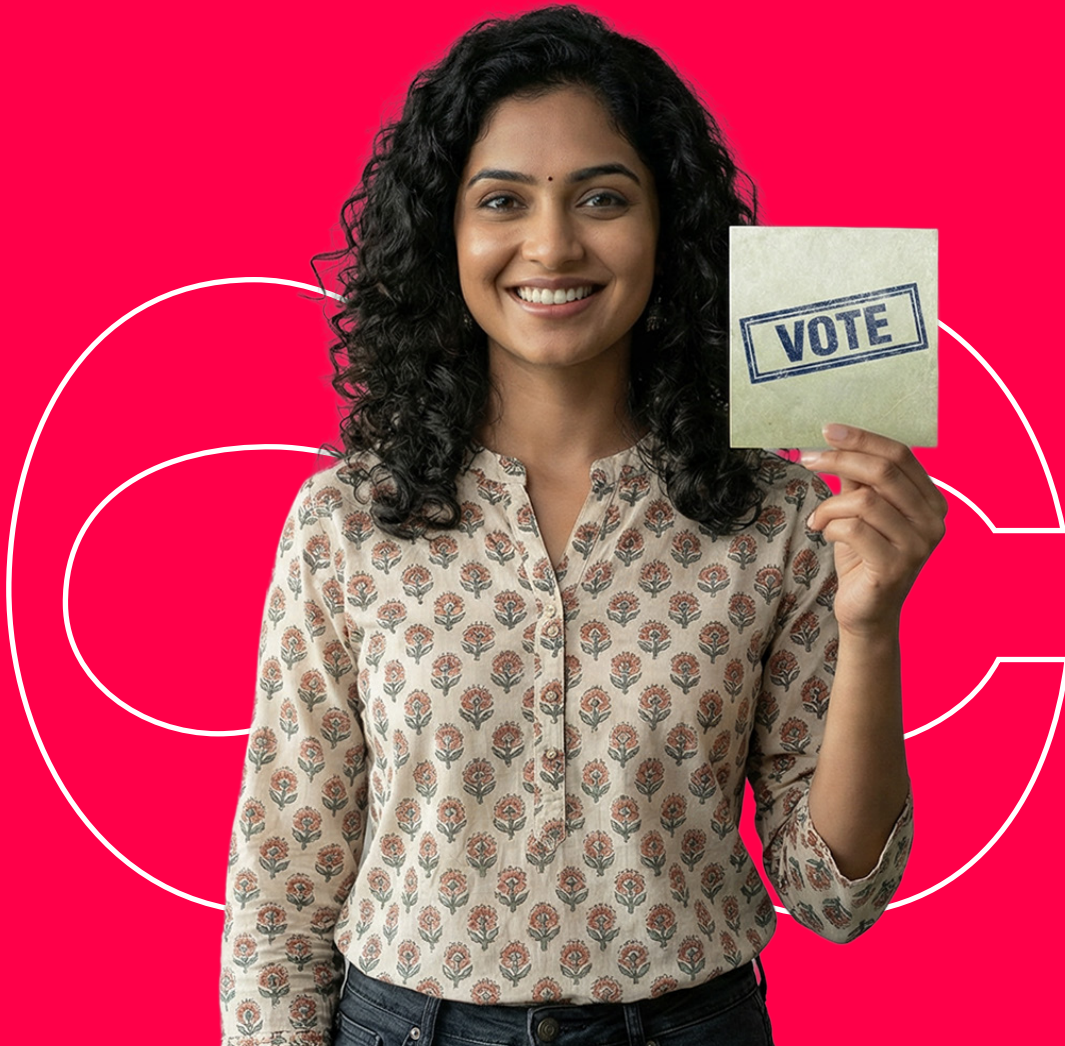


# Kotak Flexicap Fund

It invests flexibly across large, mid, and small cap stocks.

Trusted for *15+ years*



[www.kotakmf.com](http://www.kotakmf.com) | Toll free Number : 1800 309 1490 |



**KOTAK FLEXICAP FUND** Scheme Inception Date: September 11, 2009

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

**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

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)  
Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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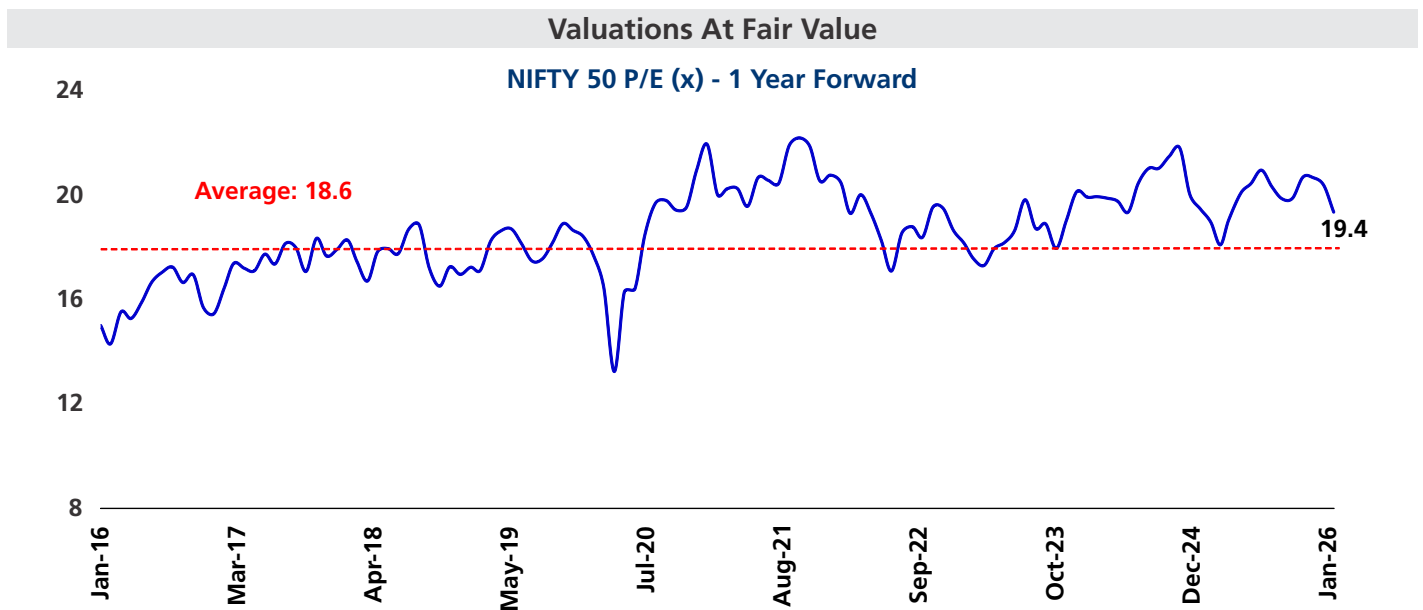
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# Market Overview

## Key Events for the Month of January 2026

- **India's Services Purchasing Managers' Index (PMI)** fell to **58.0 in December** from **59.8 in November**. Despite the decline, the reading remained above the 50-mark, indicating continued expansion in activity (a reading below 50 signifies contraction). The headline index has remained in expansionary territory for the **53rd consecutive month**.
- **India's Manufacturing Purchasing Managers' Index (PMI)** eased to **55.0 in December**, marking a **38-month low**. However, the index stayed well above the 50-mark, which separates growth from contraction.
- **India's Consumer Price Inflation (CPI)** rose to **1.33% in December**, from a series low of **0.25% in October** and **0.71% in November**, largely due to a narrowing of food deflation and the waning of a favourable base effect.
- **India's Wholesale Price Index (WPI)** extended its upward momentum for the **second consecutive month**, registering **0.83% in December 2025**, driven by higher prices of food, non-food articles, and manufactured items on a month-on-month basis.
- **India's gross GST collections rose 6.2% year-on-year to ₹1.93 lakh crore**, rise driven by firm domestic demand and strong import activity.
- The month ended on a **negative note for Indian equity markets**, with the **Nifty 50 declining 3.10%** and the **BSE Sensex falling 3.46%**.

## Market Valuation Indicators



Source: Bloomberg, as on 30<sup>th</sup> January 2026

### Domestic Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty 50 Index	-1.6%	2.2%	7.7%	12.8%	13.2%
Nifty Midcap150 Index	-2.5%	0.6%	8.3%	22.8%	22.2%
Nifty Smallcap250 Index	-9.0%	-8.1%	-0.6%	19.4%	20.7%
Nifty Next 50 Index	-2.8%	1.1%	7.5%	20.1%	16.4%
Nifty 500 Index	-2.7%	0.7%	6.9%	15.6%	15.3%

### Strategy For Investment In Current Scenario

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

Source: Bloomberg, As on 30/01/2026 | 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.

## Sectoral Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty Auto Index	-0.2%	13.1%	17.0%	26.2%	22.2%
Nifty Bank Index	3.2%	6.5%	20.2%	13.6%	14.3%
Nifty Energy Index	-3.1%	0.1%	3.7%	14.0%	16.8%
Nifty Financial Services Index	0.7%	2.6%	17.7%	14.7%	13.4%
Nifty FMCG Index	-8.9%	-8.2%	-9.7%	4.8%	9.1%
Nifty Healthcare Index	-5.4%	-6.6%	0.8%	21.0%	20.0%
Nifty Infrastructure Index	-4.3%	1.0%	9.6%	21.8%	20.0%
Nifty IT Index	6.5%	7.7%	-10.8%	8.5%	9.1%
Nifty Media Index	-10.0%	-14.8%	-12.3%	-10.0%	-3.4%
Nifty Metal Index	11.5%	27.4%	40.8%	22.3%	30.9%
Nifty Pharma Index	-2.1%	-4.6%	1.3%	20.7%	12.3%
Nifty PSU Bank Index	10.2%	31.7%	42.8%	31.1%	37.8%
Nifty Realty Index	-17.4%	-14.2%	-15.0%	23.9%	20.7%
BSE Consumer Durables Index	-8.6%	-7.0%	-4.4%	13.6%	12.9%
BSE Industrial Index	-5.7%	-1.6%	4.0%	27.3%	31.8%

Source: Bloomberg, As on 30/01/2026. 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	3.1%	11.1%	18.0%	17.6%	11.2%
MSCI Emerging Index	9.0%	22.9%	39.8%	14.0%	2.8%
MSCI India index	-1.4%	2.2%	7.7%	14.6%	13.8%
Dow Jones Industrial Average Index	2.8%	10.8%	9.8%	12.8%	10.3%
Nasdaq Composite Index	-1.1%	11.1%	19.5%	26.5%	12.4%
Nikkei 225 Index	1.7%	29.8%	34.7%	25.0%	14.0%
Shanghai Composite Index	4.1%	15.2%	26.7%	8.1%	3.4%
Deutsche Boerse AG german Stock Index DAX	2.4%	2.0%	12.9%	17.5%	12.8%

Source: Bloomberg, As on 30/01/2026 | 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	Jan-26	Dec-25	1 month change	Jan-25	1 yr change
Reverse repo	3.35%	3.35%	Nil	3.35%	Nil
Repo	5.25%	5.25%	Nil	6.50%	-125bps
CRR	3.00%	3.00%	Nil	4.00%	-100bps
SLR	18.00%	18.00%	Nil	18.00%	Nil
Mibor Overnight	5.53%	5.67%	-14bps	6.65%	-112bps
Call ON	4.80%	5.45%	-65bps	6.00%	-120bps
CBLO	4.50%	5.30%	-80bps	6.65%	-215bps
1 yr TBILL	5.71%	5.52%	19bps	6.57%	-86bps
10 Gsec	6.74%	6.65%	9bps	6.75%	-1bps
5 Year AAA	7.28%	6.85%	43bps	7.39%	-11bps
USD/INR	₹91.90	₹89.92	₹1.98	₹86.64	₹5.26

Source: Bloomberg; RBI. Data as on 30<sup>th</sup> January 2026

# 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.

	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

**Fund Manager\*:** Mr. Rohit Tandon

**AAUM:** ₹10,932.94 crs

**AUM:** ₹10,864.16 crs

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

**Allotment Date:** December 29, 1998

**Folio Count:** 4,06,148

## 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	₹579.7449	₹670.8428
IDCW	₹74.8353	₹88.7209

(as on January 30, 2026)

### Ratios

Portfolio Turnover	27.18%
<sup>1</sup> Beta	0.95
<sup>1</sup> Sharpe#	0.82
<sup>1</sup> Standard Deviation	11.63%
<sup>1</sup> P/E	24.96
<sup>1</sup> P/BV	3.69

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

### Market Capitalisation\*

Large Cap	83.51%
Mid Cap	7.99%
Small Cap	5.15%
Debt & Money Market	3.35%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.73%
<b>Direct Plan:</b>	0.63%

### 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 January, 2026 unless otherwise specified.**

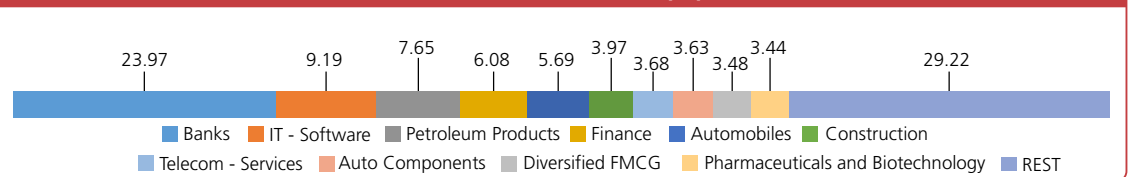
**Folio Count data as on 31st December 2025.**

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/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. \*\*\*As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/MD-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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Ultratech Cement Ltd.	2.23
<b>Banks</b>	<b>23.97</b>	India Cements Ltd.	0.41
HDFC Bank Ltd.	7.38	<b>Power</b>	<b>2.61</b>
ICICI Bank Ltd.	7.24	NTPC LTD	2.61
STATE BANK OF INDIA	4.12	<b>Ferrous Metals</b>	<b>2.04</b>
Axis Bank Ltd.	3.57	Tata Steel Ltd.	2.04
KOTAK MAHINDRA BANK LTD.	1.53	<b>Transport Services</b>	<b>1.75</b>
BANK OF MAHARASHTRA	0.13	Inter Globe Aviation Ltd.	1.75
<b>IT - Software</b>	<b>9.19</b>	<b>Aerospace and Defense</b>	<b>1.72</b>
Infosys Ltd.	4.03	Bharat Electronics Ltd.	1.37
Tata Consultancy Services Ltd.	2.05	ASTRA MICROWAVE PRODUCTS LTD.	0.35
Tech Mahindra Ltd.	1.35	<b>Chemicals and Petrochemicals</b>	<b>1.54</b>
PERSISTENT SYSTEMS LIMITED	1.01	SOLAR INDUSTRIES INDIA LIMITED	1.54
Mphasis Ltd.	0.75	<b>Fertilizers and Agrochemicals</b>	<b>1.26</b>
<b>Petroleum Products</b>	<b>7.65</b>	Coramandel International Ltd.	1.26
RELIANCE INDUSTRIES LTD.	6.23	<b>Consumer Durables</b>	<b>1.25</b>
Bharat Petroleum Corporation Ltd.	1.42	V-Guard Industries Ltd.	0.66
<b>Finance</b>	<b>6.08</b>	LG ELECTRONICS INDIA LTD	0.59
BAJAJ FINANCE LTD.	2.75	<b>Personal Products</b>	<b>1.16</b>
SHRIRAM FINANCE LTD.	1.89	Godrej Consumer Products Ltd.	1.16
Power Finance Corporation Ltd.	0.87	<b>Beverages</b>	<b>1.14</b>
POONAWALLA FINCORP LTD.	0.57	UNITED SPIRITS LTD.	1.14
<b>Automobiles</b>	<b>5.69</b>	<b>Non - Ferrous Metals</b>	<b>1.04</b>
Mahindra & Mahindra Ltd.	2.77	Hindalco Industries Ltd	1.04
Maruti Suzuki India Limited	2.38	<b>Industrial Products</b>	<b>0.91</b>
Hero MotoCorp Ltd.	0.54	Cummins India Ltd.	0.91
<b>Construction</b>	<b>3.97</b>	<b>Insurance</b>	<b>0.84</b>
Larsen And Toubro Ltd.	3.97	HDFC Life Insurance Company Ltd.	0.84
<b>Telecom - Services</b>	<b>3.68</b>	<b>Healthcare Services</b>	<b>0.83</b>
Bharti Airtel Ltd	3.55	Apollo Hospitals Enterprises Ltd.	0.83
Bharti Airtel Ltd - Partly Paid Shares	0.13	<b>Realty</b>	<b>0.80</b>
<b>Auto Components</b>	<b>3.63</b>	OBEROI REALTY LTD	0.50
Apollo Tyres Ltd.	1.02	Mahindra Lifespace Developers Ltd	0.30
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.74	<b>Food Products</b>	<b>0.75</b>
Bosch Ltd.	0.70	Britannia Industries Ltd.	0.75
Bharat Forge Ltd.	0.64	<b>Gas</b>	<b>0.57</b>
Schaeffler India Ltd	0.53	Gujarat State Petronet Ltd.	0.57
<b>Diversified FMCG</b>	<b>3.48</b>	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>0.19</b>
ITC Ltd.	2.29	TML COMMERCIAL VEHICLES LIMITED	0.19
Hindustan Unilever Ltd.	1.17	<b>Equity &amp; Equity related - Total</b>	<b>96.98</b>
KWALITY WALLS INDIA LIMITED	0.02	<b>Mutual Fund Units</b>	
<b>Pharmaceuticals and Biotechnology</b>	<b>3.44</b>	Kotak Liquid Direct Growth	1.01
Sun Pharmaceuticals Industries Ltd.	2.39	<b>Mutual Fund Units - Total</b>	<b>1.01</b>
Torrent Pharmaceuticals Ltd.	0.69	<b>Futures</b>	
ANTHEM BIOSCIENCES LTD	0.36	Bharat Electronics Ltd.-FEB2026	0.03
<b>Retailing</b>	<b>3.16</b>	Hindalco Industries Ltd-FEB2026	0.02
ETERNAL LIMITED	1.55	PERSISTENT SYSTEMS LIMITED-FEB2026	-0.03
VISHAL MEGA MART LIMITED	0.49	KNX NIFTY-FEB2026	-0.11
SWIGGY LTD	0.39	Axis Bank Ltd.-FEB2026	-0.24
BRAINBEE SOLUTIONS LIMITED	0.29	<b>Triparty Repo</b>	<b>2.01</b>
LENSKART SOLUTIONS LIMITED	0.25	<b>Grand Total</b>	<b>100.00</b>
AVENUE SUPERMARTS LTD.	0.19		
<b>Cement and Cement Products</b>	<b>2.64</b>		

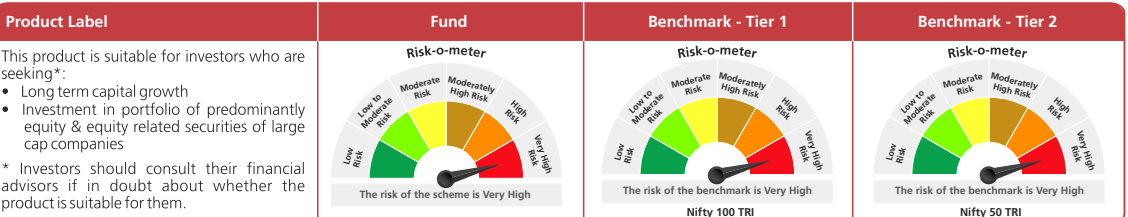
## SECTOR ALLOCATION (%)



## 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 (₹)	27,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,93,84,459	24,61,753	14,15,549	8,17,376	4,25,790	1,24,595
<b>Scheme Returns (%)</b>	<b>14.57</b>	<b>13.76</b>	<b>14.65</b>	<b>12.32</b>	<b>11.21</b>	<b>7.19</b>
Nifty 100 (TRI) Returns (%)	14.08	13.77	14.25	11.90	10.75	6.89
<b>Alpha*</b>	<b>0.48</b>	<b>-0.01</b>	<b>0.40</b>	<b>0.42</b>	<b>0.47</b>	<b>0.30</b>
Nifty 100 (TRI) (₹)#	1,80,63,564	24,62,669	13,95,475	8,08,888	4,22,903	1,24,406
Nifty 50 (TRI) Returns (%)	13.73	13.77	14.07	11.65	10.37	6.99
<b>Alpha*</b>	<b>0.84</b>	<b>0.00</b>	<b>0.58</b>	<b>0.67</b>	<b>0.84</b>	<b>0.20</b>
Nifty 50 (TRI) (₹)#	1,71,47,893	24,62,266	13,86,658	8,03,990	4,20,594	1,24,466
BSE SENSEX (TRI) (₹)^	1,73,64,906	24,16,546	13,44,667	7,84,007	4,11,929	1,23,255
BSE SENSEX (TRI) Returns (%)	13.81	13.42	13.21	10.64	8.95	5.08



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

# 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.

	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

**Fund Manager\*:** Mr. Harsha Upadhyaya

**AAUM:** ₹56,200.79 crs

**AUM:** ₹56,478.65 crs

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

**Allotment Date:** September 11, 2009

**Folio Count:** 11,81,608

**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	₹86.7298	₹98.1467
IDCW	₹52.3713	₹59.9393

(as on January 30, 2026)

**Ratios**

Portfolio Turnover	7.81%
<sup>1</sup> Beta	0.91
<sup>1</sup> Sharpe#	0.93
<sup>1</sup> Standard Deviation	12.22%
<sup>^^</sup> P/E	26.74
<sup>^^</sup> P/BV	3.69

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

**Market Capitalisation\***

Large Cap	68.83%
Mid Cap	22.98%
Small Cap	6.15%
Debt & Money Market	2.04%

\*% of Net Asset

**Total Expense Ratio\*\***

<b>Regular Plan:</b>	1.44%
<b>Direct Plan:</b>	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 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.

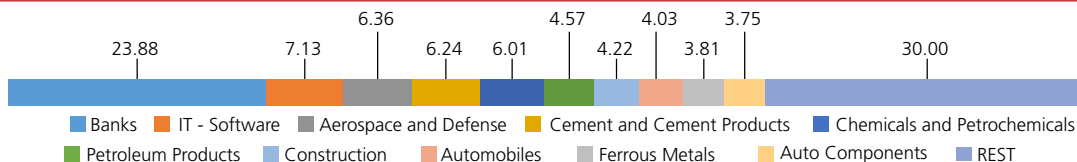
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>	<b>23.88</b>	BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	0.78
<b>Banks</b>	<b>6.50</b>	360 ONE WAM LTD.	0.62
HDFC Bank Ltd.	5.28	<b>Pharmaceuticals and Biotechnology</b>	<b>2.65</b>
ICICI Bank Ltd.	4.54	Zydus Lifesciences Limited	1.65
STATE BANK OF INDIA	3.88	Cipla Ltd.	0.83
Axis Bank Ltd.	1.55	GlaxoSmithKline Pharmaceuticals Ltd.	0.17
AU Small Finance Bank Ltd.	1.34	<b>Power</b>	<b>2.32</b>
KOTAK MAHINDRA BANK LTD.	0.79	NTPC LTD	1.13
IndusInd Bank Ltd.	7.13	Power Grid Corporation Of India Ltd.	0.91
<b>IT - Software</b>	<b>7.13</b>	TORRENT POWER LTD	0.28
Infosys Ltd.	3.07	<b>Finance</b>	<b>2.25</b>
Tech Mahindra Ltd.	1.45	BAJAJ FINANCE LTD.	1.71
Tata Consultancy Services Ltd.	1.44	SHRIRAM FINANCE LTD.	0.54
HCL Technologies Ltd.	1.17	<b>Transport Services</b>	<b>2.20</b>
<b>Aerospace and Defense</b>	<b>6.36</b>	Inter Globe Aviation Ltd	2.20
Bharat Electronics Ltd.	6.36	<b>Gas</b>	<b>2.15</b>
<b>Cement and Cement Products</b>	<b>6.24</b>	Petronet LNG Ltd.	1.33
Ultratech Cement Ltd.	3.09	GAIL (India) Ltd.	0.44
The Ramco Cements Ltd	1.53	Indraprastha Gas Ltd.	0.38
Dalmia Bharat Limited	0.99	<b>Non - Ferrous Metals</b>	<b>1.28</b>
Ambuja Cements Ltd.	0.63	Hindalco Industries Ltd	1.28
<b>Chemicals and Petrochemicals</b>	<b>6.01</b>	<b>Diversified FMCG</b>	<b>1.11</b>
SRF Ltd.	3.12	Hindustan Unilever Ltd.	1.09
SOLAR INDUSTRIES INDIA LIMITED	2.39	KWALITY WALLS INDIA LIMITED	0.02
Tata Chemicals Ltd	0.50	<b>Electrical Equipment</b>	<b>1.11</b>
<b>Petroleum Products</b>	<b>4.57</b>	Thermax Ltd.	1.11
RELIANCE INDUSTRIES LTD.	2.47	<b>Insurance</b>	<b>0.77</b>
Bharat Petroleum Corporation Ltd.	1.23	Max Financial Services Ltd.	0.77
Indian Oil Corporation Ltd	0.87	<b>Industrial Products</b>	<b>0.76</b>
<b>Construction</b>	<b>4.22</b>	AIA Engineering Limited.	0.76
Larsen And Toubro Ltd.	3.69	<b>Fertilizers and Agrochemicals</b>	<b>0.61</b>
Kec International Ltd.	0.53	Cormandel International Ltd.	0.61
<b>Automobiles</b>	<b>4.03</b>	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>0.60</b>
Maruti Suzuki India Limited	2.07	BEML LTD.	0.60
Hero MotoCorp Ltd.	1.96	<b>Beverages</b>	<b>0.54</b>
<b>Ferrous Metals</b>	<b>3.81</b>	United Breweries Ltd.	0.54
Jindal Steel & Power Ltd.	3.81	<b>Personal Products</b>	<b>0.51</b>
<b>Auto Components</b>	<b>3.81</b>	Godrej Consumer Products Ltd.	0.51
Bharat Forge Ltd.	1.68	<b>Equity &amp; Equity related - Total</b>	<b>97.96</b>
MRF Limited	0.89	<b>Mutual Fund Units</b>	<b>0.12</b>
Balkrishna Industries Ltd.	0.69	Kotak Liquid Direct Growth	0.12
Apollo Tyres Ltd.	0.49	<b>Mutual Fund Units - Total</b>	<b>0.12</b>
<b>Retailing</b>	<b>3.31</b>	<b>Triparty Repo</b>	<b>2.01</b>
ETERNAL LIMITED	3.10	<b>Net Current Assets/(Liabilities)</b>	<b>-0.09</b>
SWIGGY LTD	0.21	<b>Grand Total</b>	<b>100.00</b>
<b>Telecom - Services</b>	<b>3.00</b>		
Bharti Airtel Ltd	2.88		
Bharti Airtel Ltd - Partly Paid Shares	0.12		
<b>Capital Markets</b>	<b>2.79</b>		
BSE LTD.	1.39		

## 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 (₹)	19,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	75,58,303	25,39,824	14,55,073	8,51,627	4,38,405	1,26,885
<b>Scheme Returns (%)</b>	<b>14.80</b>	<b>14.35</b>	<b>15.42</b>	<b>13.98</b>	<b>13.23</b>	<b>10.83</b>
Nifty 500 (TRI) Returns (%)	13.80	14.78	15.75	13.01	11.07	5.78
<b>Alpha*</b>	<b>1.00</b>	<b>-0.43</b>	<b>-0.33</b>	<b>0.97</b>	<b>2.16</b>	<b>5.06</b>
Nifty 500 (TRI) (₹)#	68,63,725	25,99,395	14,72,549	8,31,455	4,24,894	1,23,698
Nifty 200 (TRI) Returns (%)	13.55	14.50	15.33	12.89	11.44	7.17
<b>Alpha*</b>	<b>1.25</b>	<b>-0.15</b>	<b>0.09</b>	<b>1.10</b>	<b>1.79</b>	<b>3.67</b>
Nifty 200 (TRI) (₹)#	66,98,794	25,60,294	14,50,658	8,28,905	4,27,161	1,24,579
Nifty 50 (TRI) (₹)^	62,80,979	24,62,266	13,86,658	8,03,990	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	12.88	13.77	14.07	11.65	10.37	6.99

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in Portfolio of predominantly equity &amp; equity related securities generally focused on a few selected sectors across market capitalisation.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>NIFTY 500 TRI</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty 200 TRI</p>

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 during 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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBI. Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Mr. Devender Singhal & Mr. Abhishek Bisen
<b>AAUM:</b>	₹22,864.13 crs
<b>AUM:</b>	₹22,709.75 crs
<b>Benchmark:</b>	Nifty 500 Multicap 50:25:25 TRI
<b>Allotment Date:</b>	September 29, 2021
<b>Folio Count:</b>	9,31,307

## 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	₹19.2394	₹20.4820
IDCW	₹19.2392	₹20.4815

(as on January 30, 2026)

### Ratios

Portfolio Turnover	42.82%
<sup>3</sup> Beta	1.06
<sup>3</sup> Sharpe#	1.05
<sup>3</sup> Standard Deviation	15.35%
<sup>**</sup> P/E	18.68
<sup>**</sup> P/BV	2.48

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

### Market Capitalisation\*

Large Cap	43.83%
Mid Cap	29.28%
Small Cap	25.93%
Debt & Money Market	0.96%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.60%
<b>Direct Plan:</b>	0.45%

### 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.

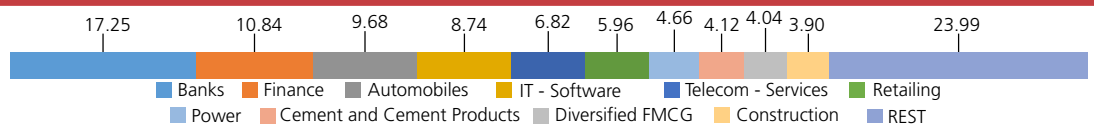
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Banks</b>	<b>17.25</b>	Whirlpool of India Ltd.	0.62
STATE BANK OF INDIA	4.86	Indigo Paints Limited	0.49
IndusInd Bank Ltd.	3.72	<b>Pharmaceuticals and Biotechnology</b>	<b>2.59</b>
Bank Of Baroda	1.99	ACUTAAS CHEMICALS LTD	1.15
RBL Bank Ltd	1.73	JUBILANT PHARMOVA LIMITED	0.81
SOUTH INDIAN BANK LTD.	1.70	INNOVA CAPTABS LTD.	0.55
JAMMU AND KASHMIR BANK LTD.	1.35	ORCHID PHARMA LTD.	0.08
CANARA BANK	1.00	<b>Beverages</b>	<b>2.46</b>
KOTAK MAHINDRA BANK LTD.	0.90	Radico Khaitan Ltd.	2.46
<b>Finance</b>	<b>10.84</b>	<b>Entertainment</b>	<b>1.82</b>
SHRIRAM FINANCE LTD.	3.79	Sun TV Network Ltd.	0.99
POONAWALLA FINCORP LTD.	2.06	PVR INOX LIMITED	0.83
Power Finance Corporation Ltd.	2.03	<b>Industrial Manufacturing</b>	<b>1.47</b>
PIRAMAL FINANCE LTD	1.29	JYOTI CNC AUTOMATION LTD	1.32
PNB HOUSING FINANCE LTD.	0.97	JNK INDIA LIMITED	0.15
LIC Housing Finance Ltd.	0.70	<b>Petroleum Products</b>	<b>1.43</b>
<b>Automobiles</b>	<b>9.68</b>	HINDUSTAN PETROLEUM CORPORATION LTD	0.75
Maruti Suzuki India Limited	5.33	RELIANCE INDUSTRIES LTD.	0.68
Hero MotoCorp Ltd.	4.35	<b>Agricultural, Commercial and Constr</b>	<b>1.39</b>
<b>IT - Software</b>	<b>8.74</b>	TML COMMERCIAL VEHICLES LIMITED	0.99
Mphasis Ltd	2.01	ASHOK LEYLAND LTD.	0.40
Oracle Financial Services Software Ltd	1.76	<b>Insurance</b>	<b>1.29</b>
Infosys Ltd.	1.63	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.29
Tata Consultancy Services Ltd.	1.63	<b>Leisure Services</b>	<b>1.11</b>
Tech Mahindra Ltd.	1.61	Jubilant Foodworks Limited	0.83
Wipro Ltd.	0.10	JUNIPER HOTELS LIMITED	0.28
<b>Telecom - Services</b>	<b>6.82</b>	<b>Oil</b>	<b>1.08</b>
Indus Towers Ltd.	3.29	OIL INDIA LIMITED	1.08
Bharti Airtel Ltd	2.66	<b>Chemicals and Petrochemicals</b>	<b>0.95</b>
Tata Communications Ltd.	0.87	SRF Ltd.	0.95
<b>Retailing</b>	<b>5.96</b>	<b>Industrial Products</b>	<b>0.87</b>
ETERNAL LIMITED	2.65	Subros Ltd.	0.87
FSN E-COMMERCE VENTURES LTD.	2.04	<b>Healthcare Services</b>	<b>0.82</b>
SWIGGY LTD	1.27	YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	0.82
<b>Power</b>	<b>4.66</b>	<b>Fertilizers and Agrochemicals</b>	<b>0.61</b>
NTPC LTD	2.64	P I INDUSTRIES LTD	0.61
NLC India Ltd.	2.02	<b>Printing and Publication</b>	<b>0.49</b>
<b>Cement and Cement Products</b>	<b>4.12</b>	Navneet Education Ltd.	0.49
Dalmia Bharat Limited	1.35	<b>Food Products</b>	<b>0.28</b>
Shree Cement Ltd.	1.21	Heritage Foods Ltd	0.28
India Cements Ltd.	1.00	<b>Equity &amp; Equity related - Total</b>	<b>97.71</b>
Ultratech Cement Ltd.	0.56	<b>Mutual Fund Units</b>	
<b>Diversified FMCG</b>	<b>4.04</b>	Kotak Liquid Direct Growth	0.33
ITC Ltd.	4.04	<b>Mutual Fund Units - Total</b>	<b>0.33</b>
<b>Construction</b>	<b>3.90</b>	<b>Futures</b>	
Engineers India Ltd.	1.22	ASHOK LEYLAND LTD.-FEB2026	1.33
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.14	<b>Triparty Asset</b>	<b>2.15</b>
Ashoka Buildcon Limited	0.67	<b>Net Current Assets/(Liabilities)</b>	<b>-0.19</b>
G R Infraprojects Limited	0.63	<b>Grand Total</b>	<b>100.00</b>
ISGEC HEAVY ENGINEERING LTD.	0.24		
<b>Consumer Durables</b>	<b>3.04</b>		
Kajaria Ceramics Ltd.	1.16		
Pokarna Ltd.	0.77		

## 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 (₹)	5,30,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	7,79,380	4,47,805	1,24,981
<b>Scheme Returns (%)</b>	<b>17.61</b>	<b>14.71</b>	<b>7.80</b>
NIFTY 500 MULTICAP 50:25:25 (TRI) Returns (%)	13.47	11.32	4.14
<b>Alpha*</b>	<b>4.14</b>	<b>3.38</b>	<b>3.67</b>
NIFTY 500 MULTICAP 50:25:25 (TRI) (₹)#	7,13,149	4,26,469	1,22,654
Nifty 50 (TRI) (₹)^	6,78,962	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	11.20	10.37	6.99

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in equity and equity related securities across market capitalisation</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty 500 Multicap 50:25:25 TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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/PI/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹29,921.89 crs

**AUM:** ₹29,991.17 crs

**Benchmark\*\*\*:** NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2)

**Allotment Date:** September 9, 2004

**Folio Count:** 7,38,578

## 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	₹349.2779	₹403.1880
IDCW	₹60.9358	₹71.1460

(as on January 30, 2026)

### Ratios

Portfolio Turnover	17.94%
<sup>1</sup> Beta	0.89
<sup>2</sup> Sharpe##	1.06
<sup>3</sup> Standard Deviation	12.57%
<sup>4</sup> P/E	27.81
<sup>5</sup> P/BV	3.67

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

### Market Capitalisation\*

Large Cap	52.28%
Mid Cap	39.43%
Small Cap	7.25%
Debt & Money Market	1.04%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.57%
<b>Direct Plan:</b>	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.

