

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:	₹5,038.85 crs
AUM:	₹5,136.39 crs
Benchmark***:	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
Allotment Date:	July 27, 2005
Folio Count:	1,38,190

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	₹156.9327	₹186.1500
IDCW	₹54.0941	₹66.2412

(as on December 31, 2025)

Ratios

Portfolio Turnover	34.18%
¹ Beta	0.99
¹ Sharpe#	1.10
¹ Standard Deviation	13.08%
^{**} P/E	27.18
^{**} P/BV	3.60

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

Market Capitalisation*

Large Cap	53.90%
Mid Cap	27.22%
Small Cap	17.11%
Debt & Money Market	1.77%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.84%
Direct Plan:	0.58%

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.

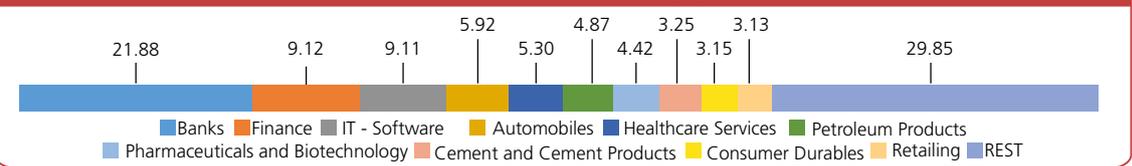
Data as on 31st December, 2025 unless otherwise specified.

Folio Count data as on 30th November 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	21.88	Bharti Airtel Ltd	2.94
HDFC Bank Ltd.	6.61	Electrical Equipment	2.71
ICICI Bank Ltd.	4.57	GE VERNOVA T&D INDIA LIMITED	2.20
STATE BANK OF INDIA	3.63	EMMVEE PHOTOVOLTAIC	
Axis Bank Ltd.	1.89	POWER LIMITED	0.51
INDIAN BANK	1.58	Personal Products	2.09
Bank Of Baroda	1.37	Godrej Consumer Products Ltd.	1.38
IndusInd Bank Ltd.	1.12	Emami Ltd.	0.71
BANK OF MAHARASHTRA	1.11	Chemicals and Petrochemicals	2.08
Finance	9.12	SRF Ltd.	1.63
SHRIRAM FINANCE LTD.	3.06	Tata Chemicals Ltd	0.45
POONAWALLA FINCORP LTD.	2.16	Construction	2.02
BAJAJ FINANCE LTD.	1.94	KALPATARU PROJECTS	
APTUS VALUE HOUSING FINANCE	1.01	INTERNATIONAL LIMITED	1.04
PIRAMAL FINANCE LTD	0.71	Larsen And Toubro Ltd.	0.98
TATA CAPITAL LIMITED	0.24	Power	1.99
IT - Software	9.11	NTPC LTD	1.99
Infosys Ltd.	3.57	Capital Markets	1.89
Tech Mahindra Ltd.	3.09	NUVAMA WEALTH	
Mphasis Ltd	2.45	MANAGEMENT LIMITED	0.98
Automobiles	5.92	CANARA ROBECO ASSET	
Hero MotoCorp Ltd.	2.97	MANAGEMENT COMPANY LTD.	0.91
Maruti Suzuki India Limited	2.95	Aerospace and Defense	1.56
Healthcare Services	5.30	Bharat Electronics Ltd.	1.56
Fortis Healthcare India Ltd	2.02	Beverages	1.40
Global Health Ltd.	1.16	Radico Khaitan Ltd.	1.40
PARK MEDI WORLD		Transport Services	1.35
LIMITED (PARK HOSPITAL)	1.13	Inter Globe Aviation Ltd	1.35
Metropolis Healthcare Ltd.	0.99	Non - Ferrous Metals	1.17
Petroleum Products	4.87	Hindalco Industries Ltd	1.17
RELIANCE INDUSTRIES LTD.	3.08	Diversified FMCG	1.05
Bharat Petroleum Corporation Ltd.	1.79	ITC Ltd.	1.04
Pharmaceuticals and Biotechnology	4.42	Ferrous Metals	1.04
Ipca Laboratories Ltd.	1.40	Jindal Steel & Power Ltd.	1.04
JUBILANT PHARMOVA LIMITED	1.21	Insurance	1.03
Ajanta Pharma Ltd.	0.92	SBI Life Insurance Company Ltd	1.03
JB CHEMICALS & PHARMACEUTICALS LTD.	0.89	Industrial Products	0.93
Cement and Cement Products	3.25	AFL APOLLO TUBES LTD.	0.93
Ultratech Cement Ltd.	1.86	Fertilizers and Agrochemicals	0.80
Dalmia Bharat Limited	1.39	Coromandel International Ltd.	0.80
Consumer Durables	3.15	Leisure Services	0.80
Century Plyboards (India) Ltd.	1.29	SAPPHIRE FOODS INDIA LTD.	0.80
VOLTAS LTD.	1.04	Industrial Manufacturing	0.73
LG ELECTRONICS INDIA LTD	0.82	JYOTI CNC AUTOMATION LTD	0.73
Retailing	3.13	Auto Components	0.50
SWIGGY LTD	2.41	TENNECO CLEAN AIR INDIA LIMITED	0.50
VISHAL MEGA MART LIMITED	0.69	Equity & Equity related - Total	98.23
Shoppers Stop Ltd.	0.03	Triparty Repo	2.08
Telecom - Services	2.94	Net Current Assets/(Liabilities)	-0.31
		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 (₹)	24,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Dec 31, 2025 (₹)	1,39,43,825	30,48,898	16,87,996	9,45,404	4,63,736	1,30,000
Scheme Returns (%)	14.80	17.74	19.58	18.23	17.15	15.81
Nifty 500 (TRI) Returns (%)	13.66	15.60	17.01	14.90	14.28	13.60
Alpha*	1.14	2.14	2.57	3.33	2.88	2.21
Nifty 500 (TRI) (₹)#	1,20,68,097	27,16,882	15,40,329	8,71,309	4,45,109	1,28,625
Nifty 100 (TRI) Returns (%)	13.24	14.51	15.37	13.56	13.56	14.37
Alpha*	1.56	3.23	4.21	4.67	3.59	1.44
Nifty 100 (TRI) (₹)#	1,14,54,357	25,63,229	14,53,025	8,42,994	4,40,564	1,29,108
Nifty 50 (TRI) (₹)^	1,10,33,911	25,66,519	14,46,126	8,38,962	4,38,641	1,29,514
Nifty 50 (TRI) Returns (%)	12.94	14.54	15.24	13.37	13.26	15.02

