
TATA CAPITAL LIMITED	0.31	Ferrous Metals	1.65
HDB FINANCIAL SERVICES LTD	0.03	Jindal Steel & Power Ltd.	1.65
Construction	5.00	Fertilizers and Agrochemicals	1.56
Larsen And Toubro Ltd.	2.42	Coromandel International Ltd.	1.56
KALPATARU PROJECTS	1.70	Personal Products	1.44
INTERNATIONAL LIMITED	0.88	Dabur India Ltd.	1.44
Engineers India Ltd.	0.88	Aerospace and Defense	1.06
Pharmaceuticals and Biotechnology	4.85	Data Patterns (India) Ltd.	1.06
Sun Pharmaceuticals Industries Ltd.	1.97	Beverages	0.94
Divi s Laboratories Ltd.	1.55	UNITED SPIRITS LTD.	0.94
Zydus Lifesciences Limited	0.87	Electrical Equipment	0.69
Lupin Ltd.	0.46	ABB India Ltd	0.69
Automobiles	4.47	Industrial Products	0.58
Hero MotoCorp Ltd.	2.58	Carborundum Universal Ltd.	0.58
Mahindra & Mahindra Ltd.	1.89	Capital Markets	0.57
Chemicals and Petrochemicals	4.06	NUVAMA WEALTH MANAGEMENT LIMITED	0.57
Linde India Ltd.	1.86	Entertainment	0.52
SOLAR INDUSTRIES INDIA LIMITED	1.29	Sun TV Network Ltd.	0.52
SRF Ltd.	0.91	Textiles and Apparels	0.42
Telecom - Services	3.85	Garware Technical Fibres Ltd.	0.42
Bharti Airtel Ltd	3.76	Equity & Equity related - Total	98.05
Bharti Airtel Ltd - Partly Paid Shares	0.09	Triparty Repo	1.99
Power	3.83	Net Current Assets/(Liabilities)	-0.04
NTPC LTD	2.44	Grand Total	100.00
Power Grid Corporation Of India Ltd.	1.39		
Retailing	3.68		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,13,28,008	27,11,560	15,35,566	8,74,470	4,38,016	1,25,862
Scheme Returns (%)	13.71	15.56	16.92	15.05	13.16	9.20
Nifty 500 (TRI) Returns (%)	13.75	15.86	17.48	15.95	15.49	14.13
Alpha*	-0.04	-0.30	-0.56	-0.90	-2.33	-4.93
Nifty 500 (TRI) (₹)#	1,13,84,984	27,55,918	15,66,253	8,94,100	4,52,920	1,28,939
Nifty 50 (TRI) (₹)^	1,02,80,525	25,78,095	14,55,661	8,49,868	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	12.91	14.62	15.43	13.89	13.57	14.55

Product Label

This product is suitable for investors who are seeking*:

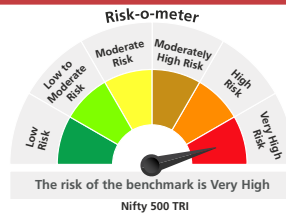
- long term capital growth with a 3 year lock in
- Investment in portfolio of predominantly equity & equity related securities.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - November 23, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK INFRASTRUCTURE & ECONOMIC REFORM FUND

An open ended equity scheme following Infrastructure & Economic Reform theme

Investment Objective: The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related securities of companies involved in economic development of India as a result of potential investments in infrastructure and unfolding economic reforms. There is no assurance that the investment objective of the Scheme will be achieved

Investment style			
Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Nalin Rasik Bhatt

AAUM: ₹2,403.63 crs

AUM: ₹2,424.92 crs

Benchmark: Nifty Infrastructure TRI (Tier 1)

Allotment Date: February 25, 2008

Folio Count: 1,49,606

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹66.7607	₹79.0839
IDCW	₹53.3933	₹78.1794

(as on October 31, 2025)

Ratios

Portfolio Turnover	20.75%
[§] Beta	0.90
[§] Sharpe#	0.88
[§] Standard Deviation	18.00%
^{^^} P/E	26.61
^{^^} P/BV	3.76

Source: [§]ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	41.68%
Mid Cap	17.33%
Small Cap	40.96%
Debt & Money Market	0.03%

* % of Net Asset

Total Expense Ratio**

Regular Plan: 1.99%

Direct Plan: 0.66%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

• 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.

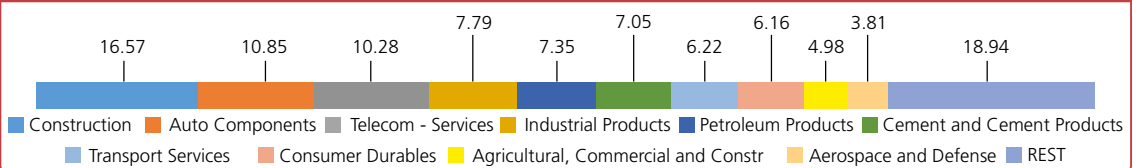
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Construction	16.57	Consumer Durables	6.16
Larsen And Toubro Ltd.	5.39	Kajaria Ceramics Ltd.	2.50
KALPATARU PROJECTS INTERNATIONAL LIMITED	3.32	GREENPANEL INDUSTRIES LTD	2.32
Ashoka Buildcon Limited	2.06	V-Guard Industries Ltd.	1.34
G R Infraprojects Limited	1.74	Agricultural, Commercial and Construction Vehicles	4.98
Engineers India Ltd.	1.50	V.S.T Tillers Tractors Ltd	3.23
M&B ENGINEERING LTD	0.99	Ashok Leyland Ltd.	1.75
H G Infra Engineering Ltd.	0.75	Aerospace and Defense	3.81
PNC Infratech Ltd	0.62	Bharat Electronics Ltd.	1.76
CEIGALL INDIA LIMITED	0.20	ASTRA MICROWAVE PRODUCTS LTD.	1.29
Auto Components	10.85	ZEN TECHNOLOGIES LTD	0.76
Bosch Ltd.	2.69	Electrical Equipment	3.19
Apollo Tyres Ltd.	1.68	ABB India Ltd	1.09
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.53	ATLANTA ELECTRICALS LIMITED	1.09
Schaeffler India Ltd	1.41	AZAD ENGINEERING LTD	1.01
Sansera Engineering Ltd.	1.20	Chemicals and Petrochemicals	3.09
Bharat Forge Ltd.	0.98	SOLAR INDUSTRIES INDIA LIMITED	3.09
Exide Industries Ltd	0.93	Industrial Manufacturing	2.81
ROLEX RINGS LTD.	0.43	JYOTI CNC AUTOMATION LTD	1.31
Telecom - Services	10.28	Tega Industries Ltd.	1.18
Bharti Airtel Ltd	6.78	JNK INDIA LIMITED	0.32
BHARTI HEXACOM LTD.	2.15	Finance	2.77
Indus Towers Ltd.	1.35	Power Finance Corporation Ltd.	1.50
Industrial Products	7.79	SHRIRAM FINANCE LTD.	1.27
Cummins India Ltd.	2.87	Power	2.33
Ratnamani Metals & Tubes Ltd.	1.44	NTPC GREEN ENERGY LIMITED	1.70
Carborundum Universal Ltd.	1.34	NTPC LTD	0.63
AIA Engineering Limited.	1.33	Realty	2.09
WPIL LTD	0.81	Mahindra Lifespace Developers Ltd	1.36
Petroleum Products	7.35	BRIGADE ENTERPRISES LIMITED	0.73
RELIANCE INDUSTRIES LTD.	5.30	Consumable Fuels	1.01
Indian Oil Corporation Ltd	2.05	Coal India Ltd.	1.01
Cement and Cement Products	7.05	Gas	0.92
Shree Cement Ltd.	4.09	Gujarat State Petronet Ltd.	0.92
Ultratech Cement Ltd.	2.96	Other Utilities	0.70
Transport Services	6.22	CONCORD ENVIRO SYSTEMS LIMITED	0.70
MAHINDRA LOGISTICS LTD	2.82	Equity & Equity related - Total	99.97
Inter Globe Aviation Ltd	1.88	Triparty Repo	0.51
Container Corporation of India Ltd.	1.52	Net Current Assets/(Liabilities)	-0.48
		Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,05,64,962	32,31,526	19,16,244	10,36,314	4,62,097	1,27,722
Scheme Returns (%)	16.03	18.82	23.15	22.01	16.90	12.17
Nifty Infrastructure (TRI) Returns (%)	11.92	18.16	21.93	21.59	21.01	20.79
Alpha*	4.11	0.66	1.23	0.42	-4.11	-8.62
Nifty Infrastructure (TRI) (₹)#	68,33,354	31,18,140	18,34,676	10,25,716	4,89,516	1,33,040
Nifty 50 (TRI) (₹)^	79,25,520	25,78,095	14,55,661	8,49,868	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	13.33	14.62	15.43	13.89	13.57	14.55

Product Label

This product is suitable for investors who are seeking*:

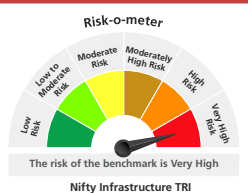
- Long term capital growth
- Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India

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

Fund



Benchmark - Tier 1



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - February 25, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK PIONEER FUND

An open ended equity scheme investing in pioneering innovation theme.

Investment Objective: The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity, equity related instruments and units of global mutual funds which invests into such companies that utilize new forms of production, technology, distribution or processes which are likely to challenge existing markets or value networks, or displace established market leaders, or bring in novel products and/or business models. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			
Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani
AAUM:	₹3,245.44 crs
AUM:	₹3,284.82 crs
Benchmark:	85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI
Allotment Date:	October 31, 2019
Folio Count:	88,931

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹32.7955	₹36.0408
IDCW	₹32.8103	₹36.0355

(as on October 30, 2025)

Ratios

Portfolio Turnover	19.57%
¹ Beta	0.94
¹ Sharpe#	1.34
¹ Standard Deviation	12.52%
^{^^} P/E	53.01
^{^^} P/BV	6.35

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg
P/E ratio is for domestic portfolio

Market Capitalisation*

Large Cap	35.46%
Mid Cap	25.52%
Small Cap	18.64%
Debt & Money Market	2.78%
Overseas Investment	17.60%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	1.84%
Direct Plan:	0.48%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

Data as on 30th October, 2025 unless otherwise specified.

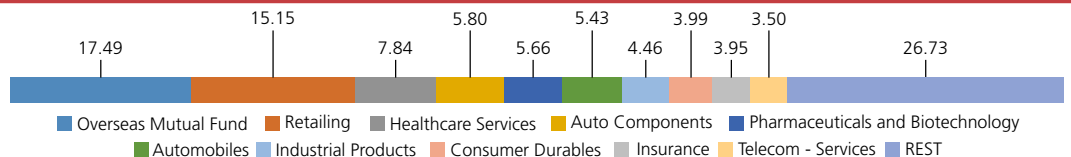
Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related				
Retailing	15.15	Telecom - Services		3.50
ETERNAL LIMITED	4.66	BHARTI HEXACOM LTD.		3.50
VISHAL MEGA MART LIMITED	2.76	Banks		3.41
AVENUE SUPERMARTS LTD.	1.88	ICICI Bank Ltd.		1.81
INFO EDGE (INDIA) LTD.	1.80	HDFC Bank Ltd.		1.60
Trent Ltd	1.51	Transport Services		3.16
SWIGGY LTD	1.02	Inter Globe Aviation Ltd		3.16
Medplus Health Services Ltd.	0.90	Petroleum Products		2.88
BRAINBEES SOLUTIONS LIMITED	0.62	RELIANCE INDUSTRIES LTD.		2.88
Healthcare Services	7.84	Electrical Equipment		2.78
ASTER DM HEALTHCARE LTD	3.82	GE VERNOVA T&D INDIA LIMITED		2.78
KRISHNA INSTITUTE OF MEDICAL	2.39	Chemicals and Petrochemicals		2.49
VIJAYA DIAGNOSTIC CENTRE PVT	1.63	SOLAR INDUSTRIES INDIA LIMITED		1.45
Auto Components	5.80	JUBILANT INGREVIA LTD		1.04
UNO MINDA LIMITED	2.85	Financial Technology (Fintech)		2.10
Schaeffler India Ltd	1.17	PB FINTECH LTD.		2.10
MINDA CORPORATION LIMITED	1.03	Personal Products		2.07
ROLEX RINGS LTD.	0.75	Godrej Consumer Products Ltd.		2.07
Pharmaceuticals and Biotechnology	5.66	Finance		1.29
ANTHEM BIOSCIENCES LTD	2.03	APTUS VALUE HOUSING FINANCE		1.29
Sun Pharmaceuticals Industries Ltd.	2.01	Realty		0.96
MANKIND PHARMA LTD	1.62	Mahindra Lifespace Developers Ltd		0.96
Automobiles	5.43	Commercial Services and Supplies		0.84
Maruti Suzuki India Limited	2.99	CMS INFO SYSTEMS LTD		0.65
Mahindra & Mahindra Ltd.	2.44	Tracxn Technologies Ltd.		0.19
Industrial Products	4.46	IT - Services		0.73
KEI INDUSTRIES LTD.	1.34	CYIENT LTD.		0.73
AIA Engineering Limited.	1.15	Diversified		0.63
HAPPY FORGINGS LTD	0.75	3M India Ltd.		0.63
Ratnamani Metals & Tubes Ltd.	0.65	Equity & Equity related - Total		79.12
Carborundum Universal Ltd.	0.57	Mutual Fund Units		
Consumer Durables	3.99	Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	17.21
Dixon Technologies India Ltd.	2.06	Geninnov Global Master Fund	Overseas Mutual Fund	0.28
Titan Company Ltd.	1.93	Mutual Fund Units - Total		17.49
Insurance	3.95	Triparty Repo		3.05
ICICI Lombard General Insurance		Net Current Assets/(Liabilities)		0.34
Company Ltd	2.16	Grand Total		100.00
SBI Life Insurance Company Ltd	1.79			

For viewing detailed portfolio of Ishares NASDAQ 100 UCITS ETF USD on desktop please visit:<https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf>

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	7,30,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 30, 2025 (₹)	14,19,586	9,80,912	4,96,319	1,32,636
Scheme Returns (%)	21.76	19.77	22.04	20.24
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI)	20.21	18.77	20.15	22.81
Alpha*	1.55	1.00	1.90	-2.56
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) (₹)#	13,54,592	9,57,255	4,83,434	1,34,189
Nifty 50 (TRI) (₹)^	11,87,194	8,54,977	4,43,262	1,29,981
Nifty 50 (TRI) Returns (%)	15.86	14.15	14.01	15.90

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity and equity related securities of companies operating with pioneering innovations theme without any market capitalisation and sector bias. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High 85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - October 31, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 30th Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK ESG EXCLUSIONARY STRATEGY FUND

An Open ended Equity Scheme following Environment, Social and Governance (ESG) theme

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow Environmental, Social and Governance parameters. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Mandar Pawar

AAUM: ₹867.63 crs

AUM: ₹866.04 crs

Benchmark: Nifty 100 ESG Index TRI

Allotment Date: December 11, 2020

Folio Count: 28,145

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹17.5212	₹18.9568
IDCW	₹17.5211	₹18.9573

(as on October 31, 2025)

Ratios

Portfolio Turnover	22.94%
¹ Beta	0.88
³ Sharpe ^{##}	0.68
³ Standard Deviation	11.77%
^{^^} P/E	24.74
^{^^} P/BV	3.70

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	78.12%
Mid Cap	16.78%
Small Cap	3.56%
Debt & Money Market	1.54%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.28%
Direct Plan:	0.91%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

- Redemption of units would be done on First in First out Basis (FIFO).

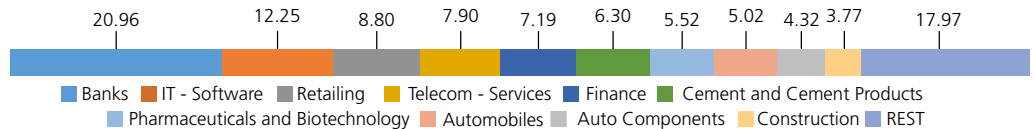
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Auto Components	
Banks	20.96	Mahindra & Mahindra Ltd.	0.89
HDFC Bank Ltd.	8.21	Bosch Ltd.	1.94
ICICI Bank Ltd.	4.66	Bharat Forge Ltd.	1.51
Axis Bank Ltd.	3.56	Apollo Tyres Ltd.	0.87
STATE BANK OF INDIA	2.92	Construction	3.77
INDIAN BANK	0.89	Larsen And Toubro Ltd.	3.77
Bank Of Baroda	0.72	Chemicals and Petrochemicals	3.63
IT - Software	12.25	Linde India Ltd.	3.12
Infosys Ltd.	4.11	SRF Ltd.	0.51
Tech Mahindra Ltd.	3.95	Gas	3.17
Wipro Ltd.	1.53	GAIL (India) Ltd.	3.17
Tata Consultancy Services Ltd.	1.41	Petroleum Products	3.15
HCL Technologies Ltd.	1.25	Bharat Petroleum Corporation Ltd.	1.24
Retailing	8.80	HINDUSTAN PETROLEUM	
ETERNAL LIMITED	5.87	CORPORATION LTD	1.22
AVENUE SUPERMARTS LTD.	1.29	RELIANCE INDUSTRIES LTD.	0.69
Shoppers Stop Ltd.	0.95	Food Products	1.48
V-Mart Retail Ltd.	0.69	Britannia Industries Ltd.	1.48
Telecom - Services	7.90	Personal Products	1.16
Bharti Airtel Ltd	6.41	Godrej Consumer Products Ltd.	1.16
Indus Towers Ltd.	0.84	Diversified FMCG	1.14
Bharti Airtel Ltd - Partly Paid Shares	0.65	Hindustan Unilever Ltd.	1.14
Finance	7.19	Electrical Equipment	1.07
BAJAJ FINANCE LTD.	3.97	Siemens Ltd.	1.07
SHRIRAM FINANCE LTD.	2.38	Industrial Products	0.70
Power Finance Corporation Ltd.	0.84	Ratnamani Metals & Tubes Ltd.	0.70
Cement and Cement Products	6.30	Power	0.58
Ultratech Cement Ltd.	3.72	NTPC LTD	0.58
Ambuja Cements Ltd.	2.15	Commercial Services and Supplies	0.35
JK Cement Ltd.	0.43	Teamlease Services Ltd	0.35
Pharmaceuticals and Biotechnology	5.52	Equity & Equity related - Total	98.46
GlaxoSmithKline Pharmaceuticals Ltd.	1.66	Mutual Fund Units	
Cipla Ltd.	1.56	Kotak Liquid Direct Growth	0.47
Biocon Ltd.	1.30	Mutual Fund Units - Total	0.47
Abbott India Ltd.	1.00	Triparty Repo	1.06
Automobiles	5.02	Net Current Assets/(Liabilities)	0.01
Hero MotoCorp Ltd.	3.20	Grand Total	100.00
Maruti Suzuki India Limited	0.93		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,90,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	7,92,181	4,35,170	1,27,957
Scheme Returns (%)	11.94	12.71	12.55
Nifty 100 ESG Index (TRI) (%)	13.68	14.75	14.53
Alpha*	-1.74	-2.04	-1.99
Nifty 100 ESG Index (TRI) (₹)#	8,26,433	4,48,155	1,29,191
Nifty 50 (₹)^	8,25,849	4,40,594	1,29,199
Nifty 50 (%)	13.65	13.57	14.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in Portfolio of predominantly equity & equity related securities of companies following environmental, social and governance (ESG) criteria. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 100 ESG Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 11, 2020. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK MANUFACTURE IN INDIA FUND

An open ended equity scheme following manufacturing theme

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow the manufacturing theme. However, there can be no assurance that the investment objective of the Scheme will be realized.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Harsha Upadhyaya & Mr. Abhishek Bisen

AAUM: ₹2,574.65 crs

AUM: ₹2,608.69 crs

Benchmark: Nifty India Manufacturing TRI

Allotment Date: February 22, 2022

Folio Count: 95,465

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.6784	₹20.8594
IDCW	₹19.6782	₹20.8594

(as on October 31, 2025)

Ratios

Portfolio Turnover	38.83%
¹ Beta	0.95
¹ Sharpe ^{##}	0.93
¹ Standard Deviation	15.10%
^{^^} P/E	35.75
^{^^} P/BV	3.81

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	47.98%
Mid Cap	30.76%
Small Cap	19.42%
Debt & Money Market	1.84%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	1.95%
Direct Plan:	0.56%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

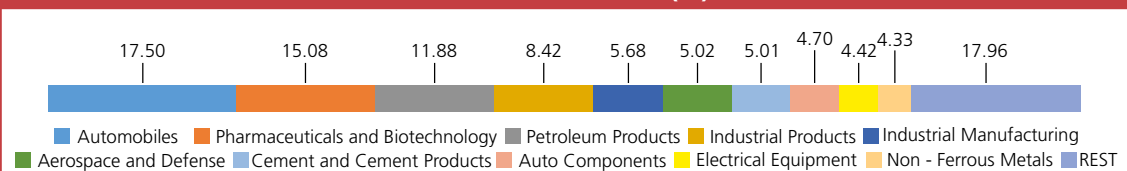
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Automobiles	17.50	Schaeffler India Ltd	0.88
Mahindra & Mahindra Ltd.	5.01	KROSS LIMITED	0.56
Maruti Suzuki India Limited	3.72	Sansera Engineering Ltd.	0.52
Hero MotoCorp Ltd.	3.40	Electrical Equipment	4.42
TVS Motors Company Ltd	3.36	ABB India Ltd	1.55
Eicher Motors Ltd.	2.01	WAAREE ENERGIES LIMITED	1.46
Pharmaceuticals and Biotechnology	15.08	Thermax Ltd.	0.80
Sun Pharmaceuticals Industries Ltd.	4.54	VIKRAM SOLAR LIMITED	0.61
Divi s Laboratories Ltd.	2.58	Non - Ferrous Metals	4.33
Biocon Ltd.	1.43	Hindalco Industries Ltd	3.25
ANTHEM BIOSCIENCES LTD	1.17	National Aluminium Company Ltd	1.08
RUBICON RESEARCH LTD (PRE IPO)	1.15	Ferrous Metals	3.85
PIRAMAL PHARMA LTD.	1.03	Tata Steel Ltd.	3.85
GlaxoSmithKline Pharmaceuticals Ltd.	1.00	Chemicals and Petrochemicals	2.53
Lupin Ltd.	0.94	SOLAR INDUSTRIES INDIA LIMITED	1.41
RUBICON RESEARCH LTD	0.75	SRF Ltd.	1.12
Ipca Laboratories Ltd.	0.49	Consumer Durables	1.90
Petroleum Products	11.88	VOLTAS LTD.	1.03
RELIANCE INDUSTRIES LTD.	4.27	V-Guard Industries Ltd.	0.87
HINDUSTAN PETROLEUM CORPORATION LTD	3.28	Food Products	1.90
Bharat Petroleum Corporation Ltd.	2.74	Britannia Industries Ltd.	1.90
Indian Oil Corporation Ltd	1.59	Agricultural, Commercial and Constr	1.63
Industrial Products	8.42	Ashok Leyland Ltd.	1.63
Graphite India Ltd.	2.39	Personal Products	1.12
Cummins India Ltd.	2.29	Dabur India Ltd.	1.12
KEI INDUSTRIES LTD.	1.24	Construction	1.02
OSWAL PUMPS LTD	0.97	M&B ENGINEERING LTD	1.02
Carborundum Universal Ltd.	0.95	Fertilizers and Agrochemicals	1.02
QUADRANT FUTURE TEK LIMITED	0.58	Coromandel International Ltd.	1.02
Industrial Manufacturing	5.68	Diversified	0.62
KAYNES TECHNOLOGY INDIA LTD.	2.71	3M India Ltd.	0.62
DEE DEVELOPMENT ENGINEERS LTD	1.44	Textiles and Apparels	0.53
JYOTI CNC AUTOMATION LTD	0.66	Garware Technical Fibres Ltd.	0.53
STANDARD GLASS LINING TECHNOLOGY LIMITED	0.45	Equity & Equity related - Total	98.16
JNK INDIA LIMITED	0.42	PREFERENCE SHARES	
Aerospace and Defense	5.02	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.03
Bharat Electronics Ltd.	1.71	Equity & Equity related - Total	0.03
MTAR Technologies Ltd.	1.01	Mutual Fund Units	
Cement and Cement Products	5.01	Kotak Liquid Direct Growth	0.35
Ultratech Cement Ltd.	1.95	Mutual Fund Units - Total	0.35
India Cements Ltd.	1.85	Triparty Repo	1.71
Dalmia Bharat Limited	1.21	Net Current Assets/(Liabilities)	-0.25
Auto Components	4.70	Grand Total	100.00
Bosch Ltd.	1.78		
Apollo Tyres Ltd.	0.96		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	4,50,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	6,47,090	4,78,252	1,32,579
Scheme Returns (%)	19.71	19.34	20.04
Nifty India Manufacturing (TRI) (%)	22.02	21.80	21.16
Alpha*	-2.31	-2.46	-1.12
Nifty India Manufacturing (TRI) (₹)#	6,73,994	4,94,925	1,33,262
Nifty 50 (₹)^	5,83,102	4,40,594	1,29,199
Nifty 50 (%)	13.90	13.57	14.55

Product Label

This product is suitable for investors who are seeking*:

- Long-term capital growth
- Investment in equity and equity related securities across market capitalisation

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - February 22, 2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK BUSINESS CYCLE FUND

An open ended equity scheme following business cycles based investing theme

Investment Objective: 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 achieved.

Investment style				Size
Value	GARP	Growth		
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani & Mr. Abhishek Bisen
AAUM:	₹3,034.08 crs
AUM:	₹3,066.15 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	September 28, 2022
Folio Count:	88,369

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹16.6408	₹17.4536
IDCW	₹16.6408	₹17.4528

(as on October 31, 2025)

Ratios

Portfolio Turnover	26.94%
¹ Beta	0.92
¹ Sharpe ^{##}	0.99
¹ Standard Deviation	13.09%
^{##} P/E	34.55
^{##} P/BV	4.54

Source: ¹ICRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	45.32%
Mid Cap	26.84%
Small Cap	26.96%
Debt & Money Market	0.88%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.92%
Direct Plan:	0.60%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

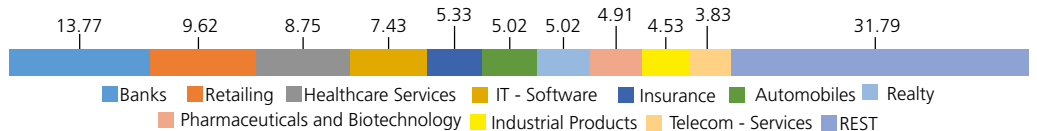
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Telecom - Services	3.83
Banks	13.77	BHARTI HEXACOM LTD.	3.83
ICICI Bank Ltd.	5.18	Construction	3.39
HDFC Bank Ltd.	3.35	Larsen And Toubro Ltd.	1.79
Axis Bank Ltd.	3.05	KALPATARU PROJECTS	
INDIAN BANK	2.19	INTERNATIONAL LIMITED	1.60
Retailing	9.62	Consumer Durables	3.33
ETERNAL LIMITED	3.28	Century Plyboards (India) Ltd.	2.10
VISHAL MEGA MART LIMITED	3.22	LG ELECTRONICS INDIA LTD	1.23
AVENUE SUPERMARTS LTD.	2.08	Auto Components	3.14
BRAINBEES SOLUTIONS LIMITED	0.65	UNO MINDA LIMITED	2.47
Medplus Health Services Ltd.	0.39	ROLEX RINGS LTD.	0.67
Healthcare Services	8.75	Cement and Cement Products	3.12
ASTER DM HEALTHCARE LTD	3.85	Ultratech Cement Ltd.	1.83
KRISHNA INSTITUTE OF MEDICAL	2.54	Ambuja Cements Ltd.	1.29
VIJAYA DIAGNOSTIC CENTRE PVT	2.36	Electrical Equipment	2.97
IT - Software	7.43	GE VERNOVA T&D INDIA LIMITED	2.97
Infosys Ltd.	2.51	Personal Products	2.38
HEXAWARE TECHNOLOGIES LTD.	2.10	Godrej Consumer Products Ltd.	2.38
Mphasis Ltd	2.08	Finance	2.21
Tech Mahindra Ltd.	0.74	APTUS VALUE HOUSING FINANCE	1.42
Insurance	5.33	Power Finance Corporation Ltd.	0.79
ICICI Lombard General		Petroleum Products	1.72
Insurance Company Ltd	2.25	RELIANCE INDUSTRIES LTD.	1.72
SBI Life Insurance Company Ltd	2.12	Beverages	1.61
MEDI ASSIST HEALTHCARE		UNITED SPIRITS LTD.	1.61
SERVICES LIMITED	0.96	Industrial Manufacturing	1.32
Automobiles	5.02	ADITYA INFOTECH LIMITED	1.32
Maruti Suzuki India Limited	2.57	Diversified FMCG	1.23
Mahindra & Mahindra Ltd.	2.45	ITC Ltd.	1.23
Realty	5.02	Power	1.21
BRIGADE ENTERPRISES LIMITED	2.11	NTPC LTD	1.21
Oberoi Realty Ltd	1.56	Chemicals and Petrochemicals	1.11
Mahindra Lifespace Developers Ltd	1.35	JUBILANT INGREVIA LTD	1.11
Pharmaceuticals and Biotechnology	4.91	Aerospace and Defense	0.92
Sun Pharmaceuticals Industries Ltd.	1.65	HINDUSTAN AERONAUTICS LTD.	0.92
MANKIND PHARMA LTD	1.57	Commercial Services and Supplies	0.82
ANTHEM BIOSCIENCES LTD	1.07	CMS INFO SYSTEMS LTD	0.82
Ipca Laboratories Ltd.	0.62	Transport Services	0.43
Industrial Products	4.53	WESTERN CARRIERS (INDIA) LTD	0.43
KEI INDUSTRIES LTD.	1.48	Equity & Equity related - Total	99.12
Cummins India Ltd.	1.00	Triparty Repo	1.03
HAPPY FORGINGS LTD	0.97	Net Current Assets/(Liabilities)	-0.15
BANSAL WIRE INDUSTRIES LIMITED	0.80	Grand Total	100.00
Carborundum Universal Ltd.	0.28		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 Year	1 Year
Total amount invested (₹)	3,80,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	5,02,812	4,69,937	1,29,712
Scheme Returns (%)	18.02	18.09	15.37
NIFTY 500 TRI (%)	15.73	15.49	14.13
Alpha*	2.29	2.60	1.25
NIFTY 500 TRI (₹)#	4,85,828	4,52,920	1,28,939
Nifty 50 (₹)^	4,71,782	4,40,594	1,29,199
Nifty 50 (%)	13.79	13.57	14.55

Product Label

This product is suitable for investors who are seeking*:

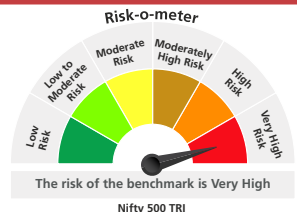
- Long-term capital growth
- Investment in portfolio of predominantly equity & equity related securities of companies with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 28, 2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

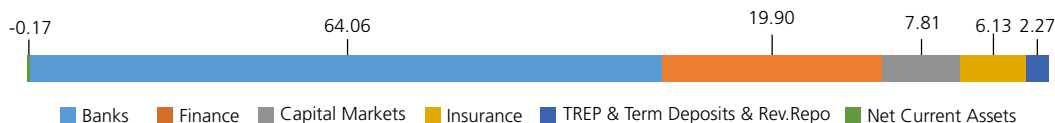
Fund Manager*:	Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
AAUM:	₹1,297.74 crs
AUM:	₹1,322.90 crs
Benchmark:	Nifty Financial Services Index TRI
Allotment Date:	February 27, 2023
Folio Count:	59,113

	Regular	Direct
Growth	₹15.8502	₹16.5338
IDCW	₹15.8501	₹16.5315

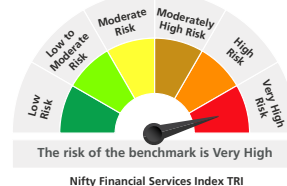
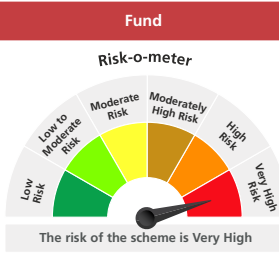
Portfolio Turnover	29.14%
^s Beta	0.98
^s Sharpe ^{##}	1.00
^s Standard Deviation	12.60%
^{^^} P/E	18.77
^{^^} P/BV	2.52

Large Cap	69.44%
Mid Cap	9.37%
Small Cap	19.09%
Debt & Money Market	2.10%

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	64.06	INDIA SHELTER FINANCE CORPORATION LTD	1.06
HDFC Bank Ltd.	18.30	HOME FIRST FINANCE CO INDIA	0.90
ICICI Bank Ltd.	16.18	HDB FINANCIAL SERVICES LTD	0.38
STATE BANK OF INDIA	7.63	Capital Markets	7.81
Axis Bank Ltd.	4.79	Nippon Life India Asset Management Ltd.	1.92
Kotak Mahindra Bank Ltd.	4.07	COMPUTER AGE MANAGEMENT SERVICES LIMITED	1.84
INDIAN BANK	2.57	NUVAMA WEALTH MANAGEMENT LIMITED	1.62
KARUR VYSYA BANK LTD.	2.11	CANARA ROBECO ASSET MANAGEMENT COMPANY LTD.	1.31
Bank Of Baroda	2.04	Prudent Corporate Advisory Services Ltd.	1.12
Ujjivan Small Finance Bank Ltd.	2.01	Insurance	6.13
IndusInd Bank Ltd.	1.58	HDFC Life Insurance Company Ltd.	1.79
RBL Bank Ltd	1.56	Max Financial Services Ltd.	1.64
SOUTH INDIAN BANK LTD.	1.21	SBI Life Insurance Company Ltd	1.43
FEDERAL BANK LTD.	0.01	ICICI Lombard General Insurance Company Ltd	1.27
Finance	19.90	Equity & Equity related - Total	97.90
BAJAJ FINANCE LTD.	6.33	Triparty Repo	2.27
SHRIRAM FINANCE LTD.	3.46	Net Current Assets/(Liabilities)	-0.17
POONAWALLA FINCORP LTD.	2.52	Grand Total	100.00
Power Finance Corporation Ltd.	1.88		
APTUS VALUE HOUSING FINANCE	1.83		
Cholamandalam Investment and Finance Company Ltd.	1.54		



Systematic Investment Plan (SIP) If you had invested ₹10,000 every month		
Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,30,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	4,07,741	1,30,974
Scheme Returns (%)	15.61	17.42
Nifty Financial Services Index TRI Returns (%)	16.77	18.19
Alpha*	-1.15	-0.77
Nifty Financial Services Index TRI (₹)#	4,13,888	1,31,448
Nifty 50 (TRI) (₹)^	3,97,333	1,29,199
Nifty 50 (TRI) Returns (%)	13.63	14.55



Scheme Inception :- February 27, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly, XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark: TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/JMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payments during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBI Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK QUANT FUND

An open ended equity scheme following Quant based investing theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities selected based on quant model theme. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			
Value	GARP	Growth	Size
			Large
			Medium
			Small
GARP - Growth at a Reasonable Price			

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Rohit Tandon & Mr. Abhishek Bisen
AAUM:	₹589.92 crs
AUM:	₹579.41 crs
Benchmark:	Nifty 200 TRI
Allotment Date:	August 02, 2023
Folio Count:	16,230

Minimum Investment Amount

Initial Investment

• ₹5000 and in multiples of ₹1 for purchases and of ₹0.01 for switches

Additional Investment

• ₹1000 and in multiples of ₹1 for purchases and of ₹0.01 for switches

Systematic Investment Plan (SIP)

• ₹500 (Subject to a minimum of 10 SIP installments of ₹500/- each)

Ideal Investments Horizon

• 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹15.1557	₹15.2625
IDCW	₹15.0399	₹15.2626

(as on October 31, 2025)

Ratios

Portfolio Turnover	178.58%
¹ Beta	1.14
¹ Sharpe ^{##}	0.88
¹ Standard Deviation	16.78%
^{^^} P/E	30.22
^{^^} P/BV	3.95

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	54.43%
Mid Cap	38.58%
Small Cap	6.69%
Debt & Money Market	0.30%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	1.81%
Direct Plan:	1.16%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

• 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.

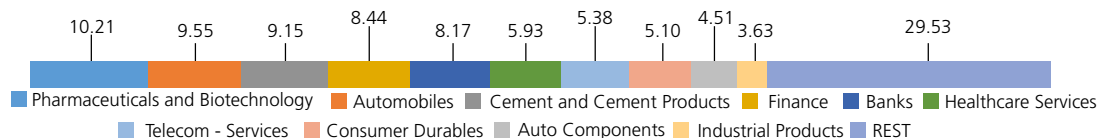
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		APL APOLLO TUBES LTD.		1.35
Pharmaceuticals and Biotechnology	10.21	Food Products		3.49
DR REDDYS LABORATORIES LTD.	3.49	Britannia Industries Ltd.		3.49
Laurus Labs Ltd.	2.31	Capital Markets		3.45
Zydus Lifesciences Limited	1.59	HDFC Asset Management Company Ltd.		2.56
Alkem Laboratories Ltd.	1.58	CENTRAL DEPOSITORY		
GLAND PHARMA LIMITED	1.24	SERVICES (INDIA) LTD.		0.89
Automobiles	9.55	Ferrous Metals		3.40
Eicher Motors Ltd.	3.12	JSW Steel Ltd.		3.40
TVS Motors Company Ltd	2.66	Non - Ferrous Metals		3.10
Mahindra & Mahindra Ltd.	2.55	Hindalco Industries Ltd		3.10
HYUNDAI MOTORS INDIA LTD	1.22	Transport Services		2.74
Cement and Cement Products	9.15	Inter Globe Aviation Ltd		2.74
Ultratech Cement Ltd.	3.48	Beverages		2.30
Dalmia Bharat Limited	3.01	Radico Khaitan Ltd.		2.30
JK Cement Ltd.	2.66	Insurance		1.59
Finance	8.84	LIFE INSURANCE CORPORATION		
BAJAJ FINANCE LTD.	2.88	OF INDIA LTD.		1.59
L&T FINANCE HOLDINGS LTD	2.54	Petroleum Products		1.51
Muthoot Finance Ltd	2.45	Bharat Petroleum Corporation Ltd.		1.51
PIRAMAL FINANCE LTD	0.97	IT - Software		1.31
Banks	8.17	LTIMindtree Limited		1.31
HDFC Bank Ltd.	4.21	Fertilizers and Agrochemicals		1.07
STATE BANK OF INDIA	3.96	Coromandel International Ltd.		1.07
Healthcare Services	5.93	Electrical Equipment		0.98
Fortis Healthcare India Ltd	2.34	Siemens Ltd.		0.98
ASTER DM HEALTHCARE LTD	2.34	Retailing		0.66
KRISHNA INSTITUTE OF MEDICAL	1.25	VISHAL MEGA MART LIMITED		0.66
Telecom - Services	5.38	Equity & Equity related - Total		99.70
Bharti Airtel Ltd	3.87	PREFERENCE SHARES		
Bharti Airtel Ltd - Partly Paid Shares	1.51	6% TVS MOTOR CUMULATIVE		
Consumer Durables	5.10	NON-CONVERTIBLE REDEEMABLE		
Dixon Technologies India Ltd.	1.85	PREFERENCE SHARES (NCRPS)-		
Titan Company Ltd.	1.77	1 YEAR MATURITY		0.04
Berger Paints (I) Ltd.	1.48	Equity & Equity related - Total		0.04
Auto Components	4.51	Mutual Fund Units		
Bosch Ltd.	3.20	Kotak Liquid Direct Growth	Mutual Fund	0.10
Schaeffler India Ltd	1.31	Mutual Fund Units - Total		0.10
Agricultural Food and other Product	3.63	Triparty Repo		0.31
Marico Ltd.	3.63	Net Current Assets/(Liabilities)		-0.15
Industrial Products	3.63	Grand Total		100.00
Polycab India Ltd.	2.28			

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,70,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	3,03,549	1,26,372
Scheme Returns (%)	10.39	10.01
Nifty 200 (TRI) Returns (%)	12.70	14.63
Alpha*	-2.31	-4.62
Nifty 200 TRI (₹)#	3,11,266	1,29,252
Nifty 50 (TRI) (₹)^	3,08,977	1,29,199
Nifty 50 (TRI) Returns (%)	12.02	14.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment predominantly in equity & equity related instruments selected based on quant model * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 200 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - August 02, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK CONSUMPTION FUND

An open ended equity scheme following Consumption theme

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 consumption and consumption related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal, & Mr. Abhishek Bisen
AAUM:	₹1,644.90 crs
AUM:	₹1,709.11 crs
Benchmark:	Nifty India Consumption Index TRI
Allotment Date:	November 16, 2023
Folio Count:	64,511

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.6227	₹15.0914
IDCW	₹14.6205	₹15.0897

(as on October 31, 2025)

Ratios

Portfolio Turnover	33.19%
¹ Beta	0.92
¹ Sharpe##	1.00
¹ Standard Deviation	14.98%
^{^^} P/E	48.69
^{^^} P/BV	6.13

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	43.08%
Mid Cap	21.68%
Small Cap	34.41%
Debt & Money Market	0.83%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.05%
Direct Plan:	0.56%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

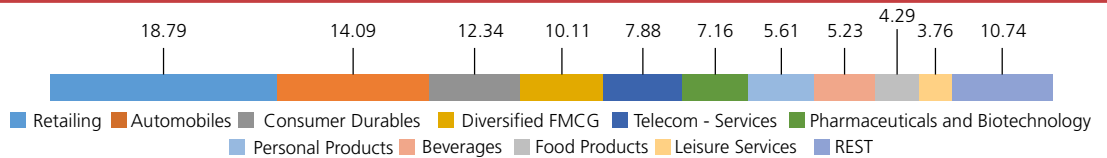
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		INNOVA CAPTABS LTD	1.07
Retailing	18.79	Personal Products	5.61
ETERNAL LIMITED	7.40	Dabur India Ltd.	3.00
FSN E-COMMERCE VENTURES LTD.	2.68	Godrej Consumer Products Ltd.	1.55
AVENUE SUPERMARTS LTD.	2.43	Emami Ltd.	1.06
SWIGGY LTD	2.10	Beverages	5.23
Trent Ltd	0.96	Radico Khaitan Ltd.	5.23
Vedant Fashions Ltd	0.76	Food Products	4.29
Shoppers Stop Ltd.	0.75	Britannia Industries Ltd.	3.96
LENSKART SOLUTIONS LIMITED	0.59	Heritage Foods Ltd	0.33
BRAINBEES SOLUTIONS LIMITED	0.57	Leisure Services	3.76
V-Mart Retail Ltd.	0.55	Jubilant Foodworks Limited	2.45
Automobiles	14.09	SAPPHIRE FOODS INDIA LTD.	1.31
Maruti Suzuki India Limited	8.79	Entertainment	3.66
Hero MotoCorp Ltd.	5.30	PVR INOX LIMITED	2.15
Consumer Durables	12.34	Sun TV Network Ltd.	1.51
GREENPANEL INDUSTRIES LTD	2.56	Agricultural, Commercial and	
LG ELECTRONICS INDIA LTD	2.21	Construction Vehicles	1.93
MIDWEST LTD.	2.07	V.S.T Tillers Tractors Ltd	1.93
Pokarna Ltd.	1.73	Industrial Products	1.60
Kajaria Ceramics Ltd.	1.41	Subros Ltd.	1.60
MIDWEST LTD PRE IPO	0.89	Healthcare Services	0.98
Indigo Paints Limited	0.88	KRISHNA INSTITUTE OF MEDICAL	0.98
Century Plyboards (India) Ltd.	0.59	Auto Components	0.92
Diversified FMCG	10.11	MRF Limited	0.92
ITC Ltd.	10.11	Healthcare Equipment and Supplies	0.48
Telecom - Services	7.88	LAXMI DENTAL LIMITED	0.48
Bharti Airtel Ltd	5.41	Printing and Publication	0.34
Bharti Airtel Ltd - Partly Paid Shares	2.47	Navneet Education Ltd.	0.34
Pharmaceuticals and Biotechnology	7.16	Equity & Equity related - Total	99.17
ACUTAAS CHEMICALS LTD	3.15	Triparty Repo	1.18
JUBILANT PHARMOVA LIMITED	1.81	Net Current Assets/(Liabilities)	-0.35
ORCHID PHARMA LTD.	1.13	Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,40,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	2,85,034	1,32,611
Scheme Returns (%)	17.54	20.09
Nifty India Consumption Index (TRI) Returns (%)	14.61	17.87
Alpha*	2.93	2.22
Nifty India Consumption Index (TRI) (₹)#	2,77,321	1,31,253
Nifty 50 (TRI) (₹)^	2,67,803	1,29,199
Nifty 50 (TRI) Returns (%)	10.95	14.55

Product Label	Fund	Benchmark
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 Consumption & consumption related activities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty India Consumption Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - November 16, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBI Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK HEALTHCARE FUND

An open ended equity scheme investing in Pharma, Healthcare & allied sectors.

Investment Objective: The investment objective of the scheme is to seek to generate long term capital appreciation through investing in equity and equity related securities of companies benefitting directly or indirectly Pharma, Healthcare, and allied sectors. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen & Mr. Dhananjay Tikariha
AAUM:	₹480.06 crs
AUM:	₹481.04 crs
Benchmark:	Nifty Healthcare Index TRI
Allotment Date:	December 11, 2023
Folio Count:	33,500

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.6206	₹14.0513
IDCW	₹13.6249	₹14.0501

(as on October 31, 2025)

Ratios

Portfolio Turnover	24.00%
^{\$} Beta	0.97
^{\$} Sharpe ^{##}	0.67
^{\$} Standard Deviation	16.77%
^{^^} P/E	40.33
^{^^} P/BV	5.29

Source: ^sICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	46.09%
Mid Cap	16.22%
Small Cap	36.40%
Debt & Money Market	1.29%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	2.40%
Direct Plan:	0.76%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%

- If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

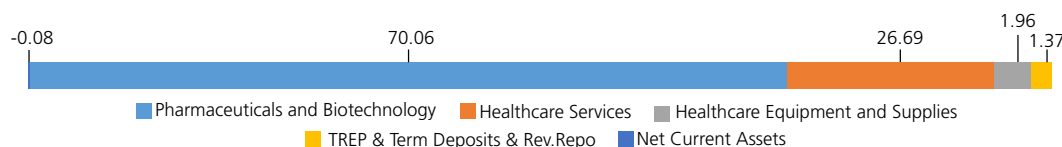
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		INNOVA CAPTABS LTD	1.62
Pharmaceuticals and Biotechnology	70.06	ORCHID PHARMA LTD.	1.51
Sun Pharmaceuticals Industries Ltd.	13.36	RUBICON RESEARCH LTD	1.32
JB CHEMICALS & PHARMACEUTICALS LTD.	5.63	Healthcare Services	26.69
Divi s Laboratories Ltd.	5.60	MAX HEALTHCARE INSTITUTE LTD.	7.75
Cipla Ltd.	4.68	Fortis Healthcare India Ltd	4.25
Lupin Ltd.	3.88	Apollo Hospitals Enterprises Ltd.	4.23
ACUTAAS CHEMICALS LTD	3.23	ASTER DM HEALTHCARE LTD	3.03
JUBILANT PHARMOVA LIMITED	3.20	KRISHNA INSTITUTE OF MEDICAL	3.00
GLAND PHARMA LIMITED	2.81	KRSNAA DIAGNOSTICS LTD	1.61
SAI LIFE SCIENCES LIMITED	2.77	YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	1.49
Alkem Laboratories Ltd.	2.52	RAINBOW CHILDRENS MEDICARE LTD	1.33
ANTHEM BIOSCIENCES LTD	2.51	Healthcare Equipment and Supplies	1.96
DR REDDYS LABORATORIES LTD.	2.49	LAXMI DENTAL LIMITED	1.96
MANKIND PHARMA LTD	2.48	Equity & Equity related - Total	98.71
Aurobindo Pharma Ltd.	2.39	Triparty Repo	1.37
Ajanta Pharma Ltd.	2.31	Net Current Assets/(Liabilities)	-0.08
Glenmark Pharmaceuticals Ltd	2.24	Grand Total	100.00
Marksans Pharma Ltd	1.89		
Zydus Lifesciences Limited	1.62		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,30,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	2,53,925	1,23,569
Scheme Returns (%)	10.28	5.57
Nifty Healthcare Index (TRI) Returns (%)	12.70	8.87
Alpha*	-2.42	-3.30
Nifty Healthcare Index (TRI) (₹)#	2,59,666	1,25,657
Nifty 50 (TRI) (₹)^	2,54,028	1,29,199
Nifty 50 (TRI) Returns (%)	10.32	14.55

Product Label	Fund	Benchmark
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 Pharma, Healthcare & allied sectors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter  The risk of the scheme is Very High	Risk-o-meter  The risk of the benchmark is Very High Nifty Healthcare Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- December 11, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; * A Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PC/IR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK TECHNOLOGY FUND

An open ended equity scheme investing in Technology & technology related 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 Technology & technology related sectors. However, there is no assurance that the objective of the scheme will be achieved

Investment style			
Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen
AAUM:	₹603.76 crs
AUM:	₹612.83 crs
Benchmark:	BSE Teck Index TRI
Allotment Date:	March 04, 2024
Folio Count:	51,656

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.4794	₹11.7595
IDCW	₹11.4801	₹11.7588

(as on October 31, 2025)

Ratios

Portfolio Turnover	11.87%
¹ Beta	0.95
¹ Sharpe#	0.47
¹ Standard Deviation	17.62%
^{^^} P/E	32.30
^{^^} P/BV	6.52

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	65.44%
Mid Cap	24.76%
Small Cap	5.52%
Debt & Money Market	4.28%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.38%
Direct Plan:	0.92%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

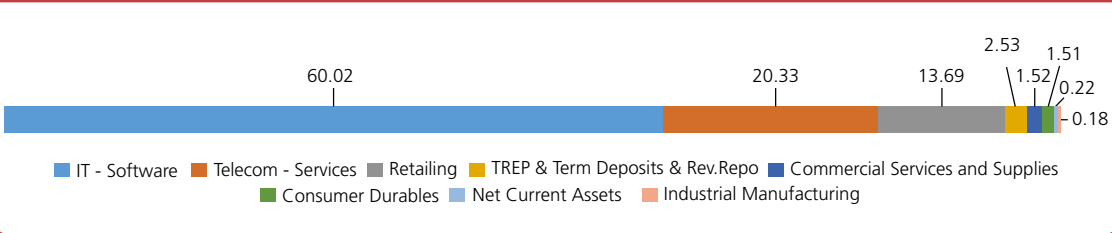
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Indus Towers Ltd.	1.11
IT - Software	60.02	Retailing	13.69
Infosys Ltd.	19.19	ETERNAL LIMITED	6.72
Tata Consultancy Services Ltd.	6.68	SWIGGY LTD	3.57
Tech Mahindra Ltd.	6.64	FSN E-COMMERCE VENTURES LTD.	1.44
PERSISTENT SYSTEMS LIMITED	4.28	LENSKART SOLUTIONS LIMITED	0.82
Mphasis Ltd	3.78	INFO EDGE (INDIA) LTD.	0.67
HCL Technologies Ltd.	3.55	BRAINBEES SOLUTIONS LIMITED	0.47
Wipro Ltd.	2.71	Commercial Services and Supplies	1.52
COFORGE LIMITED	2.70	Firstsource Solutions Ltd.	1.52
HEXAWARE TECHNOLOGIES LTD.	2.51	Consumer Durables	1.51
Oracle Financial Services Software Ltd	2.36	Dixon Technologies India Ltd.	1.51
ZENSAR TECHNOLOGIES LTD.	1.55	Industrial Manufacturing	0.18
COGNIZANT TECHNOLOGY SOLUTIONS	1.51	KAYNES TECHNOLOGY INDIA LTD.	0.18
LTIMindtree Limited	1.40	Equity & Equity related - Total	97.25
Birlasoft Ltd.	1.16	Triparty Repo	2.53
Telecom - Services	20.33	Net Current Assets/(Liabilities)	0.22
Bharti Airtel Ltd	16.78	Grand Total	100.00
BHARTI HEXACOM LTD.	2.44		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	2,00,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	2,04,846	1,19,557
Scheme Returns (%)	2.77	-0.68
BSE Teck Index (TRI) Returns (%)	1.56	-0.73
Alpha*	1.21	0.05
BSE Teck Index (TRI) Returns (%) (₹)#	2,02,730	1,19,525
Nifty 50 (TRI) (₹)^	2,17,204	1,29,199
Nifty 50 (TRI) Returns (%)	9.80	14.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of Technology & Technology related sectors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High BSE Teck Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - March 04, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK SPECIAL OPPORTUNITIES FUND

An open ended equity scheme following Special Situations Theme

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in opportunities presented by Special Situations such as Company Specific Event/Developments, Corporate Restructuring, Government Policy change and/or Regulatory changes, Technology led Disruption/ Innovation or companies going through temporary but unique challenges and other similar instances. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹1,894.04 crs
AUM:	₹1,857.79 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	June 29, 2024
Folio Count:	1,03,483

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.8837	₹10.0707
IDCW	₹9.8836	₹10.0714

(as on October 31, 2025)

Ratios

Portfolio Turnover	26.82%
¹ Beta	1.06
¹ Sharpe##	-0.32
¹ Standard Deviation	16.42%
^{^^} P/E	29.56
^{^^} P/BV	3.10

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	16.80%
Mid Cap	34.93%
Small Cap	48.40%
Debt & Money Market	-0.13%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	2.06%
Direct Plan:	0.71%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

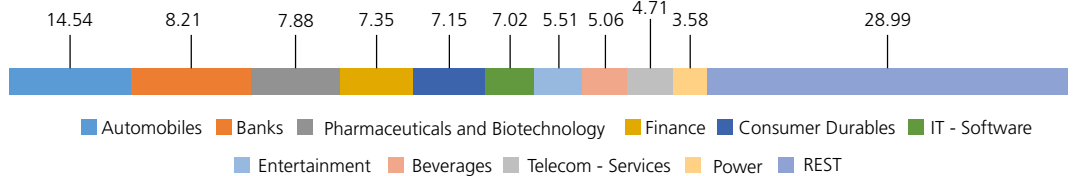
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		JYOTI CNC AUTOMATION LTD	2.82
Automobiles	14.54	Diversified FMCG	2.72
Maruti Suzuki India Limited	8.32	ITC Ltd.	2.72
Hero MotoCorp Ltd.	6.22	Personal Products	2.68
Banks	8.21	Dabur India Ltd.	2.68
IndusInd Bank Ltd.	3.21	Industrial Products	2.45
RBL Bank Ltd	2.81	Graphite India Ltd.	1.34
JAMMU AND KASHMIR BANK LTD.	1.20	Carborundum Universal Ltd.	1.11
SOUTH INDIAN BANK LTD.	0.99	Leisure Services	2.35
Pharmaceuticals and Biotechnology	7.88	SAPPHIRE FOODS INDIA LTD.	2.35
JUBILANT PHARMOVA LIMITED	3.85	Chemicals and Petrochemicals	2.27
Marksans Pharma Ltd	2.48	SRF Ltd.	1.58
ORCHID PHARMA LTD.	1.55	NOCIL LTD	0.69
Finance	7.35	Retailing	2.21
POONAWALLA FINCORP LTD.	3.47	SWIGGY LTD	2.21
LIC Housing Finance Ltd.	2.97	Aerospace and Defense	2.06
PIRAMAL FINANCE LTD	0.91	MTAR Technologies Ltd.	2.06
Consumer Durables	7.15	Electrical Equipment	2.05
Indigo Paints Limited	2.42	AZAD ENGINEERING LTD	2.05
MIDWEST LTD.	1.86	Construction	1.89
Bata India Ltd.	1.78	KALPATARU PROJECTS	
MIDWEST LTD PRE IPO	1.09	INTERNATIONAL LIMITED	1.89
IT - Software	7.02	Transport Services	1.68
Oracle Financial Services Software Ltd	3.30	MAHINDRA LOGISTICS LTD	1.68
Mphasis Ltd	2.68	Healthcare Services	1.55
Wipro Ltd.	1.04	ASTER DM HEALTHCARE LTD	1.55
Entertainment	5.51	Realty	1.44
PVR INOX LIMITED	3.10	Oberoi Realty Ltd	1.44
Sun TV Network Ltd.	2.41	Food Products	0.94
Beverages	5.06	AVANTI FEEDS LTD	0.94
Radico Khaitan Ltd.	5.06	Auto Components	0.01
Telecom - Services	4.71	SAMVARDHANA MOTHERSON	
Indus Towers Ltd.	2.60	INTERNATIONAL LIMITED	0.01
Bharti Airtel Ltd - Partly Paid Shares	2.11	Equity & Equity related - Total	100.13
Power	3.58	Triparty Repo	0.30
NLC India Ltd.	3.58	Net Current Assets/(Liabilities)	-0.43
Industrial Manufacturing	2.82	Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,70,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,75,011	1,26,705
Scheme Returns (%)	3.97	10.54
Nifty 500 (TRI) Returns (%)	8.14	14.13
Alpha*	-4.17	-3.58
Nifty 500 (TRI) Returns (%) (₹)#	1,80,263	1,28,939
Nifty 50 (TRI) (₹)^	1,81,641	1,29,199
Nifty 50 (TRI) Returns (%)	9.23	14.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities following Special Situation Theme. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 500 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - June 29, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK MNC FUND

An open-ended equity scheme following Multi-national Companies (MNC) theme

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 multi-national companies (MNC). However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen
AAUM:	₹2,218.19 crs
AUM:	₹2,211.33 crs
Benchmark:	Nifty MNC Index TRI
Allotment Date:	October 28, 2024
Folio Count:	1,14,685

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.6896	₹10.8482
IDCW	₹10.6895	₹10.8488

(as on October 31, 2025)

Ratios

Portfolio Turnover	20.62%
[§] Beta	1.05
[§] Sharpe ^{##}	0.13
[§] Standard Deviation	15.34%
^{^^} P/E	49.62
^{^^} P/BV	6.72

Source: [§]ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	41.61%
Mid Cap	26.63%
Small Cap	31.02%
Debt & Money Market	0.74%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	2.00%
Direct Plan:	0.58%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

(With effect from 30th Dec 2024)

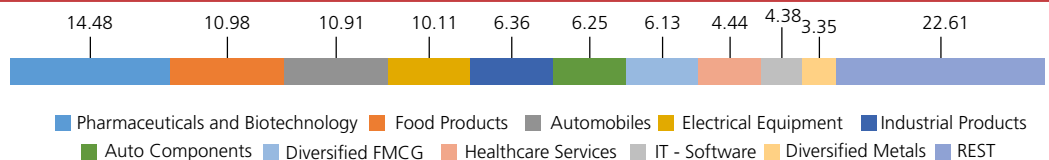
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		ASTER DM HEALTHCARE LTD	2.36
Pharmaceuticals and Biotechnology	14.48	Fortis Healthcare India Ltd	2.08
ACUTAAS CHEMICALS LTD	3.12	IT - Software	4.38
JB CHEMICALS & PHARMACEUTICALS LTD.	2.74	Oracle Financial Services Software Ltd	2.75
GLAND PHARMA LIMITED	1.92	Mphasis Ltd	1.63
JUBILANT PHARMOVA LIMITED	1.80	Diversified Metals	3.35
Glenmark Pharmaceuticals Ltd	1.71	Vedanta Ltd.	3.35
Marksans Pharma Ltd	1.65	Beverages	2.85
ANTHEM BIOSCIENCES LTD	0.93	UNITED SPIRITS LTD.	2.85
ORCHID PHARMA LTD.	0.61	Agricultural, Commercial and Construction Vehicles	2.69
Food Products	10.98	Ashok Leyland Ltd.	2.69
Britannia Industries Ltd.	7.13	Consumer Durables	2.51
NESTLE INDIA LTD.	3.85	LG ELECTRONICS INDIA LTD	1.36
Automobiles	10.91	MIDWEST LTD PRE IPO	1.15
Maruti Suzuki India Limited	9.81	Capital Markets	2.44
HYUNDAI MOTORS INDIA LTD	1.10	Nippon Life India Asset Management Ltd.	2.44
Electrical Equipment	10.11	Retailing	2.22
GE VERNOVA T&D INDIA LIMITED	2.92	SWIGGY LTD	2.22
AZAD ENGINEERING LTD	2.60	Telecom - Services	2.09
Siemens Ltd.	1.73	Bharti Airtel Ltd	2.09
SIEMENS ENERGY INDIA LTD	1.44	Aerospace and Defense	2.01
ABB India Ltd	1.42	MTAR Technologies Ltd.	2.01
Industrial Products	6.36	Chemicals and Petrochemicals	2.01
Cummins India Ltd.	2.20	Tata Chemicals Ltd	2.01
Timken India Ltd.	1.90	Industrial Manufacturing	1.41
Grindwell Norton Ltd.	1.39	Tega Industries Ltd.	1.41
KSB LTD	0.87	Finance	1.35
Auto Components	6.25	CRISIL Ltd.	1.35
Schaeffler India Ltd	2.14	Leisure Services	0.29
ZF Commercial Vehicle Control Systems India Limited	1.83	JUNIPER HOTELS LIMITED	0.29
Bosch Ltd.	1.57	Equity & Equity related - Total	99.26
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.71	Triparty Repo	1.03
Diversified FMCG	6.13	Net Current Assets/(Liabilities)	-0.29
Hindustan Unilever Ltd.	6.13	Grand Total	100.00
Healthcare Services	4.44		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,30,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,42,041	1,31,351
Scheme Returns (%)	16.46	18.03
Nifty MNC Index Returns (%)	15.19	16.91
Alpha*	1.27	1.13
Nifty MNC Index (TRI) (₹)#	1,41,130	1,30,658
Nifty 50 (TRI) (₹)^	1,39,908	1,29,199
Nifty 50 (TRI) Returns (%)	13.49	14.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly in equity and equity related securities of multi-national companies (MNC). * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty MNC Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - October 28, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK TRANSPORTATION & LOGISTICS FUND

An open-ended equity scheme following Transportation & Logistics theme

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 transportation & logistics and related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen
AAUM:	₹528.72 crs
AUM:	₹540.47 crs
Benchmark:	Nifty Transportation & Logistics Index TRI
Allotment Date:	December 16, 2024
Folio Count:	29,129

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.5229	₹11.6840
IDCW	₹11.5232	₹11.6836

(as on October 31, 2025)

Ratios

Portfolio Turnover	13.63%
^{\$} Beta	0.90
^{\$} Sharpe##	0.83
^{\$} Standard Deviation	15.62%
^{^^} P/E	33.26
^{^^} P/BV	5.03

Source: ^{\$}ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	43.15%
Mid Cap	21.63%
Small Cap	33.08%
Debt & Money Market	2.14%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.39%
Direct Plan:	0.83%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

(With effect from 23rd Dec 2024)

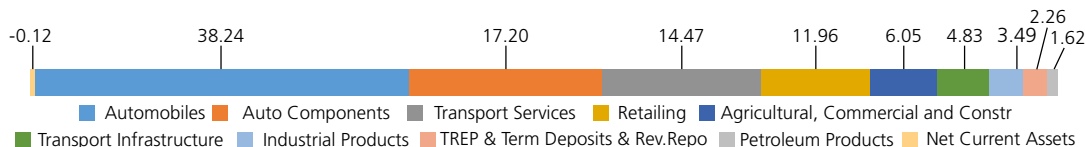
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Great Eastern Shipping Company Ltd	3.30
Automobiles	38.24	Blue Dart Express Ltd.	2.19
Maruti Suzuki India Limited	10.24	MAHINDRA LOGISTICS LTD	1.62
Hero MotoCorp Ltd.	8.77	DELHIVERY LTD	1.55
Mahindra & Mahindra Ltd.	6.97	Container Corporation of India Ltd.	1.13
Bajaj Auto Ltd.	5.18	Retailing	11.96
HYUNDAI MOTORS INDIA LTD	2.84	SWIGGY LTD	6.14
TATA MOTORS PASSENGER VEHICLES LTD.	2.59	ETERNAL LIMITED	5.82
TML COMMERCIAL VEHICLES LIMITED	1.65	Agricultural, Commercial and Construction Vehicles	6.05
Auto Components	17.20	Ashok Leyland Ltd.	3.06
ZF Commercial Vehicle Control Systems India Limited	4.14	V.S.T Tillers Tractors Ltd	2.99
Igarashi Motors India Ltd.	2.18	Transport Infrastructure	4.83
Sansera Engineering Ltd.	2.02	Adani Port and Special Economic Zone Ltd.	4.83
Bosch Ltd.	1.86	Industrial Products	3.49
AMARA RAJA ENERGY MOB LTD.	1.67	Subros Ltd.	1.99
Sundaram Fasteners Ltd.	1.58	Carborundum Universal Ltd.	1.50
Motherson Sumi Wiring India Limited	1.18	Petroleum Products	1.62
Apollo Tyres Ltd.	1.11	Castrol (India) Ltd.	1.62
KROSS LIMITED	0.79	Equity & Equity related - Total	97.86
Schaeffler India Ltd	0.67	Triparty Repo	2.26
Transport Services	14.47	Net Current Assets/(Liabilities)	-0.12
Inter Globe Aviation Ltd	4.68	Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	6 months
Total amount invested (₹)	1,10,000	60,000
Total Value as on Oct 31, 2025 (₹)	1,26,543	65,957
Scheme Returns (%)	32.12	38.04
Nifty Transportation & Logistics TRI (%)	31.85	37.86
Alpha*	0.27	0.17
Nifty Transportation & Logistics TRI (₹)#	1,26,412	65,933
Nifty 50 (TRI) (₹)^	1,18,175	62,585
Nifty 50 (TRI) Returns (%)	15.46	15.55

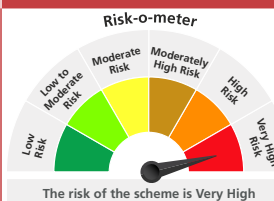
Product Label

This product is suitable for investors who are seeking*:

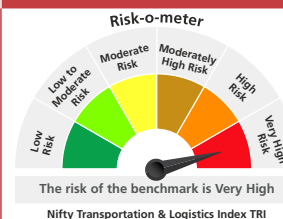
- Long-term capital growth
- Investment in portfolio of predominantly equity and equity related securities of companies engaged in Transportation & Logistics and related activities

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 16, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST.

KOTAK ENERGY OPPORTUNITIES FUND

An open-ended equity scheme following Energy theme

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 Energy and Energy related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen
AAUM:	₹235.73 crs
AUM:	₹241.84 crs
Benchmark:	Nifty Energy TRI
Allotment Date:	April 25, 2025
Folio Count:	26,759

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.4557	₹10.5382
IDCW	₹10.4557	₹10.5378

(as on October 31, 2025)

Ratios

Portfolio Turnover	1.78%
¹ Beta	0.63
¹ Sharpe##	0.40
¹ Standard Deviation	9.10%
^{^^} P/E	18.98
^{^^} P/BV	2.63

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	53.98%
Mid Cap	26.36%
Small Cap	11.59%
Debt & Money Market	8.07%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.42%
Direct Plan:	0.89%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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.

(With effect from 30th Oct 2025)

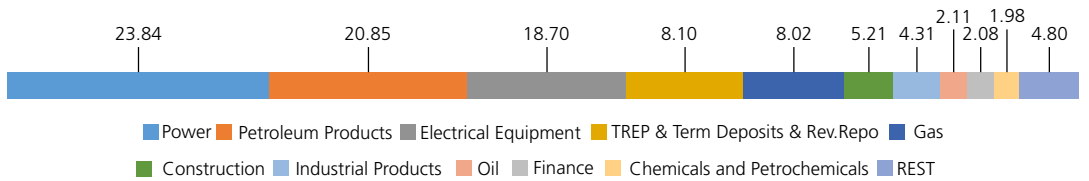
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Petronet LNG Ltd.	2.09
Power	23.84	Gujarat State Petronet Ltd.	0.26
NTPC LTD	7.73	Construction	5.21
Power Grid Corporation Of India Ltd.	5.36	Larsen And Toubro Ltd.	3.50
Tata Power Co. Ltd.	3.01	KALPATARU PROJECTS INTERNATIONAL LIMITED	1.71
NHPC LIMITED	2.10	Industrial Products	4.31
CESC LTD	2.01	Cummins India Ltd.	2.16
TORRENT POWER LTD	1.63	KEI INDUSTRIES LTD.	2.00
ACME SOLAR HOLDINGS LTD.	1.02	OSWAL PUMPS LTD	0.15
NLC India Ltd.	0.98	Oil	2.11
Petroleum Products	20.85	Oil & Natural Gas Corporation Ltd.	2.11
RELIANCE INDUSTRIES LTD.	8.60	Finance	2.08
Bharat Petroleum Corporation Ltd.	4.87	Power Finance Corporation Ltd.	2.08
HINDUSTAN PETROLEUM CORPORATION LTD	3.54	Chemicals and Petrochemicals	1.98
Gulf Oil Lubricants India Ltd.	1.53	Linde India Ltd.	1.98
Mangalore Refinery And Petrochemicals Ltd.	1.28	Consumer Durables	1.80
Indian Oil Corporation Ltd	1.03	V-Guard Industries Ltd.	1.12
Electrical Equipment	18.70	Havells India Ltd.	0.68
ABB India Ltd	3.89	Consumable Fuels	1.61
Siemens Ltd.	3.84	Coal India Ltd.	1.61
GE VERNOVA T&D INDIA LIMITED	3.77	Auto Components	1.42
VIKRAM SOLAR LIMITED	2.51	Exide Industries Ltd	1.42
WAAREE ENERGIES LIMITED	2.13	Equity & Equity related - Total	91.93
Thermax Ltd.	1.33	Triparty Repo	8.10
SUZLON ENERGY LTD.	1.23	Net Current Assets/(Liabilities)	-0.03
Gas	8.02	Grand Total	100.00
GAIL (India) Ltd.	5.67		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	6 months
Total amount invested (₹)	70,000	60,000
Total Value as on Oct 31, 2025 (₹)	72,352	61,896
Scheme Returns (%)	10.74	11.26
Nifty Energy TRI (%)	13.91	13.55
Alpha*	-3.17	-2.29
Nifty Energy TRI (₹)#	73,020	62,266
Nifty 50 (TRI) (₹)^	73,386	62,585
Nifty 50 (TRI) Returns (%)	15.66	15.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity and equity related securities of companies engaged in Energy and Energy related activities. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty Energy TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - April 25, 2025. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CI/R/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.

KOTAK ACTIVE MOMENTUM FUND

An open-ended equity scheme following momentum theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities selected based on momentum theme, following an in-house model i.e. enhanced earnings factor model. However, there is no assurance that the objective of the scheme will be achieved

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Rohit Tandon & Mr. Abhishek Bisen

AAUM: ₹1,398.55 crs

AUM: ₹1,393.74 crs

Benchmark: Nifty 500 TRI

Allotment Date: August 20, 2025

Folio Count: 46,775

Minimum Investment Amount

Initial Investment

- ₹5000 and any amount thereafter

Additional Investment

- ₹1000 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 (Subject to a minimum of 10 SIP installments of ₹500/- each)

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.2046	₹10.2329
IDCW	₹10.2046	₹10.2330

(as on October 31, 2025)

Ratios

Portfolio Turnover	1.38%
^^P/E	25.77
^^P/BV	3.57

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	31.92%
Mid Cap	66.07%
Small Cap	1.94%
Debt & Money Market	0.07%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.12%

Direct Plan: 0.74%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- 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

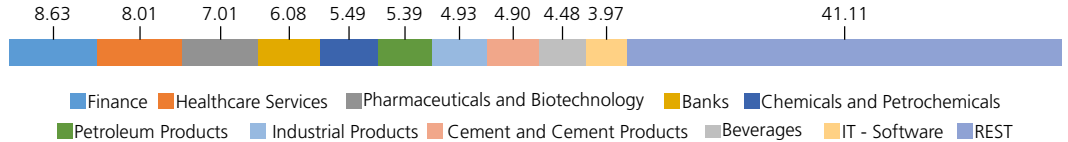
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	8.63	Dixon Technologies India Ltd.	2.02
Muthoot Finance Ltd	3.04	Titan Company Ltd.	1.83
L&T FINANCE HOLDINGS LTD	2.90	Capital Markets	3.64
Power Finance Corporation Ltd.	1.46	BSE LTD.	3.64
REC LTD	1.23	Financial Technology (Fintech)	3.51
Healthcare Services	8.01	ONE 97 COMMUNICATIONS LTD.	3.51
Fortis Healthcare India Ltd	3.33	Auto Components	3.45
Narayana Hrudayalaya Ltd.	2.49	Bosch Ltd.	2.13
Global Health Ltd.	2.19	Balkrishna Industries Ltd.	1.32
Pharmaceuticals and Biotechnology	7.01	Electrical Equipment	2.90
Glenmark Pharmaceuticals Ltd	2.00	GE VERNOVA T&D INDIA LIMITED	2.90
Abbott India Ltd.	1.78	Automobiles	2.68
Lupin Ltd.	1.62	Eicher Motors Ltd.	2.68
Alkem Laboratories Ltd.	1.61	Non - Ferrous Metals	2.40
Banks	6.08	National Aluminium Company Ltd	2.40
CANARA BANK	2.16	Ferrous Metals	2.31
UNION BANK OF INDIA	2.09	JSW Steel Ltd.	2.31
PUNJAB NATIONAL BANK	1.83	Industrial Manufacturing	2.27
Chemicals and Petrochemicals	5.49	KAYNES TECHNOLOGY INDIA LTD.	2.27
SRF Ltd.	2.11	Transport Infrastructure	2.04
Gujarat Fluorochemicals Ltd.	1.79	Adani Port and Special Economic Zone Ltd.	1.72
Pdillite Industries Ltd.	1.59	GMR AIRPORTS LIMITED	0.32
Petroleum Products	5.39	Transport Services	1.94
HINDUSTAN PETROLEUM CORPORATION LTD	2.10	DELHIVERY LTD	1.94
Bharat Petroleum Corporation Ltd.	1.73	Agricultural, Commercial and Construction Vehicles	1.92
Indian Oil Corporation Ltd	1.56	Ashok Leyland Ltd.	1.92
Industrial Products	4.93	Minerals and Mining	1.83
Cummins India Ltd.	2.02	NMDC Ltd.	1.83
KEI INDUSTRIES LTD.	1.65	Aerospace and Defense	1.74
SUPREME INDUSTRIES LIMITED	1.26	HINDUSTAN AERONAUTICS LTD.	1.74
Cement and Cement Products	4.90	Food Products	1.74
JK Cement Ltd.	2.70	Britannia Industries Ltd.	1.74
Dalmia Bharat Limited	2.20	Retailing	1.50
Beverages	4.48	AVENUE SUPERMARTS LTD.	1.50
Radico Khaitan Ltd.	3.00	Power	1.32
United Breweries Ltd.	1.48	NTPC LTD	1.32
IT - Software	3.97	Equity & Equity related - Total	99.93
Wipro Ltd.	1.64	Triparty Repo	0.19
Tech Mahindra Ltd.	1.52	Net Current Assets/(Liabilities)	-0.12
Tata Consultancy Services Ltd.	0.81	Grand Total	100.00
Consumer Durables	3.85		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long-term capital growth
- Investment in portfolio of predominantly in equity and equity related securities exhibiting momentum characteristics

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.