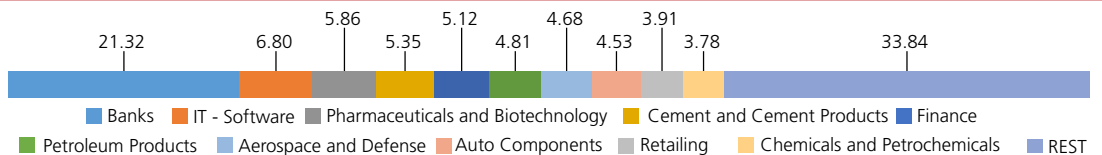
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>SERVICES LTD</b>	1.36
<b>Banks</b>	21.32	<b>Construction</b>	3.04
HDFC Bank Ltd.	6.04	Larsen And Toubro Ltd.	2.43
STATE BANK OF INDIA	4.49	KALPATARU PROJECTS	
ICICI Bank Ltd.	3.16	INTERNATIONAL LIMITED	0.61
Axis Bank Ltd.	2.83	<b>Telecom - Services</b>	2.48
INDIAN BANK	1.82	Bharti Airtel Ltd	2.40
IndusInd Bank Ltd.	1.34	Bharti Airtel Ltd - Partly Paid Shares	0.08
KOTAK MAHINDRA BANK LTD.	0.99	<b>Fertilizers and Agrochemicals</b>	2.47
BANK OF MAHARASHTRA	0.65	Coromandel International Ltd.	2.47
<b>IT - Software</b>	6.80	<b>Power</b>	2.14
Infosys Ltd.	2.92	TORRENT POWER LTD	1.11
Mphasis Ltd	2.02	Power Grid Corporation Of India Ltd.	1.03
Tech Mahindra Ltd.	1.86	<b>Consumer Durables</b>	2.10
<b>Pharmaceuticals and Biotechnology</b>	5.86	BLUE STAR LTD.	1.21
Sun Pharmaceuticals Industries Ltd.	1.70	VOLTAS LTD.	0.89
Biocon Ltd.	1.59	<b>Agricultural, Commercial and Construction Vehicles</b>	2.07
Ipca Laboratories Ltd.	1.23	ASHOK LEYLAND LTD.	1.71
GlaxoSmithKline Pharmaceuticals Ltd.	0.88	BEML LTD.	0.36
Ajanta Pharma Ltd.	0.46	<b>Ferrous Metals</b>	1.96
<b>Cement and Cement Products</b>	5.35	Jindal Steel & Power Ltd.	1.96
Dalmia Bharat Limited	1.48	<b>Electrical Equipment</b>	1.67
Ultratech Cement Ltd.	1.20	ABB India Ltd.	1.07
JK Cement Ltd.	1.14	Thermax Ltd.	0.60
India Cements Ltd.	1.14	<b>Healthcare Services</b>	1.28
<b>Finance</b>	5.12	Fortis Healthcare India Ltd	1.28
BAJAJ FINANCE LTD.	2.09	<b>Industrial Products</b>	1.23
SHRIRAM FINANCE LTD.	1.77	Cummins India Ltd.	1.23
CRISIL Ltd.	0.97	<b>Transport Services</b>	1.07
PIRAMAL FINANCE LTD	0.29	Inter Globe Aviation Ltd	1.07
<b>Petroleum Products</b>	4.81	<b>Realty</b>	0.80
HINDUSTAN PETROLEUM CORPORATION LTD	1.99	OBEROI REALTY LTD	0.80
RELIANCE INDUSTRIES LTD.	1.67	<b>Beverages</b>	0.77
Bharat Petroleum Corporation Ltd.	1.15	UNITED SPIRITS LTD.	0.77
<b>Aerospace and Defense</b>	4.68	<b>Gas</b>	0.75
Bharat Electronics Ltd.	4.19	Petronet LNG Ltd.	0.48
ASTRA MICROWAVE PRODUCTS LTD.	0.49	Gujarat State Petronet Ltd.	0.27
<b>Auto Components</b>	4.53	<b>Diversified FMCG</b>	0.72
Bharat Forge Ltd.	1.63	Hindustan Unilever Ltd.	0.71
Apollo Tyres Ltd.	1.56	KWALITY WALLS INDIA LIMITED	0.44
Schaeffler India Ltd	0.85	<b>Entertainment</b>	0.01
Bosch Ltd.	0.49	Sun TV Network Ltd.	0.44
<b>Retailing</b>	3.91	<b>Industrial Manufacturing</b>	0.41
ETERNAL LIMITED	3.19	Honeywell Automation India Ltd.	0.41
SWIGGY LTD	0.72	<b>Equity &amp; Equity related - Total</b>	97.92
<b>Chemicals and Petrochemicals</b>	3.78	<b>Mutual Fund Units</b>	
SRF Ltd.	1.64	Kotak Liquid Direct Growth	0.29
Linde India Ltd.	1.63	<b>Mutual Fund Units - Total</b>	0.29
Tata Chemicals Ltd	0.51	<b>Futures</b>	
<b>Automobiles</b>	3.23	ASHOK LEYLAND LTD.-FEB2026	1.04
Hero MotoCorp Ltd.	2.26	<b>Triparty Repo</b>	1.86
Maruti Suzuki India Limited	0.97	<b>Net Current Assets/(Liabilities)</b>	-0.07
<b>Capital Markets</b>	3.13	<b>Grand Total</b>	100.00
BSE LTD.	1.77		
MOTILAL OSWAL FINANCIAL			

## 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 (₹)	25,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,75,65,089	28,40,003	15,92,443	8,89,757	4,41,838	1,27,128
<b>Scheme Returns (%)</b>	<b>15.52</b>	<b>16.43</b>	<b>17.95</b>	<b>15.76</b>	<b>13.77</b>	<b>11.22</b>
Nifty Large Midcap 250 (TRI) Returns (%)	NA	16.60	18.14	15.12	12.83	7.35
<b>Alpha*</b>	<b>NA</b>	<b>-0.17</b>	<b>-0.19</b>	<b>0.65</b>	<b>0.94</b>	<b>3.87</b>
Nifty Large Midcap 250 (TRI) (₹)#	NA	28,66,728	16,03,340	8,75,697	4,35,875	1,24,697
Nifty 200 Index (TRI) Returns (%)	13.35	14.50	15.35	12.89	11.44	7.17
<b>Alpha*</b>	<b>2.17</b>	<b>1.93</b>	<b>2.60</b>	<b>2.88</b>	<b>2.34</b>	<b>4.05</b>
Nifty 200 Index (TRI) (₹)#	1,31,45,459	25,60,521	14,51,238	8,28,867	4,27,161	1,24,579
Nifty 50 (TRI) (₹)^	1,24,08,050	24,62,509	13,87,224	8,03,955	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	12.92	13.77	14.08	11.65	10.37	6.99

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:	<b>Risk-o-meter</b> The risk of the scheme is Very High	<b>Risk-o-meter</b> The risk of the benchmark is Very High	<b>Risk-o-meter</b> The risk of the benchmark is Very High
• 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.			

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PR/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: CRA MFI Explorer. \*\* As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PR/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBI Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹59,498.36 crs

**AUM:** ₹59,041.13 crs

**Benchmark\*\*\*:** NIFTY Midcap 150 TRI (Tier 1), Nifty Midcap 100 TRI (Tier 2)

**Allotment Date:** March 30, 2007

**Folio Count:** 20,95,811

**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	₹131.9830	₹153.6068
IDCW	₹72.4887	₹91.5168

(as on January 30, 2026)

**Ratios**

Portfolio Turnover	23.50%
<sup>1</sup> Beta	0.89
<sup>2</sup> Sharpe#	0.97
<sup>3</sup> Standard Deviation	15.16%
<sup>4</sup> P/E	33.45
<sup>5</sup> P/BV	4.72

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

**Market Capitalisation\***

Large Cap	13.29%
Mid Cap	72.91%
Small Cap	13.16%
Debt & Money Market	0.64%

\*% of Net Asset

**Total Expense Ratio\*\***

**Regular Plan:** 1.39%

**Direct Plan:** 0.38%

**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.

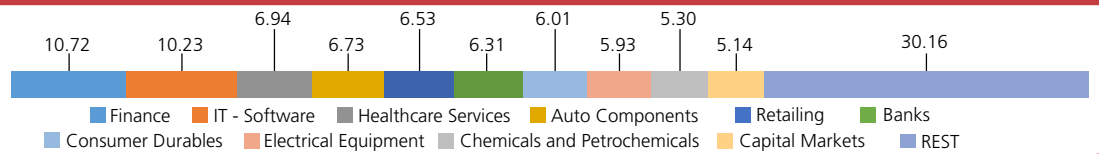
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Finance</b>	<b>10.72</b>	BSE LTD.	1.59
L&T FINANCE HOLDINGS LTD	2.03	Nippon Life India Asset Management Ltd.	1.41
Cholamandalam Investment and Finance Company Ltd.	1.93	MANAGEMENT LIMITED	1.37
HDB FINANCIAL SERVICES LTD	1.87	Prudent Corporate Advisory Services Ltd.	0.77
Power Finance Corporation Ltd.	1.59	<b>Pharmaceuticals and Biotechnology</b>	<b>4.92</b>
INDIA SHELTER FINANCE CORPORATION LTD	0.92	Ipca Laboratories Ltd.	2.99
HOME FIRST FINANCE CO INDIA POONAWALLA FINCORP LTD.	0.73	JB CHEMICALS & PHARMACEUTICALS LTD.	1.53
REC LTD	0.70	RUBICON RESEARCH LTD.	0.25
PIRAMAL FINANCE LTD	0.50	RUBICON RESEARCH LTD (PRE IPO)	0.15
<b>IT - Software</b>	<b>10.23</b>	<b>Industrial Products</b>	<b>4.20</b>
Mphasis Ltd	3.63	KEI INDUSTRIES LTD.	2.27
PERSISTENT SYSTEMS LIMITED	2.01	Ratnamani Metals & Tubes Ltd.	0.71
Oracle Financial Services Software Ltd	2.01	Polycab India Ltd.	0.64
Birlasoft Ltd.	1.31	APL APOLLO TUBES LTD.	0.58
Wipro Ltd.	1.27	<b>Fertilizers and Agrochemicals</b>	<b>3.78</b>
<b>Healthcare Services</b>	<b>6.94</b>	Coromandel International Ltd.	2.21
Fortis Healthcare India Ltd	3.97	P I INDUSTRIES LTD	1.57
Global Health Ltd.	1.50	<b>Cement and Cement Products</b>	<b>3.77</b>
MAX HEALTHCARE INSTITUTE LTD.	1.50	JK Cement Ltd.	2.27
ASTER DM HEALTHCARE LTD	0.87	Dalmia Bharat Limited	1.50
<b>Auto Components</b>	<b>6.73</b>	<b>Insurance</b>	<b>2.87</b>
Schaeffler India Ltd	1.78	Max Financial Services Ltd.	1.56
MRF Limited	1.08	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.31
Bharat Forge Ltd.	1.03	<b>Aerospace and Defense</b>	<b>2.55</b>
UNO MINDA LIMITED	1.00	Bharat Electronics Ltd.	2.55
Apollo Tyres Ltd.	0.93	<b>Telecom - Services</b>	<b>1.94</b>
ZF Commercial Vehicle Control Systems India Limited	0.91	BHARTI HEXACOM LTD.	1.94
<b>Retailing</b>	<b>6.53</b>	<b>Realty</b>	<b>1.80</b>
VISHAL MEGA MART LIMITED	2.36	OBEROI REALTY LTD	1.80
SWIGGY LTD	1.99	<b>Petroleum Products</b>	<b>1.61</b>
ETERNAL LIMITED	1.56	HINDUSTAN PETROLEUM CORPORATION LTD	1.61
LENSKART SOLUTIONS LIMITED	0.62	<b>Ferrous Metals</b>	<b>0.99</b>
<b>Banks</b>	<b>6.31</b>	Jindal Steel & Power Ltd.	0.99
INDIAN BANK	2.69	<b>Construction</b>	<b>0.42</b>
FEDERAL BANK LTD.	1.71	TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.42
BANK OF MAHARASHTRA	1.28	<b>Beverages</b>	<b>0.25</b>
Bank Of Baroda	0.63	UNITED SPIRITS LTD.	0.25
<b>Consumer Durables</b>	<b>6.01</b>	<b>Personal Products</b>	<b>0.19</b>
Dixon Technologies India Ltd.	1.95	Emami Ltd.	0.19
BLUE STAR LTD.	1.63	<b>Equity &amp; Equity related - Total Mutual Fund Units</b>	<b>99.13</b>
Metro Brands Ltd.	1.26	Kotak Liquid Direct Growth	0.19
VOLTAS LTD.	1.17	<b>Mutual Fund Units - Total Futures</b>	<b>0.19</b>
<b>Electrical Equipment</b>	<b>5.93</b>	OBEROI REALTY LTD-FEB2026	0.23
GE VERNOVA T&D INDIA LIMITED	4.46	<b>Triparty Repo</b>	<b>0.78</b>
Apar Industries Limited	1.47	<b>Net Current Assets/(Liabilities)</b>	<b>-0.10</b>
<b>Chemicals and Petrochemicals</b>	<b>5.30</b>	<b>Grand Total</b>	<b>100.00</b>
SOLAR INDUSTRIES INDIA LIMITED	2.25		
SRF Ltd.	1.94		
Deepak Nitrite Ltd.	1.11		
<b>Capital Markets</b>	<b>5.14</b>		

## 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 (₹)	22,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,53,78,783	31,41,347	17,37,115	9,07,095	4,41,845	1,23,020
<b>Scheme Returns (%)</b>	<b>17.66</b>	<b>18.30</b>	<b>20.39</b>	<b>16.55</b>	<b>13.77</b>	<b>4.71</b>
Nifty Midcap 150 (TRI) Returns (%)	17.56	19.25	21.94	18.24	14.81	7.80
<b>Alpha*</b>	<b>0.11</b>	<b>-0.95</b>	<b>-1.55</b>	<b>-1.69</b>	<b>-1.04</b>	<b>-3.08</b>
Nifty Midcap 150 (TRI) (₹)#	1,51,91,107	33,07,037	18,35,240	9,45,389	4,48,490	1,24,976
Nifty Midcap 100 (TRI) Returns (%)	16.49	18.78	22.37	19.02	15.65	8.60
<b>Alpha*</b>	<b>1.17</b>	<b>-0.49</b>	<b>-1.98</b>	<b>-2.47</b>	<b>-1.87</b>	<b>-3.89</b>
Nifty Midcap 100 (TRI) (₹)#	1,34,24,603	32,24,828	18,63,481	9,63,628	4,53,844	1,25,483
Nifty 50 (TRI) (₹)^	85,92,421	24,62,266	13,86,658	8,03,990	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	12.61	13.77	14.07	11.65	10.37	6.99

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:	<b>Risk-o-meter</b> The risk of the scheme is Very High	<b>Risk-o-meter</b> The risk of the benchmark is Very High	<b>Risk-o-meter</b> The risk of the benchmark is Very High
<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities predominantly in midcap companies.</li> </ul>			
* 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 : - 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/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. \*\*\*As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/MD-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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBI Overnight MIBOR rate as on 30th Jan 2026). \*\* Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

	Value	GARP	Growth	Style
Large				
Medium				
Small				

GARP - Growth at a Reasonable Price

<b>Fund Manager*</b>	Mr. Harish Bihani
<b>AAUM:</b>	₹16,629.78 crs
<b>AUM:</b>	₹16,367.84 crs
<b>Benchmark***:</b>	NIFTY Smallcap 250 TRI (Tier 1), NIFTY Smallcap 100 TRI (Tier 2)
<b>Allotment Date:</b>	February 24, 2005
<b>Folio Count:</b>	9,98,579

**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	₹237.0374	₹279.7948
IDCW	₹103.4116	₹122.8945

(as on January 30, 2026)

**Ratios**

Portfolio Turnover	24.07%
<sup>1</sup> Beta	0.81
<sup>5</sup> Sharpe#	0.52
<sup>5</sup> Standard Deviation	17.11%
<sup>^^</sup> P/E	36.38
<sup>^^</sup> P/BV	4.26

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

**Market Capitalisation\***

Large Cap	6.96%
Mid Cap	13.98%
Small Cap	77.85%
Debt & Money Market	1.21%

\*% of Net Asset

**Total Expense Ratio\*\***

**Regular Plan:** 1.66%

**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.

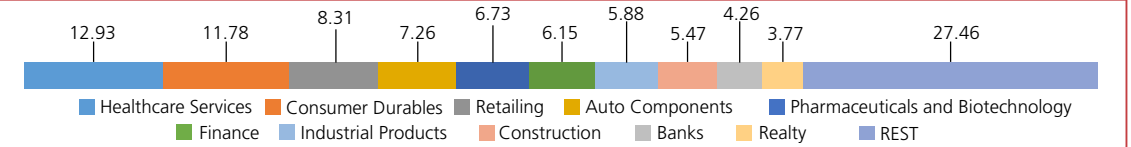
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Healthcare Services</b>	<b>12.93</b>	<b>Banks</b>	<b>4.26</b>
ASTER DM HEALTHCARE LTD	3.97	Axis Bank Ltd.	1.65
VIJAYA DIAGNOSTIC CENTRE PVT	3.43	ICICI Bank Ltd.	1.44
KRISHNA INSTITUTE OF MEDICAL	3.12	KARUR VYSYA BANK LTD.	1.06
Metropolis Healthcare Ltd.	1.72	Ujivan Small Finance Bank Ltd.	0.11
SURAKSHA DIAGNOSTIC LTD	0.50	<b>Realty</b>	<b>3.77</b>
JUPITER LIFELINE HOSPITALS LTD	0.19	BRIGADE ENTERPRISES LIMITED	1.89
<b>Consumer Durables</b>	<b>11.78</b>	Mahindra Lifespace Developers Ltd	1.32
Century Plyboards (India) Ltd.	2.86	MAX ESTATES LIMITED	0.56
V-Guard Industries Ltd.	1.72	<b>IT - Services</b>	<b>3.72</b>
PIIE STAR LTD.	1.54	TYENT LTD	2.30
Crompton Greaves	0.95	SALUTY INDIA LTD.	1.42
Consumer Electricals Ltd	1.12	<b>Agricultural, Commercial and Constr</b>	<b>3.12</b>
CELLO WORLD LTD.	1.01	BEML LTD.	1.60
Orient Electric Ltd.	0.87	V.S.T Tillers Tractors Ltd	1.52
Hawkins Cooker Ltd	0.82	<b>Textiles and Apparels</b>	<b>2.18</b>
SOMANY CERAMICS LTD.	0.71	Garware Technical Fibres Ltd.	1.92
Nilkamal Ltd	0.58	Kewal Kiran Clothing Limited.	0.26
Sheela Foam Ltd	0.55	<b>Insurance</b>	<b>2.07</b>
<b>Retailing</b>	<b>8.31</b>	ICICI LOMBARD GENERAL	1.33
VISHAL MEGA MART LIMITED	1.99	INSURANCE COMPANY LTD	0.74
Medplus Health Services Ltd.	1.75	MEDI ASSIST HEALTHCARE	0.74
V-Mart Retail Ltd.	1.36	SERVICES LIMITED	1.97
AVENUE SUPERMARTS LTD.	1.34	<b>Chemicals and Petrochemicals</b>	<b>1.97</b>
Shoppers Stop Ltd.	0.96	JUBILANT INGREVIA LTD	1.41
SWIGGY LTD	0.91	Atul Ltd.	0.56
<b>Auto Components</b>	<b>7.26</b>	<b>Electrical Equipment</b>	<b>1.89</b>
Sansera Engineering Ltd.	2.77	GE VERNOVA T&D INDIA LIMITED	1.89
MINDA CORPORATION LIMITED	1.87	<b>Transport Services</b>	<b>1.42</b>
Schaeffler India Ltd	1.33	Blue Dart Express Ltd.	1.42
ROLEX RINGS LTD.	0.91	<b>Capital Markets</b>	<b>1.37</b>
Sandhar Technologies Ltd.	0.58	KFIN TECHNOLOGIES LTD.	1.18
<b>Pharmaceuticals and Biotechnology</b>	<b>6.73</b>	ANAND RATHI SHARE AND STOCK	0.19
Alinta Pharma Ltd.	2.07	BROKERS LIMITED	1.32
Alembic Pharmaceuticals Ltd.	1.64	<b>Telecom - Services</b>	<b>1.32</b>
MANKIND PHARMA LTD	1.03	BHARTI HEXACOM LTD.	1.21
JB CHEMICALS &	0.82	<b>Leisure Services</b>	<b>1.21</b>
PHARMACEUTICALS LTD.	0.62	DEVYANI INTERNATIONAL LIMITED	1.12
ANTHEM BIOSCIENCES LTD	0.55	<b>Agricultural Food and other Product</b>	<b>1.12</b>
Torrent Pharmaceuticals Ltd.	0.55	Balrampur Chini Mills Ltd.	1.12
<b>Finance</b>	<b>6.15</b>	<b>Commercial Services and Supplies</b>	<b>1.12</b>
SIRIRAM FINANCE LTD.	1.98	CMS INFO SYSTEMS LTD	1.12
APTUS VALUE HOUSING FINANCE	1.65	<b>Cement and Cement Products</b>	<b>1.05</b>
FIVE STAR BUSINESS FINANCE LTD	1.62	JK Cement Ltd.	1.05
HOME FIRST FINANCE CO INDIA	0.90	<b>Fertilizers and Agrochemicals</b>	<b>0.92</b>
<b>Industrial Products</b>	<b>5.88</b>	Dhanuka Agritech Ltd.	0.92
Carborundum Universal Ltd.	1.27	<b>Other Consumer Services</b>	<b>0.64</b>
Ratnamani Metals & Tubes Ltd.	1.27	PHYSICSWALLAH LIMITED	0.64
HAPPY FORGINGS LTD	1.04	<b>Entertainment</b>	<b>0.57</b>
R R KABEL LTD	0.84	PVR INOX LIMITED	0.57
BANSAL WIRE INDUSTRIES LIMITED	0.77	<b>IT - Software</b>	<b>0.56</b>
WPIL LTD	0.44	HEXWARE TECHNOLOGIES LTD.	0.53
Apollo Pipes Ltd.	0.25	Birlasoft Ltd.	0.03
<b>Construction</b>	<b>5.47</b>	<b>Equity &amp; Equity related - Total</b>	<b>98.79</b>
KALPATARU PROJECTS	2.50	<b>Triparty Repo</b>	<b>1.48</b>
INTERNATIONAL LIMITED	2.17	<b>Net Current Assets/(Liabilities)</b>	<b>-0.27</b>
TECHNO ELECTRIC & ENGINEERING	0.80	<b>Current Total</b>	<b>100.00</b>
COMPANY LIMITED			
G R Infraprojects Limited			

## 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 (₹)	25,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,75,92,278	28,48,105	15,73,225	7,63,332	3,81,558	1,14,024
<b>Scheme Returns (%)</b>	<b>16.01</b>	<b>16.48</b>	<b>17.61</b>	<b>9.57</b>	<b>3.82</b>	<b>-9.12</b>
NIFTY Smallcap 250 (TRI) Returns (%)	NA	16.44	19.90	14.30	8.51	-4.91
<b>Alpha*</b>	<b>NA</b>	<b>0.04</b>	<b>-2.30</b>	<b>-4.73</b>	<b>-4.69</b>	<b>-4.21</b>
NIFTY Smallcap 250 (TRI) (₹)#	NA	28,42,251	17,07,206	8,58,246	4,09,226	1,16,806
Nifty Smallcap 100 (TRI) Returns (%)	12.60	14.88	18.53	13.98	9.87	-3.26
<b>Alpha*</b>	<b>3.41</b>	<b>1.60</b>	<b>-0.92</b>	<b>-4.42</b>	<b>-6.05</b>	<b>-5.86</b>
Nifty Smallcap 100 (TRI) (₹)#	1,12,77,189	26,13,592	16,25,756	8,51,668	4,17,499	1,17,883
Nifty 50 (TRI) (₹)^	1,15,18,162	24,62,266	13,86,658	8,03,990	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	12.77	13.77	14.07	11.65	10.37	6.99

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.	<b>Risk-o-meter</b> The risk of the scheme is Very High	<b>Risk-o-meter</b> The risk of the benchmark is Very High NIFTY Smallcap 250 TRI	<b>Risk-o-meter</b> 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/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 (PR). 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/CI/R/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBI Overnight MIBOR rate as on 30th Jan 2026). \*\* Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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

<b>Fund Manager*:</b>	Ms. Shibani Sircar Kurian
<b>AAUM:</b>	₹5,093.27 crs
<b>AUM:</b>	₹5,086.82 crs
<b>Benchmark***:</b>	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
<b>Allotment Date:</b>	July 27, 2005
<b>Folio Count:</b>	1,39,746

### 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	₹153.0609	₹181.7454
IDCW	₹52.7595	₹64.6739

(as on January 30, 2026)

### Ratios

Portfolio Turnover	32.47%
<sup>1</sup> Beta	1.00
<sup>1</sup> Sharpe#	1.07
<sup>1</sup> Standard Deviation	13.19%
<sup>^^</sup> P/E	26.29
<sup>^^</sup> P/BV	3.50

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

### Market Capitalisation\*

Large Cap	57.85%
Mid Cap	28.06%
Small Cap	12.93%
Debt & Money Market	1.16%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.84%
<b>Direct Plan:</b>	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.

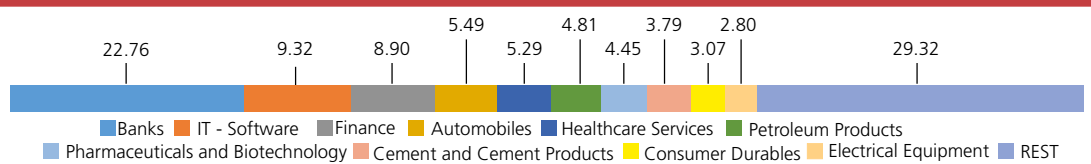
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>	<b>22.76</b>	SWIGGY LTD	1.95
<b>Banks</b>	<b>6.26</b>	VISHAL MEGA MART LIMITED	0.64
HDFC Bank Ltd.	4.66	<b>Power</b>	<b>2.51</b>
ICICI Bank Ltd.	4.02	NTPC LTD	2.51
STATE BANK OF INDIA	2.06	<b>Construction</b>	<b>2.25</b>
Axis Bank Ltd.	1.74	Larsen And Toubro Ltd.	1.25
INDIAN BANK	1.53	KALPATARU PROJECTS	
Bank Of Baroda	1.31	INTERNATIONAL LIMITED	1.00
IndusInd Bank Ltd.	1.18	<b>Personal Products</b>	<b>1.98</b>
BANK OF MAHARASHTRA	0.92	Godrej Consumer Products Ltd.	1.32
<b>IT - Software</b>	<b>9.32</b>	Emami Ltd.	0.66
Infosys Ltd.	3.66	<b>Aerospace and Defense</b>	<b>1.77</b>
Tech Mahindra Ltd.	3.21	Bharat Electronics Ltd.	1.77
Mphasis Ltd	2.45	<b>Capital Markets</b>	<b>1.63</b>
<b>Finance</b>	<b>8.90</b>	NUVAMA WEALTH	
SHRIRAM FINANCE LTD.	3.17	MANAGEMENT LIMITED	0.90
BAJAJ FINANCE LTD.	1.98	CANARA ROBECO ASSET	
POONAWALLA FINCORP LTD.	1.92	MANAGEMENT COMPANY LTD.	0.73
APTUS VALUE HOUSING FINANCE	1.01	<b>Chemicals and Petrochemicals</b>	<b>1.51</b>
PIRAMAL FINANCE LTD	0.82	SRF Ltd.	1.51
<b>Automobiles</b>	<b>5.49</b>	<b>Ferrous Metals</b>	<b>1.41</b>
Hero MotoCorp Ltd.	2.88	Jindal Steel & Power Ltd.	1.41
Maruti Suzuki India Limited	2.61	<b>Non - Ferrous Metals</b>	<b>1.28</b>
<b>Healthcare Services</b>	<b>5.29</b>	Hindalco Industries Ltd	1.28
Fortis Healthcare India Ltd	2.09	<b>Transport Services</b>	<b>1.24</b>
PARK MEDI WORLD LIMITED	1.19	Inter Globe Aviation Ltd	1.24
(PARK HOSPITAL)	1.04	<b>Beverages</b>	<b>1.22</b>
Global Health Ltd.	0.97	Radico Khaitan Ltd.	1.22
Metropolis Healthcare Ltd.	0.97	<b>Insurance</b>	<b>1.02</b>
<b>Petroleum Products</b>	<b>4.81</b>	SBI Life Insurance Company Ltd	1.02
RELIANCE INDUSTRIES LTD.	3.10	<b>Industrial Products</b>	<b>1.00</b>
Bharat Petroleum Corporation Ltd.	1.71	APL APOLLO TUBES LTD.	1
<b>Pharmaceuticals and Biotechnology</b>	<b>4.45</b>	<b>Diversified FMCG</b>	<b>0.85</b>
Ipca Laboratories Ltd.	1.47	ITC Ltd.	0.85
JUBILANT PHARMOVA LIMITED	1.12	<b>Fertilizers and Agrochemicals</b>	<b>0.81</b>
Ajanta Pharma Ltd.	0.94	Coromandel International Ltd.	0.81
JB CHEMICALS & PHARMACEUTICALS LTD.	0.92	<b>Industrial Manufacturing</b>	<b>0.60</b>
<b>Cement and Cement Products</b>	<b>3.79</b>	JYOTI CNC AUTOMATION LTD	0.60
Ultratech Cement Ltd.	2.19	<b>Leisure Services</b>	<b>0.60</b>
Dalmia Bharat Limited	1.60	SAPPHIRE FOODS INDIA LTD.	0.60
<b>Consumer Durables</b>	<b>3.07</b>	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>0.59</b>
Century Plyboards (India) Ltd.	1.26	ASHOK LEYLAND LTD.	0.59
VOLTAS LTD.	1.02	<b>Auto Components</b>	<b>0.52</b>
LG ELECTRONICS INDIA LTD	0.79	TENNECO CLEAN AIR INDIA LIMITED	0.52
<b>Electrical Equipment</b>	<b>2.80</b>	<b>Equity &amp; Equity related - Total</b>	<b>98.84</b>
GE VERNOVA T&D INDIA LIMITED	2.29	<b>Triparty Repo</b>	<b>1.77</b>
EMMVEE PHOTOVOLTAIC POWER LIMITED	0.51	<b>Net Current Assets/(Liabilities)</b>	<b>-0.61</b>
<b>Telecom - Services</b>	<b>2.78</b>	<b>Grand Total</b>	<b>100.00</b>
Bharti Airtel Ltd	2.78		
<b>Retailing</b>	<b>2.59</b>		

## 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 (₹)	24,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,36,09,507	29,38,065	16,25,482	9,07,776	4,44,837	1,26,087
<b>Scheme Returns (%)</b>	<b>14.51</b>	<b>17.06</b>	<b>18.53</b>	<b>16.58</b>	<b>14.24</b>	<b>9.56</b>
Nifty 500 (TRI) Returns (%)	13.31	14.78	15.75	13.01	11.07	5.78
<b>Alpha*</b>	<b>1.20</b>	<b>2.28</b>	<b>2.77</b>	<b>3.57</b>	<b>3.17</b>	<b>3.78</b>
Nifty 500 (TRI) (₹)#	1,16,82,736	25,99,395	14,72,549	8,31,455	4,24,894	1,23,698
Nifty 100 (TRI) Returns (%)	12.93	13.77	14.25	11.90	10.75	6.89
<b>Alpha*</b>	<b>1.58</b>	<b>3.29</b>	<b>4.28</b>	<b>4.68</b>	<b>3.50</b>	<b>2.67</b>
Nifty 100 (TRI) (₹)#	1,11,32,275	24,62,669	13,95,475	8,08,888	4,22,903	1,24,406
Nifty 50 (TRI) (₹)^	1,07,08,457	24,62,266	13,86,658	8,03,990	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	12.62	13.77	14.07	11.65	10.37	6.99

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:	<p>The risk of the scheme is Very High</p>	<p>The risk of the benchmark is Very High</p> <p>Nifty 500 TRI</p>	<p>The risk of the benchmark is Very High</p> <p>Nifty 100 TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 151-155 & 169-173. # Risk rate assumed to be 5.53% (FBIIL Overnight MIBOR rate as on 30th Jan 2026). \*\* Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

Investment style	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Ms. Shibani Sircar Kurian
<b>AAUM:</b>	₹3,941.72 crs
<b>AUM:</b>	₹3,940.04 crs
<b>Benchmark***:</b>	Nifty 500 TRI (Tier 1), Nifty 200 TRI (Tier 2)
<b>Allotment Date:</b>	July 16, 2019
<b>Folio Count:</b>	1,03,998

## 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	₹26.6837	₹29.5374
IDCW	₹26.6837	₹29.5387

(as on January 30, 2026)

### Ratios

Portfolio Turnover	16.24%
<sup>1</sup> Beta	0.88
<sup>2</sup> Sharpe##	0.99
<sup>3</sup> Standard Deviation	11.71%
<sup>4</sup> P/E	28.72
<sup>5</sup> P/BV	4.25

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

### Market Capitalisation\*

Large Cap	77.60%
Mid Cap	19.19%
Small Cap	1.55%
Debt & Money Market	1.66%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.87%
<b>Direct Plan:</b>	0.54%

### 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.

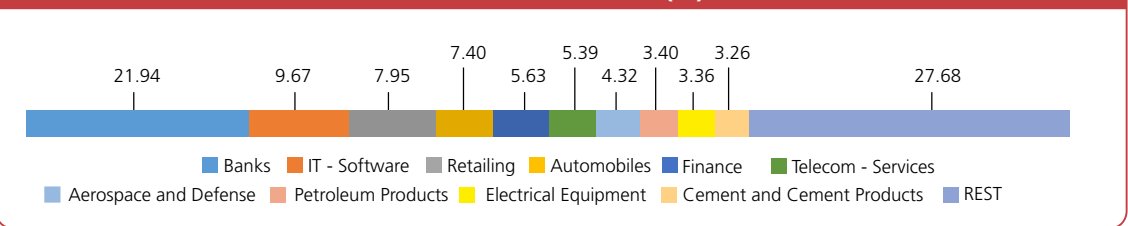
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Ultratech Cement Ltd.	3.26
<b>Banks</b>	<b>21.94</b>	<b>Power</b>	<b>3.23</b>
HDFC Bank Ltd.	7.38	NTPC LTD	3.23
ICICI Bank Ltd.	5.99	<b>Industrial Products</b>	<b>3.14</b>
STATE BANK OF INDIA	5.42	KEI INDUSTRIES LTD.	3.14
Axis Bank Ltd.	3.15	<b>Healthcare Services</b>	<b>3.08</b>
<b>IT - Software</b>	<b>9.67</b>	Fortis Healthcare India Ltd	3.08
Tech Mahindra Ltd.	4.24	<b>Capital Markets</b>	<b>3.01</b>
Infosys Ltd.	3.45	NUVAMA WEALTH MANAGEMENT LIMITED	1.55
PERSISTENT SYSTEMS LIMITED	1.98	ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	1.46
<b>Retailing</b>	<b>7.95</b>	<b>Transport Services</b>	<b>2.74</b>
ETERNAL LIMITED	4.79	Inter Globe Aviation Ltd	2.74
FSN E-COMMERCE VENTURES LTD.	2.63	<b>Construction</b>	<b>2.39</b>
LENSKART SOLUTIONS LIMITED	0.53	Larsen And Toubro Ltd.	2.39
<b>Automobiles</b>	<b>7.40</b>	<b>Chemicals and Petrochemicals</b>	<b>2.38</b>
Maruti Suzuki India Limited	3.74	SRF Ltd.	2.38
Hero MotoCorp Ltd.	3.66	<b>Consumer Durables</b>	<b>2.09</b>
<b>Finance</b>	<b>5.63</b>	BLUE STAR LTD.	2.09
SHRIRAM FINANCE LTD.	5.63	<b>Personal Products</b>	<b>2.03</b>
<b>Telecom - Services</b>	<b>5.39</b>	Godrej Consumer Products Ltd.	2.03
Bharti Airtel Ltd	5.39	<b>Pharmaceuticals and Biotechnology</b>	<b>1.93</b>
<b>Aerospace and Defense</b>	<b>4.32</b>	Divi s Laboratories Ltd.	1.93
Bharat Electronics Ltd.	4.32	<b>Equity &amp; Equity related - Total</b>	<b>98.34</b>
<b>Petroleum Products</b>	<b>3.40</b>	<b>Triparty Repo</b>	<b>1.78</b>
RELIANCE INDUSTRIES LTD.	3.40	<b>Net Current Assets/(Liabilities)</b>	<b>-0.12</b>
<b>Electrical Equipment</b>	<b>3.36</b>	<b>Grand Total</b>	<b>100.00</b>
GE VERNOVA T&D INDIA LIMITED	3.36		
<b>Cement and Cement Products</b>	<b>3.26</b>		

## 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 (₹)	7,90,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	13,63,384	8,62,005	4,48,168	1,29,948
<b>Scheme Returns (%)</b>	<b>16.35</b>	<b>14.47</b>	<b>14.76</b>	<b>15.76</b>
Nifty 500 TRI (%)	15.87	13.01	11.07	5.78
<b>Alpha*</b>	<b>0.48</b>	<b>1.46</b>	<b>3.69</b>	<b>9.98</b>
Nifty 500 TRI (₹)#	13,41,895	8,31,455	4,24,894	1,23,698
Nifty 200 (TRI) Returns (%)	15.46	12.89	11.44	7.17
<b>Alpha*</b>	<b>0.89</b>	<b>1.59</b>	<b>3.33</b>	<b>8.59</b>
Nifty 200 (TRI) (₹)#	13,23,638	8,28,905	4,27,161	1,24,579
Nifty 50 (TRI) (₹)^	12,66,857	8,03,990	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	14.15	11.65	10.37	6.99

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:	<b>Risk-o-meter</b> The risk of the scheme is Very High	<b>Risk-o-meter</b> The risk of the benchmark is Very High	<b>Risk-o-meter</b> The risk of the benchmark is Very High
• 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.			

