

KOTAK RURAL OPPORTUNITIES FUND

An open-ended equity scheme following Rural and allied 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 Rural & allied theme. However, there can be no assurance that the investment objective of the scheme would be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager:	Mr. Arjun Khanna & Mr. Abhishek Bisen
AAUM:	₹820.48 crs
AUM:	₹827.75 crs
Benchmark:	Nifty Rural Index TRI
Allotment Date:	November 27, 2025
Folio Count:	32,743

Minimum Investment Amount

Initial Investment

- ₹1000 and any amount thereafter

Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.8070	₹9.8720
IDCW	₹9.8070	₹9.8720

(as on April 30, 2026)

Ratios

Portfolio Turnover	7.08%
^^P/E	25.58
^^P/BV	3.82

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	64.64%
Mid Cap	14.98%
Small Cap	18.35%
Debt & Money Market	2.03%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.33%
Direct Plan:	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:

- 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

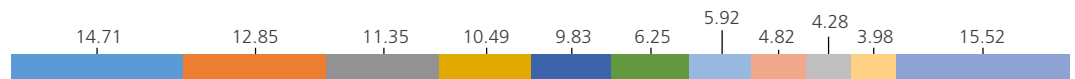
Data as on 30th April, 2026 unless otherwise specified.

Folio Count data as on 31st March 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Cement and Cement Products	4.82
Automobiles	14.71	Ultratech Cement Ltd.	2.80
Mahindra & Mahindra Ltd.	7.48	Dalmia Bharat Limited	2.02
TVS Motors Company Ltd	3.16	Auto Components	4.28
Eicher Motors Ltd.	1.80	MRF Limited	2.82
Bajaj Auto Ltd.	1.30	Sansera Engineering Ltd.	1.06
Maruti Suzuki India Limited	0.97	KROSS LIMITED	0.40
Finance	12.85	Diversified FMCG	3.98
SHRIRAM FINANCE LTD.	2.98	ITC Ltd.	2.28
BAJAJ FINANCE LTD.	2.55	Hindustan Unilever Ltd.	1.70
Cholamandalam Investment and Finance Company Ltd.	2.08	Agricultural, Commercial and Constr	3.90
Muthoot Finance Ltd	1.86	V.S.T Tillers Tractors Ltd	3.02
POONAWALLA FINCORP LTD.	1.36	ASHOK LEYLAND LTD.	0.88
INDIA SHELTER FINANCE CORPORATION LTD	1.08	Industrial Products	2.54
Mahindra & Mahindra Financial Services Ltd.	0.94	HAPPY FORGINGS LTD	1.30
Telecom - Services	11.35	Cummins India Ltd.	1.24
Bharti Airtel Ltd	9.12	Insurance	1.98
Indus Towers Ltd.	2.23	SBI Life Insurance Company Ltd	1.98
Banks	10.49	Consumer Durables	1.73
STATE BANK OF INDIA	9.42	BLUE STAR LTD.	0.70
INDIAN BANK	0.62	Crompton Greaves Consumer Electricals Ltd	0.58
Bank Of Baroda	0.45	MAYUR UNIQUOTERS LTD	0.45
Food Products	9.83	Agricultural Food and other Product	1.69
AVANTI FEEDS LTD	5.05	Marico Ltd.	1.69
Britannia Industries Ltd.	3.18	Chemicals and Petrochemicals	1.27
NESTLE INDIA LTD.	1.06	SRF Ltd.	0.71
Godrej Agrovet Ltd.	0.54	JUBILANT INGREVIA LTD	0.56
Power	6.25	Diversified Metals	0.20
NTPC LTD	3.13	Vedanta Ltd.	0.20
Tata Power Co. Ltd.	1.93	Ferrous Metals	0.09
NHPC LIMITED	1.01	VEDANTA IRON & STEEL LTD	0.09
MALCO ENERGY LTD- VEDANTA OIL AND GAS LTD.	0.09	Non - Ferrous Metals	0.09
TALVANDI SABO POWER LTD- VEDANTA POWER LTD.	0.09	VEDANTA ALUMINIUM METAL LTD	0.09
Personal Products	5.92	Equity & Equity related - Total	97.97
Emami Ltd.	3.95	Triparty Repo	2.22
Godrej Consumer Products Ltd.	1.97	Net Current Assets/(Liabilities)	-0.19
		Grand Total	100.00

SECTOR ALLOCATION (%)



■ Automobiles ■ Finance ■ Telecom - Services ■ Banks ■ Food Products ■ Power ■ Personal Products
 ■ Cement and Cement Products ■ Auto Components ■ Diversified FMCG ■ REST

Product Label

This product is suitable for investors who are seeking*:

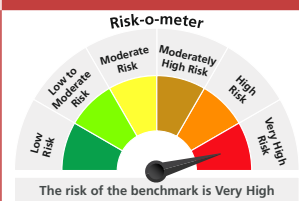
- Long-term capital growth
- Investment in portfolio of predominantly in equity & equity related instruments based on Rural and allied theme

* 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

**Total Expense Ratio includes applicable GST. Scheme has not completed 6 months since inception

DISCLAIMERS

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

*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

Disclaimer on market outlooks:

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