Scheme has not completed 6 months since inception

KOTAK BALANCED ADVANTAGE FUND

An open ended Dynamic Asset Allocation Fund

Investment Objective: The investment objective of the scheme is to generate capital appreciation by investing in a dynamically balanced portfolio of equity & equity related securities and debt & money market securities. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Rohit Tandon, Mr. Hiten Shah & Mr. Abhishek Bisen

AAUM: ₹17,822.84 crs

AUM: ₹17,874.24 crs

Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index TRI

Allotment Date: August 3, 2018

Folio Count: 2,04,310

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹20.8858	₹22.7308
IDCW	₹20.8861	₹22.7310

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	19.62 yrs
Modified Duration	7.33 yrs
Macaulay Duration	7.62 yrs
Annualised YTM*	7.02%
⁵ Standard Deviation	7.06%
⁵ Beta	1.04
⁵ Sharpe**	0.83
[^] P/E ⁵⁵	24.43
[^] P/BV ⁵⁵	3.58
Equity Portfolio Turnover ⁵⁵	12.91%
Total Portfolio Turnover ⁹	210.56%

*in case of semi annual YTM, it will be annualized.

⁵Equity Component of the Portfolio.

⁹Total Portfolio Turnover=Equity+Debt+Derivative.

Source: ¹ICRA MFI Explorer, ⁵⁵Bloomberg

Market Capitalisation*

Large Cap	41.82%
Mid Cap	8.63%
Small Cap	7.15%
Debt & Money Market	42.40%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.65%
Direct Plan:	0.56%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 180 days from the date of allotment: Nil.

- If units redeemed or switched out are in excess of the limit within 180 days from the date of allotment: 1%

- If units are redeemed or switched out on or after 180 days from the date of allotment: NIL.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

Maturity

Short	Medium	Long

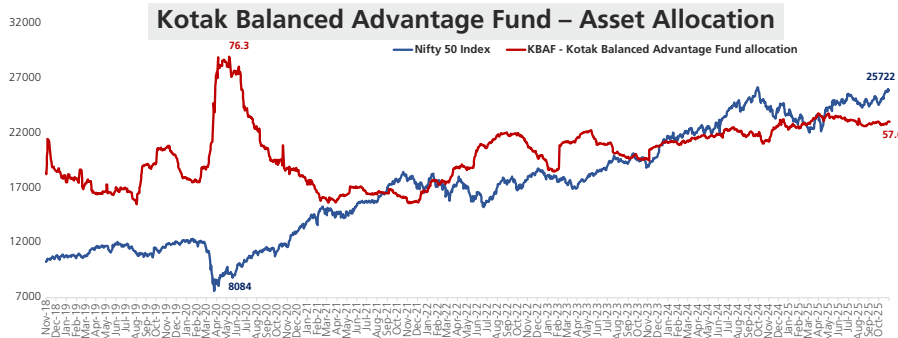
Volatility

Low
Medium
High

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price



Source: KMAC Internal Analysis. As on 31st October, 2025. Disclaimer: The Nifty 50 Index exposure is considered to explain the equity valuations as category in comparison to KBAF Allocation. I KBAF - Kotak Balanced Advantage Fund. Nifty 50 Index represents the Market which is 50% component of the Benchmark – Nifty 50 Hybrid Composite Debt 50:50 Index.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
RELIANCE INDUSTRIES LTD.	Petroleum Products	4.04	
ICICI Bank Ltd.	Banks	3.77	
CNX NIFTY-NOV2025			-3.52
HDFC Bank Ltd.	Banks	3.02	
STATE BANK OF INDIA	Banks	3.00	
Infosys Ltd.	IT - Software	2.34	
Bharti Airtel Ltd.	Telecom - Services	2.16	
Larsen And Toubro Ltd.	Construction	1.98	
ITC Ltd.	Diversified FMCG	1.75	
Maruti Suzuki India Limited	Automobiles	1.51	
Others		44.92	-7.37
Equity & Equity related - Total		68.49	-10.89
Mutual Fund Units		0.69	
Debt Instruments			
Debentures and Bonds		6.61	
Money Market Instruments		16.21	
Commercial Paper(CP)/Certificate of Deposits(CD)		0.98	
Public Sector Undertakings		0.06	
Triparty Repo		5.75	
Real Estate & Infrastructure Investment Trusts		0.44	
Net Current Assets/(Liabilities)		0.77	
Grand Total		100.00	

For detailed portfolio log on to

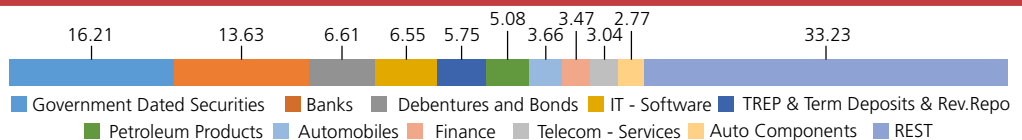
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-balanced-advantage-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions. Equity Derivative Exposure is 10.89%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 year	1 year
Total amount invested (₹)	8,70,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	13,27,596	12,64,786	7,89,307	4,25,385	1,25,933
Scheme Returns (%)	11.44	11.49	10.91	11.14	9.31
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI Returns (%)	11.34	11.36	10.43	10.57	10.08
Alpha*	0.10	0.13	0.48	0.58	-0.77
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (₹)#	13,22,880	12,59,120	7,79,883	4,21,828	1,26,414
Nifty 50 (TRI) (₹)^	15,29,181	14,55,661	8,49,832	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	15.24	15.43	13.89	13.57	14.55

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Wealth creation over a long period of time. • Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is High Nifty 50 Hybrid Composite Debt 50:50 Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - August 03, 2018. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (N) Fully or Partly blocked against Interest Rate Swap (IRS) (N) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be less than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 2.52% of the net assets. * For Fund Manager experience, please refer page 146-150 & 164-168. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). ** Total Expense Ratio includes applicable GST.

KOTAK ARBITRAGE FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY ARBITRAGE FUND)

An open ended scheme investing in arbitrage opportunities

Investment Objective:

The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments. However, there is no assurance that the objective of the scheme will be achieved.

Equity

Value

GARP

Growth

Size

Medium

Short

Low

Volatility

Large

Low

Medium

Medium

Small

High

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Hiten Shah

AAUM: ₹71,875.23 crs

AUM: ₹72,279.21 crs

Benchmark: Nifty 50 Arbitrage TRI

Allotment Date: September 29, 2005

Folio Count: 1,08,384

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 3 months & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹38.1296	₹40.8272
Monthly IDCW	₹10.7096	₹11.1916

(as on October 31, 2025)

Debt Quant & Ratios	
Average Maturity	0.36 yrs
Modified Duration	0.36 yrs
Macaulay Duration	0.36 yrs
Annualised YTM*	6.04%
^s Standard Deviation	0.43%
^b Beta	0.60
^s Sharpe**	3.04
[^] P/E ^{ss}	28.80
[^] P/BV ^{ss}	3.16
Equity Portfolio Turnover ^{ss}	522.16%
Total Portfolio Turnover [®]	1,789.25%

*in case of semi annual YTM, it will be annualized.
^{ss}Equity Component of the Portfolio.
[®]Total Portfolio Turnover=Equity+Debt+Derivative.
Source: ¹ICRA MFI Explorer, ^{ss}Bloomberg

Total Expense Ratio**

Regular Plan: 1.05%

Direct Plan: 0.44%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

For Monthly IDCW Option - The Friday immediately preceding the last Tuesday of the Month

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

• For redemptions/switch outs (including SIP/STP) within 30 days from the date of allotment of units: 0.25%

• For redemptions/switch outs (including SIP/STP) after 30 days from the date of allotment of units: Nil

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

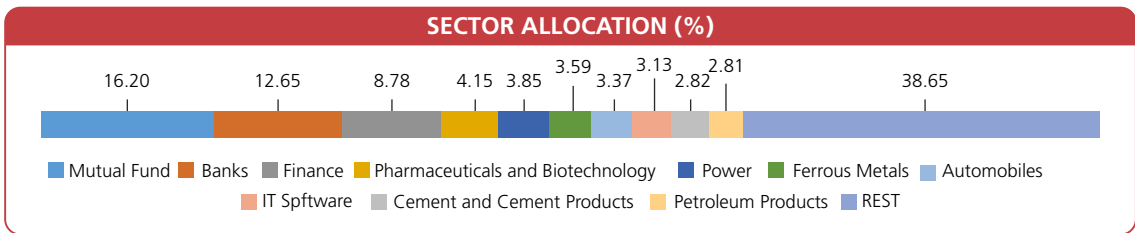
Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
HDFC Bank Ltd.	Banks	3.07	-3.09
ICICI Bank Ltd.	Banks	2.49	-2.50
ETERNAL LIMITED	Retailing	2.04	-2.06
RELIANCE INDUSTRIES LTD.	Petroleum Products	1.84	-1.86
SHRIRAM FINANCE LTD.	Finance	1.79	-1.79
ITC Ltd.	Diversified FMCG	1.73	-1.73
Mahindra & Mahindra Ltd.	Automobiles	1.70	-1.71
JSW Steel Ltd.	Ferrous Metals	1.67	-1.68
Bajaj Finserv Ltd.	Finance	1.61	-1.62
Axis Bank Ltd.	Banks	1.53	-1.53
Others		63.13	-63.49
Equity & Equity related - Total		82.60	-83.06
Mutual Fund Units		16.20	
Public Sector Undertakings		1.05	
Triparty Repo		2.45	
Net Current Assets/(Liabilities)		-2.30	
Grand Total		100.00	

For detailed portfolio log on to <https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-arbitrage-fund/dir-g>

Also you can scan the QR code for detailed portfolio.

Mutual Fund Units as provided above is towards margin for derivatives transactions
Equity Derivative Exposuer is 83.06%



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	49,37,277	16,29,949	10,44,213	7,08,303	4,00,106	1,23,835
Scheme Returns (%)	6.58	5.97	6.12	6.57	6.98	5.99
Nifty 50 Arbitrage TRI (%)	NA	5.83	6.23	6.89	7.48	7.12
Alpha*	NA	0.13	-0.11	-0.31	-0.50	-1.13
Nifty 50 Arbitrage TRI (₹)#	NA	16,18,583	10,48,410	7,13,901	4,03,091	1,24,550
NIFTY 1 Year T-Bill Index (₹)^	49,33,180	16,44,359	10,41,204	7,03,625	3,99,693	1,24,234
NIFTY 1 Year T-Bill Index (%)	6.57	6.14	6.04	6.31	6.91	6.62

Product Label

This product is suitable for investors who are seeking*:

• Income from arbitrage opportunities in the equity market

• Investment in arbitrage opportunities in the cash & derivatives segment of the equity market.

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

Fund

Risk-o-meter

The risk of the scheme is Low

Benchmark

Risk-o-meter

The risk of the benchmark is Low

Nifty 50 Arbitrage TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 29, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK EQUITY SAVINGS FUND

An open ended scheme investing in equity, arbitrage and debt

Investment Objective: The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and enhance returns with a moderate exposure in equity & equity related instruments. However, there is no assurance that the objective of the scheme will be achieved.

Maturity			Investment style			Volatility	Value			GARP	Growth			Size
Short	Medium	Long												
						Low								Large
						Medium								Medium
						High								Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Hiten Shah
AAUM:	₹8,949.68 crs
AUM:	₹9,022.96 crs
Benchmark:	Nifty Equity Savings TRI
Allotment Date:	October 13, 2014
Folio Count:	53,657

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹26.9400	₹29.6845
Monthly IDCW	₹19.7245	₹21.3106

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	4.00 yrs
Modified Duration	2.22 yrs
Macaulay Duration	2.31 yrs
Annualised YTM*	6.41%
^s Standard Deviation	5.01%
^s Beta	0.49
^s Sharpe ^{##}	1.10
^{^^} P/E ^{ss}	20.55
^{^^} P/BV ^{ss}	2.78
Equity Portfolio Turnover ^{ss}	36.66%
Total Portfolio Turnover [®]	456.10%

*in case of semi annual YTM, it will be annualized.

^{ss}Equity Component of the Portfolio.

[®]Total Portfolio Turnover=Equity+Debt+Derivative.

Source: [†]ICRA MFI Explorer, [™]Bloomberg

Market Capitalisation*

Large Cap	16.27%
Mid Cap	12.18%
Small Cap	5.94%
Debt & Money Market	65.61%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.75%
Direct Plan:	0.67%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 90 days from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 90 days from the date of allotment: 1%
- If units are redeemed or switched out after 90 days from the date of allotment: Nil

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
CNX NIFTY-NOV2025			-4.31
STATE BANK OF INDIA	Banks	4.26	-4.26
Bharti Airtel Ltd	Telecom - Services	4.05	-4.05
Maruti Suzuki India Limited	Automobiles	3.25	
Hero MotoCorp Ltd.	Automobiles	3.20	
STATE BANK OF INDIA	Banks	2.61	
ITC Ltd.	Diversified FMCG	2.57	
Adani Port and Special Economic Zone Ltd.	Transport Infrastructure	2.43	-2.44
Radico Khaitan Ltd.	Beverages	2.08	
Vedanta Ltd.	Diversified Metals	2.02	-2.04
Others		40.14	-15.12
Equity & Equity related - Total		66.61	-32.22
Mutual Fund Units		7.44	
Debt Instruments			
Debentures and Bonds		9.41	
Money Market Instruments		3.67	
Commercial Paper(CP)/Certificate of Deposits(CD)		0.83	
Public Sector Undertakings		0.06	
Triparty Repo		11.10	
Real Estate & Infrastructure Investment Trusts		0.86	
Net Current Assets/(Liabilities)		0.02	
Grand Total		100.00	

For detailed portfolio log on to

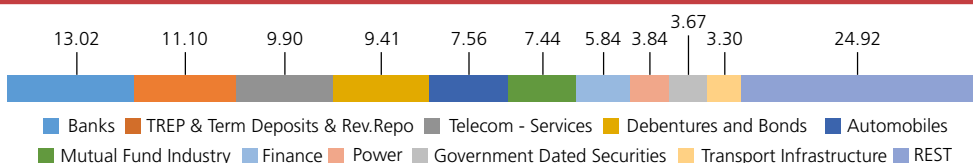
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-savings-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions
Equity Derivative Exposuer is 32.22%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	13,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	23,66,664	20,34,849	12,41,070	7,90,472	4,24,456	1,26,974
Scheme Returns (%)	9.97	10.19	10.96	10.97	10.99	10.97
Nifty Equity Savings TRI (%)	9.45	9.60	9.88	9.54	9.89	9.96
Alpha*	0.51	0.58	1.08	1.43	1.10	1.01
Nifty Equity Savings TRI (₹)#	22,95,552	19,73,017	11,94,286	7,62,909	4,17,699	1,26,339
CRISIL 10 Year Gilt Index (₹)^	19,22,166	16,63,532	10,54,691	7,13,128	4,06,253	1,23,608
CRISIL 10 Year Gilt Index (%)	6.44	6.36	6.40	6.84	8.01	5.63

Product Label	Fund	Benchmark - Tier 1
This product is suitable for investors who are seeking*: - Income from arbitrage opportunities in the equity market & long term capital growth - Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderately High	Risk-o-meter The risk of the benchmark is Moderate NIFTY Equity Savings TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - October 13, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/IR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK MULTI ASSET ALLOCATION FUND

An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing in Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. However, there is no assurance that the objective of the scheme will be achieved.

Equity

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Debt

Medium	Short	Low	Volatility
			Low
			Medium
			High

Fund Manager*:	Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar
AAUM:	₹9,351.16 crs
AUM:	₹9,429.18 crs
Benchmark:	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)
Allotment Date:	September 22, 2023
Folio Count:	1,83,579

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.4842	₹14.9194
IDCW	₹14.4840	₹14.9182

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	19.60 yrs
Modified Duration	7.93 yrs
Macaulay Duration	8.22 yrs
Annualised YTM*	6.93%
⁵ Standard Deviation	9.45%
⁵ Beta	1.01
⁵ Sharpe ^{##}	1.34
^{##} P/E ⁵⁵	22.50
^{##} P/BV ⁵⁵	3.01
Equity Portfolio Turnover ⁵⁵	18.84%
Total Portfolio Turnover ⁹	84.67%

*in case of semi annual YTM, it will be annualized.

⁵⁵Equity Component of the Portfolio.

⁹Total Portfolio Turnover=Equity+Debt+Derivative.

Source: ¹ICRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	43.13%
Mid Cap	12.74%
Small Cap	11.79%
Debt & Money Market	32.34%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.72%
Direct Plan:	0.45%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 30% 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

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related				
Banks	9.65	LIFE INSURANCE CORPORATION OF INDIA LTD.		0.66
STATE BANK OF INDIA	4.26	Construction		0.55
Bank Of Baroda	2.21	Ashoka Buildcon Limited		0.55
HDFC Bank Ltd.	1.72	Electrical Equipment		0.46
ICICI Bank Ltd.	0.95	VIKRAM SOLAR LIMITED		0.46
JAMMU AND KASHMIR BANK LTD.	0.51	Other Utilities		0.35
Automobiles	7.99	CONCORD ENVIRO SYSTEMS LIMITED		0.35
Maruti Suzuki India Limited	4.46	Printing and Publication		0.27
Hero MotoCorp Ltd.	3.53	Navneet Education Ltd.		0.27
Diversified FMCG	7.06	Agricultural, Commercial and Construction Vehicles		0.23
ITC Ltd.	5.62	V.S.T Tillers Tractors Ltd		0.23
Hindustan Unilever Ltd.	1.44	Minerals and Mining		0.02
IT - Software	6.87	NMDC Ltd.		0.02
Infosys Ltd.	2.91	Equity & Equity related - Total		68.23
Tech Mahindra Ltd.	1.55	Future		
Oracle Financial Services Software Ltd	0.96	FSN E-COMMERCE VENTURES LTD.	Retailing	0.22
Mphasis Ltd	0.78	Vodafone Idea Ltd	Telecom - Services	-0.77
Wipro Ltd.	0.67	NMDC Ltd.	Minerals and Mining	-0.02
Finance	6.50	Mutual Fund Units		
POONAWALLA FINCORP LTD.	2.22	KOTAK MUTUAL FUND - KOTAK SILVER ETF	Exchange Traded Funds	14.59
Power Finance Corporation Ltd.	2.05	KOTAK MUTUAL FUND - KOTAK GOLD ETF	Exchange Traded Funds	5.63
SHRIRAM FINANCE LTD.	1.99	Kotak Liquid Direct Growth	Mutual Fund industry	0.29
PIRAMAL FINANCE LTD	0.24	Mutual Fund Units - Total		20.51
Power	5.12	Debt Instruments		
NTPC LTD	2.80	Debentures and Bonds		
NLC India Ltd.	1.68	Corporate Debt/Financial Institutions		
NTPC GREEN ENERGY LIMITED	0.64	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.55
Retailing	4.78	Corporate Debt/Financial Institutions - Total		0.55
ETERNAL LIMITED	1.98	Public Sector Undertakings		
SWIGGY LTD	1.97	REC LTD	CRISIL AAA	0.30
FSN E-COMMERCE VENTURES LTD.	0.83	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.11
Telecom - Services	4.70	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.11
Bharti Airtel Ltd	2.40	Public Sector Undertakings - Total		0.52
Indus Towers Ltd.	1.54	Government Dated Securities		
Vodafone Idea Ltd	0.76	7.09% Central Government	SOV	2.26
Pharmaceuticals and Biotechnology	1.51	7.34% Central Government	SOV	1.60
ACUTAAS CHEMICALS LTD	0.99	6.9% Central Government	SOV	1.46
ORCHID PHARMA LTD.	0.52	6.33% Central Government	SOV	1.05
Beverages	1.42	6.9% Bihar State Govt-Bihar	SOV	0.68
Radico Khaitan Ltd.	1.42	7.18% Central Government	SOV	0.55
Personal Products	1.31	6.88% Bihar State Govt-Bihar	SOV	0.26
Dabur India Ltd.	0.72	6.28% Central Government	SOV	0.16
Emami Ltd.	0.59	7.37% Maharashtra State Govt-Maharashtra	SOV	0.16
Petroleum Products	1.30	7.06% Central Government	SOV	0.05
RELIANCE INDUSTRIES LTD.	1.30	7.09% Rajasthan State Govt-Rajasthan	SOV	0.02
Leisure Services	1.20	7.2% Karnataka State Govt-Karnataka	SOV	0.01
SAPPHIRE FOODS INDIA LTD.	1.20	Government Dated Securities - Total		8.26
Entertainment	1.17	Money Market Instruments		
PVR INOX LIMITED	0.76	Commercial Paper(CP)/ Certificate of Deposits(CD)		
Sun TV Network Ltd.	0.41	Corporate Debt/Financial Institutions		
Industrial Manufacturing	1.11	BAJAJ FINANCE LTD.	CRISIL A1+	0.26
JYOTI CNC AUTOMATION LTD	0.74	L & T Finance Ltd.	CRISIL A1+	0.25
DEE DEVELOPMENT ENGINEERS LTD	0.37	Corporate Debt/Financial Institutions - Total		0.51
Auto Components	1.01	Triparty Repo		1.21
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.01	Real Estate & Infrastructure Investment Trusts		
Gas	0.93	INDUS INFRA TRUST	Transport Infrastructure	0.05
GAIL (India) Ltd.	0.93	Real Estate & Infrastructure Investment Trusts - Total		2.71
Industrial Products	0.72	Net Current Assets/(Liabilities)		-2.50
QUADRANT FUTURE TEK LIMITED	0.14	Grand Total		100.00
Subros Ltd.	0.58			
Ferrous Metals	0.68			
Tata Steel Ltd.	0.68			
Chemicals and Petrochemicals	0.66			
Tata Chemicals Ltd	0.66			
Insurance	0.66			

KOTAK MULTI ASSET ALLOCATION FUND

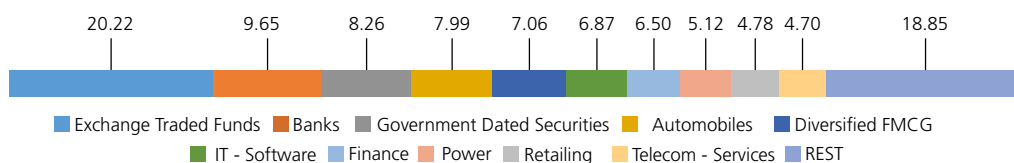
An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	3,12,931	1,35,425
Scheme Returns (%)	17.46	24.72
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% Returns (%)	14.54	17.38
Alpha*	2.91	7.34
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% (₹)#	3,03,811	1,30,948
Nifty 50 (TRI) (₹)^	2,95,276	1,29,199
Nifty 50 (TRI) Returns (%)	11.78	14.55

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Long-term capital growth - Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is High Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 22, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST.

*For Fund Manager experience, please refer page 146-150 & 164-168. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK AGGRESSIVE HYBRID FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY HYBRID FUND)

An open ended hybrid scheme investing predominantly in equity and equity related instruments

Investment Objective: The investment objective of the Scheme is to achieve growth by investing in equity and equity related instruments, balanced with income generation by investing in debt and money market instruments. However, there is no assurance that the objective of the scheme will be achieved.

Maturity

Short	Medium	Long

Volatility

Low
Medium
High

Investment style

Value	GARP	Growth

Size

Large
Medium
Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Atul Bhole & Mr. Abhishek Bisen
AAUM:	₹8,351.77 crs
AUM:	₹8,402.00 crs
Benchmark:	Nifty 50 Hybrid Composite Debt 65:35 Index TRI
Allotment Date:	November 25, 1999
Folio Count:	1,59,712

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹63.9744	₹75.4093
IDCW	₹37.5972	₹46.2270

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	24.48 yrs
Modified Duration	9.25 yrs
Macaulay Duration	9.59 yrs
Annualised YTM*	7.12 %
^s Standard Deviation	10.32 %
^b Beta	1.15
^s Sharpe ^{##}	0.90
[^] P/E ^{ss}	27.07
[^] P/BV ^{ss}	4.14
Equity Portfolio Turnover ^{ss}	22.48 %
Total Portfolio Turnover ^o	60.53 %

*In case of semi annual YTM, it will be annualized.

^{ss}Equity Component of the Portfolio.

^oTotal Portfolio Turnover=Equity+Debt+Derivative.

Source: [†]CRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	47.64%
Mid Cap	20.78%
Small Cap	9.79%
Debt & Money Market	21.79%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.74%
Direct Plan:	0.48%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% 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

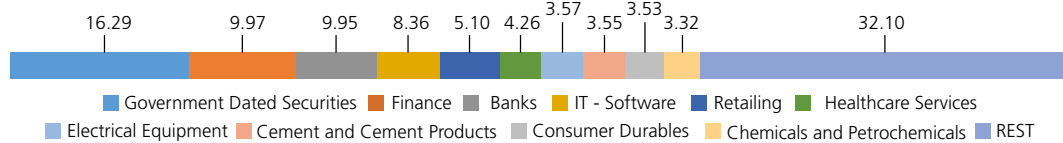
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		ITC Ltd.		1.08
Finance	9.97	Industrial Products		1.07
BAJAJ FINANCE LTD.	3.09	Polycab India Ltd.		1.07
Cholamandalam Investment and Finance Company Ltd.	2.60	Insurance		0.95
Power Finance Corporation Ltd.	1.97	ICICI Lombard General Insurance Company Ltd		0.95
SHRIRAM FINANCE LTD.	1.11	Fertilizers and Agrochemicals		0.92
REC LTD	0.96	P I Industries Ltd		0.92
TATA CAPITAL LIMITED	0.24	Personal Products		0.67
Banks	9.95	Emami Ltd.		0.67
HDFC Bank Ltd.	4.57	Oil		0.57
STATE BANK OF INDIA	2.68	OIL INDIA LIMITED		0.57
ICICI Bank Ltd.	1.99	Agricultural, Commercial and Construction Vehicles		0.39
INDIAN BANK	0.71	V.S.T Tillers Tractors Ltd		0.39
IT - Software	8.36	Equity & Equity related - Total		78.21
Infosys Ltd.	2.28	Debt Instruments		
Wipro Ltd.	1.79	Debentures and Bonds		
Oracle Financial Services Software Ltd	1.62	Corporate Debt/Financial Institutions		
Mphasis Ltd	1.53	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.08
Birlasoft Ltd.	0.60	Corporate Debt/Financial Institutions - Total		0.08
Tech Mahindra Ltd.	0.54	Public Sector Undertakings		
Retailing	5.10	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	0.77
ETERNAL LIMITED	3.53	REC LTD	CRISIL AAA	0.58
SWIGGY LTD	0.86	Power Finance Corporation Ltd.	CRISIL AAA	0.38
VISHAL MEGA MART LIMITED	0.71	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.30
Healthcare Services	4.26	Public Sector Undertakings - Total		2.03
Fortis Healthcare India Ltd	3.64	Government Dated Securities		
MAX HEALTHCARE INSTITUTE LTD.	0.62	7.34% Central Government	SOV	3.92
Electrical Equipment	3.57	7.09% Central Government(^)	SOV	3.57
GE VERNOVA T&D INDIA LIMITED	2.59	7.30% Central Government(^)	SOV	3.12
Apar Industries Limited	0.98	6.90% Central Government(^)	SOV	2.90
Cement and Cement Products	3.55	6.79% Central Government(^)	SOV	0.66
Ultratech Cement Ltd.	2.56	6.90% Bihar State Govt-Bihar	SOV	0.52
JK Cement Ltd.	0.99	7.25% Central Government	SOV	0.35
Consumer Durables	3.53	GS CG 15/10/2038 - (STRIPS)	SOV	0.15
Havells India Ltd.	1.24	GS CG 22/10/2038 - (STRIPS)	SOV	0.15
Century Plyboards (India) Ltd.	1.22	7.21% Karnataka State Govt-Karnataka	SOV	0.12
LG ELECTRONICS INDIA LTD	1.07	GS CG 15/04/2036 - (STRIPS)	SOV	0.09
Chemicals and Petrochemicals	3.32	GS CG 25/11/2043 - (STRIPS)	SOV	0.07
SRF Ltd.	1.37	7.18% Central Government(^)	SOV	0.06
SOLAR INDUSTRIES INDIA LIMITED	1.24	7.62% Haryana State Govt-Haryana	SOV	0.06
Deepak Nitrite Ltd.	0.71	7.67% Punjab State Govt-Punjab	SOV	0.06
Telecom - Services	3.02	8.00% Kerala State Govt-Kerala	SOV	0.06
Bharti Airtel Ltd	1.83	8.01% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
Bharti Airtel Ltd - Partly Paid Shares	1.19	8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
Pharmaceuticals and Biotechnology	2.77	GS CG 22/10/2036 - (STRIPS)	SOV	0.06
Sun Pharmaceuticals Industries Ltd.	1.11	GS CG 22/10/2039 - (STRIPS)	SOV	0.05
Ipca Laboratories Ltd.	1.00	7.26% Central Government	SOV	0.04
JB CHEMICALS & PHARMACEUTICALS LTD.	0.66	GS CG 19/06/2036 - (STRIPS)	SOV	0.03
Aerospace and Defense	2.16	7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02
Bharat Electronics Ltd.	2.16	7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.02
Power	2.15	7.71% Gujarat State Govt-Gujarat	SOV	0.02
NTPC LTD	2.15	7.78% Rajasthan State Govt-Rajasthan	SOV	0.02
Petroleum Products	1.91	GS CG 22/04/2041 - (STRIPS)	SOV	0.02
Bharat Petroleum Corporation Ltd.	1.40	GS CG 22/04/2042 - (STRIPS)	SOV	0.02
RELIANCE INDUSTRIES LTD.	0.51	6.91% Rajasthan State Govt-Rajasthan	SOV	0.01
Auto Components	1.75	Government Dated Securities - Total		16.29
UNO MINDA LIMITED	1.10	Triparty Repo		2.66
Schaeffler India Ltd	0.65	Real Estate & Infrastructure Investment Trusts		
Realty	1.15	MINDSPACE BUSINESS PARKS REIT	Realty	0.20
Mahindra Lifespace Developers Ltd	0.65	BROOKFIELD INDIA REAL ESTATE TRUST	Realty	0.09
Oberoi Realty Ltd	0.50	Real Estate & Infrastructure Investment Trusts - Total		0.29
Capital Markets	1.35	Net Current Assets/(Liabilities)		0.44
Prudent Corporate Advisory Services Ltd.	0.68	Grand Total		100.00
NUVAMA WEALTH MANAGEMENT LIMITED	0.67			
Construction	1.25			
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	1.25			
Beverages	1.20			
UNITED SPIRITS LTD.	1.20			
Automobiles	1.12			
Mahindra & Mahindra Ltd.	1.12			
Ferrous Metals	1.12			
Jindal Steel & Power Ltd.	1.12			
Diversified FMCG	1.08			

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	13,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	29,90,280	25,72,749	15,05,239	8,70,905	4,48,624	1,28,233
Scheme Returns (%)	14.10	14.58	16.37	14.89	14.83	12.99
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI Returns (%)	12.03	12.31	12.64	11.49	11.49	11.43
Alpha*	2.07	2.28	3.73	3.40	3.34	1.57
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI (₹)#	26,42,942	22,77,442	13,17,571	8,00,700	4,27,530	1,27,257
Nifty 50 (TRI) (₹)^	29,96,256	25,78,342	14,56,235	8,49,832	4,40,594	1,29,199
Nifty 50 (TRI) Returns (%)	14.14	14.63	15.44	13.89	13.57	14.55

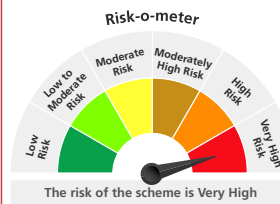
Product Label

This product is suitable for investors who are seeking*:

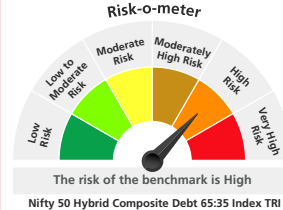
- Long term capital growth
- Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception date is 25/11/1999 and Scheme Inception date of Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) - Regular plan growth option inception date is 05/11/2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Partly blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 1.79% of the net assets. Alpha is difference of scheme return with benchmark return. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

Investment style

Value	GARP	Growth

Size

Large
Medium
Small

Maturity

Short	Medium	Long

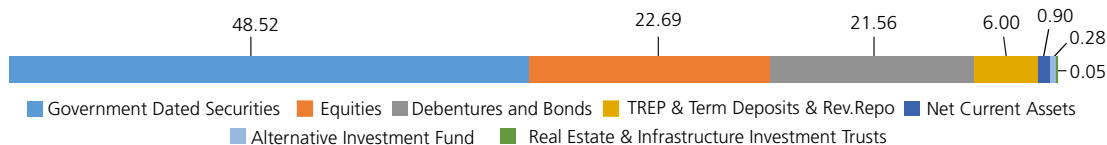
Volatility

Low
Medium
High

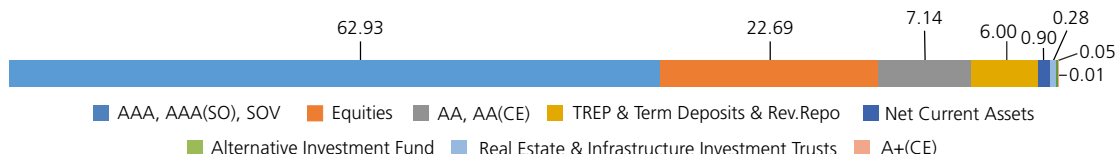
GARP - Growth at a Reasonable Price

PORTFOLIO							
Issuer/Instrument		Rating	% to Net Assets	Issuer/Instrument		Rating	% to Net Assets
Equity & Equity related							
Banks			5.60				
HDFC Bank Ltd.			1.48	7.45% Bihar State Govt-Bihar		SOV	1.14
STATE BANK OF INDIA			1.06	7.45% Maharashtra State			
ICICI Bank Ltd.			1.01	Govt-Maharashtra		SOV	0.81
Bank Of Baroda			0.89	GS CG 25/11/2035 - (STRIPS)		SOV	0.51
Axis Bank Ltd.			0.68	GS CG 15/04/2038 - (STRIPS)		SOV	0.41
INDIAN BANK			0.48	7.52% Bihar State Govt-Bihar		SOV	0.33
Automobiles			2.63				
Maruti Suzuki India Limited			1.34	7.17% Tamil Nadu State			
Hero MotoCorp Ltd.			1.29	Govt-Tamil Nadu		SOV	0.32
IT - Software			2.36				
Tech Mahindra Ltd.			0.88	GS CG 06/05/2038 - (STRIPS)		SOV	0.28
Infosys Ltd.			0.87	GS CG 15/04/2045 - (STRIPS)		SOV	0.24
Mphasis Ltd			0.45	GS CG 25/05/2043 - (STRIPS)		SOV	0.19
HEXAWARE TECHNOLOGIES LTD.			0.16	GS CG 22/04/2036 - (STRIPS)		SOV	0.16
Telecom - Services			1.53				
Bharti Airtel Ltd			1.47	7.65% Madhya Pradesh State			
Bharti Airtel Ltd - Partly Paid Shares			0.06	Govt-Madhya Pradesh		SOV	0.16
Petroleum Products			1.48				
RELIANCE INDUSTRIES LTD.			0.93	7.17% Central Government		SOV	0.16
HINDUSTAN PETROLEUM CORPORATION LTD			0.55	6.88% Bihar State Govt-Bihar		SOV	0.16
Pharmaceuticals and Biotechnology			1.06				
Divi s Laboratories Ltd.			0.41	6.57% Andhra Pradesh State			
JB CHEMICALS & PHARMACEUTICALS LTD.			0.41	Govt-Andhra Pradesh		SOV	0.16
Cipla Ltd.			0.24	7.84% Maharashtra State			
Healthcare Services			0.96				
MAX HEALTHCARE INSTITUTE LTD.			0.56	Govt-Maharashtra		SOV	0.10
Fortis Healthcare India Ltd			0.40	7.96% Punjab State Govt-Punjab		SOV	0.10
Power			0.88				
NTPC LTD			0.88	GS CG 25/05/2036 - (STRIPS)		SOV	0.09
Finance			0.85				
Power Finance Corporation Ltd.			0.44	GS CG 25/05/2037 - (STRIPS)		SOV	0.08
POONAWALLA FINCORP LTD.			0.41	7.96% Maharashtra State			
Beverages			0.75				
Radico Khaitan Ltd.			0.48	Govt-Maharashtra		SOV	0.08
UNITED SPIRITS LTD.			0.27	GS CG 25/05/2038 - (STRIPS)		SOV	0.08
Consumer Durables			0.61				
Century Plyboards (India) Ltd.			0.31	GS CG 25/11/2038 - (STRIPS)		SOV	0.07
Pokarna Ltd.			0.20	8.05% Tamil Nadu State			
LG ELECTRONICS INDIA LTD			0.10	Govt-Tamil Nadu		SOV	0.07
Food Products			0.57				
Britannia Industries Ltd.			0.57	GS CG 25/05/2041 - (STRIPS)		SOV	0.06
Retailing			0.50				
SWIGGY LTD			0.50	GS CG 25/05/2040 - (STRIPS)		SOV	0.06
Transport Services			0.45				
Inter Globe Aviation Ltd			0.45	8.29% Andhra Pradesh State			
Agricultural, Commercial and Construction Vehicles			0.39				
V.S.T Tillers Tractors Ltd			0.39	Govt-Andhra Pradesh		SOV	0.06
Gas			0.39				
GAIL (India) Ltd.			0.39	GS CG 25/11/2040 - (STRIPS)		SOV	0.06
Industrial Manufacturing			0.37				
JYOTI CNC AUTOMATION LTD			0.27	7.98% Kerala State Govt-Kerala		SOV	0.05
DEE DEVELOPMENT ENGINEEERS LTD			0.10	7.26% Central Government		SOV	0.04
Cement and Cement Products			0.36				
Ambuja Cements Ltd.			0.36	Government Dated Securities - Total			48.52
Diversified FMCG			0.30				
ITC Ltd.			0.30	Public Sector Undertakings			
Insurance			0.27				
LIFE INSURANCE CORPORATION OF INDIA LTD.			0.27	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.		FITCH AA(CE)	3.88
Leisure Services			0.14				
Jubilant Foodworks Limited			0.14	National Housing Bank		CARE AAA	2.38
Realty			0.13				
Mahindra Lifespace Developers Ltd			0.13	REC LTD		CRISIL AAA	1.76
Fertilizers and Agrochemicals			0.11				
P I Industries Ltd			0.11	DME DEVELOPMENT LIMITED		CRISIL AAA	1.70
Equity & Equity related			22.69				
Debt Instruments							
Debentures and Bonds							
Government Dated Securities							
7.34%	Central Government	SOV	18.19	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		ICRA AAA	0.80
7.09%	Central Government	SOV	8.65	Power Finance Corporation Ltd. (^)		CRISIL AAA	0.76
7.30%	Central Government	SOV	6.45	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		CRISIL AAA	0.36
6.90%	Central Government	SOV	4.56	INDIAN RAILWAY FINANCE CORPORATION LTD.		CRISIL AAA	0.25
7.49%	Rajasthan State Govt-Rajasthan	SOV	2.45	Power Finance Corporation Ltd.		CRISIL AAA	0.21
6.90%	Bihar State Govt-Bihar	SOV	2.19	Power Grid Corporation of India Ltd.		CRISIL AAA	0.19
				U P Power Corporation Ltd (Guaranteed By UP State Government)		CRISIL A+(CE)	0.01
				Public Sector Undertakings - Total			12.30
				Corporate Debt/Financial Institutions			
				JTPM METAL TRADERS PVT LTD		CRISIL AA	3.26
				PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)		CRISIL AAA(SO)	2.43
				PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)		CRISIL AAA(SO)	2.43
				BHARTI TELECOM LTD.		CRISIL AAA	0.82
				LIC HOUSING FINANCE LTD.		CRISIL AAA	0.16
				HDB FINANCIAL SERVICES LTD.		CRISIL AAA	0.16
				Corporate Debt/Financial Institutions - Total			9.26
				Triparty Repo			6.00
				Alternative Investment Fund			
				CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2		Alternative Investment Fund	0.28
				Alternative Investment Fund - Total			0.28
				Real Estate & Infrastructure Investment Trusts			
				INDUS INFRA TRUST		Transport Infrastructure	0.05
				Real Estate & Infrastructure Investment Trusts - Total			0.05
				Net Current Assets/(Liabilities)			0.90
				Grand Total			100.00

SECTOR ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	78,19,058	19,81,919	12,05,972	7,60,411	4,12,841	1,23,815
Scheme Returns (%)	8.97	9.69	10.16	9.41	9.10	5.96
CRISIL Hybrid 85+15 - Conservative Index TRI Returns (%)	8.70	8.59	8.54	8.27	8.88	7.51
Alpha*	0.28	1.10	1.61	1.14	0.22	-1.55
CRISIL Hybrid 85+15 - Conservative Index TRI (₹)#	75,41,376	18,69,969	11,38,495	7,39,031	4,11,498	1,24,796
CRISIL 10 Year Gilt Index (₹)^	56,72,872	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index Returns (%)	6.48	6.36	6.40	6.84	8.00	5.53

Product Label

This product is suitable for investors who are seeking*:

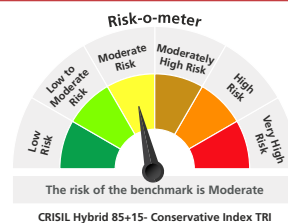
- Income & capital growth over a long term horizon
- Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 02, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 169-172. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK OVERNIGHT FUND

An open ended debt scheme investing in overnight securities.
A relatively low interest rate risk and relatively low credit risk.

Investment Objective: The primary objective of the Scheme is to generate income through investment in debt & money market instruments having maturity of one business day (including Triparty repo on Government securities or treasury bills, Reverse Repo and equivalent). However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

Short Medium Long Volatility

			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey
AAUM:	₹8,963.25 crs
AUM:	₹8,499.22 crs
Benchmark:	NIFTY 1D Rate index
Allotment Date:	January 15, 2019
Folio Count:	5,519

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 day

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1397.9139	₹1406.6088
Daily IDCW	₹1004.7568	₹1003.6055

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	3.32 days
Modified Duration	3.29 days
Macaulay Duration	3.29 days
Annualised YTM*	5.64%
[§] Standard Deviation	0.15%

*in case of semi annual YTM, it will be annualized.
Source: [§]ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.16%
Direct Plan:	0.08%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth & Reinvestment of IDCW (applicable for all plans)

IDCW Frequency

Daily

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

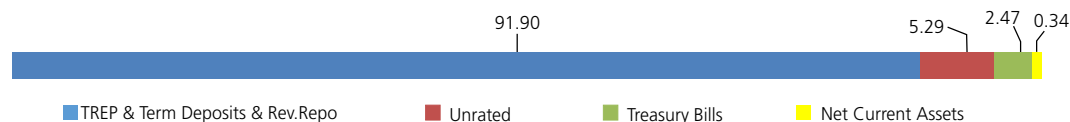
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low	A-I		
Moderate			
Relatively High			

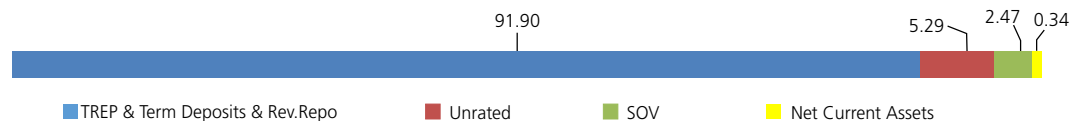
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Treasury Bills		
182 DAYS TREASURY BILL 27/11/2025	SOV	1.29
364 DAYS TREASURY BILL 06/11/2025	SOV	1.18
Treasury Bills - Total		2.47
Reverse Repo		96.19
Triparty Repo		1.00
Net Current Assets/(Liabilities)		0.34
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income over a short term investment horizon - Investment in debt & money market securities having maturity of one business day. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Low	Risk-o-meter The risk of the benchmark is Low NIFTY 1D Rate index

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK LIQUID FUND

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, debentures and Government Securities; and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Subject to the maximum amount permitted from time to time, the Scheme may invest in offshore securities in the manner allowed by SEBI / RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations. To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. There is no assurance that the investment objective of the Schemes will be realised.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey
AAUM:	₹35,720.16 crs
AUM:	₹34,080.38 crs
Benchmark:	Nifty Liquid Index A-I
Allotment Date:	November 4, 2003
Folio Count:	55,497

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 7 days to month

Net Asset Value (NAV)

	Regular	Direct
Growth	₹5378.7654	₹5431.7524
Daily IDCW	₹1222.8100	₹1222.8100

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	0.10 yrs
Modified Duration	0.10 yrs
Macaulay Duration	0.10 yrs
Annualised YTM*	6.04%
⁵ Standard Deviation	0.21%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.31%
Direct Plan:	0.20%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Growth & Reinvestment of IDCW (applicable for all plans)

IDCW Frequency

Daily and Weekly

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load Structure

1. Exit load shall applicable be as per the graded basis as specified below:

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PRC Matrix

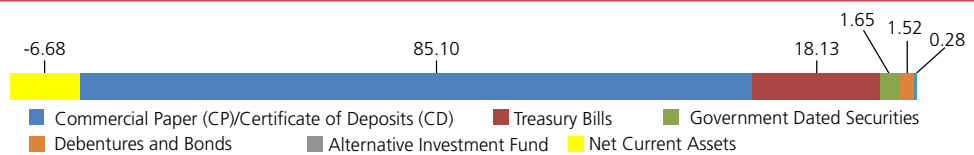
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low		B-I	
Moderate			
Relatively High			

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

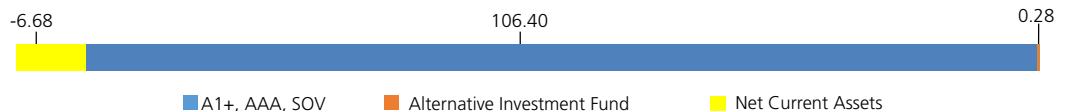
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments			FEDERAL BANK LTD.	CRISIL A1+	0.44
Debentures and Bonds			ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	0.29
Corporate Debt/Financial Institutions			ASEEM INFRASTRUCTURE FINANCE LIMITED	FITCH A1+	0.29
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.18	AU SMALL FINANCE BANK LTD.	CRISIL A1+	0.29
Corporate Debt/Financial Institutions - Total		0.18	GODREJ FINANCE LTD	CRISIL A1+	0.29
Public Sector Undertakings			JIO CREDIT LIMITED	CRISIL A1+	0.29
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	1.34	BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.15
Public Sector Undertakings - Total		1.34	BAJAJ FINANCE LTD.	CRISIL A1+	0.03
Government Dated Securities			Corporate Debt/Financial Institutions - Total		45.91
7.59% Central Government	SOV	1.47	Public Sector Undertakings		
8.12% Maharashtra State Govt-Maharashtra	SOV	0.18	PUNJAB NATIONAL BANK	CARE A1+	6.35
Government Dated Securities - Total		1.65	CANARA BANK	CRISIL A1+	5.49
Money Market Instruments			INDIAN BANK	CRISIL A1+	4.83
Commercial Paper(CP)/ Certificate of Deposits(CD)			UNION BANK OF INDIA	FITCH A1+	4.37
Corporate Debt/Financial Institutions			BANK OF BARODA	FITCH A1+	4.17
HDFC SECURITIES LIMITED	ICRA A1+	4.51	INDIAN OVERSEAS BANK	CARE A1+	2.91
KARUR VYSYA BANK LTD.	ICRA A1+	3.66	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	1.95
Tata Steel Ltd.	ICRA A1+	3.36	BANK OF INDIA	CRISIL A1+	1.90
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	3.22	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	1.75
ICICI SECURITIES LIMITED	CRISIL A1+	3.21	INDIAN OIL CORPORATION LTD.	ICRA A1+	1.46
PNB HOUSING FINANCE LTD.	CRISIL A1+	2.05	PUNJAB & SIND BANK	ICRA A1+	1.46
CESC Ltd.	ICRA A1+	1.75	PUNJAB NATIONAL BANK	FITCH A1+	1.46
INDUSIND BANK LTD.	CRISIL A1+	1.68	SMALL INDUSTRIES DEVELOPMENT		
BHARTI AIRTEL LTD.	CRISIL A1+	1.46	BANK OF INDIA	CARE A1+	0.58
L&T METRO RAIL (HYDERABAD) LTD	CRISIL A1+	1.46	PUNJAB NATIONAL BANK	CRISIL A1+	0.29
LIC HOUSING FINANCE LTD.	CRISIL A1+	1.46	SBI CARDS & PAYMENT		
Reliance Jio Infocomm Ltd.	CRISIL A1+	1.46	SERVICES PVT. LTD.	CRISIL A1+	0.15
ADITYA BIRLA CAPITAL LTD	ICRA A1+	1.16	UNION BANK OF INDIA	ICRA A1+	0.07
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	1.16	Public Sector Undertakings - Total		39.19
AXIS SECURITIES LIMITED	CRISIL A1+	0.95	Treasury Bills		
GODREJ INDUSTRIES LTD	CRISIL A1+	0.88	91 DAYS TREASURY BILL 13/11/2025	SOV	2.93
SHAREKHAN LIMITED	ICRA A1+	0.88	91 DAYS TREASURY BILL 04/12/2025	SOV	2.92
MIRAE ASSET CAPITAL MARKETS (INDIA) PRIVATE LIMITED	CRISIL A1+	0.87	91 DAYS TREASURY BILL 11/12/2025	SOV	2.92
NETWORK18 MEDIA & INVESTMENTS LTD.	FITCH A1+	0.87	91 DAYS TREASURY BILL 08/01/2026	SOV	2.18
PIRAMAL FINANCE LTD	CRISIL A1+	0.87	91 DAYS TREASURY BILL 06/11/2025	SOV	1.47
Reliance Retail Ventures Ltd	CRISIL A1+	0.73	91 DAYS TREASURY BILL 18/12/2025	SOV	1.46
SBICAP SECURITIES LIMITED	CRISIL A1+	0.73	91 DAYS TREASURY BILL 20/11/2025	SOV	1.46
IDFC FIRST BANK LIMITED	CRISIL A1+	0.66	91 DAYS TREASURY BILL 28/11/2025	SOV	1.46
DCB BANK LIMITED	CRISIL A1+	0.65	182 DAYS TREASURY BILL 13/11/2025	SOV	1.33
ANGEL ONE LIMITED	ICRA A1+	0.58	Treasury Bills - Total		18.13
GODREJ HOUSING FINANCE LTD	CRISIL A1+	0.58	Alternative Investment Fund		
IIFL CAPITAL SERVICES LTD.	CRISIL A1+	0.58	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.28
Tata Power Company Ltd.	CRISIL A1+	0.58	Alternative Investment Fund - Total		0.28
AXIS BANK LTD.	CRISIL A1+	0.51	Net Current Assets/(Liabilities)		-6.68
360 ONE PRIME LTD.	CRISIL A1+	0.44	Grand Total		100.00
AU SMALL FINANCE BANK LTD.	FITCH A1+	0.44			
DSP FINANCE PRIVATE LIMITED	ICRA A1+	0.44			

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income over a short term investment horizon - Investment in debt & money market securities	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate Nifty Liquid Index A-I

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

Investment Objective:

The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to reduce the interest rate risk. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

Short

Medium

Long

Volatility

Low

Medium

High

Fund Manager*	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹15,221.71 crs
AUM:	₹15,148.65 crs
Benchmark:	Nifty Ultra Short Duration Debt Index A-I
Allotment Date:	August 13, 2004
Folio Count:	36,851

Minimum Investment Amount

Initial & Additional Investment

Systematic Investment Plan (SIP)

Ideal Investments Horizon

Net Asset Value (NAV)

	Regular	Direct
Growth	₹43.7561	₹45.9091
Monthly IDCW	₹10.7423	₹19.7892

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	0.53 yrs
Modified Duration	0.45 yrs
Macaulay Duration	0.47 yrs
Annualised YTM*	6.49%
⁵ Standard Deviation	0.37%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan: 0.83%

Direct Plan: 0.37%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate		B-II	
Relatively High			

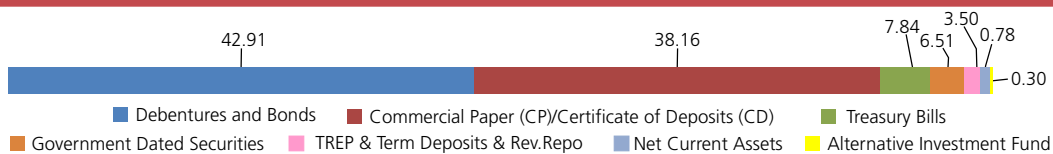
PORTFOLIO					
Issuer/Instrument		Rating	% to Net Assets	Issuer/Instrument	Rating % to Net Assets
Debt Instruments				GODREJ PROPERTIES LIMITED	ICRA AA+ 0.17
Debtentures and Bonds				Sikka Ports & Terminals Ltd. (Mukesh Ambani Group) (^)	CRISIL AAA 0.16
Government Dated Securities				L & T Finance Ltd.	CRISIL AAA 0.07
6.22%	Central Government	SOV	1.50	SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO) 0.06
8.49%	Tamil Nadu State Govt-Tamil Nadu	SOV	1.34	Corporate Debt/Financial Institutions - Total 29.44	
5.15%	Central Government	SOV	1.32	Money Market Instruments	
7.59%	Central Government	SOV	0.66	Commercial Paper(CP)/ Certificate of Deposits(CD)	
6.04%	Gujarat State Govt(^)-Gujarat	SOV	0.66	Treasury Bills	
7.07%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.50	364 DAYS TREASURY BILL 19/03/2026(^)	SOV 2.00
7.57%	Gujarat State Govt(^)-Gujarat	SOV	0.30	364 DAYS TREASURY BILL 21/05/2026	SOV 1.60
GS CG 17/12/2026 - (STRIPS)	SOV	0.16		182 DAYS TREASURY BILL 19/02/2026	SOV 1.30
8.14%	Karnataka State Govt-Karnataka	SOV	0.03	182 DAYS TREASURY BILL 19/03/2026	SOV 0.97
7.85%	Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03	364 DAYS TREASURY BILL 26/12/2025	SOV 0.65
7.17%	Rajasthan State Govt-Rajasthan	SOV	0.01	182 DAYS TREASURY BILL 27/02/2026	SOV 0.65
Government Dated Securities - Total			6.51	364 DAYS TREASURY BILL 04/06/2026	SOV 0.64
Public Sector Undertakings				364 DAYS TREASURY BILL 04/12/2025	SOV 0.03
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	5.54		Treasury Bills - Total 7.84	
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.85		Public Sector Undertakings	
REC LTD (^)	CRISIL AAA	3.15		SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+ 7.22
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.93		CANARA BANK(^)	CRISIL A1+ 5.41
Public Sector Undertakings - Total			13.47	BANK OF BARODA(^)	FITCH A1+ 2.87
Corporate Debt/Financial Institutions				PUNJAB NATIONAL BANK(^)	CARE A1+ 1.80
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	4.59		UNION BANK OF INDIA	FITCH A1+ 1.47
BHARTI TELECOM LTD. (^)	CRISIL AAA	2.99		INDIAN BANK(^)	CRISIL A1+ 0.97
MANKIND PHARMA LTD (^)	CRISIL AA+	2.84		UCO BANK(^)	CRISIL A1+ 0.96
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	2.01		UNION BANK OF INDIA	ICRA A1+ 0.65
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.40		SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+ 0.32
VEDANTA LTD.(^)	ICRA AA	1.33		Export-Import Bank of India	CRISIL A1+ 0.16
POONAWALLA FINCORP LIMITED (^)	CRISIL AAA	1.32		Public Sector Undertakings - Total 21.83	
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	1.29		Corporate Debt/Financial Institutions	
PIRAMAL FINANCE LTD (^)	CARE AA	1.16		INDUSIND BANK LTD.	CRISIL A1+ 3.25
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	0.99		HDFC BANK LTD.	CARE A1+ 2.24
Citicorp Finance (India) Ltd.	ICRA AAA	0.99		BAJAJ HOUSING FINANCE LTD.(^)	CRISIL A1+ 1.59
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.95		Panatone Finvest Ltd.(^)	CRISIL A1+ 1.30
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.87		IDFC FIRST BANK LIMITED	CRISIL A1+ 1.30
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.70		CREDILA FINANCIAL SERVICES PVT LTD	CRISIL A1+ 1.30
MUTHOOT FINANCE LTD.	CRISIL AA+	0.67		AXIS BANK LTD.(^)	CRISIL A1+ 1.29
CAN FIN HOMES LTD.	FITCH AA+	0.67		MUTHOOT FINANCE LTD.	CRISIL A1+ 0.98
EMBASSY OFFICE PARKS REIT	CRISIL AAA	0.66		ICICI SECURITIES LIMITED	CRISIL A1+ 0.65
360 ONE PRIME LTD.	ICRA AA	0.66		BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+ 0.65
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A1) 20/09/2026(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	0.51		ADITYA BIRLA CAPITAL LTD(^)	ICRA A1+ 0.65
Nirma Ltd.	CRISIL AA	0.50		IDBI BANK LTD.	CRISIL A1+ 0.49
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	0.49		Bahadur Chand Investments Private Limited	ICRA A1+ 0.48
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	0.40		STANDARD CHARTERED CAPITAL LTD.	CRISIL A1+ 0.16
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	FITCH AAA	0.33		Corporate Debt/Financial Institutions - Total 16.33	
LIC HOUSING FINANCE LTD.(^)	CRISIL AAA	0.33		Triparty Repo 3.50	
Hindustan Zinc Ltd. (^)	CRISIL AAA	0.33		Alternative Investment Fund	
				CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund 0.30
				Alternative Investment Fund - Total 0.30	
				Net Current Assets/(Liabilities) 0.78	
				Grand Total 100.00	

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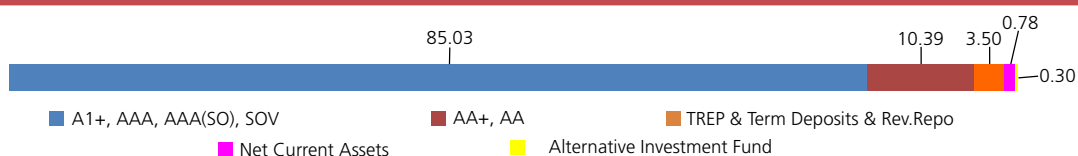
KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	57,75,313	16,49,732	10,43,657	7,06,003	4,00,276	1,24,318
Scheme Returns (%)	7.09	6.20	6.11	6.44	7.01	6.76
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.39	6.47	6.42	6.82	7.33	6.85
Alpha*	-0.31	-0.27	-0.32	-0.38	-0.32	-0.10
Nifty Ultra Short Duration Debt Index A-I (₹)#	59,97,025	16,72,975	10,55,506	7,12,759	4,02,206	1,24,380
NIFTY 1 Year T-Bill Index (Rs) (₹)^	54,16,754	16,44,253	10,41,204	7,03,625	3,99,693	1,24,234
NIFTY 1 Year T-Bill Index Returns (%)	6.56	6.13	6.04	6.31	6.91	6.62

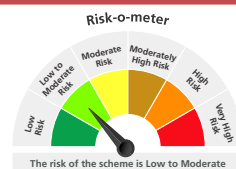
Product Label

This product is suitable for investors who are seeking*:

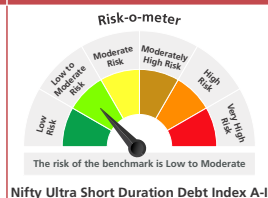
- Income over a short term investment horizon
- Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - August 13, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 31.65% of the net assets. *For Fund Manager experience, please refer page 145-149 & 162-166. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK MONEY MARKET FUND

An open ended debt scheme investing in money market instruments.
A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns by investing in money market instruments having maturity upto 1 year. There is no assurance that the investment objective of the Scheme will be realized.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

Fund Manager*: Mr. Deepak Agrawal,
Mr. Manu Sharma

AAUM: ₹34,438.85 crs

AUM: ₹35,100.22 crs

Benchmark: CRISIL Money Market
A-I Index

Allotment Date: July 14, 2003

Folio Count: 16,130

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3-6 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹4592.2241	₹4636.6975
Monthly IDCW	₹1054.9538	₹1237.4492

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	0.36 yrs
Modified Duration	0.36 yrs
Macaulay Duration	0.36 yrs
Annualised YTM*	6.25%
⁵ Standard Deviation	0.47%

*In case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan: 0.35%
Direct Plan: 0.21%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW (Under Monthly IDCW option only), Reinvestment of IDCW & Growth applicable for all plans

IDCW Frequency

Monthly (2nd of every month - effective April 01, 2025).

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low		B-I	
Moderate			
Relatively High			

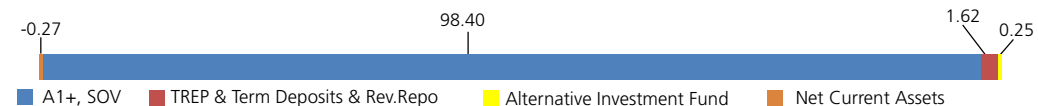
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities					
5.15% Central Government	SOV	1.42	BANK OF INDIA	CARE A1+	6.54
8.28% Karnataka State Govt-Karnataka	SOV	0.56	CANARA BANK	CRISIL A1+	5.10
8.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.39	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	4.13
8.59% Karnataka State Govt-Karnataka	SOV	0.30	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	3.84
8.39% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.22	INDIAN BANK	CRISIL A1+	3.49
8.38% Haryana State Govt-Haryana	SOV	0.14	PUNJAB NATIONAL BANK(^)	CARE A1+	3.13
Government Dated Securities - Total		3.03	BANK OF BARODA	FITCH A1+	3.06
Money Market Instruments					
Commercial Paper(CP)/ Certificate of Deposits(CD)					
Corporate Debt/Financial Institutions					
HDFC BANK LTD.	CARE A1+	9.45	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	1.68
INDUSIND BANK LTD.	CRISIL A1+	6.84	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	1.40
AXIS BANK LTD.	CRISIL A1+	3.97	PUNJAB NATIONAL BANK	CRISIL A1+	1.13
ICICI SECURITIES LIMITED	CRISIL A1+	2.85	UNION BANK OF INDIA	ICRA A1+	1.12
MUTHOOT FINANCE LTD.	CRISIL A1+	2.68	UCO BANK	CRISIL A1+	0.96
PIRAMAL FINANCE LTD	CRISIL A1+	2.24	UNION BANK OF INDIA	FITCH A1+	0.91
IDBI BANK LTD.	CRISIL A1+	1.89	PUNJAB & SIND BANK	ICRA A1+	0.70
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	1.40	PUNJAB NATIONAL BANK	FITCH A1+	0.70
FEDERAL BANK LTD.	CRISIL A1+	1.37	Export-Import Bank of India	CRISIL A1+	0.28
TATA CAPITAL LTD.	CRISIL A1+	1.25	Public Sector Undertakings - Total		38.17
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	1.18	Treasury Bills		
Panatone Finvest Ltd.	CRISIL A1+	1.12	364 DAYS TREASURY BILL 21/05/2026	SOV	1.87
AU SMALL FINANCE BANK LTD.	FITCH A1+	1.11	364 DAYS TREASURY BILL 05/02/2026	SOV	1.83
HERO FINCORP LTD.	CRISIL A1+	0.99	182 DAYS TREASURY BILL 19/03/2026	SOV	1.67
360 ONE PRIME LTD.	CRISIL A1+	0.98	364 DAYS TREASURY BILL 29/01/2026	SOV	1.41
ANGEL ONE LIMITED	ICRA A1+	0.83	364 DAYS TREASURY BILL 12/02/2026	SOV	0.84
BHARTI TELECOM LTD.	CRISIL A1+	0.70	364 DAYS TREASURY BILL 19/03/2026	SOV	0.80
BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	0.69	364 DAYS TREASURY BILL 20/02/2026	SOV	0.70
IIFL FINANCE LIMITED	CRISIL A1+	0.69	364 DAYS TREASURY BILL 27/02/2026	SOV	0.70
STANDARD CHARTERED CAPITAL LTD.	CRISIL A1+	0.56	364 DAYS TREASURY BILL 12/03/2026	SOV	0.63
LIC HOUSING FINANCE LTD.	CRISIL A1+	0.49	182 DAYS TREASURY BILL 18/12/2025	SOV	0.40
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.41	182 DAYS TREASURY BILL 27/02/2026	SOV	0.35
Muthoot Fincorp Ltd.	CRISIL A1+	0.41	364 DAYS TREASURY BILL 04/06/2026	SOV	0.32
GODREJ HOUSING FINANCE LTD	CRISIL A1+	0.28	364 DAYS TREASURY BILL 21/11/2025	SOV	0.27
JULIUS BAER CAPITAL (INDIA) PVT. LTD	CRISIL A1+	0.28	364 DAYS TREASURY BILL 06/11/2025	SOV	0.06
TVS CREDIT SERVICES LIMITED	CRISIL A1+	0.28	Treasury Bills - Total		11.85
BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.27	Triparty Repo		
Bahadur Chand Investments Private Limited	ICRA A1+	0.14	Alternative Investment Fund		
Corporate Debt/Financial Institutions - Total		45.35	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.25
Public Sector Undertakings			Alternative Investment Fund - Total		0.25
SMALL INDUSTRIES DEVELOPMENT			Net Current Assets/(Liabilities)		-0.27
			Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	64,19,526	16,80,634	10,59,863	7,14,918	4,03,402	1,24,619
Scheme Returns (%)	7.16	6.55	6.54	6.94	7.53	7.23
CRISIL Money Market A-I Index Returns (%)	6.99	6.34	6.33	6.71	7.15	6.66
Alpha*	0.18	0.21	0.21	0.23	0.39	0.57
CRISIL Money Market A-I Index (₹)#	62,72,479	16,62,129	10,51,906	7,10,834	4,01,087	1,24,258
NIFTY 1 Year T-Bill Index (₹)^	59,16,657	16,44,253	10,41,204	7,03,625	3,99,693	1,24,234
NIFTY 1 Year T-Bill Index Returns (%)	6.54	6.13	6.04	6.31	6.91	6.62

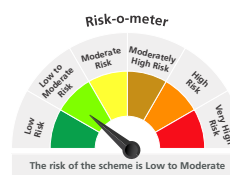
Product Label

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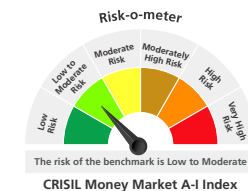
- Income over a short term investment horizon
- Investment in money market securities

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- July 14, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The primary objective of the Scheme is to generate income through investment primarily in low duration debt & money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Sunit Garg and Mr. Deepak Agrawal (until October 23, 2025) Mr. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹14,350.26 crs
AUM:	₹14,356.72 crs
Benchmark:	Nifty Low Duration Debt Index A-I
Allotment Date:	March 6, 2008
Folio Count:	79,805

Minimum Investment Amount
Initial & Additional Investment
• ₹100 and any amount thereafter
Systematic Investment Plan (SIP)
• ₹100 and any amount thereafter

Ideal Investments Horizon
• 6-9 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3416.1790	₹3734.9871
Monthly IDCW	₹1302.1509	₹1587.2849

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	1.40 yrs
Modified Duration	0.91 yrs
Macaulay Duration	0.97 yrs
Annualised YTM*	6.88%
⁵ Standard Deviation	0.61%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.18%
Direct Plan:	0.42%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (payout of IDCW is available under monthly IDCW only) (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil.

Exit Load: Nil.