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹6,357.68 crs

**AUM:** ₹6,301.13 crs

**Benchmark:** Nifty 500 TRI

**Allotment Date:** November 23, 2005

**Folio Count:** 5,08,070

### 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	₹114.8880	₹135.3934
IDCW	₹42.9964	₹56.7155

(as on January 30, 2026)

### Ratios

Portfolio Turnover	23.93%
<sup>1</sup> Beta	0.92
<sup>2</sup> Sharpe##	0.79
<sup>3</sup> Standard Deviation	12.49%
<sup>^^</sup> P/E	24.08
<sup>^^</sup> P/BV	3.52

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

### Market Capitalisation\*

Large Cap	70.42%
Mid Cap	19.77%
Small Cap	9.28%
Debt & Money Market	0.53%

\*% of Net Asset

### Total Expense Ratio\*\*

**Regular Plan:** 1.76%

**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)

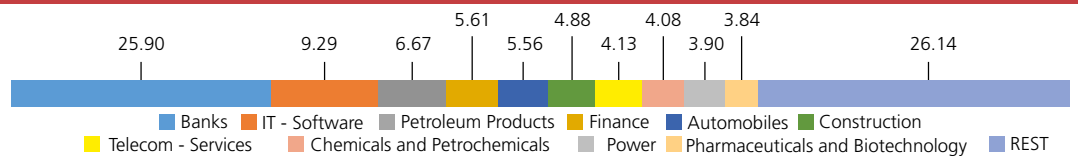
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		ETERNAL LIMITED	2.61
<b>Banks</b>	<b>25.90</b>	LENSKART SOLUTIONS LIMITED	0.50
HDFC Bank Ltd.	8.85	SWIGGY LTD	0.27
STATE BANK OF INDIA	5.38	<b>Cement and Cement Products</b>	<b>2.68</b>
ICICI Bank Ltd.	4.95	Ultratech Cement Ltd.	1.91
Axis Bank Ltd.	2.17	Ambuja Cements Ltd.	0.77
Bank Of Baroda	1.81	<b>Food Products</b>	<b>2.65</b>
KOTAK MAHINDRA BANK LTD.	1.46	Britannia Industries Ltd.	2.65
IndusInd Bank Ltd.	1.28	<b>Auto Components</b>	<b>2.32</b>
<b>IT - Software</b>	<b>9.29</b>	Bosch Ltd.	2.32
Tech Mahindra Ltd.	3.73	<b>Consumer Durables</b>	<b>1.87</b>
Infosys Ltd.	3.59	VOLTAS LTD.	1.05
Mphasis Ltd	1.97	MIDWEST LTD PRE IPO	0.76
<b>Petroleum Products</b>	<b>6.67</b>	Hawkins Cooker Ltd	0.06
HINDUSTAN PETROLEUM CORPORATION LTD	2.54	<b>Ferrous Metals</b>	<b>1.80</b>
Bharat Petroleum Corporation Ltd.	2.31	Jindal Steel & Power Ltd.	1.80
RELIANCE INDUSTRIES LTD.	1.82	<b>Transport Services</b>	<b>1.64</b>
<b>Finance</b>	<b>5.61</b>	Inter Globe Aviation Ltd	1.64
BAJAJ FINANCE LTD.	2.32	<b>Industrial Manufacturing</b>	<b>1.35</b>
CRISIL Ltd.	1.18	KAYNES TECHNOLOGY INDIA LTD.	0.83
PIRAMAL FINANCE LTD	1.18	DEE DEVELOPMENT ENGINEERS LTD	0.52
APTUS VALUE HOUSING FINANCE	0.93	<b>Fertilizers and Agrochemicals</b>	<b>1.30</b>
<b>Automobiles</b>	<b>5.56</b>	Coromandel International Ltd.	1.30
Hero MotoCorp Ltd.	2.63	<b>Other Consumer Services</b>	<b>1.24</b>
Mahindra & Mahindra Ltd.	1.91	PHYSICSWALLAH LIMITED	1.24
TVS Motors Company Ltd	1.02	<b>Capital Markets</b>	<b>1.14</b>
<b>Construction</b>	<b>4.88</b>	ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	0.58
Larsen And Toubro Ltd.	2.41	NUVAMA WEALTH MANAGEMENT LIMITED	0.56
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.59	<b>Aerospace and Defense</b>	<b>1.06</b>
Engineers India Ltd.	0.88	Data Patterns (India) Ltd.	1.06
<b>Telecom - Services</b>	<b>4.13</b>	<b>Beverages</b>	<b>0.97</b>
Bharti Airtel Ltd	3.69	UNITED SPIRITS LTD.	0.97
Indus Towers Ltd.	0.35	<b>Electrical Equipment</b>	<b>0.75</b>
Bharti Airtel Ltd - Partly Paid Shares	0.09	ABB India Ltd	0.75
<b>Chemicals and Petrochemicals</b>	<b>4.08</b>	<b>Healthcare Services</b>	<b>0.56</b>
Linde India Ltd.	1.91	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	0.56
SOLAR INDUSTRIES INDIA LIMITED	1.28	<b>Entertainment</b>	<b>0.53</b>
SRF Ltd.	0.89	Sun TV Network Ltd.	0.53
<b>Power</b>	<b>3.90</b>	<b>Textiles and Apparels</b>	<b>0.37</b>
NTPC LTD	2.64	Garware Technical Fibres Ltd.	0.37
Power Grid Corporation Of India Ltd.	1.26	<b>Equity &amp; Equity related - Total</b>	<b>99.47</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>3.84</b>	<b>Triparty Repo</b>	<b>0.67</b>
Sun Pharmaceuticals Industries Ltd.	1.90	<b>Net Current Assets/(Liabilities)</b>	<b>-0.14</b>
Divi Laboratories Ltd.	1.43	<b>Grand Total</b>	<b>100.00</b>
Lupin Ltd.	0.51		
<b>Retailing</b>	<b>3.38</b>		

## 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 (₹)	24,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,11,51,720	25,77,748	14,52,345	8,19,183	4,14,701	1,23,028
<b>Scheme Returns (%)</b>	<b>13.30</b>	<b>14.62</b>	<b>15.37</b>	<b>12.41</b>	<b>9.41</b>	<b>4.72</b>
Nifty 500 (TRI) Returns (%)	13.28	14.78	15.75	13.01	11.07	5.78
<b>Alpha*</b>	<b>0.02</b>	<b>-0.16</b>	<b>-0.39</b>	<b>-0.60</b>	<b>-1.66</b>	<b>-1.05</b>
Nifty 500 (TRI) (₹)#	1,11,22,458	25,99,395	14,72,549	8,31,455	4,24,894	1,23,698
Nifty 50 (TRI) (₹)^	1,01,60,503	24,62,266	13,86,658	8,03,990	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	12.55	13.77	14.07	11.65	10.37	6.99

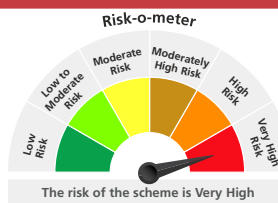
### Product Label

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

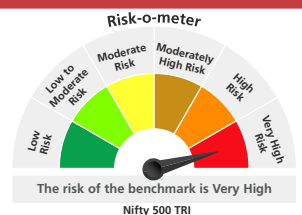
- long term capital growth with a 3 year lock in
- Investment in portfolio of predominantly equity & equity related securities.

\* 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/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹2,275.11 crs

**AUM:** ₹2,252.41 crs

**Benchmark:** Nifty Infrastructure TRI (Tier 1)

**Allotment Date:** February 25, 2008

**Folio Count:** 1,43,999

### 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	₹63.3317	₹75.2702
IDCW	₹50.6508	₹74.4093

(as on January 30, 2026)

### Ratios

Portfolio Turnover	32.00%
<sup>1</sup> Beta	0.93
<sup>1</sup> Sharpe#	0.78
<sup>1</sup> Standard Deviation	18.24%
<sup>^^</sup> P/E	25.18
<sup>^^</sup> P/BV	3.87

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

### Market Capitalisation\*

Large Cap	46.01%
Mid Cap	15.36%
Small Cap	38.34%
Debt & Money Market	0.29%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.01%
<b>Direct Plan:</b>	0.69%

### 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.

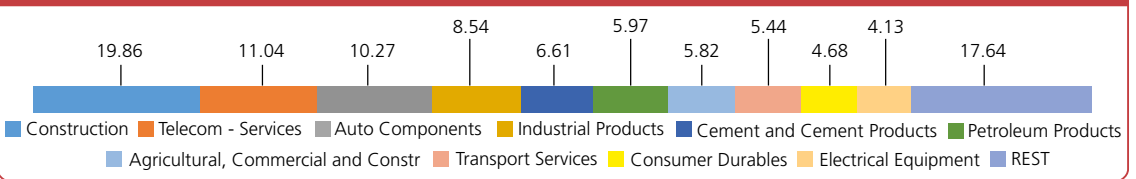
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Construction</b>	<b>19.86</b>	Inter Globe Aviation Ltd	1.65
Larsen And Toubro Ltd.	10.68	Container Corporation of India Ltd.	1.51
KALPATARU PROJECTS INTERNATIONAL LIMITED	3.20	<b>Consumer Durables</b>	<b>4.68</b>
Ashoka Buildcon Limited	1.61	GREENPANEL INDUSTRIES LTD	1.83
G R Infraprojects Limited	1.54	Kajaria Ceramics Ltd.	1.44
Engineers India Ltd.	1.38	V-Guard Industries Ltd.	1.41
M&B ENGINEERING LTD	0.89	<b>Electrical Equipment</b>	<b>4.13</b>
H G Infra Engineering Ltd.	0.56	ABB India Ltd	1.25
<b>Telecom - Services</b>	<b>11.04</b>	EMMVEE PHOTOVOLTAIC POWER LIMITED	1.04
Bharti Airtel Ltd	6.60	AZAD ENGINEERING LTD	0.94
Indus Towers Ltd.	4.44	ATLANTA ELECTRICALS LIMITED	0.90
<b>Auto Components</b>	<b>10.27</b>	<b>Aerospace and Defense</b>	<b>3.30</b>
Bosch Ltd.	2.84	Bharat Electronics Ltd.	1.99
Sansera Engineering Ltd.	1.49	ASTRA MICROWAVE PRODUCTS LTD.	1.31
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.40	<b>Finance</b>	<b>3.25</b>
Schaeffler India Ltd	1.37	SHRIRAM FINANCE LTD.	2.04
Apollo Tyres Ltd.	1.18	Power Finance Corporation Ltd.	1.21
Bharat Forge Ltd.	1.15	<b>Chemicals and Petrochemicals</b>	<b>3.23</b>
Exide Industries Ltd	0.84	SOLAR INDUSTRIES INDIA LIMITED	3.23
<b>Industrial Products</b>	<b>8.54</b>	<b>Realty</b>	<b>1.96</b>
Cummins India Ltd.	2.66	Mahindra Lifespace Developers Ltd	1.39
Ratnamani Metals & Tubes Ltd.	1.42	BRIGADE ENTERPRISES LIMITED	0.57
AIA Engineering Limited.	1.28	<b>Gas</b>	<b>1.69</b>
Carborundum Universal Ltd.	1.26	Petronet LNG Ltd.	1.04
KSH INTERNATIONAL LTD	1.20	Gujarat State Petronet Ltd.	0.65
WPIL LTD	0.72	<b>Industrial Manufacturing</b>	<b>1.31</b>
<b>Cement and Cement Products</b>	<b>6.61</b>	JYOTI CNC AUTOMATION LTD	1.31
Ultratech Cement Ltd.	3.38	<b>Power</b>	<b>1.11</b>
Shree Cement Ltd.	3.23	NTPC LTD	1.11
<b>Petroleum Products</b>	<b>5.97</b>	<b>Healthcare Services</b>	<b>0.84</b>
RELIANCE INDUSTRIES LTD.	4.91	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	0.84
Indian Oil Corporation Ltd	1.06	<b>Other Utilities</b>	<b>0.66</b>
<b>Agricultural, Commercial and Construction Vehicles</b>	<b>5.82</b>	CONCORD ENVIRO SYSTEMS LIMITED	0.66
V.S.T Tillers Tractors Ltd	3.20	<b>Equity &amp; Equity related - Total</b>	<b>99.71</b>
ASHOK LEYLAND LTD.	2.62	<b>Triparty Repo</b>	<b>0.45</b>
<b>Transport Services</b>	<b>5.44</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-0.16</b>
MAHINDRA LOGISTICS LTD	2.28	<b>Grand Total</b>	<b>100.00</b>

## 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 (₹)	21,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,00,51,029	29,67,927	17,44,945	9,11,722	4,16,506	1,21,804
<b>Scheme Returns (%)</b>	<b>15.20</b>	<b>17.24</b>	<b>20.52</b>	<b>16.76</b>	<b>9.71</b>	<b>2.81</b>
Nifty Infrastructure (TRI) Returns (%)	11.25	16.83	19.60	17.38	14.24	6.19
<b>Alpha*</b>	<b>3.96</b>	<b>0.41</b>	<b>0.92</b>	<b>-0.62</b>	<b>-4.53</b>	<b>-3.38</b>
Nifty Infrastructure (TRI) (₹)#	65,74,528	29,02,623	16,89,029	9,25,762	4,44,814	1,23,958
Nifty 50 (TRI) (₹)^	78,39,683	24,62,266	13,86,658	8,03,990	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	12.90	13.77	14.07	11.65	10.37	6.99

### Product Label

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

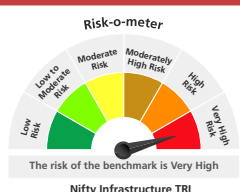
- Long term capital growth
- Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India

\* 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](http://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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBI Overnight MIBOR rate as on 30th Jan 2026). \*\* Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

	Value	GARP	Growth	Size
				Large
				Medium
				Small

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Mr. Harish Bihani
<b>AAUM:</b>	₹3,279.02 crs
<b>AUM:</b>	₹3,237.87 crs
<b>Benchmark:</b>	85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI
<b>Allotment Date:</b>	October 31, 2019
<b>Folio Count:</b>	1,01,557

**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	₹30.5984	₹33.7418
IDCW	₹30.6122	₹33.7368

(as on January 30, 2026)

**Ratios**

Portfolio Turnover	11.53%
<sup>1</sup> Beta	1.02
<sup>2</sup> Sharpe#	1.18
<sup>3</sup> Standard Deviation	12.91%
<sup>4</sup> P/E	47.90
<sup>5</sup> P/BV	6.39

Source: <sup>1</sup>ICRA MFI Explorer, <sup>2</sup>Bloomberg P/E ratio is for domestic portfolio

**Market Capitalisation\***

Large Cap	33.17%
Mid Cap	25.61%
Small Cap	19.31%
Debt & Money Market	3.30%
Overseas Investment	18.61%

\*% 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)

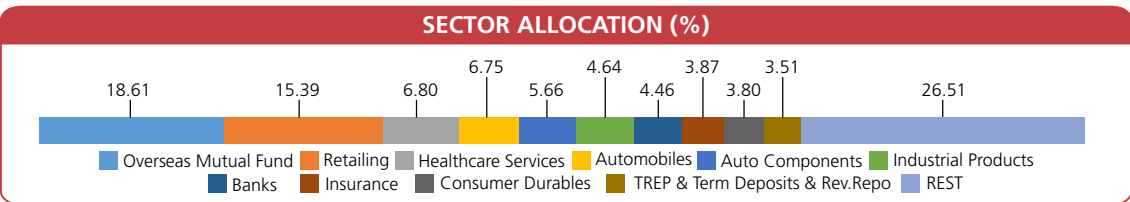
**Exit Load:**  
 • For redemption / switch out within 90 days from the date of allotment: 0.5%  
 • If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

**Data as on 29th January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

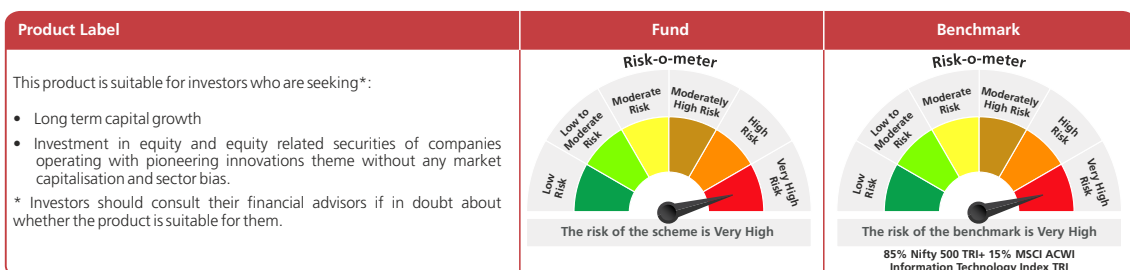
PORTFOLIO				
Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related</b>				
<b>Retailing</b>				
ETERNAL LIMITED	15.39	MANKIND PHARMA LTD		1.43
VISHAL MEGA MART LIMITED	5.32	ANTHEM BIOSCIENCES LTD		0.92
AVENUE SUPERMARTS LTD.	2.50	Sun Pharmaceuticals Industries Ltd.		0.92
INFO EDGE (INDIA) LTD.	1.70	<b>Telecom - Services</b>		
Trent Ltd	1.69	BHARTI HEXACOM LTD.		3.00
SWIGGY LTD	1.25	<b>Electrical Equipment</b>		
Medplus Health Services Ltd.	1.09	GE VERNOVA T&D INDIA LIMITED		2.94
BRAINBEES SOLUTIONS LIMITED	0.94	<b>Petroleum Products</b>		
LENSKART SOLUTIONS LIMITED	0.49	RELIANCE INDUSTRIES LTD.		2.77
<b>Healthcare Services</b>				
ASTER DM HEALTHCARE LTD	0.41	<b>Transport Services</b>		
KRISHNA INSTITUTE OF MEDICAL	0.41	Inter Globe Aviation Ltd		2.62
VIJAYA DIAGNOSTIC CENTRE PVT	0.41	<b>Chemicals and Petrochemicals</b>		
<b>Automobiles</b>				
Maruti Suzuki India Limited	6.80	SOLAR INDUSTRIES INDIA LIMITED		2.38
Mahindra & Mahindra Ltd.	3.03	JUBILANT INGREVIA LTD		1.43
TVS Motors Company Ltd	2.05	<b>Personal Products</b>		
<b>Auto Components</b>				
UNO MINDA LIMITED	1.72	Godrej Consumer Products Ltd.		2.21
Schaeffler India Ltd	1.09	<b>Financial Technology (Fintech)</b>		
MINDA CORPORATION LIMITED	3.24	PB FINTECH LTD.		1.92
ROLEX RINGS LTD.	2.42	<b>Finance</b>		
<b>Industrial Products</b>				
AIA Engineering Limited.	1.09	APTUS VALUE HOUSING FINANCE		1.24
KEI INDUSTRIES LTD.	5.66	<b>IT - Software</b>		
HAPPY FORGINGS LTD	2.74	CAPILLARY TECHNOLOGIES		1.10
Ratnamani Metals & Tubes Ltd.	1.04	<b>Commercial Services and Supplies</b>		
Carborundum Universal Ltd.	0.78	CMS INFO SYSTEMS LTD		0.76
<b>Banks</b>				
ICICI Bank Ltd.	4.64	Tracxn Technologies Ltd.		0.13
HDFC Bank Ltd.	1.43	<b>Realty</b>		
<b>Insurance</b>				
ICICI LOMBARD GENERAL	1.35	Mahindra Lifespace Developers Ltd		0.89
INSURANCE COMPANY LTD	0.78	<b>Diversified</b>		
SBI Life Insurance Company Ltd	0.57	3M India Ltd.		0.75
<b>Consumer Durables</b>				
Titan Company Ltd.	0.51	<b>IT - Services</b>		
Dixon Technologies India Ltd.	4.46	CYIENT LTD.		0.71
<b>Pharmaceuticals and Biotechnology</b>				
	2.92	<b>Equity &amp; Equity related - Total</b>		
	1.54	<b>Mutual Fund Units</b>		
	3.87	Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	18.10
	2.01	Geninnov Global Master Fund	Overseas Mutual Fund	0.51
	1.86	<b>Mutual Fund Units - Total</b>		
	3.80	<b>Triparty Repo</b>		
	2.08	<b>Net Current Assets/(Liabilities)</b>		
	1.72	<b>Grand Total</b>		
	3.27	<b>100.00</b>		



**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 Jan 29, 2026 (₹)	13,45,439	8,65,440	4,36,768	1,20,785
<b>Scheme Returns (%)</b>	<b>17.86</b>	<b>14.65</b>	<b>12.99</b>	<b>1.22</b>
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI)	18.08	15.91	15.37	12.63
<b>Alpha*</b>	<b>-0.21</b>	<b>-1.26</b>	<b>-2.37</b>	<b>-11.41</b>
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) (₹)#	13,54,609	8,92,553	4,51,865	1,27,964
Nifty 50 (TRI) (₹)^	11,96,755	8,07,075	4,22,226	1,24,949
Nifty 50 (TRI) Returns (%)	14.18	11.82	10.66	7.79



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

# 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			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

<b>Fund Manager*</b>	Mr. Mandar Pawar
<b>AAUM:</b>	₹832.25 crs
<b>AUM:</b>	₹822.94 crs
<b>Benchmark:</b>	Nifty 100 ESG Index TRI
<b>Allotment Date:</b>	December 11, 2020
<b>Folio Count:</b>	27,333

## 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	₹17.4472	₹18.9429
IDCW	₹17.4471	₹18.9434

(as on January 30, 2026)

### Ratios

Portfolio Turnover	21.65%
<sup>1</sup> Beta	0.90
<sup>2</sup> Sharpe##	0.73
<sup>3</sup> Standard Deviation	11.45%
<sup>4</sup> P/E	25.52
<sup>5</sup> P/BV	3.75

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

### Market Capitalisation\*

Large Cap	80.21%
Mid Cap	13.73%
Small Cap	5.41%
Debt & Money Market	0.65%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.30%
<b>Direct Plan:</b>	0.93%

### 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).

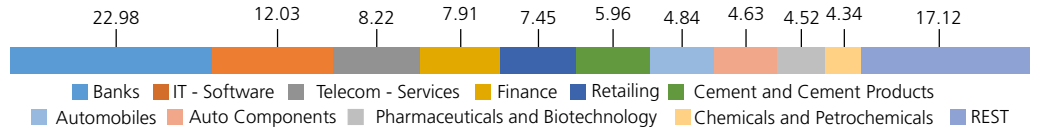
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Banks</b>	<b>22.98</b>	Biocon Ltd.	1.20
HDFC Bank Ltd.	7.45	Abbott India Ltd.	1.00
ICICI Bank Ltd.	4.94	Cipla Ltd.	0.71
Axis Bank Ltd.	4.00	<b>Chemicals and Petrochemicals</b>	<b>4.34</b>
STATE BANK OF INDIA	3.53	Linde India Ltd.	3.21
KOTAK MAHINDRA BANK LTD.	1.24	SRF Ltd.	1.13
INDIAN BANK	1.00	<b>Construction</b>	<b>3.87</b>
Bank Of Baroda	0.82	Larsen And Toubro Ltd.	3.87
<b>IT - Software</b>	<b>12.03</b>	<b>Petroleum Products</b>	<b>3.59</b>
Tech Mahindra Ltd.	5.08	Bharat Petroleum Corporation Ltd.	1.33
Infosys Ltd.	3.99	HINDUSTAN PETROLEUM CORPORATION LTD	1.15
Tata Consultancy Services Ltd.	1.52	RELIANCE INDUSTRIES LTD.	1.11
HCL Technologies Ltd.	1.44	<b>Food Products</b>	<b>1.57</b>
<b>Telecom - Services</b>	<b>8.22</b>	Britannia Industries Ltd.	1.57
Bharti Airtel Ltd	6.46	<b>Personal Products</b>	<b>1.56</b>
Indus Towers Ltd.	1.08	Godrej Consumer Products Ltd.	1.56
Bharti Airtel Ltd - Partly Paid Shares	0.68	<b>Electrical Equipment</b>	<b>1.24</b>
<b>Finance</b>	<b>7.91</b>	Siemens Ltd.	1.24
BAJAJ FINANCE LTD.	3.73	<b>Diversified FMCG</b>	<b>1.17</b>
SHRIRAM FINANCE LTD.	3.35	Hindustan Unilever Ltd.	1.15
Power Finance Corporation Ltd.	0.83	KWALITY WALLS INDIA LIMITED	0.02
<b>Retailing</b>	<b>7.45</b>	<b>Healthcare Services</b>	<b>1.02</b>
ETERNAL LIMITED	4.98	Metropolis Healthcare Ltd.	1.02
AVENUE SUPERMARTS LTD.	1.21	<b>Industrial Products</b>	<b>0.89</b>
Shoppers Stop Ltd.	0.71	Ratnamani Metals & Tubes Ltd.	0.67
V-Mart Retail Ltd.	0.55	APL APOLLO TUBES LTD.	0.22
<b>Cement and Cement Products</b>	<b>5.96</b>	<b>Power</b>	<b>0.65</b>
Ultratech Cement Ltd.	3.70	NTPC LTD	0.65
Ambuja Cements Ltd.	1.86	<b>Gas</b>	<b>0.61</b>
JK Cement Ltd.	0.40	GAIL (India) Ltd.	0.61
<b>Automobiles</b>	<b>4.84</b>	<b>Commercial Services and Supplies</b>	<b>0.30</b>
Hero MotoCorp Ltd.	3.03	Teamlease Services Ltd	0.30
Mahindra & Mahindra Ltd.	0.92	<b>Equity &amp; Equity related - Total</b>	<b>99.35</b>
Maruti Suzuki India Limited	0.89	<b>Mutual Fund Units</b>	
<b>Auto Components</b>	<b>4.63</b>	Kotak Liquid Direct Growth	0.50
Bosch Ltd.	2.00	<b>Mutual Fund Units - Total</b>	<b>0.50</b>
Bharat Forge Ltd.	1.73	<b>Triparty Repo</b>	<b>0.51</b>
Apollo Tyres Ltd.	0.90	<b>Net Current Assets/(Liabilities)</b>	<b>-0.36</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>4.52</b>	<b>Grand Total</b>	<b>100.00</b>
GlaxoSmithKline Pharmaceuticals Ltd.	1.61		

## 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 (₹)	6,20,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	8,18,369	7,83,670	4,19,938	1,25,590
<b>Scheme Returns (%)</b>	<b>10.68</b>	<b>10.62</b>	<b>10.27</b>	<b>8.77</b>
Nifty 100 ESG Index (TRI) (%)	12.53	12.38	12.58	10.57
<b>Alpha*</b>	<b>-1.85</b>	<b>-1.75</b>	<b>-2.31</b>	<b>-1.80</b>
Nifty 100 ESG Index (TRI) (₹)#	8,58,247	8,18,485	4,34,308	1,26,719
Nifty 50 (TRI) (₹)^	8,43,069	8,03,990	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	11.84	11.65	10.37	6.99

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in Portfolio of predominantly equity &amp; equity related securities of companies following environmental, social and governance (ESG) criteria.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty 100 ESG Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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

<b>Fund Manager*:</b>	Mr. Harsha Upadhyaya & Mr. Abhishek Bisen
<b>AAUM:</b>	₹2,445.56 crs
<b>AUM:</b>	₹2,409.81 crs
<b>Benchmark:</b>	Nifty India Manufacturing TRI
<b>Allotment Date:</b>	February 22, 2022
<b>Folio Count:</b>	94,245

### 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	₹19.2083	₹20.4319
IDCW	₹19.2081	₹20.4319

(as on January 30, 2026)

#### Ratios

Portfolio Turnover	34.70%
<sup>1</sup> Beta	0.96
<sup>1</sup> Sharpe##	0.94
<sup>1</sup> Standard Deviation	15.10%
<sup>^^</sup> P/E	32.26
<sup>^^</sup> P/BV	3.97

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

#### Market Capitalisation\*

Large Cap	58.54%
Mid Cap	23.23%
Small Cap	17.16%
Debt & Money Market	1.07%

\*% of Net Asset

#### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.97%
<b>Direct Plan:</b>	0.59%

#### 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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

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.

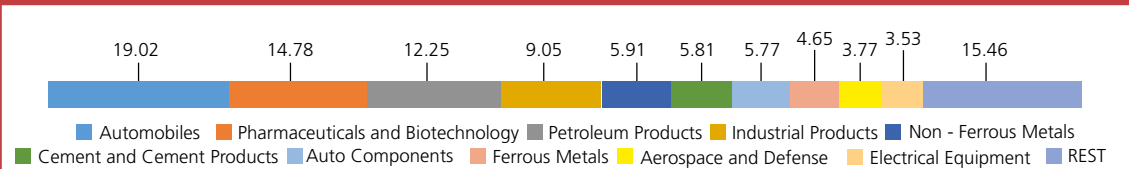
For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Aerospace and Defense</b>	<b>3.77</b>
<b>Automobiles</b>	<b>18.99</b>	Bharat Electronics Ltd.	3.77
Mahindra & Mahindra Ltd.	5.34	<b>Electrical Equipment</b>	<b>3.53</b>
Maruti Suzuki India Limited	3.94	WAAREE ENERGIES LIMITED	1.29
TVS Motors Company Ltd	3.82	ABB India Ltd	1.16
Hero MotoCorp Ltd.	3.67	EMMVEE PHOTOVOLTAIC POWER LIMITED	1.08
Eicher Motors Ltd.	2.22	<b>Industrial Manufacturing</b>	<b>3.37</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>14.78</b>	KAYNES TECHNOLOGY INDIA LTD.	1.52
Sun Pharmaceuticals Industries Ltd.	4.63	DEE DEVELOPMENT ENGINEERS LTD	1.06
Divi s Laboratories Ltd.	2.51	JYOTI CNC AUTOMATION LTD	0.67
Biocon Ltd.	1.52	STANDARD ENGINEERING TECHNOLOGY LIMITED	0.12
RUBICON RESEARCH LTD (PRE IPO)	1.42	<b>Chemicals and Petrochemicals</b>	<b>2.65</b>
Lupin Ltd.	1.12	SOLAR INDUSTRIES INDIA LIMITED	1.48
ANTHEM BIOSCIENCES LTD	1.07	SRF Ltd.	1.17
GlaxoSmithKline Pharmaceuticals Ltd.	1.00	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>2.45</b>
RUBICON RESEARCH LTD	0.90	ASHOK LEYLAND LTD.	2.45
Ipca Laboratories Ltd.	0.61	<b>Food Products</b>	<b>2.19</b>
<b>Petroleum Products</b>	<b>12.25</b>	Britannia Industries Ltd.	2.19
RELIANCE INDUSTRIES LTD.	4.34	<b>Consumer Durables</b>	<b>1.07</b>
HINDUSTAN PETROLEUM CORPORATION LTD	3.19	VOLTAS LTD.	1.07
Bharat Petroleum Corporation Ltd.	3.03	<b>Fertilizers and Agrochemicals</b>	<b>1.04</b>
Indian Oil Corporation Ltd	1.69	Coromandel International Ltd.	1.04
<b>Industrial Products</b>	<b>9.05</b>	<b>Diversified</b>	<b>0.78</b>
Graphite India Ltd.	2.56	3M India Ltd.	0.78
Cummins India Ltd.	2.35	<b>Textiles and Apparels</b>	<b>0.49</b>
KEI INDUSTRIES LTD.	1.33	Garware Technical Fibres Ltd.	0.49
KSH INTERNATIONAL LTD	0.94	<b>Construction</b>	<b>0.38</b>
Carborundum Universal Ltd.	0.90	M&B ENGINEERING LTD	0.38
QUADRANT FUTURE TEK LIMITED	0.60	<b>Equity &amp; Equity related - Total</b>	<b>98.93</b>
OSWAL PUMPS LTD	0.37	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.03
<b>Non - Ferrous Metals</b>	<b>5.91</b>	<b>Equity &amp; Equity related - Total</b>	<b>0.03</b>
Hindalco Industries Ltd	3.99	<b>Mutual Fund Units</b>	<b>0.38</b>
NATIONAL ALUMINIUM COMPANY LTD	1.92	Kotak Liquid Direct Growth	0.38
<b>Cement and Cement Products</b>	<b>5.81</b>	<b>Mutual Fund Units - Total</b>	<b>0.38</b>
India Cements Ltd.	2.28	<b>Triparty Repo</b>	<b>0.83</b>
Ultratech Cement Ltd.	2.24	<b>Net Current Assets/(Liabilities)</b>	<b>-0.17</b>
Dalmia Bharat Limited	1.29	<b>Grand Total</b>	<b>100.00</b>
<b>Auto Components</b>	<b>5.77</b>		
Bosch Ltd.	1.52		
TENNECO CLEAN AIR INDIA LIMITED	1.11		
Apollo Tyres Ltd.	1.02		
Schaeffler India Ltd	0.86		
Sansera Engineering Ltd.	0.65		
KROSS LIMITED	0.61		
<b>Ferrous Metals</b>	<b>4.65</b>		
Tata Steel Ltd.	4.65		

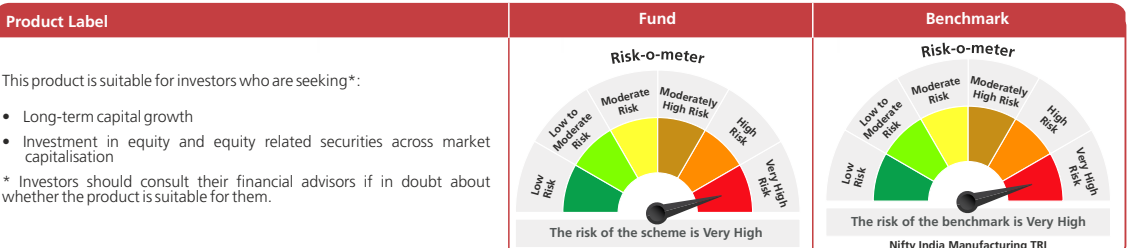
## SECTOR ALLOCATION (%)



## 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 (₹)	4,80,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	6,60,850	4,45,110	1,27,262
<b>Scheme Returns (%)</b>	<b>16.13</b>	<b>14.29</b>	<b>11.44</b>
Nifty India Manufacturing (TRI) Returns (%)	18.74	17.11	13.66
<b>Alpha*</b>	<b>-2.61</b>	<b>-2.82</b>	<b>-2.22</b>
Nifty India Manufacturing (TRI) (₹)#	6,94,712	4,63,386	1,28,645
Nifty 50 (TRI) (₹)^	6,03,846	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	11.49	10.37	6.99



# 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			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

**Fund Manager\*:** Mr. Harish Bihani & Mr. Abhishek Bisen

**AAUM:** ₹3,033.92 crs

**AUM:** ₹3,002.14 crs

**Benchmark:** Nifty 500 TRI

**Allotment Date:** September 28, 2022

**Folio Count:** 91,760

## 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	₹15.9174	₹16.7499
IDCW	₹15.9174	₹16.7491

(as on January 30, 2026)

### Ratios

Portfolio Turnover	22.41%
<sup>1</sup> Beta	0.93
<sup>2</sup> Sharpe#	0.89
<sup>3</sup> Standard Deviation	12.97%
<sup>4</sup> P/E	31.65
<sup>5</sup> P/BV	4.31

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

### Market Capitalisation\*

Large Cap	48.82%
Mid Cap	25.11%
Small Cap	25.78%
Debt & Money Market	0.29%

\*% of Net Asset

### Total Expense Ratio\*\*

**Regular Plan:** 1.93%

**Direct Plan:** 0.63%

### 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

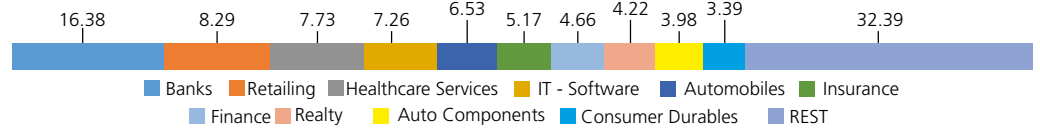
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>Banks</b>	<b>16.38</b>	Larsen And Toubro Ltd.	1.78
ICICI Bank Ltd.	6.32	KALPATARU PROJECTS	1.49
Axis Bank Ltd.	4.47	INTERNATIONAL LIMITED	3.25
HDFC Bank Ltd.	3.22	<b>Telecom - Services</b>	<b>3.25</b>
INDIAN BANK	2.37	BHARTI HEXACOM LTD.	3.23
<b>Retailing</b>	<b>8.29</b>	<b>Electrical Equipment</b>	<b>3.23</b>
VISHAL MEGA MART LIMITED	2.98	GE VERNOVA T&D INDIA LIMITED	2.92
ETERNAL LIMITED	2.89	<b>Pharmaceuticals and Biotechnology</b>	<b>1.42</b>
AVENUE SUPERMARTS LTD.	1.89	MANKIND PHARMA LTD	0.77
BRAINBEE SOLUTIONS LIMITED	0.53	Sun Pharmaceuticals Industries Ltd.	0.73
<b>Healthcare Services</b>	<b>7.73</b>	Ipca Laboratories Ltd.	2.51
ASTER DM HEALTHCARE LTD	3.20	<b>Personal Products</b>	<b>2.51</b>
VIJAYA DIAGNOSTIC CENTRE PVT	2.36	Godrej Consumer Products Ltd.	2.20
KRISHNA INSTITUTE OF MEDICAL	2.17	<b>Cement and Cement Products</b>	<b>2.20</b>
<b>IT - Software</b>	<b>7.26</b>	Ultratech Cement Ltd.	1.77
Infosys Ltd.	2.61	<b>Industrial Products</b>	<b>1.03</b>
Mphasis Ltd	2.12	HAPPY FORGINGS LTD	0.74
HEXAWARE TECHNOLOGIES LTD.	1.60	BANSAL WIRE INDUSTRIES LIMITED	1.65
Tech Mahindra Ltd.	0.93	<b>Petroleum Products</b>	<b>1.65</b>
<b>Automobiles</b>	<b>6.53</b>	RELIANCE INDUSTRIES LTD.	1.57
Maruti Suzuki India Limited	2.90	<b>IT - Services</b>	<b>1.57</b>
Mahindra & Mahindra Ltd.	2.46	SAGILITY INDIA LTD.	1.56
TVS Motors Company Ltd	1.17	<b>Beverages</b>	<b>1.56</b>
<b>Insurance</b>	<b>5.17</b>	UNITED SPIRITS LTD.	1.42
SBI Life Insurance Company Ltd	2.22	<b>Industrial Manufacturing</b>	<b>1.42</b>
ICICI LOMBARD GENERAL	2.09	ADITYA INFOTECH LIMITED	1.31
INSURANCE COMPANY LTD	0.86	<b>Power</b>	<b>1.31</b>
MEDI ASSIST HEALTHCARE	4.66	NTPC LTD	1.22
SERVICES LIMITED	2.55	<b>Capital Markets</b>	<b>1.04</b>
<b>Finance</b>	<b>4.22</b>	ICICI PRUDENTIAL ASSET	1.04
SHRIRAM FINANCE LTD.	1.35	MANAGEMENT COMPANY LTD.	0.97
APTUS VALUE HOUSING FINANCE	0.76	<b>Chemicals and Petrochemicals</b>	<b>0.97</b>
Power Finance Corporation Ltd.	4.22	JUBILANT INGREVIA LTD	0.97
<b>Realty</b>	<b>4.22</b>	<b>Diversified FMCG</b>	<b>0.97</b>
BRIGADE ENTERPRISES LIMITED	1.57	ITC Ltd.	0.92
OBEROI REALTY LTD	1.34	<b>Aerospace and Defense</b>	<b>0.92</b>
Mahindra Lifespace Developers Ltd	1.31	HINDUSTAN AERONAUTICS LTD.	0.92
<b>Auto Components</b>	<b>3.98</b>	<b>Commercial Services and Supplies</b>	<b>0.92</b>
UNO MINDA LIMITED	2.42	CMS INFO SYSTEMS LTD	0.37
TENNECO CLEAN AIR INDIA LIMITED	0.88	<b>Transport Services</b>	<b>0.37</b>
ROLEX RINGS LTD.	0.68	WESTERN CARRIERS (INDIA) LTD	0.48
<b>Consumer Durables</b>	<b>3.39</b>	<b>Equity &amp; Equity related - Total</b>	<b>99.71</b>
Century Plyboards (India) Ltd.	2.29	<b>Triparty Repo</b>	<b>0.48</b>
LG ELECTRONICS INDIA LTD	1.10	<b>Net Current Assets/(Liabilities)</b>	<b>-0.19</b>
<b>Construction</b>	<b>3.27</b>	<b>Grand Total</b>	<b>100.00</b>

## 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 (₹)	4,10,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	5,09,635	4,30,836	1,22,361
<b>Scheme Returns (%)</b>	<b>12.82</b>	<b>12.03</b>	<b>3.68</b>
NIFTY 500 (TRI) Returns (%)	11.95	11.07	5.78
<b>Alpha*</b>	<b>0.86</b>	<b>0.96</b>	<b>-2.10</b>
NIFTY 500 TRI (₹)#	5,02,400	4,24,894	1,23,698
Nifty 50 (TRI) (₹)^	4,94,142	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	10.95	10.37	6.99

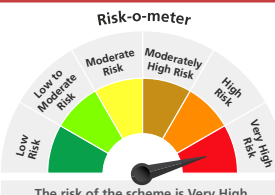
### Product Label

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

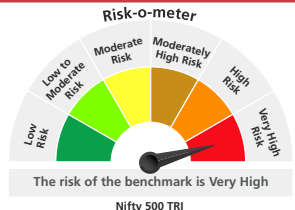
- Long-term capital growth
- Investment in portfolio of predominantly equity & equity related securities of companies with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

\* 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/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBI Overight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# KOTAK BANKING & FINANCIAL SERVICES FUND

An open ended equity scheme investing in the Banking and Financial Services 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 companies engaged in banking and financial services sector. 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:** ₹1,389.92 crs

**AUM:** ₹1,378.63 crs

**Benchmark:** Nifty Financial Services Index TRI

**Allotment Date:** February 27, 2023

**Folio Count:** 58,996

### 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	₹16.1151	₹16.8708
IDCW	₹16.1150	₹16.8683

(as on January 30, 2026)

### Ratios

Portfolio Turnover	32.09%
<sup>1</sup> Beta	0.98
<sup>1</sup> Sharpe##	0.97
<sup>1</sup> Standard Deviation	12.13%
<sup>^</sup> P/E	18.62
<sup>^</sup> P/BV	2.44

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

### Market Capitalisation\*

Large Cap	63.84%
Mid Cap	15.81%
Small Cap	18.68%
Debt & Money Market	1.67%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.11%
<b>Direct Plan:</b>	0.68%

### 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

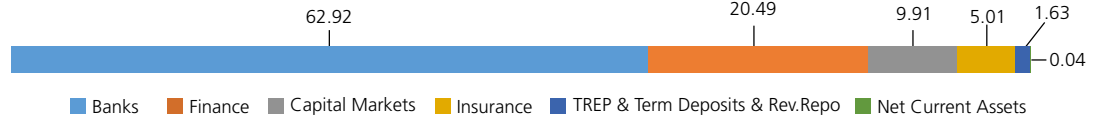
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>Banks</b>			
HDFC Bank Ltd.	15.79	INDIA SHELTER FINANCE CORPORATION LTD	0.92
ICICI Bank Ltd.	12.03	HOME FIRST FINANCE CO INDIA	0.85
STATE BANK OF INDIA	9.95	<b>Capital Markets</b>	
Axis Bank Ltd.	6.34	BSE LTD.	2.35
KOTAK MAHINDRA BANK LTD.	3.79	Nippon Life India Asset Management Ltd.	1.97
Ujivan Small Finance Bank Ltd.	2.44	NUVAMA WEALTH MANAGEMENT LIMITED	1.47
Bank Of Baroda	2.11	BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	1.28
BANK OF MAHARASHTRA	2.08	Prudent Corporate Advisory Services Ltd.	1.01
KARUR VYSYA BANK LTD.	2.01	CANARA ROBECO ASSET MANAGEMENT COMPANY LTD.	1.00
IndusInd Bank Ltd.	1.97	COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.83
INDIAN BANK	1.84	<b>Insurance</b>	
RBL Bank Ltd	1.37	SBI Life Insurance Company Ltd	5.01
SOUTH INDIAN BANK LTD.	1.19	HDFC Life Insurance Company Ltd.	2.30
FEDERAL BANK LTD.	0.01	Max Financial Services Ltd.	1.72
<b>Finance</b>			
BAJAJ FINANCE LTD.	6.15	<b>Equity &amp; Equity related - Total</b>	
SHRIRAM FINANCE LTD.	4.93	<b>Triparty Repo</b>	
POONAWALLA FINCORP LTD.	2.13	<b>Net Current Assets/(Liabilities)</b>	
APTUS VALUE HOUSING FINANCE	1.80	<b>Grand Total</b>	
Cholamandalam Investment and Finance Company Ltd.	1.42	<b>100.00</b>	
PIRAMAL FINANCE LTD	1.19		
Power Finance Corporation Ltd.	1.10		

## 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 (₹)	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	4,44,532	1,29,412
<b>Scheme Returns (%)</b>	<b>14.22</b>	<b>14.89</b>
Nifty Financial Services Index TRI Returns (%)	14.55	11.51
<b>Alpha*</b>	<b>-0.33</b>	<b>3.39</b>
Nifty Financial Services Index TRI (₹)#	4,46,637	1,27,306
Nifty 50 (TRI) (₹)^	4,20,773	1,24,466
Nifty 50 (TRI) Returns (%)	10.42	6.99

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in portfolio of predominantly equity &amp; equity related securities of companies engaged in Banking &amp; Financial Services</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty Financial Services Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

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/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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

<b>Fund Manager*:</b>	Mr. Harsha Upadhyaya, Mr. Rohit Tandon & Mr. Abhishek Bisen
<b>AAUM:</b>	₹549.69 crs
<b>AUM:</b>	₹538.65 crs
<b>Benchmark:</b>	Nifty 200 TRI
<b>Allotment Date:</b>	August 02, 2023
<b>Folio Count:</b>	15,486

## 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	₹14.9625	₹15.0924
IDCW	₹14.8482	₹15.0925

(as on January 30, 2026)

### Ratios

Portfolio Turnover	152.27%
<sup>1</sup> Beta	1.12
<sup>1</sup> Sharpe##	0.76
<sup>1</sup> Standard Deviation	16.10%
<sup>**</sup> P/E	29.58
<sup>**</sup> P/BV	4.45

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

### Market Capitalisation\*

Large Cap	64.48%
Mid Cap	31.23%
Small Cap	3.99%
Debt & Money Market	0.30%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.81%
<b>Direct Plan:</b>	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.

