

# 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:** ₹6,438.89 crs

**AUM:** ₹6,452.11 crs

**Benchmark:** Nifty 500 TRI

**Allotment Date:** November 23, 2005

**Folio Count:** 5,10,053

### 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	₹117.4043	₹138.2295
IDCW	₹43.9381	₹57.9035

(as on December 31, 2025)

#### Ratios

Portfolio Turnover	22.33%
<sup>1</sup> Beta	0.93
<sup>2</sup> Sharpe##	0.75
<sup>3</sup> Standard Deviation	12.58%
<sup>4</sup> P/E	24.51
<sup>5</sup> P/BV	3.60

Source: <sup>1</sup>ICRA MFI Explorer, <sup>2</sup>Bloomberg

#### Market Capitalisation\*

Large Cap	69.95%
Mid Cap	17.61%
Small Cap	11.60%
Debt & Money Market	0.84%

\*% of Net Asset

#### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.75%
<b>Direct Plan:</b>	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)

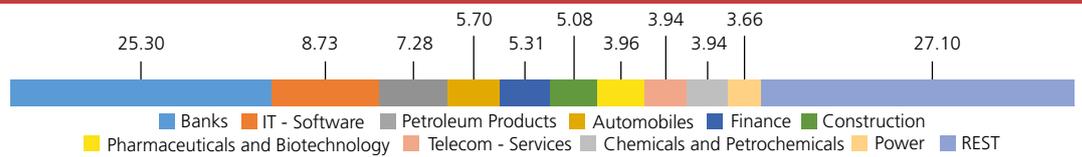
**Data as on 31st December, 2025 unless otherwise specified.**

**Folio Count data as on 30th November 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		LENSKART SOLUTIONS LIMITED	0.48
<b>Banks</b>	<b>25.30</b>	SWIGGY LTD	0.33
HDFC Bank Ltd.	9.22	<b>Food Products</b>	<b>2.66</b>
STATE BANK OF INDIA	4.80	Britannia Industries Ltd.	2.66
ICICI Bank Ltd.	4.79	<b>Cement and Cement Products</b>	<b>2.58</b>
Axis Bank Ltd.	3.34	Ultratech Cement Ltd.	1.55
Bank Of Baroda	1.61	Ambuja Cements Ltd.	1.03
Kotak Mahindra Bank Ltd.	1.54	<b>Auto Components</b>	<b>2.23</b>
<b>IT - Software</b>	<b>8.73</b>	Bosch Ltd.	2.23
Infosys Ltd.	3.45	<b>Consumer Durables</b>	<b>2.20</b>
Tech Mahindra Ltd.	3.33	VOLTAS LTD.	1.05
Mphasis Ltd	1.95	MIDWEST LTD PRE IPO	0.96
<b>Petroleum Products</b>	<b>7.28</b>	Hawkins Cooker Ltd	0.19
HINDUSTAN PETROLEUM CORPORATION LTD	2.90	<b>Transport Services</b>	<b>1.76</b>
Bharat Petroleum Corporation Ltd.	2.38	Inter Globe Aviation Ltd	1.76
RELIANCE INDUSTRIES LTD.	2.00	<b>Fertilizers and Agrochemicals</b>	<b>1.67</b>
<b>Automobiles</b>	<b>5.70</b>	Coromandel International Ltd.	1.67
Hero MotoCorp Ltd.	2.68	<b>Ferrous Metals</b>	<b>1.63</b>
Mahindra & Mahindra Ltd.	2.01	Jindal Steel & Power Ltd.	1.63
TVS Motors Company Ltd	1.01	<b>Industrial Manufacturing</b>	<b>1.51</b>
<b>Finance</b>	<b>5.31</b>	KAYNES TECHNOLOGY INDIA LTD.	0.93
BAJAJ FINANCE LTD.	2.41	DEE DEVELOPMENT ENGINEERS LTD.	0.58
CRISIL Ltd.	1.07	<b>Other Consumer Services</b>	<b>1.35</b>
APTUS VALUE HOUSING FINANCE	0.92	PHYSICSWALLAH LIMITED	1.35
PIRAMAL FINANCE LTD	0.75	<b>Capital Markets</b>	<b>1.11</b>
TATA CAPITAL LIMITED	0.16	NUVAMA WEALTH MANAGEMENT LIMITED	0.60
<b>Construction</b>	<b>5.08</b>	ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	0.51
Larsen And Toubro Ltd.	2.45	<b>Aerospace and Defense</b>	<b>1.02</b>
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.63	Data Patterns (India) Ltd.	1.02
Engineers India Ltd.	1.00	<b>Beverages</b>	<b>1.01</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>3.96</b>	UNITED SPIRITS LTD.	1.01
Sun Pharmaceuticals Industries Ltd.	2.00	<b>Electrical Equipment</b>	<b>0.68</b>
Divi s Laboratories Ltd.	1.47	ABB India Ltd	0.68
Lupin Ltd.	0.49	<b>Entertainment</b>	<b>0.55</b>
<b>Chemicals and Petrochemicals</b>	<b>3.94</b>	Sun TV Network Ltd.	0.55
Linde India Ltd.	1.85	<b>Healthcare Services</b>	<b>0.52</b>
SOLAR INDUSTRIES INDIA LIMITED	1.14	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	0.52
SRF Ltd.	0.95	<b>Textiles and Apparels</b>	<b>0.38</b>
<b>Telecom - Services</b>	<b>3.94</b>	Garware Technical Fibres Ltd.	0.38
Bharti Airtel Ltd	3.85	<b>Equity &amp; Equity related - Total</b>	<b>99.16</b>
Bharti Airtel Ltd - Partly Paid Shares	0.09	<b>Triparty Repo</b>	<b>1.01</b>
<b>Power</b>	<b>3.66</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-0.17</b>
NTPC LTD	2.39	<b>Grand Total</b>	<b>100.00</b>
Power Grid Corporation Of India Ltd.	1.27		
<b>Retailing</b>	<b>3.40</b>		
ETERNAL LIMITED	2.59		