Any exit load charged (net off Service Tax, if any) shall be credited back to the Scheme

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

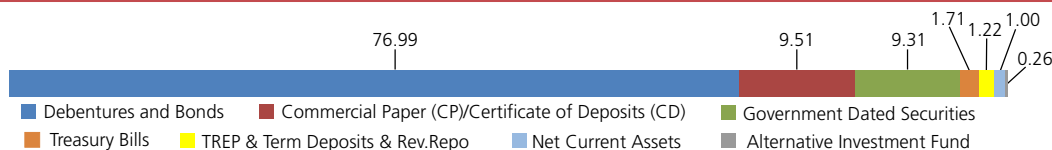
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	0.70
Debentures and Bonds			HINDUJA LEYLAND FINANCE LTD.(^)	CRISIL AA+	0.70
Government Dated Securities			DLF Cyber City Developers Ltd	CRISIL AAA	0.70
6.82% Central Government	SOV	3.11	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A1) 21/11/2026(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.58
7.46% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.78	PTC DHURVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHURVA TRUST)	ICRA AAA(SO)	0.48
6.22% Central Government	SOV	1.58	CAN FIN HOMES LTD.	FITCH AA+	0.42
6.92% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.06	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.39
7.03% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.71	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.36
5.15% Central Government	SOV	0.70	MUTHOOT FINANCE LTD. (^)	CRISIL AA+	0.35
7.59% Gujarat State Govt-Gujarat	SOV	0.32	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.35
6.54% Central Government	SOV	0.04	TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.32
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	PTC FIRST BUSINESS TRUST (SR 24) 01/01/2026(First Business Receivables Trust)	CRISIL AAA(SO)	0.31
Government Dated Securities - Total			6.13 JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	0.29
Public Sector Undertakings			5.61 SUNDARAM HOME FINANCE LTD	ICRA AAA	0.21
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA		NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.14
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA		PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029)(SANSAR TRUST)(^)	CRISIL AAA(SO)	0.13
REC LTD (^)	CRISIL AAA		BAJAJ FINANCE LTD.	CRISIL AAA	0.13
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA		SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.07
REC LTD	ICRA AAA		Nirma Ltd.	CRISIL AA	0.07
Power Finance Corporation Ltd.	CRISIL AAA		GODREJ PROPERTIES LIMITED (^)	ICRA AA+	0.07
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	ICRA AAA		SUNDARAM FINANCE LTD.	ICRA AAA	0.04
Public Sector Undertakings - Total			TATA CAPITAL LTD.	ICRA AAA	0.01
Corporate Debt/Financial Institutions			SAMVARDHANA MOTHERSON INTERNATIONAL LTD	FITCH AAA	0.01
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA		GODREJ INDUSTRIES LTD	ICRA AA+	0.01
BHARTI TELECOM LTD. (^)	CRISIL AAA		ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.01
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA		Corporate Debt/Financial Institutions - Total		51.27
JTPM METAL TRADERS PVT LTD	CRISIL AA		Money Market Instruments		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA		Commercial Paper(CP)/ Certificate of Deposits(CD)		
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA		Treasury Bills		
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	CRISIL AAA		364 DAYS TREASURY BILL 19/03/2026	SOV	1.71
BAJAJ FINANCE LTD. (^)	CRISIL AAA		Treasury Bills - Total		1.71
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)		Public Sector Undertakings		
TATA CAPITAL LTD. (^)	CRISIL AAA		UNION BANK OF INDIA	FITCH A1+	0.67
ADITYA BIRLA HOUSING FINANCE LTD(^)	ICRA AAA		SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.65
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)		SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	0.34
PNB HOUSING FINANCE LTD.(^)	CARE AA+		NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	0.03
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)		Public Sector Undertakings - Total		1.69
INTERISE TRUST	ICRA AAA		Corporate Debt/Financial Institutions		
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(^)	CRISIL AAA(SO)		IDFC FIRST BANK LIMITED	CRISIL A1+	3.37
MINDSPACE BUSINESS PARKS REIT (^)	CRISIL AAA		HDFC BANK LTD.	CARE A1+	2.69
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)		AXIS BANK LTD.	CRISIL A1+	1.35
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)		EMBASSY OFFICE PARKS REIT	CRISIL A1+	0.34
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA		NUVOCO VISTAS CORPORATION LTD.	CRISIL A1+	0.07
JUBILANT BEVCO LIMITED (^)	CRISIL AA		Corporate Debt/Financial Institutions - Total		7.82
MANKIND PHARMA LTD	CRISIL AA+		Triparty Repo		
Kotak Mahindra Prime Ltd. (^)	CRISIL AAA		Alternative Investment Fund		
CAN FIN HOMES LTD.(^)	ICRA AAA		CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.26
ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA		Alternative Investment Fund - Total		0.26
VEDANTA LTD.(^)	ICRA AA		Net Current Assets/(Liabilities)		
VEDANTA LTD. (^)	ICRA AA		Grand Total		100.00
PIRAMAL FINANCE LTD	CARE AA				
NEXUS SELECT TRUST REIT (^)	CRISIL AAA				

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	41,65,644	16,74,546	10,51,557	7,07,206	4,01,488	1,24,529
Scheme Returns (%)	7.16	6.48	6.32	6.51	7.21	7.09
Nifty Low Duration Debt Index A-I Returns (%)	7.14	6.44	6.39	6.74	7.40	7.05
Alpha*	0.02	0.04	-0.08	-0.23	-0.19	0.04
Nifty Low Duration Debt Index A-I (₹)#	41,55,385	16,70,910	10,54,377	7,11,328	4,02,597	1,24,502
NIFTY 1 Year T-Bill Index (₹)^	39,12,432	16,44,253	10,41,204	7,03,625	3,99,693	1,24,234
NIFTY 1 Year T-Bill Index Returns (%)	6.53	6.13	6.04	6.31	6.91	6.62

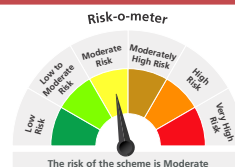
Product Label

This product is suitable for investors who are seeking*:

- Regular Income over short term
- Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 months

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

Fund



Benchmark



Nifty Low Duration Debt Index A-I

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - March 06, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Partly blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 22.06% of the net assets. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: 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+ and above rated corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹18,243.05 crs
AUM:	₹18,310.36 crs
Benchmark:	Nifty Corporate Bond Index A-II
Allotment Date:	September 21, 2007
Folio Count:	27,453

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1-1.5 year

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3861.7989	₹4036.7587
Monthly IDCW	₹1258.0256	₹1073.9451

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	4.89 yrs
Modified Duration	3.15 yrs
Macaulay Duration	3.32 yrs
Annualised YTM*	6.90%
⁵ Standard Deviation	1.60%

*In case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.68%
Direct Plan:	0.35%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

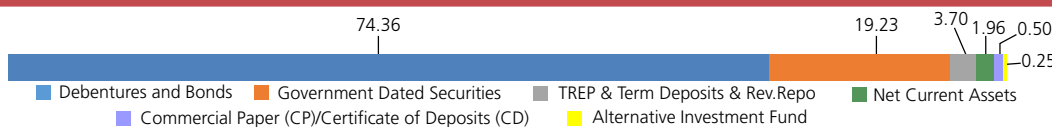
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

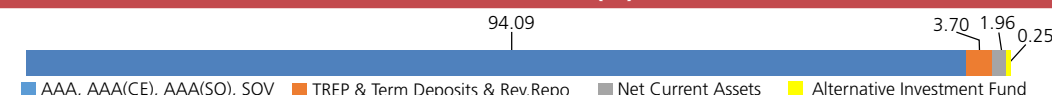
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Debentures and Bonds					
Government Dated Securities					
7.18% Central Government^(A)	SOV	8.33	SMFG INDIA HOME FINANCE COMPANY LTD	CRISIL AAA	1.07
7.09% Central Government^(A)	SOV	4.06	BHARTI TELECOM LTD.	CRISIL AAA	1.06
6.54% Central Government^(A)	SOV	2.63	PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA		
7.10% Central Government^(A)	SOV	0.94	UNIVERSAL TRUST AL1)	FITCH AAA(SO)	0.99
7.54% Bihar State Govt-Bihar	SOV	0.81	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd.		
6.63% Central Government^(A)	SOV	0.66	Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	0.95
7.70% Maharashtra State			INDIA INFRADEBT LTD	CRISIL AAA	0.95
Govt-Maharashtra	SOV	0.52	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	0.94
7.63% Maharashtra State			PTC SIDDHIVINAYAK SECURITISATION		
Govt-Maharashtra	SOV	0.49	TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	0.91
7.19% Tamil Nadu State Govt-Tamil Nadu	SOV	0.40	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.78
7.30% Central Government	SOV	0.19	ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.67
7.18% Maharashtra State			PTC SANSAR TRUST (SERIES A1)		
Govt-Maharashtra	SOV	0.18	25/06/2030 (MAT 31/08/2027)(		
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02	SANSAR TRUST)	CRISIL AAA(SO)	0.62
19.23			TATA CAPITAL LTD.	CRISIL AAA	0.59
Government Dated Securities - Total					
Public Sector Undertakings					
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	7.46	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.54
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	7.44	Hindustan Zinc Ltd.	CRISIL AAA	0.54
Power Finance Corporation Ltd.^(A)	CRISIL AAA	6.29	CAN FIN HOMES LTD.	ICRA AAA	0.54
REC LTD	ICRA AAA	2.30	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.53
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.89	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA		
REC LTD	CRISIL AAA	1.88	UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.48
National Housing Bank	CARE AAA	1.84	NOMURA FIXED INCOME		
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	ICRA AAA	1.32	SECURITIES PRIVATE LTD.	FITCH AAA	0.27
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.05	SMFG INDIA HOME FINANCE COMPANY LTD	CARE AAA	0.26
Food Corporation of India	CRISIL AAA(CE)	0.99	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.21
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.60	Sikka Ports & Terminals Ltd. (Mukesh		
DME DEVELOPMENT LIMITED ^^(A)	CRISIL AAA	0.60	Ambani Group)	CRISIL AAA	0.16
Power Finance Corporation Ltd.	CRISIL AAA	0.54	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.14
ONGC PETRO ADDITIONS LTD.	CRISIL AAA(CE)	0.53	PTC SANSAR TRUST (SERIES A1)		
NUCLEAR POWER			20/01/2027 (MAT 20/11/2029)		
CORPORATION OF INDIA LTD.	ICRA AAA	0.41	(SANSAR TRUST)	CRISIL AAA(SO)	0.11
Export-Import Bank of India	CRISIL AAA	0.13	PTC SANSAR TRUST (AUGUST 24 V)		
Nation Housing Bank	CRISIL AAA	0.11	25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.10
35.38			ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.05
Public Sector Undertakings - Total					
Corporate Debt/Financial Institutions					
LIC HOUSING FINANCE LTD. ^^(A)	CRISIL AAA	3.73	Corporate Debt/Financial		
BAJAJ FINANCE LTD.	CRISIL AAA	3.54	Institutions - Total		
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.15	Money Market Instruments		
ADITYA BIRLA CAPITAL LTD. ^^(A)	CRISIL AAA	2.15	Commercial Paper(CP)/		
EMBASSY OFFICE PARKS REIT	CRISIL AAA	2.04	Certificate of Deposits(CD)		
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.95	Public Sector Undertakings		
HDFC BANK LTD.	CRISIL AAA	1.77	SMALL INDUSTRIES DEVELOPMENT		
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.59	BANK OF INDIA		
Larsen and Toubro Ltd.	CRISIL AAA	1.50	Public Sector Undertakings - Total		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	1.47	Triparty Repo		
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	1.35	Alternative Investment Fund		
L & T Finance Ltd.	ICRA AAA	1.20	CORPORATE DEBT MARKET		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	1.08	DEVELOPMENT FUND - CLASS A2		
Alternative Investment Fund - Total				Alternative Investment Fund	0.25
Net Current Assets/(Liabilities)					
Grand Total					
					0.25
					1.96
					100.00

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	45,79,120	17,30,108	10,76,133	7,18,593	4,06,702	1,24,963
Scheme Returns (%)	7.61	7.11	6.97	7.15	8.08	7.78
Nifty Corporate Bond Index A-II Returns (%)	7.55	6.88	6.69	6.72	7.55	7.26
Alpha*	0.06	0.23	0.27	0.43	0.53	0.52
Nifty Corporate Bond Index A-II (₹)#	45,52,694	17,09,473	10,65,637	7,10,957	4,03,511	1,24,636
CRISIL 10 Year Gilt Index (₹) ¹	41,17,209	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index (%)	6.57	6.36	6.40	6.84	8.00	5.53

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Regular Income over short term • Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - September 21, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: A) Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payments during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (¹) Fully or Party blocked against Interest Rate Swap (IRS). (²) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be less than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 5.93% of the net assets. *For Fund Manager experience, please refer page 145-149 & 162-166. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and reasonably high levels of liquidity by investing in debt instruments such as bonds, debentures and Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be realised.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹18,515.06 crs
AUM:	₹18,909.15 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 2, 2002
Folio Count:	21,292

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹53.2206	₹58.7232
IDCW	₹12.6022	₹16.6159

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	4.15 yrs
Modified Duration	2.56 yrs
Macaulay Duration	2.70 yrs
Annualised YTM*	6.87%
⁵ Standard Deviation	1.48%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.12%
Direct Plan:	0.39%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

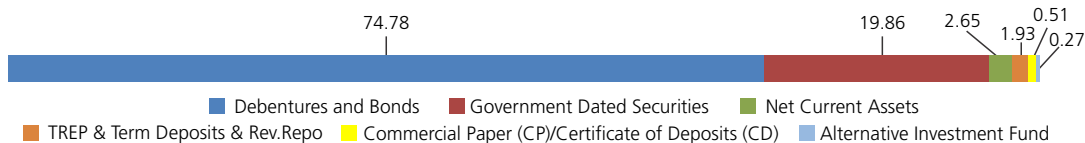
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			EMBASSY OFFICE PARKS REIT	CRISIL AAA	1.10
Debentures and Bonds			PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.10
Government Dated Securities			Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.97
7.18% Central Government(^)	SOV	3.92	TATA CAPITAL LTD.	CRISIL AAA	0.91
7.09% Central Government(^)	SOV	3.81	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	0.89
6.82% Central Government(^)	SOV	3.40	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST)	CRISIL AAA(SO)	0.88
7.08% Karnataka State Govt(^)-Karnataka	SOV	2.75	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	0.82
7.02% Tamil Nadu State Govt-Tamil Nadu	SOV	1.30	JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) (^)	CRISIL AAA	0.82
6.99% Tamil Nadu State Govt-Tamil Nadu	SOV	0.78	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.82
6.63% Central Government(^)	SOV	0.64	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.56
7.76% Maharashtra State Govt-Maharashtra	SOV	0.57	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.55
7.63% Maharashtra State Govt-Maharashtra	SOV	0.50	TATA CAPITAL LTD. (^)	ICRA AAA	0.55
7.19% Tamil Nadu State Govt-Tamil Nadu	SOV	0.41	JIO CREDIT LIMITED	CRISIL AAA	0.55
6.61% Gujarat State Govt-Gujarat	SOV	0.37	Hindustan Zinc Ltd.	CRISIL AAA	0.55
6.54% Central Government(^)	SOV	0.36	BHARTI TELECOM LTD.	CRISIL AAA	0.55
6.28% Central Government	SOV	0.27	POONAWALLA FINCORP LIMITED	CRISIL AAA	0.54
7.42% Gujarat State Govt-Gujarat	SOV	0.25	Sikka Ports & Terminals Ltd. (Mukesh Ambani Group) (^)	CRISIL AAA	0.50
7.30% Central Government	SOV	0.19	BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.45
7.18% Maharashtra State Govt-Maharashtra	SOV	0.18	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.39
7.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.16	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.33
Government Dated Securities - Total		19.86	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.28
Public Sector Undertakings			NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.25
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	8.53	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.22
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	5.78	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.13
Power Finance Corporation Ltd. (^)	CRISIL AAA	4.00	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.09
REC LTD	ICRA AAA	3.78	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.07
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	3.28	ADITYA BIRLA CAPITAL LTD (^)	ICRA AAA	0.03
REC LTD	CRISIL AAA	2.91	Corporate Debt/Financial Institutions - Total		38.45
Power Finance Corporation Ltd.(^)	CRISIL AAA	1.53	Money Market Instruments		
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	ICRA AAA	1.36	Commercial Paper(CP)/ Certificate of Deposits(CD)		
INDIAN RAILWAY FINANCE CORPORATION LTD. (^)	CRISIL AAA	1.09	Public Sector Undertakings		
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.08	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.51
Export-Import Bank of India (^)	CRISIL AAA	0.97	Public Sector Undertakings - Total		0.51
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.84	Triparty Repo		1.93
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	0.60	Alternative Investment Fund		
ONGC PETRO ADDITIONS LTD.	CRISIL AAA(CE)	0.55	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.27
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.03	Alternative Investment Fund - Total		0.27
Public Sector Undertakings - Total		36.33	Net Current Assets/(Liabilities)		2.65
Corporate Debt/Financial Institutions			Grand Total		100.00
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	7.03			
BAJAJ FINANCE LTD.	CRISIL AAA	5.28			
HDB FINANCIAL SERVICES LTD. (^)	CRISIL AAA	2.45			
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	1.66			
HDFC BANK LTD. (^)	CRISIL AAA	1.65			
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.64			
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.38			
CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.35			
TOYOTA FINANCIAL SERVICES INDIA LTD.(^)	ICRA AAA	1.11			

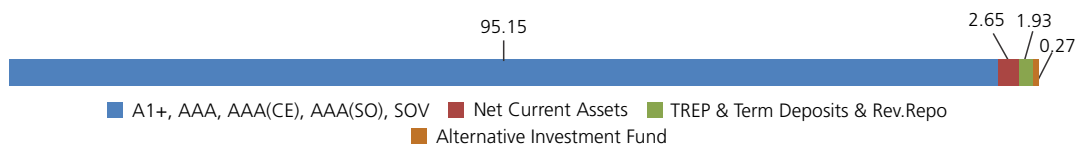
KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	28,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	72,97,278	16,87,113	10,58,442	7,09,055	4,03,368	1,24,555
Scheme Returns (%)	7.36	6.63	6.50	6.61	7.53	7.13
Nifty Short Duration Debt Index A-II Returns (%)	7.47	6.75	6.63	6.77	7.57	7.20
Alpha*	-0.12	-0.12	-0.13	-0.15	-0.04	-0.07
Nifty Short Duration Debt Index A-II (₹)#	74,17,521	16,97,970	10,63,232	7,11,808	4,03,631	1,24,597
CRISIL 10 Year Gilt Index (₹)^	64,15,225	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index (%)	6.42	6.36	6.40	6.84	8.00	5.53

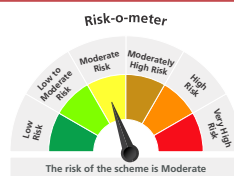
Product Label

This product is suitable for investors who are seeking*:

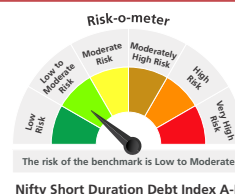
- Income over a medium term investment horizon
- Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 02, 2002. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 13.08% of the net assets. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK CREDIT RISK FUND

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.

Investment Objective:

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.

Maturity

ShortMediumLong

Volatility

Low

Medium

High

Fund Manager*:Mr. Sunit Garg and Mr. Deepak Agrawal (until October 23, 2025) Mr. Vihag Mishra and Mr. Deepak Agrawal (effective October 24, 2025)

AAUM:₹718.36 crs

AUM:₹725.07 crs

Benchmark:CRISIL Credit Risk Debt B-II Index

Allotment Date:May 11, 2010

Folio Count:5,980

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 2-3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹30.3721	₹34.2696
Annual IDCW	₹13.2084	₹25.7397

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	2.68 yrs
Modified Duration	2.20 yrs
Macaulay Duration	2.33 yrs
Annualised YTM*	7.70%
Standard Deviation	1.43%

*in case of semi annual YTM, it will be annualized.
Source: ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:1.71%

Direct Plan:0.81%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) 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.

b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%

c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High			C-III

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government	SOV	8.53
6.79% Central Government	SOV	2.80
Government Dated Securities - Total		11.33
Public Sector Undertakings		
REC LTD	ICRA AAA	6.88
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.50
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.98
THDC India Ltd. (THDCIL)	CARE AA	1.39
SURAT MUNICIPAL CORPORATION	CRISIL AA+	0.16
Public Sector Undertakings - Total		14.91
Corporate Debt/Financial Institutions		
JUBILANT BEVCO LIMITED	CRISIL AA	7.32
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	7.01
TATA PROJECTS LTD.	CRISIL AA	6.98
VEDANTA LTD.	ICRA AA	6.96
ADITYA BIRLA REAL ESTATE LTD	CRISIL AA	6.62
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	5.60
AADHAR HOUSING FINANCE LIMITED	ICRA AA	5.60
AU SMALL FINANCE BANK LTD.	CRISIL AA	4.19
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	3.44
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST)	ICRA AAA(SO)	2.22
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.96
Nirma Ltd.	CRISIL AA	0.70
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.50
Corporate Debt/Financial Institutions - Total		58.10
Triparty Repo		3.78
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.56
Alternative Investment Fund - Total		0.56
Real Estate & Infrastructure Investment Trusts		
Embassy Office Parks REIT	Realty	3.77
INDUS INFRA TRUST	Transport Infrastructure	3.53
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	2.16
Real Estate & Infrastructure Investment Trusts - Total		9.46
Net Current Assets/(Liabilities)		1.86
Grand Total		100.00

50

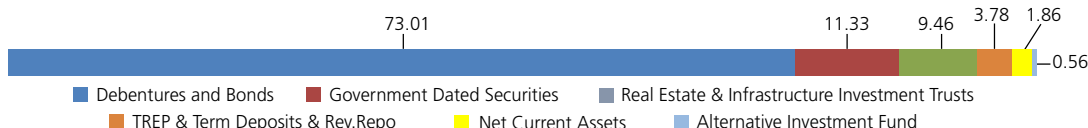
KOTAK CREDIT RISK FUND

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.

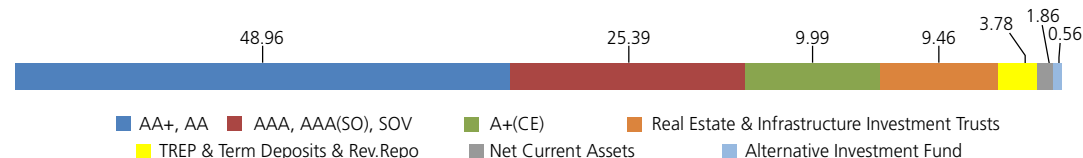
Securities Below Investment grade or Default

ISIN	Name of the Security	Value Recognised in NAV(Rs. In Lacs)	% to Net Assets	Total Security Value (Rs. In Lacs)
INE528G08394	09.00% Yes Bank Ltd. (Basel III Tier I) Perpetual Call-18/10/2022 (L)	0.00	0.00	9040.89
INE452O07054	8.70% Future Lifestyle Fashions Ltd.	0.00	0.00	7094.18
Total	-	0.00	0.00	16,135.07

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	18,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	33,20,122	16,72,208	10,56,816	7,12,401	4,07,318	1,26,043
Scheme Returns (%)	7.08	6.46	6.46	6.80	8.19	9.49
CRISIL Credit Risk Debt B-II Index Returns (%)	8.47	8.02	7.99	7.99	8.72	9.22
Alpha*	-1.39	-1.56	-1.53	-1.18	-0.54	0.27
CRISIL Credit Risk Debt B-II Index (₹)#	37,41,923	18,14,947	11,16,054	7,33,817	4,10,555	1,25,875
CRISIL 10 Year Gilt Index (₹)^	32,00,627	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index (%)	6.65	6.36	6.40	6.84	8.00	5.53

Product Label

This product is suitable for investors who are seeking*:

- Income over a medium term investment horizon
- Investment predominantly in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds)

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 11, 2010. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to maximise returns through an active management of a portfolio of debt and money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹2,830.17 crs
AUM:	₹2,792.78 crs
Benchmark:	Nifty Composite Debt Index A-III
Allotment Date:	May 26, 2008
Folio Count:	18,885

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹37.8842	₹41.4291
Quarterly IDCW	₹14.2727	₹14.5398

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	18.78 yrs
Modified Duration	7.67 yrs
Macaulay Duration	7.99 yrs
Annualised YTM*	7.21%
⁵ Standard Deviation	3.92%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.33%
Direct Plan:	0.59%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

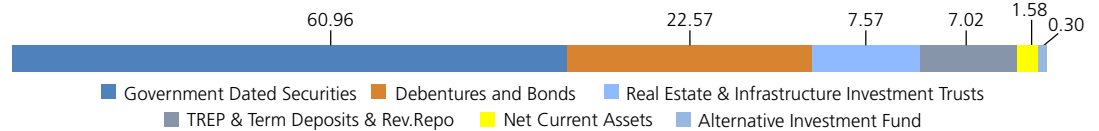
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

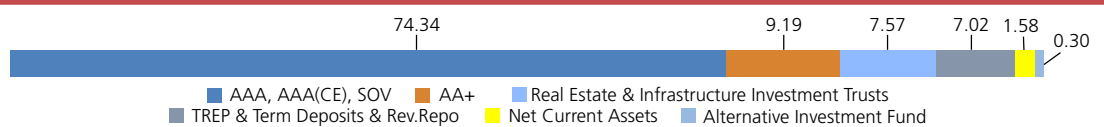
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			BAJAJ FINANCE LTD.	CRISIL AAA	4.57
Debentures and Bonds			HDFC BANK LTD.(^)	CRISIL AAA	3.14
Government Dated Securities			Tata Steel Ltd. (^)	CARE AA+	2.73
7.30% Central Government(^)	SOV	41.95	HDFC BANK LTD.	CRISIL AAA	1.85
7.09% Central Government	SOV	12.48	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	1.80
7.25% Central Government(^)	SOV	4.43	Corporate Debt/Financial Institutions - Total		20.55
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	1.42	Triparty Repo		7.02
7.38% Tamil Nadu State Govt-Tamil Nadu	SOV	0.41	Alternative Investment Fund		
7.42% Karnataka State Govt-Karnataka	SOV	0.21	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.30
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03	Alternative Investment Fund - Total		0.30
6.52% Karnataka State Govt-Karnataka	SOV	0.02	Real Estate & Infrastructure Investment Trusts		
6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.01	Embassy Office Parks REIT	Realty	4.15
Government Dated Securities - Total		60.96	BROOKFIELD INDIA REAL ESTATE TRUST	Realty	1.41
Public Sector Undertakings			INDUS INFRA TRUST	Transport Infrastructure	1.39
ONGC PETRO ADDITIONS LTD.	CRISIL AAA(CE)	1.79	NEXUS SELECT TRUST REIT	Realty	0.62
REC LTD(^)	CRISIL AAA	0.23	Real Estate & Infrastructure Investment Trusts - Total		7.57
Public Sector Undertakings - Total		2.02	Net Current Assets/(Liabilities)		1.58
Corporate Debt/Financial Institutions			Grand Total		100.00
MUTHOOT FINANCE LTD.	CRISIL AA+	6.46			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	43,42,783	17,19,223	10,61,941	7,07,536	4,01,643	1,23,275
Scheme Returns (%)	7.75	6.99	6.59	6.53	7.24	5.11
Nifty Composite Debt Index A-III Returns (%)	7.62	7.11	6.95	6.93	7.82	6.67
Alpha*	0.13	-0.13	-0.35	-0.40	-0.58	-1.56
Nifty Composite Debt Index A-III (₹)#	42,86,412	17,30,691	10,75,429	7,14,629	4,05,101	1,24,267
CRISIL 10 Year Gilt Index (₹)^	38,69,139	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index (%)	6.57	6.36	6.40	6.84	8.00	5.53

Product Label

This product is suitable for investors who are seeking*:

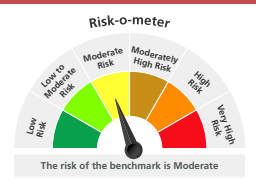
- Income over a medium term investment horizon
- Investment in debt & money market securities across duration.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 26, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Partly blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 24.11% of the net assets. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK FLOATING RATE FUND

An open ended debt scheme predominantly investing in floating rate instruments.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: The primary objective of the Scheme is to generate income through investment primarily in floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns and money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	

Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹3,002.37 crs
AUM:	₹2,960.37 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 14, 2019
Folio Count:	4,561

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1549.1037	₹1587.7946
IDCW	₹1380.5832	₹1383.2163

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	4.80 yrs
Modified Duration	1.96 yrs
Macaulay Duration	2.06 yrs
Annualised YTM*	7.08%
⁵ Standard Deviation	0.99%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.63%
Direct Plan:	0.26%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth, Payout of IDCW and Reinvestment of IDCW

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

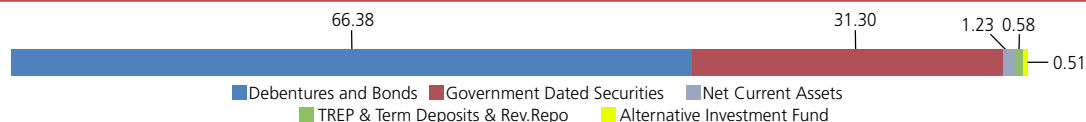
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

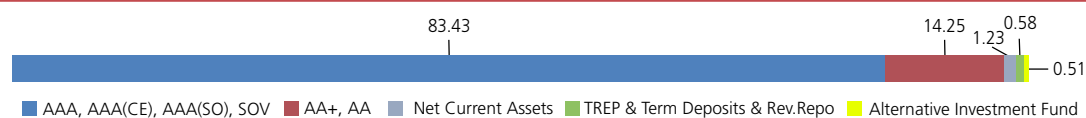
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST)	CRISIL AAA(SO)	2.39
Debentures and Bonds			VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	2.03
Government Dated Securities			PTC DHURVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHURVA TRUST)	ICRA AAA(SO)	1.84
6.54% Central Government	SOV	22.15	LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	1.73
6.63% Central Government	SOV	9.15	GODREJ PROPERTIES LIMITED (^)	ICRA AA+	1.72
Government Dated Securities - Total			L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	1.69
Public Sector Undertakings			L & T Finance Ltd. (^)	ICRA AAA	0.85
Power Finance Corporation Ltd.(^)	CRISIL AAA	3.44	Bahadur Chand Investments Private Limited	ICRA AA	0.85
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.86	PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027) (VAJRA TRUST)	ICRA AAA(SO)	0.54
Public Sector Undertakings - Total			Corporate Debt/Financial Institutions - Total		
Corporate Debt/Financial Institutions			Triparty Repo		
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	8.23	Alternative Investment Fund		
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	6.93	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.51
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	6.23	Alternative Investment Fund - Total		
JUBILANT BEVCO LIMITED (^)	CRISIL AA	3.59	Net Current Assets/(Liabilities)		
JTPM METAL TRADERS PVT LTD (^)	CRISIL AA	3.44	Grand Total		
BHARTI TELECOM LTD. (^)	CRISIL AAA	3.39			
DLF Cyber City Developers Ltd (^)	CRISIL AAA	3.37			
TATA CAPITAL LTD. (^)	ICRA AAA	3.24			
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	2.62			
BAJAJ FINANCE LTD. (^)	CRISIL AAA	2.58			
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	2.42			
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.40			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	7,80,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	9,85,680	7,20,495	4,07,352	1,25,157
Scheme Returns (%)	7.10	7.25	8.19	8.08
Nifty Short Duration Debt Index A-II Returns (%)	6.59	6.77	7.57	7.20
Alpha*	0.51	0.48	0.62	0.89
Nifty Short Duration Debt Index A-II (₹)#	9,69,106	7,11,808	4,03,631	1,24,597
CRISIL 10 Year Gilt Index (₹)^	9,61,099	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index (%)	6.34	6.84	8.00	5.53

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate Nifty Short Duration Debt Index A-II

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 14, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Partly blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 42.23% of the net assets. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK MEDIUM TERM FUND

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.

Investment Objective: 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.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager* : Mr. Deepak Agrawal & Mr. Vihag Mishra	
AAUM:	₹1,968.75 crs
AUM:	₹2,082.21 crs
Benchmark:	CRISIL Medium Duration Debt A-III Index
Allotment Date:	March 21, 2014
Folio Count:	10,193

Minimum Investment Amount	
Initial & Additional Investment	
• ₹100 and any amount thereafter	
Systematic Investment Plan (SIP)	
• ₹100 and any amount thereafter	
Ideal Investments Horizon	
• 2.5 years & above	
Net Asset Value (NAV)	

	Regular	Direct
Growth	₹23.4079	₹26.1023
IDCW	₹14.3674	₹26.1046

(as on October 31, 2025)

Debt Quant & Ratios	
Average Maturity	4.44 yrs
Modified Duration	2.88 yrs
Macaulay Duration	3.02 yrs
Annualised YTM*	7.64%
⁵ Standard Deviation	1.62%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**	
Regular Plan:	1.63%
Direct Plan:	0.67%

Available Plans/Options	
A)Regular Plan B)Direct Plan	
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)	
IDCW Frequency	
At discretion of trustees	
Load Structure	
Entry Load: Nil. (applicable for all plans)	
Exit Load: Nil.	

Data as on 31st October, 2025 unless otherwise specified.	
Folio Count data as on 30th September 2025.	

PRC Matrix			
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High			C-III

PORTFOLIO		
Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government(^)	SOV	3.26
7.09% Central Government	SOV	2.59
7.10% Central Government	SOV	2.48
7.19% Tamil Nadu State Govt-Tamil Nadu	SOV	1.93
7.3% Central Government	SOV	0.97
7.18% Maharashtra State Govt-Maharashtra	SOV	0.80
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.14
Government Dated Securities - Total		12.17
Public Sector Undertakings		
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	3.81
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.50
REC LTD	ICRA AAA	1.20
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.17
REC LTD	CRISIL AAA	0.10
Public Sector Undertakings - Total		7.78
Corporate Debt/Financial Institutions		
JTPM METAL TRADERS PVT LTD	CRISIL AA	4.89
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	4.82
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	4.81
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	4.39
Tata Steel Ltd.	CARE AA+	3.67
AADHAR HOUSING FINANCE LIMITED	ICRA AA	3.17
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	3.11
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	2.93
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	2.70
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	2.47
GODREJ PROPERTIES LIMITED	ICRA AA+	2.45
EMBASSY OFFICE PARKS REIT	CRISIL AAA	2.45
VEDANTA LTD.	ICRA AA	2.42
JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	2.41
JM FINANCIAL ASSET RECONSTRUCTION CO. PVT. LTD	CRISIL AA-	2.07
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.95
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	1.77
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.70
VEDANTA LTD. (Axis Trustee Services Ltd.)	CRISIL AA	1.44
MUTHOOT FINANCE LTD.	CRISIL AA+	1.24
PIRAMAL FINANCE LTD	CARE AA	1.21
Bahadur Chand Investments Private Limited	ICRA AA	1.20
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	1.12
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.87
BHARTI TELECOM LTD.	CRISIL AAA	0.74
TATA PROJECTS LTD.	FITCH AA	0.34
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.10
Corporate Debt/Financial Institutions - Total		62.44
Triparty Repo		7.85
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.27
Alternative Investment Fund - Total		0.27
Real Estate & Infrastructure Investment Trusts		
Embassy Office Parks REIT	Realty	4.12
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	2.06
INDUS INFRA TRUST	Transport Infrastructure	1.31
NEXUS SELECT TRUST REIT	Realty	0.56
Real Estate & Infrastructure Investment Trusts - Total		8.05
Net Current Assets/(Liabilities)		1.44
Grand Total		100.00

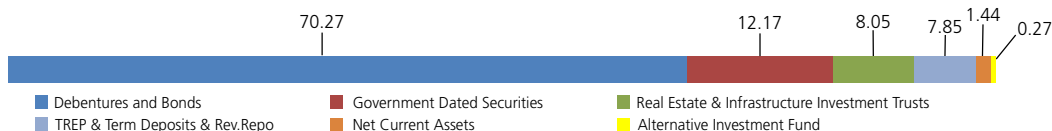
KOTAK MEDIUM TERM FUND

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.

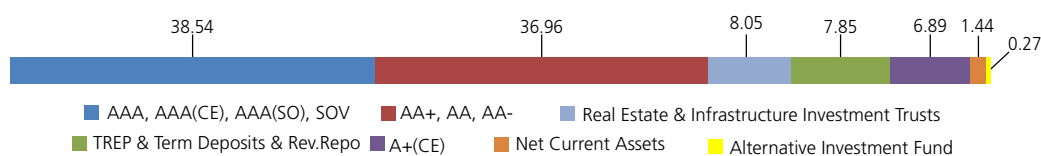
Securities Below Investment grade or Default

ISIN	Name of the Security	Value Recognised in NAV (Rs. In Lacs)	% to Net Assets	Total Security Value (Rs. In Lacs)
INE528G08394	09.00% Yes Bank Ltd. (Basel III Tier I) Perpetual Call-18/10/2022 (L)	0.00	0.00	4427.34
Total	-	0.00	0.00	4,427.34

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	14,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	21,41,866	17,10,728	10,81,618	7,24,334	4,10,418	1,25,749
Scheme Returns (%)	7.03	6.89	7.11	7.47	8.70	9.02
CRISIL Medium Duration Debt A-III Index Returns (%)	7.41	7.21	7.00	6.93	8.09	8.18
Alpha*	-0.38	-0.32	0.11	0.53	0.61	0.85
CRISIL Medium Duration Debt A-III Index (₹)#	21,92,662	17,39,295	10,77,555	7,14,708	4,06,761	1,25,215
CRISIL 10 Year Gilt Index (₹)^	20,77,113	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index Returns (%)	6.53	6.36	6.40	6.84	8.00	5.53

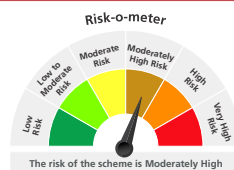
Product Label

This product is suitable for investors who are seeking*:

- Income over a medium term investment horizon
- Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years & 4 years

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - March 21, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Investment Objective: 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.

Fund Manager*:	Mr. Deepak Agrawal & Mr. Dharmesh Thakar
AAUM:	₹5,772.61 crs
AUM:	₹5,747.06 crs
Benchmark:	CRISIL Banking & PSU Debt A-II Index
Allotment Date:	December 29, 1998
Folio Count:	14,664

	Regular	Direct
Growth	₹66.8221	₹69.7047
Monthly Dividend	₹12.5543	₹10.2716

Average Maturity	5.33 yrs
Modified Duration	3.24 yrs
Macaulay Duration	3.44 yrs
Annualised YTM*	6.90%
³ Standard Deviation	1.73%

Folio Count data as on 30th September 2025.

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

Issue/Instrument		Rating	% to Net Assets	Issue/Instrument	Rating	% to Net Assets
Debt Instruments				NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.72
Debentures and Bonds				UNION BANK OF INDIA (Basel III TIER I Bonds)	CARE AA+	1.70
Government Dated Securities				National Housing Bank (^)	CRISIL AAA	1.40
7.09%	Central Government(^)	SOV	4.15	NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	1.34
7.18%	Central Government(^)	SOV	3.49	Food Corporation of India	CRISIL AAA(CE)	1.34
6.54%	Central Government(^)	SOV	2.30	Food Corporation of India (^)	CRISIL AAA(CE)	0.89
6.63%	Central Government(^)	SOV	1.59	ONGC PETRO ADDITIONS LTD.	CRISIL AAA(CE)	0.87
6.82%	Central Government(^)	SOV	1.34	Mahanagar Telephone Nigam Ltd.	BRICKWORK AA+(CE)	0.85
7.19%	Tamil Nadu State Govt-Tamil Nadu	SOV	0.70	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.44
7.63%	Maharashtra State Govt-Maharashtra	SOV	0.69	REC LTD	ICRA AAA	0.43
7.42%	Gujarat State Govt-Gujarat	SOV	0.53	Mahanagar Telephone Nigam Ltd.	CARE AAA(CE)	0.09
7.18%	Maharashtra State Govt-Maharashtra	SOV	0.29	Public Sector Undertakings - Total		66.57
7.30%	Central Government(^)	SOV	0.18	Corporate Debt/Financial Institutions		
6.46%	Gujarat State Govt-Gujarat	SOV	0.01	HDFC BANK LTD. (^)	CRISIL AAA	4.97
Government Dated Securities - Total			15.27	HDFC BANK LTD.(^)	CRISIL AAA	4.88
Public Sector Undertakings				LIC HOUSING FINANCE LTD.	CRISIL AAA	2.22
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		CRISIL AAA	8.98	Corporate Debt/Financial Institutions - Total		12.07
REC LTD		CRISIL AAA	8.01	Money Market Instruments		
Power Finance Corporation Ltd.		CRISIL AAA	7.74	Commercial Paper(CP)/ Certificate of Deposits(CD)		
DME DEVELOPMENT LIMITED (^)		CRISIL AAA	5.50	Public Sector Undertakings		
Power Grid Corporation of India Ltd.(^)		CRISIL AAA	4.19	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	4.00
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		CRISIL AAA	4.00	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.82
National Housing Bank (^)		CARE AAA	3.88	Public Sector Undertakings - Total		0.82
INDIAN OIL CORPORATION LTD. (^)		CRISIL AAA	3.39	Triparty Repo		2.17
STATE BANK OF INDIA. (Basel III TIER II Bonds)(^)		CRISIL AAA	2.51	Alternative Investment Fund		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		ICRA AAA	1.95	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.31
Power Finance Corporation Ltd. (^)		CRISIL AAA	1.79	Alternative Investment Fund - Total		0.31
INDIAN RAILWAY FINANCE CORPORATION LTD.		CRISIL AAA	1.78	Net Current Assets/(Liabilities)		2.79
Export-Import Bank of India(^)		CRISIL AAA	1.78	Grand Total		100.00

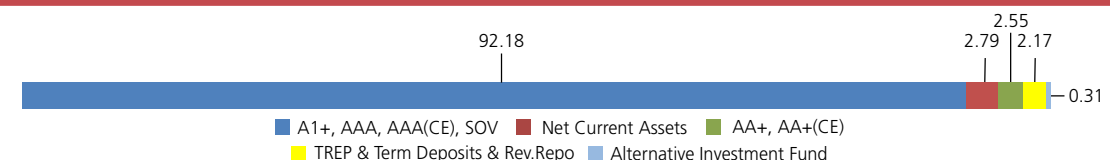
KOTAK BANKING AND PSU DEBT FUND

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.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	32,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	95,05,292	17,31,960	10,74,506	7,15,273	4,04,898	1,24,738
Scheme Returns (%)	7.19	7.13	6.92	6.96	7.78	7.42
CRISIL Banking & PSU Debt A-II Index Returns (%)	NA	6.96	6.75	6.78	7.56	7.35
Alpha*	NA	0.16	0.18	0.18	0.23	0.07
CRISIL Banking & PSU Debt A-II Index (₹)#	NA	17,17,145	10,67,688	7,12,055	4,03,540	1,24,696
CRISIL 10 Year Gilt Index (₹)^	NA	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index (%)	NA	6.36	6.40	6.84	8.00	5.53

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income over a short to medium term investment horizon. - Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions, government securities, and Municipal Bonds. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate CRISIL Banking & PSU Debt A-II Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Oct 2025 is 8.68% of the net assets. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK GILT FUND

An open ended debt scheme investing in government securities across maturity.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The objective of the Plan is to generate risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government(s) and/or any security unconditionally guaranteed by the Government of India, and/or reverse repos in such securities as and when permitted by RBI. A portion of the fund may be invested in Reverse repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified to meet the day-to-day liquidity requirements of the Plan. To ensure total safety of Unitholders' funds, the Plan does not invest in any other securities such as shares, debentures or bonds issued by any other entity. The Fund will seek to underwrite issuance of Government Securities if and to the extent permitted by SEBI/RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time. Subject to the maximum amount permitted from time to time, the Plan may invest in securities abroad, in the manner allowed by SEBI/RBI in conformity with the guidelines, rules and regulations in this respect. There is no assurance that the investment objective of the Plan will be achieved. It is however emphasized, that investments under the Plan are made in Government Securities, where there is no risk of default of payment in principal or interest amount.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹3,448.62 crs
AUM:	₹3,390.79 crs
Benchmark:	Nifty All Duration G-Sec Index
Allotment Date:	Regular Plan December 29, 1998; PF & Trust Plan - November 11, 2003
Folio Count:	10,950

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

Gilt Regular	Non-Direct Plan	Direct Plan
Growth	₹95.19	₹108.40
Quarterly IDCW	₹18.60	₹23.88
Gilt PF & Trust Plan	Regular Plan	Direct Plan
Growth	₹97.39	₹111.02
Quarterly IDCW	₹11.73	

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	31.20 yrs
Modified Duration	11.67 yrs
Macaulay Duration	12.09 yrs
Annualised YTM*	7.32%
Standard Deviation	5.62%

*In case of semi annual YTM, it will be annualized.
Source: ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.48%
Direct Plan:	0.47%

Available Plans/Options

Gilt Regular

(A) Direct Plan I (B) Non-Direct Plan

Gilt PF & Trust Plan

(A) Direct Plan I (B) Regular Plan

Options: Growth & IDCW: Payout and Reinvestment (applicable for all plans)

IDCW Frequency

Quarterly (20th of Mar/Jun/Sep/Dec)

Load Structure

Entry Load: (a) Regular Plan - Entry: Nil.
(b) PF & Trust Plan - Entry: Nil. (applicable for all plans)

Exit Load: (a) Regular Plan - Exit: Nil. (b) PF&Trust Plan-Exit: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

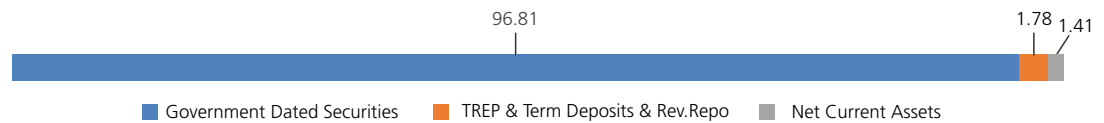
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

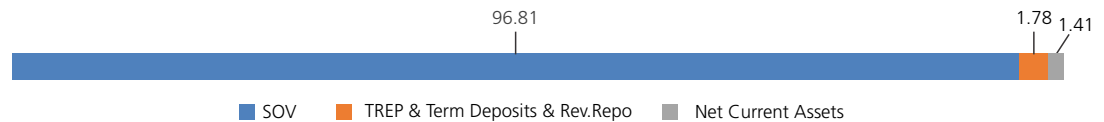
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities					
7.30% Central Government	SOV	33.15	GS CG 22/04/2038 - (STRIPS)	SOV	0.19
7.34% Central Government	SOV	25.20	GS CG 15/10/2044 - (STRIPS)	SOV	0.19
7.09% Central Government	SOV	17.07	GS CG 25/05/2035 - (STRIPS)	SOV	0.18
6.90% Central Government	SOV	10.22	GS CG 15/04/2045 - (STRIPS)	SOV	0.18
6.88% Bihar State Govt-Bihar	SOV	1.44	GS CG 06/11/2037 - (STRIPS)	SOV	0.17
GS CG 06/05/2037 - (STRIPS)	SOV	0.61	8.37% Tamil Nadu State		
GS CG 25/05/2034 - (STRIPS)	SOV	0.52	Govt-Tamil Nadu	SOV	0.15
GS CG 25/11/2034 - (STRIPS)	SOV	0.50	7.84% Tamil Nadu State		
7.70% Maharashtra State			Govt-Tamil Nadu	SOV	0.09
Govt-Maharashtra	SOV	0.49	7.38% Tamil Nadu State		
GS CG 22/04/2037 - (STRIPS)	SOV	0.48	Govt-Tamil Nadu	SOV	0.09
GS CG 22/04/2039 - (STRIPS)	SOV	0.47	7.91% Uttar Pradesh State		
GS CG 22/10/2037 - (STRIPS)	SOV	0.46	Govt-Uttar Pradesh	SOV	0.08
GS CG 22/10/2035 - (STRIPS)	SOV	0.46	GS CG 25/11/2039 - (STRIPS)	SOV	0.06
GS CG 25/11/2036 - (STRIPS)	SOV	0.43	GS CG 22/10/2038 - (STRIPS)	SOV	0.06
GS CG 22/10/2036 - (STRIPS)	SOV	0.42	8.39% Uttar Pradesh State		
GS CG 15/04/2039 - (STRIPS)	SOV	0.35	Govt-Uttar Pradesh	SOV	0.06
GS CG 22/10/2039 - (STRIPS)	SOV	0.34	8.08% Maharashtra State		
GS CG 22/04/2036 - (STRIPS)	SOV	0.34	Govt-Maharashtra	SOV	0.06
GS CG 06/05/2038 - (STRIPS)	SOV	0.31	GS CG 25/05/2042 - (STRIPS)	SOV	0.05
GS CG 15/10/2042 - (STRIPS)	SOV	0.27	7.95% Central Government	SOV	0.05
GS CG 25/11/2041 - (STRIPS)	SOV	0.25	7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	0.05
GS CG 15/10/2043 - (STRIPS)	SOV	0.25	6.78% Karnataka State Govt-Karnataka	SOV	0.03
8.28% Tamil Nadu State			8.16% Gujarat State Govt-Gujarat	SOV	0.01
Govt-Tamil Nadu	SOV	0.22	Government Dated Securities - Total		96.81
GS CG 25/05/2037 - (STRIPS)	SOV	0.21	Triparty Repo		1.78
GS CG 25/11/2037 - (STRIPS)	SOV	0.20	Net Current Assets/(Liabilities)		1.41
GS CG 25/05/2041 - (STRIPS)	SOV	0.20	Grand Total		100.00
GS CG 15/04/2044 - (STRIPS)	SOV	0.20			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	32,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,04,30,242	16,44,488	10,25,742	6,84,818	3,89,146	1,20,454
Scheme Returns (%)	7.76	6.14	5.62	5.23	5.12	0.70
Nifty All Duration G-Sec Index Returns (%)	NA	7.15	6.93	7.01	7.58	4.39
Alpha*	NA	-1.01	-1.31	-1.78	-2.46	-3.68
Nifty All Duration G-Sec Index (₹)#	NA	17,33,822	10,74,672	7,16,105	4,03,663	1,22,813
CRISIL 10 Year Gilt Index (₹)^	NA	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index Returns (%)	NA	6.36	6.40	6.84	8.00	5.53

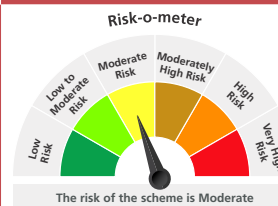
Product Label

This product is suitable for investors who are seeking*:

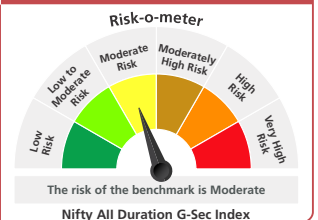
- Income over a long investment horizon
- Investment in sovereign securities issued by the Central and/or State Government(s) and/or reverse repos in such securities

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK BOND FUND

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to create a portfolio of debt instruments such as bonds, debentures, Government Securities and money market instruments, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹2,072.82 crs
AUM:	₹2,053.32 crs
Benchmark:	CRISIL Medium to Long Duration Debt A-III Index
Allotment Date:	November 25, 1999
Folio Count:	5,479

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2-3 years

Net Asset Value (NAV)

	Regular	Direct
Growth	₹77.4166	₹87.2083
IDCW	₹47.4308	₹29.0257

(as on October 31, 2025)

Debt Quant & Ratios

Average Maturity	13.16 yrs
Modified Duration	6.68 yrs
Macaulay Duration	6.93 yrs
Annualised YTM*	7.09%
⁵ Standard Deviation	3.09%

*In case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	1.66%
Direct Plan:	0.70%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

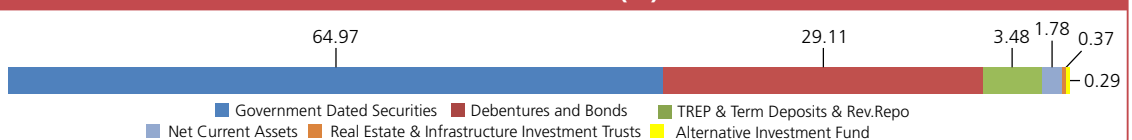
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

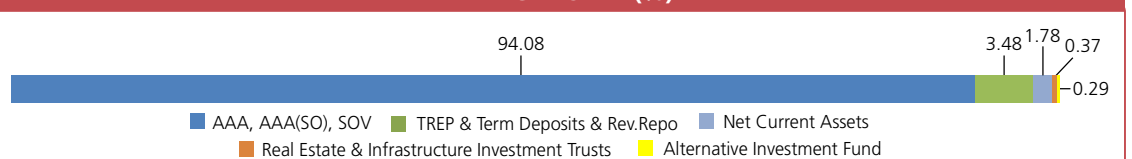
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			National Housing Bank	CARE AAA	7.24
Debentures and Bonds			REC LTD	CRISIL AAA	3.24
Government Dated Securities			DME DEVELOPMENT LIMITED	CRISIL AAA	3.10
7.09% Central Government	SOV	14.82	Power Finance Corporation Ltd.	CRISIL AAA	3.03
6.28% Central Government	SOV	8.70	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	2.17
6.33% Central Government	SOV	5.81	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.22
7.34% Central Government	SOV	5.27	INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.20
7.52% Bihar State Govt-Bihar	SOV	3.97	National Housing Bank	CRISIL AAA	0.17
7.45% Bihar State Govt-Bihar	SOV	3.96	Public Sector Undertakings - Total		20.37
7.49% Rajasthan State	SOV		Corporate Debt/Financial Institutions		
Govt-Rajasthan	SOV	3.73	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029	CRISIL AAA(SO)	3.70
7.19% Tamil Nadu State	SOV	3.61	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	3.70
Govt-Tamil Nadu	SOV	3.42	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.24
6.90% Bihar State Govt-Bihar	SOV	3.10	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.10
6.90% Central Government	SOV	2.23	Corporate Debt/Financial Institutions - Total		8.74
6.88% Bihar State Govt-Bihar	SOV	1.19	Triparty Repo		3.48
7.63% Maharashtra State	SOV	1.00	Alternative Investment Fund		
Govt-Maharashtra	SOV	0.69	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
GS CG 15/10/2036 - (STRIPS)	SOV	0.66	Alternative Investment Fund - Total		0.29
GS CG 15/04/2037 - (STRIPS)	SOV	0.63	Real Estate & Infrastructure Investment Trusts		
GS CG 22/04/2038 - (STRIPS)	SOV	0.36	INDUS INFRA TRUST	Transport Infrastructure	0.37
GS CG 15/04/2036 - (STRIPS)	SOV	0.35	Real Estate & Infrastructure Investment Trusts - Total		0.37
GS CG 15/04/2043 - (STRIPS)	SOV	0.11	Net Current Assets/(Liabilities)		1.78
GS CG 15/10/2043 - (STRIPS)	SOV	0.34	Grand Total		100.00
8.31% Telangana State	SOV	0.24			
Govt-Telangana	SOV	0.14			
GS CG 25/11/2035 - (STRIPS)	SOV	0.13			
GS CG 25/11/2036 - (STRIPS)	SOV	0.12			
GS CG 25/11/2037 - (STRIPS)	SOV	0.11			
6.58% Gujarat State Govt-Gujarat	SOV	0.11			
GS CG 25/05/2039 - (STRIPS)	SOV	0.10			
7.64% Maharashtra State	SOV	0.10			
Govt-Maharashtra	SOV	0.10			
7.78% West Bengal State	SOV	0.10			
Govt-West Bengal	SOV	0.08			
7.02% Central Government	SOV	64.97			
Government Dated Securities - Total					
Public Sector Undertakings					

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	31,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	91,78,449	16,57,059	10,45,194	6,99,530	3,98,555	1,23,019
Scheme Returns (%)	7.45	6.28	6.15	6.08	6.72	4.71
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	7.29	7.09	7.06	8.03	6.96
Alpha*	NA	-1.01	-0.94	-0.99	-1.31	-2.25
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	17,47,023	10,80,821	7,17,034	4,06,393	1,24,448
CRISIL 10 Year Gilt Index (₹)^	NA	16,63,464	10,54,624	7,13,060	4,06,186	1,23,541
CRISIL 10 Year Gilt Index Returns (%)	NA	6.36	6.40	6.84	8.00	5.53

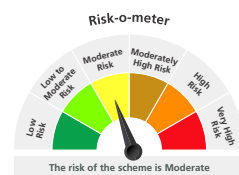
Product Label

This product is suitable for investors who are seeking*:

- Income over a long investment horizon
- Investment in debt & money market securities with a portfolio Macaulay duration between 4 years & 7 years.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception: - November 25, 1999. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK LONG DURATION FUND

An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: To generate income / capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹148.36 crs
AUM:	₹145.41 crs
Benchmark:	CRISIL Long Duration Debt A-III Index
Allotment Date:	March 11, 2024
Folio Count:	5,378

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.9275	₹10.9790
IDCW	₹10.9277	₹10.9793

(as on October 31, 2025)

Debt Quant

Average Maturity	30.98 yrs
Modified Duration	13.42 yrs
Macaulay Duration	13.91 yrs
Annualised YTM*	7.36%
⁵ Standard Deviation	5.76%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Total Expense Ratio**

Regular Plan:	0.62%
Direct Plan:	0.34%

Available Plans/Options

A) Regular Plan B) Direct Plan
Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

No exit load will be chargeable in case of switches made between different plans/options of the scheme.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

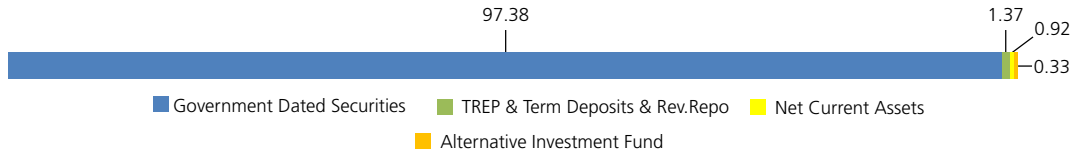
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

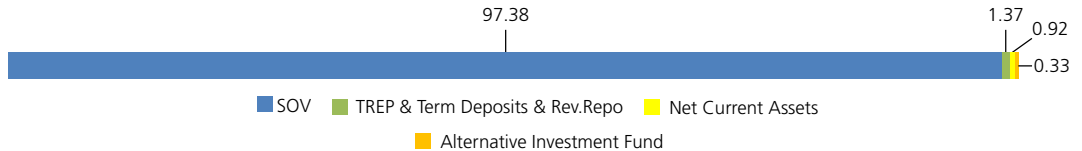
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			GS CG 25/11/2043 - (STRIPS)	SOV	1.07
6.90% Central Government	SOV	42.44	GS CG 25/05/2044 - (STRIPS)	SOV	1.03
7.09% Central Government	SOV	16.63	GS CG 25/11/2044 - (STRIPS)	SOV	0.99
GS CG 06/11/2037 - (STRIPS)	SOV	6.19	Government Dated Securities - Total		97.38
GS CG 15/04/2044 - (STRIPS)	SOV	5.58	Triparty Repo		1.37
GS CG 25/05/2038 - (STRIPS)	SOV	4.45	Alternative Investment Fund		
GS CG 25/05/2042 - (STRIPS)	SOV	4.35	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.33
GS CG 25/11/2038 - (STRIPS)	SOV	4.30	Alternative Investment Fund - Total		0.33
GS CG 15/10/2045 - (STRIPS)	SOV	4.09	Net Current Assets/(Liabilities)		0.92
GS CG 22/10/2038 - (STRIPS)	SOV	2.85	Grand Total		100.00
GS CG 25/11/2042 - (STRIPS)	SOV	1.16			
GS CG 22/10/2041 - (STRIPS)	SOV	1.14			
GS CG 25/05/2043 - (STRIPS)	SOV	1.11			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	2,00,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	2,06,042	1,20,566
Scheme Returns (%)	3.46	0.88
CRISIL Long Duration Debt A-III Index Returns (%)	6.04	4.64
Alpha*	-2.58	-3.77
CRISIL Long Duration Debt A-III Index Returns (₹)#	2,10,564	1,22,978
CRISIL 10 Year Gilt Index (₹)^	2,12,584	1,23,541
CRISIL 10 Year Gilt Index (%)	7.19	5.53

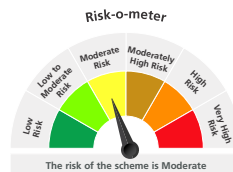
Product Label

This product is suitable for investors who are seeking*:

- Long term wealth creation
- To generate income / capital appreciation through investments in debt and money market instruments.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception :- March 11, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *Allpayouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *** As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

Details of exposure across all Debt Funds of Kotak Mahindra Mutual Fund as on October 31, 2025

Issuer Name	%age of Exposure to Debt AUM
360 One Prime Ltd.	0.31
Aadhar Housing Finance Limited	0.12
Aditya Birla Capital Ltd	0.65
Aditya Birla Housing Finance Ltd	0.21
Aditya Birla Real Estate Ltd	0.06
Aditya Birla Renewables Limited	0.11
Andhra Pradesh State Govt	0.41
Angel One Limited	0.26
Aseem Infrastructure Finance Limited	0.05
AU Small Finance Bank Ltd.	0.36
Axis Bank Ltd.	1.07
Axis Finance Ltd.	0.02
Axis Securities Limited	0.17
Bahadur Chand Investments Private Limited	0.08
Bajaj Auto Credit Limited	0.05
Bajaj Finance Ltd.	1.19
Bajaj Financial Securities Limited	0.21
Bajaj Housing Finance Ltd.	1.12
Bamboo Hotel And Global Centre (Delhi) Private Ltd (Guaranteed by Prestige Estate Projects Limited)	0.08
Bank Of Baroda	1.57
Bank Of India	0.34
Barclays Investments & Loan (India) Pvt. Ltd.	0.13
Bharti Airtel Ltd.	0.26
Bharti Telecom Ltd.	1.00
Bihar State Govt	0.41
Birla Group Holding Private Limited	0.22
Can Fin Homes Ltd.	0.19
Canara Bank	2.38
Central Government	17.74
CESC Ltd.	0.31
Cholamandalam Investment And Finance Company Ltd.	0.08
Citicorp Finance (India) Ltd.	0.08
Credila Financial Services Limited	0.10
Cube Highways Trust – NCDs	0.13
DCB Bank Limited	0.12
Dhruva Trust (Originator Five-Star Business Fin Ltd.)	0.08
DLF Cyber City Developers Ltd	0.11
DME Development Limited (100% owned by NHAI and Letter of comfort from NHAI)	0.38
DSP Finance Private Limited	0.08
Embassy Office Parks REIT - NCDs	0.75
Export-Import Bank Of India	0.23
Federal Bank Ltd.	0.33
First Business Receivables Trust (Originator Reliance Industries Ltd)	0.02
Food Corporation of India (Guaranteed by Govt. of India)	0.17
Godrej Finance Ltd	0.05
Godrej Housing Finance Ltd	0.16
Godrej Industries Ltd	0.17
Godrej Properties Limited	0.08
Godrej Seeds And Genetics Ltd.	0.42
Gujarat State Govt	1.14
Haryana State Govt	0.48
HDB Financial Services Ltd.	0.50
HDFC Bank Ltd.	2.89
HDFC Securities Limited	0.81
Hero Fincorp Ltd.	0.18
Hinduja Leyland Finance Ltd.	0.05
Hindustan Zinc Ltd.	0.14
Housing & Urban Development Corporation Ltd.	0.26
ICICI Home Finance Company Limited	0.10
ICICI Securities Limited	1.18
IDBI Bank Ltd.	0.39
IDFC First Bank Limited	0.48
IIFL Capital Services Ltd.	0.11
IIFL Finance Limited	0.13
India Infradebt Ltd	0.09
India Universal Trust A1 (Originator Hdfc Bank Ltd.)	0.34
India Universal Trust A12 (Originator Hdfc Bank Ltd.)	0.19
Indian Bank	1.60
Indian Oil Corporation Ltd.	0.50
Indian Overseas Bank	0.52
Indian Railway Finance Corporation Ltd.	0.17
Indigrid Infrastructure Trust	0.26
Indusind Bank Ltd.	1.83
Interise Trust - NCDs	0.07
lot Utkal Energy Services Ltd.	#
Jamnagar Utilities & Power Private Limited (Mukesh Ambani Group)	0.47
Jio Credit Limited	0.11
Jm Financial Asset Reconstruction Co. Pvt. Ltd	0.03
Jm Financial Credit Solutions Ltd.	0.05
JTPM Metal Traders Pvt Ltd	0.48
Jubilant Bevco Limited	0.20
Julius Baer Capital (India) Pvt. Ltd	0.05
Karnataka State Govt	1.68
Karur Vysya Bank Ltd.	0.66
Kerala State Govt	0.13
Knowledge Realty Trust	0.32
Kotak Mahindra Investments Ltd.	#
Kotak Mahindra Prime Ltd.	0.11
L & T Finance Ltd.	0.14
L&T Metro Rail (Hyderabad) Ltd (NCDs are Guaranteed By Larsen & Toubro Limited.)	0.58
Larsen and Toubro Ltd.	0.15
Lic Housing Finance Ltd.	1.87
Liquid Gold Series 14 (Originator IIFL Finance Ltd.)	0.14
Liquid Gold Series 9 (Originator Iifl Finance Ltd.)	0.16

Issuer Name	%age of Exposure to Debt AUM
Madhya Pradesh State Govt	0.38
Mahanagar Telephone Nigam Ltd. (Guaranteed by Govt of India).	0.03
Maharashtra State Govt	0.96
Mahindra & Mahindra Financial Services Ltd.	0.34
Mankind Pharma Ltd	0.28
Mindspace Business Parks REIT - NCDs	0.12
Mirae Asset Capital Markets (India) Private Limited	0.16
Motilal Oswal Financial Services Limited	0.84
Muthoot Finance Ltd.	0.83
Muthoot Fincorp Ltd.	0.08
National Bank For Agriculture & Rural Development	6.30
National Bank For Financing Infrastructure And Development	0.26
National Housing Bank	0.59
Network18 Media & Investments Ltd.	0.16
Nexus Select Trust REIT	0.05
Nirma Ltd.	0.05
Nomura Capital (India) Private Limited	0.03
Nomura Fixed Income Securities Private Ltd.	0.03
Nuclear Power Corporation Of India Ltd.	0.08
Nuvoco Vistas Corporation Ltd.	0.04
ONGC Petro Additions Ltd.	0.16
Panatone Finvest Ltd. (Sub. of Tata Sons)	0.31
Pipeline Infrastructure Limited	0.27
Piramal Finance Ltd	0.73
PNB Housing Finance Ltd.	0.46
Poonawalla Fincorp Limited	0.16
Power Finance Corporation Ltd.	1.82
Power Grid Corporation Of India Ltd.	0.14
Punjab & Sind Bank	0.39
Punjab National Bank	2.52
Punjab State Govt	0.05
Radhakrishna Trust (Originator - Jamnagar Utilities and Power Limited)	0.22
Rajasthan State Govt	0.43
Rural Electrification Corporation Ltd.	2.49
Reliance Jio Infocomm Ltd.	0.26
Reliance Retail Ventures Ltd	0.13
Samvardhana Motherson International Ltd	0.03
Sansar Trust (Originator Shriram Finance Ltd)	0.26
SBI Cards & Payment Services Pvt. Ltd.	0.03
Sbicap Securities Limited	0.13
Sharekhan Limited	0.16
Shivshakti Trust (Originator - Sikka Ports & Terminals Limited)	0.32
Siddhivinayak Trust (Originator - Sikka Ports & Terminals Limited)	0.32
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	0.25
Small Industries Development Bank Of India	5.01
SMFG India Credit Co. Ltd.	0.11
SMFG India Home Finance Company Ltd	0.13
Standard Chartered Capital Ltd.	0.12
State Bank Of India.	0.08
Sundaram Finance Ltd.	0.01
Sundaram Home Finance Ltd	0.02
Surat Municipal Corporation	#
Tamil Nadu State Govt	1.54
Tata Capital Housing Finance Ltd.	0.54
Tata Capital Ltd.	0.67
Tata Power Company Ltd.	0.10
Tata Projects Ltd.	0.04
Tata Steel Ltd.	0.68
Telangana State Govt	0.02
Telangana State Industrial Infrastructure Corporation Ltd. (Guaranteed by Govt. of Telangana)	0.20
THDC India Ltd. (Thdcil)	0.01
Toyota Financial Services India Ltd.	0.11
TREP/REVERSE REPO	7.51
TVS Credit Services Limited	0.05
U P Power Corporation Ltd (Guaranteed By Up State Government)	0.05
UCO Bank	0.26
Union Bank Of India	1.45
Uttar Pradesh State Govt	0.47
Vajra Trust (Originator Veritas Finance Private Ltd)	0.02
Vedanta Ltd.	0.35
Vertis Infrastructure Trust - NCDs	0.11
West Bengal State Govt	0.33
Yes Bank Ltd.	0.00
Total	100.00

Indicates Less than 0.005%

Industry / Sector	%age of Exposure to Debt AUM \$
BANK	19.24
CASH(TREP/REVERSE REPO)	7.14
CORPORATES	6.56
FINANCIAL SERVICES	32.75
GOI/TBILLS	26.19
NBFC	8.12
Total	100.00

Key Credit Brief provides the Key Highlights for select counterparties in our portfolio.

Please [click here](#) for the updated **Key Credit Brief**.

For viewing this on the desktop please visit: Kotak MF website>> Market & Funds >> Fund Updates >> Key Credit Brief. Also you can scan the QR code for **Key Credit Brief**.



Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D [#] (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Large Cap Fund (Erstwhile known as Kotak Bluechip Fund)	29-Dec-98	Fund invests in companies with Large market capitalization through diversification across sectors.	Financial Services: 29.7/33.8 Automobile and Auto Components: 9.7/7.1 Oil, Gas & Consumable Fuels: 8.7/9.8 Information Technology: 8.5/8.7 Fast Moving Consumer Goods: 7.0/7.2	HDFC Bank Ltd: 7.8 ICICI Bank Ltd: 6.9 Reliance Industries Ltd: 6.5 Larsen And Toubro Ltd: 4.0 Infosys Ltd: 3.8	Mr. Rohit Tandon	10,899.85	LC: 82 MC: 9 SC: 6 D&O: 3	0.92	0.79	11.78	1.73	0.62
Kotak Flexicap Fund	11-Sep-09	Focus on select sectors of economy diversified at stock level. Flexibility to invest across market capitalization.	Financial Services: 27.0/31.2 Capital Goods: 8.7/6.0 Automobile and Auto Components: 8.1/7.1 Oil, Gas & Consumable Fuels: 7.2/7.8 Chemicals: 6.9/1.9	HDFC Bank Ltd: 6.3 Bharat Electronics Ltd: 6.1 ICICI Bank Ltd: 6.0 State Bank Of India: 4.0 Larsen And Toubro Ltd: 3.8	Mr. Harsha Upadhyaya	56,039.86	LC: 74 MC: 19 SC: 5 D&O: 2	0.92	0.84	12.48	1.43	0.59
Kotak Multicap Fund	29-Sep-21	Fund is mix of Largecap, Midcap, & Smallcap stocks that work together as a team to create winning opportunities	Financial Services: 25.5/29.2 Automobile and Auto Components: 11.2/7.0 Fast Moving Consumer Goods: 8.5/5.9 Information Technology: 8.2/7.1 Consumer Services: 8.1/3.9	Maruti Suzuki India Ltd: 6.0 ITC Ltd: 5.2 Hero MotoCorp Ltd: 4.3 State Bank Of India: 3.9 Shriram Finance Ltd: 3.2	Mr. Devender Singhal Mr. Abhishek Bisen	21,541.46	LC: 41 MC: 30 SC: 28 D&O: 1	1.03	1.08	15.15	1.61	0.43
Kotak Large & Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund)	09-Sep-04	Fund Offers exposure across market cap segments with minimum level of 35% each in large and mid-cap segments with an opportunities in sectors with strong company performance and growth potential.	Financial Services: 25.2/29.9 Capital Goods: 10.6/8.5 Automobile and Auto Components: 8.2/7.4 Oil, Gas & Consumable Fuels: 7.7/6.6 Healthcare: 7.0/6.5	HDFC Bank Ltd: 6.5 Bharat Electronics Ltd: 4.0 State Bank Of India: 4.0 Eternal Limited: 3.8 ICICI Bank Ltd: 3.2	Mr. Harsha Upadhyaya	29,515.91	LC: 53 MC: 39 SC: 6 D&O: 2	0.89	0.98	12.77	1.57	0.53
Kotak Midcap Fund (Erstwhile known as Kotak Emerging Equity Fund)	30-Mar-07	Fund predominantly invest in Midcap stocks that have potential to shine in the future. Thus giving your investment the opportunity of better growth	Financial Services: 19.8/26.0 Capital Goods: 12.9/14.3 Healthcare: 11.8/8.4 Information Technology: 10.0/6.5 Chemicals: 9.0/4.8	Fortis Healthcare India Ltd: 4.2 GE Vernova T&d India Ltd: 4.0 Mphasis Ltd: 3.0 Dixon Technologies India Ltd: 2.8 Vishal Mega Mart Ltd: 2.7	Mr. Atul Bhole	60,385.03	LC: 14 MC: 70 SC: 15 D&O: 1	0.88	1.03	15.01	1.38	0.37

Ideal Investments Horizon – 5 Years & Above

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. *Standard Deviation

• To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: <https://www.kotakmf.com/Information/forms-and-downloads>

• For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D* (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Small Cap Fund	24-Feb-05	Fund Identifies the hidden growth potential of small cap sized companies with Better growth potential as most small caps are under owned and under researched	Healthcare: 20.4/14.1 Capital Goods: 11.1/12.8 Consumer Durables: 11.1/4.4 Financial Services: 10.8/23.0 Consumer Services: 9.8/4.0	Aster DM Healthcare Ltd: 4.4 Krishna Institute of Medical: 3.4 Vijaya Diagnostic Centre Pvt: 3.0 Century Plyboards (india) Ltd: 2.8 Techno Electric & Engineering Company Ltd: 2.7	Mr. Harish Bihani	18,023.96	LC: 7 MC: 15 SC: 77 D&O: 1	0.80	0.67	16.58	1.64	0.53
Kotak Contra Fund (Erstwhile known as Kotak India EQ Contra Fund)	27-Jul-05	Fund follows a contrarian strategy – “Sailing Against The Wind” which aims to select stocks of high-quality companies using the Business-Management- Valuation approach.	Financial Services: 32.1/31.2 Information Technology: 9.1/7.8 Healthcare: 8.7/6.3 Oil, Gas & Consumable Fuels: 6.0/7.8 Automobile and Auto Components: 6.0/7.1	HDFC Bank Ltd: 6.9 ICICI Bank Ltd: 4.8 State Bank Of India: 3.6 Infosys Ltd: 3.2 Reliance Industries Ltd: 3.0	Ms. Shibani Sircar Kurian	4,921.24	LC: 54 MC: 28 SC: 16 D&O: 2	0.98	1.08	13.28	1.84	0.57
Kotak Focused Fund (Erstwhile known as Kotak Focused Equity Fund)	16-Jul-19	Fund selects stocks following the process of “Distilling Gold from Ore” which aims to select high-quality companies at reasonable valuations	Financial Services: 27.3/31.2 Capital Goods: 10.4/6.0 Information Technology: 9.3/7.8 Consumer Services: 8.5/3.8 Automobile and Auto Components: 7.8/7.1	HDFC Bank Ltd: 8.0 ICICI Bank Ltd: 6.2 Bharti Airtel Ltd: 5.7 Eternal Ltd: 5.7 State Bank Of India: 4.5	Ms. Shibani Sircar Kurian	3,868.55	LC: 72 MC: 23 SC: 2 D&O: 3	0.89	0.83	12.07	1.88	0.55
Kotak ELSS Tax Saver Fund	23-Nov-05	Fund predominately invests in equities, providing the potential for capital appreciation along with the benefit of tax savings for investors, Flexibility to invest across any themes and sectors with No Market cap bias	Financial Services: 30.6/31.2 Information Technology: 8.4/7.8 Oil, Gas & Consumable Fuels: 6.9/7.8 Automobile and Auto Components: 6.8/7.1 Chemicals: 5.6/1.9	HDFC Bank Ltd: 9.2 ICICI Bank Ltd: 5.4 State Bank Of India: 3.9 Bharti Airtel Ltd: 3.8 Infosys Ltd: 3.5	Mr. Harsha Upadhyaya	6,449.48	LC: 69 MC: 20 SC: 9 D&O: 2	0.91	0.75	12.65	1.75	0.62

Ideal Investments Horizon – 5 Years & Above

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D* (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Infrastructure & Economic Reform Fund	25-Feb-08	Fund mainly invests in infrastructure companies expected to benefit from economic growth and development.	Capital Goods: 21.7/5.9 Construction: 16.6/12.7 Telecommunication: 10.9/16.3 Automobile and Auto Components: 10.8/2.2 Oil, Gas & Consumable Fuels: 9.3/29.3	Bharti Airtel Ltd: 6.8 Larsen And Toubro Ltd: 5.4 Reliance Industries Ltd: 5.3 Shree Cement Ltd: 4.1 Kalpataru Projects International Ltd: 3.3	Mr. Nalin Rasik Bhatt	2,424.92	LC: 42 MC: 17 SC: 41 D&O: 0	0.90	0.88	18.00	1.99	0.66
Kotak Pioneer Fund	31-Oct-19	Fund invests in companies that utilize new forms of production, technology, distribution or process which are likely to challenge existing markets and value networks, displace established market operators, products and/or business models. The fund invests in global funds investing in companies inventing and utilizing innovative technologies.	Consumer Services: 18.3/3.8 Healthcare: 16.3/6.3 Automobile and Auto Components: 13.8/7.1 Financial Services: 13.1/31.2 Capital Goods: 8.8/6.0	Eternal Ltd: 4.7 Aster DM Healthcare Ltd: 3.8 Bharti Hexacom Ltd: 3.5 Inter Globe Aviation Ltd: 3.2 Maruti Suzuki India Ltd: 3.0	Mr. Harish Bihani	3,284.82	LC: 35 MC: 26 SC: 19 D&O: 20	0.94	1.34	12.52	1.84	0.48
Kotak ESG Exclusionary Strategy Fund	11-Dec-20	Portfolio consists of diversified companies that adhere to Environmental, Social & Governance parameters, with flexibility to invest across market capitalization	Financial Services: 28.2/34.9 Information Technology: 12.3/17.5 Automobile and Auto Components: 9.4/9.4 Consumer Services: 8.8/5.8 Telecommunication: 7.9/4.0	HDFC Bank Ltd: 8.2 Bharti Airtel Ltd: 6.4 Eternal Ltd: 5.9 ICICI Bank Ltd: 4.7 Infosys Ltd: 4.1	Mr. Mandar Pawar	866.04	LC: 78 MC: 17 SC: 4 D&O: 2	0.88	0.68	11.77	2.28	0.91
Kotak Manufacture in India Fund	22-Feb-22	Fund focuses on investment themes such as China+1, PLI Scheme, Deleveraged Balance Sheets of Corporates, Housing Boom, and Reimagining India's Carbon Footprint	Capital Goods: 25.0/20.2 Automobile and Auto Components: 22.4/26.8 Healthcare: 13.9/16.5 Oil, Gas & Consumable Fuels: 11.8/9.1 Metals & Mining: 8.1/14.1	Mahindra & Mahindra Ltd: 5.0 Sun Pharmaceuticals Industries Ltd: 4.5 Reliance Industries Ltd: 4.3 Tata Steel Ltd: 3.9 Maruti Suzuki India Ltd: .7	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen	2,608.69	LC: 48 MC: 31 SC: 19 D&O: 2	0.95	0.93	15.10	1.95	0.56
Kotak Business Cycle Fund	28-Sep-22	Fund invests in sectors and stocks which show signs of growth in the business cycle, fund follows a top-down approach to portfolio construction, identifying stages of the business cycle and sector opportunities	Financial Services: 21.3/31.2 Healthcare: 13.6/6.3 Capital Goods: 9.7/6.0 Consumer Services: 9.6/3.8 Automobile and Auto Components: 8.1/7.1	ICICI Bank Ltd: 5.2 Aster Dm Healthcare Ltd: 3.9 Bharti Hexacom Ltd: 3.8 HDFC Bank Ltd: 3.4 Eternal Limited: 3.3	Mr. Harish Bihani, Mr. Abhishek Bisen	3,066.15	LC: 45 MC: 27 SC: 27 D&O: 1	0.92	0.99	13.09	1.92	0.60

Ideal Investments Horizon – 5 Years & Above

As on 31st October, 2025

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D. [#] (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Banking & Financial Services Fund	27-Feb-23	Fund predominantly invests in securities engaged in banking and financial services sectors. which follows bottom-up approach of Business, Management and Valuation to identify companies within the banking and financial services sector showing growth at a reasonable price.	Financial Services: 97.8/100.0	HDFC Bank Ltd: 18.3 ICICI Bank Ltd: 16.2 State Bank Of India: 7.6 Bajaj Finance Ltd: 6.3 Axis Bank Ltd: 4.8	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	1,322.90	LC: 69 MC: 9 SC: 19 D&O: 2	0.98	1.00	12.60	2.12	0.66
Kotak Quant Fund	02-Aug-23	Fund selects stocks based on an in-house proprietary quantitative model across Market Capitalization and diverse sectors	Financial Services: 21.2/32.6 Healthcare: 16.2/5.2 Automobile and Auto Components: 14.5/7.0 Fast Moving Consumer Goods: 9.5/6.6 Construction Materials: 9.2/2.0	HDFC Bank Ltd: 4.2 State Bank Of India: 4.0 Bharti Airtel Ltd: 3.9 Marico Ltd: 3.6 Dr Reddys Laboratories Ltd: 3.5	Mr. Harsha Upadhyaya, Mr. Rohit Tandon And Mr. Abhishek Bisen	579.41	LC: 54 MC: 39 SC: 7 D&O: 0	1.14	0.88	16.78	1.81	1.16
Kotak Consumption Fund	16-Nov-23	Fund invests in Consumption theme which aim to grow with the nation's growing lifestyle	Fast Moving Consumer Goods: 24.8/27.4 Consumer Services: 21.6/14.2 Automobile and Auto Components: 14.8/24.5 Consumer Durables: 11.3/10.4 Healthcare: 8.5/4.6	ITC Ltd: 10.1 Maruti Suzuki India Ltd: 8.8 Eternal Ltd: 7.4 Bharti Airtel Ltd: 5.4 Hero MotoCorp Ltd: 5.3	Mr. Devender Singhal, Mr. Abhishek Bisen	1,709.11	LC: 43 MC: 22 SC: 34 D&O: 1	0.92	1.00	14.98	2.05	0.56
Kotak Healthcare Fund	11-Dec-23	Fund invests in Pharma, Healthcare, and Allied Sectors, which are part of the structural growth story of the healthcare and allied industries	Healthcare: 98.7/100.0	Sun Pharmaceuticals Industries Ltd: 13.4 Max Healthcare Institute Ltd: 7.8 JB Chemicals & Pharmaceuticals Ltd: 5.6 Divi s Laboratories Ltd: 5.6 Cipla Ltd: 4.7	Ms. Shibani Sircar Kurian, Mr. Dhananjay Tikariha And Mr. Abhishek Bisen	481.04	LC: 46 MC: 16 SC: 36 D&O: 1	0.97	0.67	16.77	2.40	0.76
Kotak Technology Fund	04-Mar-24	Fund invest in the Potential Growth Story Of Technology Sector	Information Technology: 60.1/66.9 Telecommunication: 20.9/31.9 Consumer Services: 13.2 Services: 1.6 Consumer Durables: 1.6	Infosys Ltd: 19.2 Bharti Airtel Ltd: 16.8 Eternal Ltd: 6.7 Tata Consultancy Services Ltd: 6.7 Tech Mahindra Ltd: 6.6	Ms. Shibani Sircar Kurian And Mr. Abhishek Bisen	612.83	LC: 65 MC: 25 SC: 6 D&O: 4	0.95	0.47	17.62	2.38	0.92

Ideal Investments Horizon – 5 Years & Above

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. *Standard Deviation

• To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: <https://www.kotakmf.com/Information/forms-and-downloads>

• For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

As on 31st October, 2025

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D [#] (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Special Opportunities Fund	29-Jun-24	The scheme will invest in opportunities presented by Special Situations such as Company Specific Event/Developments, Corporate Restructuring, Government Policy change and/or Regulatory changes, Technology led Disruption/ Innovation or companies going through temporary but unique challenges and other similar instances. The scheme has flexibility to invest across market capitalization	Financial Services: 14.7/31.2 Automobile and Auto Components: 14.6/7.1 Fast Moving Consumer Goods: 11.4/6.4 Healthcare: 9.5/6.3 Capital Goods: 9.4/6.0	Maruti Suzuki India Limited: 8.3 Hero MotoCorp Ltd: 6.2 Radico Khaitan Ltd: 5.1 Jubilant Pharmova Limited: 3.9 NLC India Ltd: 3.6	Mr. Devender Singhal and Mr. Abhishek Bisen	1,857.79	LC: 17 MC: 35 SC: 48 D&O: 0	1.06	-0.32	16.42	2.06	0.71
Kotak MNC Fund	28-Oct-24	Fund invests in multinational companies registered/incorporated in India, including subsidiaries of foreign firms, joint ventures, Indian multinationals and transnational companies. It focuses on a Business, Management, and Valuation approach to identify growth opportunities in companies across market capitalizations.	Capital Goods: 22.5/23.0 Fast Moving Consumer Goods: 19.9/35.7 Healthcare: 18.9/4.0 Automobile and Auto Components: 17.1/18.9 Information Technology: 4.4/2.0	Maruti Suzuki India Limited: 9.8 Britannia Industries Ltd: 7.1 Hindustan Unilever Ltd: 6.1 Nestle India Ltd: 3.9 Vedanta Ltd: 3.4	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen	2,211.33	LC: 42 MC: 27 SC: 31 D&O: 1	1.05	0.13	15.34	2.00	0.58
Kotak Transportation and Logistics Fund	16-Dec-24	The fund invests in portfolio of predominantly equity & equity related securities of companies engaged in Transportation & Logistics and related activities. This theme focuses on investing in companies that facilitate the movement of goods and people. The fund has flexibility to invest across market capitalization.	Automobile and Auto Components: 54.3/66.0 Services: 19.5/15.8 Consumer Services: 12.1/14.3 Capital Goods: 9.6/3.8 Oil, Gas & Consumable Fuels: 1.6	Maruti Suzuki India Limited: 10.2 Hero MotoCorp Ltd: 8.8 Mahindra & Mahindra Ltd: 7.0 Swiggy Ltd: 6.1 Eternal Limited: 5.8	Mr. Nalin Bhatt, and Mr. Abhishek Bisen	540.47	LC: 43 MC: 22 SC: 33 D&O: 2	0.90	0.83	15.62	2.39	0.83
Kotak Energy Opportunities Fund	25-Apr-25	Fund aims to generate long-term capital growth by investing in companies engaged in and/or expected to benefit from the growth of Energy (Traditional/New) and related & activities. The fund follows the Business Management & Valuation approach to identify companies showing growth at a reasonable price.	Oil, Gas & Consumable Fuels: 32.6/50.7 Power: 23.8/24.8 Capital Goods: 23.0/24.5 Construction: 5.2 Financial Services: 2.1	Reliance Industries Ltd: 8.6 NTPC Ltd: 7.7 GAIL (india) Ltd: 5.7 Power Grid Corporation Of India Ltd: 5.4 Bharat Petroleum Corporation	Mr. Harsha upadhyaya, Mr. Abhishek Bisen and Mr. Mandar Pawar	241.84	LC: 54 MC: 26 SC: 12 D&O: 8	0.63	0.40	9.10	2.42	0.89
Kotak Active Momentum Fund	20-Aug-25	The scheme runs on the in-house developed Enhanced Earnings factor model which is primarily based on earnings momentum factor. The model utilizes quantitative measures & analyst estimates to determine the extent of earnings upgrades and downgrades for stocks within the universe.	Financial Services: 21.8/31.2 Healthcare: 15.0/6.3 Capital Goods: 13.7/6.0 Metals & Mining: 6.5/3.7 Fast Moving Consumer Goods: 6.2/6.4	BSE Ltd: 3.6 One 97 Communications Ltd: 3.5 Fortis Healthcare India Ltd: 3.3 Muthoot Finance Ltd: 3.0 Radico Khaitan Ltd: 3.0	Mr. Rohit Tandon and Mr. Abhishek Bisen	1,393.74	LC: 32 MC: 66 SC: 2 D&O: 0	-	-	-	2.12	0.74

Ideal Investments Horizon – 5 Years & Above

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. *Standard Deviation

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• For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Debt Quants	Market Cap (%)	Asset Allocation (%)	Beta	Sharpe	Standard Deviation (%)	Total Expense Ratio (TER)	
												Reg	Dir
Kotak Balanced Advantage Fund	03-Aug-18	5 years & above	Fund invest in mix of equity & debt instruments, aims to reduce the equity exposure when market are rising and increase it when market is falling basis the inhouse model	Mr. Hiten Shah, Mr. Rohit Tandon, Mr. Abhishek Bisen	17,874.24	Avg Maturity - 19.62 Yrs Mac Duration - 7.62 Yrs YTM - 7.02%	LC-42 MC-9 SC-7 D&O-42	Net Equity- 57.6 Debt & Cash- 34.6 Arbitrage- 7.3 Reits/Invits- 0.4	1.04	0.83	7.06	1.65	0.56
Kotak Arbitrage Fund (Erstwhile known as Kotak Equity Arbitrage Fund)	29-Sep-05	3 months & above	Fund invest 65-90% in arbitrage opportunities in the cash and derivatives segment of the equity market, and 10-35% in debt and money market instruments.	Mr. Hiten Shah	72,279.21	Avg Maturity - 0.36 Yrs Mac Duration - 0.36 Yrs YTM - 6.04%	D&O-100	Net Equity- 0.0 Debt & Cash- 17.4 Arbitrage- 82.6	0.60	3.04	0.43	1.05	0.44
Kotak Equity Savings Fund	13-Oct-14	3 Years & above	Fund aims to provide long-term growth potential through Equity exposure; Regular Income & relatively Lower Volatility through Arbitrage & Debt market opportunities.	Mr. Devender Singhal Mr. Abhishek Bisen, Mr. Hiten Shah	9,022.96	Avg Maturity - 4.00 Yrs Mac Duration - 2.31 Yrs YTM - 6.41%	LC-16 MC-12 SC-6 D&O-66	Net Equity- 34.5 Debt & Cash- 35.5 Arbitrage- 29.1 Reits/Invits- 0.9	0.49	1.10	5.01	1.75	0.67
Kotak Multi Asset Allocation Fund	22-Sep-23	5 years & above	Fund invest minimum 10% in Equity, Debt & Commodity instruments respectively, which offers professional asset allocation across asset class	Mr. Devender Singhal, Mr. Abhishek Bisen Mr. Hiten Shah, Mr. Jeetu Valechha Sonar	9,429.18	Avg Maturity - 19.60 Yrs Mac Duration - 8.22 Yrs YTM - 6.93%	LC-43 MC-13 SC-12 D&O-32	*Net Equity- 67.7 Debt & Cash- 11.5 Arbitrage- 0.6 Gold- 5.6 Silver- 14.6 Reits/ Invits- 0.1	1.01	1.34	9.45	1.72	0.45
Kotak Aggressive Hybrid Fund (Erstwhile known as Kotak Equity Hybrid Fund)	25-Nov-99	5 years & above	Fund aims to generate long-term capital appreciation and accrual income from a portfolio that is invested in 65-80% in equity and 20-35% in debt	Mr. Atul Bhole, Mr. Abhishek Bisen	8,402.00	Avg Maturity - 24.48 Yrs Mac Duration - 9.59 Yrs YTM - 7.12%	LC-48 MC-21 SC-10 D&O-22	Net Equity- 78.2 Debt & Cash- 21.5 Reits/Invits- 0.3	1.15	0.90	10.32	1.74	0.48
Kotak Debt Hybrid Fund	02-Dec-03	3 months & above	Fund combines relatively stable debt market returns with upside equity potential range between 75-90% in debt and 10-25% in equities.	Ms. Shibani Sircar Kurian Mr. Abhishek Bisen	3,124.10	Avg Maturity - 20.71 Yrs Mac Duration - 8.37 Yrs YTM - 7.31%	LC-16 MC-5 SC-2 D&O-77	Net Equity- 22.7 Debt & Cash- 77.3 Reits/Invits- 0.1	-	-	5.32	1.66	0.48
Kotak Multi Asset Omni FOF (Erstwhile known as Kotak Multi Asset Allocator FOF - Dynamic)	09-Aug-04	5 years & above	Fund invest in specified schemes which offers Multi Asset allocation via mutual fund schemes	Mr. Devender Singhal Mr. Abhishek Bisen	2,083.68	NA	NA	*Net Equity- 73.2 Debt & Cash- 14.1 Gold- 12.7	1.07	1.67	7.82	1.08^	0.40^
Kotak Income Plus Arbitrage Omni FOF (Erstwhile known as Kotak Income Plus Arbitrage FOF)	17-Nov-22	2 year & above	Scheme predominantly investing in debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund	Mr. Abhishek Bisen	6,948.60	NA	NA	Arbitrage- 38.4 Debt & Cash- 61.6	-	-	-	0.32	0.07

*Net Equity is inclusive of Foreign Equity allocation

^For complete information on TER, please refer to respective scheme page

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.

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Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Overnight Fund	15-Jan-19	1 day	Fund invest in overnight securities having maturity of 1 day	Mr. Deepak Agrawal Mr. Sunil Pandey	8,499.22	SOV : 92.24 Cash/CBLO : 7.76	5.64	3.32 (Days)	3.29 (Days)	Nil	0.16	0.08
Kotak Liquid Fund	04-Nov-03	7 days to month	Fund invest in Debt and money market securities with maturity of upto 91 days only	Mr. Deepak Agrawal Mr. Sunil Pandey	34,080.38	SOV : 19.77 AAA : 86.59 Cash/CBLO : -6.37	6.04	0.10	0.10	Day 1 -0.0070% Day 2 -0.0065% Day 3 - 0.0060% Day 4 - 0.0055% Day 5 - 0.0050% Day 6 - 0.0045% Day 7 - 0.0000% Onwards	0.31	0.20
Kotak Savings Fund	13-Aug-04	3 to 6 months	Fund Invests in Debt & Money Market instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months	Mr. Deepak Agrawal & Mr. Manu Sharma	15,148.65	SOV : 14.37 AAA : 70.65 AA+ : 4.34 AA : 6.03 Cash/CBLO : 4.61	6.49	0.53	0.47	Nil	0.83	0.37
Kotak Money Market Fund	14-Jul-03	3 to 6 months	Fund invest in Money Market instruments having maturity upto 1 year.	Mr. Deepak Agrawal, Mr. Manu Sharma	35,100.22	SOV : 14.86 AAA : 83.48 Cash/CBLO : 1.65	6.25	0.36	0.36	Nil	0.35	0.21
Kotak Low Duration Fund	06-Mar-08	6 to 9 months	Fund invests in securities that are less prone of default risk, considering liquidity needs with a Macaulay Duration ranging from 6 months to 12 months	Mr. Dharmesh Thakkar, Mr. Deepak Agrawal	14,356.72	SOV :11.01 AAA : 72.13 AA+ : 3.50 AA : 10.85 Cash/CBLO : 2.50	6.88	1.40	0.97	Nil	1.18	0.42
Kotak Corporate Bond Fund	21-Sep-07	1 to 1.5 year	The fund predominantly invests in AA+ and above rated corporate bonds with flexibility to invest securities of varying maturities across the credit spectrum months	Mr. Deepak Agrawal & Mr. Manu Sharma	18,310.36	SOV : 19.21 AAA : 74.79 Cash/CBLO : 6.00	6.90	4.89	3.32	Nil	0.68	0.35
Kotak Bond Short Term Fund	02-May-02	1 years & above	Fund Invests in a debt and money market instruments with Macaulay Duration of 1 to 3 year.	Mr. Deepak Agrawal, Mr. Abhishek Bisen	18,909.15	SOV : 19.88 AAA : 75.25 Cash/CBLO : 4.87	6.87	4.15	2.70	Nil	1.12	0.39
Kotak Credit Risk Fund	11-May-10	2-3 year & above	Minimum investment in corporate bonds - 65% of total assets (investment in below highest rated instruments)	Mr. Vihag Mishra, Mr. Deepak Agrawal	725.07	SOV : 11.33 AAA : 14.06 AA+ : 0.16 AA : 48.81 A+/A-/A/Below : 9.99 Cash/CBLO : 15.66	7.70	2.68	2.33	1% for 1 Year 6% of the initial investment within 1 year from the date of allotment: Nil.	1.71	0.81

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Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Dynamic Bond Fund	26-May-08	2 years and above	The fund has the flexibility to invest across duration with an aim to benefit from the changing interest rate cycles	Mr. Deepak Agrawal, Mr. Abhishek Bisen	2,792.78	SOV : 60.97 AAA : 13.37 AA+ : 9.20 Cash/CBLO : 16.47	7.21	18.78	7.99	Nil	1.33	0.59
Kotak Floating Rate Fund	14-May-19	2 year & above	Fund invest minimum 65% of total assets in floating rate instruments	Mr. Deepak Agrawal, Mr. Manu Sharma	2,960.37	SOV : 31.30 AAA : 52.14 AA+ : 4.34 AA : 9.91 Cash/CBLO : 2.32	7.08	4.80	2.06	Nil	0.63	0.26
Kotak Medium Term Fund	21-Mar-14	2.5 years & above	Fund manages a balance between interest rate risk and credit risk with a Macaulay Duration of 3-4 years.	Mr. Deepak Agrawal, Mr. Vihag Mishra	2,082.21	SOV : 12.17 AAA : 26.37 AA+ : 7.35 AA : 27.54 AA- : 2.07 A+/A-/A/Below : 6.87 Cash/CBLO : 17.62	7.64	4.44	3.02	Nil	1.63	0.67
Kotak Banking and PSU Debt Fund	29-Dec-98	2 to 3 years	Minimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions- 80% of total assets	Mr. Deepak Agrawal, Mr. Dharmesh Thakar	5,747.06	SOV : 15.27 AAA : 76.91 AA : 2.55 Cash/CBLO : 5.26	6.90	5.33	3.44	Nil	0.75	0.40
Kotak Gilt Fund	25-Nov-99	2 year & above	Minimum investment in G-secs- 80% of total assets (across maturity)	Mr. Abhishek Bisen	3,390.79	SOV : 96.79 Cash/CBLO : 3.21	7.32	31.20	12.09	Nil	1.48	0.47
Kotak Bond Fund	15-Nov-99	2 to 3 years	Fund invest in the range of Macaulay duration of the portfolio between 4 to 7 years which offers a play on interest rates by managing duration actively	Mr. Abhishek Bisen	2,053.32	SOV : 64.98 AAA : 29.09 Cash/CBLO : 5.93	7.09	13.16	6.93	Nil	1.66	0.70
Kotak Long Duration Fund	11-Mar-24	3 years & above	The scheme offers a play on interest rates by actively managing the portfolio's duration, ensuring that the Macaulay Duration remains above 7 years.	Mr. Abhishek Bisen	145.41	SOV : 97.38 Cash/CBLO : 2.62	7.36	30.98	13.91	Nil	0.62	0.34

Debt Index Funds

As on 31st October, 2025

Scheme Name	Inception Date	AUM (Rs. Crs.)	YTM (%)	Avg. Maturity (Years)	Macaulay Duration (Years)	Tracking Error (%) 1 Year	Total Expense Ratio (%)		NAV (in Rs. as on 31st Oct, 2025)	
							Regular	Direct	Regular	Direct
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	7,328.38	6.10	1.32	1.27	0.84	0.35	0.20	12.5369	12.6092
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	11-Feb-22	3,251.25	7.10	6.14	4.95	2.24	0.36	0.20	12.8641	12.9460
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	13-Oct-22	551.78	6.47	2.34	2.12	0.77	0.40	0.21	12.6438	12.7190
Kotak Nifty SDL JUL 2026 Index Fund	22-Dec-22	105.19	5.80	0.62	0.61	0.56	0.41	0.20	12.2295	12.3026
Kotak Nifty SDL JUL 2033 Index Fund	15-Feb-23	189.61	7.23	7.19	5.57	2.12	0.43	0.22	12.3854	12.4658
Kotak Nifty G-Sec Jul 2033 Index Fund	11-Oct-23	20.94	6.64	6.92	5.46	0.72	0.39	0.14	11.9284	11.9898
Kotak Crisil-IBX AAA Financial Services Index – Sep 2027 Fund	13-Sep-24	440.36	6.94	1.73	1.65	0.39	0.40	0.20	11.0023	11.0287
Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund	17-Feb-25	88.35	5.99	0.37	0.36	0.22	0.30	0.10	10.5863	10.6009
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	07-Mar-25	429.18	6.37	0.31	0.31	0.52	0.35	0.12	10.4603	10.4762
Kotak Nifty AAA Financial Services Bond Mar 2028 Index	09-Jul-25	358.49	6.89	2.09	1.88	0.45	0.35	0.15	10.1946	10.2013
Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	24-Sep-25	653.10	6.63	0.78	0.77	0.08	0.32	0.12	10.0659	10.0679

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.

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Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 31st Oct, 2025)	
					Regular	Direct	Regular	Direct
Kotak Nifty Next 50 Index Fund	10-Mar-21	809.18	0.18	44.09	0.57	0.10	19.8852	20.3625
Kotak Nifty 50 Index Fund	21-Jun-21	1,006.35	0.24	34.43	0.35	0.07	16.7238	16.9559
Kotak Nifty Smallcap 50 Index Fund	10-Apr-23	169.49	0.10	75.13	0.90	0.26	20.3508	20.6868
Kotak Nifty 200 Momentum 30 Index Fund	15-Jun-23	508.50	0.22	153.65	0.79	0.29	14.8405	15.0159
Kotak Nifty Financial Services Ex-Bank Index Fund	14-Aug-23	77.36	0.20	49.58	0.73	0.22	16.0713	16.2685
Kotak BSE Housing Index Fund	28-Aug-23	17.64	0.12	45.05	0.72	0.22	13.7220	13.8856
Kotak Nifty 100 Low Volatility 30 Index Fund	07-June-24	132.24	0.07	45.86	0.94	0.31	11.0212	11.1186
Kotak BSE PSU Index Fund	31-July-24	79.50	0.11	29.72	1.03	0.39	9.1937	9.2691
Kotak Nifty Midcap 50 Index Fund	16-Aug-24	61.73	0.14	67.46	0.86	0.25	10.3693	10.4462
Kotak Nifty India Tourism Index Fund	23-Sep-24	35.64	0.18	59.72	0.96	0.33	9.5559	9.6231

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Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 31st Oct, 2025)	
					Regular	Direct	Regular	Direct
Kotak Nifty Midcap 150 Momentum 50 Index Fund	08-Oct-24	283.83	0.23	93.81	0.93	0.28	9.2956	9.3602
Kotak Nifty 50 Equal Weight Index Fund	23-Dec-24	22.79	0.26	83.21	0.72	0.22	11.1355	11.1835
Kotak Nifty 100 Equal Weight Index Fund	23-Dec-24	21.25	0.25	85.76	0.72	0.22	10.7912	10.8371
Kotak Nifty Smallcap 250 Index fund	27-Jan-25	36.16	0.14	39.83	0.63	0.15	11.1945	11.2360
Kotak BSE Sensex Index Fund	17-Feb-25	14.37	0.23	37.47	0.31	0.14	11.1350	11.1481
Kotak Nifty Commodities Index Fund	10-Mar-25	126.89	0.55	29.52	0.47	0.20	11.7036	11.7229
Kotak Nifty Midcap 150 Index Fund	21-Mar-25	11.87	1.36	88.95	0.63	0.15	11.2839	11.3179
Kotak Nifty Top 10 Equal Weight Index Fund	28-Apr-25	18.69	0.10	22.06	0.92	0.22	10.2808	10.3176
Kotak Nifty 200 Quality 30 Index Fund	14-Jul-25	13.43	0.22	2.69	0.60	0.23	10.1732	10.1849
Kotak Nifty Alpha 50 Index Fund	19-Aug-25	13.63	0.32	40.37	0.94	0.35	9.8997	9.9116

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Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Total Expense Ratio (%)	Creation Unit Size [#]		NAV (in Rs. as on 31st Oct, 2025)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty 50 ETF	02-Feb-10	3,239.05	0.02	20.02	0.03	1 Unit	12500 Units and in multiple thereof.	282.9426	35,45,624	NSE Symbol: NIFTY1
Kotak BSE Sensex ETF	06-Jun-08	25.79	0.02	15.82	0.18	1 Unit	50000 Units and in multiple thereof.	91.4490	45,83,881	NSE Symbol: SENSEX1 BSE Scrip Code: 532985
Kotak Nifty PSU Bank ETF	08-Nov-07	2,043.04	0.09	20.80	0.49	1 Unit	5000 Units and in multiple thereof.	817.3024	40,96,728	NSE Symbol: PSUBANK BSE Scrip Code : 590107
Kotak Nifty Bank ETF	04-Dec-14	5,196.37	0.03	27.38	0.15	1 Unit	7500 Units and in multiple thereof.	597.7176	44,94,089	NSE Symbol: BANKNIFTY1 BSE Scrip Code: 590136
Kotak Nifty 50 Value 20 ETF	02-Dec-15	86.94	0.06	68.77	0.14	1 Unit	25000 Units and in multiple thereof.	151.0334	37,85,275	NSE Symbol: NV20
Kotak Nifty IT ETF	02-Mar-21	436.90	0.05	51.89	0.09	1 Unit	100000 Units and in multiple thereof.	39.0570	39,15,464	NSE Symbol: IT
Kotak Nifty Alpha 50 ETF	22-Dec-21	741.01	0.27	188.62	0.30	1 Unit	100000 Units and in multiple thereof.	48.7739	48,89,583	NSE Symbol: ALPHA
Kotak Nifty Midcap 50 ETF	28-Jan-22	87.08	0.14	67.82	0.05	1 Unit	35000 Units and in multiple thereof.	173.0831	60,73,053	NSE Symbol: MIDCAP
Kotak Nifty 100 Low Volatility 30 ETF	23-Mar-22	170.53	0.04	49.68	0.09	1 Unit	200000 Units and in multiple thereof.	21.5288	43,16,524	NSE Symbol: LOWVOL1
Kotak Nifty India Consumption ETF	28-Jul-22	23.06	0.05	38.16	0.10	1 Unit	25000 Units and in multiple thereof.	127.0271	31,83,617	NSE Symbol: CONS

[#]Greater than Rs. 25 Crore- For Large Investors***

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/22818/1-dated August 26, 2025

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.

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Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Total Expense Ratio (%)	Creation Unit Size [#]		NAV (in Rs. as on 31st Oct, 2025)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty MNC ETF	05-Aug-22	36.59	0.04	34.05	0.30	1 Unit	150000 Units and in multiple thereof.	30.8664	46,41,535	NSE Symbol: MNC
Kotak MSCI India ETF	19-Feb-25	687.15	0.09	87.26	0.40	1 Unit	150000 Units and in multiple thereof.	30.5273	45,90,498	NSE Symbol: MSCIINDIA
Kotak Nifty 100 Equal Weight ETF	24-Feb-25	2.88	0.15	325.43	0.25	1 Unit	100000 Units and in multiple thereof.	34.0755	34,16,119	NSE Symbol: NIFTY100EW
Kotak Nifty Midcap 150 ETF	21-Mar-25	4.08	1.13	386.14	0.10	1 Unit	350000 Units and in multiple thereof	22.3073	78,26,969	NSE Symbol: MID150
Kotak Nifty200 Quality 30 ETF	14-Jul-25	2.26	0.05	171.47	0.25	1 Unit	100000 Units and in multiple thereof.	21.2209	21,27,405	NSE Symbol: Quality30
Kotak Nifty 200 Momentum 30 ETF	10-Oct-25	5.23	0.50	25.27	0.24	1 Unit	100000 Units and in multiple thereof.	31.4409	31,70,507	NSE Symbol: MOMENTUM30
Kotak Gold ETF	27-Jul-07	10,592.80	0.33	18.91	0.55	1 Unit	115000 Units and in multiple thereof.	100.7958	-	NSE Symbol: GOLD1 BSE Scrip Code: 590097
Kotak Silver ETF	09-Dec-22	2,305.14	0.57	26.86	0.45	1 Unit	30000 Units and in multiple thereof.	144.4307	-	NSE Symbol: SILVER1
Kotak Nifty 1D Rate Liquid ETF	24-Jan-23	1,230.41	0.01	-	0.19	1 Unit	100 Units and in multiple thereof.	1075.6573	-	NSE Symbol: LIQUID1

[#]Greater than Rs. 25 Crore- For Large Investors***
***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD- 2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/22818/1-dated August 26, 2025

Disclosures

- Data as on 31st October, 2025 unless otherwise specified
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- To view details/updated details of the Schemes, periodic updates about the Scheme(s), its portfolio and related disclosures, To view complete and detailed information about the Scheme(s), its asset allocation, investment strategy , etc please refer respective Scheme(s) Scheme information Documents kindly refer our website : <https://www.kotakmf.com/Information/forms-and-downloads>
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

KOTAK MULTI ASSET OMNI FOF

(ERSTWHILE KNOWN AS KOTAK MULTI ASSET ALLOCATOR FUND OF FUND - DYNAMIC)

An open-ended fund of fund scheme investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes (Domestic schemes including Gold ETFs schemes)

Investment Objective: To generate long term capital appreciation from a portfolio created by investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes (Domestic schemes including Gold ETFs schemes)

However, there is no assurance that the objective of the scheme will be achieved.

Maturity For Debt:

Short Medium Long

			Low
			Medium
			High

Investment Style For Equity:

Value GARP Growth Size

			Large
			Medium
			Small

Growth at a Reasonable Price

Fund Manager*: Mr. Devender Singhal, Mr. Abhishek Bisen

AAUM: ₹2,044.21 crs

AUM: ₹2,083.68 crs

Benchmark: 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 15% Domestic Price of Gold

Allotment Date: August 9, 2004

Folio Count: 41,939

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹249.2608	₹268.7850
IDCW	₹242.6318	₹263.9486

(as on October 31, 2025)

Ratios

⁵ Beta	1.07
⁵ Sharpe##	1.67
⁵ Standard Deviation	7.82%

Source: ⁵ICRA MFI Explorer

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds**	Total
Direct		0.54%	0.94%
Regular		0.54%	1.62%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00% b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Data as on 31st October, 2025 unless otherwise specified.

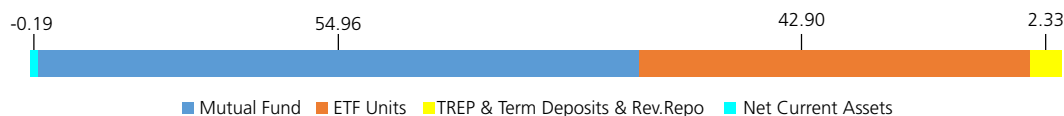
Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Kotak Quant Fund Growth	Mutual Fund	5.17
KOTAK PSU BANK ETF	ETF Units	14.52	Kotak Manufacture In India Fund	Mutual Fund	4.11
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	12.72	Kotak India EQ Contra Fund Direct Growth	Mutual Fund	3.91
Kotak Infrastructure & Economic Reform Fund Direct Growth	Mutual Fund	10.78	Kotak Technology Fund Growth	Mutual Fund	3.04
Kotak Consumption Fund Growth	Mutual Fund	10.62	Mutual Fund Units - Total		97.86
KOTAK NIFTY IT ETF	ETF Units	9.41	Triparty Repo		2.33
Kotak Gilt Fund Direct Growth	Mutual Fund	6.57	Net Current Assets/(Liabilities)		-0.19
KOTAK NIFTY 50 ETF	ETF Units	6.25	Grand Total		100.00
Kotak Bond Direct Plan Growth	Mutual Fund	5.38			
Kotak Transportation & Logistics Fund	Mutual Fund	5.38			

*Erstwhile Known As Kotak India EQ Contra Fund

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Oct 31, 2025 (₹)	1,53,68,510	29,61,736	16,69,828	9,52,389	4,73,648	1,33,035
Scheme Returns (%)	14.70	17.20	19.28	18.54	18.65	20.79
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 15% Domestic Price of Gold (%)	NA	13.57	14.47	14.27	15.78	19.63
Alpha*	NA	3.64	4.81	4.27	2.87	1.16
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 15% Domestic Price of Gold (₹)#	NA	24,36,452	14,06,904	8,57,720	4,54,809	1,32,328
Nifty 50 TRI (₹)^	1,27,62,273	25,78,342	14,56,235	8,49,832	4,40,594	1,29,199
Nifty 50 TRI Returns (%)	13.30	14.63	15.44	13.89	13.57	14.55

Scheme Inception : - August 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in Kotak Mahindra Mutual Fund schemes & ETFs/Index Schemes (including Gold ETFs schemes)

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 15% Domestic Price of Gold

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. ## Risk rate assumed to be 5.69% (FBIL Overnight MIBOR rate as on 31st Oct 2025). **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

KOTAK GOLD FUND

An open ended fund of fund scheme investing in units of Kotak Gold Exchange Traded Fund

Investment Objective: The investment objective of the scheme is to generate returns by investing in units of Kotak Gold Exchange Traded Fund. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar
AAUM:	₹4,549.29 crs
AUM:	₹4,539.90 crs
Benchmark:	Price of Physical Gold
Allotment Date:	March 25, 2011
Folio Count:	1,47,116

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹46.2820	₹48.8056
IDCW	₹46.2820	₹48.8052

(as on October 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.16%	0.55%	0.71%
Regular	0.50%	0.55%	1.05%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) If redeemed or switched out on or before completion of 15 days from the date of allotment of units-1.00%.

b) If redeemed or switched out after completion of 15 days from the date of allotment of units-NIL.

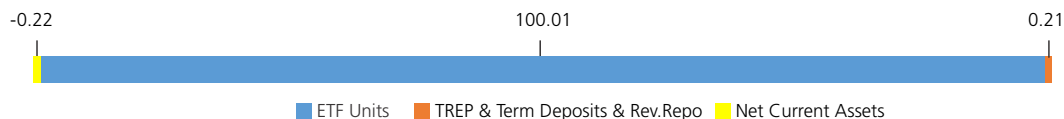
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Triparty Repo		0.21
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	100.01	Net Current Assets/(Liabilities)		-0.22
Mutual Fund Units - Total		100.01	Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Returns in line with physical gold over medium to long term, subject to tracking error
- Investment in Kotak Gold ETF

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK SILVER ETF FUND OF FUND

An open ended Fund of Fund scheme investing in units of Kotak Silver ETF

Investment Objective: The investment objective of the scheme is to generate returns by investing in units of Kotak Silver ETF. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Manager*:	Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen
AAUM:	₹434.45 crs
AUM:	₹398.59 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	March 31, 2023
Folio Count:	16,793

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.6641	₹19.8984

(as on October 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.14%	0.45%	0.59%
Regular	0.60%	0.45%	1.05%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

IDCW Frequency

Not Applicable since IDCW is not applicable

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemption/switch- out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. b) For redemption/ switch- out of units after 30 days from the date of allotment: NIL

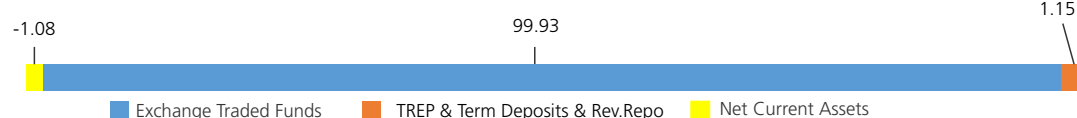
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Triparty Repo		1.15
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	99.93	Net Current Assets/(Liabilities)		-1.08
Mutual Fund Units - Total		99.93	Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long-term capital appreciation
- An open-ended Fund of Funds scheme with the primary objective of generating returns by investing in units of Kotak Silver ETF.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK INCOME PLUS ARBITRAGE OMNI FOF

(ERSTWHILE KNOWN AS KOTAK INCOME PLUS ARBITRAGE FOF)

An open-ended fund of fund scheme predominantly investing in debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund.

Investment Objective: To generate long-term capital appreciation from a portfolio created by investing in debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund. However, there is no assurance that the investment objective of the scheme will be realized.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹6,621.92 crs

AUM: ₹6,948.60 crs

Benchmark: Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)

Allotment Date: November 17, 2022

Folio Count: 8,328

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.5778	₹12.6244
IDCW	₹12.5777	₹12.6246

(as on October 31, 2025)

Month End Expense Ratio

Plan Name	Scheme	TER Underlying Funds**	Total
Direct	0.07%	0.38%	0.45%
Regular	0.32%	0.38%	0.70%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

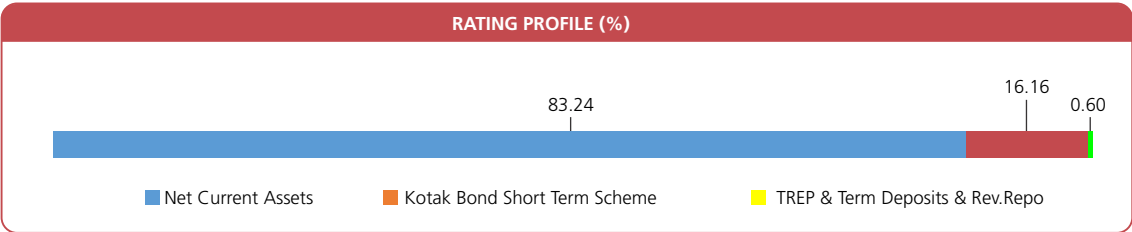
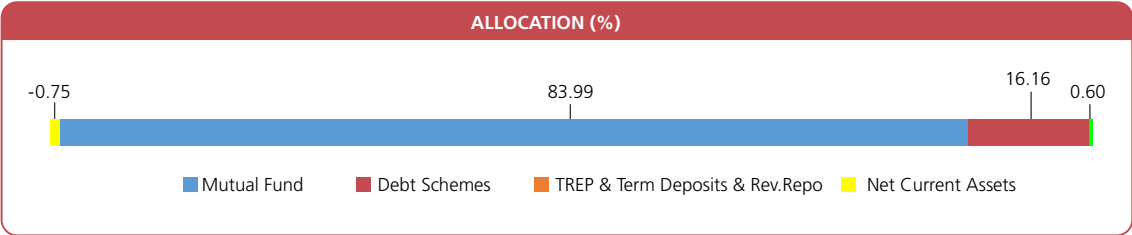
Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO		
Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Kotak Arbitrage Fund Direct Plan Growth	Mutual Fund	38.41
Kotak Corporate Bond Fund Direct Growth	Mutual Fund	35.61
Kotak Bond Short Term Scheme	Mutual Fund	16.16
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	8.15
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund Direct Plan Growth	Mutual Fund	0.73
Kotak Crisil IBX Financial Services 9 To 12 Months Debt Index Fund Direct Growth	Mutual Fund	0.72
Kotak Crisil IBX AAA Financial Services Index Sep 2027 Fund Direct Growth	Mutual Fund	0.36
Kotak Gilt Fund Direct Growth	Mutual Fund	0.01
Mutual Fund Units - Total		100.15
Triparty Repo		0.60
Net Current Assets/(Liabilities)		-0.75
Grand Total		100.00



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • An open-ended fund of fund scheme predominantly investing in debt oriented mutual schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderate	

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK GLOBAL EMERGING MARKET OVERSEAS EQUITY OMNI FOF (ERSTWHILE KNOWN AS KOTAK GLOBAL EMERGING MARKET FUND)

An open ended fund of fund scheme investing in overseas mutual fund schemes investing in global emerging markets.

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation by investing in an overseas mutual fund scheme that invests in a diversified portfolio of securities as prescribed by SEBI from time to time in global emerging markets. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

Growth at a Reasonable Price

Fund Manager*: Mr. Arjun Khanna

AAUM: ₹191.14 crs

AUM: ₹213.95 crs

Benchmark: MSCI Emerging Market index TRI

Allotment Date: September 26, 2007

Folio Count: 18,830

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹30.4816	₹33.0990
IDCW	₹30.4837	₹33.2385

(as on October 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	1.20%	0.75%	1.95%
Regular	1.62%	0.75%	2.37%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 10% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%. b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Data as on 31st October, 2025 unless otherwise specified.

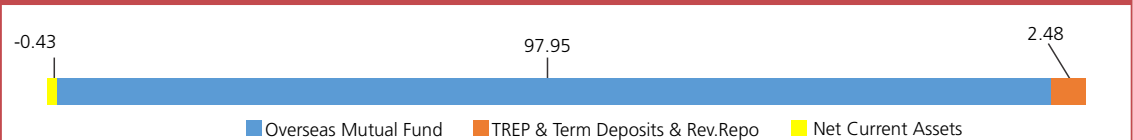
Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Net Current Assets/(Liabilities)		
			-0.43		
CI Emerging Markets Fund I - 974	Overseas Mutual Fund	97.95	Grand Total		
			100.00		
Mutual Fund Units - Total			97.95		
Triparty Repo			2.48		

For viewing detailed portfolio of CI Emerging Markets Fund on desktop please visit: www.kotakmf.com>> Forms & Downloads>>Portfolios>>CI Emerging Markets Fund

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets

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

Fund

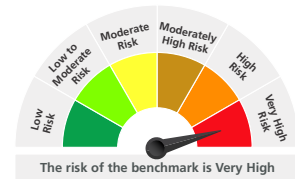
Risk-o-meter



The risk of the scheme is Very High

Benchmark

Risk-o-meter



The risk of the benchmark is Very High

MSCI Emerging Market index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.
For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK INTERNATIONAL REIT OVERSEAS EQUITY OMNI FOF

(ERSTWHILE KNOWN AS KOTAK INTERNATIONAL REIT FOF)

An open ended fund of fund scheme investing in units of SMAM ASIA REIT Sub Trust fund and/or other similar overseas REIT funds.

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust fund and/or other similar overseas REIT funds. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Arjun Khanna

AAUM: ₹91.41 crs

AUM: ₹91.31 crs

Benchmark: S&P Asia Pacific ex Japan REIT TRI

Allotment Date: December 29, 2020

Folio Count: 6,215

Minimum Investment Amount Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.2813	₹11.7833
IDCW	₹11.2815	₹11.7832

(as on October 31, 2025)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds**	Total
Direct	0.53%	0.75%	1.28%
Regular	1.36%	0.75%	2.11%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%. b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

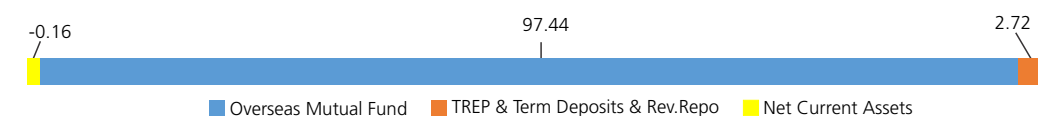
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
SMAM ASIA REIT Sub Trust	Overseas Mutual Fund	97.44
Mutual Fund Units - Total		97.44
Triparty Repo		2.72
Net Current Assets/(Liabilities)		-0.16
Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Long term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust Fund and/or other similar overseas REIT funds.

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

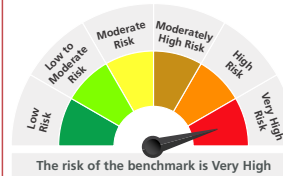
Fund

Risk-o-meter



Benchmark

Risk-o-meter



S&P Asia Pacific ex Japan REIT TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK US SPECIFIC EQUITY PASSIVE FOF

(ERSTWHILE KNOWN AS KOTAK NASDAQ 100 FUND OF FUND)

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 TRI. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna & Mr. Abhishek Bisen
AAUM:	₹3,751.20 crs
AUM:	₹3,882.52 crs
Benchmark:	NASDAQ 100 Index TRI
Allotment Date:	February 2, 2021
Folio Count:	47,104

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹22.9010	₹23.3265

(as on October 31, 2025)

Month End Expense Ratio

Plan Name	Scheme	TER Underlying Funds**	Total
Direct	0.25%	0.30%	0.55%
Regular	0.62%	0.30%	0.92%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 31st October, 2025 unless otherwise specified.

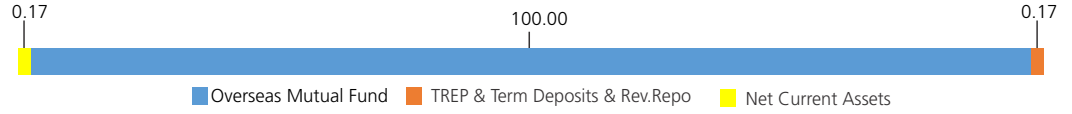
Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Net Current Assets/(Liabilities)		
			-0.17		
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	100.00	Grand Total		100.00
Mutual Fund Units - Total			100.00		
Triparty Repo			0.17		

For viewing detailed portfolio of Ishares NASDAQ 100 UCITS ETF USD on desktop please visit:
<https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf>

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

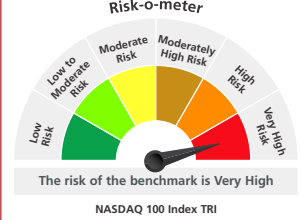
- Long term capital growth
- Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK GLOBAL INNOVATION OVERSEAS EQUITY OMNI FOF

(ERSTWHILE KNOWN AS KOTAK GLOBAL INNOVATION FUND OF FUND)

An open ended fund of fund investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs

Investment Objective: The primary investment objective of the scheme is to provide long-term capital appreciation by investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs. The Scheme may, at the discretion of the Investment Manager, also invest in the units/ shares of any other similar overseas mutual fund schemes/ETFs. It shall be noted 'similar overseas mutual fund schemes/ETFs' shall have investment objective, investment strategy, asset allocation and risk profile/consideration similar to those of Wellington Global Innovation Fund. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹534.99 crs
AUM:	₹555.36 crs
Benchmark:	MSCI All Country World Index (TRI)
Allotment Date:	July 29, 2021
Folio Count:	34,002

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.3889	₹13.0375
IDCW	₹12.3893	₹13.0357

(as on October 30, 2025)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds**	Total
Direct	0.49%	0.75%	1.24%
Regular	1.59%	0.75%	2.34%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemptions or switched out within 1 year from the date of allotment of units, irrespective of the amount of investment- 1.00%
b) For redemptions or switched out after 1 year from the date of allotment of units, irrespective of the amount of investment- NIL

Data as on 30th October, 2025 unless otherwise specified.

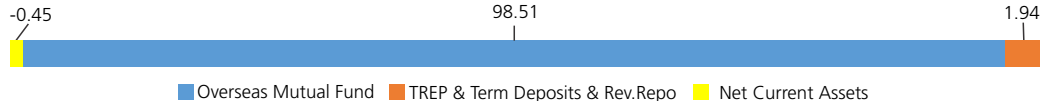
Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Wellington Global Innovation S USD ACC	Overseas Mutual Fund	95.22
Geninnov Global Master Fund	Overseas Mutual Fund	3.29
Mutual Fund Units - Total		98.51
Triparty Repo		1.94
Net Current Assets/(Liabilities)		-0.45
Grand Total		100.00

<https://www.kotakmf.com/Information/forms-and-downloads>

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,20,000	3,60,000	1,20,000
Total Value as on Oct 30, 2025 (₹)	7,45,588	5,02,888	1,40,303
Scheme Returns (%)	16.78	23.00	33.09
MSCI All Country World Index TRI (%)	21.06	26.03	36.51
Alpha*	-4.29	-3.03	-3.42
MSCI All Country World Index TRI (₹)#	8,15,022	5,24,119	1,42,307
Nifty 50 TRI (₹)^	6,97,612	4,43,092	1,29,797
Nifty 50 TRI (%)	13.61	13.99	15.61

Product Label

This product is suitable for investors who are seeking*:

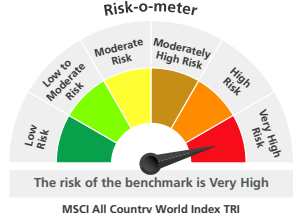
- Long term capital growth
- Investment in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

Scheme Inception : - July 29, 2021. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

KOTAK NIFTY 50 ETF

An open ended scheme replicating/ tracking Nifty 50 index
NSE Symbol - NIFTY1 • BSE Scrip Code - 537708

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the Nifty 50 subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹3,223.82 crs
AUM: ₹3,239.05 crs
Benchmark: Nifty 50 TRI
Allotment Date: February 2, 2010
Folio Count: 40,890

Minimum Investment Amount

Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹282.9426

Ratios

Portfolio Turnover	20.02%
Tracking Error	0.02%

Total Expense Ratio**

0.03%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

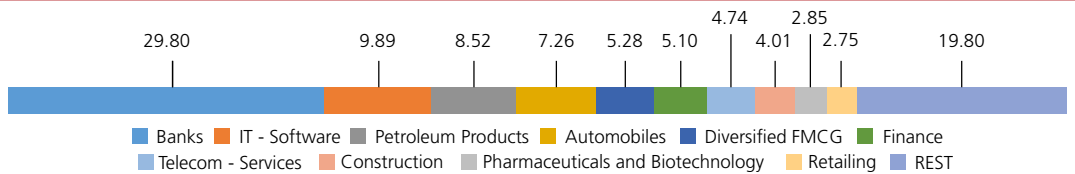
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Power	
Banks	29.80	NTPC LTD	1.35
HDFC Bank Ltd.	12.77	Power Grid Corporation Of India Ltd.	1.11
ICICI Bank Ltd.	8.13	Consumer Durables	2.27
STATE BANK OF INDIA	3.29	Titan Company Ltd.	1.31
Axis Bank Ltd.	2.99	Asian Paints Ltd.	0.96
Kotak Mahindra Bank Ltd.	2.62	Ferrous Metals	2.24
IT - Software	9.89	Tata Steel Ltd.	1.28
Infosys Ltd.	4.52	JSW Steel Ltd.	0.96
Tata Consultancy Services Ltd.	2.64	Cement and Cement Products	2.14
HCL Technologies Ltd.	1.38	Ultratech Cement Ltd.	1.20
Tech Mahindra Ltd.	0.77	Grasim Industries Ltd.	0.94
Wipro Ltd.	0.58	Insurance	1.40
Petroleum Products	8.52	SBI Life Insurance Company Ltd	0.74
RELIANCE INDUSTRIES LTD.	8.52	HDFC Life Insurance Company Ltd.	0.66
Automobiles	7.26	Healthcare Services	1.38
Mahindra & Mahindra Ltd.	2.62	MAX HEALTHCARE INSTITUTE LTD.	0.72
Maruti Suzuki India Limited	1.80	Apollo Hospitals Enterprises Ltd.	0.66
Bajaj Auto Ltd.	0.83	Aerospace and Defense	1.29
Eicher Motors Ltd.	0.82	Bharat Electronics Ltd.	1.29
TATA MOTORS PASSENGER VEHICLES LTD.	0.73	Non - Ferrous Metals	1.04
TML COMMERCIAL VEHICLES LIMITED	0.46	Hindalco Industries Ltd	1.04
Diversified FMCG	5.28	Transport Services	1.04
ITC Ltd.	3.43	Inter Globe Aviation Ltd	1.04
Hindustan Unilever Ltd.	1.85	Transport Infrastructure	0.91
Finance	5.10	Adani Port and Special Economic Zone Ltd.	0.91
BAJAJ FINANCE LTD.	2.35	Oil	0.84
Bajaj Finserv Ltd.	1.01	Oil & Natural Gas Corporation Ltd.	0.84
SHRIRAM FINANCE LTD.	0.89	Food Products	0.77
JIO FINANCIAL SERVICES LTD	0.85	NESTLE INDIA LTD.	0.77
Telecom - Services	4.74	Consumable Fuels	0.75
Bharti Airtel Ltd	4.74	Coal India Ltd.	0.75
Construction	4.01	Agricultural Food and other Product	0.64
Larsen And Toubro Ltd.	4.01	Tata Consumer Products Ltd	0.64
Pharmaceuticals and Biotechnology	2.85	Metals and Minerals Trading	0.55
Sun Pharmaceuticals Industries Ltd.	1.51	Adani Enterprises Ltd.	0.55
Cipla Ltd.	0.72	Equity & Equity related - Total	99.92
DR REDDYS LABORATORIES LTD.	0.62	Net Current Assets/(Liabilities)	0.08
Retailing	2.75	Grand Total	100.00
ETERNAL LIMITED	1.87		
Trent Ltd	0.88		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

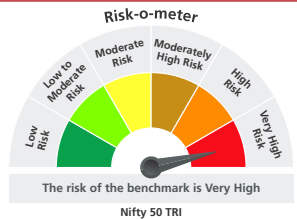
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-POD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK BSE SENSEX ETF

An open ended scheme replicating / tracking BSE Sensex Index
• NSE Symbol - SENSEX1 • BSE Scrip Code - 532985

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the BSE Sensex TRI subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹25.52 crs
AUM: ₹25.79 crs
Benchmark: BSE SENSEX TRI
Allotment Date: June 6, 2008
Folio Count: 4,925

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)
₹91.4490

Ratios

Portfolio Turnover	15.82%
Tracking Error	0.02%

Total Expense Ratio**

0.18%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

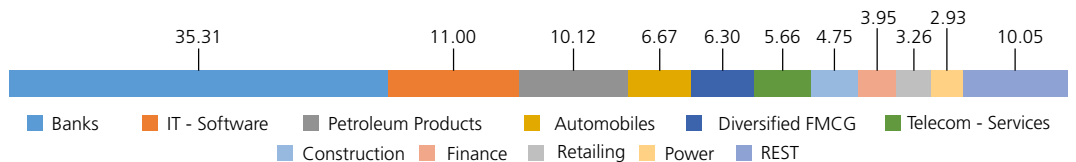
**Data as on 31st October, 2025 unless
otherwise specified.**

**Folio Count data as on 30th September
2025.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Finance	3.95
Banks	35.31	BAJAJ FINANCE LTD.	2.74
HDFC Bank Ltd.	15.07	Bajaj Finserv Ltd.	1.21
ICICI Bank Ltd.	9.67	Retailing	3.26
STATE BANK OF INDIA	3.92	ETERNAL LIMITED	2.22
Axis Bank Ltd.	3.54	Trent Ltd	1.04
Kotak Mahindra Bank Ltd.	3.11	Power	2.93
IT - Software	11.00	NTPC LTD	1.61
Infosys Ltd.	5.33	Power Grid Corporation Of India Ltd.	1.32
Tata Consultancy Services Ltd.	3.12	Consumer Durables	2.68
HCL Technologies Ltd.	1.64	Titan Company Ltd.	1.54
Tech Mahindra Ltd.	0.91	Asian Paints Ltd.	1.14
Petroleum Products	10.12	Pharmaceuticals and Biotechnology	1.80
RELIANCE INDUSTRIES LTD.	10.12	Sun Pharmaceuticals Industries Ltd.	1.80
Automobiles	6.67	Aerospace and Defense	1.54
Mahindra & Mahindra Ltd.	3.10	Bharat Electronics Ltd.	1.54
Maruti Suzuki India Limited	2.15	Ferrous Metals	1.52
TATA MOTORS PASSENGER VEHICLES LTD.	0.87	Tata Steel Ltd.	1.52
TML COMMERCIAL VEHICLES LIMITED	0.55	Cement and Cement Products	1.42
Diversified FMCG	6.30	Ultratech Cement Ltd.	1.42
ITC Ltd.	4.08	Transport Infrastructure	1.07
Hindustan Unilever Ltd.	2.22	Adani Port and Special Economic Zone Ltd.	1.07
Telecom - Services	5.66	Equity & Equity related - Total	99.98
Bharti Airtel Ltd	5.66	Net Current Assets/(Liabilities)	0.02
Construction	4.75	Grand Total	100.00
Larsen And Toubro Ltd.	4.75		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High BSE SENSEX TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY PSU BANK ETF

An open ended scheme replicating/ tracking Nifty PSU Bank index
• NSE Symbol - PSUBANK • BSE Scrip Code - 590107

Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of Nifty PSU Bank Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹1,910.68 crs
AUM: ₹2,043.04 crs
Benchmark: Nifty PSU Bank Index TRI
Allotment Date: November 8, 2007
Folio Count: 15,563

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹817.3024

Ratios

Portfolio Turnover	20.80%
Tracking Error	0.09%

Total Expense Ratio**

0.49%

Available Plans/Options

The Scheme does not offer any Plans.
Options - Payout of Income Distribution cum Capital Withdrawal (IDCW).

Load Structure

Entry Load: Nil.

Exit Load: Nil.

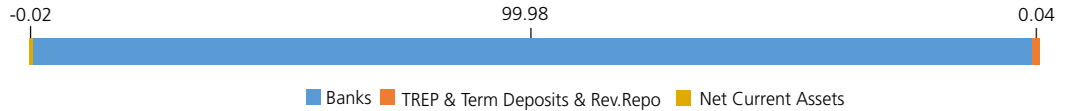
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related			Indian Overseas Bank	Banks	1.18
STATE BANK OF INDIA	Banks	32.43	Central Bank Of India	Banks	1.09
Bank Of Baroda	Banks	14.56	UCO Bank	Banks	1.07
CANARA BANK	Banks	13.08	Punjab & Sind Bank	Banks	0.39
PUNJAB NATIONAL BANK	Banks	12.00	Equity & Equity related - Total		99.98
INDIAN BANK	Banks	8.60	Triparty Repo		0.04
UNION BANK OF INDIA	Banks	8.14	Net Current Assets/(Liabilities)		-0.02
BANK OF INDIA	Banks	4.81	Grand Total		100.00
BANK OF MAHARASHTRA	Banks	2.63			

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 145-149 & 162-166. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. For last three IDCW, please refer page no 169-172.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD-POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD-POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD-POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY BANK ETF

An open ended scheme replicating / tracking Nifty Bank index
• NSE Symbol - BANKNIFTY1 • BSE Scrip Code - 590136

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty Bank Index subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹5,146.49 crs
AUM: ₹5,196.37 crs
Benchmark: Nifty Bank Index TRI
Allotment Date: December 04, 2014
Folio Count: 30,371

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

Payout of IDCW	₹597.7176
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(as on October 31, 2025)

Ratios

Portfolio Turnover	27.38%
Tracking Error	0.03%

Total Expense Ratio**

0.15%

Available Plans/Options

The Scheme does not offer any Plans.
Options - Payout of Income Distribution cum Capital Withdrawal (IDCW).

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil.

Exit Load: Nil.

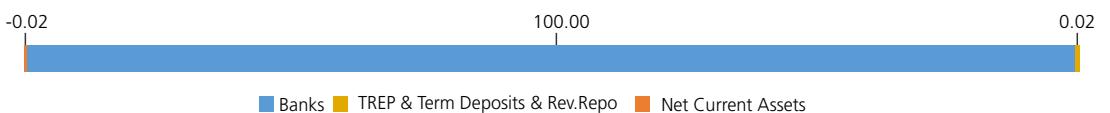
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related		
HDFC Bank Ltd.	Banks	27.97
ICICI Bank Ltd.	Banks	23.01
STATE BANK OF INDIA	Banks	9.32
Axis Bank Ltd.	Banks	9.05
Kotak Mahindra Bank Ltd.	Banks	8.94
FEDERAL BANK LTD.	Banks	3.57
IDFC First Bank Limited	Banks	3.32
IndusInd Bank Ltd.	Banks	3.21
Bank Of Baroda	Banks	3.15
AU Small Finance Bank Ltd.	Banks	3.03
CANARA BANK	Banks	2.83
PUNJAB NATIONAL BANK	Banks	2.60
Equity & Equity related - Total		100.00
Triparty Repo		0.02
Net Current Assets/(Liabilities)		-0.02
Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD-POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD-POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD-POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY 50 VALUE 20 ETF

An open ended scheme replicating / tracking Nifty 50 Value 20 index
NSE Symbol - NV20

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty 50 Value 20 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹113.63 crs
AUM: ₹86.94 crs
Benchmark: Nifty 50 Value 20
Index TRI
Allotment Date: December 2, 2015
Folio Count: 13,556

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹151.0334

Ratios

Portfolio Turnover	68.77%
Tracking Error	0.06%

Total Expense Ratio**

0.14%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil.

Exit Load: Nil.

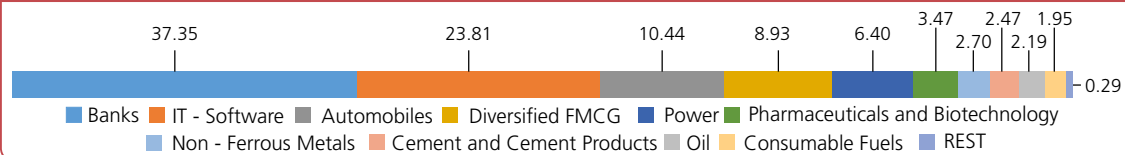
**Data as on 31st October, 2025 unless
otherwise specified.**

**Folio Count data as on 30th September
2025.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	37.35	Power	6.40
ICICI Bank Ltd.	14.20	NTPC LTD	3.52
STATE BANK OF INDIA	8.57	Power Grid Corporation Of India Ltd.	2.88
Axis Bank Ltd.	7.78	Pharmaceuticals and Biotechnology	3.47
Kotak Mahindra Bank Ltd.	6.80	Cipla Ltd.	1.86
IT - Software	23.81	DR REDDY'S LABORATORIES LTD.	1.61
Infosys Ltd.	11.78	Non - Ferrous Metals	2.70
Tata Consultancy Services Ltd.	6.91	Hindalco Industries Ltd	2.70
HCL Technologies Ltd.	3.60	Cement and Cement Products	2.47
Wipro Ltd.	1.52	Grasim Industries Ltd.	2.47
Automobiles	10.44	Oil	2.19
Maruti Suzuki India Limited	4.68	Oil & Natural Gas Corporation Ltd.	2.19
Bajaj Auto Ltd.	2.20	Consumable Fuels	1.95
TATA MOTORS PASSENGER VEHICLES LTD.	1.89	Coal India Ltd.	1.95
TMIL COMMERCIAL VEHICLES LIMITED	1.67	Equity & Equity related - Total	99.71
Diversified FMCG	8.93	Net Current Assets/(Liabilities)	0.29
ITC Ltd.	8.93	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD- POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY IT ETF

An open ended scheme replicating/ tracking NIFTY IT Index
NSE Symbol - IT

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY IT Index and to generate returns that are commensurate with the performance of the NIFTY IT Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹414.21 crs
AUM: ₹436.90 crs
Benchmark: NIFTY IT TRI
Allotment Date: March 2, 2021
Folio Count: 27,105

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹39.0570

Ratios

Portfolio Turnover	51.89%
Tracking Error	0.05%

Total Expense Ratio**

0.09%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

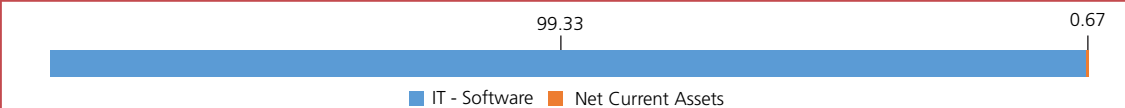
**Data as on 31st October, 2025 unless
otherwise specified.**

**Folio Count data as on 30th September
2025.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related IT - Software	99.33	COFORGE LIMITED	5.88
Infosys Ltd.	28.08	LTIMindtree Limited	5.21
Tata Consultancy Services Ltd.	21.69	Mphasis Ltd	3.11
HCL Technologies Ltd.	11.34	Oracle Financial Services Software Ltd	2.00
Tech Mahindra Ltd.	8.95	Equity & Equity related - Total	99.33
Wipro Ltd.	6.79	Net Current Assets/(Liabilities)	0.67
PERSISTENT SYSTEMS LIMITED	6.28	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD- POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY ALPHA 50 ETF

An open ended scheme replicating / tracking NIFTY Alpha 50 Index
NSE Symbol - ALPHA

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY Alpha 50 Index and to generate returns that are commensurate with the performance of the NIFTY Alpha 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹744.81 crs

AUM: ₹741.01 crs

Benchmark: NIFTY Alpha 50
Index TRI

Allotment Date: December 22, 2021

Folio Count: 97,323

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹48.7739

Ratios

Portfolio Turnover	188.62%
Tracking Error	0.27%

Total Expense Ratio**

0.30%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

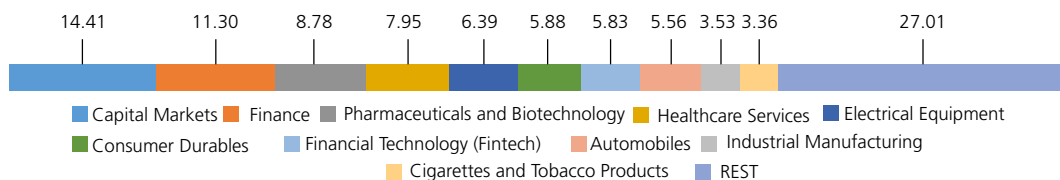
Data as on 31st October, 2025 unless
otherwise specified.

Folio Count data as on 30th September
2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Industrial Manufacturing	3.53
Capital Markets	14.41	KAYNES TECHNOLOGY INDIA LTD.	1.90
BSE LTD.	6.90	MAZAGOAN DOCK SHIPBUILDERS LTD	1.63
Multi Commodity Exchange of India Limited	3.26	Cigarettes and Tobacco Products	3.36
MOTILAL OSWAL FINANCIAL SERVICES LTD	1.86	Godfrey Phillips India Ltd.	3.36
HDFC Asset Management Company Ltd.	1.66	Fertilizers and Agrochemicals	3.26
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	0.44	Coromandel International Ltd.	1.82
KFIN TECHNOLOGIES LTD.	0.29	UPL Ltd	1.44
Finance	11.30	IT - Software	3.15
L&T FINANCE HOLDINGS LTD	2.31	COFORGE LIMITED	2.55
Aditya Birla Capital Ltd.	2.24	PERSISTENT SYSTEMS LIMITED	0.60
Muthoot Finance Ltd	2.02	Insurance	3.02
Bajaj Holdings and Investment Ltd.	1.74	Max Financial Services Ltd.	2.63
BAJAJ FINANCE LTD.	1.59	HDFC Life Insurance Company Ltd.	0.39
Manappuram Finance Ltd	1.40	Power	2.97
Pharmaceuticals and Biotechnology	8.78	RELIANCE POWER LTD	2.97
Laurus Labs Ltd.	4.51	Aerospace and Defense	2.72
Wockhardt Ltd.	2.14	Bharat Electronics Ltd.	1.79
Divi s Laboratories Ltd.	1.45	BHARAT DYNAMICS LTD	0.93
Glenmark Pharmaceuticals Ltd	0.68	Chemicals and Petrochemicals	1.78
Healthcare Services	7.95	SOLAR INDUSTRIES INDIA LIMITED	1.78
Fortis Healthcare India Ltd	3.64	Retailing	1.76
Narayana Hrudayalaya Ltd.	2.16	ETERNAL LIMITED	1.76
MAX HEALTHCARE INSTITUTE LTD.	2.15	Auto Components	1.51
Electrical Equipment	6.39	Bosch Ltd.	1.51
GE VERNOVA T&D INDIA LIMITED	3.42	Banks	1.48
HITACHI ENERGY INDIA LIMITED	2.97	RBL Bank Ltd	1.48
Consumer Durables	5.88	Leisure Services	1.45
AMBER ENTERPRISES INDIA LTD.	3.40	INDIAN HOTELS COMPANY LTD.	1.45
Dixon Technologies India Ltd.	1.70	Telecom - Services	1.41
PG ELECTROPLAST LTD	0.78	Bharti Airtel Ltd	1.41
Financial Technology (Fintech)	5.83	Commercial Services and Supplies	1.25
ONE 97 COMMUNICATIONS LTD.	5.39	Redington India Ltd	1.25
PB FINTECH LTD.	0.44	Transport Services	1.21
Automobiles	5.56	Inter Globe Aviation Ltd	1.21
Eicher Motors Ltd.	1.63	Equity & Equity related - Total	99.96
TVS Motors Company Ltd	1.40	Triparty Repo	0.01
Maruti Suzuki India Limited	1.28	Net Current Assets/(Liabilities)	0.03
Mahindra & Mahindra Ltd.	1.25	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

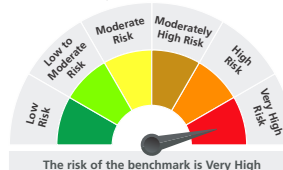
Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

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KOTAK NIFTY MIDCAP 50 ETF

An open ended scheme replicating / tracking NIFTY Midcap 50 Index
NSE Symbol - MIDCAP

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY Midcap 50 Index and to generate returns that are commensurate with the performance of the NIFTY Midcap 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹82.75 crs

AUM: ₹87.08 crs

Benchmark: Nifty Midcap 50
TRI

Allotment Date: January 28, 2022

Folio Count: 14,399

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹173.0831

Ratios

Portfolio Turnover	67.82%
Tracking Error	0.14%

Total Expense Ratio**

0.05%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

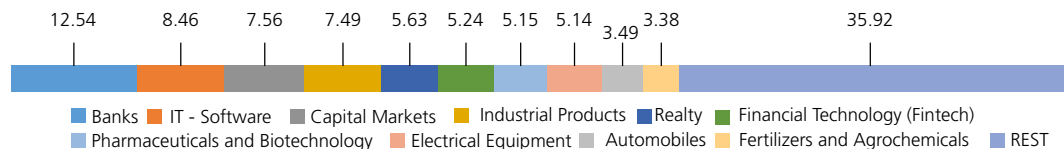
**Data as on 31st October, 2025 unless
otherwise specified.**

**Folio Count data as on 30th September
2025.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		TUBE INVESTMENTS OF INDIA LTD.	1.56
Banks	12.54	Consumer Durables	3.08
FEDERAL BANK LTD.	2.82	Dixon Technologies India Ltd.	3.08
IDFC First Bank Limited	2.62	Finance	2.93
IndusInd Bank Ltd.	2.54	Muthoot Finance Ltd	1.65
AU Small Finance Bank Ltd.	2.39	SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.28
YES BANK LTD	2.17	Personal Products	2.82
IT - Software	8.46	Colgate Palmolive (India) Ltd.	1.43
PERSISTENT SYSTEMS LIMITED	3.08	Dabur India Ltd.	1.39
COFORGE LIMITED	2.88	Healthcare Services	2.58
Mphasis Ltd	1.52	Fortis Healthcare India Ltd	2.58
Oracle Financial Services Software Ltd	0.98	Telecom - Services	2.33
Capital Markets	7.56	Indus Towers Ltd.	2.33
BSE LTD.	4.91	Petroleum Products	2.22
HDFC Asset Management Company Ltd.	2.65	HINDUSTAN PETROLEUM CORPORATION LTD	2.22
Industrial Products	7.49	Leisure Services	2.18
Cummins India Ltd.	2.84	Jubilant Foodworks Limited	1.13
Polycab India Ltd.	1.88	Indian Railway Catering And Tourism Corporation Ltd.	1.05
APL APOLLO TUBES LTD.	1.58	Chemicals and Petrochemicals	2.06
SUPREME INDUSTRIES LIMITED	1.19	SRF Ltd.	2.06
Realty	5.63	Insurance	1.97
GODREJ PROPERTIES LIMITED	1.67	Max Financial Services Ltd.	1.97
PHOENIX MILLS LTD.	1.52	Agricultural, Commercial and Construction Vehicles	1.96
PRESTIGE ESTATES PROJECTS LIMITED	1.43	Ashok Leyland Ltd.	1.96
Obero Realty Ltd	1.01	Agricultural Food and other Product	1.85
Financial Technology (Fintech)	5.24	Marico Ltd.	1.85
PB FINTECH LTD.	2.92	Transport Infrastructure	1.63
ONE 97 COMMUNICATIONS LTD.	2.32	GMR AIRPORTS LIMITED	1.63
Pharmaceuticals and Biotechnology	5.15	Power	1.30
Lupin Ltd.	2.30	NHPC LIMITED	1.30
Aurobindo Pharma Ltd.	1.54	Minerals and Mining	1.27
MANKIND PHARMA LTD	1.31	NMDC Ltd.	1.27
Electrical Equipment	5.14	Textiles and Apparels	1.27
SUZLON ENERGY LTD.	3.49	Page Industries Ltd	1.27
Bharat Heavy Electricals Ltd.	1.65	Oil	1.15
Automobiles	3.49	OIL INDIA LIMITED	1.15
Hero MotoCorp Ltd.	3.49	Equity & Equity related - Total	99.95
Fertilizers and Agrochemicals	3.38	Net Current Assets/(Liabilities)	0.05
UPL Ltd	1.98	Grand Total	100.00
P I Industries Ltd	1.40		
Auto Components	3.27		
Bharat Forge Ltd.	1.71		

SECTOR ALLOCATION (%)



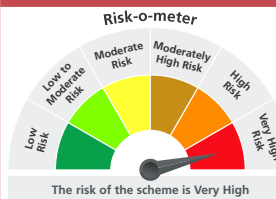
Product Label

This product is suitable for investors who are seeking*:

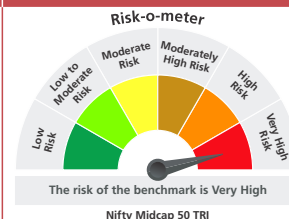
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY 100 LOW VOLATILITY 30 ETF

An open ended scheme replicating / tracking NIFTY 100 Low Volatility 30 Index
NSE Symbol - LOWVOL1

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY 100 Low Volatility 30 Index and to generate returns that are commensurate with the performance of the NIFTY 100 Low Volatility 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal,
Mr. Abhishek Bisen,
Mr. Satish Dondapati
AAUM: ₹178.31 crs
AUM: ₹170.53 crs
Benchmark: NIFTY 100 Low
Volatility 30
TRI
Allotment Date: March 23, 2022
Folio Count: 11,931

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹21.5288

Ratios

Portfolio Turnover	49.68%
Tracking Error	0.04%

Total Expense Ratio**

0.09%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

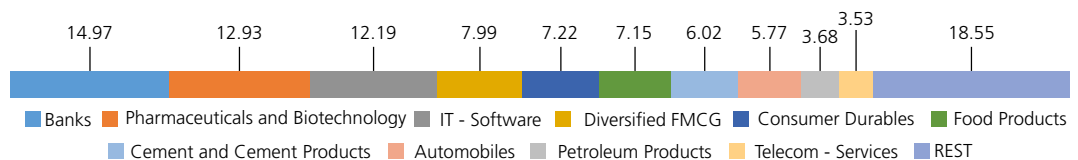
Data as on 31st October, 2025 unless
otherwise specified.