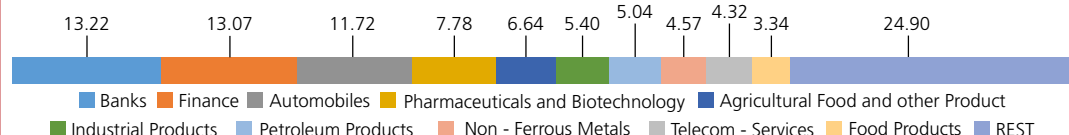
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Food Products</b>		<b>3.34</b>
<b>Banks</b>	<b>13.22</b>	Britannia Industries Ltd.		3.34
STATE BANK OF INDIA	3.89	<b>Consumer Durables</b>		<b>3.28</b>
HDFC Bank Ltd.	3.65	Titan Company Ltd.		3.28
CANARA BANK	2.39	<b>Insurance</b>		<b>2.95</b>
AU Small Finance Bank Ltd.	2.27	Max Financial Services Ltd.		2.95
BANK OF INDIA	1.02	<b>Diversified Metals</b>		<b>2.56</b>
<b>Finance</b>	<b>13.07</b>	Vedanta Ltd.		2.56
BAJAJ FINANCE LTD.	2.61	<b>Capital Markets</b>		<b>2.55</b>
Mahindra & Mahindra		HDFC Asset Management Company Ltd.		2.55
Financial Services Ltd.	2.53	<b>Chemicals and Petrochemicals</b>		<b>2.33</b>
Muthoot Finance Ltd	2.23	Navin Fluorine International Ltd.		2.33
L&T FINANCE HOLDINGS LTD	2.21	<b>Beverages</b>		<b>2.17</b>
SHRIRAM FINANCE LTD.	2.20	Radico Khaitan Ltd.		2.17
PIRAMAL FINANCE LTD	1.29	<b>Auto Components</b>		<b>2.15</b>
<b>Automobiles</b>	<b>11.68</b>	Bosch Ltd.		1.22
Eicher Motors Ltd.	2.94	Schaeffler India Ltd		0.93
TVS Motors Company Ltd	2.68	<b>Ferrous Metals</b>		<b>1.27</b>
Hero MotoCorp Ltd.	2.67	JSW Steel Ltd.		1.27
Mahindra & Mahindra Ltd.	2.48	<b>IT - Software</b>		<b>1.05</b>
HYUNDAI MOTORS INDIA LTD	0.91	LTIMindtree Limited		1.05
<b>Pharmaceuticals and Biotechnology</b>	<b>7.78</b>	<b>Transport Infrastructure</b>		<b>0.99</b>
DR REDDYS LABORATORIES LTD.	3.59	GMR AIRPORTS LIMITED		0.99
Laurus Labs Ltd.	1.84	<b>Healthcare Services</b>		<b>0.85</b>
Alkem Laboratories Ltd.	1.29	ASTER DM HEALTHCARE LTD		0.85
Lupin Ltd.	1.06	<b>Electrical Equipment</b>		<b>0.84</b>
<b>Agricultural Food and other Product</b>	<b>6.64</b>	Siemens Ltd.		0.84
Marico Ltd.	3.37	<b>Fertilizers and Agrochemicals</b>		<b>0.83</b>
Tata Consumer Products Ltd	3.27	Coromandel International Ltd.		0.83
<b>Industrial Products</b>	<b>5.40</b>	<b>Retailing</b>		<b>0.82</b>
APL APOLLO TUBES LTD.	2.85	VISHAL MEGA MART LIMITED		0.82
Polycab India Ltd.	1.91	<b>Equity &amp; Equity related - Total</b>		<b>99.70</b>
KEI INDUSTRIES LTD.	0.64	6% TVS MOTOR CUMULATIVE		
<b>Petroleum Products</b>	<b>5.04</b>	NON-CONVERTIBLE REDEEMABLE		
Bharat Petroleum Corporation Ltd.	2.87	PREFERENCE SHARES (NCRPS)-		
HINDUSTAN PETROLEUM		1 YEAR MATURITY	Automobiles	0.04
CORPORATION LTD	2.17	<b>Equity &amp; Equity related - Total</b>		<b>0.04</b>
<b>Non - Ferrous Metals</b>	<b>4.57</b>	<b>Mutual Fund Units</b>		
Hindalco Industries Ltd	2.94	Kotak Liquid Direct Growth	Mutual Fund	0.11
HINDUSTAN ZINC LTD.	0.82	<b>Mutual Fund Units - Total</b>		<b>0.11</b>
HINDUSTAN COPPER LTD.	0.81	<b>Triparty Repo</b>		<b>0.35</b>
<b>Telecom - Services</b>	<b>4.32</b>	<b>Net Current Assets/(Liabilities)</b>		<b>-0.20</b>
Bharti Airtel Ltd	3.18	<b>Grand Total</b>		<b>100.00</b>
Bharti Airtel Ltd - Partly Paid Shares	1.14			

## 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 (₹)	3,00,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	3,29,036	1,24,090
<b>Scheme Returns (%)</b>	<b>7.32</b>	<b>6.40</b>
Nifty 200 (TRI) Returns (%)	8.76	7.17
<b>Alpha*</b>	<b>-1.44</b>	<b>-0.77</b>
Nifty 200 TRI (₹)#	3,34,897	1,24,579
Nifty 50 (TRI) (₹)^	3,33,700	1,24,466
Nifty 50 (TRI) Returns (%)	8.47	6.99

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty 200 TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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

<b>Fund Manager*:</b>	Mr. Devender Singhal, & Mr. Abhishek Bisen
<b>AAUM:</b>	₹1,704.31 crs
<b>AUM:</b>	₹1,646.42 crs
<b>Benchmark:</b>	Nifty India Consumption Index TRI
<b>Allotment Date:</b>	November 16, 2023
<b>Folio Count:</b>	69,727

- 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	₹13.1943	₹13.6688
IDCW	₹13.1924	₹13.6672

(as on January 30, 2026)

**Ratios**

Portfolio Turnover	28.26%
<sup>1</sup> Beta	0.96
<sup>1</sup> Sharpe##	0.52
<sup>1</sup> Standard Deviation	15.78%
<sup>^^</sup> P/E	39.96
<sup>^^</sup> P/BV	5.62

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

**Market Capitalisation\***

Large Cap	51.51%
Mid Cap	14.40%
Small Cap	33.50%
Debt & Money Market	0.59%

\*% of Net Asset

**Total Expense Ratio\*\***

<b>Regular Plan:</b>	2.06%
<b>Direct Plan:</b>	0.57%

**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)

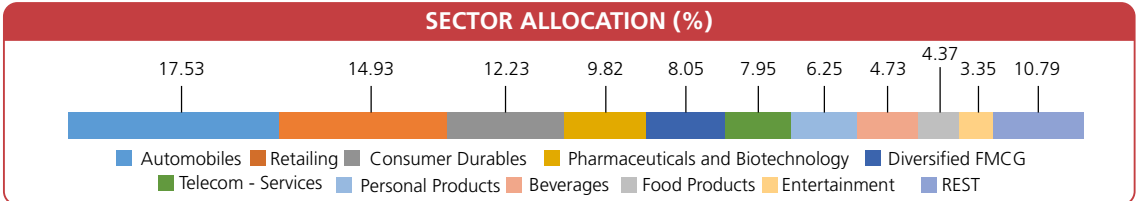
**Exit Load:**

- 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

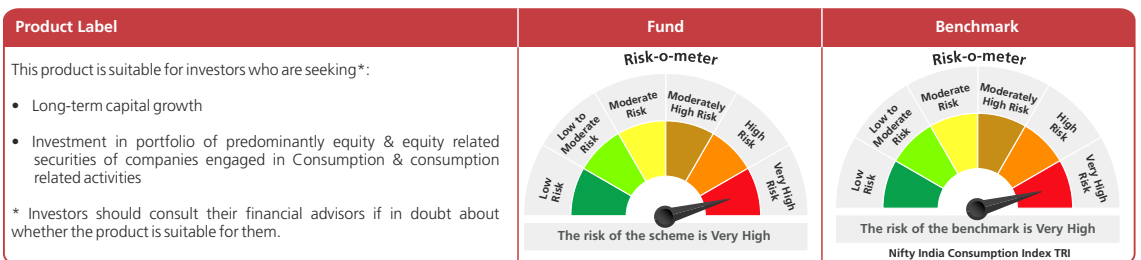
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Bharti Airtel Ltd - Partly Paid Shares	2.57
<b>Automobiles</b>	<b>17.53</b>	<b>Personal Products</b>	<b>6.25</b>
Maruti Suzuki India Limited	8.23	Godrej Consumer Products Ltd.	2.64
Hero MotoCorp Ltd.	5.49	Dabur India Ltd.	2.62
Mahindra & Mahindra Ltd.	2.08	Emami Ltd.	0.99
Eicher Motors Ltd.	1.73	<b>Beverages</b>	<b>4.73</b>
<b>Retailing</b>	<b>14.93</b>	Radico Khaitan Ltd.	4.73
ETERNAL LIMITED	6.62	<b>Food Products</b>	<b>4.37</b>
AVENUE SUPERMARTS LTD.	1.90	Britannia Industries Ltd.	4.12
FSN E-COMMERCE VENTURES LTD.	1.80	Heritage Foods Ltd	0.25
SWIGGY LTD	1.65	<b>Entertainment</b>	<b>3.35</b>
LENSKART SOLUTIONS LIMITED	0.69	PVR INOX LIMITED	1.80
Trent Ltd	0.69	Sun TV Network Ltd.	1.55
Vedant Fashions Ltd	0.59	<b>Leisure Services</b>	<b>3.01</b>
Shoppers Stop Ltd.	0.56	Jubilant Foodworks Limited	2.11
V-Mart Retail Ltd.	0.43	SAPPHIRE FOODS INDIA LTD.	0.90
<b>Consumer Durables</b>	<b>12.23</b>	<b>Healthcare Services</b>	<b>2.70</b>
GREENPANEL INDUSTRIES LTD	2.50	PARK MEDI WORLD LIMITED	
MIDWEST LTD.	2.47	(PARK HOSPITAL)	1.85
LG ELECTRONICS INDIA LTD	2.01	KRISHNA INSTITUTE OF MEDICAL	0.85
Pokarna Ltd.	1.45	<b>Agricultural, Commercial and Constr</b>	<b>1.85</b>
Kajaria Ceramics Ltd.	1.10	V.S.T Tillers Tractors Ltd	1.85
MIDWEST LTD PRE IPO	1.10	<b>Industrial Products</b>	<b>1.23</b>
Indigo Paints Limited	0.95	Subros Ltd.	1.23
Century Plyboards (India) Ltd.	0.65	<b>Auto Components</b>	<b>0.80</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>9.82</b>	MRF Limited	0.80
ACUTAAS CHEMICALS LTD	3.62	<b>Printing and Publication</b>	<b>0.31</b>
Ajanta Pharma Ltd.	1.93	Navneet Education Ltd.	0.31
JUBILANT PHARMOVA LIMITED	1.68	<b>Healthcare Equipment and Supplies</b>	<b>0.30</b>
ORCHID PHARMA LTD.	1.13	LAXMI DENTAL LIMITED	0.30
INNOVA CAPTABS LTD	0.93	<b>Equity &amp; Equity related - Total</b>	<b>99.41</b>
CORONA REMEDIES LIMITED	0.53	<b>Triparty Repo</b>	<b>0.78</b>
<b>Diversified FMCG</b>	<b>8.05</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-0.19</b>
ITC Ltd.	8.05	<b>Grand Total</b>	<b>100.00</b>
<b>Telecom - Services</b>	<b>7.95</b>		
Bharti Airtel Ltd	5.38		



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 Jan 30, 2026 (₹)	2,84,451	1,17,638	
<b>Scheme Returns (%)</b>	<b>4.55</b>	<b>-3.64</b>	
Nifty India Consumption Index (TRI) Returns (%)	4.47	-1.81	
<b>Alpha*</b>	<b>0.09</b>	<b>-1.83</b>	
Nifty India Consumption Index (TRI) (₹)#	2,84,174	1,18,827	
Nifty 50 (TRI) (₹)^	2,93,124	1,24,466	
Nifty 50 (TRI) Returns (%)	7.23	6.99	



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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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

<b>Fund Manager*:</b>	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen & Mr. Dhananjay Tikariha
<b>AAUM:</b>	₹460.89 crs
<b>AUM:</b>	₹451.35 crs
<b>Benchmark:</b>	Nifty Healthcare Index TRI
<b>Allotment Date:</b>	December 11, 2023
<b>Folio Count:</b>	33,066

## 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	₹12.7307	₹13.1862
IDCW	₹12.7348	₹13.1851

(as on January 30, 2026)

### Ratios

Portfolio Turnover	26.59%
<sup>1</sup> Beta	0.95
<sup>1</sup> Sharpe#	0.38
<sup>1</sup> Standard Deviation	16.39%
<sup>^</sup> P/E	37.83
<sup>^</sup> P/BV	5.33

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

### Market Capitalisation\*

Large Cap	34.66%
Mid Cap	22.85%
Small Cap	40.74%
Debt & Money Market	1.75%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.34%
<b>Direct Plan:</b>	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 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

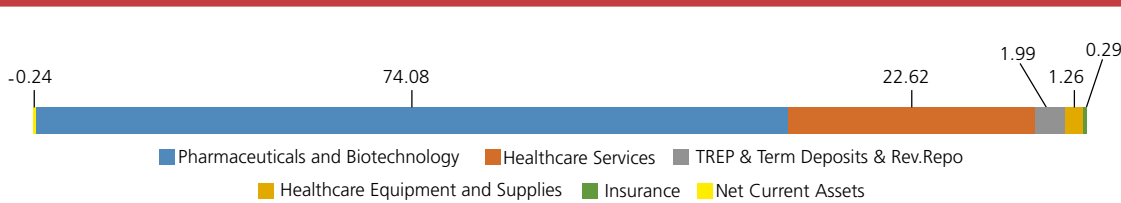
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>Pharmaceuticals and Biotechnology 74.08</b>			
Sun Pharmaceuticals Industries Ltd.	12.37	RUBICON RESEARCH LTD	1.56
JB CHEMICALS & PHARMACEUTICALS LTD.	6.67	ORCHID PHARMA LTD.	1.55
Divi s Laboratories Ltd.	6.03	INNOVA CAPTABS LTD	1.19
Lupin Ltd.	4.53	<b>Healthcare Services 22.62</b>	
Cipla Ltd.	4.40	MAX HEALTHCARE INSTITUTE LTD.	6.89
ACUTAAS CHEMICALS LTD	3.81	Fortis Healthcare India Ltd	4.91
JUBILANT PHARMOVA LIMITED	3.05	Apollo Hospitals Enterprises Ltd.	3.08
GLAND PHARMA LIMITED	2.81	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	2.76
Ajanta Pharma Ltd.	2.77	KRISHNA INSTITUTE OF MEDICAL	2.68
Alkem Laboratories Ltd.	2.77	YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	1.17
Aurobindo Pharma Ltd.	2.70	RAINBOW CHILDRENS MEDICARE LTD	1.13
SAI LIFE SCIENCES LIMITED	2.68	<b>Healthcare Equipment and Supplies 1.26</b>	
ANTHEM BIOSCIENCES LTD	2.26	LAXMI DENTAL LIMITED	1.26
Glenmark Pharmaceuticals Ltd	2.23	<b>Insurance 0.29</b>	
CORONA REMEDIES LIMITED	1.92	MEDI ASSIST HEALTHCARE SERVICES LIMITED	0.29
DR REDDYS LABORATORIES LTD.	1.89	<b>Equity &amp; Equity related - Total 98.25</b>	
MANKIND PHARMA LTD	1.88	<b>Triparty Repo 1.99</b>	
Marksans Pharma Ltd	1.82	<b>Net Current Assets/(Liabilities) -0.24</b>	
EMCURE PHARMACEUTICALS LIMITED	1.62	<b>Grand Total 100.00</b>	
Zydus Lifesciences Limited	1.57		

## 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 (₹)	2,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	2,65,507	1,16,418
<b>Scheme Returns (%)</b>		
Nifty Healthcare Index (TRI) Returns (%)	4.67	-2.72
<b>Alpha*</b>	<b>-2.78</b>	<b>-2.77</b>
Nifty Healthcare Index (TRI) (₹)#	2,73,746	1,18,233
Nifty 50 (TRI) (₹)^	2,79,548	1,24,466
Nifty 50 (TRI) Returns (%)	6.61	6.99

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in portfolio of predominantly equity &amp; equity related securities of companies engaged in Pharma, Healthcare &amp; allied sectors.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High Nifty Healthcare Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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; ^ 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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹659.94 crs

**AUM:** ₹669.20 crs

**Benchmark:** BSE Teck Index TRI

**Allotment Date:** March 04, 2024

**Folio Count:** 50,615

**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	₹11.5358	₹11.8600
IDCW	₹11.5365	₹11.8593

(as on January 30, 2026)

**Ratios**

Portfolio Turnover	16.91%
<sup>1</sup> Beta	0.95
<sup>1</sup> Sharpe#	0.41
<sup>1</sup> Standard Deviation	16.60%
<sup>^</sup> P/E	31.91
<sup>^</sup> P/BV	6.92

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

**Market Capitalisation\***

Large Cap	63.06%
Mid Cap	24.05%
Small Cap	4.54%
Debt & Money Market	8.35%

\*% of Net Asset

**Total Expense Ratio\*\***

<b>Regular Plan:</b>	2.32%
<b>Direct Plan:</b>	0.88%

**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

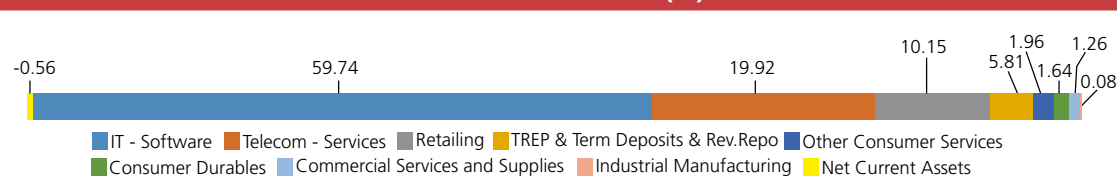
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

**PORTFOLIO**

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>IT - Software</b>	<b>59.74</b>	<b>Retailing</b>	<b>10.15</b>
Infosys Ltd.	21.60	ETERNAL LIMITED	5.51
Tech Mahindra Ltd.	8.13	SWIGGY LTD	2.47
Tata Consultancy Services Ltd.	6.74	FSN E-COMMERCE VENTURES LTD.	1.26
PERSISTENT SYSTEMS LIMITED	3.99	LENSKART SOLUTIONS LIMITED	0.91
HCL Technologies Ltd.	3.58	<b>Other Consumer Services</b>	<b>1.96</b>
Mphasis Ltd	3.46	PHYSICSWALLAH LIMITED	1.96
COGNIZANT TECHNOLOGY SOLUTIONS	3.10	<b>Consumer Durables</b>	<b>1.64</b>
COFORGE LIMITED	1.61	Dixon Technologies India Ltd.	1.64
Oracle Financial Services Software Ltd	1.48	<b>Commercial Services and Supplies</b>	<b>1.26</b>
Birlasoft Ltd.	1.44	Firstsource Solutions Ltd.	1.26
Wipro Ltd.	1.43	<b>Industrial Manufacturing</b>	<b>0.08</b>
LTIMindtree Limited	1.34	KAYNES TECHNOLOGY INDIA LTD.	0.08
CAPILLARY TECHNOLOGIES	0.97	<b>Equity &amp; Equity related - Total</b>	<b>94.75</b>
ZENSAR TECHNOLOGIES LTD.	0.87	<b>Triparty Repo</b>	<b>5.81</b>
<b>Telecom - Services</b>	<b>19.92</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-0.56</b>
Bharti Airtel Ltd	14.73	<b>Grand Total</b>	<b>100.00</b>
BHARTI HEXACOM LTD.	2.89		

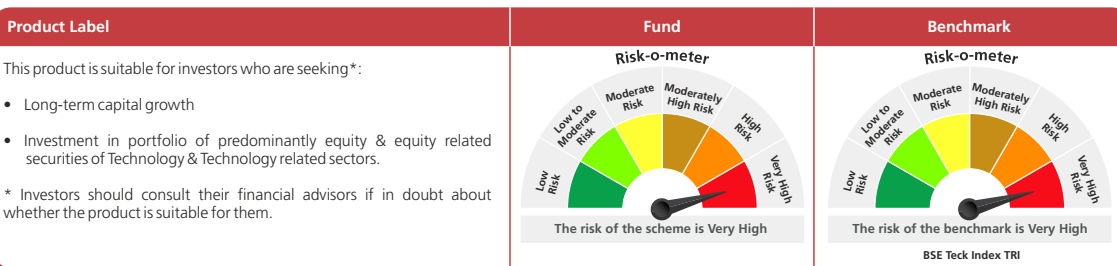
**SECTOR ALLOCATION (%)**



**SYSTEMATIC INVESTMENT PLAN (SIP)**

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	2,30,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	2,35,328	1,21,763
<b>Scheme Returns (%)</b>	<b>2.32</b>	<b>2.74</b>
BSE Teck Index (TRI) Returns (%)	4.55	8.06
<b>Alpha*</b>	<b>-2.24</b>	<b>-5.32</b>
BSE Teck Index (TRI) Returns (₹)#	2,40,502	1,25,142
Nifty 50 (TRI) (₹)^	2,43,259	1,24,466
Nifty 50 (TRI) Returns (%)	5.74	6.99



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/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹1,521.36 crs

**AUM:** ₹1,424.00 crs

**Benchmark:** Nifty 500 TRI

**Allotment Date:** June 29, 2024

**Folio Count:** 92,886

**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	₹9.2220	₹9.4278
IDCW	₹9.2219	₹9.4285

(as on January 30, 2026)

**Ratios**

Portfolio Turnover	29.16%
<sup>1</sup> Beta	1.12
<sup>1</sup> Sharpe##	-0.57
<sup>1</sup> Standard Deviation	16.43%
<sup>^^</sup> P/E	30.09
<sup>^^</sup> P/BV	2.95

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

**Market Capitalisation\***

Large Cap	17.80%
Mid Cap	28.85%
Small Cap	53.54%
Debt & Money Market	-0.19%

\*% of Net Asset

**Total Expense Ratio\*\***

<b>Regular Plan:</b>	2.12%
<b>Direct Plan:</b>	0.79%

**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

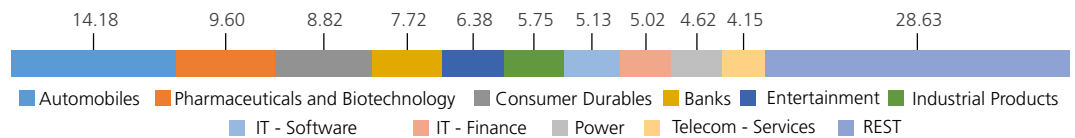
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Beverages</b>	<b>3.97</b>
<b>Automobiles</b>	<b>14.18</b>	Radico Khaitan Ltd.	3.97
Hero MotoCorp Ltd.	7.31	<b>Healthcare Services</b>	<b>3.78</b>
Maruti Suzuki India Limited	6.87	ASTER DM HEALTHCARE LTD	1.65
<b>Pharmaceuticals and Biotechnology</b>	<b>9.60</b>	YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	1.07
JUBILANT PHARMOVA LIMITED	4.48	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	1.06
Marksans Pharma Ltd	3.02	<b>Industrial Manufacturing</b>	<b>3.43</b>
ORCHID PHARMA LTD.	2.10	JYOTI CNC AUTOMATION LTD	3.43
<b>Consumer Durables</b>	<b>8.82</b>	<b>Diversified FMCG</b>	<b>2.49</b>
Indigo Paints Limited	2.93	ITC Ltd.	2.49
MIDWEST LTD.	2.33	<b>Electrical Equipment</b>	<b>2.33</b>
Bata India Ltd.	1.87	AZAD ENGINEERING LTD	2.33
MIDWEST LTD PRE IPO	1.69	<b>Construction</b>	<b>2.25</b>
<b>Banks</b>	<b>7.72</b>	KALPATARU PROJECTS INTERNATIONAL LIMITED	2.25
IndusInd Bank Ltd.	4.85	<b>Retailing</b>	<b>2.18</b>
JAMMU AND KASHMIR BANK LTD.	1.55	SWIGGY LTD	2.18
SOUTH INDIAN BANK LTD.	1.32	<b>Leisure Services</b>	<b>2.03</b>
<b>Entertainment</b>	<b>6.38</b>	SAPPHIRE FOODS INDIA LTD.	2.03
PVR INOX LIMITED	3.27	<b>Chemicals and Petrochemicals</b>	<b>1.98</b>
Sun TV Network Ltd.	3.11	SRF Ltd.	1.98
<b>Industrial Products</b>	<b>5.75</b>	<b>Food Products</b>	<b>1.68</b>
Carborundum Universal Ltd.	2.44	AVANTI FEEDS LTD	1.68
Graphite India Ltd.	1.73	<b>Realty</b>	<b>1.57</b>
KSH INTERNATIONAL LTD	1.58	OBEROI REALTY LTD	1.57
<b>IT - Software</b>	<b>5.13</b>	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>1.13</b>
Oracle Financial Services Software Ltd	3.19	TML COMMERCIAL VEHICLES LIMITED	1.13
Mphasis Ltd	1.94	<b>Equity &amp; Equity related - Total</b>	<b>100.19</b>
<b>Finance</b>	<b>5.02</b>	<b>Triparty Repo</b>	<b>0.08</b>
POONAWALLA FINCORP LTD.	2.63	<b>Net Current Assets/(Liabilities)</b>	<b>-0.27</b>
PIRAMAL FINANCE LTD	2.39	<b>Grand Total</b>	<b>100.00</b>
<b>Power</b>	<b>4.62</b>		
NLC India Ltd.	4.62		
<b>Telecom - Services</b>	<b>4.15</b>		
Indus Towers Ltd.	4.15		

## SECTOR ALLOCATION (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	2,00,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,90,892	1,18,284
<b>Scheme Returns (%)</b>	<b>-5.27</b>	<b>-2.65</b>
Nifty 500 (TRI) Returns (%)	2.68	5.78
<b>Alpha*</b>	<b>-7.95</b>	<b>-8.42</b>
Nifty 500 (TRI) (₹)#	2,04,659	1,23,698
Nifty 50 (TRI) (₹)^	2,08,213	1,24,466
Nifty 50 (TRI) Returns (%)	4.72	6.99

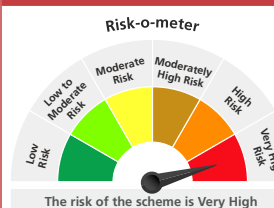
**Product Label**

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

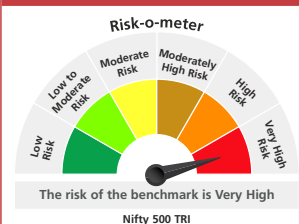
- Long-term capital growth
- Investment in portfolio of predominantly equity & equity related securities following Special Situation Theme.

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

**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 : - 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 Index (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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹2,008.54 crs

**AUM:** ₹1,966.53 crs

**Benchmark:** Nifty MNC Index TRI

**Allotment Date:** October 28, 2024

**Folio Count:** 1,08,837

### 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	₹10.5191	₹10.7128
IDCW	₹10.5191	₹10.7134

(as on January 30, 2026)

### Ratios

Portfolio Turnover	17.93%
<sup>1</sup> Beta	1.05
<sup>1</sup> Sharpe##	-0.05
<sup>1</sup> Standard Deviation	13.84%
<sup>^^</sup> P/E	48.38
<sup>^^</sup> P/BV	7.84

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

### Market Capitalisation\*

Large Cap	45.20%
Mid Cap	25.47%
Small Cap	29.26%
Debt & Money Market	0.07%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.04%
<b>Direct Plan:</b>	0.64%

### 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)

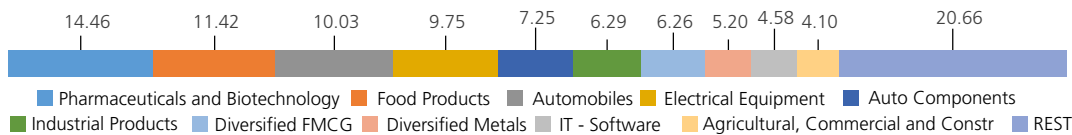
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Hindustan Unilever Ltd.	6.15
<b>Pharmaceuticals and Biotechnology</b>	<b>14.46</b>	KWALITY WALLS INDIA LIMITED	0.11
ACUTAAS CHEMICALS LTD	3.74	<b>Diversified Metals</b>	<b>5.20</b>
JB CHEMICALS & PHARMACEUTICALS LTD.	3.37	Vedanta Ltd.	5.20
JUBILANT PHARMOVA LIMITED	1.80	<b>IT - Software</b>	<b>4.58</b>
Marksans Pharma Ltd	1.67	Oracle Financial Services Software Ltd	2.76
Glenmark Pharmaceuticals Ltd	1.23	Mphasis Ltd	1.82
GLAND PHARMA LIMITED	1.03	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>4.10</b>
ANTHEM BIOSCIENCES LTD	0.96	ASHOK LEYLAND LTD.	4.10
ORCHID PHARMA LTD.	0.66	<b>Healthcare Services</b>	<b>3.75</b>
<b>Food Products</b>	<b>11.42</b>	Fortis Healthcare India Ltd	1.95
Britannia Industries Ltd.	7.15	ASTER DM HEALTHCARE LTD	1.80
NESTLE INDIA LTD.	4.27	<b>Beverages</b>	<b>2.98</b>
<b>Automobiles</b>	<b>10.03</b>	UNITED SPIRITS LTD.	2.98
Maruti Suzuki India Limited	8.91	<b>Consumer Durables</b>	<b>2.88</b>
HYUNDAI MOTORS INDIA LTD	1.12	MIDWEST LTD PRE IPO	1.53
<b>Electrical Equipment</b>	<b>9.75</b>	LG ELECTRONICS INDIA LTD	1.35
GE VERNOVA T&D INDIA LIMITED	3.29	<b>Capital Markets</b>	<b>2.63</b>
AZAD ENGINEERING LTD	2.54	Nippon Life India Asset Management Ltd.	2.63
Siemens Ltd.	1.81	<b>Aerospace and Defense</b>	<b>2.61</b>
ABB India Ltd	1.48	MTAR Technologies Ltd.	2.61
SIEMENS ENERGY INDIA LTD	0.63	<b>Telecom - Services</b>	<b>2.20</b>
<b>Auto Components</b>	<b>7.25</b>	Bharti Airtel Ltd	2.20
ZF Commercial Vehicle Control Systems India Limited	2.49	<b>Retailing</b>	<b>1.58</b>
Schaeffler India Ltd	2.17	SWIGGY LTD	1.58
Bosch Ltd.	1.73	<b>Industrial Manufacturing</b>	<b>1.39</b>
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.86	Tega Industries Ltd.	1.39
<b>Industrial Products</b>	<b>6.29</b>	<b>Chemicals and Petrochemicals</b>	<b>0.57</b>
Cummins India Ltd.	2.34	Tata Chemicals Ltd	0.57
Timken India Ltd.	1.65	<b>Equity &amp; Equity related - Total</b>	<b>99.93</b>
Grindwell Norton Ltd.	1.43	<b>Triparty Repo</b>	<b>0.56</b>
KSB LTD	0.87	<b>Net Current Assets/(Liabilities)</b>	<b>-0.49</b>
<b>Diversified FMCG</b>	<b>6.26</b>	<b>Grand Total</b>	<b>100.00</b>

## 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 (₹)	1,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,69,163	1,27,547
<b>Scheme Returns (%)</b>	<b>8.22</b>	<b>11.89</b>
Nifty MNC Index Returns (%)	11.11	15.17
<b>Alpha*</b>	<b>-2.89</b>	<b>-3.28</b>
Nifty MNC Index (TRI) (₹)#	1,72,372	1,29,585
Nifty 50 (TRI) (₹)^	1,67,085	1,24,466
Nifty 50 (TRI) Returns (%)	6.35	6.99

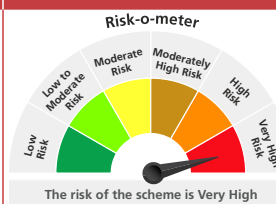
### Product Label

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

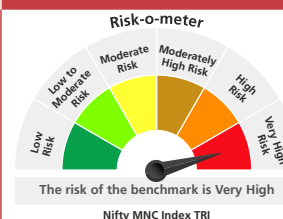
- Long-term capital growth
- Investment in portfolio of predominantly in equity and equity related securities of multi-national companies (MNC).