## 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 (₹)	24,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Dec 31, 2025 (₹)	1,13,85,971	26,63,079	15,02,420	8,48,889	4,29,051	1,25,888
<b>Scheme Returns (%)</b>	<b>13.56</b>	<b>15.23</b>	<b>16.31</b>	<b>13.84</b>	<b>11.73</b>	<b>9.22</b>
Nifty 500 (TRI) Returns (%)	13.63	15.60	17.01	14.90	14.28	13.60
<b>Alpha*</b>	<b>-0.07</b>	<b>-0.37</b>	<b>-0.70</b>	<b>-1.06</b>	<b>-2.54</b>	<b>-4.37</b>
Nifty 500 (TRI) (₹)#	1,14,88,858	27,16,882	15,40,329	8,71,309	4,45,109	1,28,625
Nifty 50 (TRI) (₹)^	1,04,68,793	25,66,519	14,46,126	8,38,962	4,38,641	1,29,514
Nifty 50 (TRI) Returns (%)	12.88	14.54	15.24	13.37	13.26	15.02

### 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](http://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/MD/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. ## 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 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	13.02%	13.75%	-0.73%	13.50%	1,17,404	1,33,590	1,27,867
Last 1 Year	1.77%	7.76%	-5.99%	11.88%	10,177	10,776	11,188
Last 3 Years	15.27%	16.68%	-1.41%	14.29%	15,327	15,897	14,941
Last 5 Years	16.89%	16.87%	0.03%	14.67%	21,835	21,808	19,832

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.

## 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	9.49	7.76	16.55	16.68	15.83	16.87
	(Tier 2): Nifty 200 TRI		9.57		16.13		16.20
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	7.48	12.28	21.36	23.98	NA	NA
Kotak MNC Fund	Nifty MNC Index TRI	6.50	10.75	NA	NA	NA	NA
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	5.58	8.19	19.20	19.39	18.78	19.51
	(Tier 2): Nifty 200 TRI		9.57		16.13		16.20
Kotak Quant Fund	Nifty 200 TRI	3.95	9.57	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	1.77	7.76	15.27	16.68	16.89	16.87

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 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

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

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

### 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	15.88%	14.40%	1.48%	13.42%	68,020	57,546	51,411
Last 1 Year	2.92%	7.76%	-4.84%	11.88%	10,292	10,776	11,188
Last 3 Years	16.66%	16.68%	-0.02%	14.29%	15,889	15,897	14,941
Last 5 Years	18.37%	16.87%	1.51%	14.67%	23,254	21,808	19,832

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.

## 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	10.42	7.76	17.56	16.68	16.87	16.87
	(Tier 2): Nifty 200 TRI		9.57		16.13		16.20
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	9.02	12.28	23.22	23.98	NA	NA
Kotak MNC Fund	Nifty MNC Index TRI	8.05	10.75	NA	NA	NA	NA
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	6.68	8.19	20.52	19.39	20.15	19.51
	(Tier 2): Nifty 200 TRI		9.57		16.13		16.20
Kotak Quant Fund	Nifty 200 TRI	4.44	9.57	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	2.92	7.76	16.66	16.68	18.37	16.87

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 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

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

# 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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### For details contact us at:

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Website: www.kotakmf.com

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