

# 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

<b>Fund Manager*:</b>	Mr. Arjun Khanna & Mr. Abhishek Bisen
<b>AAUM:</b>	₹837.12 crs
<b>AUM:</b>	₹907.29 crs
<b>Benchmark:</b>	Nifty Rural Index TRI
<b>Allotment Date:</b>	November 27, 2025
<b>Folio Count:</b>	32,405

## 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	₹10.2054	₹10.2193
IDCW	₹10.2054	₹10.2193

(as on December 31, 2025)

### Ratios

Portfolio Turnover	0.37%
^^P/E	25.28
^^P/BV	4.28

Source: ^^Bloomberg

### Market Capitalisation\*

Large Cap	61.53%
Mid Cap	12.89%
Small Cap	9.31%
Debt & Money Market	16.27%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.25%
<b>Direct Plan:</b>	0.87%

### 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

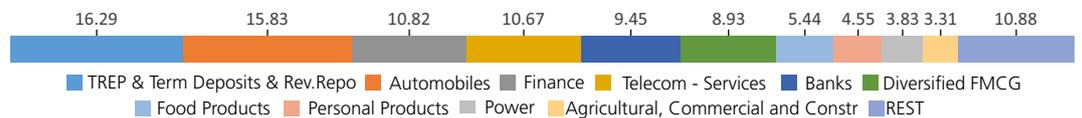
Data as on 31st December, 2025 unless otherwise specified.

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>		Godrej Consumer Products Ltd.	1.52
<b>Automobiles</b>	<b>15.83</b>	<b>Power</b>	<b>3.83</b>
Mahindra & Mahindra Ltd.	8.18	NTPC LTD	1.91
TVS Motors Company Ltd	3.07	Tata Power Co. Ltd.	1.05
Eicher Motors Ltd.	1.29	NHPC LIMITED	0.87
Bajaj Auto Ltd.	1.11	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>3.31</b>
Maruti Suzuki India Limited	1.10	V.S.T Tillers Tractors Ltd	2.42
Hero MotoCorp Ltd.	1.08	Ashok Leyland Ltd.	0.89
<b>Finance</b>	<b>10.82</b>	<b>Cement and Cement Products</b>	<b>2.87</b>
SHRIRAM FINANCE LTD.	2.89	Ultratech Cement Ltd.	1.46
BAJAJ FINANCE LTD.	2.45	Dalmia Bharat Limited	1.41
Cholamandalam Investment and Finance Company Ltd.	2.06	<b>Auto Components</b>	<b>2.51</b>
Muthoot Finance Ltd	1.89	MRF Limited	2.48
Mahindra & Mahindra Financial Services Ltd.	1.11	KROSS LIMITED	0.03
INDIA SHELTER FINANCE CORPORATION LTD	0.42	<b>Insurance</b>	<b>2.02</b>
<b>Telecom - Services</b>	<b>10.67</b>	SBI Life Insurance Company Ltd	2.02
Bharti Airtel Ltd	8.59	<b>Agricultural Food and other Product</b>	<b>1.49</b>
Indus Towers Ltd.	2.08	Marico Ltd.	1.49
<b>Banks</b>	<b>9.45</b>	<b>Industrial Products</b>	<b>0.95</b>
STATE BANK OF INDIA	8.44	Cummins India Ltd.	0.95
INDIAN BANK	0.55	<b>Entertainment</b>	<b>0.47</b>
Bank Of Baroda	0.46	Sun TV Network Ltd.	0.47
<b>Diversified FMCG</b>	<b>8.93</b>	<b>Consumer Durables</b>	<b>0.42</b>
ITC Ltd.	7.33	Crompton Greaves Consumer Electricals Ltd	0.42
Hindustan Unilever Ltd.	1.60	<b>Chemicals and Petrochemicals</b>	<b>0.17</b>
<b>Food Products</b>	<b>5.44</b>	SRF Ltd.	0.17
Britannia Industries Ltd.	2.92	<b>Equity &amp; Equity related - Total</b>	<b>83.73</b>
AVANTI FEEDS LTD	2.52	<b>Triparty Repo</b>	<b>16.29</b>
<b>Personal Products</b>	<b>4.55</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-0.02</b>
Emami Ltd.	3.03	<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



### Product Label

This product is suitable for investors who are seeking\*:

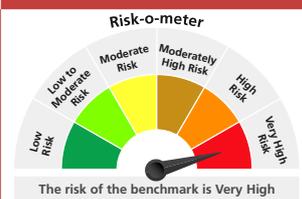
- Long-term capital growth
- Investment in portfolio of predominantly in equity & equity related instruments based on Rural and allied theme

\* 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.

# 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.

### Disclaimer of NSE Indices Limited:

The Products offered by "Kotak Mahindra Mutual Fund/Kotak Mahindra Asset Management Company Ltd" or its affiliates is not sponsored, endorsed, sold or promoted by NSE Indices Limited (NSE Indices) and its affiliates. NSE Indices and its affiliates do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) to the owners of these Products or any member of the public regarding the advisability of investing in securities generally or in the Products linked to their underlying indices to track general stock market performance in India.

### Disclaimer by Asia Index Private Limited:

The BSE Sensex TRI and BSE Housing TRI, is a product of Asia Index Private Limited ("AIPL"), a wholly owned Subsidiary of BSE Limited ("BSE"), has been licensed for use by Kotak Mahindra Asset Management Company Limited. BSE® and SENSEX® are registered trademarks of BSE. These trademarks have been licensed to AIPL and sublicensed for certain purposes by Kotak Mahindra Asset Management Company Limited. Kotak BSE Sensex ETF and Kotak BSE Housing Index Fund is not sponsored, endorsed, sold or promoted by AIPL or BSE or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the SENSEX."

### Disclaimer by the National Stock Exchange of India Limited:

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document.

### Disclaimer by the BSE Limited:

It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID.

### 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