\* 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 : - 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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBI Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹561.12 crs

**AUM:** ₹542.49 crs

**Benchmark:** Nifty Transportation & Logistics Index TRI

**Allotment Date:** December 16, 2024

**Folio Count:** 29,849

- 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	₹11.1231	₹11.3224
IDCW	₹11.1233	₹11.3221

(as on January 30, 2026)

**Ratios**

Portfolio Turnover	24.42%
<sup>§</sup> Beta	0.88
<sup>§</sup> Sharpe#	0.38
<sup>§</sup> Standard Deviation	14.66%
<sup>^^</sup> P/E	34.69
<sup>^^</sup> P/BV	5.02

Source: <sup>§</sup>ICRA MFI Explorer, <sup>^^</sup>Bloomberg

**Market Capitalisation\***

Large Cap	55.46%
Mid Cap	11.10%
Small Cap	32.42%
Debt & Money Market	1.02%

\*% of Net Asset

**Total Expense Ratio\*\***

<b>Regular Plan:</b>	2.39%
<b>Direct Plan:</b>	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)

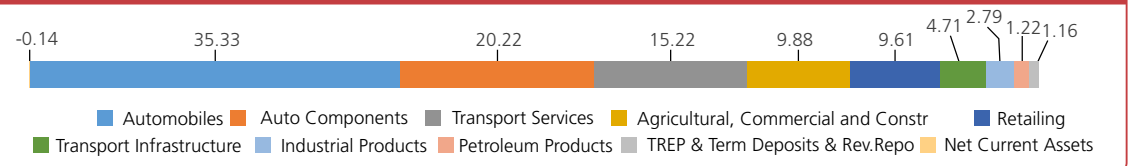
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		MAHINDRA LOGISTICS LTD	1.65
<b>Automobiles</b>	<b>35.33</b>	DELHIVERY LTD	1.40
Maruti Suzuki India Limited	10.17	Container Corporation of India Ltd.	1.04
Mahindra & Mahindra Ltd.	9.11	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>9.88</b>
Hero MotoCorp Ltd.	8.72	ASHOK LEYLAND LTD.	4.24
Bajaj Auto Ltd.	4.78	TML COMMERCIAL VEHICLES LIMITED	2.89
HYUNDAI MOTORS INDIA LTD	2.55	V.S.T Tillers Tractors Ltd	2.75
<b>Auto Components</b>	<b>20.22</b>	<b>Retailing</b>	<b>9.61</b>
ZF Commercial Vehicle Control Systems India Limited	4.97	ETERNAL LIMITED	4.99
TENNECO CLEAN AIR INDIA LIMITED	2.42	SWIGGY LTD	4.62
Bosch Ltd.	1.82	<b>Transport Infrastructure</b>	<b>4.71</b>
Sansera Engineering Ltd.	1.73	Adani Port and Special Economic Zone Ltd.	4.71
Igarashi Motors India Ltd.	1.72	<b>Industrial Products</b>	<b>2.79</b>
Sundaram Fasteners Ltd.	1.58	Subros Ltd.	1.48
AMARA RAJA ENERGY MOB LTD.	1.39	Carborundum Universal Ltd.	1.31
KROSS LIMITED	1.23	<b>Petroleum Products</b>	<b>1.22</b>
Schaeffler India Ltd	1.20	Castrol (India ) Ltd.	1.22
Apollo Tyres Ltd.	1.09	<b>Equity &amp; Equity related - Total</b>	<b>98.98</b>
Motherson Sumi Wiring India Limited	1.07	<b>Triparty Repo</b>	<b>1.16</b>
<b>Transport Services</b>	<b>15.22</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-0.14</b>
Inter Globe Aviation Ltd	5.72	<b>Grand Total</b>	<b>100.00</b>
Great Eastern Shipping Company Ltd	3.59		
Blue Dart Express Ltd.	1.82		

## SECTOR ALLOCATION (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,40,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,50,753	1,28,530
<b>Scheme Returns (%)</b>	<b>12.57</b>	<b>13.47</b>
Nifty Transportation & Logistics TRI (%)	10.64	11.78
<b>Alpha*</b>	<b>1.93</b>	<b>1.69</b>
Nifty Transportation & Logistics TRI (₹)#	1,49,120	1,27,475
Nifty 50 (TRI) (₹)^	1,45,668	1,24,466
Nifty 50 (TRI) Returns (%)	6.59	6.99

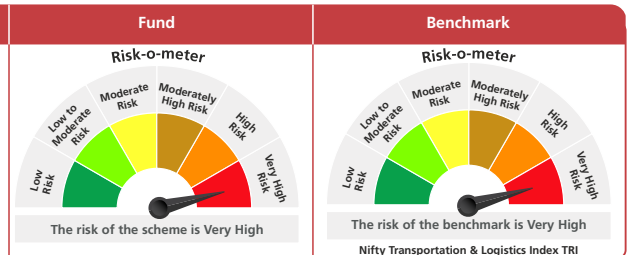
**Product Label**

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.

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 (PR). 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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen
<b>AAUM:</b>	₹258.23 crs
<b>AUM:</b>	₹260.25 crs
<b>Benchmark:</b>	Nifty Energy TRI
<b>Allotment Date:</b>	April 25, 2025
<b>Folio Count:</b>	26,552

**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	₹9.9343	₹10.0507
IDCW	₹9.9344	₹10.0505

(as on January 30, 2026)

### Ratios

Portfolio Turnover	5.43%
<sup>1</sup> Beta	0.69
<sup>2</sup> Sharpe##	-0.69
<sup>3</sup> Standard Deviation	8.78%
<sup>4</sup> P/E	18.32
<sup>5</sup> P/BV	2.52

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

### Market Capitalisation\*

Large Cap	55.37%
Mid Cap	22.05%
Small Cap	14.34%
Debt & Money Market	8.24%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.42%
<b>Direct Plan:</b>	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)

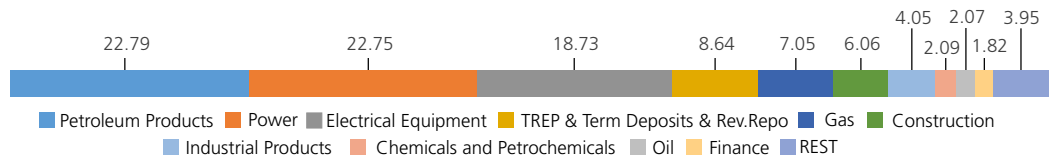
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Petronet LNG Ltd.	2.00
<b>Power</b>	<b>22.79</b>	Gujarat State Petronet Ltd.	0.23
NTPC LTD	8.21	<b>Construction</b>	<b>6.06</b>
Power Grid Corporation Of India Ltd.	4.44	Larsen And Toubro Ltd.	4.08
Tata Power Co. Ltd.	2.11	KALPATARU PROJECTS INTERNATIONAL LIMITED	1.98
CESC LTD	2.08	<b>Industrial Products</b>	<b>4.05</b>
NHPC LIMITED	1.80	Cummins India Ltd.	1.90
NLC India Ltd.	1.79	KEI INDUSTRIES LTD.	1.85
TORRENT POWER LTD	1.60	OSWAL PUMPS LTD	0.30
ACME SOLAR HOLDINGS LTD.	0.76	<b>Chemicals and Petrochemicals</b>	<b>2.09</b>
<b>Petroleum Products</b>	<b>22.75</b>	Linde India Ltd.	2.09
RELIANCE INDUSTRIES LTD.	8.58	<b>Oil</b>	<b>2.07</b>
Bharat Petroleum Corporation Ltd.	5.04	Oil & Natural Gas Corporation Ltd.	2.07
HINDUSTAN PETROLEUM CORPORATION LTD	4.43	<b>Finance</b>	<b>1.82</b>
Indian Oil Corporation Ltd	2.82	Power Finance Corporation Ltd.	1.82
Gulf Oil Lubricants India Ltd.	1.88	<b>Consumable Fuels</b>	<b>1.69</b>
<b>Electrical Equipment</b>	<b>18.73</b>	Coal India Ltd.	1.69
GE VERNOVA T&D INDIA LIMITED	4.10	<b>Consumer Durables</b>	<b>1.55</b>
Siemens Ltd.	3.93	V-Guard Industries Ltd.	1.01
ABB India Ltd	3.86	Havells India Ltd.	0.54
EMMVEE PHOTOVOLTAIC POWER LIMITED	1.74	<b>Auto Components</b>	<b>1.11</b>
WAAREE ENERGIES LIMITED	1.61	Exide Industries Ltd	1.11
VIKRAM SOLAR LIMITED	1.46	<b>Equity &amp; Equity related - Total</b>	<b>91.76</b>
Thermax Ltd.	1.11	<b>Triparty Repo</b>	<b>8.64</b>
SUZLON ENERGY LTD.	0.92	<b>Net Current Assets/(Liabilities)</b>	<b>-0.40</b>
<b>Gas</b>	<b>7.05</b>	<b>Grand Total</b>	<b>100.00</b>
GAIL (India) Ltd.	4.82		

## SECTOR ALLOCATION (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	6 months
Total amount invested (₹)	1,00,000	60,000
Total Value as on Jan 30, 2026 (₹)	97,636	58,487
<b>Scheme Returns (%)</b>	<b>-5.21</b>	<b>-8.51</b>
Nifty Energy TRI (%)	0.68	-0.45
<b>Alpha*</b>	<b>-5.89</b>	<b>-8.06</b>
Nifty Energy TRI (₹)#	1,00,306	59,922
Nifty 50 (TRI) (₹)^	1,01,529	60,076
Nifty 50 (TRI) Returns (%)	3.43	0.44

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in portfolio of predominantly equity and equity related securities of companies engaged in Energy and Energy related activities.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty Energy TRI</p>

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/CIIR/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 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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

<b>Fund Manager*:</b>	Mr. Rohit Tandon & Mr. Abhishek Bisen
<b>AAUM:</b>	₹1,363.78 crs
<b>AUM:</b>	₹1,340.30 crs
<b>Benchmark:</b>	Nifty 500 TRI
<b>Allotment Date:</b>	August 20, 2025
<b>Folio Count:</b>	46,081

## 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	₹10.2925	₹10.3567
IDCW	₹10.2925	₹10.3567

(as on January 30, 2026)

### Ratios

Portfolio Turnover	68.02%
^^P/E	25.06
^^P/BV	3.83

Source: ^^Bloomberg

### Market Capitalisation\*

Large Cap	38.07%
Mid Cap	59.71%
Small Cap	2.48%
Debt & Money Market	-0.26%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.13%
<b>Direct Plan:</b>	0.78%

### 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

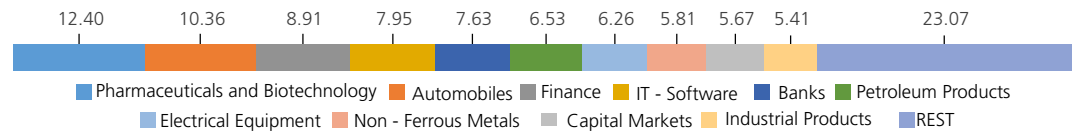
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		HINDUSTAN ZINC LTD.	2.12
<b>Pharmaceuticals and Biotechnology</b>	<b>12.40</b>	<b>Capital Markets</b>	<b>5.67</b>
Laurus Labs Ltd.	3.42	Nippon Life India Asset Management Ltd.	2.09
Glenmark Pharmaceuticals Ltd	2.20	BSE LTD.	1.89
Lupin Ltd.	1.96	360 ONE WAM LTD.	1.69
Alkem Laboratories Ltd.	1.77	<b>Industrial Products</b>	<b>5.41</b>
Ipca Laboratories Ltd.	1.62	Cummins India Ltd.	1.96
Zydus Lifesciences Limited	1.43	Polycab India Ltd.	1.79
<b>Automobiles</b>	<b>10.36</b>	AIA Engineering Limited.	1.66
Eicher Motors Ltd.	2.84	<b>Beverages</b>	<b>4.04</b>
Mahindra & Mahindra Ltd.	2.11	Radico Khaitan Ltd.	2.54
TVS Motors Company Ltd	2.08	UNITED SPIRITS LTD.	1.50
Hero MotoCorp Ltd.	1.91	<b>Financial Technology (Fintech)</b>	<b>2.94</b>
Bajaj Auto Ltd.	1.42	ONE 97 COMMUNICATIONS LTD.	2.94
<b>Finance</b>	<b>8.91</b>	<b>Diversified Metals</b>	<b>2.71</b>
Muthoot Finance Ltd	3.76	Vedanta Ltd.	2.71
Aditya Birla Capital Ltd.	2.90	<b>Telecom - Services</b>	<b>2.35</b>
Mahindra & Mahindra Financial Services Ltd.	2.25	Indus Towers Ltd.	2.35
<b>IT - Software</b>	<b>7.95</b>	<b>Fertilizers and Agrochemicals</b>	<b>2.20</b>
COFORGE LIMITED	1.75	Coromandel International Ltd.	2.20
PERSISTENT SYSTEMS LIMITED	1.71	<b>Minerals and Mining</b>	<b>1.95</b>
Wipro Ltd.	1.60	NMDC Ltd.	1.95
LTIMindtree Limited	1.60	<b>Transport Infrastructure</b>	<b>1.91</b>
Infosys Ltd.	1.29	GMR AIRPORTS LIMITED	1.91
<b>Banks</b>	<b>7.63</b>	<b>Insurance</b>	<b>1.61</b>
CANARA BANK	2.70	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.61
BANK OF INDIA	2.59	<b>Leisure Services</b>	<b>1.41</b>
STATE BANK OF INDIA	2.34	Jubilant Foodworks Limited	1.41
<b>Petroleum Products</b>	<b>6.53</b>	<b>Consumer Durables</b>	<b>1.39</b>
Bharat Petroleum Corporation Ltd.	2.27	Asian Paints Ltd.	1.39
Indian Oil Corporation Ltd	2.18	<b>Cement and Cement Products</b>	<b>0.82</b>
HINDUSTAN PETROLEUM CORPORATION LTD	2.08	ACC Ltd.	0.82
<b>Electrical Equipment</b>	<b>6.26</b>	<b>Equity &amp; Equity related - Total</b>	<b>100.26</b>
GE VERNOVA T&D INDIA LIMITED	3.31	<b>Triparty Repo</b>	<b>0.13</b>
HITACHI ENERGY INDIA LIMITED	1.70	<b>Net Current Assets/(Liabilities)</b>	<b>-0.39</b>
SUZLON ENERGY LTD.	1.25	<b>Grand Total</b>	<b>100.00</b>
<b>Non - Ferrous Metals</b>	<b>5.81</b>		
NATIONAL ALUMINIUM COMPANY LTD	3.69		

## SECTOR ALLOCATION (%)



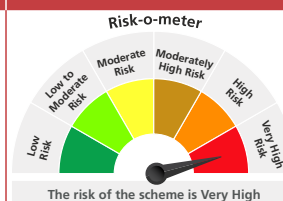
### Product Label

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

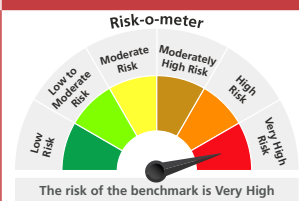
- Long-term capital growth
- Investment in portfolio of predominantly in equity and equity related securities exhibiting momentum characteristics

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. Scheme has not completed 6 months since inception

# 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>	₹887.24 crs
<b>AUM:</b>	₹872.36 crs
<b>Benchmark:</b>	Nifty Rural Index TRI
<b>Allotment Date:</b>	November 27, 2025
<b>Folio Count:</b>	33,339

## 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	₹9.8589	₹9.8848
IDCW	₹9.8589	₹9.8848

(as on January 30, 2026)

### Ratios

Portfolio Turnover	0.36%
^^P/E	24.74
^^P/BV	3.99

Source: ^^Bloomberg

### Market Capitalisation\*

Large Cap	66.96%
Mid Cap	12.59%
Small Cap	10.37%
Debt & Money Market	10.08%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	2.27%
<b>Direct Plan:</b>	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

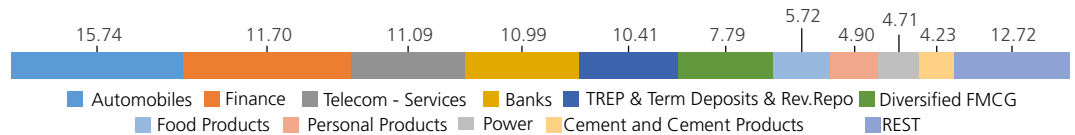
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Power</b>	<b>4.71</b>
<b>Automobiles</b>	<b>15.74</b>	NTPC LTD	2.55
Mahindra & Mahindra Ltd.	7.87	Tata Power Co. Ltd.	1.26
TVS Motors Company Ltd	3.16	NHPC LIMITED	0.90
Eicher Motors Ltd.	1.31	<b>Cement and Cement Products</b>	<b>4.23</b>
Hero MotoCorp Ltd.	1.21	Ultratech Cement Ltd.	2.62
Bajaj Auto Ltd.	1.19	Dalmia Bharat Limited	1.61
Maruti Suzuki India Limited	1.00	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>3.60</b>
<b>Finance</b>	<b>11.70</b>	V.S.T Tillers Tractors Ltd	2.59
SHRIRAM FINANCE LTD.	3.08	ASHOK LEYLAND LTD.	1.01
BAJAJ FINANCE LTD.	2.40	<b>Auto Components</b>	<b>3.09</b>
Cholamandam Investment and Finance Company Ltd.	2.06	MRF Limited	2.73
Muthoot Finance Ltd	1.98	KROSS LIMITED	0.36
Mahindra & Mahindra Financial Services Ltd.	1.08	<b>Insurance</b>	<b>2.06</b>
INDIA SHELTER FINANCE CORPORATION LTD	0.92	SBI Life Insurance Company Ltd	2.06
POONAWALLA FINCORP LTD.	0.18	<b>Agricultural Food and other Product</b>	<b>1.51</b>
<b>Telecom - Services</b>	<b>11.09</b>	Marico Ltd.	1.51
Bharti Airtel Ltd	8.80	<b>Industrial Products</b>	<b>0.92</b>
Indus Towers Ltd.	2.29	Cummins India Ltd.	0.92
<b>Banks</b>	<b>10.99</b>	<b>Chemicals and Petrochemicals</b>	<b>0.80</b>
STATE BANK OF INDIA	9.88	SRF Ltd.	0.65
INDIAN BANK	0.63	JUBILANT INGREVIA LTD	0.15
Bank Of Baroda	0.48	Sun TV Network Ltd.	0.46
<b>Diversified FMCG</b>	<b>7.79</b>	<b>Consumer Durables</b>	<b>0.38</b>
ITC Ltd.	6.09	Crompton Greaves Consumer Electricals Ltd	0.38
Hindustan Unilever Ltd.	1.70	<b>Diversified Metals</b>	<b>0.23</b>
<b>Food Products</b>	<b>5.72</b>	Vedanta Ltd.	0.23
Britannia Industries Ltd.	3.09	<b>Equity &amp; Equity related - Total</b>	<b>89.92</b>
AVANTI FEEDS LTD	2.63	<b>Triparty Repo</b>	<b>10.41</b>
<b>Personal Products</b>	<b>4.90</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-0.33</b>
Emami Ltd.	2.88	<b>Grand Total</b>	<b>100.00</b>
Godrej Consumer Products Ltd.	2.02		

## SECTOR ALLOCATION (%)



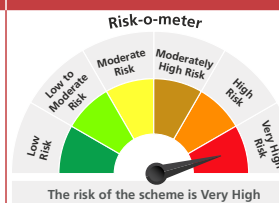
## Product Label

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

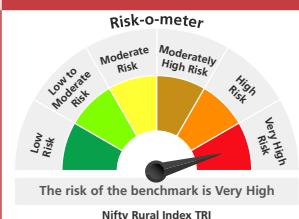
- Long-term capital growth
- Investment in portfolio of predominantly in equity & equity related instruments based on Rural and allied theme

\* 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

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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.

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

GARP - Growth at a Reasonable Price

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

**AAUM:** ₹17,624.77 crs

**AUM:** ₹17,513.06 crs

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

**Allotment Date:** August 3, 2018

**Folio Count:** 2,02,939

## 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	₹20.7164	₹22.6076
IDCW	₹20.7167	₹22.6079

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	13.70 yrs
Modified Duration	5.37 yrs
Macaulay Duration	5.59 yrs
Annualised YTM*	6.98%
<sup>s</sup> Standard Deviation	7.10%
<sup>s</sup> Beta	1.09
<sup>s</sup> Sharpe <sup>##</sup>	0.78
<sup>^</sup> P/E <sup>\$\$</sup>	24.39
<sup>^</sup> P/BV <sup>\$\$</sup>	3.68
Equity Portfolio Turnover <sup>\$\$</sup>	13.47%
Total Portfolio Turnover <sup>®</sup>	210.28%

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

<sup>s</sup>Equity Component of the Portfolio.

<sup>®</sup>Total Portfolio Turnover=Equity+Debt+Derivative.

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

### Market Capitalisation\*

Large Cap	38.19%
Mid Cap	10.05%
Small Cap	8.39%
Debt & Money Market	43.37%

\*% of Net Asset

### Total Expense Ratio\*\*

Regular Plan:	1.65%
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:

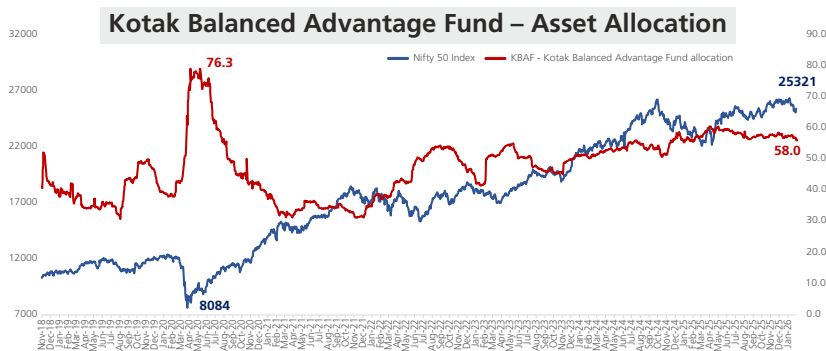
- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 180 days from the date of allotment: Nil.

- 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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**



Source: KAMAC Internal Analysis. As on 30th January 2026. Disclaimer: The Nifty 50 Index exposure is considered to explain the equity valuations as category in comparison to KBAF Allocation. 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
<b>Equity &amp; Equity related</b>			
CNX NIFTY-FEB2026			-4.45
ICICI Bank Ltd.	Banks	3.99	
RELIANCE INDUSTRIES LTD.	Petroleum Products	3.59	
HDFC Bank Ltd.	Banks	2.99	
STATE BANK OF INDIA	Banks	2.87	
Infosys Ltd.	IT - Software	2.41	
Bharti Airtel Ltd	Telecom - Services	2.06	
Larsen And Toubro Ltd.	Construction	2.06	
ETERNAL LIMITED	Retailing	1.60	
Maruti Suzuki India Limited	Automobiles	1.41	
Others		46.62	-7.14
<b>Equity &amp; Equity related - Total</b>		<b>69.60</b>	<b>-11.59</b>
<b>Mutual Fund Units</b>		<b>0.72</b>	
<b>Debt Instruments</b>			
Debentures and Bonds		7.38	
<b>Money Market Instruments</b>		<b>10.99</b>	
<b>Commercial Paper(CP)/Certificate of Deposits(CD)</b>		<b>1.85</b>	
<b>Public Sector Undertakings</b>		<b>1.38</b>	
<b>Reverse Repo</b>		<b>0.13</b>	
<b>Triparty Repo</b>		<b>7.26</b>	
<b>Infrastructure Investment Trusts</b>		<b>0.40</b>	
<b>Net Current Assets/(Liabilities)</b>		<b>0.29</b>	
<b>Grand Total</b>		<b>100.00</b>	

For detailed portfolio log on to

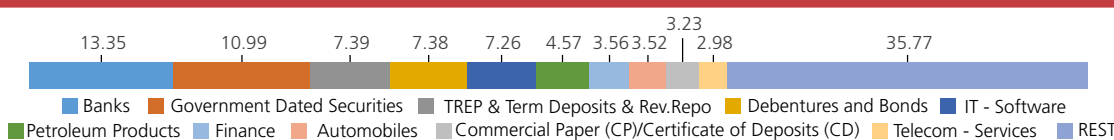
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-balanced-advantage-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions. Equity Derivative Exposer is 11.59%

## SECTOR ALLOCATION (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 year	1 year
Total amount invested (₹)	9,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	13,46,338	12,21,325	7,62,031	4,10,141	1,23,143
<b>Scheme Returns (%)</b>	<b>10.53</b>	<b>10.51</b>	<b>9.50</b>	<b>8.66</b>	<b>4.90</b>
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI Returns (%)	10.45	10.37	9.03	8.32	4.75
<b>Alpha*</b>	<b>0.08</b>	<b>0.14</b>	<b>0.47</b>	<b>0.33</b>	<b>0.16</b>
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (₹)#	13,42,407	12,15,077	7,53,131	4,08,124	1,23,044
Nifty 50 (TRI) (₹)^	15,35,666	13,86,658	8,03,955	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	13.94	14.07	11.65	10.37	6.99

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>• Wealth creation over a long period of time.</li> <li>• Investment in equity, equity related securities &amp; debt, money market instruments while managing risk through active allocation.</li> </ul> * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	<b>Risk-o-meter</b>  The risk of the scheme is Very High	<b>Risk-o-meter</b>  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](http://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/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 (PR). 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 Jan 2026 is 2.61% of the net assets. \*For Fund Manager experience, please refer page 151-155 & 169-173. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. ## Risk rate assumed to be 5.53% (FBI Overnight MIBOR rate as on 30th Jan 2026). \*\* 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	Debt	Medium	Short	Low	Volatility
				Large					Low
				Medium					Medium
				Small					High

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Mr. Hiten Shah
<b>AAUM:</b>	₹72,581.44 crs
<b>AUM:</b>	₹71,931.38 crs
<b>Benchmark:</b>	Nifty 50 Arbitrage TRI
<b>Allotment Date:</b>	September 29, 2005
<b>Folio Count:</b>	1,15,506

## 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	₹38.7653	₹41.5705
Monthly IDCW	₹10.7234	₹11.2060

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	0.36 yrs
Modified Duration	0.33 yrs
Macaulay Duration	0.33 yrs
Annualised YTM*	6.67%
<sup>s</sup> Standard Deviation	0.39%
<sup>β</sup> Beta	0.48
<sup>s</sup> Sharpe**	3.92
<sup>^</sup> P/E <sup>ss</sup>	29.23
<sup>^</sup> P/BV <sup>ss</sup>	3.23
Equity Portfolio Turnover <sup>ss</sup>	510.03%
Total Portfolio Turnover <sup>o</sup>	1,772.95%

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

<sup>ss</sup>Equity Component of the Portfolio.

<sup>o</sup>Total Portfolio Turnover=Equity+Debt+Derivative.

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

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.05%
<b>Direct Plan:</b>	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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
<b>Equity &amp; Equity related</b>			
HDFC Bank Ltd.	Banks	5.73	-5.76
RELIANCE INDUSTRIES LTD.	Petroleum Products	2.68	-2.69
ICICI Bank Ltd.	Banks	2.47	-2.47
ITC Ltd.	Diversified FMCG	1.83	-1.84
BAJAJ FINANCE LTD.	Finance	1.80	-1.81
JSW Steel Ltd.	Ferrous Metals	1.77	-1.78
KOTAK MAHINDRA BANK LTD.	Banks	1.66	-1.67
Vodafone Idea Ltd	Telecom - Services	1.54	-1.55
Bharti Airtel Ltd	Telecom - Services	1.52	-1.52
ETERNAL LIMITED	Retailing	1.44	-1.44
Others		49.26	-49.55
<b>Equity &amp; Equity related - Total</b>		<b>71.70</b>	<b>-72.08</b>
<b>Mutual Fund Units</b>		<b>23.35</b>	
<b>Public Sector Undertakings</b>		<b>0.66</b>	
<b>Triparty Repo</b>		<b>0.87</b>	
<b>Net Current Assets/(Liabilities)</b>		<b>3.42</b>	
<b>Grand Total</b>		<b>100.00</b>	

For detailed portfolio log on to

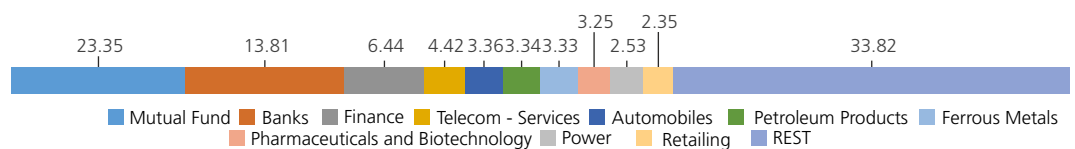
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-arbitrage-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions  
Equity Derivative Exposurer is 72.08%

## SECTOR ALLOCATION (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

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

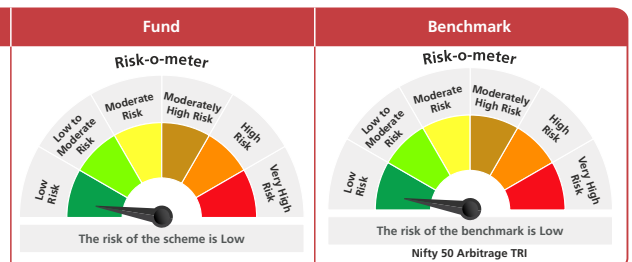
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	50,49,915	16,33,511	10,47,050	7,09,913	3,99,696	1,23,949
<b>Scheme Returns (%)</b>	<b>6.58</b>	<b>6.01</b>	<b>6.20</b>	<b>6.67</b>	<b>6.92</b>	<b>6.17</b>
Nifty 50 Arbitrage Index (TRI) Returns (%)	NA	5.99	6.45	7.15	7.68	7.72
<b>Alpha*</b>	<b>NA</b>	<b>0.02</b>	<b>-0.26</b>	<b>-0.49</b>	<b>-0.76</b>	<b>-1.55</b>
Nifty 50 Arbitrage Index (TRI) (₹)#	NA	16,31,770	10,56,613	7,18,661	4,04,258	1,24,928
NIFTY 1 Year T-Bill Index (₹)^	50,18,272	16,37,051	10,37,511	7,01,947	3,97,485	1,23,601
NIFTY 1 Year T-Bill Index (%)	6.53	6.05	5.94	6.22	6.54	5.63

### 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.



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\* Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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				
Short	Medium	Long	Volatility	Value	GARP	Growth	Size
			Low				Large
			Medium				Medium
			High				Small

GARP - Growth at a Reasonable Price

**Fund Manager\*:** Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Hiten Shah

**AAUM:** ₹9,640.39 crs

**AUM:** ₹9,618.75 crs

**Benchmark:** Nifty Equity Savings TRI

**Allotment Date:** October 13, 2014

**Folio Count:** 56,721

### 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	₹26.7676	₹29.5729
Monthly IDCW	₹19.5982	₹21.2305

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	3.40 yrs
Modified Duration	2.05 yrs
Macaulay Duration	2.14 yrs
Annualised YTM*	6.53%
<sup>§</sup> Standard Deviation	5.20%
<sup>§</sup> Beta	0.52
<sup>§</sup> Sharpe <sup>##</sup>	0.98
<sup>##</sup> P/E <sup>§§</sup>	23.01
<sup>##</sup> P/BV <sup>§§</sup>	2.98
Equity Portfolio Turnover <sup>§§</sup>	32.67%
Total Portfolio Turnover <sup>§§</sup>	471.33%

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

<sup>§§</sup>Equity Component of the Portfolio.

<sup>§§</sup>Total Portfolio Turnover=Equity+Debt+Derivative.

Source: <sup>§</sup>ICRA MFI Explorer, <sup>##</sup>Bloomberg

### Market Capitalisation\*

Large Cap	19.51%
Mid Cap	12.04%
Small Cap	5.46%
Debt & Money Market	62.99%

\*% of Net Asset

### Total Expense Ratio\*\*

Regular Plan:	1.75%
Direct Plan:	0.69%

### 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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
<b>Equity &amp; Equity related</b>			
STATE BANK OF INDIA	Banks	4.37	-4.37
CNX NIFTY-FEB2026			-3.96
Bharti Airtel Ltd	Telecom - Services	3.62	
Bharti Airtel Ltd	Telecom - Services	3.35	-3.35
STATE BANK OF INDIA	Banks	2.81	
Maruti Suzuki India Limited	Automobiles	2.75	
Hero MotoCorp Ltd.	Automobiles	2.70	
Vedanta Ltd.	Diversified Metals	2.62	-2.63
ITC Ltd.	Diversified FMCG	2.43	
ONE 97 COMMUNICATIONS LTD.	Financial Technology (Fintech)	2.33	-2.34
Others		46.14	-18.70
<b>Equity &amp; Equity related - Total</b>		<b>73.12</b>	<b>-35.35</b>
<b>Mutual Fund Units</b>		<b>8.12</b>	
<b>Debt Instruments</b>			
Debentures and Bonds		7.99	
<b>Government Dated Securities</b>		<b>2.06</b>	
<b>Public Sector Undertakings</b>		<b>0.26</b>	
<b>Triparty Repo</b>		<b>7.11</b>	
<b>Infrastructure Investment Trusts</b>		<b>0.82</b>	
<b>Net Current Assets/(Liabilities)</b>		<b>0.52</b>	
<b>Grand Total</b>		<b>100.00</b>	

For detailed portfolio log on to

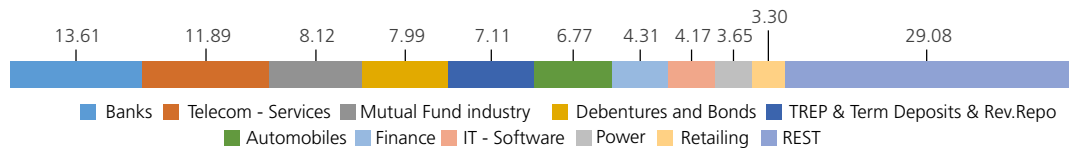
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-savings-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions  
Equity Derivative Exposer is 35.35%

## 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 (₹)	13,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	23,81,087	19,77,914	12,04,191	7,64,906	4,10,192	1,23,913
<b>Scheme Returns (%)</b>	<b>9.47</b>	<b>9.65</b>	<b>10.12</b>	<b>9.65</b>	<b>8.67</b>	<b>6.12</b>
Nifty Equity Savings Index (TRI) Returns (%)	9.17	9.29	9.38	8.80	8.65	6.96
<b>Alpha*</b>	<b>0.30</b>	<b>0.36</b>	<b>0.73</b>	<b>0.85</b>	<b>0.01</b>	<b>-0.84</b>
Nifty Equity Savings Index (TRI) (₹)#	23,37,802	19,40,269	11,73,080	7,48,832	4,10,109	1,24,445
CRISIL 10 Year Gilt Index (₹)^	19,52,033	16,36,944	10,37,304	7,04,507	3,98,354	1,21,522
CRISIL 10 Year Gilt Index (%)	6.18	6.05	5.94	6.36	6.69	2.37

Product Label	Fund	Benchmark - Tier 1
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>• Income from arbitrage opportunities in the equity market &amp; long term capital growth</li> <li>• Investment predominantly in arbitrage opportunities in the cash &amp; derivatives segment of the equity market and equity &amp; equity related securities</li> </ul>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Moderately High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Moderate</p> <p>NIFTY EQUITY SAVINGS TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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				Debt			Volatility
Value	GARP	Growth	Size	Medium	Short	Low	
			Large				Low
			Medium				Medium
			Small				High

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar
<b>AAUM:</b>	₹11,500.80 crs
<b>AUM:</b>	₹12,100.58 crs
<b>Benchmark:</b>	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)
<b>Allotment Date:</b>	September 22, 2023
<b>Folio Count:</b>	2,06,321

## 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	₹16.1050	₹16.6392
IDCW	₹15.7891	₹16.3120

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	12.90 yrs
Modified Duration	4.85 yrs
Macaulay Duration	5.03 yrs
Annualised YTM*	6.77%
<sup>s</sup> Standard Deviation	9.37%
<sup>s</sup> Beta	1.02
<sup>s</sup> Sharpe**	1.65
<sup>^^</sup> P/E <sup>ss</sup>	20.60
<sup>^^</sup> P/BV <sup>ss</sup>	2.93
Equity Portfolio Turnover <sup>ss</sup>	14.79%
Total Portfolio Turnover <sup>ss</sup>	76.07%

\*in case of semi annual YTM, it will be annualized.  
<sup>ss</sup>Equity Component of the Portfolio.  
<sup>ss</sup>Total Portfolio Turnover=Equity+Debt+Derivative.  
Source: <sup>i</sup>CRA MFI Explorer, <sup>ii</sup>Bloomberg

### Market Capitalisation\*

Large Cap	43.85%
Mid Cap	12.04%
Small Cap	11.62%
Debt & Money Market	32.49%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.68%
<b>Direct Plan:</b>	0.50%

### 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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related</b>				
<b>Banks</b>				
STATE BANK OF INDIA	9.26	LIFE INSURANCE CORPORATION OF INDIA LTD.		0.47
Bank Of Baroda	3.82	<b>Consumer Durables</b>		0.46
HDFC Bank Ltd.	1.86	Whirlpool of India Ltd.		0.46
KOTAK MAHINDRA BANK LTD.	1.26	<b>Gas</b>		0.46
ICICI Bank Ltd.	1.18	GAIL (India) Ltd.		0.46
JAMMU AND KASHMIR BANK LTD.	0.75	<b>Electrical Equipment</b>		0.44
<b>IT - Software</b>	6.77	VIKRAM SOLAR LIMITED		0.23
Infosys Ltd.	2.31	EMMVEE PHOTOVOLTAIC POWER LIMITED		0.21
Tech Mahindra Ltd.	1.76	<b>Chemicals and Petrochemicals</b>		0.43
Tata Consultancy Services Ltd.	0.81	Tata Chemicals Ltd		0.43
Mphasis Ltd	0.70	<b>Construction</b>		0.31
Oracle Financial Services Software Ltd	0.68	Ashoka Buildcon Limited		0.31
Wipro Ltd.	0.51	<b>Other Utilities</b>		0.24
<b>Finance</b>	6.73	CONCORD ENVIRO SYSTEMS LIMITED		0.24
Power Finance Corporation Ltd.	2.68	<b>Printing and Publication</b>		0.18
SHRIRAM FINANCE LTD.	2.23	Navneet Education Ltd.		0.18
POONAWALLA FINCORP LTD.	1.43	<b>Minerals and Mining</b>		0.02
PIRAMAL FINANCE LTD	0.39	NMDC Ltd.		0.02
<b>Power</b>	5.77	<b>Equity &amp; Equity related - Total</b>		67.85
NTPC LTD	3.34	<b>Mutual Fund Units</b>		
NLC India Ltd.	1.74	KOTAK MUTUAL FUND -	ETF Units	13.21
NTPC GREEN ENERGY LIMITED	0.69	KOTAK SILVER ETF		
<b>Automobiles</b>	6.00	KOTAK MUTUAL FUND -	ETF Units	5.67
Maruti Suzuki India Limited	3.26	KOTAK GOLD ETF		
Hero MotoCorp Ltd.	2.74	Kotak Liquid Direct Growth	Mutual Fund	0.23
<b>Diversified FMCG</b>	5.33	<b>Mutual Fund Units - Total</b>		19.11
ITC Ltd.	3.93	<b>Debt Instruments</b>		
Hindustan Unilever Ltd.	1.38	<b>Debentures and Bonds</b>		
KWALITY WALLS INDIA LIMITED	0.02	<b>Corporate Debt/Financial Institutions</b>		
<b>Telecom - Services</b>	4.76	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.42
Indus Towers Ltd.	2.21	AADHAR HOUSING FINANCE LIMITED	ICRA AA	0.08
Bharti Airtel Ltd	1.79	<b>Corporate Debt/Financial Institutions - Total</b>		0.50
Vodafone Idea Ltd	0.76	<b>Public Sector Undertakings</b>		
<b>Retailing</b>	3.85	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.25
ETERNAL LIMITED	1.90	REC LTD	CRISIL AAA	0.23
SWIGGY LTD	1.16	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.08
FSN E-COMMERCE VENTURES LTD.	0.79	<b>Public Sector Undertakings - Total</b>		0.56
<b>Oil</b>	2.23	<b>Government Dated Securities</b>		
OIL INDIA LIMITED	1.79	7.09% Central Government	SOV	2.33
Oil & Natural Gas Corporation Ltd.	0.44	7.34% Central Government	SOV	1.23
Petroleum Products	1.76	6.90% Central Government	SOV	0.97
RELIANCE INDUSTRIES LTD.	1.76	7.61% Rajasthan State Govt-Rajasthan	SOV	0.21
<b>Pharmaceuticals and Biotechnology</b>	1.39	6.88% Bihar State Govt-Bihar	SOV	0.20
ACUTAAS CHEMICALS LTD	0.85	7.12% Bihar State Govt-Bihar	SOV	0.13
ORCHID PHARMA LTD.	0.54	7.37% Maharashtra State Govt-Maharashtra	SOV	0.13
<b>Agricultural, Commercial and Construction Vehicles</b>	1.37	7.06% Central Government	SOV	0.04
TML COMMERCIAL VEHICLES LIMITED	1.20	7.09% Rajasthan State Govt-Rajasthan	SOV	0.01
V.S.T Tillers Tractors Ltd	0.17	7.20% Karnataka State Govt-Karnataka	SOV	0.01
Non - Ferrous Metals	1.23	<b>Government Dated Securities - Total</b>		5.26
Hindalco Industries Ltd	1.23	<b>Money Market Instruments</b>		
<b>Beverages</b>	1.17	<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>		
Radico Khaitan Ltd.	1.17	<b>Corporate Debt/Financial Institutions</b>		
Healthcare Services	1.15	HDFC BANK LTD.	CARE A1+	1.55
PARK MEDI WORLD LIMITED (PARK HOSPITAL)	1.15	Reliance Retail Ventures Ltd	CRISIL A1+	0.82
<b>Ferrous Metals</b>	1.12	<b>Corporate Debt/Financial Institutions - Total</b>		2.37
Tata Steel Ltd.	1.12	Public Sector Undertakings		
<b>Personal Products</b>	1.03	PUNJAB NATIONAL BANK	FITCH A1+	0.82
Dabur India Ltd.	0.59	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	0.21
Emami Ltd.	0.44	INDIAN OVERSEAS BANK	CARE A1+	0.20
<b>Industrial Products</b>	0.86	UNION BANK OF INDIA	FITCH A1+	0.20
KSH INTERNATIONAL LTD	0.45	<b>Public Sector Undertakings - Total</b>		1.43
Subros Ltd.	0.34	<b>Triparty Repo</b>		1.28
QUADRANT FUTURE TEK LIMITED	0.07	<b>Infrastructure Investment Trusts</b>		
<b>Auto Components</b>	0.84	INDUS INFRA TRUST	Transport Infrastructure	0.04
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.84	<b>Infrastructure Investment Trusts - Total</b>		2.21
<b>Entertainment</b>	0.81	<b>Net Current Assets/(Liabilities)</b>		1.26
PVR INOX LIMITED	0.48	<b>Grand Total</b>		100.00
Sun TV Network Ltd.	0.33			
<b>Industrial Manufacturing</b>	0.79			
JYOTI CNC AUTOMATION LTD	0.58			
DEE DEVELOPMENT ENGINEERS LTD	0.21			
<b>Leisure Services</b>	0.62			
SAPPHIRE FOODS INDIA LTD.	0.62			

# KOTAK MULTI ASSET ALLOCATION FUND

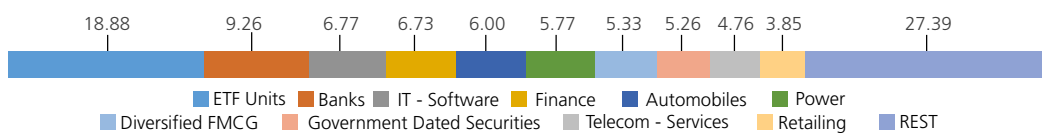
An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

## 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 (₹)	2,90,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	3,80,124	1,45,067
<b>Scheme Returns (%)</b>	<b>23.24</b>	<b>40.99</b>
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% Returns (%)	15.60	21.05
<b>Alpha*</b>	<b>7.64</b>	<b>19.94</b>
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% (₹)#	3,49,103	1,33,190
Nifty 50 (TRI) (₹)^	3,20,198	1,24,466
Nifty 50 (TRI) Returns (%)	8.15	6.99

## SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Equity &amp; Equity related Securities, Debt &amp; Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is High</p> <p>Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST.