Folio Count data as on 30th September
2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Ultratech Cement Ltd.	3.21
Banks	14.97	Shree Cement Ltd.	2.81
HDFC Bank Ltd.	4.20	Automobiles	5.77
ICICI Bank Ltd.	3.91	Maruti Suzuki India Limited	3.26
STATE BANK OF INDIA	3.67	Bajaj Auto Ltd.	2.51
Kotak Mahindra Bank Ltd.	3.19	Petroleum Products	3.68
Pharmaceuticals and Biotechnology	12.93	RELIANCE INDUSTRIES LTD.	3.68
Sun Pharmaceuticals Industries Ltd.	3.62	Telecom - Services	3.53
DR REDDYS LABORATORIES LTD.	3.25	Bharti Airtel Ltd	3.53
Cipla Ltd.	3.11	Insurance	3.44
Torrent Pharmaceuticals Ltd.	2.95	SBI Life Insurance Company Ltd	3.44
IT - Software	12.19	Construction	3.29
Tata Consultancy Services Ltd.	3.64	Larsen And Toubro Ltd.	3.29
HCL Technologies Ltd.	3.02	Healthcare Services	3.22
Infosys Ltd.	2.87	Apollo Hospitals Enterprises Ltd.	3.22
Wipro Ltd.	2.66	Finance	2.94
Diversified FMCG	7.99	Bajaj Finserv Ltd.	2.94
ITC Ltd.	4.53	Chemicals and Petrochemicals	2.83
Hindustan Unilever Ltd.	3.46	Pidilite Industries Ltd.	2.83
Consumer Durables	7.22	Auto Components	2.79
Titan Company Ltd.	3.65	Bosch Ltd.	2.79
Asian Paints Ltd.	3.57	Equity & Equity related - Total	99.96
Food Products	7.15	Net Current Assets/(Liabilities)	0.04
NESTLE INDIA LTD.	3.93	Grand Total	100.00
Britannia Industries Ltd.	3.22		
Cement and Cement Products	6.02		

SECTOR ALLOCATION (%)



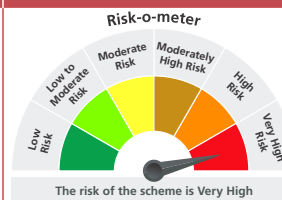
Product Label

This product is suitable for investors who are seeking*:

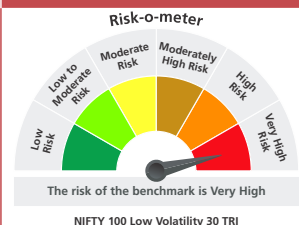
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY INDIA CONSUMPTION ETF

An open ended scheme replicating/tracking NIFTY India Consumption Index
NSE Symbol - CONS

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY India Consumption Index and to generate returns that are commensurate with the performance of the NIFTY India Consumption Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen
AAUM: ₹20.17 crs
AUM: ₹23.06 crs
Benchmark: NIFTY India
Consumption Index
TRI
Allotment Date: July 28, 2022
Folio Count: 2,980

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹127.0271

Ratios

Portfolio Turnover	38.16%
Tracking Error	0.05%

Total Expense Ratio**

0.10%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

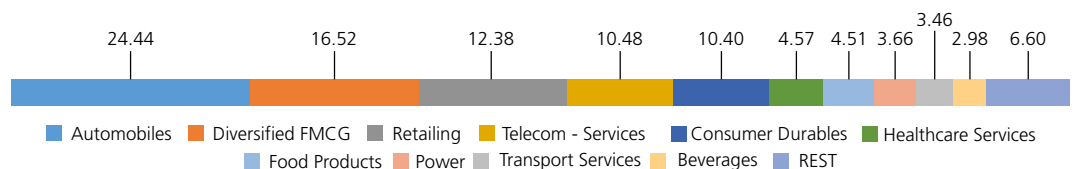
**Data as on 31st October, 2025 unless
otherwise specified.**

**Folio Count data as on 30th September
2025.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Food Products	
Automobiles		4.51	
Mahindra & Mahindra Ltd.	8.68	NESTLE INDIA LTD.	2.57
Maruti Suzuki India Limited	5.95	Britannia Industries Ltd.	1.94
Bajaj Auto Ltd.	2.77	Power	
Eicher Motors Ltd.	2.71	3.66	
TVS Motors Company Ltd	2.32	Tata Power Co. Ltd.	1.91
Hero MotoCorp Ltd.	2.01	ADANI POWER LTD.	1.75
Diversified FMCG		Transport Services	
16.52		3.46	
ITC Ltd.	10.37	Inter Globe Aviation Ltd	3.46
Hindustan Unilever Ltd.	6.15	Beverages	
Retailing		2.98	
12.38		VARUN BEVERAGES LTD	1.79
ETERNAL LIMITED	6.22	UNITED SPIRITS LTD.	1.19
Trent Ltd	2.93	Agricultural Food and other Product	
AVENUE SUPERMARTS LTD.	1.72	2.13	
INFO EDGE (INDIA) LTD.	1.51	Tata Consumer Products Ltd	2.13
Telecom - Services		Leisure Services	
10.48		1.83	
Bharti Airtel Ltd	10.48	INDIAN HOTELS COMPANY LTD.	1.83
Consumer Durables		Realty	
10.40		1.36	
Titan Company Ltd.	4.35	DLF Ltd.	1.36
Asian Paints Ltd.	3.20	Personal Products	
Dixon Technologies India Ltd.	1.79	1.27	
Havells India Ltd.	1.06	Godrej Consumer Products Ltd.	1.27
Healthcare Services		Equity & Equity related - Total	
4.57		99.99	
MAX HEALTHCARE INSTITUTE LTD.	2.40	PREFERENCE SHARES	
Apollo Hospitals Enterprises Ltd.	2.17	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	
		0.01	
		Equity & Equity related - Total	
		0.01	
		Grand Total	
		100.00	

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



NIFTY India Consumption Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY MNC ETF

An open ended scheme replicating/tracking NIFTY MNC Index
NSE Symbol - MNC

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY MNC Index and to generate returns that are commensurate with the performance of the NIFTY MNC Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹36.91 crs
AUM:	₹36.59 crs
Benchmark:	NIFTY MNC TRI
Allotment Date:	August 05, 2022
Folio Count:	12,716

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹30.8664

Ratios

Portfolio Turnover	34.05%
Tracking Error	0.04%

Total Expense Ratio**

0.30%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

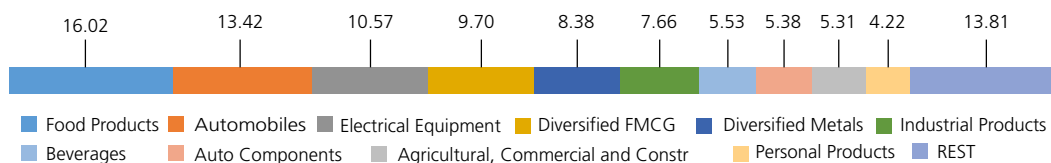
Data as on 31st October, 2025 unless
otherwise specified.

Folio Count data as on 30th September
2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Agricultural, Commercial and Construction Vehicles	5.31
Food Products	16.02	Ashok Leyland Ltd.	4.05
NESTLE INDIA LTD.	9.13	Escorts Ltd.	1.26
Britannia Industries Ltd.	6.89	Personal Products	4.22
Automobiles	13.42	Colgate Palmolive (India) Ltd.	2.96
Maruti Suzuki India Limited	9.94	Procter & Gamble Hygiene and Health Care Ltd.	1.26
HYUNDAI MOTORS INDIA LTD	3.48	Pharmaceuticals and Biotechnology	4.01
Electrical Equipment	10.57	GLAND PHARMA LIMITED	1.54
SIEMENS ENERGY INDIA LTD	2.82	Abbott India Ltd.	1.51
ABB India Ltd	2.74	COHANCE LIFESCIENCES LIMITED	0.96
Siemens Ltd.	2.74	Cement and Cement Products	3.54
HITACHI ENERGY INDIA LIMITED	2.27	Ambuja Cements Ltd.	3.54
Diversified FMCG	9.70	IT - Software	2.02
Hindustan Unilever Ltd.	9.70	Oracle Financial Services Software Ltd	2.02
Diversified Metals	8.38	Chemicals and Petrochemicals	1.27
Vedanta Ltd.	8.38	Linde India Ltd.	1.27
Industrial Products	7.66	Finance	1.20
Cummins India Ltd.	5.88	CRISIL Ltd.	1.20
Timken India Ltd.	1.13	Petroleum Products	0.94
SKF INDIA INDUSTRIAL LIMITED	0.65	Castrol (India) Ltd.	0.94
Beverages	5.53	Diversified	0.82
UNITED SPIRITS LTD.	4.23	3M India Ltd.	0.82
United Breweries Ltd.	1.30	Equity & Equity related - Total	99.99
Auto Components	5.38	Net Current Assets/(Liabilities)	0.01
Bosch Ltd.	3.26	Grand Total	100.00
Schaeffler India Ltd	1.62		
SKF INDIA LTD	0.50		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

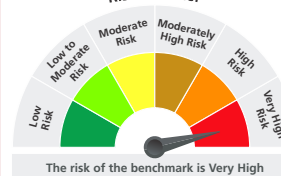
Fund

Risk-o-meter



Benchmark

Risk-o-meter



NIFTY MNC TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK MSCI INDIA ETF

An open-ended scheme replicating/tracking the MSCI India Index
NSE Symbol - MSCIINDIA

Investment Objective: The investment objective of the scheme is to replicate the composition of the MSCI India Index and to generate returns that are commensurate with the performance of the MSCI India Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹676.16 crs
AUM:	₹687.15 crs
Benchmark:	MSCI India Index TRI
Allotment Date:	February 19, 2025
Folio Count:	2,029

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹30.5273

Ratios

Portfolio Turnover	87.26%
Tracking Error	0.09%

Total Expense Ratio**

0.40%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

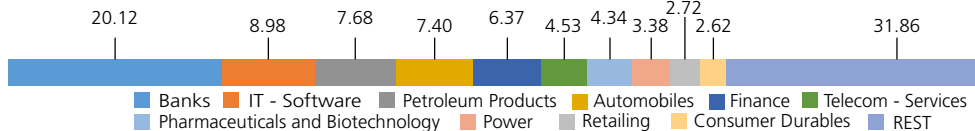
Data as on 31st October, 2025 unless
otherwise specified.

Folio Count data as on 30th September
2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	20.12	JINDAL STAINLESS LTD	0.18
HDFC Bank Ltd.	8.19	Aerospace and Defense	1.83
ICICI Bank Ltd.	5.19	Bharat Electronics Ltd.	1.14
Axis Bank Ltd.	2.07	HINDUSTAN AERONAUTICS LTD.	0.69
Kotak Mahindra Bank Ltd.	1.68	Electrical Equipment	1.79
STATE BANK OF INDIA	1.22	SUZLON ENERGY LTD.	0.42
IndusInd Bank Ltd.	0.33	CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.38
AU Small Finance Bank Ltd.	0.23	WAAREE ENERGIES LIMITED	0.22
YES BANK LTD	0.23	ABB India Ltd	0.20
Bank Of Baroda	0.21	Bharat Heavy Electricals Ltd.	0.20
IDFC First Bank Limited	0.21	Siemens Ltd.	0.20
PUNJAB NATIONAL BANK	0.21	HITACHI ENERGY INDIA LIMITED	0.17
CANARA BANK	0.18	Insurance	1.67
UNION BANK OF INDIA	0.17	SBI Life Insurance Company Ltd.	0.64
IT - Software	8.98	HDFC Life Insurance Company Ltd.	0.52
Infosys Ltd.	3.60	ICICI Lombard General Insurance Company Ltd	0.35
Tata Consultancy Services Ltd.	2.02	ICICI Prudential Life Insurance Company Ltd	0.16
HCL Technologies Ltd.	1.07	Realty	1.55
Tech Mahindra Ltd.	0.56	DLF Ltd.	0.41
PERSISTENT SYSTEMS LIMITED	0.47	LODHA DEVELOPERS LTD.	
Wipro Ltd.	0.46	(MACROTECH DEVELOPERS LTD)	0.26
LTIMindtree Limited	0.31	GODREJ PROPERTIES LIMITED	0.25
Mphasis Ltd.	0.21	PHOENIX MILLS LTD.	0.24
Oracle Financial Services Software Ltd	0.14	PRESTIGE ESTATES PROJECTS LIMITED	0.22
TATA ELXSI LTD.	0.14	Obero Realty Ltd	0.17
Petroleum Products	7.68	Auto Components	1.46
RELIANCE INDUSTRIES LTD.	6.61	SAMVARDHANA MOTHERSON	
Bharat Petroleum Corporation Ltd.	0.40	INTERNATIONAL LIMITED	0.37
Indian Oil Corporation Ltd	0.34	MRF Limited	0.27
HINDUSTAN PETROLEUM CORPORATION LTD	0.33	Bharat Forge Ltd	0.24
Automobiles	7.40	TUBE INVESTMENTS OF INDIA LTD.	0.24
Mahindra & Mahindra Ltd.	2.38	Bosch Ltd.	0.20
Maruti Suzuki India Limited	1.49	Balkrishna Industries Ltd.	0.13
Eicher Motors Ltd.	0.70	Industrial Products	1.29
TATA MOTORS PASSENGER VEHICLES LTD.	0.61	Cummins India Ltd.	0.44
TVS Motors Company Ltd	0.61	Polycab India Ltd.	0.30
Hero MotoCorp Ltd.	0.49	APC APOLLO TUBES LTD.	0.24
Bajaj Auto Ltd.	0.44	SUPREME INDUSTRIES LIMITED	0.18
TML COMMERCIAL VEHICLES LIMITED	0.39	Astral Ltd.	0.13
HYUNDAI MOTORS INDIA LTD	0.29	Healthcare Services	1.21
Finance	6.37	MAX HEALTHCARE INSTITUTE LTD.	0.85
BAJAJ FINANCE LTD.	2.13	Apollo Hospitals Enterprises Ltd.	0.56
SHRI RAM FINANCE LTD.	0.77	Food Products	1.09
JIO FINANCIAL SERVICES LTD	0.64	NESTLE INDIA LTD.	0.63
Bajaj Finserv Ltd.	0.59	Britannia Industries Ltd.	0.46
Cholamandalam Investment and Finance Company Ltd.	0.52	Transport Services	0.90
Power Finance Corporation Ltd.	0.44	Inter Globe Aviation Ltd	0.78
REC LTD	0.28	Container Corporation of India Ltd.	0.12
Muthoot Finance Ltd	0.28	Chemicals and Petrochemicals	0.89
Bajaj Holdings and Investment Ltd.	0.24	Pidilite Industries Ltd.	0.32
Sundaram Finance Ltd.	0.22	SRF Ltd.	0.29
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.22	SOLAR INDUSTRIES INDIA LIMITED	0.28
Telecom - Services	4.53	Non - Ferrous Metals	0.84
Bharti Airtel Ltd	3.85	Hindalco Industries Ltd	0.84
Indus Towers Ltd.	0.35	Agricultural Food and other Product	0.78
Vodafone Idea Ltd	0.17	Tata Consumer Products Ltd	0.51
Tata Communications Ltd.	0.16	Marico Ltd	0.51
Pharmaceuticals and Biotechnology	4.34	Beverages	0.76
Sun Pharmaceuticals Industries Ltd.	1.19	VARUN BEVERAGES LTD	0.46
Cipla Ltd.	0.62	UNITED SPIRITS LTD.	0.20
Divi's Laboratories Ltd.	0.59	Leisure Services	0.75
DR REDDYS LABORATORIES LTD.	0.51	INDIAN HOTELS COMPANY LTD.	0.46
Lupin Ltd.	0.33	Jubilant Foodworks Limited	0.16
Torrent Pharmaceuticals Ltd.	0.31	Indian Railway Catering And Tourism Corporation Ltd.	0.13
Aurobindo Pharma Ltd.	0.22	Transport Infrastructure	0.75
MANKIND PHARMA LTD	0.22	Adani Port and Special Economic Zone Ltd.	0.57
Zydus Lifesciences Limited	0.18	GMV AIRPORTS LIMITED	0.18
Alkem Laboratories Ltd.	0.17	Capital Markets	0.74
Power	3.38	HDFC Asset Management Company Ltd.	0.38
NTPC LTD	1.07	BSE LTD.	0.36
Power Grid Corporation Of India Ltd.	0.98	Oil	0.74
Tata Power Co. Ltd.	0.47	Oil & Natural Gas Corporation Ltd.	0.59
ADANI POWER LTD.	0.33	OIL INDIA LIMITED	0.15
JSW ENERGY LTD.	0.19	Personal Products	0.74
TORRENT POWER LTD	0.17	Godrej Consumer Products Ltd.	0.53
Retailing	2.72	Colgate Palmolive (India) Ltd.	0.22
Trent Ltd	0.62	Dabur India Ltd.	0.19
ETERNAL LIMITED	0.58	Fertilizers and Agrochemicals	0.62
AVENUE SUPERMARTS LTD.	0.49	UPL Ltd	0.24
INFO EDGE (INDIA) LTD.	0.36	P I Industries Ltd	0.20
SWIGGY LTD	0.26	Coromandel International Ltd.	0.18
VISHAL MEGA MART LIMITED	0.22	Consumable Fuels	0.53
FSN E-COMMERCE VENTURES LTD.	0.21	Coal India Ltd	0.53
Consumer Durables	2.62	Diversified Metals	0.49
Titan Company Ltd.	0.97	Vedanta Ltd.	0.49
Asian Paints Ltd.	0.62	Gas	0.46
Dixon Technologies India Ltd.	0.41	GAIL (India) Ltd.	0.31
Havells India Ltd.	0.24	Petronet LNG Ltd.	0.15
VOLTA LTD.	0.23	Financial Technology (Fintech)	0.45
KALYAN JEWELLERS INDIA LTD.	0.15	PB FINTECH LTD	0.45
Diversified FMCG	2.40	Agricultural, Commercial and Construction vehicles	0.30
Hindustan Unilever Ltd.	1.48	Metals and Minerals Trading	0.29
ITC Ltd.	0.92	Adani Enterprises Ltd.	0.29
Construction	2.12	Textiles and Apparels	0.18
Larsen And Toubro Ltd.	1.99	Page Industries Ltd	0.18
RAIL VIKAS NGAM LIMITED	0.19	Minerals and Mining	0.17
Cement and Cement Products	2.05	NMDC Ltd.	0.17
Ultratech Cement Ltd.	1.03	Equity & Equity related - Total	99.98
Grasim Industries Ltd.	0.58	PREFERENCE SHARES	
Ambuja Cements Ltd.	0.25	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE	
Shree Cement Ltd.	0.19	REDEEMABLE PREFERENCE SHARES (NCRPS)-	
Ferrous Metals	2.00	1 YEAR MATURITY	0.01
Tata Steel Ltd.	1.00	Equity & Equity related - Total	0.01
JSW Steel Ltd.	0.54	Net Current Assets/(Liabilities)	0.01
Jindal Steel & Power Ltd.	0.28	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in stocks comprising the MSCI India index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



MSCI India Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-POD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/1531/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY 100 EQUAL WEIGHT ETF

An open-ended scheme replicating/tracking the Nifty 100 Equal Weight Index
NSE Symbol - NIFTY100EW

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 100 Equal Weight Index and to generate returns that are commensurate with the performance of the Nifty 100 Equal Weight Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹2.85 crs
AUM:	₹2.88 crs
Benchmark:	Nifty 100 Equal Weight Index TRI
Allotment Date:	February 24, 2025
Folio Count:	2,397

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹34.0755

Ratios

Portfolio Turnover	325.43%
Tracking Error	0.15%

Total Expense Ratio**

0.25%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

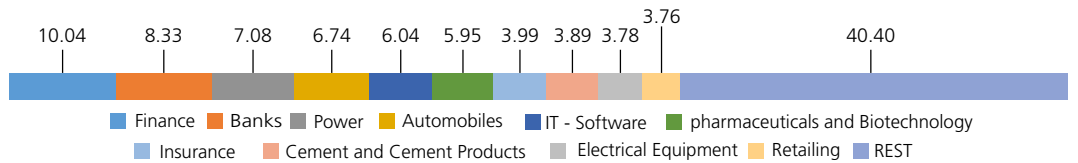
Data as on 31st October, 2025 unless
otherwise specified.

Folio Count data as on 30th September
2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	10.04	Indian Oil Corporation Ltd.	1.11
SHRIRAM FINANCE LTD.	1.19	Bharat Petroleum Corporation Ltd.	1.06
Cholamandalam Investment and Finance Company Ltd.	1.04	RELIANCE INDUSTRIES LTD.	1.06
BAJAJ FINANCE LTD.	1.00	Consumer Durables	3.04
BAJAJ FINSERV LTD.	1.00	Titan Company Ltd.	1.08
JIO FINANCIAL SERVICES LTD.	0.99	Asian Paints Ltd.	1.02
BAJAJ HOUSING FINANCE LTD.	0.97	Havells India Ltd.	0.94
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.97	Ferrous Metals	3.04
Power Finance Corporation Ltd.	0.97	Tata Steel Ltd.	1.03
REC LTD.	0.97	JSW Steel Ltd.	1.02
Bajaj Holdings and Investment Ltd.	0.94	Jindal Steel & Power Ltd.	0.99
Banks	8.33	Non - Ferrous Metals	2.11
CANARA BANK	1.10	Hindalco Industries Ltd	1.11
PUNJAB NATIONAL BANK	1.08	Hindustan Zinc Ltd.	1.00
Bank Of Baroda	1.07	Beverages	2.07
STATE BANK OF INDIA	1.06	UNITED SPIRITS LTD.	1.06
Axis Bank Ltd.	1.03	VARUN BEVERAGES LTD	1.01
HDFC Bank Ltd.	1.02	Realty	2.04
Kotak Mahindra Bank Ltd.	1.02	DLF Ltd.	1.02
ICICI Bank Ltd.	0.95	LODHA DEVELOPERS LTD.	
Power	7.08	(MACROTECH DEVELOPERS LTD)	1.02
ADANI ENERGY SOLUTIONS LTD.	1.08	Food Products	2.01
ADANI POWER LTD.	1.03	NESTLE INDIA LTD.	1.06
ADANI GREEN ENERGY LTD.	1.03	Britannia Industries Ltd.	0.95
Tata Power Co. Ltd.	1.02	Aerospace and Defense	1.99
Power Grid Corporation Of India Ltd.	0.99	Bharat Electronics Ltd.	1.03
JSW ENERGY LTD.	0.97	HINDUSTAN AERONAUTICS LTD.	0.96
NTPC LTD.	0.96	Healthcare Services	1.98
Automobiles	6.74	Apollo Hospitals Enterprises Ltd.	0.99
TVS Motors Company Ltd	1.00	MAX HEALTHCARE INSTITUTE LTD.	0.99
Bajaj Auto Ltd.	0.99	Diversified FMCG	1.97
Eicher Motors Ltd.	0.97	ITC Ltd.	1.02
Mahindra & Mahindra Ltd.	0.97	Hindustan Unilever Ltd.	0.95
Maruti Suzuki India Limited	0.96	Chemicals and Petrochemicals	1.90
HYUNDAI MOTORS INDIA LTD.	0.87	SOLAR INDUSTRIES INDIA LIMITED	0.96
TATA MOTORS PASSENGER VEHICLES LTD.	0.80	Pidilite Industries Ltd.	0.94
TML COMMERCIAL VEHICLES LIMITED	0.38	Auto Components	1.88
IT - Software	6.04	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.97
LTIMindtree Limited	1.07	Bosch Ltd.	0.91
HCL Technologies Ltd.	1.06	Construction	1.08
Tata Consultancy Services Ltd.	1.01	Larsen And Toubro Ltd.	1.08
Infosys Ltd.	0.97	Diversified Metals	1.04
Wipro Ltd.	0.97	Vedanta Ltd.	1.04
Tech Mahindra Ltd.	0.96	Oil	1.04
Pharmaceuticals and Biotechnology	5.95	Oil & Natural Gas Corporation Ltd.	1.04
Divi s Laboratories Ltd.	1.12	Telecom - Services	1.04
Sun Pharmaceuticals Industries Ltd.	1.02	Bharti Airtel Ltd	1.04
Torrent Pharmaceuticals Ltd.	0.99	Gas	1.02
Cipla Ltd.	0.97	GAIL (India) Ltd.	1.02
Zydus Lifesciences Limited	0.93	Transport Infrastructure	1.01
DR REDDYS LABORATORIES LTD.	0.92	Adani Port and Special Economic Zone Ltd.	1.01
Insurance	3.99	Agricultural Food and other Product	1.00
SBI Life Insurance Company Ltd	1.05	Tata Consumer Products Ltd	1.00
ICICI Lombard General Insurance Company Ltd		Leisure Services	0.90
LIFE INSURANCE CORPORATION OF INDIA LTD.	1.03	INDIAN HOTELS COMPANY LTD.	0.99
HDFC Life Insurance Company Ltd.	0.98	Consumable Fuels	0.96
Cement and Cement Products	3.89	Coal India Ltd.	0.96
Grasim Industries Ltd.	1.01	Transport Services	0.96
Shree Cement Ltd.	0.98	Inter Globe Aviation Ltd	0.96
Ambuja Cements Ltd.	0.95	Metals and Minerals Trading	0.94
Ultratech Cement Ltd.	0.95	Adani Enterprises Ltd.	0.94
Electrical Equipment	3.78	Personal Products	0.92
ABB India Ltd	0.98	Godrej Consumer Products Ltd.	0.92
Siemens Ltd.	0.96	Industrial Manufacturing	0.91
C G POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.95	MAZAGOAN DOCK SHIPBUILDERS LTD	0.91
SIEMENS ENERGY INDIA LTD	0.89	Equity & Equity related - Total PREFERENCE SHARES	99.77
Retailing	3.76	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.01
INFO EDGE (INDIA) LTD.	0.99	Equity & Equity related - Total	0.01
Trent Ltd	0.96	Net Current Assets/(Liabilities)	0.22
ETERNAL LIMITED	0.93	Grand Total	100.00
AVENUE SUPERMARTS LTD.	0.88		
Petroleum Products	3.23		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in stocks comprising the Nifty 100 Equal Weight index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY MIDCAP 150 ETF

An open-ended scheme replicating/tracking Nifty Midcap 150 Index
NSE Symbol - MID150

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Midcap 150 Index and to generate returns that are commensurate with the performance of the Nifty Midcap 150 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹4.52 crs

AUM: ₹4.08 crs

Benchmark: Nifty Midcap 150
Index TRI

Allotment Date: March 21, 2025

Folio Count: 3,627

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹22.3073

Ratios

Portfolio Turnover	386.14%
Tracking Error	1.13%

Total Expense Ratio**

0.10%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

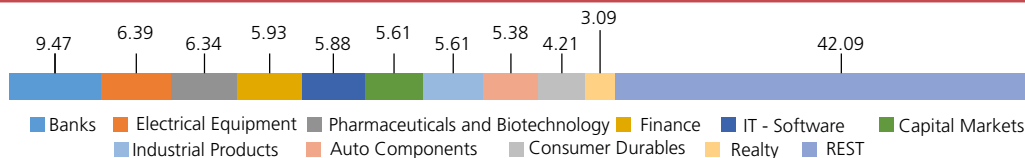
**Data as on 31st October, 2025 unless
otherwise specified.**

**Folio Count data as on 30th September
2025.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	9.47	Fertilizers and Agrochemicals	2.68
FEDERAL BANK LTD.	1.54	UPL Ltd.	1.08
IDFC First Bank Limited	1.43	P Industries Ltd.	0.78
IndusInd Bank Ltd.	1.38	Coromandel International Ltd.	0.67
AU Small Finance Bank Ltd.	1.31	FERTILISERS AND CHEMICALS TRAVANCORE LTD	0.15
YES BANK LTD	1.19	Retailing	2.61
INDIAN BANK	0.80	SWIGGY LTD	0.92
UNION BANK OF INDIA	0.76	FSN E-COMMERCE VENTURES LTD.	0.89
BANK OF INDIA	0.45	VISHAL MEGA MART LIMITED	0.80
BANK OF MAHARASHTRA	0.25	Chemicals and Petrochemicals	2.19
IDBI Bank Ltd.	0.15	SRL Ltd.	1.13
Indian Overseas Bank	0.11	Gujarat Fluorochemicals Ltd.	0.42
UCO Bank	0.10	Deepak Nitrite Ltd.	0.32
Electrical Equipment	6.39	Linde India Ltd.	0.32
SUZLON ENERGY LTD.	1.90	Insurance	2.12
GE VERNOVA T&D INDIA LIMITED	1.02	Max Financial Services Ltd.	1.08
Bharat Heavy Electricals Ltd.	0.90	ICICI Prudential Life Insurance Company Ltd	0.61
WAAREE ENERGIES LIMITED	0.85	General Insurance Corporation Of India	0.31
HITACHI ENERGY INDIA LIMITED	0.65	THE NEW INDIA ASSURANCE COMPANY LTD	0.12
Apar Industries Limited	0.42	Healthcare Services	2.04
PREMIER ENERGIES LIMITED	0.33	Fortis Healthcare India Ltd	1.41
Thermax Ltd.	0.27	Syngene International Limited	0.33
Pharmaceuticals and Biotechnology	6.34	Global Health Ltd.	0.30
Lupin Ltd.	1.26	Power	2.02
Aurobindo Pharma Ltd.	0.85	NHPC LIMITED	0.71
Alkem Laboratories Ltd.	0.85	TORRENT POWER LTD	0.66
Glenmark Pharmaceuticals Ltd	0.76	NTPC GREEN ENERGY LIMITED	0.25
MIANKIND PHARMA LTD	0.71	NLC India Ltd.	0.23
Biocon Ltd.	0.59	SJVN LIMITED	0.17
Ipsa Laboratories Ltd.	0.47	Automobiles	1.93
GlaxoSmithKline Pharmaceuticals Ltd.	0.29	Hero MotoCorp Ltd.	1.93
Abbott India Ltd.	0.28	Personal Products	1.83
Ajanta Pharma Ltd.	0.28	Colgate Palmolive (India) Ltd.	0.78
Finance	5.93	Dabur India Ltd.	0.76
Muthoot Finance Ltd	0.90	Procter & Gamble Hygiene and Health Care Ltd.	0.79
Sundaram Finance Ltd.	0.82	Agricultural Food and other Product	1.79
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.70	Marico Ltd.	1.01
Aditya Birla Capital Ltd.	0.66	PATANJALI FOODS LIMITED	0.54
L&T FINANCE HOLDINGS LTD	0.58	ADANI WILMAR LIMITED	0.24
Mahindra & Mahindra Financial Services Ltd.	0.55	Leisure Services	1.73
LIC Housing Finance Ltd.	0.45	Jubilant Foodworks Limited	0.62
CRISIL Ltd.	0.34	Indian Railway Catering And Tourism Corporation Ltd.	0.58
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.32	ITC HOTELS LIMITED	0.53
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.31	Gas	1.60
TATA INVESTMENT CORPORATION LTD	0.30	Petronet LNG Ltd.	0.56
IT - Software	5.88	ADANI TOTAL GAS LTD.	0.39
PERSISTENT SYSTEMS LIMITED	1.68	Indraprastha Gas Ltd.	0.36
COFORGE LIMITED	1.58	Gujarat Gas Ltd.	0.19
Mphasis Ltd	0.84	Cement and Cement Products	1.44
Oracle Financial Services Software Ltd	0.56	JK Cement Ltd.	0.67
KRIT TECHNOLOGIES LTD.	0.50	Dalmia Bharat Limited	0.45
TATA ELXSI LTD.	0.48	ACC Ltd.	0.32
HEXAWARE TECHNOLOGIES LTD.	0.24	Agricultural, Commercial and Construction Vehicles	1.41
Capital Markets	5.61	Ashok Leyland Ltd.	1.07
BSE LTD	2.68	Escorts Ltd.	0.34
HDFC Asset Management Company Ltd.	1.46	Petroleum Products	1.21
360 ONE WAM LTD.	0.66	HINDUSTAN PETROLEUM CORPORATION LTD	1.21
Nippon Life India Asset Management Ltd.	0.41	Ferrous Metals	1.16
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.40	JINDAL STAINLESS LTD	0.64
Industrial Products	5.61	Steel Authority of India Ltd.	0.52
Cummins India Ltd.	1.59	Minerals and Mining	1.14
Polycab India Ltd.	1.04	NWDC Ltd.	0.69
APL APOLLO TUBES LTD.	0.86	LLOYDS METALS AND ENERGY LTD.	0.45
KEI INDUSTRIES LTD.	0.66	Transport Infrastructure	1.14
SUPREME INDUSTRIES LIMITED	0.64	GMR AIRPORTS LIMITED	0.89
Astral Ltd.	0.48	JSW INFRASTRUCTURE LIMITED	0.25
AIA Engineering Limited.	0.34	Textiles and Apparels	0.92
Auto Components	5.38	Page Industries Ltd	0.61
Bharat Forge Ltd.	0.93	K.P.R. Mill Ltd.	0.31
TUBE INVESTMENTS OF INDIA LTD.	0.84	Industrial Manufacturing	0.77
UNO MINDA LIMITED	0.59	COCHIN SHIPYARD LTD.	0.41
SONA BLW PRECISION FORGINGS LTD	0.56	Honeywell Automation India Ltd.	0.36
Balkrishna Industries Ltd.	0.47	Construction	0.72
Exide Industries Ltd	0.46	RAIL VIKAS NIGAM LIMITED	0.49
Apollo Tyres Ltd.	0.43	IRB INFRASTRUCTURE DEVELOPERS LTD	0.23
Schaeffler India Ltd	0.43	Oil	0.62
MRF Limited	0.39	OIL INDIA LIMITED	0.62
Endurance Technologies Ltd.	0.28	IT - Services	0.61
Consumer Durables	4.21	TATA TECHNOLOGIES LTD	0.32
Dixon Technologies India Ltd.	1.78	L&T Technology Services Ltd	0.29
VOLTAS LTD.	0.83	Non - Ferrous Metals	0.55
BLUE STAR LTD.	0.67	National Aluminium Company Ltd	0.55
KALYAN JEWELLERS INDIA LTD.	0.52	Transport Services	0.50
Berger Paints (I) Ltd.	0.41	Container Corporation of India Ltd.	0.50
Realty	3.09	Diversified	0.42
GODREJ PROPERTIES LIMITED	0.92	3M India Ltd.	0.29
PHOENIX MILLS LTD.	0.83	Godrej Industries Ltd.	0.13
PRESTIGE ESTATES PROJECTS LIMITED	0.78	Aerospace and Defense	0.37
Oberoi Realty Ltd	0.56	BHARAT DYNAMICS LTD	0.37
Telecom - Services	2.86	Beverages	0.34
Indus Towers Ltd.	1.27	United Breweries Ltd.	0.34
Vodafone Idea Ltd	0.64	Cigarettes and Tobacco Products	0.33
Tata Communications Ltd.	0.58	Godfrey Phillips India Ltd.	0.33
BHARTI HEXACOM LTD.	0.37	Equity & Equity related - Total	98.81
Financial Technology (Fintech)	2.85	Net Current Assets/(Liabilities)	0.19
PB FINTECH LTD.	1.59	Grand Total	100.00
ONE 97 COMMUNICATIONS LTD.	1.26		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment in stocks comprising the Nifty Midcap 150 Index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY200 QUALITY 30 ETF

An open-ended scheme replicating/tracking Nifty200 Quality 30 Index
NSE Symbol - Quality30

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty200 Quality 30 Index and to generate returns that are commensurate with the performance of the Nifty200 Quality 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹2.24 crs

AUM: ₹2.26 crs

Benchmark: Nifty200 Quality 30
Index TRI

Allotment Date: July 14, 2025

Folio Count: 968

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹21.2209

Ratios

Portfolio Turnover	171.47%
Tracking Error	0.05%

Total Expense Ratio**

0.25%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

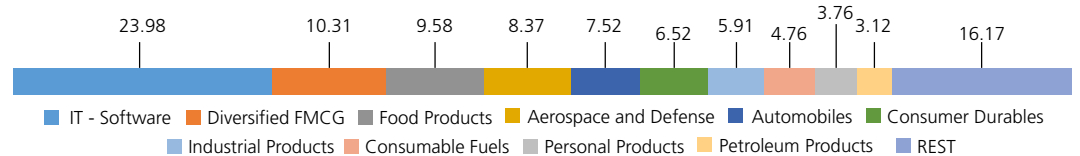
Data as on 31st October, 2025 unless
otherwise specified.

Folio Count data as on 30th September
2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Polycab India Ltd.	2.60
IT - Software	23.98	Consumable Fuels	4.76
Infosys Ltd.	4.53	Coal India Ltd.	4.76
HCL Technologies Ltd.	4.43	Personal Products	3.76
Tata Consultancy Services Ltd.	4.38	Colgate Palmolive (India) Ltd.	3.76
PERSISTENT SYSTEMS LIMITED	2.83	Petroleum Products	3.12
LTIMindtree Limited	2.57	Bharat Petroleum Corporation Ltd.	3.12
TATA ELXSI LTD.	1.79	Capital Markets	2.98
Oracle Financial Services Software Ltd	1.77	HDFC Asset Management Company Ltd.	2.98
KPIT TECHNOLOGIES LTD.	1.68	Agricultural Food and other Product	2.79
Diversified FMCG	10.31	Marico Ltd.	2.79
Hindustan Unilever Ltd.	5.33	Chemicals and Petrochemicals	2.42
ITC Ltd.	4.98	Pidilite Industries Ltd.	2.42
Food Products	9.58	Leisure Services	2.19
NESTLE INDIA LTD.	5.21	Indian Railway Catering And	
Britannia Industries Ltd.	4.37	Tourism Corporation Ltd.	2.19
Aerospace and Defense	8.37	Textiles and Apparels	2.19
Bharat Electronics Ltd.	4.99	Page Industries Ltd	2.19
HINDUSTAN AERONAUTICS LTD.	3.38	Non - Ferrous Metals	2.16
Automobiles	7.52	Hindustan Zinc Ltd.	2.16
Bajaj Auto Ltd.	3.98	Gas	1.34
Hero MotoCorp Ltd.	3.54	Indraprastha Gas Ltd.	1.34
Consumer Durables	6.52	Equity & Equity related - Total	99.90
Asian Paints Ltd.	4.50	Net Current Assets/(Liabilities)	0.10
Havells India Ltd.	2.02	Grand Total	100.00
Industrial Products	5.91		
Cummins India Ltd.	3.31		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

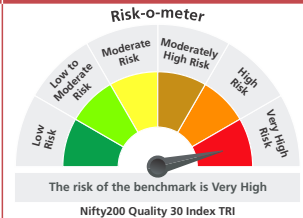
- Long term capital appreciation.
- Investment in stocks comprising the Nifty200 Quality 30 Index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY200 MOMENTUM 30 ETF

NSE Symbol - MOMENTUM30

Investment Objective: Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error. There is no assurance that the investment objective of the scheme will be achieved..

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹5.09 crs

AUM: ₹5.23 crs

Benchmark: Nifty200 Momentum
30 Index TRI

Allotment Date: October 10, 2025

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹31.4409

Ratios

Portfolio Turnover	25.27%
Tracking Error	0.50%

Total Expense Ratio**

0.24%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment.

Load Structure

Entry Load: Nil.

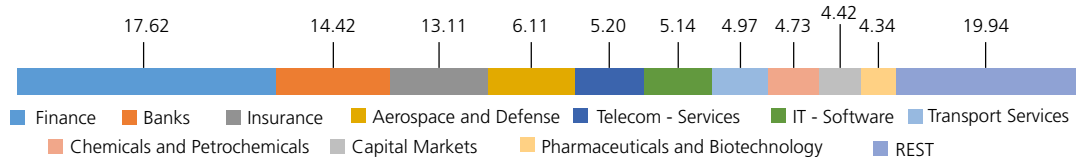
Exit Load: Nil.

**Data as on 31st October, 2025 unless
otherwise specified.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		SRF Ltd.	2.21
Finance	17.62	Capital Markets	4.42
BAJAJ FINANCE LTD.	5.60	BSE LTD.	4.42
Bajaj Finserv Ltd.	5.17	Pharmaceuticals and Biotechnology	4.34
Cholamandalam Investment and Finance Company Ltd.	3.56	Divi s Laboratories Ltd.	4.34
SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.77	Healthcare Services	3.95
Muthoot Finance Ltd	1.52	MAX HEALTHCARE INSTITUTE LTD.	3.95
Banks	14.42	Automobiles	3.56
HDFC Bank Ltd.	4.96	TVS Motors Company Ltd	3.56
Kotak Mahindra Bank Ltd.	4.76	Financial Technology (Fintech)	2.56
ICICI Bank Ltd.	4.70	ONE 97 COMMUNICATIONS LTD.	2.56
Insurance	13.11	Leisure Services	2.03
SBI Life Insurance Company Ltd	5.25	INDIAN HOTELS COMPANY LTD.	2.03
HDFC Life Insurance Company Ltd.	4.64	Consumer Durables	1.93
Max Financial Services Ltd.	3.22	Dixon Technologies India Ltd.	1.93
Aerospace and Defense	6.11	Cement and Cement Products	1.68
Bharat Electronics Ltd.	5.23	Shree Cement Ltd.	1.68
BHARAT DYNAMICS LTD	0.88	Beverages	1.47
Telecom - Services	5.20	UNITED SPIRITS LTD.	1.47
Bharti Airtel Ltd	5.20	Retailing	1.42
IT - Software	5.14	FSN E-COMMERCE VENTURES LTD.	1.42
COFORGE LIMITED	2.65	Industrial Manufacturing	1.31
PERSISTENT SYSTEMS LIMITED	2.49	MAZAGOAN DOCK SHIPBUILDERS LTD	1.31
Transport Services	4.97	Equity & Equity related - Total	99.97
Inter Globe Aviation Ltd	4.97	Net Current Assets/(Liabilities)	0.03
Chemicals and Petrochemicals	4.73	Grand Total	100.00
SOLAR INDUSTRIES INDIA LIMITED	2.52		

SECTOR ALLOCATION (%)



Investment Objective

Kotak Nifty200 Momentum 30 ETF

Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error.

There is no assurance that the investment objective of the scheme will be achieved.

Fund

Risk-o-meter



Benchmark

Risk-o-meter



Nifty 200 Momentum 30 Index TRI

The Scheme Riskometer assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK GOLD ETF

An open ended scheme replicating / tracking physical gold prices
• NSE Symbol - GOLD1 • BSE Scrip Code - 590097

Investment Objective: The investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. The Scheme may also participate in gold related instruments. Exchange Traded Commodity Derivatives (ETCDs) having gold as the underlying shall be considered as gold related instrument for gold ETFs. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*:	Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹10,603.51 crs
AUM:	₹10,592.80 crs
Benchmark:	Prices of Gold
Allotment Date:	July 27, 2007
Folio Count:	4,73,300

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹100.7958

Ratios

Portfolio Turnover	18.91%
Tracking Error	0.33%

Total Expense Ratio**

0.55%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

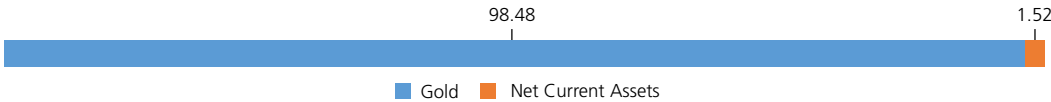
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Gold		Net Current Assets/(Liabilities)	1.52
Gold 1 Kg Fineness 0.995	57.48	Grand Total	100.00
GOLD 1 KG FINENESS 0.995 - GUJARAT	41.00		
Equity & Equity related - Total	98.48		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Returns in line with physical gold over medium to long term, subject to tracking error - Investment in physical gold * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is High	Risk-o-meter The risk of the benchmark is High Prices of Gold

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK SILVER ETF

An open ended Exchange Traded Fund replicating/tracking price of Silver
NSE Symbol - SILVER1

Investment Objective: To generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. The Scheme may also participate in silver related instruments. Exchange Traded Commodity Derivatives (ETCDs) having silver as the underlying shall be considered as Silver related instrument for Silver ETFs. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*:	Mr. Jeetu Valechha Sonar, Mr. Abhishek Bisen
AAUM:	₹2,292.66 crs
AUM:	₹2,305.14 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	December 09, 2022
Folio Count:	21,791

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on October 31, 2025)

₹144.4307

Ratios

Portfolio Turnover	26.86%
Tracking Error:	0.57%

Total Expense Ratio**

0.45%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

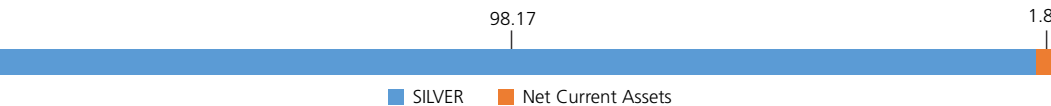
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
SILVER		Net Current Assets/(Liabilities)	1.83
Silver(30 Kgs)	52.19	Grand Total	100.00
SILVER(30 KGS) - GUJARAT	45.98		
Equity & Equity related - Total	98.17		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors - Investments in physical silver of 99.9% purity (fineness) * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Price of silver (based on LBMA daily spot fixing price)

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY 1D RATE LIQUID ETF

An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index.
A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
NSE Symbol - LIQUID1

Investment Objective: The investment objective of the Scheme is to invest in Triparty repo on Government securities or treasury bills (TREPS). The Scheme aims to provide investment returns that, before expenses, closely correspond to the returns of the NIFTY 1D Rate Index, subject to tracking difference. There is no assurance or guarantee that the investment objective of the scheme would be achieved

Fund Manager:** Mr. Abhishek Bisen,
Mr. Satish Dondapati
AAUM: ₹1,260.76 crs
AUM: ₹1,230.41 crs
Benchmark: NIFTY 1D Rate Index
Allotment Date: January 24, 2023
Folio Count: 8,055

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 1-15 days

Net Asset Value (NAV) (as on October 31, 2025)

₹1075.6573

Debt Quant

Average Maturity	2.99 days
Modified Duration	2.99 days
Macaulay Duration	2.99 days
Annualised YTM*	5.50%
Tracking Error	0.01%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

0.19%

Available Plans/Options

Growth Option

IDCW Frequency

Not Applicable

Load Structure

Entry Load: Nil.

Exit Load: Nil.

Data as on 31st October, 2025 unless
otherwise specified.

Folio Count data as on 30th September
2025.

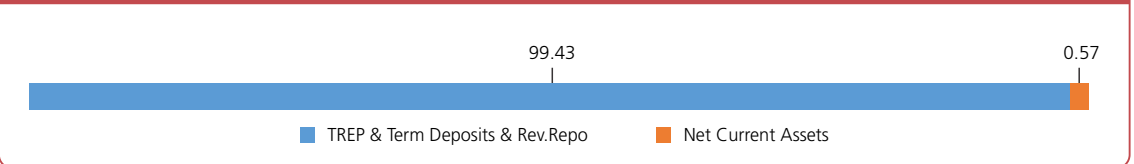
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low	A-I		
Moderate			
Relatively High			

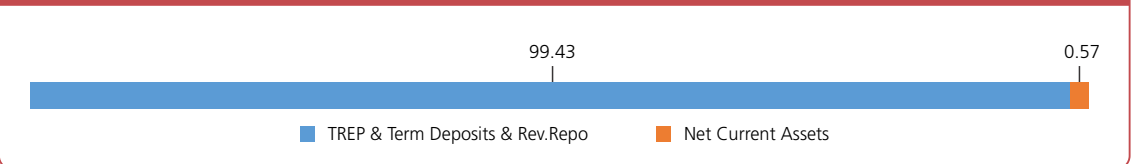
PORTFOLIO

Issuer/Instrument	% to Net Assets
Triparty Repo	99.43
Net Current Assets/(Liabilities)	0.57
Grand Total	100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income over a short term investment horizon. - Investment in Tri-party repo on Government securities or treasury bills (TREPS). * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Low	Risk-o-meter The risk of the benchmark is Low NIFTY 1D Rate Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. For last three IDCW, please refer page no 169-172. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY NEXT 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Next 50 index

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Next 50 and to generate returns that are commensurate with the performance of the NIFTY Next 50 Index TRI, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati

AAUM: ₹788.65 crs

AUM: ₹809.18 crs

Benchmark: Nifty Next 50
Index TRI

Allotment Date: March 10, 2021

Folio Count: 51,227

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.8852	₹20.3625
IDCW	₹19.8857	₹20.3622

(as on October 31, 2025)

Ratios

Portfolio Turnover	44.09%
Tracking Error	0.18%

Total Expense Ratio**

Regular Plan: 0.57%

Direct Plan: 0.10%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

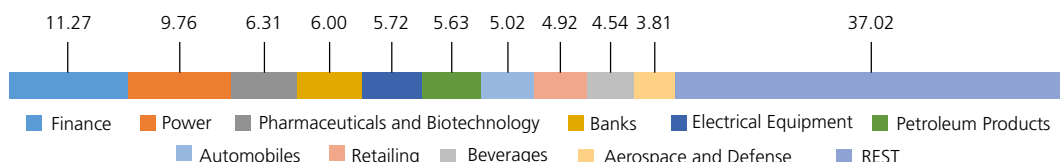
Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Realty	3.52
Finance	11.27	DLF Ltd.	2.08
Cholamandalam Investment and Finance Company Ltd.	3.07	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	1.44
Power Finance Corporation Ltd.	2.52	Auto Components	3.40
Bajaj Holdings and Investment Ltd.	2.28	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.01
REC LTD	2.01	Bosch Ltd.	1.39
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.95	Chemicals and Petrochemicals	3.37
BAJAJ HOUSING FINANCE LTD.	0.44	Pidilite Industries Ltd.	1.92
Power	9.76	SOLAR INDUSTRIES INDIA LIMITED	1.45
Tata Power Co. Ltd.	2.92	Cement and Cement Products	3.14
ADANI POWER LTD.	2.66	Shree Cement Ltd.	1.62
ADANI GREEN ENERGY LTD.	1.50	Ambuja Cements Ltd.	1.52
ADANI ENERGY SOLUTIONS LTD.	1.47	Food Products	2.95
JSW ENERGY LTD.	1.21	Britannia Industries Ltd.	2.95
Pharmaceuticals and Biotechnology	6.31	Insurance	2.91
Divi s Laboratories Ltd.	3.67	ICICI Lombard General Insurance Company Ltd	2.06
Torrent Pharmaceuticals Ltd.	1.60	LIFE INSURANCE CORPORATION OF INDIA LTD.	0.85
Zydus Lifesciences Limited	1.04	Leisure Services	2.79
Banks	6.00	INDIAN HOTELS COMPANY LTD.	2.79
Bank Of Baroda	2.20	IT - Software	2.26
CANARA BANK	1.98	LTIMindtree Limited	2.26
PUNJAB NATIONAL BANK	1.82	Gas	2.11
Electrical Equipment	5.72	GAIL (India) Ltd.	2.11
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.17	Personal Products	1.93
SIEMENS ENERGY INDIA LTD	1.21	Godrej Consumer Products Ltd.	1.93
ABB India Ltd	1.17	Ferrous Metals	1.71
Siemens Ltd.	1.17	Jindal Steel & Power Ltd.	1.71
Petroleum Products	5.63	Consumer Durables	1.62
Bharat Petroleum Corporation Ltd.	2.97	Havells India Ltd.	1.62
Indian Oil Corporation Ltd	2.66	Industrial Manufacturing	0.89
Automobiles	5.02	MAZAGOAN DOCK SHIPBUILDERS LTD	0.89
TVS Motors Company Ltd	3.53	Non - Ferrous Metals	0.89
HYUNDAI MOTORS INDIA LTD	1.49	Hindustan Zinc Ltd.	0.89
Retailing	4.92	Equity & Equity related - Total	100.06
AVENUE SUPERMARTS LTD.	2.62	PREFERENCE SHARES	
INFO EDGE (INDIA) LTD.	2.30	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.04
Beverages	4.54	Equity & Equity related - Total	0.04
VARUN BEVERAGES LTD	2.73	Triparty Repo	0.25
UNITED SPIRITS LTD.	1.81	Net Current Assets/(Liabilities)	-0.35
Aerospace and Defense	3.81	Grand Total	100.00
HINDUSTAN AERONAUTICS LTD.	3.81		
Diversified Metals	3.59		
Vedanta Ltd.	3.59		

For detailed portfolio log on to: <https://www.kotakmf.com/Products/funds/index-funds/Kotak-Nifty-Next-50-Index-Fund/Reg-G>

SECTOR ALLOCATION (%)



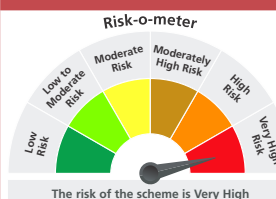
Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY 50 INDEX FUND

An open ended scheme replicating / tracking Nifty 50 index

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 50 and to generate returns that are commensurate with the performance of the NIFTY 50 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹993.59 crs
AUM:	₹1,006.35 crs
Benchmark:	Nifty 50 Index TRI
Allotment Date:	June 21, 2021
Folio Count:	57,983

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹16.7238	₹16.9559
IDCW	₹16.7234	₹16.9523

(as on October 31, 2025)

Ratios

Portfolio Turnover	34.43%
Tracking Error	0.24%

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.07%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

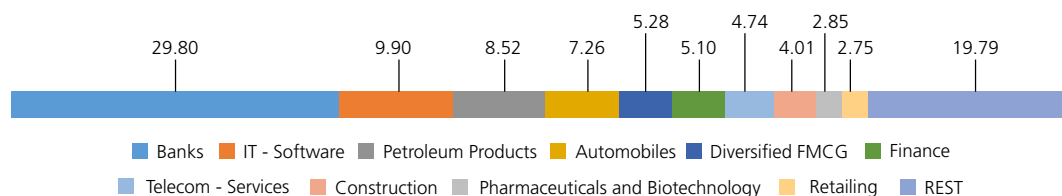
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Power	2.46
Banks	29.80	NTPC LTD	1.35
HDFC Bank Ltd.	12.77	Power Grid Corporation Of India Ltd.	1.11
ICICI Bank Ltd.	8.13	Consumer Durables	2.27
STATE BANK OF INDIA	3.29	Titan Company Ltd.	1.31
Axis Bank Ltd.	2.99	Asian Paints Ltd.	0.96
Kotak Mahindra Bank Ltd.	2.62	Ferrous Metals	2.24
IT - Software	9.90	Tata Steel Ltd.	1.28
Infosys Ltd.	4.52	JSW Steel Ltd.	0.96
Tata Consultancy Services Ltd.	2.65	Cement and Cement Products	2.14
HCL Technologies Ltd.	1.38	Ultratech Cement Ltd.	1.20
Tech Mahindra Ltd.	0.77	Grasim Industries Ltd.	0.94
Wipro Ltd.	0.58	Insurance	1.41
Petroleum Products	8.52	SBI Life Insurance Company Ltd	0.74
RELIANCE INDUSTRIES LTD.	8.52	HDFC Life Insurance Company Ltd.	0.67
Automobiles	7.26	Healthcare Services	1.38
Mahindra & Mahindra Ltd.	2.62	MAX HEALTHCARE INSTITUTE LTD.	0.72
Maruti Suzuki India Limited	1.80	Apollo Hospitals Enterprises Ltd.	0.66
Bajaj Auto Ltd.	0.83	Aerospace and Defense	1.29
Eicher Motors Ltd.	0.82	Bharat Electronics Ltd.	1.29
TATA MOTORS PASSENGER VEHICLES LTD.	0.73	Non - Ferrous Metals	1.04
TML COMMERCIAL VEHICLES LIMITED	0.46	Hindalco Industries Ltd	1.04
Diversified FMCG	5.28	Transport Services	1.04
ITC Ltd.	3.43	Inter Globe Aviation Ltd	1.04
Hindustan Unilever Ltd.	1.85	Transport Infrastructure	0.91
Finance	5.10	Adani Port and Special Economic Zone Ltd.	0.91
BAJAJ FINANCE LTD.	2.35	Oil	0.84
Bajaj Finserv Ltd.	1.01	Oil & Natural Gas Corporation Ltd.	0.84
SHRIRAM FINANCE LTD.	0.89	Food Products	0.77
JIO FINANCIAL SERVICES LTD	0.85	NESTLE INDIA LTD.	0.77
Telecom - Services	4.74	Consumable Fuels	0.75
Bharti Airtel Ltd	4.74	Coal India Ltd.	0.75
Construction	4.01	Agricultural Food and other Product	0.64
Larsen And Toubro Ltd.	4.01	Tata Consumer Products Ltd	0.64
Pharmaceuticals and Biotechnology	2.85	Metals and Minerals Trading	0.55
Sun Pharmaceuticals Industries Ltd.	1.51	Adani Enterprises Ltd.	0.55
Cipla Ltd.	0.72	Equity & Equity related - Total	99.94
DR REDDYS LABORATORIES LTD.	0.62	Triparty Repo	0.22
Retailing	2.75	Net Current Assets/(Liabilities)	-0.16
ETERNAL LIMITED	1.87	Grand Total	100.00
Trent Ltd	0.88		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY SMALLCAP 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Smallcap 50 Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Smallcap 50 Index TRI and to generate returns that are commensurate with the performance of the Nifty Small cap 50 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹167.25 crs

AUM: ₹169.49 crs

Benchmark: Nifty Smallcap 50
Index TRI

Allotment Date: April 10, 2023

Folio Count: 24,640

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Net Asset Value (NAV)

	Regular	Direct
Growth	₹20.3508	₹20.6868
IDCW	₹20.3506	₹20.6982

(as on October 31, 2025)

Ratios

Portfolio Turnover	75.13%
Tracking Error	0.10%

Total Expense Ratio**

Regular Plan: 0.90%

Direct Plan: 0.26%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth, Payout of Income Distribution cum capital withdrawal (IDCW) & Reinvestment of Income Distribution cum capital withdrawal (IDCW)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

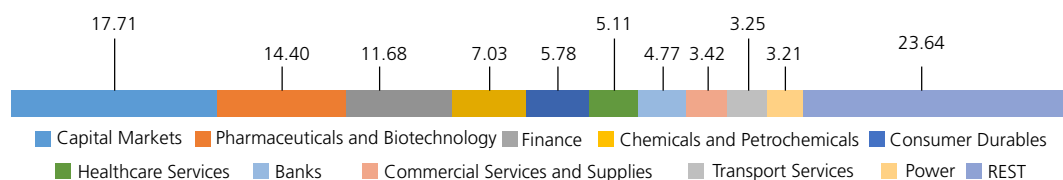
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Commercial Services and Supplies	3.42
Capital Markets	17.71	Redington India Ltd	1.96
Multi Commodity Exchange of India Limited	6.14	Firstsource Solutions Ltd.	1.46
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	3.68	Transport Services	3.25
COMPUTER AGE MANAGEMENT SERVICES LIMITED	2.46	DELHIVERY LTD	3.25
ANGEL ONE LIMITED	2.09	Power	3.21
KFIN TECHNOLOGIES LTD.	1.90	RELIANCE POWER LTD	1.73
Indian Energy Exchange Ltd	1.44	CESC LTD	1.48
Pharmaceuticals and Biotechnology	14.40	Beverages	3.19
Laurus Labs Ltd.	4.83	Radico Khaitan Ltd.	3.19
GLAND PHARMA LIMITED	2.00	Construction	2.96
NEULAND LABORATORIES LTD.	1.84	NBCC (India) Ltd	1.58
JB CHEMICALS & PHARMACEUTICALS LTD.	1.78	Kec International Ltd.	1.38
PIRAMAL PHARMA LTD.	1.61	IT - Services	2.87
Wockhardt Ltd.	1.38	Affle (India) Ltd.	1.59
Natco Pharma Ltd	0.96	CYIENT LTD.	1.28
Finance	11.68	Industrial Manufacturing	2.73
Cholamandalam Financial Holdings Ltd.	2.47	KAYNES TECHNOLOGY INDIA LTD.	2.73
PNB HOUSING FINANCE LTD.	2.27	Electrical Equipment	1.95
Manappuram Finance Ltd	1.93	INOX WIND LIMITED	1.95
POONAWALLA FINCORP LTD.	1.80	Cement and Cement Products	1.72
IIFL Finance Ltd	1.62	The Ramco Cements Ltd	1.72
FIVE STAR BUSINESS FINANCE LTD	1.59	Industrial Products	1.65
Chemicals and Petrochemicals	7.03	Welspun Corp Limited	1.65
Navin Fluorine International Ltd.	2.72	Auto Components	1.60
Tata Chemicals Ltd	1.82	AMARA RAJA ENERGY MOB LTD.	1.60
HIMADRI SPECIALITY CHEMICAL LTD.	1.47	Paper, Forest and Jute Products	1.28
Aarti Industries Ltd.	1.02	ADITYA BIRLA REAL ESTATE LTD	1.28
Consumer Durables	5.78	Gas	1.23
Crompton Greaves Consumer Electricals Ltd	2.37	AEGIS LOGISTICS LTD	1.23
AMBER ENTERPRISES INDIA LTD.	2.22	Petroleum Products	1.23
PG ELECTROPLAST LTD	1.19	Castrol (India) Ltd.	1.23
Healthcare Services	5.11	IT - Software	1.19
ASTER DM HEALTHCARE LTD	2.00	ZENSAR TECHNOLOGIES LTD.	1.19
DR.Lal Pathlabs Ltd.	1.56	Equity & Equity related - Total	99.96
Narayana Hrudayalaya Ltd.	1.55	Net Current Assets/(Liabilities)	0.04
Banks	4.77	Grand Total	100.00
KARUR VYSYA BANK LTD.	2.99		
Bandhan Bank Ltd.	1.78		

SECTOR ALLOCATION (%)



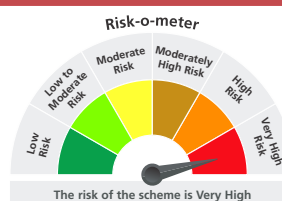
Product Label

This product is suitable for investors who are seeking*:

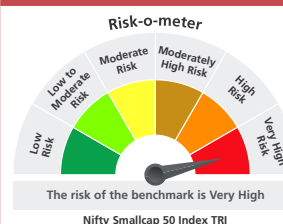
- Long term capital appreciation
- Investment stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY 200 MOMENTUM 30 INDEX FUND

An open ended scheme replicating/ tracking Nifty 200 Momentum 30 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹510.68 crs
AUM:	₹508.50 crs
Benchmark:	Nifty 200 Momentum 30 Index TRI
Allotment Date:	June 15, 2023
Folio Count:	29,845

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.8405	₹15.0159
IDCW	₹14.8406	₹15.0158

(as on October 31, 2025)

Ratios

Portfolio Turnover	153.65%
Tracking Error	0.22%

Total Expense Ratio**

Regular Plan: 0.79%

Direct Plan: 0.29%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

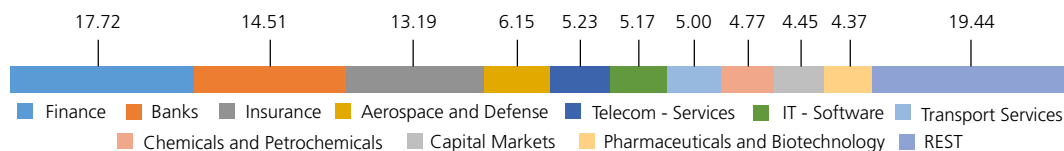
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		BSE LTD.	4.45
Finance	17.72	Pharmaceuticals and Biotechnology	4.37
BAJAJ FINANCE LTD.	5.63	Divi s Laboratories Ltd.	4.37
Bajaj Finserv Ltd.	5.20	Healthcare Services	3.97
Cholamandalam Investment and Finance Company Ltd.	3.58	MAX HEALTHCARE INSTITUTE LTD.	3.97
SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.78	Automobiles	3.58
Muthoot Finance Ltd	1.53	TVS Motors Company Ltd	3.58
Banks	14.51	Financial Technology (Fintech)	2.57
HDFC Bank Ltd.	4.99	ONE 97 COMMUNICATIONS LTD.	2.57
Kotak Mahindra Bank Ltd.	4.79	Leisure Services	2.04
ICICI Bank Ltd.	4.73	INDIAN HOTELS COMPANY LTD.	2.04
Insurance	13.19	Consumer Durables	1.93
SBI Life Insurance Company Ltd	5.28	Dixon Technologies India Ltd.	1.93
HDFC Life Insurance Company Ltd.	4.67	Cement and Cement Products	1.69
Max Financial Services Ltd.	3.24	Shree Cement Ltd.	1.69
Aerospace and Defense	6.15	Beverages	1.48
Bharat Electronics Ltd.	5.26	UNITED SPIRITS LTD.	1.48
BHARAT DYNAMICS LTD	0.89	Retailing	1.43
Telecom - Services	5.23	FSN E-COMMERCE VENTURES LTD.	1.43
Bharti Airtel Ltd	5.23	Industrial Manufacturing	1.32
COFORGE LIMITED	2.66	MAZAGOAN DOCK SHIPBUILDERS LTD	1.32
PERSISTENT SYSTEMS LIMITED	2.51	Equity & Equity related - Total	100.57
Transport Services	5.00	PREFERENCE SHARES	
Inter Globe Aviation Ltd	5.00	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.04
Chemicals and Petrochemicals	4.77	Equity & Equity related - Total	0.04
SOLAR INDUSTRIES INDIA LIMITED	2.55	Triparty Repo	0.61
SRF Ltd.	2.22	Net Current Assets/(Liabilities)	-1.22
Capital Markets	4.45	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

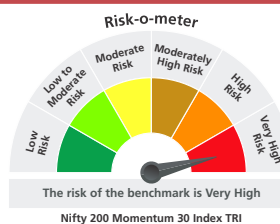
- Long term capital growth
- Return that corresponds to the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY FINANCIAL SERVICES EX-BANK INDEX FUND

An open-ended scheme replicating/tracking Nifty Financial Services Ex-Bank Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Financial Services Ex-Bank Index and to generate returns that are commensurate with the performance of the Nifty Financial Services Ex-Bank Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹74.07 crs

AUM: ₹77.36 crs

Benchmark: Nifty Financial Services
Ex-Bank Index TRI

Allotment Date: August 14, 2023

Folio Count: 8,140

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹16.0713	₹16.2685
IDCW	₹16.0715	₹16.2685

(as on October 31, 2025)

Ratios

Portfolio Turnover	49.58%
Tracking Error	0.20%

Total Expense Ratio**

Regular Plan: 0.73%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

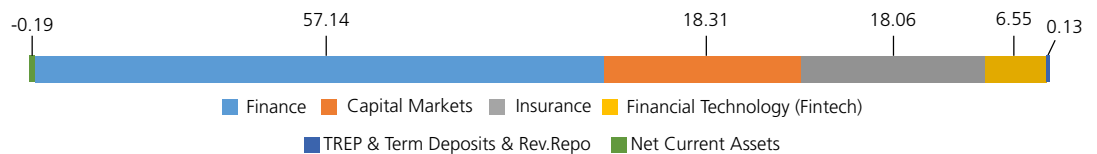
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.71
Finance	57.14	360 ONE WAM LTD.	1.51
BAJAJ FINANCE LTD.	16.81	COMPUTER AGE MANAGEMENT SERVICES LIMITED	1.15
Bajaj Finserv Ltd.	7.22	ANGEL ONE LIMITED	0.97
SHRIRAM FINANCE LTD.	6.35	Indian Energy Exchange Ltd	0.67
JIO FINANCIAL SERVICES LTD	6.09	Insurance	18.06
Cholamandalam Investment and Finance Company Ltd.	4.33	SBI Life Insurance Company Ltd	5.32
Power Finance Corporation Ltd.	3.56	HDFC Life Insurance Company Ltd.	4.76
REC LTD	2.84	ICICI Lombard General Insurance Company Ltd	2.91
Muthoot Finance Ltd	2.07	Max Financial Services Ltd.	2.47
SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.60	ICICI Prudential Life Insurance Company Ltd	1.40
Aditya Birla Capital Ltd.	1.50	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.20
L&T FINANCE HOLDINGS LTD	1.34	Financial Technology (Fintech)	6.55
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.33	PB FINTECH LTD.	3.65
PNB HOUSING FINANCE LTD.	1.06	ONE 97 COMMUNICATIONS LTD.	2.90
LIC Housing Finance Ltd.	1.04	Equity & Equity related - Total	100.06
Capital Markets	18.31	Triparty Repo	0.13
BSE LTD.	6.13	Net Current Assets/(Liabilities)	-0.19
HDFC Asset Management Company Ltd.	3.31	Grand Total	100.00
Multi Commodity Exchange of India Limited	2.86		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

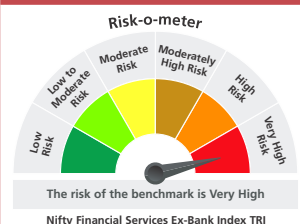
- Long term capital appreciation
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. **Total Expense Ratio includes applicable GST.