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:	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/CI/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/CI/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. ## Risk rate assumed to be 5.67% (FBI Overnight MIBOR rate as on 31st Dec 2025). * Total Expense Ratio includes applicable GST.

Scheme Performances as on December 31, 2025 (unless otherwise specified)

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	14.42%	14.12%	0.30%	14.16%	0.25%	13.96%	1,56,933	1,48,857	1,49,942	1,44,653
Last 1 Year	7.43%	7.76%	-0.32%	10.24%	-2.80%	11.88%	10,743	10,776	11,024	11,188
Last 3 Years	20.95%	16.68%	4.27%	14.69%	6.26%	14.29%	17,711	15,897	15,096	14,941
Last 5 Years	19.86%	16.87%	3.00%	14.90%	4.97%	14.67%	24,753	21,808	20,031	19,832

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.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



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)

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	14.22	18.60	NA	NA	NA	NA
	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	13.12	7.76	17.29	16.68	17.10	16.87
		(Tier 2): Nifty 200 TRI		9.57		16.13		16.20
Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	7.43	7.76	20.95	16.68	19.86	16.87	
	(Tier 2): Nifty 100 TRI		10.24		14.69		14.90	
Bottom 3	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	5.26	7.29	10.11	8.98	9.54	7.40
	Kotak Technology Fund	BSE Teck TRI	-5.76	-3.10	NA	NA	NA	NA
	Kotak Healthcare Fund	Nifty Healthcare Index TRI	-7.34	-1.50	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 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 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 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 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

Scheme Performances as on December 31, 2025 (unless otherwise specified)

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	17.27%	14.40%	2.87%	13.69%	3.59%	13.42%	79,426	57,546	53,021	51,411
Last 1 Year	8.82%	7.76%	1.06%	10.24%	-1.42%	11.88%	10,882	10,776	11,024	11,188
Last 3 Years	22.56%	16.68%	5.88%	14.69%	7.87%	14.29%	18,429	15,897	15,096	14,941
Last 5 Years	21.48%	16.87%	4.62%	14.90%	6.59%	14.67%	26,473	21,808	20,031	19,832

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.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



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)

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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	15.92	18.60	NA	NA	NA	NA
	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	14.64	7.76	18.93	16.68	18.86	16.87
		(Tier 2): Nifty 200 TRI		9.57		16.13		16.20
Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	8.82	7.76	22.56	16.68	21.48	16.87	
	(Tier 2): Nifty 100 TRI		10.24		14.69		14.90	
Bottom 3	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	6.52	7.29	11.49	8.98	10.96	7.40
	Kotak Technology Fund	BSE Teck TRI	-4.38	-3.10	NA	NA	NA	NA
	Kotak Healthcare Fund	Nifty Healthcare Index TRI	-5.83	-1.50	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 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 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 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

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 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

RISK FACTORS

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:

The outlook provided is only a subjective understanding of an uncertain market phenomena, which may or may not occur, and may also not have any effect on the performance of the scheme, clement or otherwise. This outlook should not be construed as a reason for investment into the scheme based on prospect of future performance, which may not accrue as anticipated by the statement.

Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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