\*For Fund Manager experience, please refer page 151-155 & 169-173. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

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

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Mr. Atul Bhole & Mr. Abhishek Bisen
<b>AAUM:</b>	₹8,413.26 crs
<b>AUM:</b>	₹8,431.47 crs
<b>Benchmark:</b>	Nifty 50 Hybrid Composite Debt 65:35 Index TRI
<b>Allotment Date:</b>	November 25, 1999
<b>Folio Count:</b>	1,65,114

## 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	₹62.4622	₹73.8594
IDCW	₹36.7084	₹45.2769

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	15.32 yrs
Modified Duration	6.18 yrs
Macaulay Duration	6.42 yrs
Annualised YTM*	7.02%
<sup>s</sup> Standard Deviation	10.28%
<sup>b</sup> Beta	1.17
<sup>s</sup> Sharpe <sup>##</sup>	0.88
<sup>^</sup> P/E <sup>55</sup>	24.65
<sup>^</sup> P/BV <sup>55</sup>	4.00
Equity Portfolio Turnover <sup>55</sup>	15.40%
Total Portfolio Turnover <sup>o</sup>	47.84%

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

<sup>s</sup>Equity Component of the Portfolio.

<sup>o</sup>Total Portfolio Turnover=Equity+Debt+Derivative.

Source: <sup>1</sup>CRA MFI Explorer, <sup>##</sup>Bloomberg

### Market Capitalisation\*

Large Cap	44.56%
Mid Cap	28.01%
Small Cap	6.56%
Debt & Money Market	20.87%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.73%
<b>Direct Plan:</b>	0.47%

### 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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

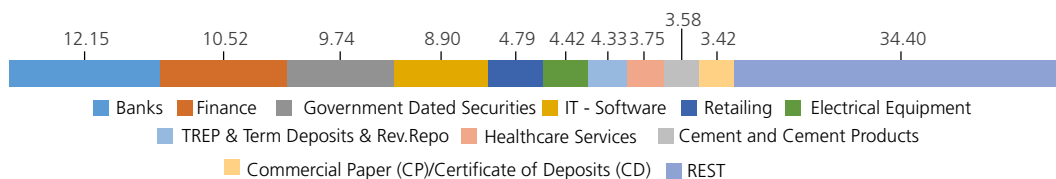
Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related</b>		ICICI LOMBARD GENERAL INSURANCE COMPANY LTD		0.87
<b>Banks</b>	<b>12.15</b>	<b>Diversified FMCG</b>		<b>0.83</b>
HDFC Bank Ltd.	4.29	ITC Ltd.		0.83
STATE BANK OF INDIA	3.07	<b>Fertilizers and Agrochemicals</b>		<b>0.82</b>
ICICI Bank Ltd.	1.99	P I INDUSTRIES LTD		0.82
Bank Of Baroda	1.27	<b>Industrial Products</b>		<b>0.82</b>
INDIAN BANK	0.86	Polycab India Ltd.		0.82
BANK OF MAHARASHTRA	0.67	<b>Power</b>		<b>0.75</b>
<b>Finance</b>	<b>10.52</b>	NTPC LTD		0.75
Cholamandalam Investment and Finance Company Ltd.	2.84	<b>Agricultural, Commercial and Construction Vehicles</b>		<b>0.35</b>
BAJAJ FINANCE LTD.	2.75	V.S.T Tillers Tractors Ltd		0.35
Power Finance Corporation Ltd.	1.85	<b>Equity &amp; Equity related - Total</b>		<b>79.44</b>
SHRIRAM FINANCE LTD.	1.51	<b>Debt Instruments</b>		
REC LTD	0.93	<b>Debentures and Bonds</b>		
TATA CAPITAL LIMITED	0.64	<b>Corporate Debt/Financial Institutions</b>		
<b>IT - Software</b>	<b>8.90</b>	ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	1.00
Infosys Ltd.	2.31	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.08
Mphasis Ltd	2.03	<b>Corporate Debt/Financial Institutions - Total</b>		<b>1.08</b>
Wipro Ltd.	1.75	<b>Public Sector Undertakings</b>		
Oracle Financial Services Software Ltd	1.47	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	0.71
Birlasoft Ltd.	0.68	REC LTD	CRISIL AAA	0.58
Tech Mahindra Ltd.	0.66	Power Finance Corporation Ltd.	CRISIL AAA	0.37
<b>Retailing</b>	<b>4.79</b>	<b>SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA</b>	CRISIL AAA	0.30
ETERNAL LIMITED	3.03	<b>Public Sector Undertakings - Total</b>		<b>1.96</b>
SWIGGY LTD	1.14	<b>Government Dated Securities</b>		
VISHAL MEGA MART LIMITED	0.62	7.34% Central Government	SOV	2.81
<b>Electrical Equipment</b>	<b>4.42</b>	7.30% Central Government(Λ)	SOV	1.77
GE VERNOVA T&D INDIA LIMITED	3.52	7.09% Central Government(Λ)	SOV	1.65
Apar Industries Limited	0.90	7.24% Central Government	SOV	1.52
<b>Healthcare Services</b>	<b>3.75</b>	6.90% Central Government(Λ)	SOV	0.52
Fortis Healthcare India Ltd	3.23	6.79% Central Government(Λ)	SOV	0.24
MAX HEALTHCARE INSTITUTE LTD.	0.52	GS CG 22/10/2038 - (STRIPS)	SOV	0.15
<b>Cement and Cement Products</b>	<b>3.58</b>	GS CG 15/10/2038 - (STRIPS)	SOV	0.14
Ultratech Cement Ltd.	2.71	7.21% Karnataka State Govt-Karnataka	SOV	0.12
JK Cement Ltd.	0.87	GS CG 15/04/2036 - (STRIPS)	SOV	0.09
<b>Consumer Durables</b>	<b>3.30</b>	GS CG 25/11/2043 - (STRIPS)	SOV	0.07
Century Plyboards (India) Ltd.	1.30	6.48% Central Government	SOV	0.06
Havells India Ltd.	1.06	7.62% Haryana State Govt-Haryana	SOV	0.06
LG ELECTRONICS INDIA LTD	0.94	7.67% Punjab State Govt-Punjab	SOV	0.06
<b>Chemicals and Petrochemicals</b>	<b>3.19</b>	8.00% Kerala State Govt-Kerala	SOV	0.06
SRF Ltd.	1.31	8.01% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
SOLAR INDUSTRIES INDIA LIMITED	1.20	8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
Deepak Nitrite Ltd.	0.68	GS CG 22/10/2036 - (STRIPS)	SOV	0.06
<b>Telecom - Services</b>	<b>3.12</b>	7.26% Central Government	SOV	0.04
Bharti Airtel Ltd	1.75	GS CG 22/10/2039 - (STRIPS)	SOV	0.04
Bharti Airtel Ltd - Partly Paid Shares	1.37	GS CG 19/06/2036 - (STRIPS)	SOV	0.03
<b>Capital Markets</b>	<b>3.03</b>	7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02
Nippon Life India Asset Management Ltd.	0.93	7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.02
BSE LTD.	0.83	7.71% Gujarat State Govt-Gujarat	SOV	0.02
Prudent Corporate Advisory Services Ltd.	0.64	7.78% Rajasthan State Govt-Rajasthan	SOV	0.02
NUVAMA WEALTH MANAGEMENT LIMITED	0.63	GS CG 22/04/2041 - (STRIPS)	SOV	0.02
<b>Pharmaceuticals and Biotechnology</b>	<b>2.74</b>	GS CG 22/04/2042 - (STRIPS)	SOV	0.02
Ipca Laboratories Ltd.	1.15	6.91% Rajasthan State Govt-Rajasthan	SOV	0.01
Sun Pharmaceuticals Industries Ltd.	0.85	<b>Government Dated Securities - Total</b>		<b>9.74</b>
JB CHEMICALS & PHARMACEUTICALS LTD.	0.74	<b>Money Market Instruments</b>		
<b>Aerospace and Defense</b>	<b>2.26</b>	<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>		
Bharat Electronics Ltd.	2.26	<b>Corporate Debt/Financial Institutions</b>		
<b>Auto Components</b>	<b>2.07</b>	ICICI SECURITIES LIMITED	CRISIL A1+	0.77
UNO MINDA LIMITED	0.97	BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.59
Schaeffler India Ltd	0.58	MUTHOOT FINANCE LTD.	CRISIL A1+	0.59
MRF Limited	0.52	<b>Corporate Debt/Financial Institutions - Total</b>		<b>1.95</b>
<b>Petroleum Products</b>	<b>1.50</b>	<b>Public Sector Undertakings</b>		
Bharat Petroleum Corporation Ltd.	1.02	PUNJAB NATIONAL BANK	FITCH A1+	1.18
RELIANCE INDUSTRIES LTD.	0.48	INDIAN OVERSEAS BANK	CARE A1+	0.29
<b>Realty</b>	<b>1.34</b>	<b>Public Sector Undertakings - Total</b>		<b>1.47</b>
Mahindra Lifespace Developers Ltd	0.62	<b>Triparty Repo</b>		<b>4.33</b>
OBEROI REALTY LTD	0.41	<b>Net Current Assets/(Liabilities)</b>		<b>0.03</b>
MINDSPACE BUSINESS PARKS REIT	0.22	<b>Grand Total</b>		<b>100.00</b>
BROOKFIELD INDIA REAL ESTATE TRUST	0.09			
<b>Ferrous Metals</b>	<b>1.18</b>			
Jindal Steel & Power Ltd.	1.18			
<b>Beverages</b>	<b>1.14</b>			
UNITED SPIRITS LTD.	1.14			
<b>Automobiles</b>	<b>1.10</b>			
Mahindra & Mahindra Ltd.	1.10			
<b>Construction</b>	<b>0.92</b>			
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.92			
<b>Insurance</b>	<b>0.87</b>			

# KOTAK AGGRESSIVE HYBRID FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY HYBRID FUND)

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

## 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 (₹)	13,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	29,48,967	24,34,618	14,17,546	8,15,367	4,22,850	1,23,866
<b>Scheme Returns (%)</b>	<b>13.18</b>	<b>13.56</b>	<b>14.69</b>	<b>12.22</b>	<b>10.74</b>	<b>6.04</b>
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI Returns (%)	11.41	11.60	11.52	9.84	8.96	5.43
<b>Alpha*</b>	<b>1.77</b>	<b>1.95</b>	<b>3.16</b>	<b>2.38</b>	<b>1.78</b>	<b>0.62</b>
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI (₹)#	26,46,868	21,93,513	12,66,140	7,68,492	4,11,948	1,23,476
Nifty 50 (TRI) (₹)^	29,81,971	24,62,509	13,87,224	8,03,955	4,20,594	1,24,466
Nifty 50 (TRI) Returns (%)	13.36	13.77	14.08	11.65	10.37	6.99

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities balanced with income generation by investing in debt &amp; money market instruments.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is High</p> <p>Nifty 50 Hybrid Composite Debt 65:35 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 MF 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 Jan 2026 is 1.81% of the net assets. Alpha is difference of scheme return with benchmark return. \*For Fund Manager experience, please refer page 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\* Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# KOTAK DEBT HYBRID FUND

An open ended hybrid scheme investing predominantly in debt instruments

**Investment Objective:** The investment objective of the Scheme is to enhance returns over a portfolio of debt instruments with a moderate exposure in equity and equity related instruments. By investing in debt securities, the Scheme will aim at generating regular returns, while enhancement of return is intended through investing in equity and equity related securities. The Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. However, there is no assurance that the objective of the scheme will be achieved.

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

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
<b>AAUM:</b>	₹3,071.28 crs
<b>AUM:</b>	₹3,043.65 crs
<b>Benchmark:</b>	CRISIL Hybrid 85+15- Conservative Index TRI
<b>Allotment Date:</b>	December 02, 2003
<b>Folio Count:</b>	56,343

## 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	₹59.1002	₹68.6778
Monthly IDCW	₹12.5623	₹13.7742

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	14.70 yrs
Modified Duration	5.91 yrs
Macaulay Duration	6.14 yrs
Annualised YTM*	7.26%
<sup>s</sup> Standard Deviation	5.42%
<sup>^</sup> P/E <sup>ss</sup>	16.61
<sup>^</sup> P/BV <sup>ss</sup>	2.89

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

<sup>s</sup>Equity Component of the Portfolio.

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

### Market Capitalisation\*

Large Cap	16.82%
Mid Cap	3.91%
Small Cap	1.87%
Debt & Money Market	77.40%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.66%
<b>Direct Plan:</b>	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

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 6 months from the date of allotment: Nil.

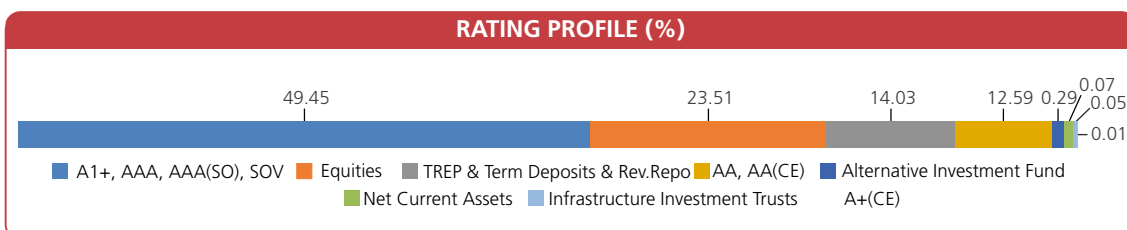
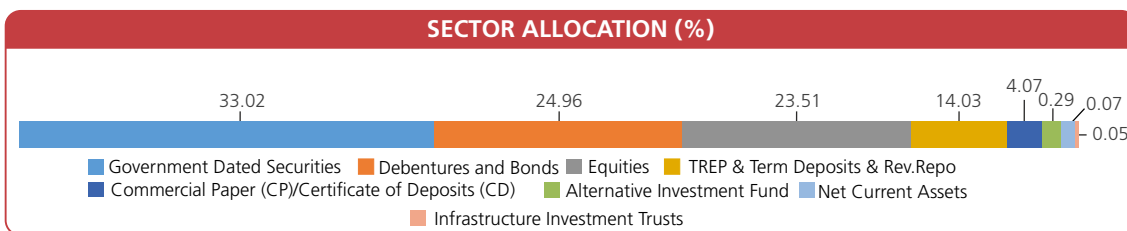
- If units redeemed or switched out are in excess of the limit within 6 months from the date of allotment: 1%

- If units are redeemed or switched out after 6 months from the date of allotment: NIL

**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PORTFOLIO						
Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets	
<b>Equity &amp; Equity related</b>			7.45%	Bihar State Govt-Bihar	SOV	1.15
<b>Banks</b>		<b>6.04</b>	7.45%	Maharashtra State		0.82
HDFC Bank Ltd.		1.43	Govt-Maharashtra	SOV		0.52
STATE BANK OF INDIA		1.25	GS CG 25/11/2035 - (STRIPS)	SOV		0.49
ICICI Bank Ltd.		1.05	7.24%	Central Government	SOV	0.47
Bank Of Baroda		0.98	6.68%	Central Government	SOV	0.42
Axis Bank Ltd.		0.78	GS CG 15/04/2038 - (STRIPS)	SOV		0.33
INDIAN BANK		0.55	7.52%	Bihar State Govt-Bihar	SOV	0.33
<b>IT - Software</b>		<b>2.30</b>	7.17%	Tamil Nadu State		0.33
Tech Mahindra Ltd.		1.11	Govt-Tamil Nadu	SOV		0.29
Infosys Ltd.		0.56	GS CG 06/05/2038 - (STRIPS)	SOV		0.24
Mphasis Ltd		0.46	GS CG 15/04/2045 - (STRIPS)	SOV		0.19
HEXWARE TECHNOLOGIES LTD.		0.17	GS CG 25/05/2043 - (STRIPS)	SOV		0.17
<b>Automobiles</b>		<b>2.19</b>	GS CG 22/04/2036 - (STRIPS)	SOV		0.17
Maruti Suzuki India Limited		1.11	7.65%	Madhya Pradesh State		0.17
Hero MotoCorp Ltd.		1.08	Govt-Madhy Pradesh	SOV		0.16
<b>Telecom - Services</b>		<b>1.52</b>	6.88%	Bihar State Govt-Bihar	SOV	0.16
Bharti Airtel Ltd		1.45	6.57%	Andhra Pradesh State		0.16
Bharti Airtel Ltd - Partly Paid Shares		0.07	Govt-Andhra Pradesh	SOV		0.10
<b>Petroleum Products</b>		<b>1.41</b>	7.17%	Central Government	SOV	0.10
RELIANCE INDUSTRIES LTD.		0.90	7.96%	Punjab State Govt-Punjab	SOV	0.10
HINDUSTAN PETROLEUM CORPORATION LTD		0.51	7.84%	Maharashtra State		0.10
<b>Power</b>		<b>1.08</b>	GS CG 25/05/2036 - (STRIPS)	SOV		0.09
NTPC LTD		1.08	GS CG 25/05/2038 - (STRIPS)	SOV		0.08
<b>Pharmaceuticals and Biotechnology</b>		<b>1.05</b>	GS CG 25/05/2037 - (STRIPS)	SOV		0.08
JB CHEMICALS & PHARMACEUTICALS LTD.		0.47	7.96%	Maharashtra State		0.08
Divi s Laboratories Ltd.		0.37	Govt-Maharashtra	SOV		0.07
Cipla Ltd.		0.21	GS CG 25/11/2038 - (STRIPS)	SOV		0.07
<b>Realty</b>		<b>1.04</b>	GS CG 25/05/2040 - (STRIPS)	SOV		0.07
BROOKFIELD INDIA REAL ESTATE TRUST		0.91	8.05%	Tamil Nadu State		0.07
Mahindra Lifespace Developers Ltd		0.13	Govt-Tamil Nadu	SOV		0.06
<b>Healthcare Services</b>		<b>0.82</b>	GS CG 25/11/2040 - (STRIPS)	SOV		0.06
MAX HEALTHCARE INSTITUTE LTD.		0.48	7.98%	Kerala State Govt-Kerala	SOV	0.05
Fortis Healthcare India Ltd		0.34	7.26%	Central Government	SOV	0.04
<b>Agricultural, Commercial and Construction Vehicles</b>		<b>0.69</b>	<b>Government Dated Securities - Total</b>			<b>33.02</b>
V.S.T Tillers Tractors Ltd		0.37	<b>Public Sector Undertakings</b>			
ASHOK LEYLAND LTD.		0.32	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)		3.25
<b>Cement and Cement Products</b>		<b>0.64</b>	National Housing Bank	CARE AAA		1.92
Ambuja Cements Ltd.		0.34	REC LTD	CRISIL AAA		1.77
Ultratech Cement Ltd.		0.30	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA		0.81
<b>Beverages</b>		<b>0.61</b>	Power Finance Corporation Ltd. (A)	CRISIL AAA		0.77
Radico Khaitan Ltd.		0.35	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA		0.37
UNITED SPIRITS LTD.		0.26	INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA		0.25
<b>Finance</b>		<b>0.60</b>	Power Finance Corporation Ltd.	CRISIL AAA		0.21
POONAWALLA FINCORP LTD.		0.34	Power Grid Corporation of India Ltd.	CRISIL AAA		0.19
Power Finance Corporation Ltd.		0.26	U P Power Corporation Ltd ( Guaranteed By UP State Government )	CRISIL A+(CE)		0.01
<b>Food Products</b>		<b>0.59</b>	<b>Public Sector Undertakings - Total</b>			<b>9.55</b>
Britannia Industries Ltd.		0.59	<b>Corporate Debt/Financial Institutions</b>			
<b>Consumer Durables</b>		<b>0.58</b>	ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)		4.80
Century Plyboards (India) Ltd.		0.33	JTPM METAL TRADERS PVT LTD	CRISIL AA		3.39
Pokarna Ltd.		0.16	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030			2.45
LG ELECTRONICS INDIA LTD		0.09	(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)		2.45
<b>Retailing</b>		<b>0.39</b>	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029			2.45
SWIGGY LTD		0.39	(SHIVSHAKTI TRUST)	CRISIL AAA(SO)		1.15
<b>Transport Services</b>		<b>0.38</b>	ADANI POWER LTD	CRISIL AA		0.83
Inter Globe Aviation Ltd		0.38	BHARTI TELECOM LTD.	CRISIL AAA		0.17
<b>Industrial Manufacturing</b>		<b>0.33</b>	LIC HOUSING FINANCE LTD.	CRISIL AAA		0.17
JYOTI CNC AUTOMATION LTD		0.26	HDB FINANCIAL SERVICES LTD.	CRISIL AAA		0.17
DEE DEVELOPMENT ENGINEERS LTD		0.07	<b>Corporate Debt/Financial Institutions - Total</b>			<b>15.41</b>
<b>Ferrous Metals</b>		<b>0.30</b>	<b>Money Market Instruments</b>			
Tata Steel Ltd.		0.30	<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>			
<b>Diversified FMCG</b>		<b>0.23</b>	<b>Public Sector Undertakings</b>			
ITC Ltd.		0.23	PUNJAB NATIONAL BANK	FITCH A1+		3.26
<b>Insurance</b>		<b>0.16</b>	INDIAN OVERSEAS BANK	CARE A1+		0.81
LIFE INSURANCE CORPORATION OF INDIA LTD.		0.16	<b>Public Sector Undertakings - Total</b>			<b>4.07</b>
<b>Gas</b>		<b>0.15</b>	<b>Triparty Repo</b>			<b>14.03</b>
GAIL (India) Ltd.		0.15	<b>Alternative Investment Fund</b>			
<b>Leisure Services</b>		<b>0.12</b>	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund		0.29
Jubilant Foodworks Limited		0.12	<b>Alternative Investment Fund - Total</b>			<b>0.29</b>
<b>Capital Markets</b>		<b>0.11</b>	<b>Infrastructure Investment Trusts</b>			
ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.		0.11	INDUS INFRA TRUST	Transport Infrastructure		0.05
<b>Fertilizers and Agrochemicals</b>		<b>0.10</b>	<b>Infrastructure Investment Trusts - Total</b>			<b>0.05</b>
P I INDUSTRIES LTD		0.10	<b>Net Current Assets/(Liabilities)</b>			<b>0.07</b>
<b>Auto Components</b>		<b>0.08</b>	<b>Grand Total</b>			<b>100.00</b>
TENNECO CLEAN AIR INDIA LIMITED		0.08				
<b>Equity &amp; Equity related - Total</b>		<b>23.51</b>				
<b>Debt Instruments</b>						
<b>Debentures and Bonds</b>						
<b>Government Dated Securities</b>						
7.34%	Central Government	SOV	14.61			
7.30%	Central Government(Δ)	SOV	4.56			
7.09%	Central Government(Δ)	SOV	3.67			
6.90%	Central Government(Δ)	SOV	1.84			
7.62%	Punjab State Govt-Punjab	SOV	1.32			



### 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 (₹)	26,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	78,40,700	19,35,967	11,74,482	7,41,202	4,02,565	1,22,235
<b>Scheme Returns (%)</b>	<b>8.80</b>	<b>9.25</b>	<b>9.42</b>	<b>8.39</b>	<b>7.40</b>	<b>3.48</b>
CRISIL Hybrid 85+15 - Conservative Index TRI Returns (%)	8.55	8.21	7.96	7.59	7.50	4.37
<b>Alpha*</b>	<b>0.26</b>	<b>1.04</b>	<b>1.46</b>	<b>0.80</b>	<b>-0.10</b>	<b>-0.89</b>
CRISIL Hybrid 85+15 - Conservative Index TRI (₹)#	75,80,816	18,32,955	11,15,012	7,26,522	4,03,186	1,22,805
CRISIL 10 Year Gilt Index (₹)^	57,02,564	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index Returns (%)	6.36	6.05	5.94	6.36	6.68	2.26

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income &amp; capital growth over a long term horizon</li> <li>Investment in a portfolio of debt instruments with a moderate exposure in equity &amp; equity related instruments</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderately High</p>	<p>The risk of the benchmark is Moderately High</p> <p>CRISIL Hybrid 85+15- Conservative Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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/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 151-155 & 169-173. ## Risk rate assumed to be 5.53% (FBIL Overnight MIBOR rate as on 30th Jan 2026). \*\*Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 174-176. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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			Volatility
Short	Medium	Long	
			Low
			Medium
			High

<b>Fund Manager*:</b>	Mr. Deepak Agrawal & Mr. Sunil Pandey
<b>AAUM:</b>	₹7,945.32 crs
<b>AUM:</b>	₹7,512.64 crs
<b>Benchmark:</b>	NIFTY 1D Rate index
<b>Allotment Date:</b>	January 15, 2019
<b>Folio Count:</b>	5,520

### Minimum Investment Amount

### Minimum Application Amount (Non - SIP)

- ₹1000 and any amount thereafter

### Minimum Additional Purchase Amount

- ₹500 and any amount thereafter

### Systematic Investment Plan (SIP)

- ₹500 and in Multiple of ₹500 for minimum 2 instalments

### Ideal Investments Horizon

- 1 day

### Net Asset Value (NAV)

	Regular	Direct
Growth	₹1416.2866	₹1425.3875
Daily IDCW	₹1004.8998	₹1003.7517

(as on January 31, 2026)

### Debt Quant & Ratios

Average Maturity	2.30 days
Modified Duration	2.19 days
Macaulay Duration	2.19 days
Annualised YTM*	5.35%
<sup>5</sup> Standard Deviation	0.10%

\*In case of semi annual YTM, it will be annualized.  
Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.16%
<b>Direct Plan:</b>	0.07%

### Available Plans/Options

A)Regular Plan B)Direct Plan

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

### Load Structure

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

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

**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

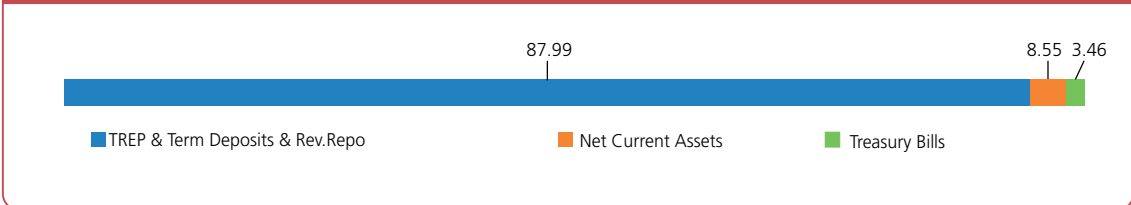
### PRC Matrix

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			

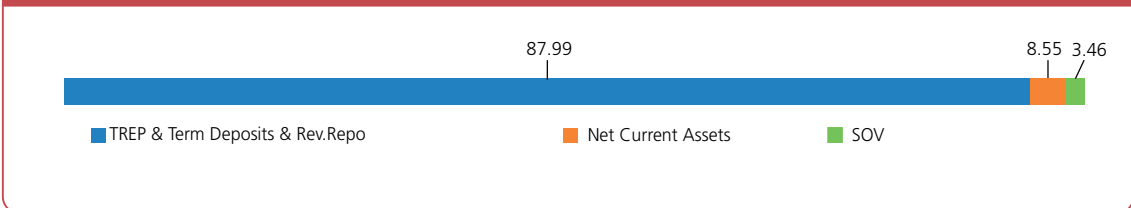
## PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
<b>Treasury Bills</b>		
182 DAYS TREASURY BILL 05/02/2026	SOV	1.33
364 DAYS TREASURY BILL 05/02/2026	SOV	1.00
182 DAYS TREASURY BILL 27/02/2026	SOV	0.66
91 DAYS TREASURY BILL 12/02/2026	SOV	0.47
<b>Treasury Bills - Total</b>		<b>3.46</b>
<b>Reverse Repo</b>		<b>72.54</b>
<b>Triparty Repo</b>		<b>15.45</b>
<b>Net Current Assets/(Liabilities)</b>		<b>8.55</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



## RATING PROFILE (%)

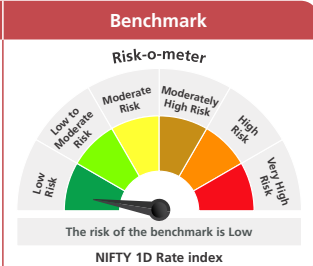
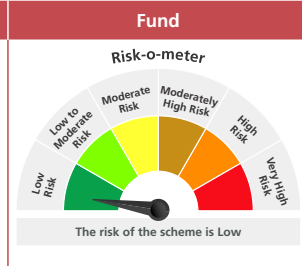


## Product Label

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.



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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

<b>Fund Manager*:</b>	Mr. Deepak Agrawal & Mr. Sunil Pandey
<b>AAUM:</b>	₹34,712.95 crs
<b>AUM:</b>	₹34,938.46 crs
<b>Benchmark:</b>	Nifty Liquid Index A-I
<b>Allotment Date:</b>	November 4, 2003
<b>Folio Count:</b>	55,936

### Minimum Investment Amount

### Minimum Application Amount (Non - SIP)

- ₹1000 and any amount thereafter

### Minimum Additional Purchase Amount

- ₹500 and any amount thereafter

### Systematic Investment Plan (SIP)

- ₹500 and in Multiple of ₹500 for minimum 2 instalments

### Ideal Investments Horizon

- 7 days to month

### Net Asset Value (NAV)

	Regular	Direct
Growth	₹5454.3766	₹5509.6377
Daily IDCW	₹1234.9200	₹1223.0210

(as on January 31, 2026)

### Debt Quant & Ratios

Average Maturity	0.09 yrs
Modified Duration	0.09 yrs
Macaulay Duration	0.09 yrs
Annualised YTM*	6.54%
*Standard Deviation	0.22%

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

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.31%
<b>Direct Plan:</b>	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

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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

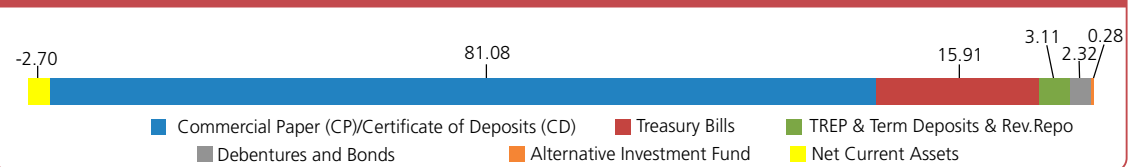
### PRC Matrix

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			

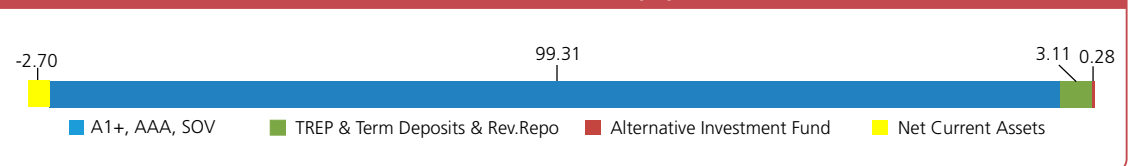
## PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
<b>Debt Instruments</b>			CHOLAMANDALAM SECURITIES LIMITED ICRA A1+ 0.26		
<b>Debentures and Bonds</b>			AXIS BANK LTD. CRISIL A1+ 0.21		
<b>Corporate Debt/Financial Institutions</b>			GODREJ INDUSTRIES LTD CRISIL A1+ 0.21		
HDB FINANCIAL SERVICES LTD. CRISIL AAA	1.39		DSP FINANCE PRIVATE LIMITED ICRA A1+	0.14	
BAJAJ HOUSING FINANCE LTD. CRISIL AAA	0.11		<b>Corporate Debt/Financial Institutions - Total 44.29</b>		
<b>Public Sector Undertakings</b>			<b>Public Sector Undertakings</b>		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA ICRA AAA	0.82		BANK OF BARODA CARE A1+	5.69	
<b>Public Sector Undertakings - Total 0.82</b>			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA CRISIL A1+	5.69	
<b>Money Market Instruments</b>			UNION BANK OF INDIA ICRA A1+	4.24	
<b>Commercial Paper(CP)/Certificate of Deposits(CD)</b>			PUNJAB NATIONAL BANK FITCH A1+	3.99	
<b>Corporate Debt/Financial Institutions</b>			CANARA BANK CRISIL A1+	3.42	
HDFC BANK LTD. CARE A1+	5.26		PUNJAB NATIONAL BANK CRISIL A1+	2.86	
INDUSIND BANK LTD. CRISIL A1+	4.99		SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA CARE A1+	1.79	
ICICI SECURITIES LIMITED CRISIL A1+	4.98		NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT ICRA A1+	1.64	
KARUR VYSSA BANK LTD. ICRA A1+	3.56		INDIAN BANK CRISIL A1+	1.42	
FEDERAL BANK LTD. CRISIL A1+	2.85		INDIAN OVERSEAS BANK CARE A1+	1.42	
HDFC SECURITIES LIMITED CARE A1+	2.55		STATE BANK OF INDIA. CRISIL A1+	1.42	
PNB HOUSING FINANCE LTD. CRISIL A1+	2.28		PUNJAB & SIND BANK ICRA A1+	0.71	
BAJAJ FINANCIAL SECURITIES LIMITED CRISIL A1+	2.13		UCO BANK CRISIL A1+	0.71	
RBL BANK LTD. CARE A1+	1.42		NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT FITCH A1+	0.65	
Reliance Retail Ventures Ltd CRISIL A1+	1.42		Export-Import Bank of India CRISIL A1+	0.57	
AXIS SECURITIES LIMITED CRISIL A1+	1.21		NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT CRISIL A1+	0.57	
JULIUS BAER CAPITAL (INDIA) PVT. LTD CRISIL A1+	1.14		<b>Public Sector Undertakings - Total 36.79</b>		
SBICAP SECURITIES LIMITED CRISIL A1+	1.13		<b>Treasury Bills</b>		
ADITYA BIRLA HOUSING FINANCE LTD CRISIL A1+	0.86		364 DAYS TREASURY BILL 20/02/2026 SOV	4.28	
NETWORK18 MEDIA & INVESTMENTS LTD. ICRA A1+	0.85		91 DAYS TREASURY BILL 12/02/2026 SOV	2.93	
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD. CRISIL A1+	0.71		91 DAYS TREASURY BILL 26/02/2026 SOV	2.85	
TATA CAPITAL HOUSING FINANCE LTD. CRISIL A1+	0.71		91 DAYS TREASURY BILL 05/03/2026 SOV	1.52	
ANGEL ONE LIMITED ICRA A1+	0.57		182 DAYS TREASURY BILL 05/03/2026 SOV	1.42	
FED BANK FINANCIAL SERVICES LIMITED CRISIL A1+	0.57		182 DAYS TREASURY BILL 27/02/2026 SOV	1.28	
IGH HOLDINGS PRIVATE LIMITED CRISIL A1+	0.57		182 DAYS TREASURY BILL 19/02/2026 SOV	0.69	
TATA TELESERVICES LIMITED CRISIL A1+	0.50		91 DAYS TREASURY BILL 19/02/2026 SOV	0.46	
BAJAJ GROUP LTD. CRISIL A1+	0.43		91 DAYS TREASURY BILL 06/02/2026 SOV	0.37	
BIRLA GROUP HOLDING PRIVATE LIMITED CRISIL A1+	0.43		364 DAYS TREASURY BILL 12/02/2026 SOV	0.11	
GODREJ CONSUMER PRODUCTS LTD. CRISIL A1+	0.43		<b>Treasury Bills - Total 15.91</b>		
NUVAMA WEALTH FINANCE LIMITED CRISIL A1+	0.43		<b>Triparty Repo 3.11</b>		
360 ONE WAM LIMITED ICRA A1+	0.36		<b>Alternative Investment Fund</b>		
HERO FINCORP LTD. CRISIL A1+	0.29		CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 Alternative Investment Fund	0.28	
ADITYA BIRLA CAPITAL LTD ICRA A1+	0.28		<b>Alternative Investment Fund - Total 0.28</b>		
ADITYA BIRLA MONEY LTD CRISIL A1+	0.28		<b>Net Current Assets/(Liabilities) -2.70</b>		
Mahindra & Mahindra Financial Services Ltd. CRISIL A1+	0.28		<b>Grand Total 100.00</b>		