KOTAK BSE HOUSING INDEX FUND

An open-ended scheme replicating/tracking BSE Housing Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the BSE Housing Index and to generate returns that are commensurate with the performance of the BSE Housing Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹17.68 crs

AUM: ₹17.64 crs

Benchmark: BSE Housing
Index TRI

Allotment Date: August 28, 2023

Folio Count: 4,330

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.7220	₹13.8856
IDCW	₹13.7219	₹13.8844

(as on October 31, 2025)

Ratios

Portfolio Turnover	45.05%
Tracking Error	0.12%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Asian Paints Ltd.	4.80
Cement and Cement Products	27.09	VOLTAS LTD.	4.65
Grasim Industries Ltd.	5.04	Havells India Ltd.	4.61
Ambuja Cements Ltd.	4.85	Dixon Technologies India Ltd.	4.22
Ultratech Cement Ltd.	4.65	BLUE STAR LTD.	3.69
Shree Cement Ltd.	4.60	Berger Paints (I) Ltd.	2.24
JK Cement Ltd.	3.81	Industrial Products	15.07
Dalmia Bharat Limited	2.43	Polycab India Ltd.	5.19
ACC Ltd.	1.71	SUPREME INDUSTRIES LIMITED	3.63
Realty	26.80	KEI INDUSTRIES LTD.	3.62
GODREJ PROPERTIES LIMITED	5.07	Astral Ltd.	2.63
LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	4.92	Finance	4.02
DLF Ltd.	4.87	LIC Housing Finance Ltd.	2.54
PHOENIX MILLS LTD.	4.59	BAJAJ HOUSING FINANCE LTD.	1.48
PRESTIGE ESTATES PROJECTS LIMITED	4.31	Equity & Equity related - Total	97.19
Oberoi Realty Ltd	3.04	Net Current Assets/(Liabilities)	2.81
Consumer Durables	24.21	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

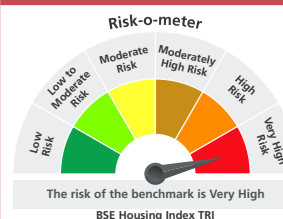
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY 100 LOW VOLATILITY 30 INDEX FUND

An open ended scheme replicating / tracking the NIFTY 100 Low Volatility 30 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹127.58 crs

AUM: ₹132.24 crs

Benchmark: NIFTY 100 Low
Volatility 30 Index TRI

Allotment Date: June 07, 2024

Folio Count: 8,339

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.0212	₹11.1186
IDCW	₹11.0213	₹11.1187

(as on October 31, 2025)

Ratios

Portfolio Turnover	45.86%
Tracking Error	0.07%

Total Expense Ratio**

Regular Plan: 0.94%

Direct Plan: 0.31%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

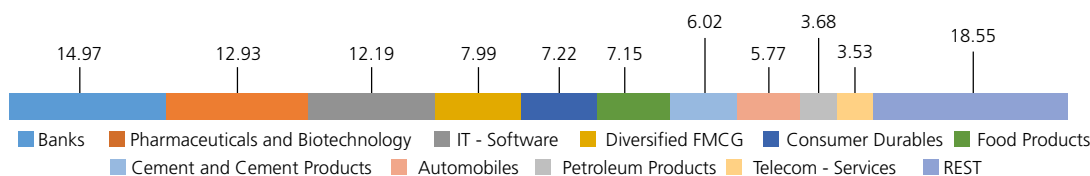
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Shree Cement Ltd.	2.81
Banks	14.97	Automobiles	5.77
HDFC Bank Ltd.	4.20	Maruti Suzuki India Limited	3.26
ICICI Bank Ltd.	3.91	Bajaj Auto Ltd.	2.51
STATE BANK OF INDIA	3.67	Petroleum Products	3.68
Kotak Mahindra Bank Ltd.	3.19	RELIANCE INDUSTRIES LTD.	3.68
Pharmaceuticals and Biotechnology	12.93	Telecom - Services	3.53
Sun Pharmaceuticals Industries Ltd.	3.62	Bharti Airtel Ltd	3.53
DR REDDYS LABORATORIES LTD.	3.25	Insurance	3.44
Cipla Ltd.	3.11	SBI Life Insurance Company Ltd	3.44
Torrent Pharmaceuticals Ltd.	2.95	Construction	3.30
IT - Software	12.19	Larsen And Toubro Ltd.	3.30
Tata Consultancy Services Ltd.	3.64	Healthcare Services	3.22
HCL Technologies Ltd.	3.02	Apollo Hospitals Enterprises Ltd.	3.22
Infosys Ltd.	2.87	Finance	2.94
Wipro Ltd.	2.66	Bajaj Finserv Ltd.	2.94
Diversified FMCG	7.99	Chemicals and Petrochemicals	2.83
ITC Ltd.	4.53	Pidilite Industries Ltd.	2.83
Hindustan Unilever Ltd.	3.46	Auto Components	2.79
Consumer Durables	7.22	Bosch Ltd.	2.79
Titan Company Ltd.	3.65	Equity & Equity related - Total	99.97
Asian Paints Ltd.	3.57	Net Current Assets/(Liabilities)	0.03
Food Products	7.15	Grand Total	100.00
NESTLE INDIA LTD.	3.93		
Britannia Industries Ltd.	3.22		
Cement and Cement Products	6.02		
Ultratech Cement Ltd.	3.21		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

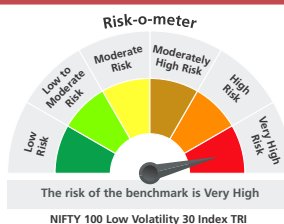
- Long term capital growth
- Return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK BSE PSU INDEX FUND

An open-ended scheme replicating/tracking BSE PSU Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹79.34 crs

AUM: ₹79.50 crs

Benchmark: BSE PSU Index TRI

Allotment Date: July 31, 2024

Folio Count: 20,144

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.1937	₹9.2691
IDCW	₹9.1940	₹9.2690

(as on October 31, 2025)

Ratios

Portfolio Turnover	29.72%
Tracking Error	0.11%

Total Expense Ratio**

Regular Plan: 1.03%

Direct Plan: 0.39%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

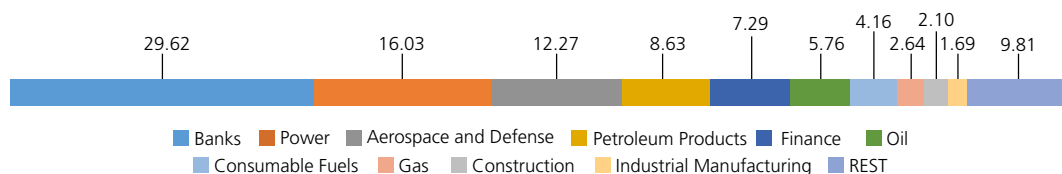
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		GAIL (India) Ltd.	2.31
Banks	29.62	Gujarat Gas Ltd.	0.33
STATE BANK OF INDIA	18.25	Construction	2.10
Bank Of Baroda	2.43	RAIL VIKAS NIGAM LIMITED.	0.87
CANARA BANK	2.15	NBCC (India) Ltd	0.56
PUNJAB NATIONAL BANK	1.99	Ircon International Ltd	0.26
INDIAN BANK	1.41	Engineers India Ltd.	0.26
UNION BANK OF INDIA	1.33	RITES Ltd.	0.15
BANK OF INDIA	0.81	Industrial Manufacturing	1.69
BANK OF MAHARASHTRA	0.43	MAZAGOAN DOCK SHIPBUILDERS LTD	0.98
JAMMU AND KASHMIR BANK LTD.	0.22	COCHIN SHIPYARD LTD.	0.71
UCO Bank	0.18	Electrical Equipment	1.61
Central Bank Of India	0.18	Bharat Heavy Electricals Ltd.	1.61
Indian Overseas Bank	0.18	Insurance	1.57
Punjab & Sind Bank	0.06	LIFE INSURANCE	
Power	16.03	CORPORATION OF INDIA LTD.	0.80
NTPC LTD	7.50	General Insurance Corporation Of India	0.55
Power Grid Corporation Of India Ltd.	6.16	THE NEW INDIA ASSURANCE COMPANY LTD	0.22
NHPC LIMITED	1.24	Non - Ferrous Metals	1.51
NTPC GREEN ENERGY LIMITED	0.45	National Aluminium Company Ltd	0.99
NLC India Ltd.	0.39	HINDUSTAN COPPER LTD.	0.52
SJVN LIMITED	0.29	Minerals and Mining	1.45
Aerospace and Defense	12.27	NMDC Ltd.	1.22
Bharat Electronics Ltd.	7.16	Gujarat Mineral Development	
HINDUSTAN AERONAUTICS LTD.	4.11	Corporation Ltd.	0.23
BHARAT DYNAMICS LTD	0.66	Ferrous Metals	1.17
GARDEN REACH SHIPBUILDERS &		Steel Authority of India Ltd.	0.93
ENGINEERS LTD	0.34	NMDC STEEL LTD	0.23
Petroleum Products	8.63	KIOCL LTD	0.01
Bharat Petroleum Corporation Ltd.	3.27	Leisure Services	1.03
Indian Oil Corporation Ltd	2.86	Indian Railway Catering And	
HINDUSTAN PETROLEUM CORPORATION LTD	2.14	Tourism Corporation Ltd.	1.03
Chennai Petroleum Corporation Ltd.	0.22	Transport Services	0.88
Mangalore Refinery And Petrochemicals Ltd.	0.14	Container Corporation of India Ltd.	0.88
Finance	7.29	Agricultural, Commercial and	
Power Finance Corporation Ltd.	2.75	Construction Vehicles	0.40
REC LTD	2.18	BEML Ltd.	0.40
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.06	Fertilizers and Agrochemicals	0.10
INDIAN RENEWABLE ENERGY		RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.10
DEVELOPMENT AGENCY LTD.	0.56	Commercial Services and Supplies	0.05
HOUSING & URBAN DEVELOPMENT		MMTC LTD	0.05
CORPORATION LTD.	0.56	Telecom - Equipment and Accessories	0.03
IFCI Ltd.	0.18	ITI LTD	0.03
Oil	5.76	Equity & Equity related - Total	99.99
Oil & Natural Gas Corporation Ltd.	4.67	Triparty Repo	0.38
OIL INDIA LIMITED	1.09	Net Current Assets/(Liabilities)	-0.37
Consumable Fuels	4.16	Grand Total	100.00
Coal India Ltd.	4.16		
Gas	2.64		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

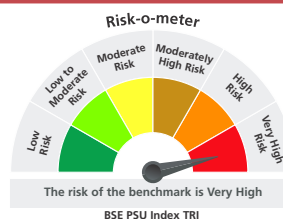
- Long term capital growth
- Return that corresponds to the performance of BSE PSU Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY MIDCAP 50 INDEX FUND

An open-ended scheme replicating/tracking the NIFTY Midcap 50 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹61.03 crs

AUM: ₹61.73 crs

Benchmark: Nifty Midcap 50
Index TRI

Allotment Date: August 16, 2024

Folio Count: 20,406

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.3693	₹10.4462
IDCW	₹10.3693	₹10.4463

(as on October 31, 2025)

Ratios

Portfolio Turnover	67.46%
Tracking Error	0.14%

Total Expense Ratio**

Regular Plan: 0.86%

Direct Plan: 0.25%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

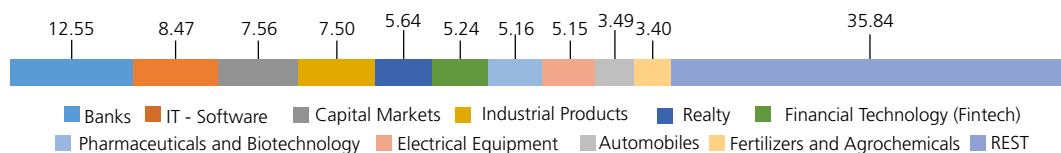
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		TUBE INVESTMENTS OF INDIA LTD.	1.57
Banks	12.55	Consumer Durables	3.08
FEDERAL BANK LTD.	2.82	Dixon Technologies India Ltd.	3.08
IDFC First Bank Limited	2.62	Finance	2.93
IndusInd Bank Ltd.	2.54	Muthoot Finance Ltd	1.65
AU Small Finance Bank Ltd.	2.40	SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.28
YES BANK LTD	2.17	Personal Products	2.82
IT - Software	8.47	Colgate Palmolive (India) Ltd.	1.43
PERSISTENT SYSTEMS LIMITED	3.08	Dabur India Ltd.	1.39
COFORGE LIMITED	2.88	Healthcare Services	2.59
Mphasis Ltd	1.53	Fortis Healthcare India Ltd	2.59
Oracle Financial Services Software Ltd	0.98	Telecom - Services	2.33
Capital Markets	7.56	Indus Towers Ltd.	2.33
BSE LTD.	4.91	Petroleum Products	2.22
HDFC Asset Management Company Ltd.	2.65	HINDUSTAN PETROLEUM CORPORATION LTD	2.22
Industrial Products	7.50	Leisure Services	2.19
Cummins India Ltd.	2.85	Jubilant Foodworks Limited	1.14
Polycab India Ltd.	1.88	Indian Railway Catering And Tourism Corporation Ltd.	1.05
APL APOLLO TUBES LTD.	1.58	Chemicals and Petrochemicals	2.06
SUPREME INDUSTRIES LIMITED	1.19	SRF Ltd.	2.06
Realty	5.64	Insurance	1.98
GODREJ PROPERTIES LIMITED	1.67	Max Financial Services Ltd.	1.98
PHOENIX MILLS LTD.	1.52	Agricultural, Commercial and Construction Vehicles	1.96
PRESTIGE ESTATES PROJECTS LIMITED	1.43	Ashok Leyland Ltd.	1.96
Oberoi Realty Ltd	1.02	Agricultural Food and other Product	1.85
Financial Technology (Fintech)	5.24	Marico Ltd.	1.85
PB FINTECH LTD.	2.92	Transport Infrastructure	1.63
ONE 97 COMMUNICATIONS LTD.	2.32	GMR AIRPORTS LIMITED	1.63
Pharmaceuticals and Biotechnology	5.16	Power	1.30
Lupin Ltd.	2.30	NHPC LIMITED	1.30
Aurobindo Pharma Ltd.	1.55	Minerals and Mining	1.27
MANKIND PHARMA LTD	1.31	NMDC Ltd.	1.27
Electrical Equipment	5.15	Textiles and Apparels	1.26
SUZLON ENERGY LTD.	3.49	Page Industries Ltd	1.26
Bharat Heavy Electricals Ltd.	1.66	Oil	1.15
Automobiles	3.49	OIL INDIA LIMITED	1.15
Hero MotoCorp Ltd.	3.49	Equity & Equity related - Total	100.06
Fertilizers and Agrochemicals	3.40	Net Current Assets/(Liabilities)	-0.06
UPL Ltd	1.99	Grand Total	100.00
P I Industries Ltd	1.41		
Auto Components	3.28		
Bharat Forge Ltd.	1.71		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

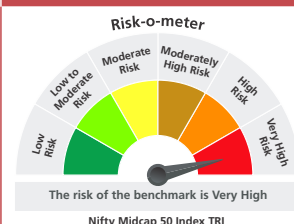
- Long term capital growth
- Return that corresponds to the performance of NIFTY Midcap 50 Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY INDIA TOURISM INDEX FUND

An open-ended scheme replicating/tracking the Nifty India Tourism Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹31.50 crs

AUM: ₹35.64 crs

Benchmark: Nifty India Tourism
Index TRI

Allotment Date: September 23, 2024

Folio Count: 12,418

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.5559	₹9.6231
IDCW	₹9.5559	₹9.6230

(as on October 31, 2025)

Ratios

Portfolio Turnover	59.72%
Tracking Error	0.18%

Total Expense Ratio**

Regular Plan: 0.96%

Direct Plan: 0.33%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

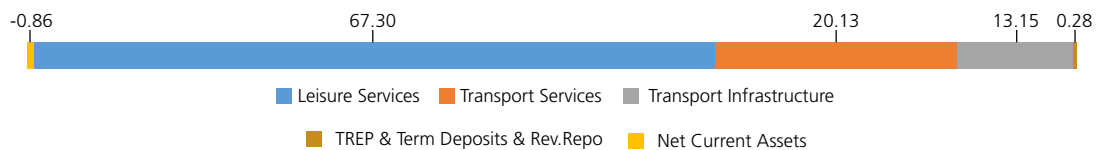
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Leisure Services	67.30
INDIAN HOTELS COMPANY LTD.	20.57
Jubilant Foodworks Limited	9.18
Indian Railway Catering And Tourism Corporation Ltd.	8.50
ITC HOTELS LIMITED	7.92
LEMON TREE HOTELS LTD	3.22
EIH Ltd.	3.03
CHALET HOTELS LTD.	2.66
SAPPHIRE FOODS INDIA LTD.	2.65
DEVYANI INTERNATIONAL LIMITED	2.60
TBO TEK LIMITED	1.94
BLS INTERNATIONAL SERVICES LTD.	1.49
VALOR ESTATE LIMITED	1.43
SCHLOSS BANGALORE LTD.	1.06
VENTIVE HOSPITALITY LTD.	0.75
ADVENT HOTELS INTERNATIONAL PRIVATE LIMITED	0.30
Transport Services	20.13
Inter Globe Aviation Ltd	20.13
Transport Infrastructure	13.15
GMR AIRPORTS LIMITED	13.15
Equity & Equity related - Total	100.58
Triparty Repo	0.28
Net Current Assets/(Liabilities)	-0.86
Grand Total	100.00

SECTOR ALLOCATION (%)



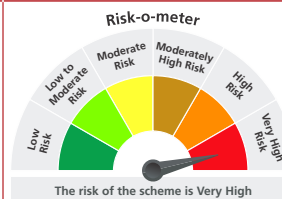
Product Label

This product is suitable for investors who are seeking*:

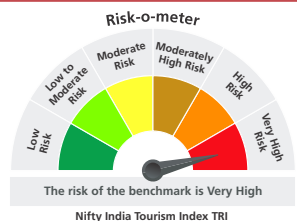
- Long term capital growth
- Return that corresponds to the performance of Nifty India Tourism Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY MIDCAP 150 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Momentum 50 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,

Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹277.80 crs

AUM: ₹283.83 crs

Benchmark: Nifty Midcap 150
Momentum 50 Index
(TRI)

Allotment Date: October 8, 2024

Folio Count: 31,398

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.2956	₹9.3602
IDCW	₹9.2955	₹9.3601

(as on October 31, 2025)

Ratios

Portfolio Turnover	93.81%
Tracking Error	0.23%

Total Expense Ratio**

Regular Plan: 0.93%

Direct Plan: 0.28%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: a) Growth and Income
Distribution cum capital withdrawal
(IDCW) (Payout and Reinvestment)

IDCW Frequency

IDCW is declared subject to availability and adequacy of distributable surplus

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

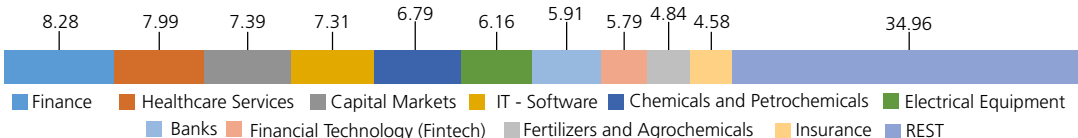
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	8.28	Berger Paints (I) Ltd.	1.01
SBI CARDS & PAYMENT SERVICES PVT. LTD.	2.54	KALYAN JEWELLERS INDIA LTD.	0.57
Muthoot Finance Ltd	2.19	Cement and Cement Products	3.20
Sundaram Finance Ltd.	1.90	JK Cement Ltd.	2.38
L&T FINANCE HOLDINGS LTD	1.16	Dalmia Bharat Limited	0.82
CRISIL Ltd.	0.49	Telecom - Services	3.18
Healthcare Services	7.99	Indus Towers Ltd.	1.96
MAX HEALTHCARE INSTITUTE LTD.	4.68	BHARTI HEXACOM LTD.	1.22
Fortis Healthcare India Ltd	3.31	Auto Components	2.42
Capital Markets	7.39	MRFLimited	1.72
BSE LTD.	4.49	UNO MINDA LIMITED	0.70
HDFC Asset Management Company Ltd.	2.90	Agricultural Food and other Product	2.16
IT - Software	7.31	Marico Ltd.	2.16
COFORGE LIMITED	3.76	Textiles and Apparels	2.09
PERSISTENT SYSTEMS LIMITED	3.55	Page Industries Ltd	1.43
Chemicals and Petrochemicals	6.79	K.P.R. Mill Ltd.	0.66
SOLAR INDUSTRIES INDIA LIMITED	3.61	Retailing	2.06
SRF Ltd.	3.18	FSN E-COMMERCE VENTURES LTD.	2.06
Electrical Equipment	6.16	Industrial Products	1.95
SUZLON ENERGY LTD.	4.09	APL APOLLO TUBES LTD.	1.95
HITACHI ENERGY INDIA LIMITED	2.07	Industrial Manufacturing	1.87
Banks	5.91	MAZAGOAN DOCK SHIPBUILDERS LTD	1.87
AU Small Finance Bank Ltd.	2.47	Petroleum Products	1.84
FEDERAL BANK LTD.	2.28	HINDUSTAN PETROLEUM CORPORATION LTD	1.84
INDIAN BANK	1.16	Minerals and Mining	1.69
Financial Technology (Fintech)	5.79	LLOYDS METALS AND ENERGY LTD.	1.69
ONE 97 COMMUNICATIONS LTD.	3.60	Aerospace and Defense	1.27
PB FINTECH LTD.	2.19	BHARAT DYNAMICS LTD	1.27
Fertilizers and Agrochemicals	4.84	Leisure Services	1.10
Coromandel International Ltd.	2.65	Jubilant Foodworks Limited	1.10
UPL Ltd	2.19	Gas	0.66
Insurance	4.58	Indraprastha Gas Ltd.	0.66
Max Financial Services Ltd.	4.58	Construction	0.48
Pharmaceuticals and Biotechnology	4.49	RAIL VIKAS NIGAM LIMITED.	0.48
Lupin Ltd.	1.77	Diversified	0.32
Abbott India Ltd.	0.83	Godrej Industries Ltd.	0.32
GlaxoSmithKline Pharmaceuticals Ltd.	0.74	Equity & Equity related - Total	100.16
Ipca Laboratories Ltd.	0.58	Triparty Repo	0.18
Biocon Ltd.	0.57	Net Current Assets/(Liabilities)	-0.34
Consumer Durables	4.34	Grand Total	100.00
Dixon Technologies India Ltd.	2.76		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

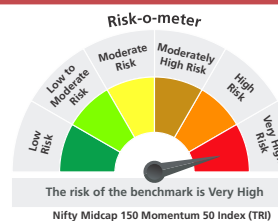
- Long term capital growth
- Return that corresponds to the performance of Nifty Midcap 150 Momentum 50 Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY 50 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 50 Equal Weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹22.87 crs

AUM: ₹22.79 crs

Benchmark: Nifty 50 Equal Weight Index (TRI)

Allotment Date: December 23, 2024

Folio Count: 4,467

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.1355	₹11.1835
IDCW	₹11.1355	₹11.1833

(as on October 31, 2025)

Ratios

Portfolio Turnover	83.21%
Tracking Error	0.26%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

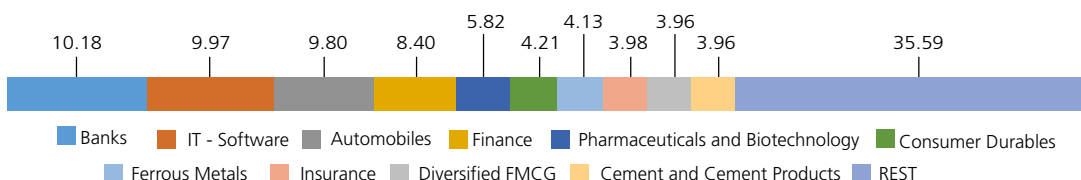
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Diversified FMCG	3.96
Banks	10.18	ITC Ltd.	2.06
STATE BANK OF INDIA	2.13	Hindustan Unilever Ltd.	1.90
Axis Bank Ltd.	2.07	Healthcare Services	3.94
Kotak Mahindra Bank Ltd.	2.04	Apollo Hospitals Enterprises Ltd.	1.97
HDFC Bank Ltd.	2.03	MAX HEALTHCARE INSTITUTE LTD.	1.97
ICICI Bank Ltd.	1.91	Power	3.92
IT - Software	9.97	Power Grid Corporation Of India Ltd.	1.98
HCL Technologies Ltd.	2.12	NTPC LTD	1.94
Tata Consultancy Services Ltd.	2.02	Retailing	3.81
Infosys Ltd.	1.95	Trent Ltd	1.94
Wipro Ltd.	1.95	ETERNAL LIMITED	1.87
Tech Mahindra Ltd.	1.93	Non - Ferrous Metals	2.22
Automobiles	9.80	Hindalco Industries Ltd	2.22
Bajaj Auto Ltd.	1.97	Construction	2.16
Eicher Motors Ltd.	1.96	Larsen And Toubro Ltd.	2.16
Maruti Suzuki India Limited	1.95	Food Products	2.12
Mahindra & Mahindra Ltd.	1.93	NESTLE INDIA LTD.	2.12
TATA MOTORS PASSENGER VEHICLES LTD.	1.21	Petroleum Products	2.12
TML COMMERCIAL VEHICLES LIMITED	0.78	RELIANCE INDUSTRIES LTD.	2.12
Finance	8.40	Oil	2.08
SHRIRAM FINANCE LTD.	2.39	Oil & Natural Gas Corporation Ltd.	2.08
BAJAJ FINANCE LTD.	2.01	Telecom - Services	2.08
Bajaj Finserv Ltd.	2.01	Bharti Airtel Ltd	2.08
JIO FINANCIAL SERVICES LTD	1.99	Aerospace and Defense	2.07
Pharmaceuticals and Biotechnology	5.82	Bharat Electronics Ltd.	2.07
Sun Pharmaceuticals Industries Ltd.	2.03	Transport Infrastructure	2.02
Cipla Ltd.	1.95	Adani Port and Special Economic Zone Ltd.	2.02
DR REDDYS LABORATORIES LTD.	1.84	Agricultural Food and other Product	2.01
Consumer Durables	4.21	Tata Consumer Products Ltd	2.01
Titan Company Ltd.	2.17	Consumable Fuels	1.94
Asian Paints Ltd.	2.04	Coal India Ltd.	1.94
Ferrous Metals	4.13	Transport Services	1.94
Tata Steel Ltd.	2.08	Inter Globe Aviation Ltd	1.94
JSW Steel Ltd.	2.05	Metals and Minerals Trading	1.88
Insurance	3.98	Adani Enterprises Ltd.	1.88
SBI Life Insurance Company Ltd	2.11	Equity & Equity related - Total	100.72
HDFC Life Insurance Company Ltd.	1.87	Net Current Assets/(Liabilities)	-0.72
Cement and Cement Products	3.96	Grand Total	100.00
Grasim Industries Ltd.	2.04		
Ultratech Cement Ltd.	1.92		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

KOTAK NIFTY 100 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 100 equal weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹20.52 crs

AUM: ₹21.25 crs

Benchmark: Nifty 100 Equal Weight Index (TRI)

Allotment Date: December 23, 2024

Folio Count: 4,477

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.7912	₹10.8371
IDCW	₹10.7913	₹10.8367

(as on October 31, 2025)

Ratios

Portfolio Turnover	85.76%
Tracking Error	0.25%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

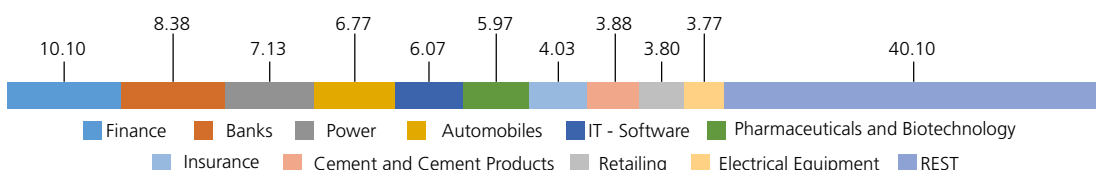
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	10.10	Bharat Petroleum Corporation Ltd.	1.06
SIRIRAM FINANCE LTD.	1.20	RELIANCE INDUSTRIES LTD.	1.06
Cholamandalam Investment and Finance Company Ltd.	1.05	Ferrous Metals	3.07
BAJAJ FINANCE LTD.	1.01	Tata Steel Ltd.	1.04
Bajaj Finserv Ltd.	1.01	JSW Steel Ltd.	1.03
JIO FINANCIAL SERVICES LTD	1.00	Jindal Steel & Power Ltd.	1.00
Power Finance Corporation Ltd.	0.98	Consumer Durables	3.06
REC LTD	0.98	Titan Company Ltd.	1.09
BAJAJ HOUSING FINANCE LTD.	0.97	Asian Paints Ltd.	1.02
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.97	Havells India Ltd.	0.95
Bajaj Holdings and Investment Ltd.	0.93	Non - Ferrous Metals	2.12
Banks	8.38	Hindalco Industries Ltd	1.12
CANARA BANK	1.11	Hindustan Zinc Ltd.	1.00
Bank Of Baroda	1.08	Beverages	2.09
PUNJAB NATIONAL BANK	1.08	UNITED SPIRITS LTD.	1.07
STATE BANK OF INDIA	1.07	VARUN BEVERAGES LTD	1.02
Axis Bank Ltd.	1.04	Realty	2.05
HDFC Bank Ltd.	1.02	DLF Ltd.	1.03
Kotak Mahindra Bank Ltd.	1.02	LODHA DEVELOPERS LTD.	
ICICI Bank Ltd.	0.96	(MACROTECH DEVELOPERS LTD)	1.02
Power	7.13	Food Products	2.02
ADANI ENERGY SOLUTIONS LTD.	1.08	NESTLE INDIA LTD.	1.06
ADANI POWER LTD.	1.04	Britannia Industries Ltd.	0.96
ADANI GREEN ENERGY LTD.	1.04	Aerospace & Defense	2.00
Tata Power Co. Ltd.	1.03	Bharat Electronics Ltd.	1.04
Power Grid Corporation Of India Ltd.	0.99	HINDUSTAN AERONAUTICS LTD.	0.96
JSW ENERGY LTD.	0.98	Diversified FMCG	1.98
NTPC LTD	0.97	ITC Ltd.	1.03
Automobiles	6.77	Hindustan Unilever Ltd.	0.95
TVS Motors Company Ltd	1.01	Healthcare Services	1.98
Bajaj Auto Ltd.	0.98	Apollo Hospitals Enterprises Ltd.	0.99
Eicher Motors Ltd.	0.98	MAX HEALTHCARE INSTITUTE LTD.	0.99
Maruti Suzuki India Limited	0.98	Auto Components	1.93
Mahindra & Mahindra Ltd.	0.97	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.98
HYUNDAI MOTORS INDIA LTD.	0.97	Bosch Ltd.	0.95
TATA MOTORS PASSENGER VEHICLES LTD.	0.61	Chemicals and Petrochemicals	1.91
TML COMMERCIAL VEHICLES LIMITED	0.37	SOLAR INDUSTRIES INDIA LIMITED	0.96
IT - Software	6.07	Pidilite Industries Ltd.	0.96
LTIMindtree Limited	1.07	Construction	1.08
HCL Technologies Ltd.	1.06	Larsen And Toubro Ltd.	1.08
Tata Consultancy Services Ltd.	1.01	Diversified Metals	1.05
Infosys Ltd.	0.98	Vedanta Ltd.	1.05
Wipro Ltd.	0.98	Oil	1.05
Tech Mahindra Ltd.	0.97	Oil & Natural Gas Corporation Ltd.	1.05
Pharmaceuticals and Biotechnology	5.97	Telecom - Services	1.04
Divi s Laboratories Ltd.	1.12	Bharti Airtel Ltd	1.04
Sun Pharmaceuticals Industries Ltd.	1.02	Gas	1.03
Torrent Pharmaceuticals Ltd.	0.99	GAIL (India) Ltd.	1.03
Cipla Ltd.	0.98	Agricultural Food and other Product	1.01
Zydus Lifesciences Limited	0.94	Tata Consumer Products Ltd	1.01
DR REDDYS LABORATORIES LTD.	0.92	Transport Infrastructure	1.01
Insurance	4.03	Adani Port and Special Economic Zone Ltd.	1.01
SBI Life Insurance Company Ltd	1.06	Leisure Services	0.99
ICICI Lombard General Insurance Company Ltd	1.04	INDIAN HOTELS COMPANY LTD.	0.99
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.99	Consumable Fuels	0.97
HDFC Life Insurance Company Ltd.	0.94	Coal India Ltd.	0.97
Cement and Cement Products	3.88	Transport Services	0.97
Grasim Industries Ltd.	0.99	Inter Globe Aviation Ltd	0.97
Ultratech Cement Ltd.	0.94	Metals and Minerals Trading	0.94
Ambuja Cements Ltd.	0.96	Adani Enterprises Ltd.	0.94
Shree Cement Ltd.	0.93	Personal Products	0.92
Retailing	3.80	Godrej Consumer Products Ltd.	0.92
INFO EDGE (INDIA) LTD.	1.00	Industrial Manufacturing	0.91
Trent Ltd	0.97	MAZAGOAN DOCK SHIPBUILDERS LTD	0.91
ETERNAL LIMITED	0.94	Equity & Equity related - Total PREFERENCE SHARES	100.31
AVENUE SUPERMARTS LTD.	0.89	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.01
Electrical Equipment	3.77	Equity & Equity related - Total Triparty Repo	0.01
ABB India Ltd	0.98	Net Current Assets/(Liabilities)	-0.79
Siemens Ltd.	0.96	Grand Total	100.00
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.95		
SIEMENS ENERGY INDIA LTD	0.88		
Petroleum Products	3.23		
Indian Oil Corporation Ltd	1.11		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

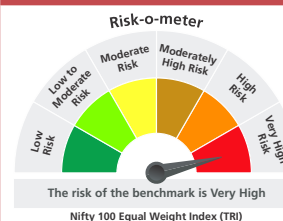
- Long term capital growth
- Return that corresponds to the performance of Nifty 100 Equal Weight Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹35.32 crs
AUM:	₹36.16 crs
Benchmark:	Nifty Smallcap 250 Index TRI
Allotment Date:	January 27, 2025
Folio Count:	14,151

- Minimum Investment Amount**
- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter
- Ideal Investments Horizon**
- 5 years & above

	Regular	Direct
Growth	₹11.1945	₹11.2360
IDCW	₹11.1945	₹11.2361

(as on October 31, 2025)

Ratios	
Portfolio Turnover	39.83%
Tracking Error	0.14%

Total Expense Ratio**	
Regular Plan:	0.63%
Direct Plan:	0.15%

- Available Plans/Options**
- A) Regular Plan B) Direct Plan
- Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)
- IDCW Frequency**
- Trustee's Discretion
- Load Structure**
- Entry Load:** Nil. (applicable for all plans)
- Exit Load:** Nil. (applicable for all plans)

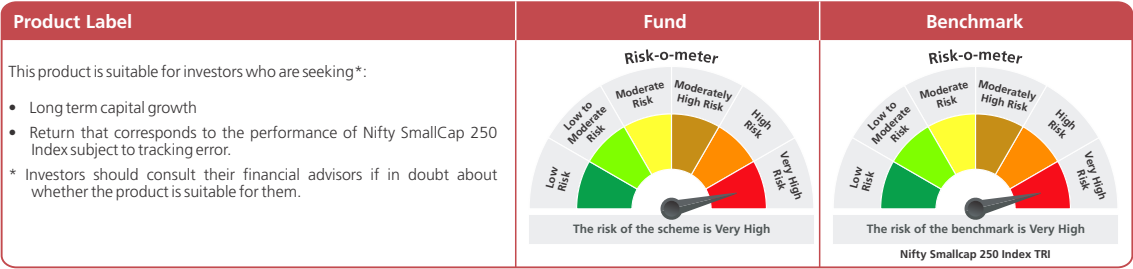
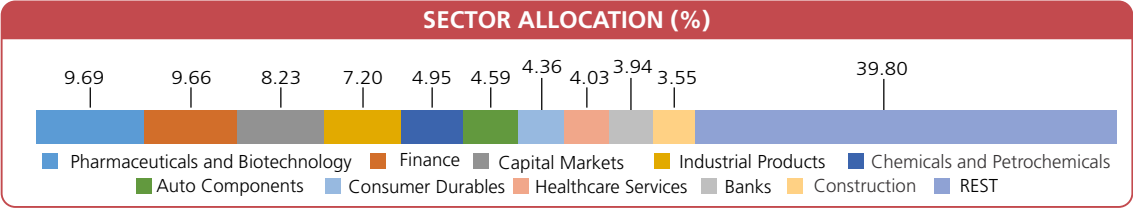
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO				
Issuer/Instrument		% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			SCHLOSS BANGALORE LTD.	0.13
Pharmaceuticals and Biotechnology		9.69	VENTIVE HOSPITALITY LTD.	0.09
Laurus Labs Ltd.		1.80	ADVENT HOTELS INTERNATIONAL PRIVATE LIMITED	0.03
GLAND PHARMA LIMITED		0.74	Power	2.48
NEULAND LABORATORIES LTD.		0.68	RELANCE POWER LTD	0.65
JB CHEMICALS & PHARMACEUTICALS LTD.		0.66	CESC LTD	0.55
PIRAMAL PHARMA LTD.		0.60	Jaiprakash Power Ventures Ltd.	0.42
Wockhardt Ltd.		0.51	NAVA LTD	0.42
ONESOURCE SPECIALTY PHARMA LTD.		0.50	RELANCE INFRASTRUCTURE LTD	0.30
COHANCE LIFESCIENCES LIMITED		0.47	ACME SOLAR HOLDINGS LTD.	0.14
SAI LIFE SCIENCES LIMITED		0.45	Industrial Manufacturing	2.43
JUBILANT PHARMOVA LIMITED		0.43	KAYNES TECHNOLOGY INDIA LTD.	1.02
Eris Lifesciences Ltd.		0.42	JYOTI CNC AUTOMATION LTD	0.36
Granules India Ltd.		0.40	TITAGARH RAIL SYSTEMS LTD.	0.34
Pfizer Ltd.		0.38	SYRMA SGS TECHNOLOGY LTD.	0.30
Natco Pharma Ltd		0.36	JUPITER WAGONS LTD	0.21
Astrazeneca Pharma (I) Ltd		0.29	Praj Industries Ltd.	0.20
Alembic Pharmaceuticals Ltd.		0.24	IT - Software	2.41
CONCORD BIOTECH LTD.		0.23	Intellect Design Arena Ltd.	0.50
CAPLIN POINT LABORATORIES LTD.		0.20	ZENSAR TECHNOLOGIES LTD.	0.44
EMCURE PHARMACEUTICALS LIMITED		0.16	Sonata Software Ltd.	0.35
BLUE JET HEALTHCARE LTD		0.11	NEWGEN SOFTWARE TECHNOLOGIES LTD	0.30
AKUMIS DRUGS & PHARMACEUTICALS LTD.		0.06	Birlasoft Ltd.	0.30
Finance		9.66	Happiest Minds Technologies Limited	0.21
Cholamandalam Financial Holdings Ltd.		0.92	Latent View Analytics Ltd	0.16
PNB HOUSING FINANCE LTD.		0.85	C.E. INFO SYSTEMS LTD.	0.15
Manappuram Finance Ltd		0.72	IT - Services	2.16
SAMMAAN CAPITAL LIMITED		0.71	Affle (India) Ltd.	0.59
POONAWALLA FINCORP LTD		0.67	CYIENT LTD.	0.48
AUTHUM INVESTMENT & INFRASTRUCTURE LTD.		0.60	SAGILITY INDIA LTD.	0.39
IIFL Finance Ltd		0.60	INVENTURUS KNOWLEDGE SOLUTIONS LTD.	0.38
FIVE STAR BUSINESS FINANCE LTD		0.59	NETWEB TECHNOLOGIES INDIA LTD.	0.32
HOME FIRST FINANCE CO INDIA		0.46	Transport Services	2.14
APTUS VALUE HOUSING FINANCE		0.42	DELHIVERY LTD	1.21
MAHARASHTRA SCOOTERS LTD		0.40	Great Eastern Shipping Company Ltd	0.53
CAPRI GLOBAL CAPITAL LTD		0.38	Shipping Corporation of India Ltd.	0.21
CREDITACCESS GRAMEEN LTD.		0.31	Blue Dart Express Ltd.	0.19
CAN FIN HOMES LTD		0.36	Commercial Services and Supplies	1.99
Aavas Financiers Ltd.		0.32	Redington India Ltd	0.73
CHOICE INTERNATIONAL LTD		0.32	Firstsource Solutions Ltd.	0.55
JM FINANCIAL LTD.		0.31	ECLERX SERVICES LTD.	0.49
AADHAR HOUSING FINANCE LTD.		0.26	INTERNATIONAL GEMMOLOGICAL	
SBFC FINANCE LTD		0.21	INSTITUTE (INDIA) LTD.	0.17
ICFI Ltd.		0.19	MMTC LTD	0.05
Capital Markets		8.23	Electrical Equipment	1.74
Multi Commodity Exchange of India Limited		2.29	INOX WIND LIMITED	0.73
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.		1.37	TRIVENI TURBINE LTD	0.30
COMPUTER AGE MANAGEMENT SERVICES LIMITED		0.92	ELECON ENGINEERING CO.LTD	0.24
ANGEL ONE LIMITED		0.72	SCHNEIDER ELECTRIC INFRASTRUCTURE LTD	0.24
KFIN TECHNOLOGIES LTD.		0.71	TRANSFORMERS & RECTIFIERS (INDIA) LTD.	0.23
Anand Rathii Wealth Ltd.		0.58	Realty	1.69
Indian Energy Exchange Ltd		0.54	BRIGADE ENTERPRISES LIMITED	0.70
NUVAMA WEALTH MANAGEMENT LIMITED		0.52	Anant Raj Industries Ltd.	0.43
Aditya Birla Sun Life AMC Ltd		0.27	Sobha Developers Ltd.	0.35
UTI Asset Management Company Ltd		0.25	SIGNATURE GLOBAL LTD	0.21
Industrial Products		7.20	Retailing	1.43
Welspun Corp Limited		0.61	BRAINBEES SOLUTIONS LIMITED	0.36
IBL ENGINEERING LTD		0.55	INDIANMART INTERMESH LTD.	0.36
Timken India Ltd.		0.55	ADITYA BIRLA LIFESTYLE BRANDS LIMITED	0.30
Elgi Equipments Limited		0.52	Aditya Birla Fashion and Retail Ltd	0.22
PTC INDUSTRIES LTD		0.51	Vedant Fashions Ltd	0.19
Carborundum Universal Ltd.		0.50	Automobiles	1.42
Kiloskar Oil Engines Ltd.		0.40	Force Motors Ltd.	0.42
Usha Martin Ltd.		0.40	ATHER ENERGY LTD	0.39
GODAWARI POWER AND ISPAT LIMITED		0.34	OLECTRA GREENTECH LTD	0.31
SKF INDIA INDUSTRIAL LIMITED		0.30	OLA ELECTRIC MOBILITY LIMITED	0.30
Shyam Metals and Energy Ltd		0.30	Entertainment	1.31
Finolex Cables Ltd.		0.29	Zee Entertainment Enterprises Ltd	0.45
FINOLEX INDUSTRIES LTD.		0.26	PVR INOX LIMITED	0.42
H.E.G. LTD.		0.24	Sun TV Network Ltd.	0.27
Kiloskar Brothers Ltd.		0.23	SAREGAMA INDIA LTD.	0.17
R R KABEL LTD		0.22	Gas	1.24
Graphite India Ltd.		0.20	AEGIS LOGISTICS LTD	0.46
JINDAL SAW LTD.		0.20	Gujarat State Petronet Ltd.	0.43
KSB LTD		0.20	Mahanagar Gas Ltd	0.35
RHI MAGNESITA INDIA LTD.		0.14	Beverages	1.19
INOX INDIA LTD		0.13	Radico Khaitan Ltd.	1.19
Maharashtra Seamless Ltd.		0.11	Insurance	1.19
Chemicals and Petrochemicals		4.95	STAR HEALTH AND ALLIED INSURANCE LTD.	0.55
Navin Fluorine International Ltd.		1.01	GO DIGIT GENERAL INSURANCE LTD.	0.42
Tata Chemicals Ltd		0.68	NIVA BUPA HEALTH INSURANCE COMPANY LTD.	0.22
HIMADRI SPECIALITY CHEMICAL LTD.		0.55	Food Products	1.06
Deepak Fertilizers & Petrochemicals Corp Ltd		0.49	EID Parry (India) Ltd	0.53
Atul Ltd.		0.45	Bikaji Foods International Ltd.	0.22
Aarti Industries Ltd.		0.38	Bombay Burmah Trading Corporation Ltd.	0.17
SWAN ENERGY LTD		0.32	Godrej Agrovet Ltd.	0.14
PCBL LTD		0.31	Personal Products	1.06
JUBILANT INGREVIA LTD		0.28	Emami Ltd.	0.51
BASF INDIA LIMITED		0.24	Gillette India Ltd	0.36
Alkyl Amines Chemicals Ltd.		0.13	HONASA CONSUMER LTD	0.19
Clean Science and Technology Ltd		0.11	Aerospace and Defense	1.05
Auto Components		4.59	Data Patterns (India) Ltd	0.39
AMARA RAJA ENERGY MOB LTD.		0.60	GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.36
Motherson Sumi Wiring India Limited		0.58	ZEN TECHNOLOGIES LTD	0.30
Asahi India Glass Ltd.		0.52	Fertilizers and Agrochemicals	1.05
Sundaram Fasteners Ltd.		0.51	Chembal Fertilisers & Chemicals Ltd.	0.35
ZF Commercial Vehicle Control Systems India Limited		0.46	Bayer Cropscience Ltd.	0.30
CEAT Ltd.		0.41	SUMITOMO CHEMICAL INDIA LTD	0.30
CRAFTSMAN AUTOMATION LTD		0.40	RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.10
RAMKRISHNA FORGINGS LTD.		0.27	Agricultural Food and other Product	0.98
JK TYRE & INDUSTRIES LTD.		0.25	CCL PRODUCTS INDIA LTD	0.29
SKF INDIA LTD		0.24	LT FOODS LTD.	0.28
MINDA CORPORATION LIMITED		0.22	Balrampur Chini Mills Ltd.	0.26
JBM AUTO LTD.		0.23	Triveni Engineering & Industries Ltd.	0.15
Consumer Durables		4.36	Cement and Cement Products	0.93
Crompton Greaves Consumer Electricals Ltd		0.88	The Ramco Cements Ltd	0.64
AMBER ENTERPRISES INDIA LTD.		0.83	NUVOCO VISTAS CORP. LTD	0.20
Kajaria Ceramics Ltd.		0.49	India Cements Ltd	0.09
PG ELECTROPLAST LTD		0.44	Petroleum Products	0.83
Whirlpool of India Ltd.		0.42	Castrol (India) Ltd.	0.46
Bata India Ltd.		0.33	Chennai Petroleum Corporation Ltd.	0.23
V-Guard Industries Ltd.		0.32	Mangalore Refinery And Petrochemicals Ltd.	0.14
Century Plyboards (India) Ltd.		0.22	Textiles and Apparel	0.69
CERA SANITARYWARE LTD		0.17	Vardhman Textiles Ltd.	0.22
Akzo Nobel India Ltd.		0.14	WELSPUN LIVING LTD	0.20
CAMPUS ACTIVEWEAR LTD		0.12	Trident Ltd	0.17
Healthcare Services		4.03	ALOK INDUSTRIES LTD.	0.10
KRISHNA INSTITUTE OF MEDICAL		0.86	Telecom - Services	0.64
ASTER DM HEALTHCARE LTD		0.74	HFCL LTD	0.35
DR.Lal Pathilabs Ltd.		0.58	RAILTEL CORPORATION OF INDIA LTD	0.16
Narayana Hrudayalaya Ltd.		0.58	TATA TELESERVICES LTD	0.13
RAINBOW CHILDRENS MEDICARE LTD		0.33	Agricultural, Commercial and Construction Vehicles	0.63
INDEGENE LTD		0.27	BEML Ltd.	0.41
Metropolis Healthcare Ltd.		0.25	ACTION CONSTRUCTION EQUIPMENT LTD.	0.22
VIJAYA DIAGNOSTIC CENTRE PVT		0.23	Non - Ferrous Metals	0.54
DR AGARWALS HEALTH CARE LTD		0.19	HINDUSTAN COPPER LTD.	0.54
Banks		3.94	Minerals and Mining	0.50
KARUR VYSYA BANK LTD.		1.11	GRAVITA INDIA LTD.	0.26
RBL Bank Ltd		0.95	Gujarat Mineral Development Corporation Ltd.	0.24
City Union Bank Ltd.		0.80	Ferrous Metals	0.48
Bandhan Bank Ltd.		0.66	NMDC STEEL LTD	0.24
JAMMU AND KASHMIR BANK LTD.		0.23	SARDA ENERGY AND MINERALS LTD.	0.24
Central Bank Of India		0.19	Paper, Forest and Jute Products	0.48
Construction		3.55	ADITYA BIRLA REAL ESTATE LTD	0.48
KALPATARU PROJECTS INTERNATIONAL LIMITED		0.69	Household Products	0.44
NBCC (India) Ltd		0.59	DOMS INDUSTRIES LTD	0.23
Kec International Ltd.		0.51	JYOTHY LABORATORIES LIMITED	0.21
NCC LIMITED		0.42	Healthcare Equipment and Supplies	0.37
AFCONS INFRASTRUCTURE LTD.		0.32	POLY MEDICURE LTD	0.37
TECHNO ELECTRIC & ENGINEERING			Telecom - Equipment and Accessories	0.36
COMPANY LIMITED			Tejas Networks Ltd	0.21
Engineers India Ltd.		0.27	ITI LTD	0.15
Icon International Ltd		0.27	Diversified	0.25
RITES Ltd.		0.16	DCM SHRIRAM LTD.	0.25
Leisure Services		2.61	Oil	0.15
LEMON TREE HOTELS LTD		0.40	AEGIS VOPAK TERMINALS LTD	0.15
EIH Ltd.		0.38	Equity & Equity related - Total	100.12
CHALET HOTELS LTD.		0.33	Net Current Assets/(Liabilities)	-0.12
SAPPHIRE FOODS INDIA LTD.		0.33	Grand Total	100.00
DEVYANI INTERNATIONAL LIMITED		0.32		
TBO TEK LIMITED		0.24		
BLS INTERNATIONAL SERVICES LTD.		0.18		
VALOR ESTATE LIMITED		0.18		

KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

KOTAK BSE SENSEX INDEX FUND

An open-ended scheme replicating/tracking the BSE Sensex Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹14.03 crs

AUM: ₹14.37 crs

Benchmark: BSE Sensex Index TRI

Allotment Date: February 17, 2025

Folio Count: 4,505

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.1350	₹11.1481
IDCW	₹11.1351	₹11.1483

(as on October 31, 2025)

Ratios

Portfolio Turnover	37.47%
Tracking Error	0.23%

Total Expense Ratio**

Regular Plan: 0.31%

Direct Plan: 0.14%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

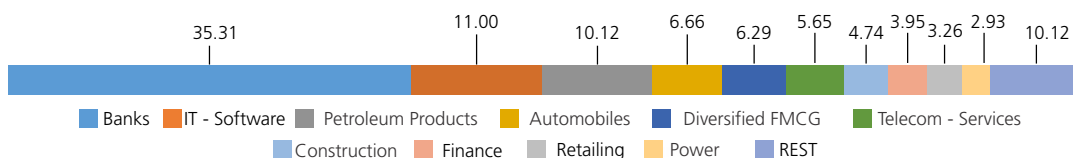
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Finance	
Banks		3.95	
	35.28	BAJAJ FINANCE LTD.	2.74
HDFC Bank Ltd.	15.06	Bajaj Finserv Ltd.	1.21
ICICI Bank Ltd.	9.66	Retailing	
STATE BANK OF INDIA	3.91	3.26	
Axis Bank Ltd.	3.54	ETERNAL LIMITED	2.22
Kotak Mahindra Bank Ltd.	3.11	Trent Ltd	1.04
IT - Software		Power	
	11.00	2.93	
Infosys Ltd.	5.33	NTPC LTD	1.61
Tata Consultancy Services Ltd.	3.12	Power Grid Corporation Of India Ltd.	1.32
HCL Technologies Ltd.	1.64	Consumer Durables	
Tech Mahindra Ltd.	0.91	2.68	
Petroleum Products		Titan Company Ltd.	1.54
	10.12	Asian Paints Ltd.	1.14
RELIANCE INDUSTRIES LTD.	10.12	Pharmaceuticals and Biotechnology	
Automobiles		1.79	
	6.66	Aerospace and Defense	
Mahindra & Mahindra Ltd.	3.10	1.54	
Maruti Suzuki India Limited	2.15	Ferrous Metals	
TATA MOTORS PASSENGER VEHICLES LTD.	0.87	1.52	
TML COMMERCIAL VEHICLES LIMITED	0.54	Cement and Cement Products	
Diversified FMCG		1.41	
	6.29	Ultratech Cement Ltd.	1.41
ITC Ltd.	4.08	Transport Infrastructure	
Hindustan Unilever Ltd.	2.21	1.07	
Telecom - Services		Adani Port and Special Economic Zone Ltd.	1.07
	5.65	Equity & Equity related - Total	
Bharti Airtel Ltd	5.65	99.89	
Construction		Net Current Assets/(Liabilities)	
	4.74	0.11	
Larsen And Toubro Ltd.	4.74	Grand Total	
		100.00	

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

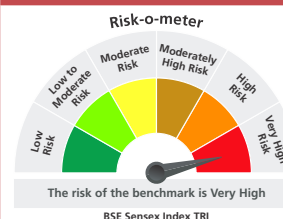
- Long term capital growth
- Return that corresponds to the performance of BSE Sensex Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY COMMODITIES INDEX FUND

An open-ended scheme replicating/tracking the Nifty Commodities Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹122.30 crs

AUM: ₹126.89 crs

Benchmark: Nifty Commodities Index TRI

Allotment Date: March 10, 2025

Folio Count: 4,115

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.7036	₹11.7229
IDCW	₹11.7033	₹11.7232

(as on October 31, 2025)

Ratios

Portfolio Turnover	29.52%
Tracking Error	0.55%

Total Expense Ratio**

Regular Plan: 0.47%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

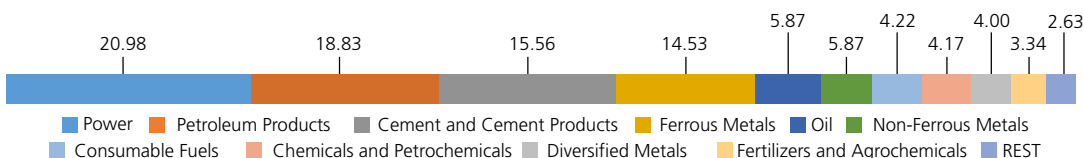
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
Power		20.98
NTPC LTD		7.63
Tata Power Co. Ltd.		3.25
ADANI POWER LTD.		2.97
ADANI GREEN ENERGY LTD.		1.67
ADANI ENERGY SOLUTIONS LTD.		1.63
JSW ENERGY LTD.		1.35
NHPC LIMITED		1.28
TORRENT POWER LTD		1.20
Petroleum Products		18.83
RELIANCE INDUSTRIES LTD.		10.39
Bharat Petroleum Corporation Ltd.		3.30
Indian Oil Corporation Ltd		2.96
HINDUSTAN PETROLEUM CORPORATION LTD		2.18
Cement and Cement Products		15.56
Ultratech Cement Ltd.		6.78
Grasim Industries Ltd.		5.28
Shree Cement Ltd.		1.81
Ambuja Cements Ltd.		1.69
Ferrous Metals		14.53
Tata Steel Ltd.		7.22
JSW Steel Ltd.		5.40
Jindal Steel & Power Ltd.		1.91
Non - Ferrous Metals		5.87
Hindalco Industries Ltd		5.87
Oil		5.87
Oil & Natural Gas Corporation Ltd.		4.74
OIL INDIA LIMITED		1.13
Consumable Fuels		4.22
Coal India Ltd.		4.22
Chemicals and Petrochemicals		4.17
Pidilite Industries Ltd.		2.14
SRF Ltd.		2.03
Diversified Metals		4.00
Vedanta Ltd.		4.00
Fertilizers and Agrochemicals		3.34
UPL Ltd		1.96
P I Industries Ltd		1.38
Industrial Products		1.55
APL APOLLO TUBES LTD.		1.55
Minerals and Mining		1.25
NMDC Ltd.		1.25
Equity & Equity related - Total		100.17
Triparty Repo		0.08
Net Current Assets/(Liabilities)		-0.25
Grand Total		100.00

ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY MIDCAP 150 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹10.93 crs

AUM: ₹11.87 crs

Benchmark: Nifty Midcap 150
Index TRI

Allotment Date: March 21, 2025

Folio Count: 5,468

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.2839	₹11.3179
IDCW	₹11.2841	₹11.3175

(as on October 31, 2025)

Ratios

Portfolio Turnover	88.95%
Tracking Error	1.36%

Total Expense Ratio**

Regular Plan: 0.63%

Direct Plan: 0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution
cum capital withdrawal (IDCW) (Payout
and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

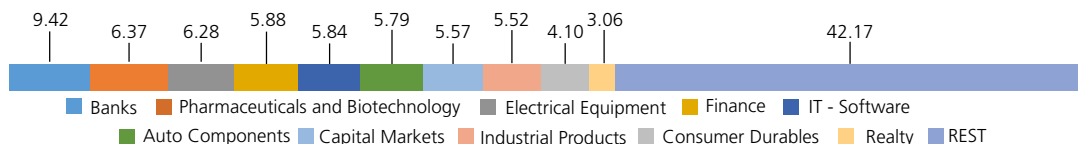
**Data as on 31st October, 2025 unless
otherwise specified.**

**Folio Count data as on 30th September
2025.**

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		P I Industries Ltd.	0.77
Banks	9.42	Coromandel International Ltd.	0.66
FEDERAL BANK LTD.	1.53	FERTILISERS AND CHEMICALS	
IDFC First Bank Limited	1.42	TRAVANCORE LTD	0.15
IndusInd Bank Ltd.	1.38	Retailing	2.61
AU Small Finance Bank Ltd.	1.30	SVIGGY LTD	0.92
YES BANK LTD	1.18	FSN E-COMMERCE VENTURES LTD.	0.89
INDIAN BANK	0.80	VISHAL MEGA MART LIMITED	0.80
UNION BANK OF INDIA	0.76	Chemicals and Petrochemicals	2.16
BANK OF INDIA	0.45	SRF Ltd.	1.12
BANK OF MAHARASHTRA	0.24	Gujarat Fluorochemicals Ltd.	0.40
IDBI Bank Ltd.	0.15	Linde India Ltd.	0.33
Indian Overseas Bank	0.11	Deepak Nitrite Ltd.	0.31
UCO Bank	0.10	Insurance	2.10
Pharmaceuticals and Biotechnology	6.37	Max Financial Services Ltd.	1.07
Lupin Ltd.	1.25	(ICI) Prudential Life Insurance Company Ltd	0.61
Aurobindo Pharma Ltd.	0.84	General Insurance Corporation Of India	0.30
Alkem Laboratories Ltd.	0.82	THE NEW INDIA ASSURANCE COMPANY LTD	0.12
Glenmark Pharmaceuticals Ltd	0.75	Power	2.02
MANKIND PHARMA LTD	0.71	NHPC LIMITED	0.71
Biocon Ltd.	0.59	TORRENT POWER LTD	0.66
Ipsca Laboratories Ltd.	0.46	NTPC GREEN ENERGY LIMITED	0.59
Abbott India Ltd.	0.39	NLC India Ltd.	0.23
GlaxoSmithKline Pharmaceuticals Ltd.	0.29	SJVN LIMITED	0.17
Ajanta Pharma Ltd.	0.27	Healthcare Services	2.01
Electrical Equipment	6.28	Fortis Healthcare India Ltd.	1.40
SUZLON ENERGY LTD	1.89	Syngene International Limited	0.39
GE VERNOVA T&D INDIA LIMITED	0.99	Global Health Ltd.	0.29
Bharat Heavy Electricals Ltd.	0.90	Automobiles	1.89
WAAREE ENERGIES LIMITED	0.85	Hero MotoCorp Ltd.	1.89
HITACHI ENERGY INDIA LIMITED	0.60	Personal Products	1.88
Apar Industries Limited	0.39	Colgate Palmolive (India) Ltd.	0.76
Thermax Ltd.	0.33	Dabur India Ltd.	0.76
PREMIER ENERGIES LIMITED	0.33	Procter & Gamble Hygiene and Health Care Ltd.	0.34
Finance	5.88	Agricultural Food and other Product	1.78
Muthoot Finance Ltd	0.90	Marico Ltd.	1.00
Sundaram Finance Ltd.	0.84	PATANJALI FOODS LIMITED	0.54
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.69	ADANI WILMAR LIMITED	0.24
Aditya Birla Capital Ltd.	0.65	Leisure Services	1.72
L&T FINANCE HOLDINGS LTD.	0.58	Jubilant Foodworks Limited	0.62
Mahindra & Mahindra Financial Services Ltd.	0.55	Indian Railway Catering And	
LIC Housing Finance Ltd.	0.45	Tourism Corporation Ltd.	0.57
CRISIL Ltd.	0.32	ITC HOTELS LIMITED	0.53
INDIAN RENEWABLE ENERGY		Gas	1.58
DEVELOPMENT AGENCY LTD.	0.32	Petronet LNG Ltd.	0.55
HOUSING & URBAN DEVELOPMENT		ADANI TOTAL GAS LTD.	0.46
CORPORATION LTD.	0.31	Indraprastha Gas Ltd.	0.46
TATA INVESTMENT CORPORATION LTD	0.27	Gujarat Gas Ltd.	0.18
IT - Software	5.84	Cement and Cement Products	1.44
PERSISTENT SYSTEMS LIMITED	1.67	JK Cement Ltd.	0.69
COFORGE LIMITED	1.36	Dalmia Bharat Limited	0.44
Mphasis Ltd	0.83	ACC Ltd.	0.31
Oracle Financial Services Software Ltd	0.54	Agricultural, Commercial and	
KPIT TECHNOLOGIES LTD.	0.50	Construction Vehicles	1.39
TATA ELXSI LTD.	0.50	Ashok Leyland Ltd.	1.06
HEXWARE TECHNOLOGIES LTD.	0.50	Escorts Ltd.	0.33
Auto Components	5.79	Petroleum Products	1.20
Bharat Forge Ltd.	0.93	HINDUSTAN PETROLEUM CORPORATION LTD	1.20
TUBE INVESTMENTS OF INDIA LTD.	0.85	Ferrous Metals	1.16
MRF Limited	0.80	JINDAL STAINLESS LTD	0.64
UNO MINDA LIMITED	0.58	Steel Authority of India Ltd.	0.52
SONIA BLW PRECISION FORGINGS LTD	0.56	Minerals and Mining	1.14
Balkrishna Industries Ltd.	0.48	NMDC Ltd.	0.69
Exide Industries Ltd	0.46	LLOYDS METALS AND ENERGY LTD.	0.45
Schaeffler India Ltd	0.43	Transport Infrastructure	1.13
Apollo Tyres Ltd.	0.43	GMR AIRPORTS LIMITED	0.88
Endurance Technologies Ltd.	0.27	JSW INFRASTRUCTURE LIMITED	0.25
Capital Markets	5.57	Textiles and Apparels	1.00
BSE LTD.	2.66	Page Industries Ltd	0.69
HDFC Asset Management Company Ltd.	1.44	K.P.R. Mill Ltd.	0.31
360 ONE WAM LTD.	0.66	Construction	0.72
Nippon Life India Asset Management Ltd.	0.41	RAIL VIKAS NIGAM LIMITED	0.49
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.40	IRB INFRASTRUCTURE DEVELOPERS LTD	0.22
Industrial Products	5.52	Industrial Manufacturing	0.62
Cummins India Ltd.	1.54	COCHIN SHIPYARD LTD.	0.40
Polycab India Ltd.	1.02	Honeywell Automation India Ltd.	0.22
APE APOLLO TUBES LTD.	0.85	Oil	0.62
KEI INDUSTRIES LTD.	0.66	OIL INDIA LIMITED	0.62
SUPREME INDUSTRIES LIMITED	0.65	IT - Services	0.61
Astral Ltd.	0.47	TATA TECHNOLOGIES LTD	0.31
AIA Engineering Limited.	0.33	L&T Technology Services Ltd	0.30
Consumer Durables	4.10	Non - Ferrous Metals	0.55
Dixon Technologies India Ltd.	1.68	National Aluminium Company Ltd	0.55
VOLTAS LTD.	0.83	Transport Services	0.49
BLUE STAR LTD.	0.66	Container Corporation of India Ltd.	0.49
KALYAN JEWELLERS INDIA LTD.	0.52	Aerospace and Defense	0.37
Berger Paints (I) Ltd.	0.41	BHARAT DYNAMICS LTD	0.37
Realty	3.06	Diversified	0.35
GODREJ PROPERTIES LIMITED	0.91	3M India Ltd.	0.22
PHOENIX MILLS LTD.	0.83	Godrej Industries Ltd.	0.13
PRESTIGE ESTATES PROJECTS LIMITED	0.77	Beverages	0.34
Oberoi Realty Ltd	0.55	United Breweries Ltd.	0.34
Financial Technology (Fintech)	2.84	Cigarettes and Tobacco Products	0.33
PB FINTECH LTD.	1.58	Godfrey Phillips India Ltd.	0.33
ONE 97 COMMUNICATIONS LTD.	1.26	Equity & Equity related - Total	99.38
Telecom - Services	2.84	Net Current Assets/(Liabilities)	0.62
Indus Towers Ltd.	1.26	Grand Total	100.00
Vodafone Idea Ltd	0.63		
Tata Communications Ltd.	0.58		
BHARTI HEXACOM LTD.	0.37		
Fertilizers and Agrochemicals	2.66		
UPL Ltd	1.08		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

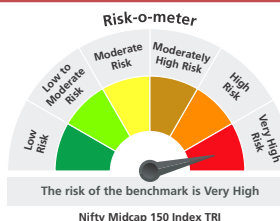
- Long term capital growth
- Return that corresponds to the performance of NIFTY Midcap 150 Index subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY TOP 10 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty Top 10 Equal Weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹19.05 crs

AUM: ₹18.69 crs

Benchmark: Nifty Top 10 Equal Weight Index TRI

Allotment Date: April 28, 2025

Folio Count: 6,073

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.2808	₹10.3176
IDCW	₹10.2807	₹10.3177

(as on October 31, 2025)

Ratios

Portfolio Turnover	22.06%
Tracking Error	0.10%

Total Expense Ratio**

Regular Plan: 0.92%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

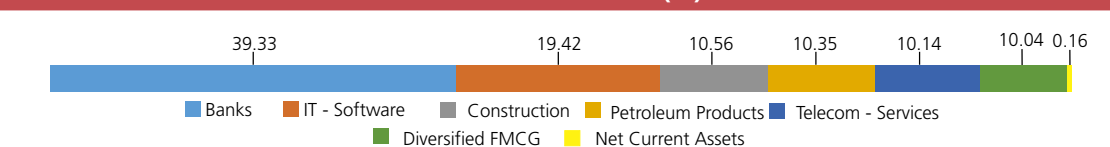
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Petroleum Products	10.35
Banks	39.33	RELIANCE INDUSTRIES LTD.	10.35
Axis Bank Ltd.	10.09	Telecom - Services	10.14
Kotak Mahindra Bank Ltd.	9.97	Bharti Airtel Ltd	10.14
HDFC Bank Ltd.	9.93	Diversified FMCG	10.04
ICICI Bank Ltd.	9.34	ITC Ltd.	10.04
IT - Software	19.42	Equity & Equity related - Total	99.84
Tata Consultancy Services Ltd.	9.88	Net Current Assets/(Liabilities)	0.16
Infosys Ltd.	9.54	Grand Total	100.00
Construction	10.56		
Larsen And Toubro Ltd.	10.56		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

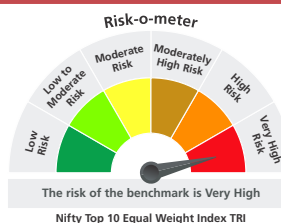
- Long term capital growth
- Return that corresponds to the performance of Nifty Top 10 Equal Weight Index, subject to tracking error.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY 200 QUALITY 30 INDEX FUND

An open-ended scheme replicating/tracking the Nifty 200 Quality 30 Index Fund

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 200 Quality 30 Index and to generate returns that are commensurate with the performance of the Nifty 200 Quality 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹13.15 crs

AUM: ₹13.43 crs

Benchmark: Nifty 200 Quality 30 Index TRI

Allotment Date: July 14, 2025

Folio Count: 7,444

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.1732	₹10.1849
IDCW	₹10.1732	₹10.1849

(as on October 31, 2025)

Ratios

Portfolio Turnover	2.69%
Tracking Error	0.22%

Total Expense Ratio**

Regular Plan: 0.60%

Direct Plan: 0.23%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

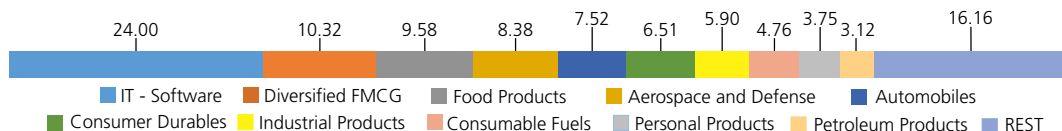
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Cummins India Ltd.		3.30
IT - Software			Polycab India Ltd.		2.60
Infosys Ltd.	4.53		Consumable Fuels		
HCL Technologies Ltd.	4.43		Coal India Ltd.		4.76
Tata Consultancy Services Ltd.	4.38		Personal Products		
PERSISTENT SYSTEMS LIMITED	2.85		Colgate Palmolive (India) Ltd.		3.75
LTIMindtree Limited	2.58		Petroleum Products		
TATA ELXSI LTD.	1.78		Bharat Petroleum Corporation Ltd.		3.12
Oracle Financial Services Software Ltd	1.77		Capital Markets		
KPIT TECHNOLOGIES LTD.	1.68		HDFC Asset Management Company Ltd.		2.99
Diversified FMCG			Agricultural Food and other Product		
Hindustan Unilever Ltd.	5.34		Marico Ltd.		2.79
ITC Ltd.	4.98		Chemicals and Petrochemicals		
Food Products			Pidilite Industries Ltd.		2.42
NESTLE INDIA LTD.	5.22		Leisure Services		
Britannia Industries Ltd.	4.36		Indian Railway Catering And Tourism Corporation Ltd.		2.19
Aerospace and Defense			Textiles and Apparels		
Bharat Electronics Ltd.	5.00		Page Industries Ltd		2.18
HINDUSTAN AERONAUTICS LTD.	3.38		Non - Ferrous Metals		
Automobiles			Hindustan Zinc Ltd.		2.16
Bajaj Auto Ltd.	3.98		Gas		
Hero MotoCorp Ltd.	3.54		Indraprastha Gas Ltd.		1.34
Consumer Durables			Equity & Equity related - Total		
Asian Paints Ltd.	4.49				99.91
Havells India Ltd.	2.02		Net Current Assets/(Liabilities)		
Industrial Products					0.09
	5.90		Grand Total		
					100.00

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty 200 Quality 30 Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 200 Quality 30 Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY ALPHA 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Alpha 50 Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Alpha 50 Index and to generate returns that are commensurate with the performance of the Nifty Alpha 50 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹12.17 crs

AUM: ₹13.63 crs

Benchmark: Nifty Alpha 50 Index TRI

Allotment Date: August 19, 2025

Folio Count: 5,670

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.8997	₹9.9116
IDCW	₹9.8996	₹9.9115

(as on October 31, 2025)

Ratios

Portfolio Turnover	40.37%
Tracking Error	0.32%

Total Expense Ratio**

Regular Plan: 0.94%

Direct Plan: 0.35%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

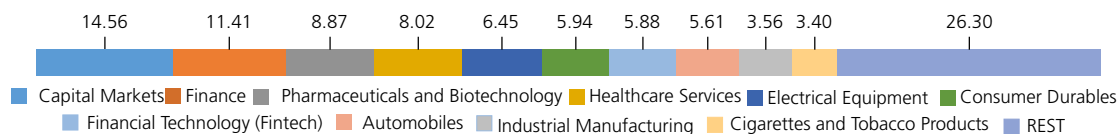
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			KAYNES TECHNOLOGY INDIA LTD.		1.92
Capital Markets		14.56	MAZAGOAN DOCK SHIPBUILDERS LTD		1.64
BSE LTD.		6.97	Cigarettes and Tobacco Products		3.40
Multi Commodity Exchange of India Limited		3.29	Godfrey Phillips India Ltd.		3.40
MOTILAL OSWAL FINANCIAL SERVICES LTD		1.88	Fertilizers and Agrochemicals		3.30
HDFC Asset Management Company Ltd.		1.68	Coromandel International Ltd.		1.84
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.		0.45	UPL Ltd		1.46
KFIN TECHNOLOGIES LTD.		0.29	IT - Software		3.17
Finance		11.41	COFORGE LIMITED		2.57
L&T FINANCE HOLDINGS LTD		2.33	PERSISTENT SYSTEMS LIMITED		0.60
Aditya Birla Capital Ltd.		2.26	Insurance		3.04
Muthoot Finance Ltd		2.05	Max Financial Services Ltd.		2.65
Bajaj Holdings and Investment Ltd.		1.75	HDFC Life Insurance Company Ltd.		0.39
BAJAJ FINANCE LTD.		1.61	Power		3.00
Manappuram Finance Ltd		1.41	RELIANCE POWER LTD		3.00
Pharmaceuticals and Biotechnology		8.87	Aerospace and Defense		2.75
Laurus Labs Ltd.		4.55	Bharat Electronics Ltd.		1.81
Wockhardt Ltd.		2.17	BHARAT DYNAMICS LTD		0.94
Divi s Laboratories Ltd.		1.46	Chemicals and Petrochemicals		1.79
Glenmark Pharmaceuticals Ltd		0.69	SOLAR INDUSTRIES INDIA LIMITED		1.79
Healthcare Services		8.02	Retailing		1.77
Fortis Healthcare India Ltd		3.67	ETERNAL LIMITED		1.77
Narayana Hrudayalaya Ltd.		2.18	Auto Components		1.53
MAX HEALTHCARE INSTITUTE LTD.		2.17	Bosch Ltd.		1.53
Electrical Equipment		6.45	Banks		1.49
GE VERNOVA T&D INDIA LIMITED		3.45	RBL Bank Ltd		1.49
HITACHI ENERGY INDIA LIMITED		3.00	Leisure Services		1.46
Consumer Durables		5.94	INDIAN HOTELS COMPANY LTD.		1.46
AMBER ENTERPRISES INDIA LTD.		3.44	Telecom - Services		1.42
Dixon Technologies India Ltd.		1.72	Bharti Airtel Ltd		1.42
PG ELECTROPLAST LTD		0.78	Commercial Services and Supplies		1.27
Financial Technology (Fintech)		5.88	Redington India Ltd		1.27
ONE 97 COMMUNICATIONS LTD.		5.44	Transport Services		1.22
PB FINTECH LTD.		0.44	Inter Globe Aviation Ltd		1.22
Automobiles		5.61	Equity & Equity related - Total		100.91
Eicher Motors Ltd.		1.64	Triparty Repo		1.47
TVS Motors Company Ltd		1.41	Net Current Assets/(Liabilities)		-2.38
Maruti Suzuki India Limited		1.29	Grand Total		100.00
Mahindra & Mahindra Ltd.		1.27			
Industrial Manufacturing		3.56			

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty Alpha 50 Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	The risk of the scheme is Very High	The risk of the benchmark is Very High Nifty Alpha 50 Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Apr 2027 Top 12 Equal Weight Index. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Apr 2027 Top 12 Equal Weight Index by investing in SDLs, maturing on or before Apr 2027, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹7,351.99 crs

AUM: ₹7,328.38 crs

Benchmark: Nifty SDL Apr 2027 Top 12 Equal Weight Index

Allotment Date: February 11, 2022

Folio Count: 5,141

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.5369	₹12.6092
IDCW	₹12.5371	₹12.6085

(as on October 31, 2025)

Debt Quant

Average Maturity	1.32 yrs
Modified Duration	1.23 yrs
Macaulay Duration	1.27 yrs
Annualised YTM*	6.10%
Tracking Error	0.84%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil. Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