## ALLOCATION (%)



## RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:	<p>Income over a short term investment horizon</p> <p>Investment in debt &amp; money market securities</p>	
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Moderate</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p>Nifty Liquid Index A-I</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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			Volatility
Short	Medium	Long	
			Low
			Medium
			High

<b>Fund Manager*:</b>	Mr. Deepak Agrawal & Mr. Manu Sharma
<b>AAUM:</b>	₹15,942.34 crs
<b>AUM:</b>	₹16,788.24 crs
<b>Benchmark:</b>	Nifty Ultra Short Duration Debt Index A-I
<b>Allotment Date:</b>	August 13, 2004
<b>Folio Count:</b>	36,038

## 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	₹44.2942	₹46.5270
Monthly IDCW	₹10.7316	₹20.0555

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	0.53 yrs
Modified Duration	0.46 yrs
Macaulay Duration	0.48 yrs
Annualised YTM*	7.12%
Standard Deviation	0.47%

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

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.82%
<b>Direct Plan:</b>	0.36%

### 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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PRC Matrix

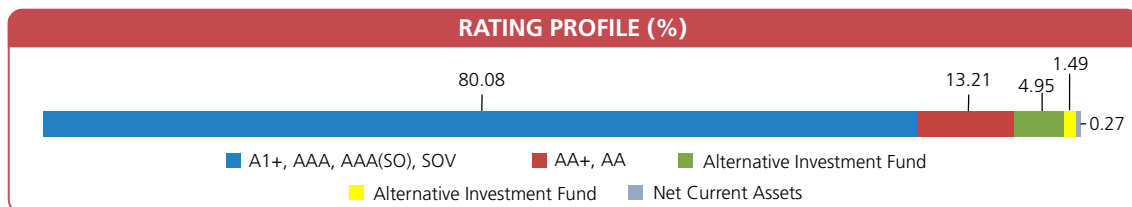
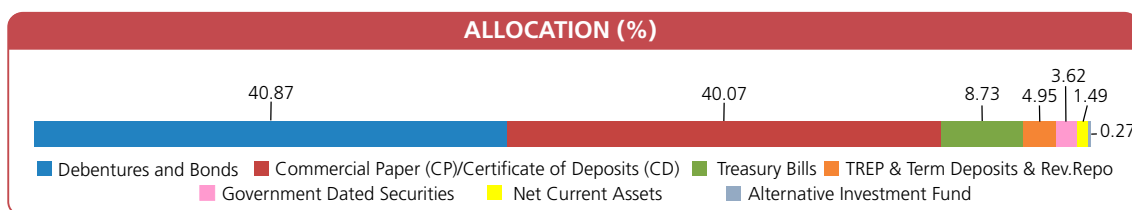
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low		
Moderate		B-II	
Relatively High			

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets			
<b>Debt Instruments</b>								
<b>Debentures and Bonds</b>								
<b>Government Dated Securities</b>								
6.22% Central Government	SOV	1.35	GODREJ PROPERTIES LIMITED (A)	ICRA AA+	0.15			
8.49% Tamil Nadu State Govt-Tamil Nadu	SOV	0.75	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.09			
6.04% Gujarat State Govt(A)-Gujarat	SOV	0.60	L & T FINANCE LTD.	CRISIL AAA	0.06			
7.07% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	0.45	TATA CAPITAL LTD.	ICRA AAA	0.03			
7.57% Gujarat State Govt(A)-Gujarat	SOV	0.27	SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.02			
GS CG 17/12/2026 - (STRIPS)	SOV	0.14	<b>Corporate Debt/Financial Institutions - Total</b>					
7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03	<b>29.16</b>					
8.08% Maharashtra State Govt-Maharashtra	SOV	0.02	<b>Money Market Instruments</b>					
7.17% Rajasthan State Govt-Rajasthan	SOV	0.01	<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>					
<b>Government Dated Securities - Total</b>								
<b>3.62</b>								
<b>Public Sector Undertakings</b>								
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (A)	CRISIL AAA	4.96	<b>Treasury Bills</b>					
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (A)	ICRA AAA	3.45	364 DAYS TREASURY BILL 19/03/2026(A)	SOV	1.83			
REC LTD (A)	CRISIL AAA	2.38	364 DAYS TREASURY BILL 21/05/2026	SOV	1.46			
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (A)	CRISIL AAA	0.83	182 DAYS TREASURY BILL 19/02/2026	SOV	1.19			
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	ICRA AAA	0.03	182 DAYS TREASURY BILL 28/05/2026	SOV	1.17			
REC LTD	ICRA AAA	0.03	182 DAYS TREASURY BILL 19/03/2026	SOV	0.89			
Power Finance Corporation Ltd.	CRISIL AAA	0.03	182 DAYS TREASURY BILL 27/02/2026	SOV	0.59			
<b>Public Sector Undertakings - Total</b>								
<b>11.71</b>								
<b>Corporate Debt/Financial Institutions</b>								
BAJAJ HOUSING FINANCE LTD. (A)	CRISIL AAA	5.02	364 DAYS TREASURY BILL 04/06/2026	SOV	0.58			
MANKIND PHARMA LTD (A)	CRISIL AA+	2.54	182 DAYS TREASURY BILL 04/06/2026	SOV	0.58			
BHARTI TELECOM LTD. (A)	CRISIL AAA	1.62	182 DAYS TREASURY BILL 21/05/2026	SOV	0.29			
360 ONE PRIME LTD. (A)	ICRA AA	1.48	182 DAYS TREASURY BILL 08/05/2026	SOV	0.15			
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.24	<b>Treasury Bills - Total</b>					
VEDANTA LTD.(A)	ICRA AA	1.20	<b>8.73</b>					
TORRENT PHARMACEUTICALS LTD.	ICRA AA+	1.19	<b>Public Sector Undertakings</b>					
POONAWALLA FINCORP LIMITED (A)	CRISIL AAA	1.19	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(A)	CARE A1+	5.08			
GODREJ SEEDS AND GENETICS LTD. (A)	CRISIL AA	1.14	BANK OF BARODA	CARE A1+	2.57			
ADANI POWER LTD (A)	CRISIL AA	1.13	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(A)	CRISIL A1+	2.34			
PIRAMAL FINANCE LTD (A)	CARE AA	1.05	CANARA BANK	CRISIL A1+	2.28			
MUTHOOT FINANCE LTD. (A)	CRISIL AA+	1.05	BANK OF BARODA(A)	FITCH A1+	1.61			
LIC HOUSING FINANCE LTD. (A)	CRISIL AAA	0.91	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	1.39			
NUVAMA WEALTH FINANCE LIMITED (A)	CARE AA	0.89	BANK OF INDIA(A)	CARE A1+	1.17			
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED ( Mukesh Ambani Group )	CRISIL AAA	0.89	UCO BANK(A)	CRISIL A1+	0.88			
Citicorp Finance (India) Ltd.	ICRA AAA	0.89	UNION BANK OF INDIA	ICRA A1+	0.84			
JUBILANT BEVCO LIMITED (A)	CRISIL AA	0.64	Export-Import Bank of India	CRISIL A1+	0.15			
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027 (LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.60	INDIAN BANK	CRISIL A1+	0.03			
CAN FIN HOMES LTD.	FITCH AAA	0.60	<b>Public Sector Undertakings - Total</b>					
EMBASSY OFFICE PARKS REIT(A)	CRISIL AAA	0.59	<b>18.34</b>					
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027 (LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.55	<b>Corporate Debt/Financial Institutions</b>					
Nirma Ltd.	CRISIL AA	0.45	AXIS BANK LTD.	CRISIL A1+	4.75			
TATA CAPITAL HOUSING FINANCE LTD. (A)	CRISIL AAA	0.44	HDFC BANK LTD.	CARE A1+	3.76			
VEDANTA LTD. ( Axis Trustee Services Ltd.) (A)	CRISIL AA	0.30	IIFL FINANCE LIMITED	CRISIL A1+	3.20			
LIC HOUSING FINANCE LTD.(A)	CRISIL AAA	0.30	BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	1.45			
Hindustan Zinc Ltd. (A)	CRISIL AAA	0.30	CREDILA FINANCIAL SERVICES PVT LTD	CRISIL A1+	1.19			
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A1) 20/09/2026 (INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	0.27	Manappuram Finance Ltd.(A)	CRISIL A1+	1.13			
BAJAJ FINANCE LTD.	CRISIL AAA	0.19	Bahadur Chand Investments Private Limited	ICRA A1+	1.00			
Sikka Ports & Terminals Ltd. ( Mukesh Ambani Group ) (A)	CRISIL AAA	0.15	TATA TELESERVICES LIMITED	CRISIL A1+	0.84			
			TATA HOUSING DEVELOPMENT CO. LTD.	FITCH A1+	0.83			
			TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.81			
			BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.59			
			MUTHOOT FINANCE LTD.	CRISIL A1+	0.55			
			IIFL CAPITAL SERVICES LTD.	CRISIL A1+	0.44			
			IDBI BANK LTD.	CRISIL A1+	0.44			
			SBICAP SECURITIES LIMITED(A)	CRISIL A1+	0.30			
			BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.30			
			STANDARD CHARTERED CAPITAL LTD.	CRISIL A1+	0.15			
			<b>Corporate Debt/Financial Institutions - Total</b>					
			<b>21.73</b>					
			<b>Triparty Repo</b>					
			<b>4.95</b>					
			<b>Alternative Investment Fund</b>					
			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.27			
			<b>Alternative Investment Fund - Total</b>					
			<b>0.27</b>					
			<b>Net Current Assets/(Liabilities)</b>					
			<b>1.49</b>					
			<b>Grand Total</b>					
			<b>100.00</b>					

# 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.



### 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 (₹)	25,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	58,76,555	16,43,783	10,41,080	7,05,110	3,98,415	1,23,762
<b>Scheme Returns (%)</b>	<b>7.05</b>	<b>6.13</b>	<b>6.04</b>	<b>6.39</b>	<b>6.70</b>	<b>5.88</b>
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.35	6.40	6.36	6.77	7.01	6.05
<b>Alpha*</b>	<b>-0.31</b>	<b>-0.27</b>	<b>-0.32</b>	<b>-0.37</b>	<b>-0.31</b>	<b>-0.17</b>
Nifty Ultra Short Duration Debt Index A-I (₹)#	61,05,309	16,67,342	10,53,160	7,11,695	4,00,227	1,23,871
NIFTY 1 Year T-Bill Index (Rs) (₹)^	55,07,227	16,36,944	10,37,511	7,01,947	3,97,485	1,23,601
NIFTY 1 Year T-Bill Index Returns (%)	6.53	6.05	5.94	6.22	6.54	5.63

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over a short term investment horizon</li> <li>Investment in debt &amp; money market securities with portfolio Macaulay duration between 3 months &amp; 6 months</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate</p> <p>Nifty Ultra Short Duration Debt Index A-I</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 Jan 2026 is 27.24% of the net assets. \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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

<b>Fund Manager*:</b>	Mr. Deepak Agrawal, Mr. Manu Sharma
<b>AAUM:</b>	₹33,152.80 crs
<b>AUM:</b>	₹32,869.86 crs
<b>Benchmark:</b>	CRISIL Money Market A-I Index
<b>Allotment Date:</b>	July 14, 2003
<b>Folio Count:</b>	16,614

## 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	₹4651.1862	₹4697.9246
Monthly IDCW	₹1053.5160	₹1253.7915

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	0.44 yrs
Modified Duration	0.44 yrs
Macaulay Duration	0.44 yrs
Annualised YTM*	6.99%
Standard Deviation	0.58%

\*in case of semi annual YTM, it will be annualized.  
Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.35%
<b>Direct Plan:</b>	0.16%

### 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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

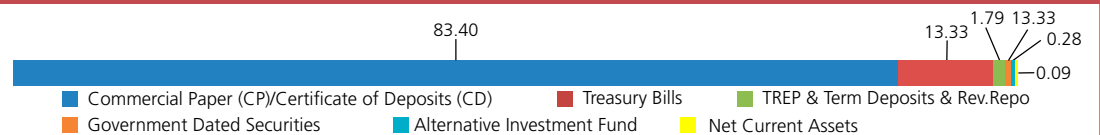
PRC Matrix

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			

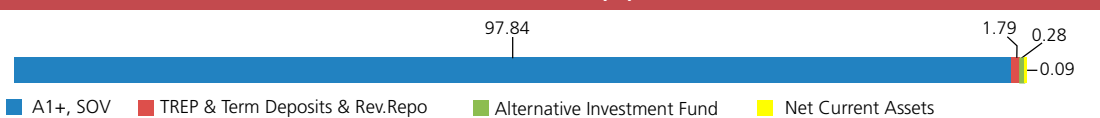
## PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
<b>Government Dated Securities</b>					
8.28%	Karnataka State Govt-Karnataka	SOV	0.60	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+
8.07%	Tamil Nadu State Govt-Tamil Nadu	SOV	0.41	BANK OF INDIA	CARE A1+
7.40%	Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.05	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+
8.53%	Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.03	CANARA BANK	CRISIL A1+
7.04%	Gujarat State Govt-Gujarat	SOV	0.02	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+
			1.11	BANK OF BARODA	FITCH A1+
<b>Government Dated Securities - Total</b>					
<b>Money Market Instruments</b>					
<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>					
<b>Corporate Debt/Financial Institutions</b>					
	HDFC BANK LTD.	CARE A1+	9.20	UNION BANK OF INDIA	ICRA A1+
	AXIS BANK LTD.	CRISIL A1+	5.58	PUNJAB NATIONAL BANK(*)	CARE A1+
	INDUSIND BANK LTD.	CRISIL A1+	5.11	INDIAN BANK	CRISIL A1+
	ICICI SECURITIES LIMITED	CRISIL A1+	3.35	CTBC BANK CO. LTD (CTBC INDIA)	ICRA A1+
	MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	3.08	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+
	MUTHOOT FINANCE LTD.	CRISIL A1+	2.47		0.15
	PIRAMAL FINANCE LTD	CRISIL A1+	1.82	<b>Public Sector Undertakings - Total</b>	
	IDBI BANK LTD.	CRISIL A1+	1.48	<b>Treasury Bills</b>	
	MUTHOOT FINCORP LTD.	CRISIL A1+	1.42	182 DAYS TREASURY BILL 08/05/2026	SOV
	FEDERAL BANK LTD.	CRISIL A1+	1.41	182 DAYS TREASURY BILL 21/05/2026	SOV
	TATA CAPITAL LTD.	CRISIL A1+	1.35	182 DAYS TREASURY BILL 19/03/2026	SOV
	AU SMALL FINANCE BANK LTD.	FITCH A1+	1.29	364 DAYS TREASURY BILL 05/02/2026	SOV
	360 ONE PRIME LTD.	CRISIL A1+	1.27	364 DAYS TREASURY BILL 19/03/2026	SOV
	ANGEL ONE LIMITED	ICRA A1+	0.91	182 DAYS TREASURY BILL 12/02/2026	SOV
	BHARTI TELECOM LTD.	CRISIL A1+	0.76	364 DAYS TREASURY BILL 04/06/2026	SOV
	IIFL FINANCE LIMITED	CRISIL A1+	0.76	364 DAYS TREASURY BILL 12/03/2026	SOV
	BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	0.74	364 DAYS TREASURY BILL 27/02/2026	SOV
	LIC HOUSING FINANCE LTD.	CRISIL A1+	0.53	364 DAYS TREASURY BILL 14/05/2026	SOV
	CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.45	182 DAYS TREASURY BILL 27/02/2026	SOV
	TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.40	364 DAYS TREASURY BILL 04/06/2026	SOV
	BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.30	182 DAYS TREASURY BILL 21/05/2026	SOV
	BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.30	364 DAYS TREASURY BILL 12/02/2026	SOV
	TYS CREDIT SERVICES LIMITED	CRISIL A1+	0.30		1.79
	NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.21	<b>Treasury Bills - Total</b>	
	NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.21	<b>Triparty Repo</b>	
	SBICAP SECURITIES LIMITED	CRISIL A1+	0.15	<b>Alternative Investment Fund</b>	
			44.85	<b>Alternative Investment Fund - Total</b>	
<b>Corporate Debt/Financial Institutions - Total</b>					
<b>Public Sector Undertakings</b>					
	BANK OF BARODA	CARE A1+	8.92	<b>Net Current Assets/(Liabilities)</b>	
	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	6.38	<b>Grand Total</b>	
				<b>100.00</b>	

## 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 (₹)	27,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	65,32,178	16,74,743	10,57,019	7,13,607	4,01,256	1,23,964
<b>Scheme Returns (%)</b>	<b>7.13</b>	<b>6.49</b>	<b>6.47</b>	<b>6.87</b>	<b>7.18</b>	<b>6.20</b>
CRISIL Money Market A-I Index Returns (%)	6.95	6.27	6.25	6.62	6.78	5.77
<b>Alpha*</b>	<b>0.18</b>	<b>0.22</b>	<b>0.22</b>	<b>0.25</b>	<b>0.40</b>	<b>0.43</b>
CRISIL Money Market A-I Index (₹)#	63,78,094	16,55,660	10,48,890	7,09,134	3,98,879	1,23,690
NIFTY 1 Year T-Bill Index (₹)^	60,12,694	16,36,944	10,37,511	7,01,947	3,97,485	1,23,601
NIFTY 1 Year T-Bill Index Returns (%)	6.50	6.05	5.94	6.22	6.54	5.63

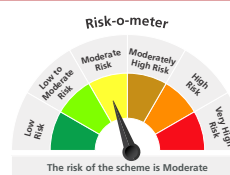
### Product Label

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

- 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](http://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 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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

<b>Fund Manager*:</b>	Mr. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025)
<b>AAUM:</b>	₹14,796.60 crs
<b>AUM:</b>	₹14,796.34 crs
<b>Benchmark:</b>	Nifty Low Duration Debt Index A-I
<b>Allotment Date:</b>	March 6, 2008
<b>Folio Count:</b>	80,091

- 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	₹3448.2150	₹3777.3199
Monthly IDCW	₹1314.3637	₹1605.2755

(as on January 30, 2026)

**Debt Quant & Ratios**

Average Maturity	1.35 yrs
Modified Duration	0.87 yrs
Macaulay Duration	0.93 yrs
Annualised YTM*	7.42%
<sup>5</sup> Standard Deviation	0.79%

\*in case of semi annual YTM, it will be annualized. Source: <sup>1</sup>ICRA MFI Explorer.

**Total Expense Ratio\*\***

<b>Regular Plan:</b>	1.18%
<b>Direct Plan:</b>	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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PRC Matrix

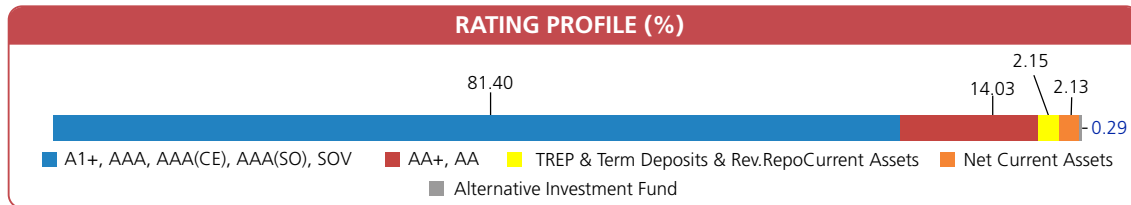
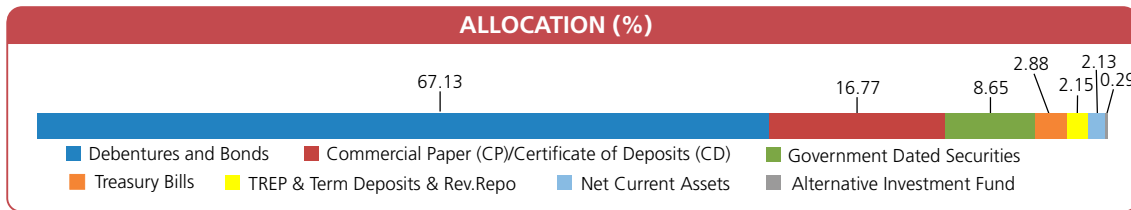
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low		
Moderate			
Relatively High		B-III	

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>			DLF Cyber City Developers Ltd	CRISIL AAA	0.67
<b>Debentures and Bonds</b>			PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027 (LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.59
<b>Government Dated Securities</b>			LIC HOUSING FINANCE LTD.	CRISIL AAA	0.44
6.82%	Central Government	SOV	3.01		
7.46%	Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.72		
6.22%	Central Government	SOV	1.53		
6.92%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.36		
7.03%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.68		
7.59%	Gujarat State Govt-Gujarat	SOV	0.31		
6.54%	Central Government	SOV	0.03		
7.84%	Tamil Nadu State Govt-Tamil Nadu	SOV	0.01		
<b>Government Dated Securities - Total</b>			<b>8.65</b>		
<b>Public Sector Undertakings</b>			TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.30
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)			ICRA AA	0.28	
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)			CRISIL AAA(SO)	0.25	
REC LTD (^)			ICRA AAA	0.20	
REC LTD			FITCH AAA	0.14	
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA			CRISIL AAA	0.13	
<b>Public Sector Undertakings - Total</b>			<b>16.37</b>		
<b>Corporate Debt/Financial Institutions</b>			Nirma Ltd.	CRISIL AA	0.07
BHARTI TELECOM LTD. (^)			ICRA AAA	0.03	
BAJAJ HOUSING FINANCE LTD. (^)			ICRA AAA(SO)	0.03	
GODREJ SEEDS AND GENETICS LTD. (^)			ICRA AAA	0.01	
JPM METAL TRADERS PVT LTD			ICRA AAA	0.01	
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED ( Mukesh Ambani Group )			CRISIL AAA	0.01	
EMBASSY OFFICE PARKS REIT (^)			CRISIL AAA	0.01	
Sikka Ports & Terminals Ltd. ( Mukesh Ambani Group )			CRISIL AAA	0.01	
BAJAJ FINANCE LTD. (^)			CRISIL AAA	0.01	
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)			CRISIL AAA(SO)	0.01	
TATA CAPITAL LTD. (^)			CRISIL AAA	0.01	
ADITYA BIRLA HOUSING FINANCE LTD(^)			ICRA AAA	0.01	
ADANI POWER LTD			CRISIL AA	0.01	
PNB HOUSING FINANCE LTD.(^)			CARE AA+	0.01	
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027 (INDIA UNIVERSAL TRUST AL1)			FITCH AAA(SO)	0.01	
RJ CORP LIMITED			CRISIL AAA	0.01	
INTERISE TRUST			ICRA AAA	0.01	
MINDSPACE BUSINESS PARKS REIT (^)			CRISIL AAA	0.01	
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027 (LIQUID GOLD SERIES 9)			CRISIL AAA(SO)	0.01	
L&T METRO RAIL (HYDERABAD) LTD ( Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)			CRISIL AAA(CE)	0.01	
AADHAR HOUSING FINANCE LIMITED (^)			ICRA AA	0.01	
JUBILANT BEVCO LIMITED (^)			CRISIL AA	0.01	
VEDANTA LTD.(^)			ICRA AA	0.01	
VEDANTA LTD. (^)			ICRA AA	0.01	
PIRAMAL FINANCE LTD			CARE AA	0.01	
NEXUS SELECT TRUST REIT (^)			CRISIL AAA	0.01	
Kotak Mahindra Prime Ltd. (^)			CRISIL AAA	0.01	
INDIGRID INFRASTRUCTURE TRUST (^)			CRISIL AAA	0.01	
HINDUJA LEYLAND FINANCE LTD.(^)			CRISIL AA+	0.01	
CAN FIN HOMES LTD.(^)			ICRA AAA	0.01	
ADITYA BIRLA RENEWABLES LIMITED (^)			CRISIL AA	0.01	
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029 (SANSAR TRUST)(^)			CRISIL AAA(SO)	0.01	
<b>Corporate Debt/Financial Institutions - Total</b>			<b>50.76</b>		
<b>Money Market Instruments</b>					
<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>					
<b>Treasury Bills</b>			364 DAYS TREASURY BILL 19/03/2026	SOV	1.68
			182 DAYS TREASURY BILL 08/05/2026	SOV	1.20
<b>Treasury Bills - Total</b>					<b>2.88</b>
<b>Public Sector Undertakings</b>					
CANARA BANK			CRISIL A1+	1.97	
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA			CRISIL A1+	1.65	
UNION BANK OF INDIA			ICRA A1+	0.67	
UNION BANK OF INDIA			FITCH A1+	0.66	
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA			CARE A1+	0.64	
PUNJAB NATIONAL BANK			CRISIL A1+	0.07	
BANK OF BARODA			CARE A1+	0.07	
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT			CRISIL A1+	0.03	
BANK OF BARODA			FITCH A1+	0.03	
<b>Public Sector Undertakings - Total</b>					<b>5.79</b>
<b>Corporate Debt/Financial Institutions</b>					
HDFC BANK LTD.			CARE A1+	5.85	
IDFC FIRST BANK LIMITED			CRISIL A1+	3.31	
IIFL CAPITAL SERVICES LTD.			CRISIL A1+	0.84	
SUNDARAM FINANCE LTD.			CRISIL A1+	0.64	
EMBASSY OFFICE PARKS REIT			CRISIL A1+	0.34	
<b>Corporate Debt/Financial Institutions - Total</b>					<b>10.98</b>
<b>Triparty Repo</b>					<b>2.15</b>
<b>Alternative Investment Fund</b>					
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2			Alternative Investment Fund		0.29
<b>Alternative Investment Fund - Total</b>					<b>0.29</b>
<b>Net Current Assets/(Liabilities)</b>					<b>2.13</b>
<b>Grand Total</b>					<b>100.00</b>

# 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.



### 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 (₹)	21,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	42,34,851	16,62,058	10,44,933	7,04,275	3,98,402	1,23,534
<b>Scheme Returns (%)</b>	<b>7.08</b>	<b>6.34</b>	<b>6.14</b>	<b>6.35</b>	<b>6.70</b>	<b>5.52</b>
Nifty Low Duration Debt Index A-I Returns (%)	7.09	6.37	6.31	6.67	7.02	6.01
<b>Alpha*</b>	<b>0.00</b>	<b>-0.02</b>	<b>-0.16</b>	<b>-0.33</b>	<b>-0.32</b>	<b>-0.49</b>
Nifty Low Duration Debt Index A-I (₹)#	42,36,679	16,64,210	10,51,022	7,10,082	4,00,319	1,23,847
NIFTY 1 Year T-Bill Index (₹)^	39,86,165	16,36,944	10,37,511	7,01,947	3,97,485	1,23,601
NIFTY 1 Year T-Bill Index Returns (%)	6.48	6.05	5.94	6.22	6.54	5.63

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Regular Income over short term</li> <li>Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 months</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Low Duration Debt Index A-I</b></p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 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 Jan 2026 is 23.49% of the net assets. \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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	Short	Medium	Long	Volatility
				Low
				Medium
				High

<b>Fund Manager*:</b>	Mr. Deepak Agrawal & Mr. Manu Sharma
<b>AAUM:</b>	₹17,859.82 crs
<b>AUM:</b>	₹17,557.58 crs
<b>Benchmark:</b>	Nifty Corporate Bond Index A-II
<b>Allotment Date:</b>	September 21, 2007
<b>Folio Count:</b>	27,712

## 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	₹3886.2793	₹4065.6951
Monthly IDCW	₹1266.0004	₹1071.3116

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	4.28 yrs
Modified Duration	3.16 yrs
Macaulay Duration	3.35 yrs
Annualised YTM*	7.36%
<sup>3</sup> Standard Deviation	1.81%

\*in case of semi annual YTM, it will be annualized. Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.70%
<b>Direct Plan:</b>	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

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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

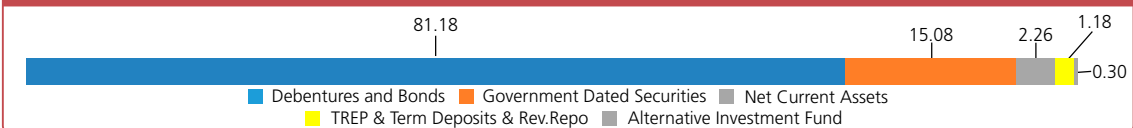
PRC Matrix

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	

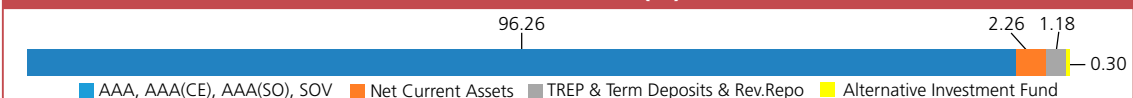
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>					
<b>Government Dated Securities</b>					
6.48% Central Government(^)	SOV	7.07	COMPANY LTD	CRISIL AAA	1.17
6.68% Central Government(^)	SOV	4.27	JAMNAGAR UTILITIES & POWER PRIVATE LIMITED		
7.26% Central Government(^)	SOV	0.60	( Mukesh Ambani Group )	CRISIL AAA	1.17
7.54% Bihar State Govt(^)-Bihar	SOV	0.58	PTC INDIA UNIVERSAL TRUST A11 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	CRISIL AAA	1.15
7.70% Maharashtra State Govt(^)-Maharashtra	SOV	0.56	L&T METRO RAIL (HYDERABAD) LTD ( Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	FITCH AAA(SO)	1.06
7.63% Maharashtra State Govt-Maharashtra	SOV	0.52	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.04
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.43	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030	CRISIL AAA(SO)	0.98
7.09% Central Government(^)	SOV	0.34	(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	0.98
7.65% Bihar State Govt-Bihar	SOV	0.29	HDFC BANK LTD.(^)	CRISIL AAA	0.98
7.3% Central Government(^)	SOV	0.20	HDFC BANK LTD. (^)	CRISIL AAA	0.94
7.18% Maharashtra State Govt-Maharashtra	SOV	0.19	TATA CAPITAL LTD.	CRISIL AAA	0.73
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.58
7.10% Central Government(^)	SOV	0.01	INDIGRID INFRASTRUCTURE TRUST Hindustan Zinc Ltd.	CRISIL AAA	0.58
<b>Public Sector Undertakings</b>					
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA					
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	8.31	CAN FIN HOMES LTD	CRISIL AAA	0.58
Power Finance Corporation Ltd.(^)	CRISIL AAA	7.49	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.58
REC LTD	ICRA AAA	7.05	PTC INDIA UNIVERSAL TRUST A12 (SERIES A3) 21/1/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.52
Power Finance Corporation Ltd. (^)	CRISIL AAA	2.30	PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027)	CRISIL AAA(SO)	0.48
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.27	(SANSAR TRUST)	ICRA AAA	0.43
REC LTD (^)	CRISIL AAA	2.04	MINDSPACE BUSINESS PARKS REIT(^)	CRISIL AAA(SO)	0.48
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.90	SMFG INDIA HOME FINANCE	CARE AAA	0.29
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)	ICRA AAA	1.44	COMPANY LTD	CRISIL AAA(CE)	0.29
Food Corporation of India	CRISIL AAA(CE)	1.07	NOMURA FIXED INCOME SECURITIES PRIVATE LTD.	FITCH AAA	0.29
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.64	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.23
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.57	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.15
NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	0.44	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/1/2029)	CRISIL AAA(SO)	0.08
National Housing Bank (^)	CARE AAA	0.29	(SANSAR TRUST)	CRISIL AAA(SO)	0.08
Export-Import Bank of India	CRISIL AAA	0.14	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.08
National Housing Bank (^)	CRISIL AAA	0.11	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.06
<b>Public Sector Undertakings - Total</b>					
<b>Corporate Debt/Financial Institutions</b>					
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	4.03	<b>Corporate Debt/Financial Institutions - Total</b>	<b>42.22</b>	<b>1.18</b>
BAJAJ FINANCE LTD.	CRISIL AAA	3.83	<b>Triparty Repo</b>	<b>Alternative Investment Fund</b>	<b>Alternative Investment Fund</b>
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.34	Alternative Investment Fund	Alternative Investment Fund	0.30
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.34	Alternative Investment Fund	Alternative Investment Fund	0.30
EMBASSY OFFICE PARKS REIT(^)	CRISIL AAA	2.20	<b>Alternative Investment Fund - Total</b>	<b>0.30</b>	<b>0.30</b>
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	2.11	<b>Net Current Assets/(Liabilities)</b>	<b>2.26</b>	<b>100.00</b>
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.72	<b>Grand Total</b>	<b>100.00</b>	
Larsen and Toubro Ltd.	CRISIL AAA	1.60			
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	1.60			
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	1.46			
INDIA INFRADEBT LTD(^)	CRISIL AAA	1.32			
L & T FINANCE LTD.	ICRA AAA	1.30			
SMFG INDIA HOME FINANCE	ICRA AAA	1.30			

## 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 (₹)	22,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	46,38,215	17,10,130	10,64,233	7,12,768	4,01,751	1,23,340
<b>Scheme Returns (%)</b>	<b>7.49</b>	<b>6.89</b>	<b>6.66</b>	<b>6.83</b>	<b>7.26</b>	<b>5.21</b>
Nifty Corporate Bond Index A-II Returns (%)	7.43	6.65	6.35	6.39	6.72	4.78
<b>Alpha*</b>	<b>0.06</b>	<b>0.24</b>	<b>0.30</b>	<b>0.44</b>	<b>0.55</b>	<b>0.44</b>
Nifty Corporate Bond Index A-II (₹)#	46,07,143	16,88,861	10,52,782	7,04,980	3,98,504	1,23,061
CRISIL 10 Year Gilt Index (₹)^	41,46,973	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index (%)	6.42	6.05	5.94	6.36	6.68	2.26

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Regular Income over short term</li> <li>Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Risk-o-meter</p> <p>The risk of the scheme is Moderate</p>	<p>Risk-o-meter</p> <p>The risk of the benchmark is Moderate</p> <p>Nifty Corporate Bond Index A-II</p>

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 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 Jan 2026 is 8.13% of the net assets. \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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

<b>Fund Manager*:</b>	Mr. Deepak Agrawal, Mr. Abhishek Bisen
<b>AAUM:</b>	₹18,099.40 crs
<b>AUM:</b>	₹17,264.65 crs
<b>Benchmark:</b>	Nifty Short Duration Debt Index A-II
<b>Allotment Date:</b>	May 2, 2002
<b>Folio Count:</b>	21,660

## 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	₹53.5718	₹59.2185
IDCW	₹12.6854	₹16.7561

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	3.49 yrs
Modified Duration	2.47 yrs
Macaulay Duration	2.62 yrs
Annualised YTM*	7.30%
<sup>5</sup> Standard Deviation	1.65%

\*in case of semi annual YTM, it will be annualized.  
Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.12%
<b>Direct Plan:</b>	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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PRC Matrix

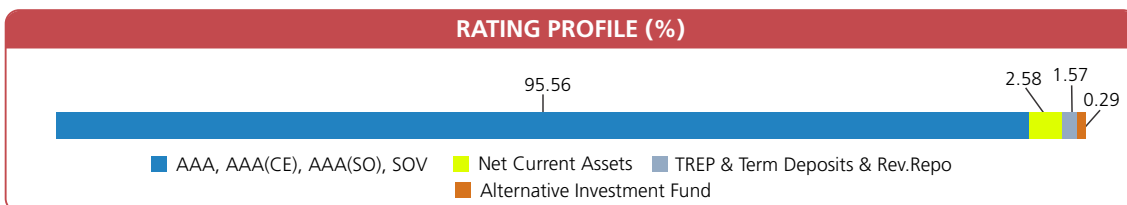
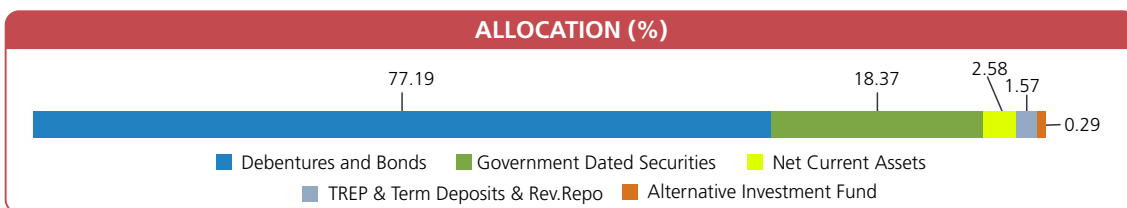
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Relatively Low		
Moderate			
Relatively High		B-III	