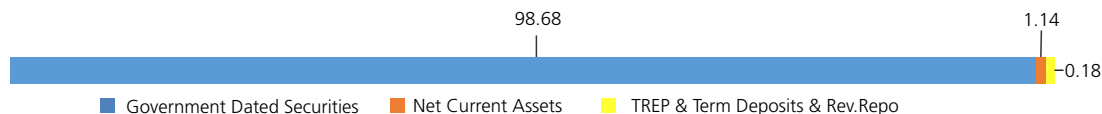
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

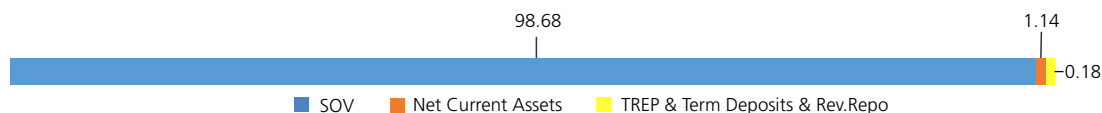
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			7.20%	Karnataka State Govt-Karnataka	SOV 0.92
7.59%	Karnataka State Govt-Karnataka	SOV 14.34	7.89%	Haryana State Govt-Haryana	SOV 0.91
7.86%	Karnataka State Govt-Karnataka	SOV 7.97	7.92%	West Bengal State Govt-West Bengal	SOV 0.79
7.59%	Gujarat State Govt-Gujarat	SOV 5.17	7.63%	West Bengal State Govt-West Bengal	SOV 0.63
7.62%	Uttar Pradesh State Govt-Uttar Pradesh	SOV 4.52	7.80%	Haryana State Govt-Haryana	SOV 0.49
7.75%	Karnataka State Govt-Karnataka	SOV 4.22	7.77%	Kerala State Govt-Kerala	SOV 0.49
7.62%	Tamil Nadu State Govt-Tamil Nadu	SOV 4.18	7.80%	Kerala State Govt-Kerala	SOV 0.49
7.78%	West Bengal State Govt-West Bengal	SOV 4.08	7.78%	Bihar State Govt-Bihar	SOV 0.47
7.71%	Gujarat State Govt-Gujarat	SOV 4.06	7.12%	Bihar State Govt-Bihar	SOV 0.41
7.64%	Haryana State Govt-Haryana	SOV 3.38	7.14%	Gujarat State Govt-Gujarat	SOV 0.37
7.20%	Tamil Nadu State Govt-Tamil Nadu	SOV 3.33	7.59%	Bihar State Govt-Bihar	SOV 0.35
6.58%	Gujarat State Govt-Gujarat	SOV 3.16	7.15%	Karnataka State Govt-Karnataka	SOV 0.35
7.61%	Tamil Nadu State Govt-Tamil Nadu	SOV 2.70	7.16%	West Bengal State Govt-West Bengal	SOV 0.28
7.76%	Madhya Pradesh State Govt-Madhya Pradesh	SOV 2.44	6.90%	Andhra Pradesh State Govt-Andhra Pradesh	SOV 0.14
7.61%	Rajasthan State Govt-Rajasthan	SOV 2.37	7.85%	Bihar State Govt-Bihar	SOV 0.14
7.64%	West Bengal State Govt-West Bengal	SOV 2.20	7.59%	Rajasthan State Govt-Rajasthan	SOV 0.10
7.74%	Tamil Nadu State Govt-Tamil Nadu	SOV 2.11	7.64%	Kerala State Govt-Kerala	SOV 0.10
7.85%	Tamil Nadu State Govt-Tamil Nadu	SOV 2.10	7.20%	Uttar Pradesh State Govt-Uttar Pradesh	SOV 0.07
6.54%	Maharashtra State Govt-Maharashtra	SOV 2.05	7.67%	Uttar Pradesh State Govt-Uttar Pradesh	SOV 0.07
7.43%	Gujarat State Govt-Gujarat	SOV 2.01	7.29%	Bihar State Govt-Bihar	SOV 0.07
7.19%	Gujarat State Govt-Gujarat	SOV 2.01	7.29%	Kerala State Govt-Kerala	SOV 0.07
7.60%	Madhya Pradesh State Govt-Madhya Pradesh	SOV 1.88	7.14%	Andhra Pradesh State Govt-Andhra Pradesh	SOV 0.05
7.59%	Haryana State Govt-Haryana	SOV 1.81	7.63%	Gujarat State Govt-Gujarat	SOV 0.03
7.87%	Uttar Pradesh State Govt-Uttar Pradesh	SOV 1.80	7.23%	Andhra Pradesh State Govt-Andhra Pradesh	SOV 0.01
6.72%	Kerala State Govt-Kerala	SOV 1.72	Government Dated Securities - Total		98.68
8.31%	Rajasthan State Govt-Rajasthan	SOV 1.62	Triparty Repo		0.18
7.73%	Rajasthan State Govt-Rajasthan	SOV 1.46	Net Current Assets/(Liabilities)		1.14
7.85%	Rajasthan State Govt-Rajasthan	SOV 1.12	Grand Total		100.00
7.64%	Uttar Pradesh State Govt-Uttar Pradesh	SOV 1.07			

ALLOCATION (%)



RATING PROFILE (%)



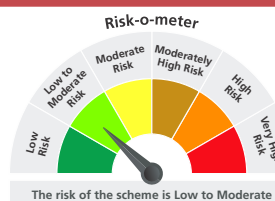
Product Label

This product is suitable for investors who are seeking*:

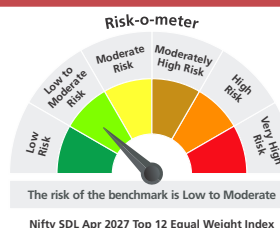
- Income over Target Maturity Periods
- Target Maturity Index Fund tracking Nifty SDL Apr 2027 Top 12 Equal weight Index

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Apr 2032 Top 12 Equal Weight Index. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Apr 2032 Top 12 Equal Weight Index by investing in SDLs, maturing on or before Apr 2032, subject to tracking errors/difference. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹3,063.06 crs

AUM: ₹3,251.25 crs

Benchmark: Nifty SDL Apr 2032 Top 12 Equal Weight Index

Allotment Date: February 11, 2022

Folio Count: 3,031

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.8641	₹12.9460
IDCW	₹12.8681	₹12.9445

(as on October 31, 2025)

Debt Quant

Average Maturity	6.14 yrs
Modified Duration	4.78 yrs
Macaulay Duration	4.95 yrs
Annualised YTM*	7.10%
Tracking Error	2.24%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.36%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil. Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods & Service Tax, if any) shall be credited back to the respective Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

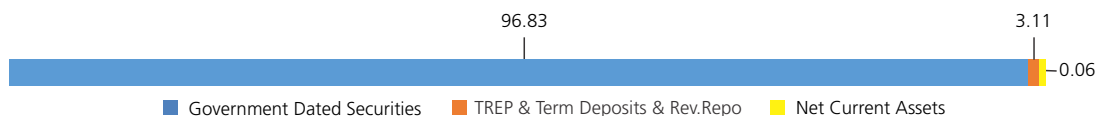
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

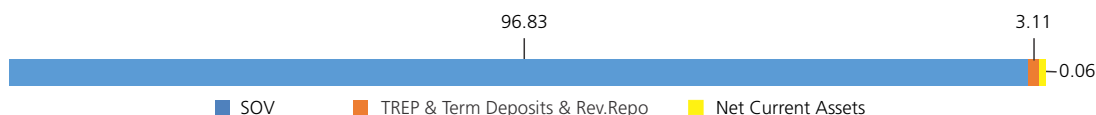
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			7.42% Karnataka State Govt-Karnataka	SOV	0.31
7.70% Andhra Pradesh State Govt-Andhra Pradesh	SOV	16.38	7.14% Tamil Nadu State Govt-Tamil Nadu	SOV	0.31
7.73% Maharashtra State Govt-Maharashtra	SOV	14.53	7.25% Haryana State Govt-Haryana	SOV	0.17
7.72% Maharashtra State Govt-Maharashtra	SOV	11.15	7.73% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.16
7.63% Gujarat State Govt-Gujarat	SOV	10.46	7.14% Punjab State Govt-Punjab	SOV	0.13
7.73% Haryana State Govt-Haryana	SOV	9.71	6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.12
7.14% Karnataka State Govt-Karnataka	SOV	5.57	6.91% Rajasthan State Govt-Rajasthan	SOV	0.11
7.74% Andhra Pradesh State Govt-Andhra Pradesh	SOV	4.62	6.98% Tamil Nadu State Govt-Tamil Nadu	SOV	0.09
7.57% Gujarat State Govt-Gujarat	SOV	4.06	7.17% Kerala State Govt-Kerala	SOV	0.09
7.28% Uttar Pradesh State Govt-Uttar Pradesh	SOV	2.64	6.89% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.06
7.49% Punjab State Govt-Punjab	SOV	2.21	6.95% Maharashtra State Govt-Maharashtra	SOV	0.06
7.14% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.70	6.57% Gujarat State Govt-Gujarat	SOV	0.06
7.12% Gujarat State Govt-Gujarat	SOV	1.70	6.48% Karnataka State Govt-Karnataka	SOV	0.06
7.10% Karnataka State Govt-Karnataka	SOV	1.55	6.85% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.06
7.17% Rajasthan State Govt-Rajasthan	SOV	1.39	7.13% Haryana State Govt-Haryana	SOV	0.05
7.09% Rajasthan State Govt-Rajasthan	SOV	1.23	6.87% Rajasthan State Govt-Rajasthan	SOV	0.05
7.88% Rajasthan State Govt-Rajasthan	SOV	1.13	6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
7.21% Karnataka State Govt-Karnataka	SOV	0.93	6.97% Karnataka State Govt-Karnataka	SOV	0.03
7.70% Haryana State Govt-Haryana	SOV	0.91	8.39% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
7.30% Karnataka State Govt-Karnataka	SOV	0.84	6.98% Gujarat State Govt-Gujarat	SOV	0.01
7.24% Tamil Nadu State Govt-Tamil Nadu	SOV	0.78	Government Dated Securities - Total		96.83
7.36% West Bengal State Govt-West Bengal	SOV	0.52	Triparty Repo		3.11
7.30% Tamil Nadu State Govt-Tamil Nadu	SOV	0.50	Net Current Assets/(Liabilities)		0.06
7.17% West Bengal State Govt-West Bengal	SOV	0.32	Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



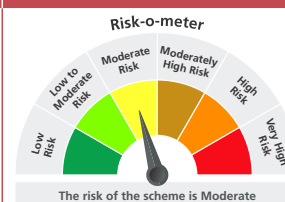
Product Label

This product is suitable for investors who are seeking*:

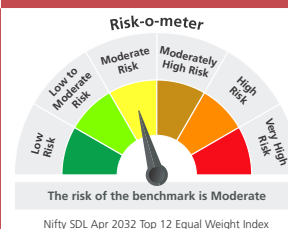
- Income over Target Maturity Periods
- Target Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index by investing in SDLs and PSU Bonds, maturing on or before Jul 2028, subject to tracking difference. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹550.66 crs

AUM: ₹551.78 crs

Benchmark: Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

Allotment Date: October 13, 2022

Folio Count: 941

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.6438	₹12.7190
IDCW	₹12.6398	₹12.7191

(as on October 31, 2025)

Debt Quant

Average Maturity	2.34 yrs
Modified Duration	2.03 yrs
Macaulay Duration	2.12 yrs
Annualised YTM*	6.47%
Tracking Error	0.77%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.40%

Direct Plan: 0.21%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV.

For redemption / switch-out of units after 30 days from the date of allotment – Nil
Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods & Service Tax, if any) shall be credited back to the respective Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

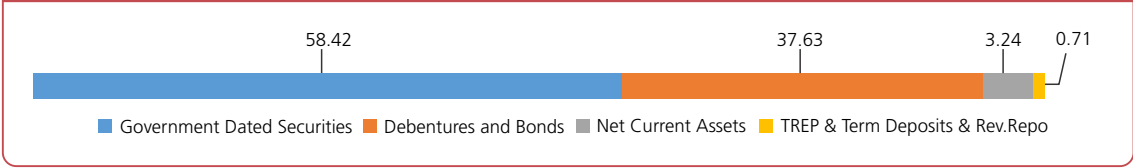
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

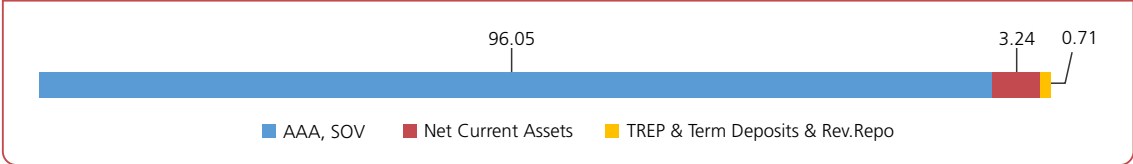
PORTFOLIO

Issuer/Instrument		Rating	% to Net Assets	Issuer/Instrument		Rating	% to Net Assets
Debt Instruments				8.25%	Gujarat State Govt-Gujarat	SOV	1.04
Debentures and Bonds				7.82%	Karnataka State Govt-Karnataka	SOV	0.85
Government Dated Securities				8.00%	Karnataka State Govt-Karnataka	SOV	0.80
8.15%	Tamil Nadu State Govt-Tamil Nadu	SOV	17.38	8.57%	Rajasthan State Govt-Rajasthan	SOV	0.65
8.28%	Tamil Nadu State Govt-Tamil Nadu	SOV	7.14	7.86%	Rajasthan State Govt-Rajasthan	SOV	0.56
8.05%	Tamil Nadu State Govt-Tamil Nadu	SOV	6.30	8.16%	Gujarat State Govt-Gujarat	SOV	0.14
8.56%	Maharashtra State Govt-Maharashtra	SOV	5.95	8.39%	Gujarat State Govt-Gujarat	SOV	0.09
8.35%	Gujarat State Govt-Gujarat	SOV	4.73	Government Dated Securities - Total			58.42
8.16%	Rajasthan State Govt-Rajasthan	SOV	2.83	Public Sector Undertakings			
6.24%	Maharashtra State Govt-Maharashtra	SOV	2.71	REC LTD		CRISIL AAA	14.16
8.39%	Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.71	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		CRISIL AAA	12.42
8.43%	Tamil Nadu State Govt-Tamil Nadu	SOV	1.62	Power Finance Corporation Ltd.		CRISIL AAA	10.15
8.05%	Gujarat State Govt-Gujarat	SOV	1.54	Power Grid Corporation of India Ltd.		CRISIL AAA	0.90
8.28%	Rajasthan State Govt-Rajasthan	SOV	1.24	Public Sector Undertakings - Total			37.63
8.54%	Rajasthan State Govt-Rajasthan	SOV	1.14	Triparty Repo			0.71
				Net Current Assets/(Liabilities)			3.24
				Grand Total			100.00

ALLOCATION (%)



RATING PROFILE (%)



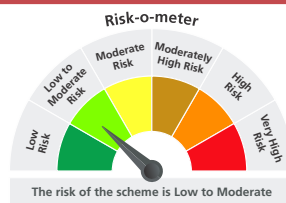
Product Label

This product is suitable for investors who are seeking*:

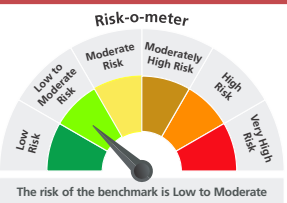
- Income over Target Maturity Period
- Target Maturity Index Fund tracking Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

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

Fund



Benchmark



Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY SDL JUL 2026 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2026 Index.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Jul 2026 Index by investing in SDLs, maturing on or before July 2026, subject to tracking difference. However, there is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹104.98 crs

AUM: ₹105.19 crs

Benchmark: Nifty SDL Jul 2026 Index

Allotment Date: December 22, 2022

Folio Count: 365

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.2295	₹12.3026
IDCW	₹12.2296	₹11.8714

(as on October 31, 2025)

Debt Quant

Average Maturity	0.62 yrs
Modified Duration	0.59 yrs
Macaulay Duration	0.61 yrs
Annualised YTM*	5.80%
Tracking Error	0.56%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.41%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

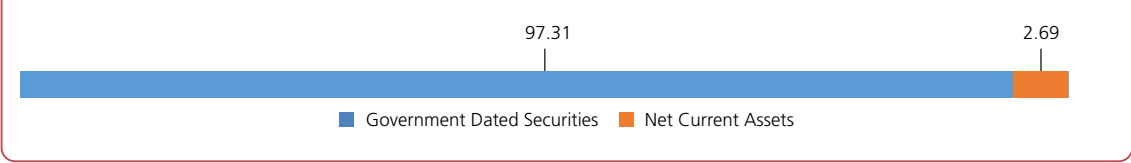
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

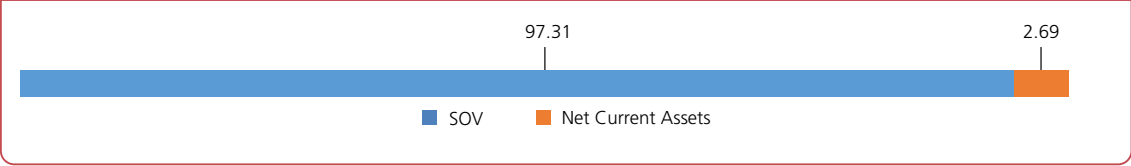
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			7.98% Kerala State Govt-Kerala	SOV	3.37
7.84% Maharashtra State Govt-Maharashtra	SOV	27.96	7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	1.93
7.85% Telangana State Govt-Telangana	SOV	19.28	Government Dated Securities - Total		97.31
8.01% Tamil Nadu State Govt-Tamil Nadu	SOV	16.83	Net Current Assets/(Liabilities)		2.69
8.07% Kerala State Govt-Kerala	SOV	9.64	Grand Total		100.00
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	6.75			
7.96% Punjab State Govt-Punjab	SOV	6.73			
7.86% West Bengal State Govt-West Bengal	SOV	4.82			

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income over Target Maturity Period - Target Maturity Index Fund tracking Nifty SDL Jul 2026 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Low to Moderate Nifty SDL Jul 2026 Index	Risk-o-meter The risk of the benchmark is Low to Moderate Nifty SDL Jul 2026 Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY SDL JUL 2033 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2033 Index.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Jul 2033 Index by investing in SDLs, maturing on or before July 2033, subject to tracking difference. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager* :	Mr. Abhishek Bisen
AAUM:	₹189.49 crs
AUM:	₹189.61 crs
Benchmark:	Nifty SDL Jul 2033 Index
Allotment Date:	February 15, 2023
Folio Count:	922

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.3854	₹12.4658
IDCW	₹12.3854	₹12.0993

(as on October 31, 2025)

Debt Quant

Average Maturity	7.19 yrs
Modified Duration	5.38 yrs
Macaulay Duration	5.57 yrs
Annualised YTM*	7.23%
Tracking Error	2.12%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.43%

Direct Plan: 0.22%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

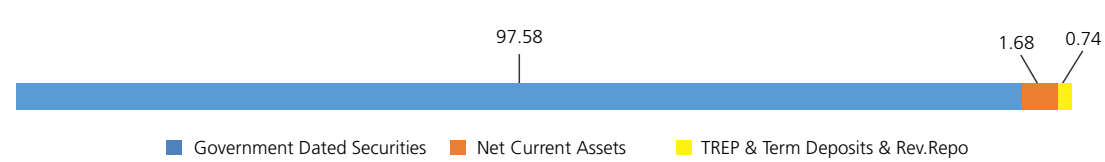
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

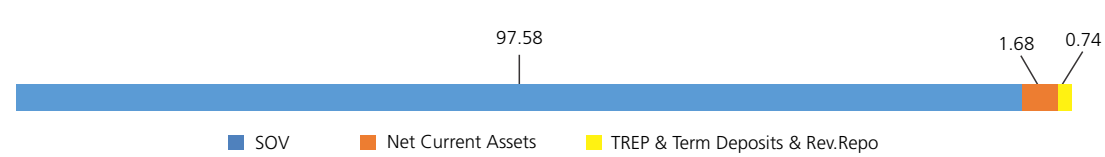
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	20.41
7.64% Maharashtra State Govt-Maharashtra	SOV	17.90
7.17% Tamil Nadu State Govt-Tamil Nadu	SOV	13.22
7.79% Uttar Pradesh State Govt-Uttar Pradesh	SOV	10.92
7.74% Maharashtra State Govt-Maharashtra	SOV	8.19
7.72% Bihar State Govt-Bihar	SOV	8.14
7.32% Tamil Nadu State Govt-Tamil Nadu	SOV	8.00
7.73% Bihar State Govt-Bihar	SOV	5.43
7.44% Tamil Nadu State Govt-Tamil Nadu	SOV	5.37
Government Dated Securities - Total		97.58
Triparty Repo		0.74
Net Current Assets/(Liabilities)		1.68
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label

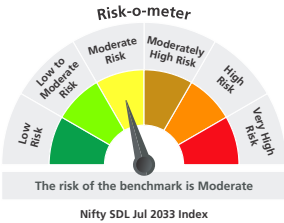
This product is suitable for investors who are seeking*:

- Income over Target Maturity Period
 - Target Maturity Index Fund tracking Nifty SDL Jul 2033 Index
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163.

KOTAK NIFTY G-SEC JULY 2033 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty G-Sec July 2033 Index.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec July 2033 Index, subject to tracking errors. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹20.99 crs
AUM: ₹20.94 crs
Benchmark: Nifty G-sec July 2033 Index
Allotment Date: October 11, 2023
Folio Count: 1,897

Minimum Investment Amount
Initial & Additional Investment
• ₹100 and any amount thereafter
Systematic Investment Plan (SIP)
• ₹100 and any amount thereafter
Ideal Investments Horizon
• 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.9284	₹11.9898
IDCW	₹11.9283	₹11.9899

(as on October 31, 2025)

Debt Quant

Average Maturity	6.92 yrs
Modified Duration	5.29 yrs
Macaulay Duration	5.46 yrs
Annualised YTM*	6.64%
Tracking Error	0.72%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.39%
Direct Plan: 0.14%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

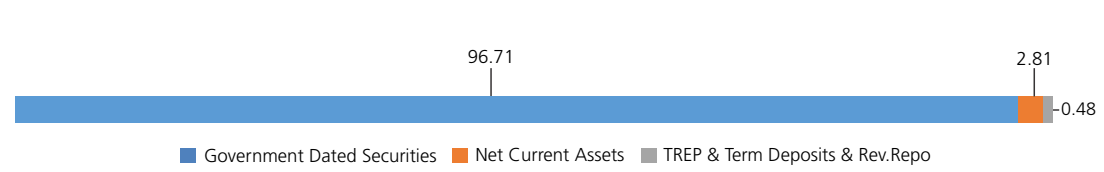
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

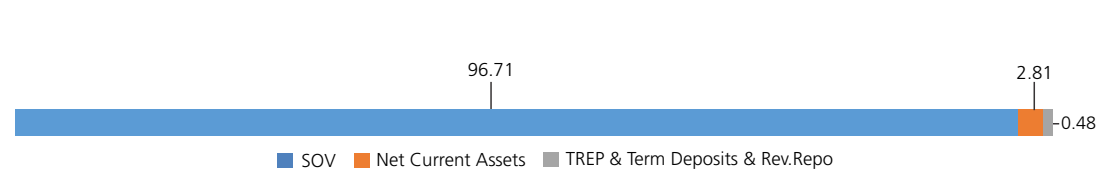
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.26% Central Government	SOV	96.71
Government Dated Securities - Total		96.71
Triparty Repo		0.48
Net Current Assets/(Liabilities)		2.81
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



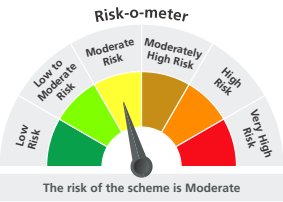
Product Label

This product is suitable for investors who are seeking*:

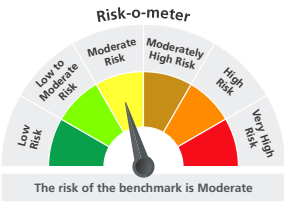
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. For scheme performance Regular Plan, please refer page no 131-145. For scheme performance Direct Plan, please refer page no 151-163. **Total Expense Ratio includes applicable GST.

KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Sep 2027.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX AAA Financial Services Index – Sep 2027 which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹443.61 crs

AUM: ₹440.36 crs

Benchmark: CRISIL-IBX AAA Financial Services Index – Sep 2027

Allotment Date: September 13, 2024

Folio Count: 4,544

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.0023	₹11.0287
IDCW	₹11.0022	₹11.0271

(as on October 31, 2025)

Debt Quant

Average Maturity	1.73 yrs
Modified Duration	1.54 yrs
Macaulay Duration	1.65 yrs
Annualised YTM*	6.94%
Tracking Error	0.39%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.40%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: a) Growth

b) Income Distribution cum Capital Withdrawal (IDCW)

- Payout of Income Distribution cum Capital Withdrawal Option.

- Reinvestment of Income Distribution cum Capital Withdrawal Option.

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch-out of units on or before 30 days from the date of allotment: 0.25% of applicable NAV.

- For redemption / switch-out of units after 30 days from the date of allotment- Nil.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

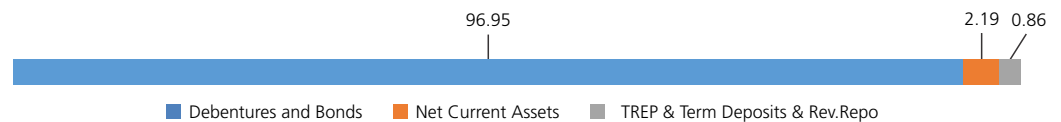
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High	A-III		

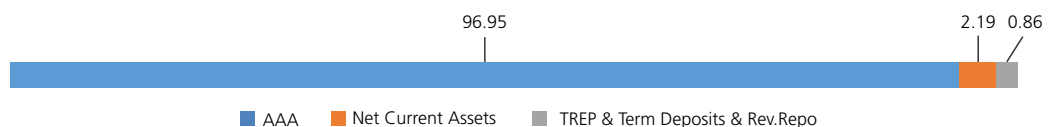
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	4.62
National Housing Bank	CRISIL AAA	4.61
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	3.45
REC LTD	ICRA AAA	1.15
Public Sector Undertakings - Total		13.83
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	12.56
TATA CAPITAL LTD.	CRISIL AAA	11.51
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	11.45
AXIS Finance Ltd.	CARE AAA	10.66
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	10.40
BAJAJ FINANCE LTD.	CRISIL AAA	9.25
Kotak Mahindra Prime Ltd.	CRISIL AAA	8.08
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	6.45
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.30
L & T Finance Ltd.	ICRA AAA	0.46
Corporate Debt/Financial Institutions - Total		83.12
Triparty Repo		0.86
Net Current Assets/(Liabilities)		2.19
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



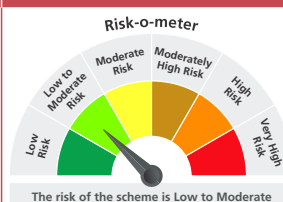
Product Label

This product is suitable for investors who are seeking*:

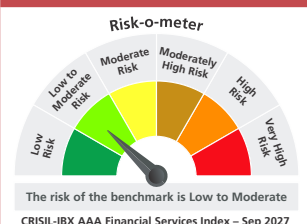
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Sep 2027.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK CRISIL-IBX AAA BOND FINANCIAL SERVICES INDEX – DEC 2026 FUND

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Dec 2026.
A moderate interest rate risk and relatively low credit risk

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISIL IBX AAA Financial Services Index – Dec 2026 which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹36.94 crs

AUM: ₹88.35 crs

Benchmark: CRISIL-IBX AAA Financial Services Index – Dec 2026

Allotment Date: February 17, 2025

Folio Count: 1,376

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.5863	₹10.6009
IDCW	₹10.5863	₹10.6007

(as on October 31, 2025)

Debt Quant

Average Maturity	0.37 yrs
Modified Duration	0.34 yrs
Macaulay Duration	0.36 yrs
Annualised YTM*	5.99%
Tracking Error	0.22%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.30%

Direct Plan: 0.10%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

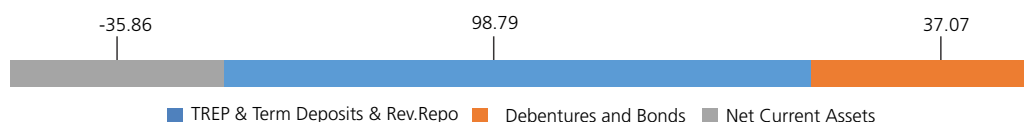
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate	A-II		
Relatively High			

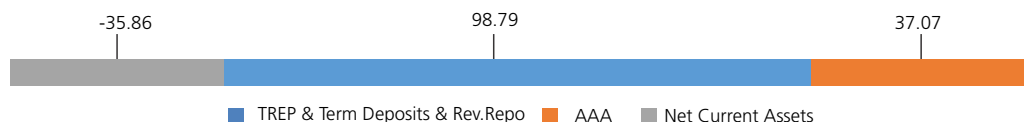
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	4.58
REC LTD	CRISIL AAA	4.57
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	4.55
Power Finance Corporation Ltd.	CRISIL AAA	3.42
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	2.29
National Housing Bank	CRISIL AAA	1.71
Public Sector Undertakings - Total		21.12
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	3.96
KOTAK MAHINDRA INVESTMENTS LTD.	CRISIL AAA	2.86
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	2.86
SUNDARAM FINANCE LTD.	ICRA AAA	2.85
TATA CAPITAL LTD.	ICRA AAA	1.14
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	1.14
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.14
Corporate Debt/Financial Institutions - Total		15.95
Triparty Repo		98.79
Net Current Assets/(Liabilities)		-35.86
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



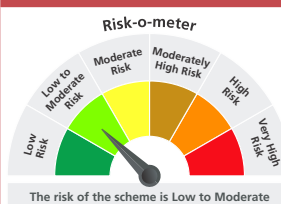
Product Label

This product is suitable for investors who are seeking*:

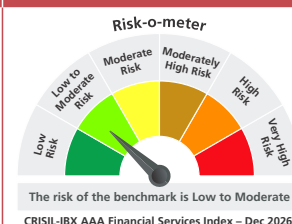
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Dec 2026.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK CRISIL – IBX FINANCIAL SERVICES 3-6 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 3-6 Months Debt Index.
A relatively low interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISIL-IBX Financial Services 3-6 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 3 to 6 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Manu Sharma

AAUM: ₹460.37 crs

AUM: ₹429.18 crs

Benchmark: CRISIL-IBX Financial Services 3-6 Months Debt Index

Allotment Date: March 7, 2025

Folio Count: 939

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.4603	₹10.4762
IDCW	₹10.4603	₹10.4766

(as on October 31, 2025)

Debt Quant

Average Maturity	0.31 yrs
Modified Duration	0.30 yrs
Macaulay Duration	0.31 yrs
Annualised YTM*	6.37%
Tracking Error	0.52%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.12%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

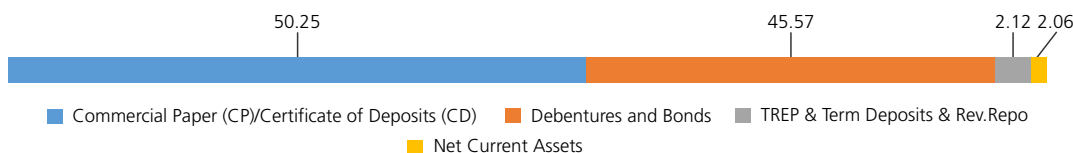
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low	A-I		
Moderate			
Relatively High			

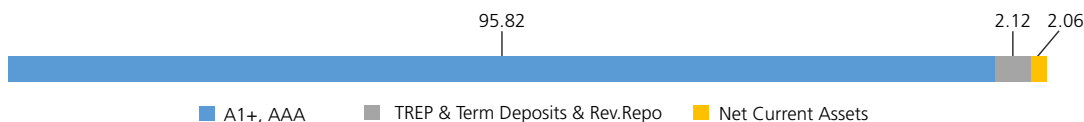
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	CRISIL AAA	11.69
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	ICRA AAA	11.69
Public Sector Undertakings - Total		23.38
Corporate Debt/Financial Institutions		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	11.68
Kotak Mahindra Prime Ltd.	CRISIL AAA	9.34
LIC HOUSING FINANCE LTD.	CRISIL AAA	1.17
Corporate Debt/Financial Institutions - Total		22.19
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	11.43
CANARA BANK	CRISIL A1+	4.57
BANK OF BARODA	FITCH A1+	4.57
Public Sector Undertakings - Total		20.57
Corporate Debt/Financial Institutions		
ICICI SECURITIES LIMITED	CRISIL A1+	11.39
HDFC BANK LTD.	CARE A1+	5.71
AXIS BANK LTD.	CRISIL A1+	5.71
SUNDARAM FINANCE LTD.	CRISIL A1+	5.71
BAJAJ FINANCE LTD.	CRISIL A1+	1.16
Corporate Debt/Financial Institutions - Total		29.68
Triparty Repo		2.12
Net Current Assets/(Liabilities)		2.06
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



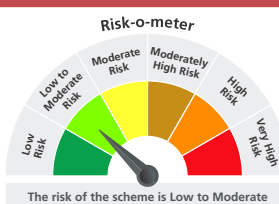
Product Label

This product is suitable for investors who are seeking*:

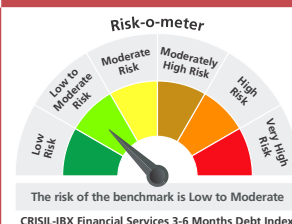
- Income generated from exposure to shorter-term maturities on the yield curve.
- An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY AAA BOND FINANCIAL SERVICES MAR 2028 INDEX FUND

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of Nifty AAA Financial Services Bond Mar 2028 Index.
A moderate interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of Nifty AAA Financial Services Bond Mar 2028 Index which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹361.31 crs

AUM: ₹358.49 crs

Benchmark: Nifty AAA Financial Services Bond Mar 2028 Index

Allotment Date: July 9, 2025

Folio Count: 2,195

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.1946	₹10.2013
IDCW	₹10.1947	₹10.2012

(as on October 31, 2025)

Debt Quant

Average Maturity	2.09 yrs
Modified Duration	1.76 yrs
Macaulay Duration	1.88 yrs
Annualised YTM*	6.89%
Tracking Error	0.45%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

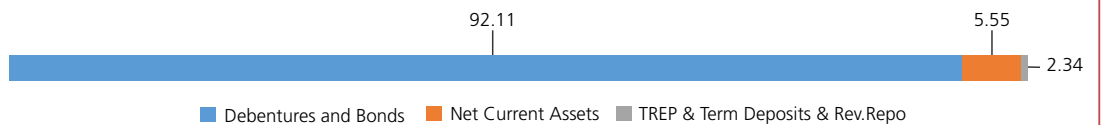
PRC Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate	A-II		
Relatively High			

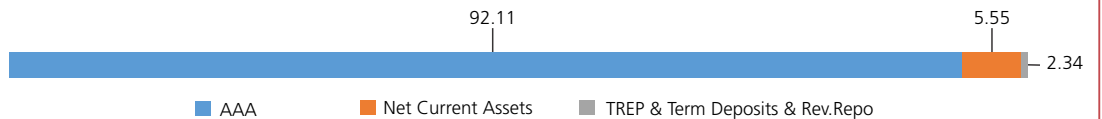
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	CRISIL AAA	5.71
Power Finance Corporation Ltd.	CRISIL AAA	4.26
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.42
Public Sector Undertakings - Total		11.39
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	12.79
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	12.73
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	11.35
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	11.32
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	11.32
TATA CAPITAL LTD.	CRISIL AAA	7.08
BAJAJ FINANCE LTD.	CRISIL AAA	7.07
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	7.06
Corporate Debt/Financial Institutions - Total		80.72
Triparty Repo		2.34
Net Current Assets/(Liabilities)		5.55
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



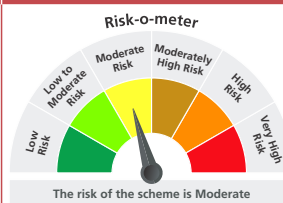
Product Label

This product is suitable for investors who are seeking*:

- Income over Target Maturity Period.
- An open-ended Target Maturity Index Fund tracking Nifty AAA Financial Services Bond Mar 2028 Index.

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

Fund



Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK CRISIL-IBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9 - 12 Months Debt Index.
A relatively low interest rate risk and relatively low credit risk

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX Financial Services 9 - 12 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 9 to 12 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved

Fund Manager* :	Mr. Manu Sharma
AAUM:	₹600.59 crs
AUM:	₹653.10 crs
Benchmark:	CRISIL-IBX Financial Services 9 - 12 Months Debt Index
Allotment Date:	September 24, 2025
Folio Count:	2,303

- Minimum Investment Amount**
- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter
- Ideal Investments Horizon**
- 1 year & above
- Net Asset Value (NAV)**

	Regular	Direct
Growth	₹10.0659	₹10.0679
IDCW	₹10.0659	₹10.0680

(as on October 31, 2025)

Debt Quant	
Average Maturity	0.78 yrs
Modified Duration	0.73 yrs
Macaulay Duration	0.77 yrs
Annualised YTM*	6.63%
Tracking Error	0.08%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**	
Regular Plan:	0.32%
Direct Plan:	0.12%

- Available Plans/Options**
- A) Regular Plan B) Direct Plan
- Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)
- IDCW Frequency**
- Trustee's Discretion
- Load Structure**
- Entry Load:** Nil. (applicable for all plans)
- Exit Load:** Nil.

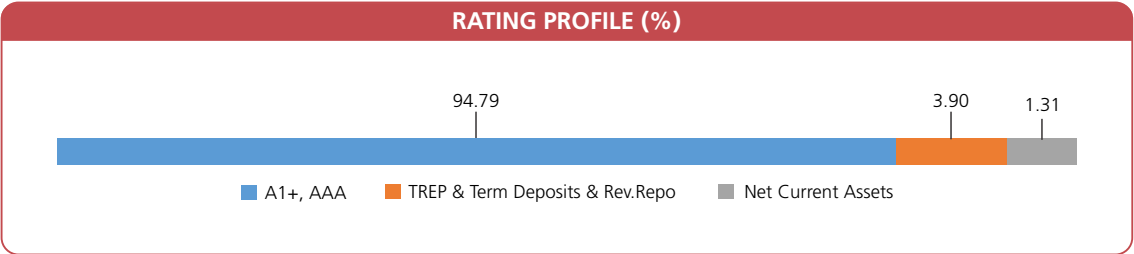
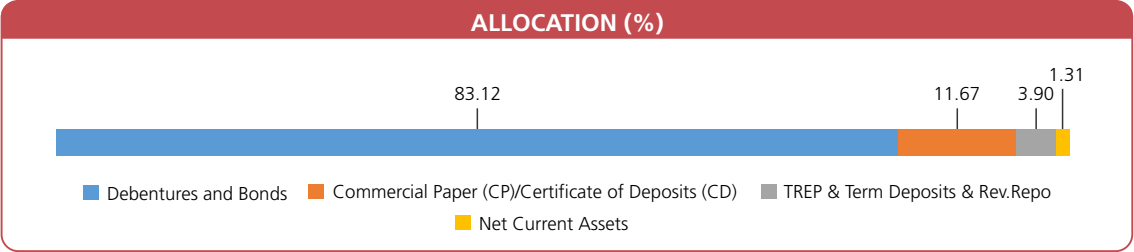
Data as on 31st October, 2025 unless otherwise specified.

Folio Count data as on 30th September 2025.

PRC Matrix			
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low	A-I		
Moderate			
Relatively High			

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income generated from exposure to shorter-term maturities on the yield curve. - An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 9 - 12 Months Debt Index. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Low to Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate CRISIL-IBX Financial Services 9 - 12 Months Debt Index

PORTFOLIO		
Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	ICRA AAA	11.58
Power Finance Corporation Ltd.	CRISIL AAA	11.57
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	11.55
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	10.78
Public Sector Undertakings - Total		45.48
Corporate Debt/Financial Institutions		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	11.46
TATA CAPITAL LTD.	CRISIL AAA	9.99
HDFC BANK LTD.	CRISIL AAA	7.72
Kotak Mahindra Prime Ltd.	CRISIL AAA	4.61
LIC HOUSING FINANCE LTD.	CRISIL AAA	3.86
Corporate Debt/Financial Institutions - Total		37.64
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
BANK OF BARODA	CARE A1+	3.63
UNION BANK OF INDIA	FITCH A1+	0.74
INDIAN BANK	CRISIL A1+	0.74
Public Sector Undertakings - Total		5.11
Corporate Debt/Financial Institutions		
AXIS BANK LTD.	CRISIL A1+	6.56
Corporate Debt/Financial Institutions - Total		6.56
Triparty Repo		3.90
Net Current Assets/(Liabilities)		1.31
Grand Total		100.00



*For Fund Manager experience, please refer page 146-150 & 164-168. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

Scheme Performances as on October 31, 2025 (unless otherwise specified)

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	18.64%	17.22%	1.42%	16.63%	2.01%	16.99%	4,88,742	3,71,354	3,31,001	3,55,230
Last 1 Year	6.73%	6.48%	0.25%	7.59%	-0.86%	6.99%	10,673	10,648	10,759	10,699
Last 3 Years	15.28%	14.27%	1.01%	13.90%	1.38%	12.77%	15,326	14,925	14,781	14,346
Last 5 Years	18.76%	18.86%	-0.09%	18.56%	0.20%	17.59%	23,649	23,741	23,449	22,502

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Flexicap Fund

	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	14.32%	13.03%	1.29%	12.79%	1.54%	12.25%	86,861	72,320	69,810	64,658
Last 1 Year	8.80%	5.56%	3.25%	6.60%	2.20%	7.59%	10,880	10,556	10,660	10,759
Last 3 Years	16.52%	16.49%	0.04%	15.72%	0.80%	13.90%	15,827	15,812	15,502	14,781
Last 5 Years	19.53%	21.08%	-1.55%	20.26%	-0.73%	18.56%	24,419	26,046	25,175	23,449

Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multicap Fund

	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	Nifty 50 TRI ##
Since Inception	18.42%	14.67%	3.75%	10.88%	19,971	17,505	15,256
Last 1 Year	6.52%	4.47%	2.06%	7.59%	10,652	10,447	10,759
Last 3 Years	23.10%	19.02%	4.08%	13.90%	18,663	16,868	14,781

Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 Index TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	Nifty 200 Index TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	18.31%	NA	NA	15.48%	2.83%	15.29%	3,50,576	NA	2,10,124	2,02,890
Last 1 Year	5.39%	6.47%	-1.08%	6.60%	-1.22%	7.59%	10,539	10,647	10,660	10,759
Last 3 Years	18.80%	19.00%	-0.20%	15.72%	3.08%	13.90%	16,773	16,860	15,502	14,781
Last 5 Years	22.40%	23.76%	-1.36%	20.26%	2.14%	18.56%	27,504	29,072	25,175	23,449

Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)

	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	15.17%	16.15%	-0.98%	15.75%	-0.58%	12.12%	1,38,488	1,62,038	1,51,980	84,024
Last 1 Year	6.20%	6.20%	0.00%	7.20%	-1.00%	7.59%	10,620	10,620	10,720	10,759
Last 3 Years	21.98%	23.61%	-1.63%	24.62%	-2.64%	13.90%	18,159	18,899	19,366	14,781
Last 5 Years	27.19%	28.58%	-1.40%	29.46%	-2.27%	18.56%	33,326	35,198	36,409	23,449

Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	17.07%	NA	NA	14.40%	2.67%	14.40%	2,60,949	NA	1,61,812	1,61,795
Last 1 Year	-5.69%	-1.90%	-3.79%	-0.51%	-5.18%	7.59%	9,431	9,810	9,949	10,759
Last 3 Years	16.50%	23.44%	-6.94%	24.63%	-8.13%	13.90%	15,820	18,821	19,371	14,781
Last 5 Years	26.34%	29.27%	-2.93%	26.88%	-0.54%	18.56%	32,227	36,145	32,925	23,449

Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	14.45%	14.20%	0.25%	14.22%	0.24%	13.99%	1,54,446	1,47,768	1,48,073	1,42,326
Last 1 Year	4.25%	5.56%	-1.31%	6.48%	-2.23%	7.59%	10,425	10,556	10,648	10,759
Last 3 Years	20.87%	16.49%	4.38%	14.27%	6.60%	13.90%	17,667	15,812	14,925	14,781
Last 5 Years	23.63%	21.08%	2.55%	18.86%	4.77%	18.56%	28,911	26,046	23,741	23,449

Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)

	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	16.72%	16.80%	-0.08%	16.03%	0.69%	14.75%	26,487	26,596	25,515	23,783
Last 1 Year	9.38%	5.56%	3.82%	6.60%	2.77%	7.59%	10,938	10,556	10,660	10,759
Last 3 Years	16.01%	16.49%	-0.48%	15.72%	0.29%	13.90%	15,619	15,812	15,502	14,781
Last 5 Years	20.19%	21.08%	-0.89%	20.26%	-0.07%	18.56%	25,106	26,046	25,175	23,449

Scheme Inception date is 16/07/2019. Ms. Shibani Sircar Kurian has been managing the fund since 16/07/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	13.12%	13.83%	-0.71%	13.53%	1,17,011	1,32,614	1,25,809
Last 1 Year	1.46%	5.56%	-4.10%	7.59%	10,146	10,556	10,759
Last 3 Years	15.40%	16.49%	-1.09%	13.90%	15,372	15,812	14,781
Last 5 Years	20.43%	21.08%	-0.65%	18.56%	25,357	26,046	23,449

Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI##
Since Inception	11.33%	5.33%	5.99%	10.78%	66,761	25,077	61,147
Last 1 Year	-0.47%	9.35%	-9.83%	7.59%	9,953	10,935	10,759
Last 3 Years	21.90%	23.17%	-1.27%	13.90%	18,126	18,699	14,781
Last 5 Years	31.08%	26.42%	4.66%	18.56%	38,754	32,326	23,449

Scheme Inception date is 25/02/2008. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund

	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI	Nifty 50 TRI ##
Since Inception	21.88%	19.56%	2.32%	15.18%	32,795	29,219	23,360
Last 1 Year	10.64%	11.17%	-0.52%	7.66%	11,064	11,117	10,766
Last 3 Years	23.05%	20.49%	2.56%	14.14%	18,631	17,492	14,871
Last 5 Years	23.61%	22.53%	1.09%	18.72%	28,879	27,630	23,591

Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

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Performance as on 30th October, 2025

Kotak ESG Exclusionary Strategy Fund

	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##
Since Inception	12.15%	15.53%	-3.38%	15.45%	17,521	20,258	20,193
Last 1 Year	4.37%	6.94%	-2.57%	7.59%	10,437	10,694	10,759
Last 3 Years	13.83%	14.41%	-0.58%	13.90%	14,753	14,980	14,781

Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Manufacture In India Fund

	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	ALPHA	Nifty 50 TRI ##	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	Nifty 50 TRI ##
Since Inception	20.13%	21.42%	-1.28%	13.09%	19,678	20,466	15,743
Last 1 Year	7.69%	8.15%	-0.46%	7.59%	10,769	10,815	10,759
Last 3 Years	20.20%	22.85%	-2.64%	13.90%	17,377	18,551	14,781

Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	17.90%	18.02%	-0.12%	15.96%	16,641	16,694	15,810
Last 1 Year	7.11%	5.56%	1.55%	7.59%	10,711	10,556	10,759
Last 3 Years	17.64%	16.49%	1.16%	13.90%	16,289	15,812	14,781

Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	18.78%	17.85%	0.93%	17.19%	15,850	15,521	15,288
Last 1 Year	9.87%	14.75%	-4.88%	7.59%	10,987	11,475	10,759

Scheme Inception date is 27/2/2023. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Quant Fund

	Kotak Quant Fund	Nifty 200 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Quant Fund	Nifty 200 TRI #	Nifty 50 TRI ##
Since Inception	20.31%	17.03%	3.28%	14.41%	15,156	14,243	13,537
Last 1 Year	-0.01%	6.60%	-6.62%	7.59%	9,999	10,660	10,759

Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	21.41%	21.06%	0.34%	15.78%	14,623	14,542	13,325
Last 1 Year	9.16%	9.24%	-0.08%	7.59%	10,916	10,924	10,759

Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Healthcare Fund

	Kotak Healthcare Fund	Nifty Healthcare Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Healthcare Fund	Nifty Healthcare Index TRI #	Nifty 50 TRI ##
Since Inception	17.76%	21.92%	-4.16%	12.73%	13,621	14,545	12,543
Last 1 Year	-0.86%	2.45%	-3.31%	7.59%	9,914	10,245	10,759

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Technology Fund

	Kotak Technology Fund	BSE Teck Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Technology Fund	BSE Teck Index TRI#	Nifty 50 TRI ##
Since Inception	8.67%	4.93%	3.74%	10.11%	11,479	10,831	11,734
Last 1 Year	-4.35%	-3.65%	-0.70%	7.59%	9,565	9,635	10,759

Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Special Opportunities Fund

	Kotak Special Opportunities Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Special Opportunities Fund	Nifty 500 TRI#	Nifty 50 TRI ##
Since Inception	-0.87%	4.83%	-5.70%	6.05%	9,884	10,652	10,819
Last 1 Year	-0.91%	5.56%	-6.47%	7.59%	9,909	10,556	10,759

Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC Index TRI #	Nifty 50 TRI ##
Since Inception	6.84%	4.68%	2.16%	7.03%	10,690	10,472	10,709
Last 1 Year	6.70%	4.73%	1.96%	7.59%	10,670	10,473	10,759

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Transportation & Logistics Fund

	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	Nifty 50 TRI ##
Since Inception	17.43%	13.01%	4.42%	6.31%	11,523	11,137	10,552
Last 6 Months	47.42%	41.20%	6.21%	13.27%	12,390	12,077	10,669

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Energy Opportunities Fund

	Kotak Energy Opportunities Fund	Nifty Energy TRI #	ALPHA	Nifty 50 TRI ##	Kotak Energy Opportunities Fund	Nifty Energy TRI #	Nifty 50 TRI ##
Since Inception	8.81%	14.56%	-5.75%	15.48%	10,456	10,754	10,801
Last 6 Months	9.05%	13.18%	-4.13%	13.27%	10,456	10,664	10,669

Scheme Inception date is 25/04/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Balanced Advantage Fund

	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	Nifty 50 TRI##
Since Inception	10.69%	10.94%	-0.24%	13.27%	20,886	21,219	24,681
Last 1 Year	6.17%	7.29%	-1.12%	7.59%	10,617	10,729	10,759
Last 3 Years	11.93%	10.98%	0.96%	13.90%	14,029	13,672	14,781
Last 5 Years	11.99%	12.32%	-0.33%	18.56%	17,627	17,885	23,449

Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/01/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)

	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	Nifty 1 Year T-Bill Index ##
Since Inception	6.88%	NA	NA	6.60%	38,130	NA	36,138
Last 1 Year	6.50%	7.74%	-1.24%	6.79%	10,650	10,774	10,679
Last 3 Years	7.20%	7.56%	-0.36%	6.90%	12,323	12,448	12,219
Last 5 Years	5.87%	6.07%	-0.19%	5.59%	13,306	13,429	13,127

Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Equity Savings Fund

	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	CRISIL 10 Year Gilt ##
Since Inception	9.38%	9.06%	0.32%	7.07%	26,940	26,089	21,280
Last 1 Year	7.81%	7.90%	-0.09%	7.66%	10,781	10,790	10,766
Last 3 Years	11.65%	10.01%	1.63%	8.58%	13,921	13,318	12,805
Last 5 Years	11.67%	10.62%	1.05%	5.21%	17,378	16,577	12,892

Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocation Fund

	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	Nifty 50 TRI ##
Since Inception	19.20%	17.15%	2.04%	14.92%	14,484	13,965	13,410
Last 1 Year	12.59%	10.17%	2.42%	7.59%	11,259	11,017	10,759

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	Nifty 50 TRI##
Since Inception	12.40%	10.92%	1.48%	12.15%	36,141	31,254	35,266
Last 1 Year	5.78%	7.40%	-1.62%	7.59%	10,578	10,740	10,759
Last 3 Years	15.47%	11.88%	3.59%	13.90%	15,404	14,009	14,781
Last 5 Years	18.90%	14.21%	4.69%	18.56%	23,785	19,443	23,449

Scheme Inception date is 25/11/1999 and Scheme Inception date of Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/01/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	CRISIL 10 Year Gilt##
Since Inception	8.44%	8.42%	0.02%	5.81%	59,162	58,880	34,499
Last 1 Year	4.92%	7.23%	-2.31%	7.66%	10,492	10,723	10,766
Last 3 Years	10.12%	9.28%	0.83%	8.58%	13,357	13,055	12,805
Last 5 Years	10.76%	8.07%	2.69%	5.20%	16,680	14,747	12,892

Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.05%	5.20%	-0.14%	5.96%	13,979	14,110	14,824
Last 1 Year	5.96%	6.04%	-0.08%	6.79%	10,596	10,604	10,679
Last 3 Years	6.35%	6.48%	-0.12%	6.90%	12,031	12,073	12,219
Last 5 Years	5.23%	5.38%	-0.15%	5.59%	12,906	13,000	13,127

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.86%	6.98%	-0.12%	6.34%	43,104	44,175	38,639
Last 1 Year	6.67%	6.69%	-0.02%	6.79%	10,667	10,669	10,679
Last 3 Years	6.95%	7.07%	-0.11%	6.90%	12,237	12,275	12,219
Last 5 Years	5.63%	5.76%	-0.13%	5.58%	13,154	13,238	13,128

Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.20%	7.52%	-0.32%	6.46%	43,756	46,647	37,792
Last 1 Year	6.99%	7.15%	-0.16%	6.79%	10,699	10,715	10,679
Last 3 Years	7.00%	7.42%	-0.42%	6.90%	12,253	12,397	12,219
Last 5 Years	5.62%	6.01%	-0.39%	5.58%	13,149	13,394	13,128

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.07%	6.88%	0.19%	6.32%	45,922	44,140	39,289
Last 1 Year	7.57%	6.94%	0.62%	6.79%	10,757	10,694	10,679
Last 3 Years	7.53%	7.26%	0.27%	6.90%	12,435	12,343	12,219
Last 5 Years	6.09%	5.97%	0.12%	5.58%	13,446	13,370	13,128

Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.20%	7.63%	-0.42%	6.66%	34,162	36,625	31,214
Last 1 Year	7.28%	7.35%	-0.06%	6.79%	10,728	10,735	10,679
Last 3 Years	7.10%	7.44%	-0.34%	6.90%	12,287	12,404	12,219
Last 5 Years	5.66%	5.83%	-0.17%	5.58%	13,174	13,282	13,128

Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.74%	7.83%	-0.09%	6.58%	38,618	39,210	31,717
Last 1 Year	8.25%	7.65%	0.60%	7.66%	10,825	10,765	10,766
Last 3 Years	7.80%	7.48%	0.32%	8.58%	12,531	12,418	12,805
Last 5 Years	6.16%	5.86%	0.30%	5.20%	13,492	13,300	12,892

Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.37%	7.47%	-0.10%	6.51%	53,221	54,395	44,079
Last 1 Year	7.67%	7.61%	0.05%	7.66%	10,767	10,761	10,766
Last 3 Years	7.33%	7.53%	-0.21%	8.58%	12,365	12,437	12,805
Last 5 Years	5.61%	5.87%	-0.27%	5.20%	13,143	13,309	12,892

Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund

	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	CRISIL 10 Year Gilt ##
Since Inception	7.44%	8.59%	-1.15%	6.51%	30,372	35,816	26,561
Last 1 Year	8.82%	9.04%	-0.22%	7.66%	10,882	10,904	10,766
Last 3 Years	7.58%	8.66%	-1.08%	8.58%	12,454	12,833	12,805
Last 5 Years	5.86%	7.37%	-1.51%	5.20%	13,302	14,280	12,892

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	7.93%	7.86%	0.08%	6.60%	37,884	37,419	30,503
Last 1 Year	5.73%	7.67%	-1.93%	7.66%	10,573	10,767	10,766
Last 3 Years	7.44%	7.98%	-0.53%	8.58%	12,406	12,592	12,805
Last 5 Years	5.57%	5.86%	-0.29%	5.20%	13,118	13,299	12,892

Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	7.00%	6.74%	0.25%	6.67%	15,491	15,254	15,189
Last 1 Year	8.31%	7.61%	0.70%	7.66%	10,831	10,761	10,766
Last 3 Years	7.89%	7.53%	0.36%	8.58%	12,562	12,437	12,805
Last 5 Years	6.34%	5.87%	0.46%	5.20%	13,603	13,309	12,892

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund

	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	CRISIL 10 Year Gilt##
Since Inception	7.59%	8.11%	-0.52%	7.25%	23,408	24,762	22,555
Last 1 Year	8.62%	8.37%	0.25%	7.66%	10,862	10,837	10,766
Last 3 Years	8.03%	7.85%	0.19%	8.58%	12,612	12,547	12,805
Last 5 Years	6.45%	5.88%	0.57%	5.20%	13,673	13,310	12,892

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	7.33%	NA	NA	NA	66,822	NA	NA
Last 1 Year	7.87%	7.66%	0.21%	7.66%	10,787	10,766	10,766
Last 3 Years	7.57%	7.50%	0.07%	8.58%	12,450	12,426	12,805
Last 5 Years	6.03%	5.96%	0.07%	5.20%	13,408	13,365	12,892

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.75%	NA	NA	NA	95,190	NA	NA
Last 1 Year	2.78%	6.36%	-3.58%	7.66%	10,278	10,636	10,766
Last 3 Years	6.25%	8.40%	-2.15%	8.58%	11,996	12,741	12,805
Last 5 Years	4.80%	5.85%	-1.06%	5.20%	12,644	13,297	12,892

Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.09%	6.19%	0.90%	5.76%	45,096	37,446	34,258
Last 1 Year	2.78%	6.36%	-3.58%	7.66%	10,278	10,636	10,766
Last 3 Years	6.25%	8.40%	-2.15%	8.58%	11,996	12,741	12,805
Last 5 Years	4.80%	5.85%	-1.06%	5.20%	12,644	13,297	12,892

Scheme Inception date is 11/11/2003. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund

	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt##
Since Inception	8.21%	NA	NA	NA	77,417	NA	NA
Last 1 Year	5.84%	7.89%	-2.05%	7.66%	10,584	10,789	10,766
Last 3 Years	7.04%	8.22%	-1.18%	8.58%	12,266	12,677	12,805
Last 5 Years	5.18%	5.89%	-0.71%	5.20%	12,878	13,317	12,892

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Long Duration Fund

	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.55%	6.93%	-1.38%	8.06%	10,928	11,163	11,356
Last 1 Year	3.13%	5.83%	-2.70%	7.66%	10,313	10,583	10,766

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund - Dynamic)

	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 15% Domestic Price of Gold	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 15% Domestic Price of Gold	Nifty 50 TRI ##
Since Inception	16.35%	14.61%	1.74%	15.27%	2,49,261	1,81,144	2,04,709
Last 1 Year	12.70%	13.83%	-1.13%	7.59%	11,270	11,383	10,759
Last 3 Years	19.87%	15.08%	4.79%	13.90%	17,234	15,248	14,781
Last 5 Years	20.46%	15.13%	5.32%	18.49%	25,401	20,254	23,392

Scheme Inception date is 09/08/2004. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund

	Kotak Gold Fund	Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Price of Physical Gold#	A.B: N.A
Since Inception	11.05%	12.67%	-1.62%	N.A	46,282	57,175	N.A
Last 1 Year	48.91%	52.12%	-3.21%	N.A	14,891	15,212	N.A
Last 3 Years	31.49%	34.08%	-2.59%	N.A	22,753	24,126	N.A
Last 5 Years	17.09%	19.07%	-1.98%	N.A	22,037	23,965	N.A

Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF Fund of Fund

	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	AB:NA
Since Inception	29.85%	31.28%	-1.43%	N.A	19,664	20,232	N.A
Last 1 Year	50.19%	49.59%	0.60%	N.A	15,019	14,959	N.A

Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Income Plus Arbitrage Omni FOF (Erstwhile Known As Kotak Income Plus Arbitrage Fund of Fund)

	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	CRISIL 10 Year Gilt ##
Since Inception	8.07%	7.61%	0.46%	8.17%	12,578	12,421	12,614
Last 1 Year	7.59%	7.15%	0.44%	7.66%	10,759	10,715	10,766

Scheme Inception date is 17/11/2022. Mr. Abhishek Bisen has been managing the fund since 17/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund)

	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	6.35%	8.08%	-1.73%	10.85%	30,482	40,832	64,545
Last 1 Year	32.23%	35.04%	-2.81%	7.59%	13,223	13,504	10,759
Last 3 Years	21.27%	23.93%	-2.66%	13.90%	17,844	19,047	14,781
Last 5 Years	9.93%	11.40%	-1.46%	18.56%	16,063	17,163	23,449

Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT Fund of Fund)

	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	2.52%	7.08%	-4.56%	N.A	11,281	13,928	N.A
Last 1 Year	13.24%	15.30%	-2.06%	N.A	11,328	11,534	N.A
Last 3 Years	9.87%	15.45%	-5.58%	N.A	13,266	15,393	N.A

Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund)

	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	19.08%	20.55%	-1.47%	14.00%	22,901	24,279	18,621
Last 1 Year	32.51%	34.79%	-2.27%	6.99%	13,262	13,490	10,701
Last 3 Years	34.19%	35.50%	-1.31%	13.90%	24,183	24,901	14,781

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund of Fund)

	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	5.16%	14.22%	-9.06%	13.66%	12,389	17,614	17,246
Last 1 Year	19.88%	27.31%	-7.43%	7.66%	11,988	12,731	10,766
Last 3 Years	21.99%	24.43%	-2.43%	14.14%	18,155	19,264	14,871

Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Performance as on 30th October, 2025

Kotak Nifty 50 ETF

	Kotak Nifty 50 ETF	Nifty 50 TRI#	ALPHA	BSE SENSEX TRI##	Kotak Nifty 50 ETF	Nifty 50 TRI#	BSE SENSEX TRI##
Since Inception	11.88%	12.56%	-0.69%	12.54%	58,577	64,528	64,306
Last 1 Year	7.54%	7.59%	-0.05%	6.99%	10,754	10,759	10,699
Last 3 Years	13.79%	13.90%	-0.11%	12.77%	14,737	14,781	14,346
Last 5 Years	18.42%	18.56%	-0.15%	17.59%	23,306	23,449	22,502

Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex ETF

	Kotak BSE Sensex ETF	BSE SENSEX TRI #	ALPHA	Nifty 50 TRI##	Kotak BSE Sensex ETF	BSE SENSEX TRI #	Nifty 50 TRI##
Since Inception	10.73%	11.66%	-0.93%	11.69%	58,969	68,241	68,589
Last 1 Year	6.80%	6.99%	-0.20%	7.59%	10,680	10,699	10,759
Last 3 Years	12.49%	12.77%	-0.28%	13.90%	14,238	14,346	14,781
Last 5 Years	17.27%	17.59%	-0.32%	18.56%	22,198	22,502	23,449

Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty PSU Bank ETF

	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI#	Nifty 50 TRI##
Since Inception	5.96%	7.25%	-1.29%	10.04%	28,323	35,232	55,929
Last 1 Year	21.79%	22.50%	-0.72%	7.59%	12,179	12,250	10,759
Last 3 Years	33.42%	34.14%	-0.72%	13.90%	23,768	24,154	14,781
Last 5 Years	45.73%	46.70%	-0.97%	18.56%	65,872	68,087	23,449

Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Bank ETF

	Kotak Nifty Bank ETF	Nifty Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty Bank ETF	Nifty Bank Index TRI#	Nifty 50 TRI##
Since Inception	11.19%	11.55%	-0.37%	11.96%	31,813	32,982	34,333
Last 1 Year	12.94%	13.13%	-0.20%	7.59%	11,294	11,313	10,759
Last 3 Years	12.52%	12.76%	-0.24%	13.90%	14,251	14,343	14,781
Last 5 Years	19.88%	20.17%	-0.29%	18.56%	24,783	25,080	23,449

Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Value 20 ETF

	Kotak Nifty 50 Value 20 ETF	Nifty 50 Value 20 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty 50 Value 20 ETF	Nifty 50 Value 20 Index TRI#	Nifty 50 TRI##
Since Inception	15.88%	16.28%	-0.40%	13.99%	43,152	44,642	36,664
Last 1 Year	-3.18%	-2.98%	-0.21%	7.59%	9,682	9,702	10,759
Last 3 Years	14.71%	14.96%	-0.24%	13.90%	15,101	15,197	14,781
Last 5 Years	19.96%	20.24%	-0.28%	18.56%	24,869	25,159	23,449

Scheme Inception date is 02/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty IT ETF

	Kotak Nifty IT ETF	Nifty IT TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty IT ETF	Nifty IT TRI#	Nifty 50 TRI ##
Since Inception	9.68%	9.95%	-0.27%	13.76%	15,393	15,573	18,256
Last 1 Year	-9.59%	-9.48%	-0.11%	7.59%	9,041	9,052	10,759
Last 3 Years	9.59%	9.78%	-0.20%	13.90%	13,165	13,235	14,781

Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Alpha 50 ETF

	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI #	Nifty 50 TRI ##
Since Inception	10.56%	12.63%	-2.06%	12.77%	14,735	15,826	15,902
Last 1 Year	-9.58%	-8.89%	-0.69%	7.59%	9,042	9,111	10,759
Last 3 Years	18.02%	19.29%	-1.27%	13.90%	16,446	16,983	14,781

Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021. **The Scheme does not offer any Plans/Options**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 ETF

	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	21.69%	22.17%	-0.48%	12.87%	20,915	21,225	15,762
Last 1 Year	9.78%	9.98%	-0.21%	7.59%	10,978	10,998	10,759
Last 3 Years	25.51%	25.81%	-0.30%	13.90%	19,785	19,927	14,781

Scheme Inception date is 28/1/2022. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 28/1/2022. **The Scheme does not offer any Plans/Options**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 ETF

	Kotak Nifty 100 Low Volatility 30 ETF	NIFTY 100 Low Volatility 30 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 ETF	NIFTY 100 Low Volatility 30 TRI#	Nifty 50 TRI ##
Since Inception	16.04%	16.29%	-0.24%	13.11%	17,113	17,243	15,603
Last 1 Year	5.91%	6.07%	-0.17%	7.59%	10,591	10,607	10,759
Last 3 Years	17.06%	17.32%	-0.26%	13.90%	16,048	16,155	14,781

Scheme Inception date is 23/3/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 23/3/2022.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Consumption ETF

	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	17.83%	18.16%	-0.33%	14.99%	17,082	17,239	15,776
Last 1 Year	9.09%	9.24%	-0.15%	7.59%	10,909	10,924	10,759
Last 3 Years	16.81%	17.04%	-0.23%	13.90%	15,946	16,040	14,781

Scheme Inception date is 28/7/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 28/7/2022.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty MNC ETF

	Kotak Nifty MNC ETF	NIFTY MNC TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty MNC ETF	NIFTY MNC TRI#	Nifty 50 TRI ##
Since Inception	15.56%	16.00%	-0.44%	14.13%	15,978	16,178	15,348
Last 1 Year	4.30%	4.73%	-0.43%	7.59%	10,430	10,473	10,759
Last 3 Years	15.67%	16.11%	-0.44%	13.90%	15,482	15,658	14,781

Scheme Inception date is 5/8/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 5/8/2022.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MSCI India ETF

	Kotak MSCI India ETF	MSCI India Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak MSCI India ETF	MSCI India Index TRI#	Nifty 50 TRI ##
Since Inception	19.64%	18.49%	1.16%	19.02%	11,367	11,286	11,323
Last 6 Months	13.91%	12.49%	1.41%	13.27%	10,701	10,630	10,669

Scheme Inception date is 19/02/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 19/02/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight ETF

	Kotak Nifty 100 Equal Weight ETF	Nifty100 Equal Weight TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight ETF	Nifty100 Equal Weight TRI#	Nifty 50 TRI ##
Since Inception	25.49%	26.06%	-0.57%	22.19%	11,739	11,778	11,514
Last 6 Months	18.68%	19.15%	-0.47%	13.27%	10,942	10,966	10,669

Scheme Inception date is 24/02/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 24/02/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 ETF

	Kotak Nifty Midcap 150 ETF	Nifty Midcap 150 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 ETF	Nifty Midcap 150 TRI	Nifty 50 TRI ##
Since Inception	26.17%	24.85%	1.32%	18.25%	11,606	11,525	11,120
Last 6 Months	22.11%	22.51%	-0.40%	13.27%	11,115	11,135	10,669

Scheme Inception date is 21/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold ETF

	Kotak Gold ETF	Price of Gold#	ALPHA	A.B: N.A	Kotak Gold ETF	Price of Gold#	A.B: N.A
Since Inception	14.26%	15.38%	-1.12%	N.A	1,14,359	1,36,658	N.A
Last 1 Year	50.26%	52.12%	-1.86%	N.A	15,026	15,212	N.A
Last 3 Years	32.66%	34.08%	-1.42%	N.A	23,365	24,126	N.A
Last 5 Years	18.04%	19.07%	-1.02%	N.A	22,952	23,965	N.A

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF

	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)#	ALPHA	A.B: N.A	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)#	A.B: N.A
Since Inception	30.89%	31.11%	-0.22%	N.A	21,806	21,910	N.A
Last 1 Year	51.89%	49.59%	2.30%	N.A	15,189	14,959	N.A

Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 1D Rate Liquid ETF

	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.24%	6.50%	-0.26%	6.91%	11,824	11,905	12,033
Last 1 Year	5.84%	6.04%	-0.20%	6.79%	10,584	10,604	10,679

Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Next 50 Index Fund

	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	Nifty 50 TRI ##
Since Inception	15.94%	16.90%	-0.96%	13.41%	19,885	20,658	17,945
Last 1 Year	0.19%	0.84%	-0.66%	7.59%	10,019	10,084	10,759
Last 3 Years	17.72%	18.73%	-1.00%	13.90%	16,323	16,744	14,781

Scheme Inception date is 10/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 10/03/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak NIFTY 50 Index Fund

	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	ALPHA	BSE SENSEX TRI ##	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	BSE SENSEX TRI ##
Since Inception	12.51%	13.25%	-0.75%	12.71%	16,724	17,215	16,854
Last 1 Year	6.92%	7.59%	-0.66%	6.99%	10,692	10,759	10,699
Last 3 Years	13.15%	13.90%	-0.75%	12.77%	14,491	14,781	14,346

Scheme Inception date is 21/06/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 50 Index Fund

	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	ALPHA	Nifty 50 TRI	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	Nifty 50 TRI ##
Since Inception	31.97%	34.69%	-2.73%	17.42%	20,351	21,446	15,088
Last 1 Year	-1.94%	-0.89%	-1.05%	7.59%	9,806	9,911	10,759

Scheme Inception date is 10/4/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Momentum 30 Index Fund

	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	18.04%	19.48%	-1.44%	15.76%	14,841	15,277	14,167
Last 1 Year	-8.88%	-8.27%	-0.61%	7.59%	9,112	9,173	10,759

Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Financial Services Ex-Bank Index Fund

	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	Nifty 50 TRI ##
Since Inception	23.87%	25.74%	-1.87%	14.81%	16,071	16,614	13,582
Last 1 Year	19.89%	21.19%	-1.30%	7.59%	11,989	12,119	10,759

Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Housing Index Fund

	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	Nifty 50 TRI ##
Since Inception	15.64%	16.90%	-1.26%	15.42%	13,722	14,050	13,665
Last 1 Year	0.15%	1.02%	-0.87%	7.59%	10,015	10,102	10,759

Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 Index Fund

	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	Nifty 50 TRI ##
Since Inception	7.19%	8.53%	-1.33%	8.71%	11,021	11,214	11,240
Last 1 Year	4.91%	6.07%	-1.16%	7.59%	10,491	10,607	10,759

Scheme Inception date is 07/06/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	-6.49%	-5.42%	-1.07%	3.75%	9,194	9,327	10,471
Last 1 Year	5.12%	6.30%	-1.18%	7.59%	10,512	10,630	10,759

Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 Index Fund

	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	3.04%	4.34%	-1.30%	5.17%	10,369	10,527	10,627
Last 1 Year	8.69%	9.98%	-1.29%	7.59%	10,869	10,998	10,759

Scheme Inception date is 16/08/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Tourism Index Fund

	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	Nifty 50 TRI ##
Since Inception	-4.03%	-2.74%	-1.29%	0.46%	9,556	9,698	10,051
Last 1 Year	9.47%	10.92%	-1.45%	7.59%	10,947	11,092	10,759

Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Momentum 50 Index Fund

	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 Index #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 Index #	Nifty 50 TRI ##
Since Inception	-6.64%	-5.10%	-1.53%	3.97%	9,296	9,458	10,423
Last 1 Year	-2.74%	-1.40%	-1.34%	7.59%	9,726	9,860	10,759

Scheme Inception date is 08/10/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Equal Weight Index Fund

	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	13.29%	15.34%	-2.05%	11.21%	11,136	11,311	10,958
Last 6 Months	17.78%	19.06%	-1.28%	13.27%	10,896	10,961	10,669

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight Index Fund

	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	9.25%	10.61%	-1.36%	11.21%	10,791	10,907	10,958
Last 6 Months	18.07%	19.15%	-1.08%	13.27%	10,911	10,966	10,669

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 250 Index Fund

	Kotak Nifty Smallcap 250 Index	Nifty Smallcap 250 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Smallcap 250 Index	Nifty Smallcap 250 TRI	Nifty 50 TRI ##
Since Inception	15.75%	16.95%	-1.20%	18.33%	11,195	11,286	11,391
Last 6 Months	24.98%	26.15%	-1.17%	13.27%	11,259	11,318	10,669

Scheme Inception date is 27/01/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex Index Fund

	Kotak BSE Sensex Index Fund	BSE Sensex TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Sensex Index Fund	BSE Sensex TRI#	Nifty 50 TRI ##
Since Inception	16.18%	16.49%	-0.30%	18.68%	11,135	11,156	11,310
Last 6 Months	10.66%	11.19%	-0.52%	13.27%	10,538	10,564	10,669

Scheme Inception date is 17/02/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Commodities Index Fund

	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI#	Nifty 50 TRI ##
Since Inception	26.47%	28.66%	-2.19%	24.25%	11,704	11,845	11,561
Last 6 Months	20.12%	22.17%	-2.04%	13.27%	11,014	11,118	10,669

Scheme Inception date is 10/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Index Fund

	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI#	Nifty 50 TRI ##
Since Inception	20.92%	24.85%	-3.93%	18.25%	11,284	11,525	11,120
Last 6 Months	21.23%	22.51%	-1.27%	13.27%	11,070	11,135	10,669

Scheme Inception date is 21/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Top 10 Equal Weight Index Fund

	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI#	Nifty 50 TRI ##
Since Inception	5.72%	6.61%	-0.89%	13.17%	10,291	10,337	10,671
Last 6 Months	4.76%	5.69%	-0.93%	13.27%	10,240	10,287	10,669

Scheme Inception date is 28/04/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.27%	6.84%	-0.58%	6.74%	12,537	12,793	12,748
Last 1 Year	7.77%	8.20%	-0.43%	7.66%	10,777	10,820	10,766
Last 3 Years	7.82%	8.25%	-0.43%	8.58%	12,535	12,688	12,805

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	7.00%	7.55%	-0.54%	6.74%	12,864	13,110	12,748
Last 1 Year	7.22%	7.53%	-0.32%	7.66%	10,722	10,753	10,766
Last 3 Years	8.55%	9.01%	-0.46%	8.58%	12,794	12,957	12,805

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund

	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.98%	8.63%	-0.65%	8.52%	12,644	12,876	12,838
Last 1 Year	8.29%	8.67%	-0.38%	7.66%	10,829	10,867	10,766

Scheme Inception date is 12/10/2022. Mr. Abhishek Bisen has been managing the fund since 12/10/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.29%	7.81%	-0.52%	8.28%	12,230	12,399	12,555
Last 1 Year	7.19%	7.74%	-0.55%	7.66%	10,719	10,774	10,766

Scheme Inception date is 22/12/2022. Mr. Abhishek Bisen has been managing the fund since 22/12/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	8.22%	8.85%	-0.63%	8.44%	12,385	12,583	12,454
Last 1 Year	6.59%	7.41%	-0.82%	7.66%	10,659	10,741	10,766

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen has been managing the fund since 15/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty G-Sec July 2033 Index Fund

	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	8.95%	9.49%	-0.55%	8.95%	11,928	12,052	11,928
Last 1 Year	8.02%	8.54%	-0.52%	7.66%	10,802	10,854	10,766

Scheme Inception date is 11/10/2023. Mr. Abhishek Bisen has been managing the fund since 11/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

	Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	CRISIL 10 Year Gilt Index ##
Since Inception	8.81%	9.14%	-0.33%	7.26%	11,002	11,041	10,825
Last 1 Year	8.51%	9.01%	-0.50%	7.66%	10,851	10,901	10,766

Scheme Inception date is 09/13/2024. Mr. Devender Singh, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 09/13/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund

	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	8.36%	8.89%	-0.53%	6.88%	10,586	10,623	10,483
Last 6 Months	7.00%	7.48%	-0.48%	2.25%	10,353	10,377	10,113

Scheme Inception date is 17/02/2025. Mr. Devender Singh, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index	ALPHA	CRISIL 10 Year Gilt Index ##	CRISIL-IBX Financial Services 3-6 Months Debt Index	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	7.06%	7.29%	-0.23%	6.77%	10,460	10,475	10,441
Last 6 Months	6.33%	6.54%	-0.22%	2.25%	10,319	10,330	10,113

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - REGULAR PLAN

**Name: Mr. Harsha Upadhyaya**

Mr. Harsha Upadhyaya manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Kotak ELSS Tax Saver Fund (Nov. 23,'05), Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund) (Sep. 9, '04), Kotak Flexicap Fund (Sep. 11, '09), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Quant Fund (Aug. 2, '23), Kotak MNC Fund (Oct. 28, '24) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	8.80	5.56	16.52	16.49	19.53	21.08
	(Tier 2): Nifty 200 TRI		6.60		15.72		20.26
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	7.69	8.15	20.20	22.85	NA	NA
Kotak MNC Fund	Nifty MNC Index TRI	6.70	4.73	NA	NA	NA	NA
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	5.39	6.47	18.80	19.00	22.40	23.76
	(Tier 2): Nifty 200 TRI		6.60		15.72		20.26
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	1.46	5.56	15.40	16.49	20.43	21.08
Kotak Quant Fund	Nifty 200 TRI	-0.01	6.60	NA	NA	NA	NA

Kotak Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

**Name: Mr. Harish Bihani**

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Kotak Smallcap Fund (Feb. 24, '05), Kotak Pioneer Fund (Oct. 31, '19) & Kotak Business Cycle Fund (Sep. 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining KAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	11.47	11.95	23.05	20.49	23.61	22.53
Kotak Business Cycle Fund	Nifty 500 TRI	7.11	5.56	17.64	16.49	NA	NA
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	-5.69	-1.90	16.50	23.44	26.34	29.27
	(Tier 2): Nifty Smallcap 100 TRI		-0.51		24.63		26.88

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Business Cycle Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Smallcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Pioneer Fund as of 30th October 2025**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 70 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund - Dynamic) (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund) (Feb. 02, '21), Kotak Multicap Fund (Sep. 29, '21), Kotak Nifty Alpha 50 ETF (Dec. 22, '21), Kotak Nifty 50 Index Fund (Jun. 2, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), Kotak Nifty SDI APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Nifty SDI APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. Aug. 05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Bond Short Term Fund (May. 02, '22), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Business Cycle Fund (Sep. 28, '22), Kotak Income Plus Arbitrage Omni FOF (Erstwhile Known As Kotak Income Plus Arbitrage Fund of Fund) (Nov. 17, '22), Kotak Nifty SDI JUL 2026 INDEX FUND (Dec. 22, '22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDI JUL 2033 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Quant Fund (Aug. 2, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak Nifty SDI PLUS AAA PSU BOND JUL 2028 60-40 INDEX FUND (Oct. 13, '22), Kotak Nifty 10 Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty G-sec July 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Technology Fund (Mar. 04, '24), Kotak Long Duration Fund (Mar. 11, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak MNC Fund (Oct. 28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Transportation & Logistics Fund (Dec. 16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak CRISIL - IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25) & Kotak Gold and Silver FOF (Oct. 28, '25).

Business Experience

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation of India Ltd where he was working at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	51.89	49.59	NA	NA	NA	NA
	Kotak Gold ETF	Price of Gold ^	50.26	52.12	32.66	34.08	18.04	19.07
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	50.19	49.59	NA	NA	NA	NA
Bottom 3	Kotak Technology Fund	BSE Teck Index TRI	-4.35	-3.65	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.88	-8.27	NA	NA	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-9.58	-8.89	18.02	19.29	NA	NA

Kotak Silver ETF - *Name of the Benchmark - Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Gold ETF -Growth, *Name of the Benchmark - Price of Gold^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Technology Fund - Growth *Name of the Benchmark -BSE Teck Index TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI, Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.



Name: Mr. Deepak Agrawal
Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	8.82	9.04	7.58	8.66	5.86	7.37
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.71	4.23	NA	NA	NA	NA
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	8.62	8.37	8.03	7.85	6.45	5.88
Bottom 3	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.67	6.69	6.95	7.07	5.63	5.76
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.96	6.04	6.35	6.48	5.23	5.38
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	5.73	7.67	7.44	7.98	5.57	5.86

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Sunit Garg has been managing the fund since 01/11/2022
Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Sunit Garg has been managing the fund since 01/11/2022
Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007.
Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019.
Kotak Dynamic Bond Fund - Growth, *Name of the Benchmark - NIFTY Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022



Name: Mr. Devender Singhal
Mr. Devender Singhal manages 42 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund - Dynamic) (Aug., '09, '04), Kotak Nifty PSU Bank ETF (Nov. 08, 07), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Multicap Fund (Sep. 29, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak BSE Sensex ETF (Jun. 06, '08), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25) Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25) & Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25).
Business Experience
Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and P N Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	21.79	22.50	33.42	34.14	45.73	46.70
	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	19.89	21.19	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index	12.94	13.13	12.52	12.76	19.88	20.17
Bottom 3	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.88	-8.27	NA	NA	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-9.58	-8.89	18.02	19.29	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-9.59	-9.48	9.59	9.78	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI, Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.
Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI. Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023
Kotak Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019
Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI, Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.
Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.
Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.



Name: Ms. Shibani Sircar Kurian
Ms. Shibani Kurian manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund) (Jul 16, '19), Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund) - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04, '24), Kotak Healthcare Fund (Dec. 11, '23) & Kotak Debt Hybrid Fund (Sep. 03, '24)
Business Experience
Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team. Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	9.87	14.75	NA	NA	NA	NA
	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	9.38	5.56	16.01	16.49	20.19	21.08
		(Tier 2): Nifty 200 TRI		6.60		15.72		20.26
Bottom 3	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	4.92	7.23	10.12	9.28	10.76	8.07
	Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	4.25	5.56	20.87	16.49	23.63	21.08
		(Tier 2): Nifty 100 TRI		6.48		14.27		18.86
	Kotak Healthcare Fund	Nifty Healthcare Index TRI	-0.86	2.45	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-4.35	-3.65	NA	NA	NA	NA

Kotak Banking & Financial Services Fund - Growth, *Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.
Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.
Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.
Kotak Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.
Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023
Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024



Name: Mr. Arjun Khanna
Mr. Arjun Khanna manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT Fund of Fund) - Growth (Dec. 29, '20), Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund) - Growth (Sep. 26, '07), Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund) (Feb. 02' 21) & Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund of Fund) (Jul. 29, '21).

Business Experience

Mr. Arjun Khanna has over 15 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jamnalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst[®] designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund)	NASDAQ 100 Index TRI	32.51	34.79	34.19	35.50	NA	NA
Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund)	MSCI Emerging Market Index TRI	32.23	35.04	21.27	23.93	9.93	11.40
Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund of Fund)	MSCI All Country World Index TRI	22.23	29.33	21.99	24.43	NA	NA
Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT Fund of Fund)	S&P Asia Pacific ex Japan REIT TRI	13.24	15.30	9.87	15.45	NA	NA

Kotak US Specific Equity Passive FOF - Growth, *Name of the Benchmark - NASDAQ 100 Index TRI, Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021.

Kotak Global Emerging Market Overseas FOF - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak Global Innovation Overseas Equity Omni FOF - Growth, *Name of the Benchmark - MSCI All Country World Index TRI, Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Kotak International REIT Overseas Equity Omni FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Kotak Global Innovation Overseas Equity Omni FOF as of 30th October 2025



Name: Mr. Satish Dondapati
Mr. Satish Dondapati manages 37 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06'08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10'23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25) & Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25).

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	21.79	22.50	33.42	34.14	45.73	46.70
	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	19.89	21.19	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index	12.94	13.13	12.52	12.76	19.88	20.17
Bottom 3	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.88	-8.27	NA	NA	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-9.58	-8.89	18.02	19.29	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-9.59	-9.48	9.59	9.78	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI. Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Kotak Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI, Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.



Name: Mr. Hiten Shah
Mr. Hiten Shah manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) (Sep. 29, '05) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 15 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	12.59	10.17	NA	NA	NA	NA
Kotak Equity Savings Fund	Nifty Equity Savings TRI	7.81	7.90	11.65	10.01	11.67	10.62
Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)	Nifty 50 Arbitrage	6.50	7.74	7.20	7.56	5.87	6.07
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	6.17	7.29	11.93	10.98	11.99	12.32

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage TRI, Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/11/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.



Name: Mr. Jeetu Valechha Sonar
Mr. Jeetu Valechha Sonar manages 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).
Business Experience
Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	51.89	49.59	NA	NA	NA	NA
Kotak Gold ETF	Price of Gold^	50.26	52.12	32.66	34.08	18.04	19.07
Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price)	50.19	49.59	NA	NA	NA	NA
Kotak Gold Fund	Price of Physical Gold	48.91	52.12	31.49	34.08	17.09	19.07
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	12.59	10.17	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.
Kotak Gold ETF, *Name of the Benchmark - Price of Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.
Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023.
Kotak Gold Fund - Growth, *Name of the Benchmark - Price of Physical Gold. Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.
Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023.
Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023
^Imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.



Name: Mr. Manu Sharma
Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.71	4.23	NA	NA	NA	NA
	Kotak Floating Rate Fund - Growth	NIFTY Short Duration Debt Index A-II	8.31	7.61	7.89	7.53	6.34	5.87
	Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	8.25	7.65	7.80	7.48	6.16	5.86
Bottom 3	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	6.99	7.15	7.00	7.42	5.62	6.01
	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	6.93	8.04	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.91	8.04	NA	NA	NA	NA

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index , Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.
Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - NIFTY Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak Savings Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak FMP Series 310 - (1131D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.
Kotak FMP Series 305 - (1200D), *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.



Name: Mr. Nalin Rasik Bhatt
Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Infrastructure and Economic Reform Fund (Feb. 25, '08) & Kotak Transportation & Logistics Fund (Dec. 16, '24).
Business Experience
Mr. Nalin Bhatt has overall 20 years of experience spread over Equity Research and Fund Management. Prior to joining KMAMC, he has also worked at Motilal Oswal Securities Limited, Angel Broking Limited and Sushil Stock Brokers.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	-0.47	9.35	21.90	23.17	31.08	26.42

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - Nifty Infrastructure TRI, Scheme Inception date is 25/02/2008. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.



Name: Mr. Atul Bhole
Mr. Atul Bhole manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund) (Mar. 30, '07), Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25, '99).
Business Experience
Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KMAMC, he has worked with DSP Asset Managers as SVPinvestments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in JP Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)	(Tier 1): Nifty Midcap 150 TRI	6.20	6.20	21.98	23.61	27.19	28.58
	(Tier 2): Nifty Midcap 100 TRI		7.20		24.62		29.46
Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)	Nifty 50 Hybrid Composite Debt 65:35 Index TRI	5.78	7.40	15.47	11.88	18.90	14.21

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI , Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/1/2024
Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index TRI, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024



Name: Mr. Rohit Tandon
Mr. Rohit Tandon manages 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) (Dec. 29, '98), Kotak Balanced Advantage Fund (Aug. 3, '18), Kotak Quant Fund (Aug. 2, '23), Kotak Active Momentum Fund (Aug. 20, '25) & Kotak Gold and Silver FOF (Oct. 28, '25).
Business Experience
Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KAMMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a self-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	6.73	6.48	15.28	14.27	18.76	18.86
	(Tier 2): Nifty 50 TRI		7.59		13.90		18.56
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	6.17	7.29	11.93	10.98	11.99	12.32
Kotak Quant Fund	Nifty 200 TRI	-0.01	6.60	NA	NA	NA	NA

Kotak Large Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 100 TRI / (Tier 2): Nifty 50 TRI, Scheme Inception date is 29/12/1998, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024.
Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI . Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI , Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024



Name: Mr. Mandar Pawar
Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak ESG Exclusionary Strategy Fund (Dec. 11, '20) & Kotak Energy Opportunities Fund (Apr. 25, '25).
Business Experience
Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	4.37	6.94	13.83	14.41

Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024



Name: Mr. Dhananjay Tikariha
Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Healthcare Fund (Dec. 11, '23) & Kotak MNC Fund (Oct. 28, '24).
Business Experience
Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR	
		Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak MNC Fund	Nifty MNC Index TRI	6.70	4.73
Kotak Healthcare Fund	Nifty Healthcare Index TRI	-0.86	2.45

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023



Name: Mr. Sunil Pandey
Mr. Sunil Pandey manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).
Business Experience
Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.67	6.69	6.95	7.07	5.63	5.76
Kotak Overnight Fund	NIFTY 1D Rate Index	5.96	6.04	6.35	6.48	5.23	5.38

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I , Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr.Sunil Pandey has been managing the fund since 01/06/2025

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr.Sunil Pandey has been managing the fund since 01/06/2025



Name: Mr. Dharmesh Thakar
Mr. Dharmesh Thakar manages 1 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08)
Business Experience
Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	7.87	7.66	7.57	7.50	6.03	5.96
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.28	7.35	7.10	7.44	5.66	5.83

Kotak Banking and PSU Debt Fund, *Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025.

Kotak Low Duration Fund, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025.



Name: Mr. Vihag Mishra
Mr. Vihag Mishra manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Medium Term Fund (Mar. 21, '14) & Kotak Credit Risk Fund (May. 11, '10)
Business Experience
Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Credit Risk Fund - Growth	CRISIL Credit Risk Debt B-II Index	8.82	9.04	7.58	8.66	5.86	7.37
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	8.62	8.37	8.03	7.85	6.45	5.88

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Scheme Performances as on October 31, 2025 (unless otherwise specified)

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	15.14%	13.76%	1.37%	13.46%	1.68%	13.48%	61,083	52,360	50,584	50,714
Last 1 Year	7.94%	6.48%	1.46%	7.59%	0.35%	6.99%	10,794	10,648	10,759	10,699
Last 3 Years	16.65%	14.27%	2.39%	13.90%	2.75%	12.77%	15,880	14,925	14,781	14,346
Last 5 Years	20.20%	18.86%	1.35%	18.56%	1.64%	17.59%	25,117	23,741	23,449	22,502

Scheme inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Scheme Inception date of Kotak Large Cap Fund is 29/12/1998. Alpha is difference of scheme return with benchmark return.

Kotak Flexicap Fund

	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	16.78%	14.54%	2.25%	14.18%	2.61%	13.46%	73,305	57,125	54,860	50,584
Last 1 Year	9.73%	5.56%	4.17%	6.60%	3.12%	7.59%	10,973	10,556	10,660	10,759
Last 3 Years	17.54%	16.49%	1.05%	15.72%	1.82%	13.90%	16,245	15,812	15,502	14,781
Last 5 Years	20.61%	21.08%	-0.47%	20.26%	0.35%	18.56%	25,547	26,046	25,175	23,449

Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multicap Fund

	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	Nifty 50 TRI ##
Since Inception	20.16%	14.67%	5.49%	10.88%	21,199	17,505	15,256
Last 1 Year	7.83%	4.47%	3.36%	7.59%	10,783	10,447	10,759
Last 3 Years	24.78%	19.02%	5.76%	13.90%	19,438	16,868	14,781

Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 Index TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	Nifty 200 Index TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	17.53%	16.46%	1.06%	14.18%	3.35%	13.46%	79,526	70,755	54,860	50,584
Last 1 Year	6.50%	6.47%	0.02%	6.60%	-0.11%	7.59%	10,650	10,647	10,660	10,759
Last 3 Years	20.12%	19.00%	1.12%	15.72%	4.41%	13.90%	17,343	16,860	15,502	14,781
Last 5 Years	23.82%	23.76%	0.06%	20.26%	3.57%	18.56%	29,140	29,072	25,175	23,449

Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)

	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	21.00%	18.93%	2.07%	17.47%	3.53%	13.46%	1,15,546	92,599	79,034	50,584
Last 1 Year	7.29%	6.20%	1.09%	7.20%	0.09%	7.59%	10,729	10,620	10,720	10,759
Last 3 Years	23.32%	23.61%	-0.29%	24.62%	-1.30%	13.90%	18,767	18,899	19,366	14,781
Last 5 Years	28.67%	28.58%	0.09%	29.46%	-0.79%	18.56%	35,316	35,198	36,409	23,449

Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	19.73%	16.69%	3.04%	14.31%	5.42%	13.46%	1,00,962	72,577	55,707	50,584
Last 1 Year	-4.63%	-1.90%	-2.73%	-0.51%	-4.12%	7.59%	9,537	9,810	9,949	10,759
Last 3 Years	17.90%	23.44%	-5.55%	24.63%	-6.73%	13.90%	16,395	18,821	19,371	14,781
Last 5 Years	27.98%	29.27%	-1.29%	26.88%	1.10%	18.56%	34,376	36,145	32,925	23,449

Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	17.35%	14.54%	2.81%	13.76%	3.59%	13.46%	78,002	57,125	52,360	50,584
Last 1 Year	5.61%	5.56%	0.05%	6.48%	-0.87%	7.59%	10,561	10,556	10,648	10,759
Last 3 Years	22.49%	16.49%	6.00%	14.27%	8.22%	13.90%	18,386	15,812	14,925	14,781
Last 5 Years	25.30%	21.08%	4.22%	18.86%	6.45%	18.56%	30,924	26,046	23,741	23,449

Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)

	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	18.56%	16.80%	1.76%	16.03%	2.53%	14.75%	29,223	26,596	25,515	23,783
Last 1 Year	10.86%	5.56%	5.30%	6.60%	4.26%	7.59%	11,086	10,556	10,660	10,759
Last 3 Years	17.65%	16.49%	1.17%	15.72%	1.93%	13.90%	16,292	15,812	15,502	14,781
Last 5 Years	22.02%	21.08%	0.94%	20.26%	1.76%	18.56%	27,073	26,046	25,175	23,449

Scheme Inception date is 16/07/2019. Ms. Shibani Sircar Kurian has been managing the fund since 16/07/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	16.06%	14.54%	1.52%	13.46%	67,663	57,125	50,584
Last 1 Year	2.61%	5.56%	-2.95%	7.59%	10,261	10,556	10,759
Last 3 Years	16.80%	16.49%	0.31%	13.90%	15,941	15,812	14,781
Last 5 Years	21.96%	21.08%	0.88%	18.56%	27,012	26,046	23,449

Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI##
Since Inception	18.44%	12.16%	6.28%	13.46%	87,852	43,630	50,584
Last 1 Year	0.87%	9.35%	-8.49%	7.59%	10,087	10,935	10,759
Last 3 Years	23.61%	23.17%	0.43%	13.90%	18,896	18,699	14,781
Last 5 Years	32.90%	26.42%	6.48%	18.56%	41,518	32,326	23,449

Scheme Inception date is 25/02/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund

	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	Nifty 50 TRI ##
Since Inception	23.81%	19.56%	4.25%	15.18%	36,041	29,219	23,360
Last 1 Year	12.19%	11.17%	1.02%	7.66%	11,219	11,117	10,766
Last 3 Years	24.83%	20.49%	4.34%	14.14%	19,450	17,492	14,871
Last 5 Years	25.52%	22.53%	2.99%	18.72%	31,177	27,630	23,591

Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023 & Mr. Arjun Khanna has been managing the fund since 31/10/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Performance as on 30th October, 2025

Kotak ESG Exclusionary Strategy Fund

	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##
Since Inception	13.97%	15.53%	-1.56%	15.45%	18,957	20,258	20,193
Last 1 Year	5.88%	6.94%	-1.06%	7.59%	10,588	10,694	10,759
Last 3 Years	15.59%	14.41%	1.18%	13.90%	15,449	14,980	14,781

Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Manufacture In India Fund

	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	ALPHA	Nifty 50 TRI ##	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	Nifty 50 TRI ##
Since Inception	22.04%	21.42%	0.63%	13.09%	20,859	20,466	15,743
Last 1 Year	9.25%	8.15%	1.10%	7.59%	10,925	10,815	10,759
Last 3 Years	22.07%	22.85%	-0.78%	13.90%	18,200	18,551	14,781

Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	19.73%	18.02%	1.71%	15.96%	17,454	16,694	15,810
Last 1 Year	8.59%	5.56%	3.03%	7.59%	10,859	10,556	10,759
Last 3 Years	19.46%	16.49%	2.98%	13.90%	17,057	15,812	14,781

Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	20.67%	17.85%	2.82%	17.19%	16,534	15,521	15,288
Last 1 Year	11.52%	14.75%	-3.23%	7.59%	11,152	11,475	10,759

Scheme Inception date is 27/2/2023. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Quant Fund

	Kotak Quant Fund	Nifty 200 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Quant Fund	Nifty 200 TRI #	Nifty 50 TRI ##
Since Inception	20.68%	17.03%	3.65%	14.41%	15,262	14,243	13,537
Last 1 Year	0.39%	6.60%	-6.22%	7.59%	10,039	10,660	10,759

Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICR MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	23.38%	21.06%	2.31%	15.78%	15,091	14,542	13,325
Last 1 Year	10.88%	9.24%	1.64%	7.59%	11,088	10,924	10,759

Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Healthcare Fund

	Kotak Healthcare Fund	Nifty Healthcare TRI #	ALPHA	Nifty 50 TRI ##	Kotak Healthcare Fund	Nifty Healthcare TRI #	Nifty 50 TRI ##
Since Inception	19.71%	21.92%	-2.21%	12.73%	14,051	14,545	12,543
Last 1 Year	0.76%	2.45%	-1.69%	7.59%	10,076	10,245	10,759

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Technology Fund

	Kotak Technology Fund	BSE Teck TRI#	ALPHA	Nifty 50 TRI ##	Kotak Technology Fund	BSE Teck TRI#	Nifty 50 TRI ##
Since Inception	10.25%	4.93%	5.33%	10.11%	11,759	10,831	11,734
Last 1 Year	-2.95%	-3.65%	0.70%	7.59%	9,705	9,635	10,759

Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Special Opportunities Fund

	Kotak Special Opportunities Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Special Opportunities Fund	Nifty 500 TRI#	Nifty 50 TRI ##
Since Inception	0.53%	4.83%	-4.30%	6.05%	10,071	10,652	10,819
Last 1 Year	0.48%	5.56%	-5.08%	7.59%	10,048	10,556	10,759

Scheme Inception date is 29/06/2024. Mr. Devender Singh & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC TRI	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC TRI	Nifty 50 TRI ##
Since Inception	8.41%	4.68%	3.73%	7.03%	10,848	10,472	10,709
Last 1 Year	8.26%	4.73%	3.53%	7.59%	10,826	10,473	10,759

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Transportation & Logistics Fund

	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	Nifty 50 TRI ##
Since Inception	19.27%	13.01%	6.26%	6.31%	11,684	11,137	10,552
Last 6 Months	49.36%	41.20%	8.15%	13.27%	12,488	12,077	10,669

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Energy Opportunities Fund

	Kotak Energy Opportunities Fund	Nifty Energy TRI #	ALPHA	Nifty 50 TRI ##	Kotak Energy Opportunities Fund	Nifty Energy TRI #	Nifty 50 TRI ##
Since Inception	10.39%	14.56%	-4.17%	15.48%	10,538	10,754	10,801
Last 6 Months	10.67%	13.18%	-2.51%	13.27%	10,538	10,664	10,669

Scheme Inception date is 25/04/2025. Mr. Manu Sharma have been managing the fund since 25/04/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Balanced Advantage Fund

	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	Nifty 50 TRI##
Since Inception	11.99%	10.94%	1.06%	13.27%	22,731	21,219	24,681
Last 1 Year	7.33%	7.29%	0.04%	7.59%	10,733	10,729	10,759
Last 3 Years	13.22%	10.98%	2.24%	13.90%	14,518	13,672	14,781
Last 5 Years	13.34%	12.32%	1.02%	18.56%	18,715	17,885	23,449

Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)

	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.09%	6.14%	0.95%	6.72%	24,107	21,488	23,046
Last 1 Year	7.15%	7.74%	-0.59%	6.79%	10,715	10,774	10,679
Last 3 Years	7.84%	7.56%	0.27%	6.90%	12,544	12,448	12,219
Last 5 Years	6.50%	6.07%	0.43%	5.59%	13,703	13,429	13,127

Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Equity Savings Fund

	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	CRISIL 10 Year Gilt ##
Since Inception	10.34%	9.06%	1.28%	7.07%	29,685	26,089	21,280
Last 1 Year	9.01%	7.90%	1.11%	7.66%	10,901	10,790	10,766
Last 3 Years	12.87%	10.01%	2.85%	8.58%	14,383	13,318	12,805
Last 5 Years	12.85%	10.62%	2.22%	5.21%	18,314	16,577	12,892

Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocation Fund

	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	Nifty 50 TRI ##
Since Inception	20.88%	17.15%	3.73%	14.92%	14,919	13,965	13,410
Last 1 Year	14.09%	10.17%	3.92%	7.59%	11,409	11,017	10,759

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	Nifty 50 TRI##
Since Inception	13.95%	10.92%	3.02%	12.15%	41,999	31,252	35,266
Last 1 Year	7.15%	7.40%	-0.25%	7.59%	10,715	10,740	10,759
Last 3 Years	17.03%	11.88%	5.15%	13.90%	16,036	14,009	14,781
Last 5 Years	20.52%	14.21%	6.32%	18.56%	25,456	19,443	23,449

Scheme Inception date is 25/11/1999 and Aggressive Hybrid Fund - Direct plan growth option inception date is 5th November 2014. Mr. Atul Bhole has been managing the fund since 22/1/2024 & Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	CRISIL 10 Year Gilt##
Since Inception	10.88%	9.00%	1.87%	6.63%	37,650	30,250	22,789
Last 1 Year	6.18%	7.23%	-1.05%	7.66%	10,618	10,723	10,766
Last 3 Years	11.51%	9.28%	2.22%	8.58%	13,869	13,055	12,805
Last 5 Years	12.19%	8.07%	4.12%	5.20%	17,790	14,747	12,892

Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.15%	5.20%	-0.05%	5.96%	14,066	14,110	14,824
Last 1 Year	6.04%	6.04%	0.00%	6.79%	10,604	10,604	10,679
Last 3 Years	6.45%	6.48%	-0.02%	6.90%	12,066	12,073	12,219
Last 5 Years	5.34%	5.38%	-0.05%	5.59%	12,970	12,999	13,125

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.81%	6.77%	0.05%	6.72%	23,307	23,178	23,046
Last 1 Year	6.79%	6.69%	0.10%	6.79%	10,679	10,669	10,679
Last 3 Years	7.08%	7.07%	0.01%	6.90%	12,279	12,275	12,219
Last 5 Years	5.75%	5.76%	-0.01%	5.58%	13,232	13,238	13,128

Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.43%	7.24%	0.19%	6.72%	25,109	24,531	23,046
Last 1 Year	7.48%	7.15%	0.33%	6.79%	10,748	10,715	10,679
Last 3 Years	7.48%	7.42%	0.06%	6.90%	12,418	12,397	12,219
Last 5 Years	6.08%	6.01%	0.08%	5.58%	13,442	13,394	13,128

Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.28%	7.03%	0.24%	6.72%	24,636	23,925	23,046
Last 1 Year	7.70%	6.94%	0.76%	6.79%	10,770	10,694	10,679
Last 3 Years	7.65%	7.26%	0.39%	6.90%	12,479	12,343	12,219
Last 5 Years	6.20%	5.97%	0.23%	5.58%	13,516	13,370	13,128

Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.97%	7.17%	0.80%	6.72%	26,771	24,323	23,046
Last 1 Year	8.12%	7.35%	0.77%	6.79%	10,812	10,735	10,679
Last 3 Years	7.93%	7.44%	0.49%	6.90%	12,575	12,404	12,219
Last 5 Years	6.47%	5.83%	0.64%	5.58%	13,691	13,282	13,128

Scheme Inception date is 06/03/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	8.07%	7.57%	0.50%	6.63%	27,079	25,526	22,789
Last 1 Year	8.61%	7.65%	0.97%	7.66%	10,861	10,765	10,766
Last 3 Years	8.16%	7.48%	0.69%	8.58%	12,658	12,418	12,805
Last 5 Years	6.53%	5.86%	0.67%	5.20%	13,726	13,300	12,892

Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	8.08%	7.45%	0.64%	6.63%	27,129	25,148	22,789
Last 1 Year	8.46%	7.61%	0.85%	7.66%	10,846	10,761	10,766
Last 3 Years	8.16%	7.53%	0.62%	8.58%	12,654	12,437	12,805
Last 5 Years	6.45%	5.87%	0.57%	5.20%	13,673	13,309	12,892

Scheme Inception date is 02/05/2002. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund

	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	CRISIL 10 Year Gilt ##
Since Inception	8.33%	8.67%	-0.34%	6.63%	27,933	29,075	22,789
Last 1 Year	9.83%	9.04%	0.79%	7.66%	10,983	10,904	10,766
Last 3 Years	8.60%	8.66%	-0.06%	8.58%	12,811	12,833	12,805
Last 5 Years	6.89%	7.37%	-0.48%	5.20%	13,961	14,280	12,892

Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	8.70%	7.66%	1.04%	6.63%	29,187	25,803	22,789
Last 1 Year	6.54%	7.67%	-1.13%	7.66%	10,654	10,767	10,766
Last 3 Years	8.33%	7.98%	0.36%	8.58%	12,716	12,592	12,805
Last 5 Years	6.44%	5.86%	0.58%	5.20%	13,669	13,299	12,892

Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	7.41%	6.74%	0.66%	6.67%	15,878	15,254	15,189
Last 1 Year	8.74%	7.61%	1.13%	7.66%	10,874	10,761	10,766
Last 3 Years	8.33%	7.53%	0.79%	8.58%	12,714	12,437	12,805
Last 5 Years	6.76%	5.87%	0.89%	5.20%	13,880	13,309	12,892

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund

	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	CRISIL 10 Year Gilt##
Since Inception	8.61%	8.11%	0.49%	7.25%	26,102	24,762	22,555
Last 1 Year	9.63%	8.37%	1.25%	7.66%	10,963	10,837	10,766
Last 3 Years	9.09%	7.85%	1.24%	8.58%	12,986	12,547	12,805
Last 5 Years	7.51%	5.88%	1.64%	5.20%	14,374	13,310	12,892

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	8.20%	7.83%	0.38%	6.63%	27,519	26,315	22,789
Last 1 Year	8.26%	7.66%	0.59%	7.66%	10,826	10,766	10,766
Last 3 Years	8.00%	7.50%	0.50%	8.58%	12,600	12,426	12,805
Last 5 Years	6.46%	5.96%	0.50%	5.20%	13,683	13,365	12,892

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.09%	7.38%	NA	6.63%	27,158	24,959	22,789
Last 1 Year	3.83%	6.36%	-2.53%	7.66%	10,383	10,636	10,766
Last 3 Years	7.35%	8.40%	-1.05%	8.58%	12,373	12,741	12,805
Last 5 Years	5.89%	5.85%	0.03%	5.20%	13,317	13,297	12,892

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.12%	7.38%	0.74%	6.63%	27,244	24,959	22,789
Last 1 Year	3.83%	6.36%	-2.53%	7.66%	10,383	10,636	10,766
Last 3 Years	7.36%	8.40%	-1.05%	8.58%	12,376	12,741	12,805
Last 5 Years	5.89%	5.85%	0.03%	5.20%	13,318	13,297	12,892

Scheme Inception date is 11/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund

	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt##
Since Inception	7.78%	7.92%	-0.14%	6.63%	26,177	26,609	22,789
Last 1 Year	6.86%	7.89%	-1.03%	7.66%	10,686	10,789	10,766
Last 3 Years	8.16%	8.22%	-0.06%	8.58%	12,656	12,677	12,805
Last 5 Years	6.30%	5.89%	0.41%	5.20%	13,577	13,317	12,892

Scheme Inception date is 25/11/1999. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Long Duration Fund

	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.86%	6.93%	-1.07%	8.06%	10,979	11,163	11,356
Last 1 Year	3.44%	5.83%	-2.40%	7.66%	10,344	10,583	10,766

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund - Dynamic)

	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 15% Domestic Price of Gold	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 15% Domestic Price of Gold	Nifty 50 TRI ##
Since Inception	16.19%	11.85%	4.34%	13.46%	68,680	42,126	50,584
Last 1 Year	13.47%	13.83%	-0.36%	7.59%	11,347	11,383	10,759
Last 3 Years	20.74%	15.08%	5.66%	13.90%	17,611	15,248	14,781
Last 5 Years	21.36%	15.13%	6.22%	18.49%	26,366	20,254	23,392

Scheme Inception date is 09/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund

	Kotak Gold Fund	Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Price of Physical Gold#	A.B: N.A
Since Inception	10.04%	11.21%	-1.16%	NA	34,163	39,102	NA
Last 1 Year	49.42%	52.12%	-2.70%	NA	14,942	15,212	NA
Last 3 Years	31.95%	34.08%	-2.14%	NA	22,989	24,126	NA
Last 5 Years	17.51%	19.07%	-1.56%	NA	22,437	23,965	NA

Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF Fund of Fund

	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	AB:NA
Since Inception	30.44%	31.28%	-0.84%	NA	19,898	20,232	NA
Last 1 Year	50.88%	49.59%	1.29%	NA	15,088	14,959	NA

Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Income Plus Arbitrage Omni FOF (Erstwhile Known As Kotak Income Plus Arbitrage Fund of Fund)

	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	CRISIL 10 Year Gilt ##
Since Inception	8.20%	7.61%	0.59%	8.17%	12,624	12,421	12,614
Last 1 Year	7.84%	7.15%	0.68%	7.66%	10,784	10,715	10,766

Scheme Inception date is 17/11/2022. Mr. Abhishek Bisen has been managing the fund since 17/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund)

	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	9.77%	8.73%	1.04%	13.46%	33,099	29,296	50,584
Last 1 Year	32.83%	35.04%	-2.21%	7.59%	13,283	13,504	10,759
Last 3 Years	21.85%	23.93%	-2.08%	13.90%	18,103	19,047	14,781
Last 5 Years	10.49%	11.40%	-0.91%	18.56%	16,473	17,163	23,449

Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT Fund of Fund)

	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	3.45%	7.08%	-3.64%	NA	11,783	13,928	NA
Last 1 Year	14.20%	15.30%	-1.10%	NA	11,424	11,534	NA
Last 3 Years	10.83%	15.45%	-4.62%	NA	13,618	15,393	NA

Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund)

	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	19.54%	20.55%	-1.01%	14.00%	23,326	24,279	18,621
Last 1 Year	33.01%	34.79%	-1.78%	6.99%	13,311	13,490	10,701
Last 3 Years	34.70%	35.50%	-0.81%	13.90%	24,458	24,901	14,781

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund of Fund)

	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	19.54%	20.55%	-1.01%	14.00%	23,326	24,279	18,621
Last 1 Year	33.01%	34.79%	-1.78%	6.99%	13,311	13,490	10,701
Last 3 Years	34.70%	35.50%	-0.81%	13.90%	24,458	24,901	14,781

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Performance as on 30th October, 2025

Kotak Nifty Next 50 Index Fund

	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	Nifty 50 TRI ##
Since Inception	16.54%	16.90%	-0.36%	13.41%	20,363	20,658	17,945
Last 1 Year	0.67%	0.84%	-0.18%	7.59%	10,067	10,084	10,759
Last 3 Years	18.31%	18.73%	-0.41%	13.90%	16,569	16,744	14,781

Scheme Inception date is 10/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 10/03/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak NIFTY 50 Index Fund

	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	ALPHA	BSE SENSEX TRI ##	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	BSE SENSEX TRI ##
Since Inception	12.86%	13.25%	-0.39%	12.71%	16,956	17,215	16,854
Last 1 Year	7.23%	7.59%	-0.36%	6.99%	10,723	10,759	10,699
Last 3 Year	13.50%	13.90%	-0.40%	12.77%	14,626	14,781	14,346

Scheme Inception date is 21/06/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 50 Index Fund

	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	ALPHA	Nifty 50 TRI	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	Nifty 50 TRI ##
Since Inception	32.81%	34.69%	-1.88%	17.42%	20,687	21,446	15,088
Last 1 Year	-1.31%	-0.89%	-0.42%	7.59%	9,869	9,911	10,759

Scheme Inception date is 10/4/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Momentum 30 Index Fund

	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	18.62%	19.48%	-0.86%	15.76%	15,016	15,277	14,167
Last 1 Year	-8.43%	-8.27%	-0.16%	7.59%	9,157	9,173	10,759

Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Financial Services Ex-Bank Index Fund

	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	Nifty 50 TRI ##
Since Inception	24.55%	25.74%	-1.19%	14.81%	16,268	16,614	13,582
Last 1 Year	20.50%	21.19%	-0.68%	7.59%	12,050	12,119	10,759

Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Housing Index Fund

	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	Nifty 50 TRI ##
Since Inception	16.27%	16.90%	-0.63%	15.42%	13,886	14,050	13,665
Last 1 Year	0.66%	1.02%	-0.37%	7.59%	10,066	10,102	10,759

Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 Index Fund

	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	Nifty 50 TRI ##
Since Inception	7.87%	8.53%	-0.66%	8.71%	11,119	11,214	11,240
Last 1 Year	5.58%	6.07%	-0.50%	7.59%	10,558	10,607	10,759

Scheme Inception date is 07/06/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	-5.88%	-5.42%	-0.47%	3.75%	9,269	9,327	10,471
Last 1 Year	5.80%	6.30%	-0.50%	7.59%	10,580	10,630	10,759

Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 Index Fund

	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	3.68%	4.34%	-0.66%	5.17%	10,446	10,527	10,627
Last 1 Year	9.36%	9.98%	-0.62%	7.59%	10,936	10,998	10,759

Scheme Inception date is 16/08/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Tourism Index Fund

	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	Nifty 50 TRI ##
Since Inception	-3.42%	-2.74%	-0.68%	0.46%	9,623	9,698	10,051
Last 1 Year	10.17%	10.92%	-0.76%	7.59%	11,017	11,092	10,759

Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Momentum 50 Index Fund

	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	Nifty 50 TRI ##
Since Inception	-6.03%	-5.10%	-0.93%	3.97%	9,360	9,458	10,423
Last 1 Year	-2.12%	-1.40%	-0.73%	7.59%	9,788	9,860	10,759

Scheme Inception date is 08/10/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Equal Weight Index Fund

	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	13.84%	15.34%	-1.50%	11.21%	11,183	11,311	10,958
Last 6 Months	18.31%	19.06%	-0.75%	13.27%	10,923	10,961	10,669

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight Index Fund

	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	9.79%	10.61%	-0.82%	11.21%	10,837	10,907	10,958
Last 6 Months	18.60%	19.15%	-0.55%	13.27%	10,938	10,966	10,669

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 250 Index Fund

	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 TRI	Nifty 50 TRI ##
Since Inception	16.29%	16.95%	-0.66%	18.33%	11,236	11,286	11,391
Last 6 Months	25.50%	26.15%	-0.64%	13.27%	11,286	11,318	10,669

Scheme Inception date is 27/01/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex Index Fund

	Kotak BSE Sensex Index Fund	BSE Sensex TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE Sensex Index Fund	BSE Sensex TRI #	Nifty 50 TRI ##
Since Inception	16.37%	16.49%	-0.12%	18.68%	11,148	11,156	11,310
Last 6 Months	10.83%	11.19%	-0.36%	13.27%	10,546	10,564	10,669

Scheme Inception date is 17/02/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Commodities Index Fund

	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	Nifty 50 TRI ##
Since Inception	26.76%	28.66%	-1.89%	24.25%	11,723	11,845	11,561
Last 6 Months	20.38%	22.17%	-1.79%	13.27%	11,027	11,118	10,669

Scheme Inception date is 10/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Index Fund

	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI	Nifty 50 TRI ##
Since Inception	21.48%	24.85%	-3.38%	18.25%	11,318	11,525	11,120
Last 6 Months	21.76%	22.51%	-0.74%	13.27%	11,097	11,135	10,669

Scheme Inception date is 21/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Top 10 Equal Weight Index Fund

	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight TRI	Nifty 50 TRI ##
Since Inception	6.24%	6.61%	-0.37%	13.17%	10,318	10,337	10,671
Last 6 Months	5.49%	5.69%	-0.20%	13.27%	10,277	10,287	10,669

Scheme Inception date is 28/04/2025. Mr. Manu Sharma have been managing the fund since 28/04/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.43%	6.84%	-0.41%	6.74%	12,609	12,793	12,748
Last 1 Year	7.94%	8.20%	-0.26%	7.66%	10,794	10,820	10,766
Last 3 Years	7.98%	8.25%	-0.27%	8.58%	12,593	12,688	12,805

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	7.19%	7.55%	-0.36%	6.74%	12,946	13,110	12,748
Last 1 Year	7.39%	7.53%	-0.14%	7.66%	10,739	10,753	10,766
Last 3 Years	8.73%	9.01%	-0.28%	8.58%	12,857	12,957	12,805

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund

	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	CRISIL 10 Year Gilt ##
Since Inception	8.19%	8.63%	-0.44%	8.52%	12,719	12,876	12,838
Last 1 Year	8.50%	8.67%	-0.17%	7.66%	10,850	10,867	10,766

Scheme Inception date is 13/10/2022. Mr. Abhishek Bisen has been managing the fund since 13/10/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.51%	7.81%	-0.29%	8.28%	12,303	12,399	12,555
Last 1 Year	7.42%	7.74%	-0.32%	7.66%	10,742	10,774	10,766

Scheme Inception date is 22/12/2022. Mr. Abhishek Bisen have been managing the fund since 22/12/2022.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	8.47%	8.85%	-0.37%	8.44%	12,466	12,583	12,454
Last 1 Year	6.82%	7.41%	-0.59%	7.66%	10,682	10,741	10,766

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen have been managing the fund since 15/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty G-Sec July 2033 Index Fund

	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	9.22%	9.49%	-0.27%	8.95%	11,990	12,052	11,928
Last 1 Year	8.29%	8.54%	-0.25%	7.66%	10,829	10,854	10,766

Scheme Inception date is 11/10/2023. Mr. Abhishek Bisen have been managing the fund since 11/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

	Kotak CRISIL-IBX AAA Financial Services Index-Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Financial Services Index-Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	CRISIL 10 Year Gilt Index ##
Since Inception	9.04%	9.14%	-0.10%	7.26%	11,029	11,041	10,825
Last 1 Year	8.74%	9.01%	-0.27%	7.66%	10,874	10,901	10,766

Scheme Inception date is 13/09/2023. Mr. Abhishek Bisen have been managing the fund since 13/09/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Bond Financial Services Index – Dec 2026 Fund

	Kotak CRISIL-IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	8.57%	8.89%	-0.32%	6.88%	10,601	10,623	10,483
Last 6 Months	7.20%	7.48%	-0.28%	2.25%	10,363	10,377	10,113

Scheme Inception date is 17/02/2025. Mr. Devender Singh, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HQ/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index	CRISIL 10 Year Gilt Index ##
Since Inception	7.30%	7.29%	0.01%	6.77%	10,476	10,475	10,441
Last 6 Months	6.57%	6.54%	0.02%	2.25%	10,331	10,330	10,113

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HQ/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - DIRECT PLAN

**Name: Mr. Harsha Upadhyaya**

Mr. Harsha Upadhyaya manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Kotak ELSS Tax Saver Fund (Nov. 23, '05), Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund) (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Quant Fund (Aug. 2, '23), Kotak MNC Fund (Oct. 28, '24) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	9.73	5.56	17.54	16.49	20.61	21.08
	(Tier 2): Nifty 200 TRI		6.60		15.72		20.26
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	9.25	8.15	22.07	22.85	NA	NA
Kotak MNC Fund	Nifty MNC Index TRI	8.26	4.73	NA	NA	NA	NA
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	6.50	6.47	20.12	19.00	23.82	23.76
	(Tier 2): Nifty 200 TRI		6.60		15.72		20.26
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	2.61	5.56	16.80	16.49	21.96	21.08
Kotak Quant Fund	Nifty 200 TRI	0.39	6.60	NA	NA	NA	NA

Kotak Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

**Name: Mr. Harish Bihani**

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management. Prior to joining KAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	13.03	11.95	24.83	20.49	25.52	22.53
Kotak Business Cycle Fund	Nifty 500 TRI	8.59	5.56	19.46	16.49	NA	NA
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	-4.63	-1.90	17.90	23.44	27.98	29.27
	(Tier 2): Nifty Smallcap 100 TRI		-0.51		24.63		26.88

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Business Cycle Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Smallcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023. Kotak Pioneer Fund as of 30th October 2025

**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 70 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gift Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund - Dynamic) (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund) (Feb. 02, '21), Kotak Multicap Fund (Sep. 29, '21), Kotak Nifty Alpha 50 ETF (Dec. 22, '21), Kotak Nifty 50 Index Fund (Jun. 21, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Business Cycle Fund (Sep. 28, '22), Kotak Income Plus Arbitrage Omni FOF (Erstwhile Known As Kotak Income Plus Arbitrage Fund of Fund) (Nov. 17, '22), Kotak Nifty SDL JUL 2026 INDEX FUND (Dec. 22, '22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDL JUL 2033 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '25), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Oct. 11, '23), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25) & Kotak Gold and Silver FOF (Oct. 28, '25).

Business Experience
Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	51.89	49.59	NA	NA	NA	NA
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	50.88	49.59	NA	NA	NA	NA
	Kotak Gold ETF	Price of Gold^	50.26	52.12	32.66	34.08	18.04	19.07
Bottom 3	Kotak Technology Fund	BSE Teck Index TRI	-2.95	-3.65	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.43	-8.27	NA	NA	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-9.58	-8.89	18.02	19.29	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, *Name of the Benchmark - Price of Gold ^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI, Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

**Name: Mr. Deepak Agrawal**

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	9.83	9.04	8.60	8.66	6.89	7.37
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	9.63	8.37	9.09	7.85	7.51	5.88
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.75	4.23	NA	NA	NA	NA
Bottom 3	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.79	6.69	7.08	7.07	5.75	5.76
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	6.54	7.67	8.33	7.98	6.44	5.86
	Kotak Overnight Fund	NIFTY 1D Rate Index	6.04	6.04	6.45	6.48	5.34	5.38

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Sunit Garg has been managing the fund since 01/11/2022

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022. Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I #, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak Dynamic Bond Fund - Growth, *Name of the Benchmark - NIFTY Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

**Name: Mr. Devender Singhal**

Mr. Devender Singhal manages 42 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund - Dynamic) (Aug., '09, '04), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty IT ETF (Mar. 02, '21), Kotak Nifty 50 Index Fund (Jun. 21, '21), Kotak Nifty Next 50 Index (Mar. 10, '21), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Multicap Fund (Sep. 29, 21), Kotak Nifty Alpha 50 ETF (Dec. 22, 21), Kotak Nifty Midcap 50 ETF (Jan. 28, 22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, 22), Kotak Nifty India Consumption ETF (Jul. 28, 22), Kotak Nifty MNC ETF (Aug. 05, 22), Kotak BSE Sensex ETF (Jun. 06, 08), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sep. 22, 23), Kotak Consumption Fund (Nov. 16, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25) & Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25).

Business Experience

Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and P N Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	21.79	22.50	33.42	34.14	45.73	46.70
	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	20.50	21.19	NA	NA	NA	NA
	Kotak Multi Asset Allocation Fund	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	14.09	10.17	NA	NA	NA	NA
Bottom 3	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.43	-8.27	NA	NA	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-9.58	-8.89	18.02	19.29	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-9.59	-9.48	9.59	9.78	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI, Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI, Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) .Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI, Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.

**Name: Ms. Shibani Sircar Kurian**

Ms. Shibani Kurian manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund) (Jul 16, '19), Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund) - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23) & Kotak Debt Hybrid Fund (Sep. 03' 24)

Business Experience

Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team.

Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	11.52	14.75	NA	NA	NA	NA
	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	10.86	5.56	17.65	16.49	22.02	21.08
		(Tier 2): Nifty 200 TRI		6.60		15.72		20.26
	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	6.18	7.23	11.51	9.28	12.19	8.07
Bottom 3	Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	5.61	5.56	22.49	16.49	25.30	21.08
		(Tier 2): Nifty 100 TRI		6.48		14.27		18.86
	Kotak Healthcare Fund	Nifty Healthcare Index TRI	0.76	2.45	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-2.95	-3.65	NA	NA	NA	NA

Kotak Banking & Financial Services Fund - Growth, *Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI/(Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.

Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2020. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Kotak Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI/(Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

**Name: Mr. Arjun Khanna**

Mr. Arjun Khanna manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT Fund of Fund) - Growth (Dec. 29, '20), Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund) - Growth (Sep. 26, '07), Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund) (Feb. 02' 21) & Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund of Fund) (Jul. 29, '21).

Business Experience

Mr. Arjun Khanna has over 15 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jamnalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund)	NASDAQ 100 Index TRI	33.01	34.79	34.70	35.50	NA	NA
Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund)	MSCI Emerging Market Index TRI	32.83	35.04	21.85	23.93	10.49	11.40
Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund of Fund)	MSCI All Country World Index TRI	23.60	29.33	23.42	24.43	NA	NA
Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT Fund of Fund)	S&P Asia Pacific ex Japan REIT TRI	14.20	15.30	10.83	15.45	NA	NA

Kotak US Specific Equity Passive FOF - Growth, *Name of the Benchmark - NASDAQ 100 Index TRI, Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021.

Kotak Global Emerging Market Overseas FOF - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak Global Innovation Overseas Equity Omni FOF - Growth, *Name of the Benchmark - MSCI All Country World Index TRI, Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Kotak International REIT Overseas Equity Omni FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020. Kotak Global Innovation Overseas Equity Omni FOF as of 30th October 2025

**Name: Mr. Satish Dondapati**

Mr. Satish Dondapati manages 37 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06'08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10'23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25) & Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25).

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	21.79	22.50	33.42	34.14	45.73	46.70
	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	20.50	21.19	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	12.94	13.13	12.52	12.76	19.88	20.17
Bottom 3	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.43	-8.27	NA	NA	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-9.58	-8.89	18.02	19.29	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-9.59	-9.48	9.59	9.78	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI. Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Kotak Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index TRI. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI, Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.

**Name: Mr. Hiten Shah**

Mr. Hiten Shah manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) (Sep. 29, '05) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 15 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	14.09	10.17	NA	NA	NA	NA
Kotak Equity Savings Fund	NIFTY Equity Savings TRI	9.01	7.90	12.87	10.01	12.85	10.62
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	7.33	7.29	13.22	10.98	13.34	12.32
Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)	Nifty 50 Arbitrage	7.15	7.74	7.84	7.56	6.50	6.07

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage, Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019.

**Name: Mr. Jeetu Valechha Sonar**

Mr. Jeetu Valechha Sonar manages 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	51.89	49.59	NA	NA	NA	NA
Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	50.88	49.59	NA	NA	NA	NA
Kotak Gold ETF	Price of Gold^	50.26	52.12	32.66	34.08	18.04	19.07
Kotak Gold Fund	Price of Physical Gold	49.42	52.12	31.95	34.08	17.51	19.07
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	14.09	10.17	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, *Name of the Benchmark - Price of Gold^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Gold Fund - Growth, *Name of the Benchmark - Price of Physical Gold. Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.75	4.23	NA	NA	NA	NA
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.74	7.61	8.33	7.53	6.76	5.87
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	8.61	7.65	8.16	7.48	6.53	5.86
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	7.21	8.04	NA	NA	NA	NA
	Kotak FMP Series 300 - (1223D)	NIFTY Medium Duration Debt Index	7.20	8.04	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	7.07	8.04	NA	NA	NA	NA

Kotak FMP Series 304 - (3119D) - Direct Plan - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022

Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - NIFTY Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 310 - (1131D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

Kotak FMP Series 300 - (1223D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 09/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 09/12/2022.

Kotak FMP Series 305 - (1200D) - Direct Plan Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

**Name: Mr. Nalin Rasik Bhatt**

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Infrastructure and Economic Reform Fund (Feb. 25, '08) & Kotak Transportation & Logistics Fund (Dec. 16, '24).

Business Experience

Mr. Nalin Bhatt has overall 20 years of experience spread over Equity Research and Fund Management. Prior to joining KAMAC, he has also worked at Motilal Oswal Securities Limited, Angel Broking Limited and Sushil Stock Brokers.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	0.87	9.35	23.61	23.17	32.90	26.42

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - Nifty Infrastructure TRI, Scheme Inception date is 25/02/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

**Name: Mr. Atul Bhole**

Mr. Atul Bhole manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund) (Mar. 30, '07), Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25, '99).

Business Experience

Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KAMAC, he has worked with DSP Asset Managers as SVPinvestments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in JP Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)	(Tier 1): Nifty Midcap 150 TRI	7.29	6.20	23.32	23.61	28.67	28.58
	(Tier 2): Nifty Midcap 100 TRI		7.20		24.62		29.46
Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)	Nifty 50 Hybrid Composite Debt 65:35 Index	7.15	7.40	17.03	11.88	20.52	14.21

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI, Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024

Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index TRI, Scheme Inception date is 25/11/1999 and Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024

**Name: Mr. Rohit Tandon**

Mr. Rohit Tandon manages 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) (Dec. 29,'98), Kotak Balanced Advantage Fund (Aug. 3,'18), Kotak Quant Fund (Aug. 2,'23), Kotak Active Momentum Fund (Aug. 20,'25) & Kotak Gold and Silver FOF (Oct. 28,'25).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KIMAC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a self-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	7.94	6.48	16.65	14.27	20.20	18.86
	(Tier 2): Nifty 50 TRI		7.59		13.90		18.56
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	7.33	7.29	13.22	10.98	13.34	12.32
Kotak Quant Fund	Nifty 200 TRI	0.39	6.60	NA	NA	NA	NA

Kotak Large Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 100 TRI / (Tier 2): Nifty 50 TRI, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

**Name: Mr. Mandar Pawar**

Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak ESG Exclusionary Strategy Fund (Dec. 11,'20) & Kotak Energy Opportunities Fund (Apr. 25,'25).

Business Experience

Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	5.88	6.94	15.59	14.41

Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024

**Name: Mr. Dhananjay Tikariha**

Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Healthcare Fund (Dec. 11,'23) & Kotak MNC Fund (Oct. 28,'24).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR	
		Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak MNC Fund	Nifty MNC Index TRI	8.26	4.73
Kotak Healthcare Fund	Nifty Healthcare Index TRI	0.76	2.45

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

**Name: Mr. Sunil Pandey**

Mr. Sunil Pandey manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Liquid Fund (Nov. 04,'03) & Kotak Overnight Fund (Jan. 15, 19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.79	6.69	7.08	7.07	5.75	5.76
Kotak Overnight Fund	NIFTY 1D Rate Index	6.04	6.04	6.45	6.48	5.34	5.38

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

**Name: Mr. Dharmesh Thakar**

Mr. Dharmesh Thakar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08).

Business Experience

Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	8.26	7.66	8.00	7.50	6.46	5.96
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	8.12	7.35	7.93	7.44	6.47	5.83

Kotak Banking and PSU Debt Fund,*Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025

Kotak Low Duration Fund - Growth, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I Index, Scheme Inception date is 06/03/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025

**Name: Mr. Vihag Mishra**

Mr. Vihag Mishra manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Medium Term Fund (Mar. 21,'14) & Kotak Credit Risk Fund (May. 11,'10).

Business Experience

Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	9.83	9.04	8.60	8.66	6.89	7.37
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	9.63	8.37	9.09	7.85	7.51	5.88

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.

IDCW HISTORY

Equity Schemes

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Oct-25-25	10.7695	0.0575
Sep-26-25	10.7601	0.0418
Aug-25-25	10.7546	0.0404
Jul-28-25	10.7600	0.0528
Jun-23-25	10.7699	0.0681
May-26-25	10.7739	0.0600

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Fortnightly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Sep-06-21	23.0028	0.0077
Aug-23-21	23.0325	0.0374
Aug-9-21	23.0227	0.0276
Jul-26-21	23.0392	0.0441
Jul-12-21	23.0415	0.0464
Jun-28-21	23.0429	0.0478

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Bimonthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-26-21	20.1339	0.1659
May-24-21	20.1136	0.1649
Mar-22-21	20.0433	0.0851
Jan-25-21	20.0406	0.1071
Nov-23-20	20.0743	0.1481
Sep-21-20	20.0553	0.0964

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) - IDCW

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	38.489	1.523
Dec-23-19	37.059	2.5606
Dec-27-18	32.943	0.8677
Mar-23-18	35.3566	3.604
Dec-28-17	39.2181	1.52
Jun-28-17	39.0457	1.5

Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)

Record Date	Cum IDCW NAV	₹/Unit
Jul-20-20	18.519	1.086
Jul-25-19	20.628	1.8797
Mar-23-18	23.714	4.778
Jul-28-17	23.4326	0.7
Jul-15-16	19.6923	0.5
Nov-20-15	18.54	0.5

Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

Record Date	Cum IDCW NAV	₹/Unit
Feb-23-21	28.46	0.575
Nov-23-20	25.459	0.488
Aug-24-20	23.396	0.457
May-26-20	19.263	0.387
Feb-26-20	25.006	0.4533
Nov-26-19	24.65	0.4498

Kotak Small Cap Fund

Record Date	Cum IDCW NAV	₹/Unit
Feb-24-21	52.435	2.586
Feb-27-20	38.797	2.8244
Feb-20-19	33.152	0.8942
Feb-28-18	45.3733	1.265
Feb-27-17	36.4033	1.45
Feb-23-16	26.77	1

Kotak ELSS Tax Saver Fund

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	20.119	0.399
Sep-28-20	17.455	0.349
Jun-12-20	15.531	0.155
Mar-26-20	13.818	0.2878
Dec-24-19	19.111	0.3346
Sep-26-19	18.653	0.3108

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)

Record Date	Cum IDCW NAV	₹/Unit
May-20-20	17.646	0.536
May-24-19	23.623	1.6123
Mar-23-18	26.1532	2.674
May-26-17	26.01	1.59
May-27-16	21.1956	1.3
Apr-28-15	21.499	2.1

Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund - Dynamic)

Record Date	Cum IDCW NAV	₹/Unit
Aug-30-10	37.774	Individual/ HUF: 0.8784 Others: 0.8186

Kotak Flexicap Fund

Record Date	Cum IDCW NAV	₹/Unit
Sep-24-20	20.984	0.883
Sep-24-19	24.035	1.2024
Sep-24-18	23.504	1.3281
Sep-27-17	23.5921	1.5
Sep-30-16	21.3488	1.25
Oct-12-15	19.739	1.00

Kotak Equity Saving Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Apr-12-23	14.528	0.0638
Mar-13-23	14.4361	0.0426
Dec-14-20	12.0606	0.0404
Nov-12-20	11.8299	0.0381
Oct-12-20	11.6235	0.0395
Sep-14-20	11.4749	0.0405

Kotak Equity Saving Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-21-20	11.3791	0.1253
Jun-22-20	11.1034	0.221
Dec-20-19	11.3744	0.0329
Sep-20-19	11.0934	0.1354
Jun-20-19	11.2538	0.1576
Mar-20-19	11.2372	0.1553

Kotak Infrastructure and Economic Reform Fund

Record Date	Cum IDCW NAV	₹/Unit
Feb-21-19	16.252	0.4356
Feb-28-18	20.5821	0.625
Feb-23-17	17.5644	0.5
Jun-23-15	15.2601	0.5

Hybrid Schemes

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	17.878	0.089
Sep-25-20	15.192	0.077
Jun-12-20	13.671	0.068
Dec-26-19	15.994	0.139
Sep-25-19	15.339	0.1301
Jun-25-19	15.572	0.1398

Kotak Debt Hybrid Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Oct-13-25	12.9349	Individual/ HUF: 0.0809 Others: 0.0809
Sep-12-25	12.7864	Individual/ HUF: 0.0808 Others: 0.0808
Aug-12-25	12.7653	Individual/ HUF: 0.0771 Others: 0.0771

Kotak Debt Hybrid Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	15.0172	Individual/ HUF: 0.2942 Others: 0.2942
Mar-22-21	14.6143	Individual/ HUF: 0.2468 Others: 0.2468
Dec-22-20	14.3163	Individual/ HUF: 0.1881 Others: 0.1881

ETF Schemes

Kotak Nifty PSU Bank ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-10-17	334.3964	0.2
Feb-21-13	358.8668	19.00

Kotak BSE Sensex ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-11-17	297.6072	7.50
Mar-10-17	297.6072	7.50
Jun-18-13	201.3164	7.00

Kotak Nifty 50 ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-10-17	904.9522	10.00
May-06-16	785.7880	11.00
May-06-13	613.1266	11.00

Debt Schemes

Kotak Bond Fund Regular Plan - Quarterly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Dec-22-20	13.01	Individual/ HUF: 0.0557 Others: 0.0557
Sep-21-20	12.6259	Individual/ HUF: 0.041 Others: 0.041
Dec-20-19	12.139	Individual/ HUF: 0.3879 Others: 0.3592

Kotak Bond Fund Regular Plan - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-20-14	21.2977	Individual/ HUF: 0.2158 Others: 0.2067
Mar-20-13	22.5941	Individual/ HUF: 1.4008 Others: 1.2006

Kotak Bond Short Term Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	10.1208	Individual/ HUF: 0.0767 Others: 0.0767
Aug-12-21	10.1062	Individual/ HUF: 0.0621 Others: 0.0621
Jun-14-21	10.1114	Individual/ HUF: 0.0599 Others: 0.0599

Kotak Bond Short Term Fund - Half Yearly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-22-21	14.8013	Individual/ HUF: 0.2087 Others: 0.2087
Sep-21-20	14.5527	Individual/ HUF: 0.0102 Others: 0.0102
Mar-20-19	12.6446	Individual/ HUF: 0.0039 Others: 0.0036

Kotak Bond Short Term-Standard IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-21	10.0456	Individual/ HUF: 0.0456 Others: 0.0456

Kotak Credit Risk Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.5102	Individual/ HUF: 0.0217 Others: 0.0217
Oct-12-20	10.4296	Individual/ HUF: 0.0664 Others: 0.0664
Sep-14-20	10.4173	Individual/ HUF: 0.0842 Others: 0.0842

Kotak Credit Risk Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	11.4909	Individual/ HUF: 0.1018 Others: 0.1018
Sep-21-20	11.1727	Individual/ HUF: 0.2223 Others: 0.2223
Jun-22-20	10.9416	Individual/ HUF: 0.1109 Others: 0.1109

Kotak Credit Risk Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.7312	Individual/ HUF: 0.6454 Others: 0.6454
Mar-12-20	11.0635	Individual/ HUF: 0.7027 Others: 0.6507
Mar-12-19	10.8959	Individual/ HUF: 0.4539 Others: 0.4203

Kotak Savings Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Oct-13-25	10.7731	Individual/ HUF: 0.0604 Others: 0.0604
Sep-12-25	10.7562	Individual/ HUF: 0.0435 Others: 0.0435
Aug-12-25	10.7548	Individual/ HUF: 0.0421 Others: 0.0421

Kotak Dynamic Bond Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	22.0315	Individual/ HUF: 0.2809 Others: 0.2809
Aug-12-21	21.8108	Individual/ HUF: 0.0602 Others: 0.0602
Jun-14-21	21.9491	Individual/ HUF: 0.1787 Others: 0.1787

Kotak Dynamic Bond Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	11.2294	Individual/ HUF: 0.1356 Others: 0.1356
Dec-22-20	11.4483	Individual/ HUF: 0.3302 Others: 0.3302
Sep-21-20	11.3106	Individual/ HUF: 0.1959 Others: 0.1959

Kotak Corporate Bond Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
May-12-23	1043.519	Individual/ HUF: 4.0825 Others: 4.0825
Apr-12-23	1045.399	Individual/ HUF: 6.6895 Others: 6.6895
Mar-13-23	1039.0926	Individual/ HUF: 3.8351 Others: 3.8351

Kotak Corporate Bond Fund - Regular Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-20-17	1070.4266	Individual/ HUF: 15.966 Others: 14.7922
Mar-20-17	1062.9423	Individual/ HUF: 11.1398 Others: 10.3208
Dec-20-16	1070.3117	Individual/ HUF: 17.6919 Others: 16.3912

Kotak Gilt Fund Non - Direct Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Dec-22-20	15.0693	Individual/ HUF: 0.1522 Others: 0.1522
Sep-21-20	14.6362	Individual/ HUF: 0.0417 Others: 0.0417
Jun-22-20	15.4225	Individual/ HUF: 0.8284 Others: 0.8284

Kotak Gilt Fund PF and Trust Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-22-25	11.8445	Individual/ HUF: 0.1438 Others: 0.1438
Jun-20-25	12.05	Individual/ HUF: 0.1221 Others: 0.1221
Mar-20-25	12.145	Individual/ HUF: 0.1617 Others: 0.1617

Kotak Money Market Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Oct-03-25	1056.233	Individual/ HUF: 5.6884 Others: 5.6884
Sep-02-25	1054.722	Individual/ HUF: 4.1768 Others: 4.1768
Aug-04-25	1055.944	Individual/ HUF: 5.3994 Others: 5.3994

Kotak NIFTY 1D Rate Liquid ETF - Daily IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-26-24	1000	0.33939
Jun-30-24	1000	0.17066
May-31-24	1000	0.35304
Apr-30-24	1000	0.17494
Mar-28-24	1000	0.74190

Debt Schemes**Kotak Banking and PSU Debt Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
May-12-23	10.48	Individual/ HUF: 0.0626 Others: 0.0626
Apr-12-23	10.533	Individual/ HUF: 0.0718 Others: 0.0718
Mar-13-23	10.4919	Individual/ HUF: 0.0595 Others: 0.0595

Kotak Banking and PSU Debt Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-15-17	16.8762	Individual/ HUF: 1.0169 Others: 0.9421
Mar-14-16	16.6687	Individual/ HUF: 0.884 Others: 0.819
Mar-20-15	16.7914	Individual/ HUF: 0.9986 Others: 0.9261

Kotak Low Duration Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	1028.3051	Individual/ HUF: 5.0225 Others: 5.0225
Aug-12-21	1027.8012	Individual/ HUF: 4.5186 Others: 4.5186
Jul-12-21	1024.987	Individual/ HUF: 1.7043 Others: 1.7043

Kotak Medium Term Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	10.7898	Individual/ HUF: 0.243 Others: 0.243
Dec-22-20	10.9108	Individual/ HUF: 0.3469 Others: 0.3469
Sep-21-20	10.8378	Individual/ HUF: 0.2771 Others: 0.2771

Kotak Medium Term Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.9688	Individual/ HUF: 0.4043 Others: 0.4043
Mar-12-20	11.2021	Individual/ HUF: 0.635 Others: 0.588
Mar-12-19	11.1171	Individual/ HUF: 0.4473 Others: 0.4142

Kotak Floating Rate Fund

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	1073.4860	Individual/ HUF: 9.3500 Others: 9.3500
Aug-12-21	1074.3688	Individual/ HUF: 10.2328 Others: 10.2328
Jul-12-21	1066.187	Individual/ HUF: 2.0511 Others: 2.0511

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CONTACT DETAILS

Agra: 0562-4009647
Ahmedabad: 079-26766077 / 26779888
Ahmednagar: 0241-2355600 / 8828014160
Ajmer: 8657997198 / 9828410178
Akola: 8657953201 / 9604139221
Aligarh: 0571-2742764 / 8097216228
Allahabad: 8657966912 / 9918333350
Ambala: 0171-2631572/4003033
Amravati: 0721-2564304
Amritsar: 0183-5018777 / 9988637366
Anand: 02692-249259
Aurangabad: 9158016627
Bangalore-Jayanagar: 9620599011 / 9620599211
Bangalore-Manipal Centre: 080-61874600/01/02/03
Bareilly: 8657939490
Belgaum: 8050001089
Bhavnagar: 0278-3003130 / 2519544
Bhilai: 0788-2289385 / 8878619990
Bhopal: 9111233315
Bhubaneswar: 8114392770
Bhuj: 02832-221572
Bilaspur: 9109777765
Calicut: 0495 2701031
Chandigarh: 8657966910 / 0172-5049476
Chennai: 044-28221333/ 28220500
Cochin: 0484-4851170/9745005122
Coimbatore: 7094877333
Cuttack: 8114392771/0671-2411590
Dehradun: 0135-2742900
Delhi - Pitampura: 011-66306900
Dhanbad: 03262301015
Dibrugarh: 7896502266
Durgapur: 9073670769
Fort, Mumbai: 8657992270 / 8657992271
Gorakhpur: 0551-2204127
Gurgaon: 0124-4165425/27

Guwahati: 8657979048
Gwalior: 0751-2347815
Hisar: 9467608900
Hubli: 0836-2353540
Hyderabad: 040-23314052 / 040-23314053
Indore: 0731-4971967
Jabalpur : 0761-2450711
Jaipur: 9587923202
Jalandhar: 0181-2233481/82
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Kanpur: 9919448821 / 8176054641
Kolhapur: 0231-6610390/91
Kolkata: 09830970009
Kolkata - Dalhousie Square: 9830913413
Kota: 0744-2504038
Kottayam: 0481-2577077
Lucknow: 0522 - 4021168/69
Ludhiana: 0161-4646602/04
Madurai: 0452-4202138
Mangalore: 0824-4112006
Margao, Goa: 08322992287
Meerut: 0121-2658105
Mehsana: 7405320407
Moradabad: 8048893330
Mumbai - Ghatkopar: 8108614698, 8657978759
Mumbai (Registered Office): 022-61660001
Mumbai (Borivali): 8879236208 / 8879236194
Mumbai [12Bkc]: (022) 662185210
Mumbai [Goregaon]: 022-66056825
Mysore: 0821-4267788
Muzaffarpur: 6203477472
Nagpur: 0712-2425052/2428577

Nasik: 0253 - 2311543
Navsari: 8655877633
New Delhi: 011-41100860-65
Panipat: 180-4022062/2632062
Panaji – Goa: 8657971244 / 8976809784
Patiala: 0175-5205268
Patna: 9709015898
Pondicherry: 0413-4206083
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Rajkot: 0281-6620735
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Rohtak: 0180-4022062/01262256062
Rourkela: 8114392772/0661-2500981
Saharanpur: 0132-2724757
Salem: 0427-4960766
Shimla: +911772807911
Siliguri: 0353-2522012
Solapur: 0217-2313200
Surat: 0261-4896767/ 2474596
Thane [Mumbai]: 022-25348353/54
Thrissur: 9072402033
Tinsukia (ASSAM): 8657953709 / 8976934431
Trichy: 9693410167
Trivandrum: 0471-2722299
Udaipur: 8657906603
Vadodara: 0265-2334012 / 2354012
Vapi: (0260)2400587
Varanasi: 0542-2220727
Vijayawada: 0866-2484895
Vishakhapatnam: 0891-2552145
Kalyani, Nadia - West Bengal: 033 25822036

For details contact us at:

KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED: 6th Floor, Kotak Infinity, Building No. 21, Infinity Park, Off Western Express Highway, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400 097. Tel.: 91-8048893330 / 91-18003091490 Fax: 91-22-6708 2213. E-mail: mutual@kotak.com
Website: www.kotakmf.com

Corporate Office of Asset Management Company: 2nd Floor, 12-BKC, Plot No C-12, G Block, BKC, Bandra (East), Mumbai - 400 051.

CAMS Service Center: LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad - 121 002. Email Id - camsfdb@camsonline.com

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