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>			CUBE HIGHWAYS TRUST (A)	ICRA AAA	1.40
<b>Debentures and Bonds</b>			TOYOTA FINANCIAL SERVICES INDIA LTD.(A)	ICRA AAA	1.14
<b>Government Dated Securities</b>			EMBASSY OFFICE PARKS REIT(*)	CRISIL AAA	1.13
6.48% Central Government(A)	SOV	5.71	PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030 (INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.12
6.82% Central Government(A)	SOV	2.95	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.00
7.08% Karnataka State Govt(A)-Karnataka	SOV	2.84	TATA CAPITAL LTD.	CRISIL AAA	0.94
6.68% Central Government	SOV	1.54	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	0.91
7.02% Tamil Nadu State Govt-Tamil Nadu	SOV	1.35	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST)	CRISIL AAA(SO)	0.91
6.99% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	0.80	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.87
7.76% Maharashtra State Govt(A)-Maharashtra	SOV	0.59	L&T METRO RAIL (HYDERABAD) LTD ( Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (A)	CRISIL AAA(CE)	0.85
7.63% Maharashtra State Govt(A)-Maharashtra	SOV	0.51	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.85
7.19% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	0.42	TATA CAPITAL LTD. (A)	ICRA AAA	0.57
6.61% Gujarat State Govt(A)-Gujarat	SOV	0.39	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.57
7.26% Central Government(A)	SOV	0.29	POONAWALLA FINCORP LIMITED	CRISIL AAA	0.57
7.42% Gujarat State Govt(A)-Gujarat	SOV	0.26	Hindustan Zinc Ltd.	CRISIL AAA	0.57
7.30% Central Government	SOV	0.20	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.56
7.18% Maharashtra State Govt-Maharashtra	SOV	0.19	JIO CREDIT LIMITED	CRISIL AAA	0.56
7.09% Central Government(A)	SOV	0.17	BAJAJ HOUSING FINANCE LTD. (A)	CRISIL AAA	0.46
7.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.16	MINDSPACE BUSINESS PARKS REIT(*)	ICRA AAA	0.42
<b>Government Dated Securities - Total</b>			<b>18.37</b>		
<b>Public Sector Undertakings</b>			PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.37
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (A)	CRISIL AAA	9.90	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.33
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	5.96	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.29
Power Finance Corporation Ltd. (A)	CRISIL AAA	5.55	JAMNAGAR UTILITIES & POWER PRIVATE LIMITED ( Mukesh Ambani Group ) (A)	CRISIL AAA	0.29
REC LTD	ICRA AAA	4.46	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.26
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (A)	ICRA AAA	2.76	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.23
REC LTD	CRISIL AAA	2.00	PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.10
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (A)	CRISIL AAA	1.67	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.06
Power Finance Corporation Ltd.(A)	CRISIL AAA	1.58	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.05
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	ICRA AAA	1.41	ADITYA BIRLA CAPITAL LTD (A)	ICRA AAA	0.03
INDIAN RAILWAY FINANCE CORPORATION LTD. (A)	CRISIL AAA	1.12	<b>Corporate Debt/Financial Institutions - Total</b>		
Export-Import Bank of India (A)	CRISIL AAA	0.99	<b>38.85</b>		
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.86	<b>Triparty Repo</b>		
ONGC PETRO ADDITIONS LTD. (A)	CRISIL AAA(CE)	0.56	<b>1.57</b>		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.03	<b>Alternative Investment Fund</b>		
<b>Public Sector Undertakings - Total</b>			<b>38.85</b>		
<b>Corporate Debt/Financial Institutions</b>			<b>38.85</b>		
LIC HOUSING FINANCE LTD. (A)	CRISIL AAA	7.26	<b>Alternative Investment Fund</b>		
BAJAJ FINANCE LTD.	CRISIL AAA	5.44	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
BHARTI TELECOM LTD.	CRISIL AAA	1.98	<b>Alternative Investment Fund - Total</b>		
ADITYA BIRLA CAPITAL LTD (A)	CRISIL AAA	1.72	<b>0.29</b>		
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.70	<b>Net Current Assets/(Liabilities)</b>		
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.43	<b>2.58</b>		
HDFC BANK LTD. (A)	CRISIL AAA	1.40	<b>Grand Total</b>		
			<b>100.00</b>		

# 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.



### 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 (₹)	28,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	73,75,511	16,69,954	10,47,714	7,04,358	3,99,022	1,23,131
<b>Scheme Returns (%)</b>	<b>7.28</b>	<b>6.43</b>	<b>6.22</b>	<b>6.35</b>	<b>6.80</b>	<b>4.89</b>
Nifty Short Duration Debt Index A-II Returns (%)	7.40	6.56	6.36	6.50	6.85	5.07
<b>Alpha*</b>	<b>-0.12</b>	<b>-0.13</b>	<b>-0.14</b>	<b>-0.15</b>	<b>-0.04</b>	<b>-0.19</b>
Nifty Short Duration Debt Index A-II (₹)#	75,00,621	16,81,175	10,52,921	7,07,028	3,99,283	1,23,250
CRISIL 10 Year Gilt Index (₹)^	64,44,882	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index (%)	6.31	6.05	5.94	6.36	6.68	2.26

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over a medium term investment horizon</li> <li>Investment in debt &amp; money market securities with portfolio Macaulay duration between 1 year &amp; 3 years</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate</p> <p>Nifty Short Duration Debt Index A-II</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 Jan 2026 is 14.83% of the net assets. \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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			Volatility
Short	Medium	Long	
			Low
			Medium
			High

<b>Fund Manager*:</b>	Mr. Vihag Mishra and Mr. Deepak Agrawal (effective October 24, 2025)
<b>AAUM:</b>	₹706.56 crs
<b>AUM:</b>	₹706.22 crs
<b>Benchmark:</b>	CRISIL Credit Risk Debt B-II Index
<b>Allotment Date:</b>	May 11, 2010
<b>Folio Count:</b>	5,933

- 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	₹30.6947	₹34.7129
Annual IDCW	₹13.3488	₹26.0727

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	2.78 yrs
Modified Duration	2.20 yrs
Macaulay Duration	2.32 yrs
Annualised YTM*	8.22%
<sup>5</sup> Standard Deviation	1.39%

\*in case of semi annual YTM, it will be annualized.  
 Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.71%
<b>Direct Plan:</b>	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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 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

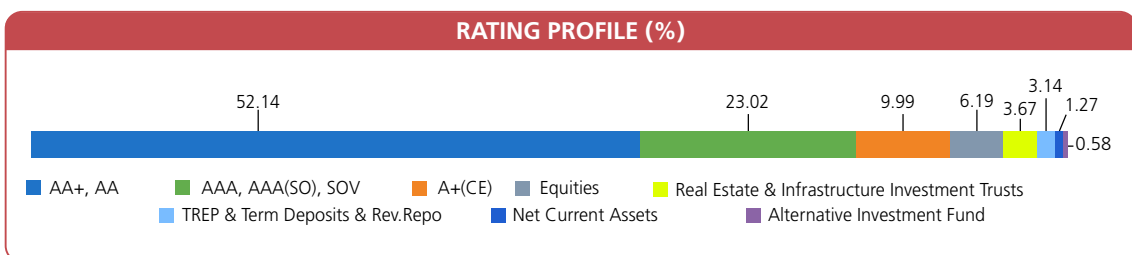
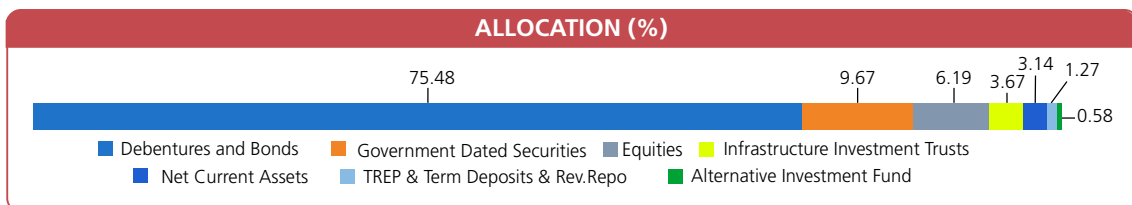
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Equities</b>		
Embassy Office Parks REIT(**)	Realty	3.91
BROOKFIELD INDIA REAL ESTATE TRUST(**)	Realty	2.28
<b>Equity &amp; Equity related - Total</b>		<b>6.19</b>
<b>Debt Instruments</b>		
<b>Debentures and Bonds</b>		
<b>Government Dated Securities</b>		
6.48% Central Government	SOV	7.62
6.68% Central Government	SOV	2.05
<b>Government Dated Securities - Total</b>		<b>9.67</b>
<b>Public Sector Undertakings</b>		
REC LTD	ICRA AAA	7.01
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.56
U P Power Corporation Ltd ( Guaranteed By UP State Government )	CRISIL A+(CE)	2.85
THDC India Ltd. (THDCIL)	CARE AA+	1.41
SURAT MUNICIPAL CORPORATION	CRISIL AA+	0.16
<b>Public Sector Undertakings - Total</b>		<b>14.99</b>
<b>Corporate Debt/Financial Institutions</b>		
JUBILANT BEVCO LIMITED	CRISIL AA	7.61
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	7.14
VEDANTA LTD.	ICRA AA	7.13
TATA PROJECTS LTD.	CRISIL AA	7.10
ADITYA BIRLA REAL ESTATE LTD	CRISIL AA	6.69
AADHAR HOUSING FINANCE LIMITED	ICRA AA	5.72
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	5.69
AU SMALL FINANCE BANK LTD.	CRISIL AA	4.28
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	3.50
ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	2.14
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST)	ICRA AAA(SO)	1.60
PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.71
Nirma Ltd.	CRISIL AA	0.71
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.47
<b>Corporate Debt/Financial Institutions - Total</b>		<b>60.49</b>
<b>Triparty Repo</b>		<b>1.27</b>
<b>Alternative Investment Fund</b>		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.58
<b>Alternative Investment Fund - Total</b>		<b>0.58</b>
<b>Infrastructure Investment Trusts</b>		
INDUS INFRA TRUST	Transport Infrastructure	3.67
<b>Infrastructure Investment Trusts - Total</b>		<b>3.67</b>
<b>Net Current Assets/(Liabilities)</b>		<b>3.14</b>
<b>Grand Total</b>		<b>100.00</b>

# 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
<b>Total</b>	-	<b>0.00</b>	<b>0.00</b>	<b>16,135.07</b>



**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 (₹)	18,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	33,64,937	16,62,015	10,51,645	7,10,116	4,04,251	1,24,694
<b>Scheme Returns (%)</b>	<b>7.00</b>	<b>6.34</b>	<b>6.32</b>	<b>6.68</b>	<b>7.68</b>	<b>7.35</b>
CRISIL Credit Risk Debt B-II Index Returns (%)	8.37	7.87	7.75	7.76	8.12	7.24
<b>Alpha*</b>	<b>-1.37</b>	<b>-1.52</b>	<b>-1.43</b>	<b>-1.08</b>	<b>-0.44</b>	<b>0.11</b>
CRISIL Credit Risk Debt B-II Index (₹)#	37,89,589	18,00,164	11,06,567	7,29,591	4,06,874	1,24,624
CRISIL 10 Year Gilt Index (₹)^	32,13,858	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index (%)	6.46	6.05	5.94	6.36	6.68	2.26

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over a medium term investment horizon</li> <li>Investment predominantly in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds)</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Moderately High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Moderately High</p> <p><b>CRISIL Credit Risk Debt B-II Index</b></p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# KOTAK DYNAMIC BOND FUND

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

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

**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.

<b>Fund Manager*:</b>	Mr. Deepak Agrawal, Mr. Abhishek Bisen
<b>AAUM:</b>	₹2,647.24 crs
<b>AUM:</b>	₹2,632.18 crs
<b>Benchmark:</b>	Nifty Composite Debt Index A-III
<b>Allotment Date:</b>	May 26, 2008
<b>Folio Count:</b>	18,064

**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	₹38.1508	₹41.7977
Quarterly IDCW	₹14.3731	₹14.6692

(as on January 30, 2026)

**Debt Quant & Ratios**

Average Maturity	12.74 yrs
Modified Duration	6.30 yrs
Macaulay Duration	6.59 yrs
Annualised YTM*	7.49%
Standard Deviation	3.94%

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

**Total Expense Ratio\*\***

<b>Regular Plan:</b>	1.33%
<b>Direct Plan:</b>	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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

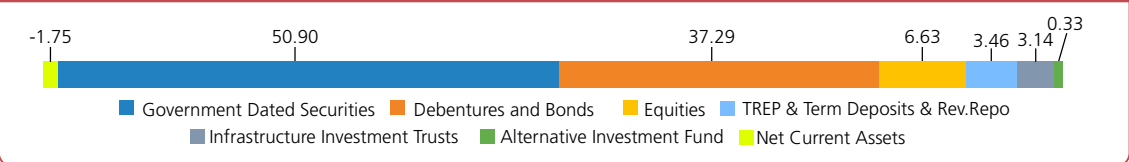
PRC Matrix

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	
<b>Equities</b>						
Embassy Office Parks REIT(**)	Realty	4.46	ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	1.87	
BROOKFIELD INDIA REAL ESTATE TRUST REIT(**)	Realty	1.54	REC LTD(^)	CRISIL AAA	0.24	
NEXUS SELECT TRUST REIT(**)	Realty	0.63	<b>Public Sector Undertakings - Total</b>			
<b>Equity &amp; Equity related - Total</b>			<b>6.63</b>			
<b>Debt Instruments</b>						
<b>Debentures and Bonds</b>						
<b>Government Dated Securities</b>						
7.30% Central Government(^)	SOV	19.24	MUTHOOT FINANCE LTD.	CRISIL AA+	6.83	
6.68% Central Government	SOV	19.21	TORRENT PHARMACEUTICALS LTD.	ICRA AA+	6.17	
6.48% Central Government(^)	SOV	5.99	BAJAJ FINANCE LTD.	CRISIL AAA	4.77	
7.25% Central Government(^)	SOV	4.27	ADANI POWER LTD (^)	CRISIL AA	3.60	
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	1.48	HDFC BANK LTD.(^)	CRISIL AAA	3.28	
7.38% Tamil Nadu State Govt-Tamil Nadu	SOV	0.43	Tata Steel Ltd. (^)	CARE AA+	2.88	
7.42% Karnataka State Govt-Karnataka	SOV	0.22	HDFC BANK LTD. (^)	CRISIL AAA	1.93	
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03	INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	1.87	
6.52% Karnataka State Govt-Karnataka	SOV	0.02	<b>Corporate Debt/Financial Institutions - Total</b>			
6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.01	<b>31.33</b>			
<b>Government Dated Securities - Total</b>			<b>50.90</b>			
<b>Public Sector Undertakings</b>						
Power Finance Corporation Ltd.	CRISIL AAA	3.85	<b>Triparty Repo</b>			
			<b>3.46</b>			
<b>Alternative Investment Fund</b>						
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2						
					Alternative Investment Fund	0.33
					<b>Alternative Investment Fund - Total</b>	<b>0.33</b>
<b>Infrastructure Investment Trusts</b>						
CAPITAL INFRA TRUST INVIT					Construction	1.64
INDUS INFRA TRUST					Transport Infrastructure	1.50
					<b>Infrastructure Investment Trusts - Total</b>	<b>3.14</b>
					<b>Net Current Assets/(Liabilities)</b>	<b>-1.75</b>
					<b>Grand Total</b>	<b>100.00</b>

## 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 (₹)	21,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	44,03,527	16,98,890	10,50,235	7,03,325	3,97,471	1,22,477
<b>Scheme Returns (%)</b>	<b>7.63</b>	<b>6.76</b>	<b>6.28</b>	<b>6.29</b>	<b>6.54</b>	<b>3.86</b>
Nifty Composite Debt Index A-III Returns (%)	7.47	6.85	6.53	6.54	6.83	3.98
<b>Alpha*</b>	<b>0.16</b>	<b>-0.08</b>	<b>-0.25</b>	<b>-0.25</b>	<b>-0.29</b>	<b>-0.12</b>
Nifty Composite Debt Index A-III (₹)#	43,33,241	17,06,406	10,59,524	7,07,676	3,99,165	1,22,554
CRISIL 10 Year Gilt Index (₹)^	38,98,914	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index (%)	6.41	6.05	5.94	6.36	6.68	2.26

## 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

### Risk-o-meter



The risk of the scheme is Moderately High

## Benchmark

### Risk-o-meter



The risk of the benchmark is Moderate

Nifty Composite Debt Index A-III

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 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 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 Jan 2026 is 24.75% of the net assets. \*\*Existing investment in REITs held by debt schemes of Mutual Funds as on January 31, 2026, is grandfathered \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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	Short	Medium	Long	Volatility
				Low
				Medium
				High

<b>Fund Manager*:</b>	Mr. Deepak Agrawal, Mr. Manu Sharma
<b>AAUM:</b>	₹3,399.86 crs
<b>AUM:</b>	₹3,390.53 crs
<b>Benchmark:</b>	Nifty Short Duration Debt Index A-II
<b>Allotment Date:</b>	May 14, 2019
<b>Folio Count:</b>	4,902

## 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	₹1567.2059	₹1607.9159
IDCW	₹1396.7164	₹1400.7450

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	3.86 yrs
Modified Duration	1.58 yrs
Macaulay Duration	1.65 yrs
Annualised YTM*	7.28%
Standard Deviation	1.11%

\*in case of semi annual YTM, it will be annualized.  
Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.63%
<b>Direct Plan:</b>	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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 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	

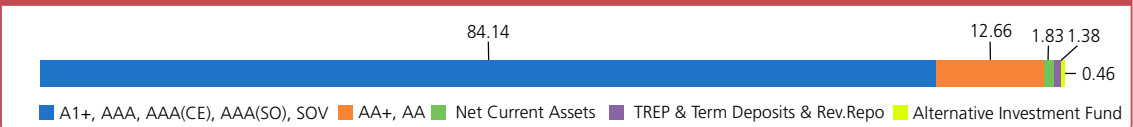
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>					
<b>Debentures and Bonds</b>					
<b>Government Dated Securities</b>					
6.54%	Central Government	SOV	19.38		
6.52%	Central Government	SOV	5.89		
<b>Government Dated Securities - Total</b>					
<b>25.27</b>					
<b>Public Sector Undertakings</b>					
Power Finance Corporation Ltd.( <sup>1</sup> )	CRISIL AAA	2.94			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT ( <sup>1</sup> )	ICRA AAA	1.48			
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.74			
<b>Public Sector Undertakings - Total</b>					
<b>5.16</b>					
<b>Corporate Debt/Financial Institutions</b>					
EMBASSY OFFICE PARKS REIT ( <sup>1</sup> )	CRISIL AAA	7.10			
TATA CAPITAL HOUSING FINANCE LTD. ( <sup>1</sup> )	CRISIL AAA	5.98			
PIPELINE INFRASTRUCTURE LIMITED ( <sup>1</sup> )	CRISIL AAA	5.37			
JUBILANT BEVCO LIMITED ( <sup>1</sup> )	CRISIL AA	3.17			
JTPM METAL TRADERS PVT LTD ( <sup>1</sup> )	CRISIL AA	3.04			
BHARTI TELECOM LTD. ( <sup>1</sup> )	CRISIL AAA	2.93			
DLF Cyber City Developers Ltd ( <sup>1</sup> )	CRISIL AAA	2.92			
TATA CAPITAL LTD. ( <sup>1</sup> )	ICRA AAA	2.81			
MUTHOOT FINANCE LTD.	CRISIL AA+	2.28			
BAJAJ FINANCE LTD. ( <sup>1</sup> )	CRISIL AAA	2.23			
BAJAJ HOUSING FINANCE LTD. ( <sup>1</sup> )	CRISIL AAA	2.09			
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.06			
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST)	CRISIL AAA(SO)	2.06			
LIC HOUSING FINANCE LTD. ( <sup>1</sup> )	CRISIL AAA	1.49			
<b>Alternative Investment Fund</b>					
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund		0.45		
<b>Alternative Investment Fund - Total</b>					
<b>0.45</b>					
<b>Net Current Assets/(Liabilities)</b>					
<b>1.83</b>					
<b>Grand Total</b>					
<b>100.00</b>					

## 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 (₹)	8,10,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	10,27,384	7,18,186	4,04,386	1,24,128
<b>Scheme Returns (%)</b>	<b>6.94</b>	<b>7.13</b>	<b>7.70</b>	<b>6.46</b>
Nifty Short Duration Debt Index A-II Returns (%)	6.33	6.50	6.85	5.07
<b>Alpha*</b>	<b>0.61</b>	<b>0.62</b>	<b>0.86</b>	<b>1.38</b>
Nifty Short Duration Debt Index A-II (₹)#	10,06,117	7,07,028	3,99,283	1,23,250
CRISIL 10 Year Gilt Index (₹) <sup>1</sup>	9,91,010	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index (%)	5.89	6.36	6.68	2.26

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Moderate</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p><b>Nifty Short Duration Debt Index A-II</b></p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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; <sup>1</sup> 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. (<sup>1</sup>) Fully or Partly blocked against Interest Rate Swap (IRS) (<sup>1</sup>) 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 Jan 2026 is 42.77% of the net assets. \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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:** ₹1,991.42 crs

**AUM:** ₹1,986.87 crs

**Benchmark:** CRISIL Medium Duration Debt A-III Index

**Allotment Date:** March 21, 2014

**Folio Count:** 11,760

## 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	₹23.6644	₹26.4517
IDCW	₹14.5249	₹26.4541

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	4.36 yrs
Modified Duration	3.08 yrs
Macaulay Duration	3.24 yrs
Annualised YTM*	8.24%
<sup>5</sup> Standard Deviation	1.66%

\*in case of semi annual YTM, it will be annualized. Source: <sup>1</sup>ICRA 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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 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

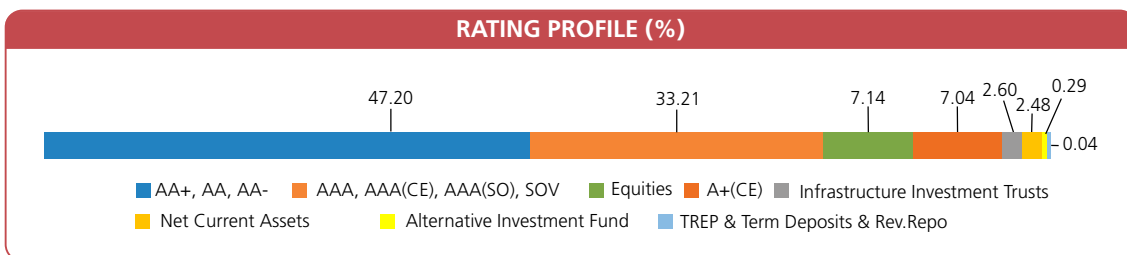
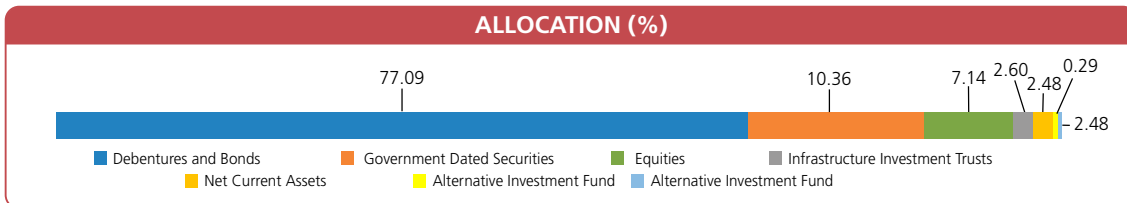
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Equities</b>		
Embassy Office Parks REIT(**)	Realty	4.37
BROOKFIELD INDIA REAL ESTATE TRUST(**)	Realty	2.22
NEXUS SELECT TRUST REIT(**)	Realty	0.55
<b>Equity &amp; Equity related - Total</b>		<b>7.14</b>
<b>Debt Instruments</b>		
<b>Debentures and Bonds</b>		
<b>Government Dated Securities</b>		
6.98% Gujarat State Govt-Gujarat	SOV	2.48
7.19% Tamil Nadu State Govt-Tamil Nadu	SOV	2.00
7.09% Central Government	SOV	1.70
6.48% Central Government	SOV	1.24
7.30% Central Government	SOV	1.00
6.68% Central Government	SOV	0.97
7.18% Maharashtra State Govt-Maharashtra	SOV	0.83
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.14
<b>Government Dated Securities - Total</b>		<b>10.36</b>
<b>Public Sector Undertakings</b>		
Power Finance Corporation Ltd.	CRISIL AAA	2.55
U P Power Corporation Ltd ( Guaranteed By UP State Government )	CRISIL A+(CE)	2.47
REC LTD	CRISIL AAA	0.10
<b>Public Sector Undertakings - Total</b>		<b>5.12</b>
<b>Corporate Debt/Financial Institutions</b>		
JTPM METAL TRADERS PVT LTD	CRISIL AA	5.19
L&T METRO RAIL (HYDERABAD) LTD ( Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	5.03
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	4.98
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	4.57
ADANI POWER LTD	CRISIL AA	4.51
Tata Steel Ltd.	CARE AA+	3.81
AADHAR HOUSING FINANCE LIMITED	ICRA AA	3.30
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	3.22
TORRENT PHARMACEUTICALS LTD.	ICRA AA+	3.14
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	3.03
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	2.78
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	2.55
GODREJ PROPERTIES LIMITED	ICRA AA+	2.55
EMBASSY OFFICE PARKS REIT(**)	CRISIL AAA	2.54
VEDANTA LTD. ( Axis Trustee Services Ltd.)	CRISIL AA	2.53
VEDANTA LTD.	ICRA AA	2.53
JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	2.51
JM FINANCIAL ASSET RECONSTRUCTION CO. PVT. LTD	CRISIL AA-	2.16
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.00
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.75
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	1.33
MUTHOOT FINANCE LTD.	CRISIL AA+	1.30
PIRAMAL FINANCE LTD	CARE AA	1.27
Bahadur Chand Investments Private Limited	ICRA AA	1.26
PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.84
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.84
TATA PROJECTS LTD.	FITCH AA	0.35
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.10
<b>Corporate Debt/Financial Institutions - Total</b>		<b>71.97</b>
<b>Triparty Repo</b>		<b>0.04</b>
<b>Alternative Investment Fund</b>		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
<b>Alternative Investment Fund - Total</b>		<b>0.29</b>
<b>Infrastructure Investment Trusts</b>		
INDUS INFRA TRUST	Transport Infrastructure	1.39
CAPITAL INFRA TRUST INVIT	Construction	1.21
<b>Infrastructure Investment Trusts - Total</b>		<b>2.60</b>
<b>Net Current Assets/(Liabilities)</b>		<b>2.48</b>
<b>Grand Total</b>		<b>100.00</b>

# 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
<b>Total</b>	-	<b>0.00</b>	<b>0.00</b>	<b>4,427.34</b>



**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 (₹)	14,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	21,95,492	17,00,100	10,75,716	7,21,300	4,07,050	1,24,489
<b>Scheme Returns (%)</b>	<b>6.93</b>	<b>6.78</b>	<b>6.96</b>	<b>7.30</b>	<b>8.15</b>	<b>7.03</b>
CRISIL Medium Duration Debt A-III Index Returns (%)	7.16	6.90	6.54	6.48	7.01	4.77
<b>Alpha*</b>	<b>-0.23</b>	<b>-0.13</b>	<b>0.42</b>	<b>0.82</b>	<b>1.14</b>	<b>2.26</b>
CRISIL Medium Duration Debt A-III Index (₹)#	22,27,676	17,11,342	10,59,823	7,06,627	4,00,246	1,23,056
CRISIL 10 Year Gilt Index (₹)^	21,06,973	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index Returns (%)	6.28	6.05	5.94	6.36	6.68	2.26

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over a medium term investment horizon</li> <li>Investment in debt, government securities &amp; money market instruments with portfolio Macaulay duration between 3 years &amp; 4 years</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Moderately High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Moderate</p> <p>CRISIL Medium Duration Debt A-III Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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. \*\*Existing investment in REITs held by debt schemes of Mutual Funds as on January 31, 2026, is grandfathered \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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.

**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.

	Maturity			Volatility
	Short	Medium	Long	
				Low
				Medium
				High

**Fund Manager\*:** Mr. Deepak Agrawal & Mr. Dharmesh Thakar

**AAUM:** ₹5,548.25 crs

**AUM:** ₹5,495.35 crs

**Benchmark:** CRISIL Banking & PSU Debt A-II Index

**Allotment Date:** December 29, 1998

**Folio Count:** 14,581

## 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	₹67.3831	₹70.3514
Monthly Dividend	₹12.6597	₹10.2455

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	4.30 yrs
Modified Duration	3.11 yrs
Macaulay Duration	3.32 yrs
Annualised YTM*	7.22%
<sup>5</sup> Standard Deviation	1.93%

\*in case of semi annual YTM, it will be annualized. Source: <sup>5</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.75%
<b>Direct Plan:</b>	0.40%

### 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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PRC Matrix

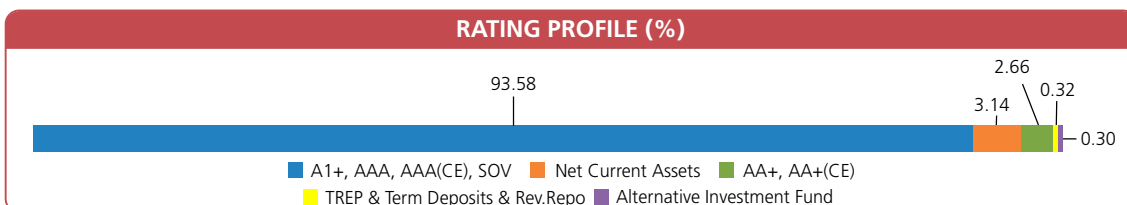
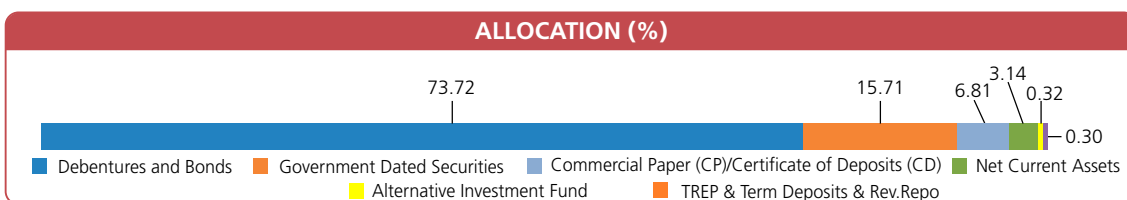
Credit Risk → Interest Rate Risk ↓	Potential Risk Class		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets	
<b>Debt Instruments</b>			(Basel III TIER I Bonds)	CARE AA+	1.77	
<b>Debentures and Bonds</b>			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.56	
<b>Government Dated Securities</b>			National Housing Bank (^)	CRISIL AAA	1.43	
6.98%	Gujarat State Govt(^)-Gujarat	SOV	3.09	Food Corporation of India	CRISIL AAA(CE)	1.39
6.54%	Central Government(^)	SOV	2.41	NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	1.38
6.48%	Central Government	SOV	2.31	Food Corporation of India (^)	CRISIL AAA(CE)	0.92
6.68%	Central Government(^)	SOV	2.19	ONGC PETRO ADDITIONS LTD.	CRISIL AAA(CE)	0.89
6.82%	Central Government(^)	SOV	1.40	Mahanagar Telephone Nigam Ltd.	BRICKWORK AA+(CE)	0.89
7.26%	Central Government(^)	SOV	0.94	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.46
7.14%	Madhya Pradesh State Govt(^)-Madhya Pradesh	SOV	0.90	REC LTD	ICRA AAA	0.45
7.19%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.72	Mahanagar Telephone Nigam Ltd.	CARE AAA(CE)	0.09
7.63%	Maharashtra State Govt(^)-Maharashtra	SOV	0.71	<b>Public Sector Undertakings - Total</b>		<b>59.49</b>
7.42%	Gujarat State Govt(^)-Gujarat	SOV	0.55	<b>Corporate Debt/Financial Institutions</b>		
7.18%	Maharashtra State Govt(^)-Maharashtra	SOV	0.30	HDFC BANK LTD. (^)	CRISIL AAA	10.15
7.30%	Central Government(^)	SOV	0.18	LIC HOUSING FINANCE LTD.	CRISIL AAA	2.29
6.46%	Gujarat State Govt-Gujarat	SOV	0.01	ICICI BANK LTD.	ICRA AAA	1.79
<b>Government Dated Securities - Total</b>			<b>15.71</b>	<b>Corporate Debt/Financial Institutions - Total</b>		<b>14.23</b>
<b>Public Sector Undertakings</b>				<b>Money Market Instruments</b>		
	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	10.14	<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>		
	REC LTD	CRISIL AAA	8.28	<b>Public Sector Undertakings</b>		
	Power Finance Corporation Ltd.	CRISIL AAA	7.97	CANARA BANK	CRISIL A1+	6.81
	Power Grid Corporation of India Ltd.(^)	CRISIL AAA	4.28	<b>Public Sector Undertakings - Total</b>		<b>6.81</b>
	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	4.13	<b>Triparty Repo</b>		<b>0.30</b>
	INDIAN OIL CORPORATION LTD. (^)	CRISIL AAA	3.48	<b>Alternative Investment Fund</b>		
	STATE BANK OF INDIA. (Basel III TIER II Bonds)(^)	CRISIL AAA	2.59	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.32
	INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	1.92	<b>Alternative Investment Fund - Total</b>		<b>0.32</b>
	Power Finance Corporation Ltd. (^)	CRISIL AAA	1.86	<b>Net Current Assets/(Liabilities)</b>		<b>3.14</b>
	Export-Import Bank of India(^)	CRISIL AAA	1.83	<b>Grand Total</b>		<b>100.00</b>
	NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	1.78			
	UNION BANK OF INDIA					

# 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.



### 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 (₹)	32,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	96,15,175	17,15,073	10,63,927	7,11,056	4,00,959	1,23,426
<b>Scheme Returns (%)</b>	<b>7.14</b>	<b>6.94</b>	<b>6.65</b>	<b>6.73</b>	<b>7.13</b>	<b>5.35</b>
CRISIL Banking & PSU Debt A-II Index Returns (%)	NA	6.73	6.41	6.45	6.74	4.92
<b>Alpha*</b>	<b>NA</b>	<b>0.21</b>	<b>0.23</b>	<b>0.28</b>	<b>0.39</b>	<b>0.43</b>
CRISIL Banking & PSU Debt A-II Index (₹)#	NA	16,96,179	10,55,126	7,06,125	3,98,659	1,23,153
CRISIL 10 Year Gilt Index (₹)^	NA	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index (%)	NA	6.05	5.94	6.36	6.68	2.26

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over a short to medium term investment horizon.</li> <li>Investment in debt &amp; money market securities of PSUs, Banks, Public Financial Institutions, government securities, and Municipal Bonds.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark is Low to Moderate CRISIL Banking &amp; PSU Debt A-II Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 Jan 2026 is 12.77% of the net assets. \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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			Volatility
Short	Medium	Long	
			Low
			Medium
			High

<b>Fund Manager*:</b>	Mr. Abhishek Bisen
<b>AAUM:</b>	₹3,095.48 crs
<b>AUM:</b>	₹3,008.01 crs
<b>Benchmark:</b>	Nifty All Duration G-Sec Index
<b>Allotment Date:</b>	Regular Plan December 29, 1998; PF & Trust Plan - November 11, 2003
<b>Folio Count:</b>	10,011

## 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
<b>Growth</b>	₹95.08	₹108.55
<b>Quarterly IDCW</b>	₹18.58	₹23.89
<b>Gilt PF &amp; Trust Plan</b>		
<b>Growth</b>	₹97.28	₹111.18
<b>Gilt PF &amp; Trust Plan</b>		
<b>Quarterly IDCW</b>	₹11.72	

(as on January 30, 2026)

### Debt Quant & Ratios

Average Maturity	23.54 yrs
Modified Duration	9.83 yrs
Macaulay Duration	10.20 yrs
Annualised YTM*	7.23%
Standard Deviation	5.70%

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

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.48%
<b>Direct Plan:</b>	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 January, 2026 unless**

**otherwise specified.**

**Folio Count data as on 31st December**

**2025.**

PRC Matrix

Potential Risk Class

Credit Risk →

Interest Rate Risk ↓

Relatively Low (Class A)

Moderate (Class B)

Relatively High (Class C)

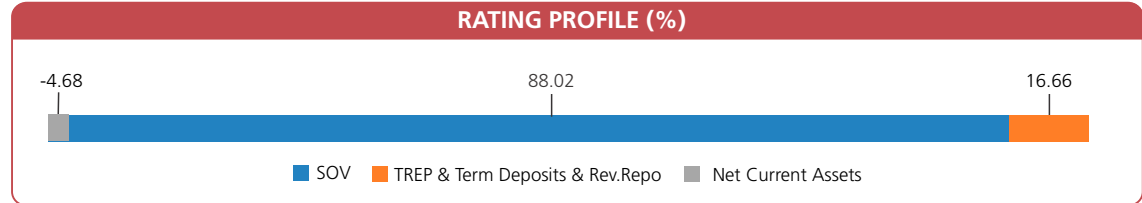
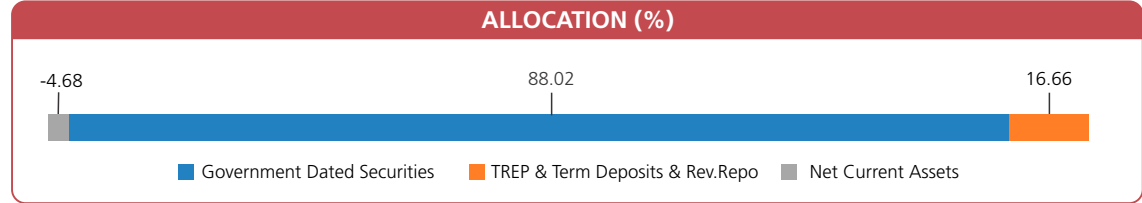
Relatively Low

Moderate

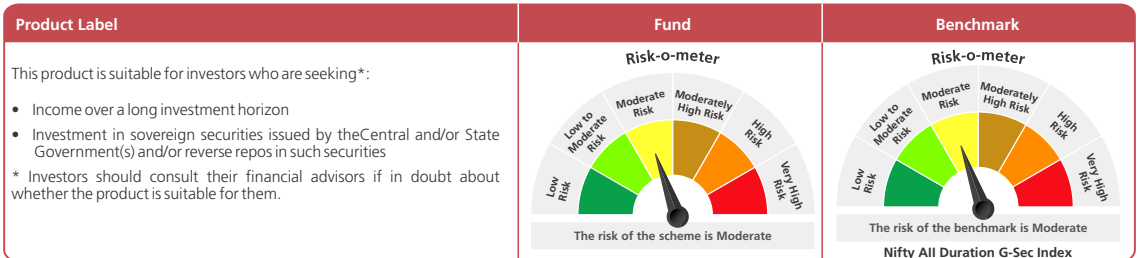
Relatively High

A-III

PORTFOLIO					
Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Government Dated Securities</b>					
7.30% Central Government(Δ)	SOV	25.06	GS CG 25/11/2037 - (STRIPS)	SOV	0.22
7.34% Central Government	SOV	14.79	GS CG 25/05/2041 - (STRIPS)	SOV	0.22
6.68% Central Government	SOV	7.04	GS CG 15/04/2044 - (STRIPS)	SOV	0.22
7.09% Central Government(Δ)	SOV	6.94	GS CG 25/05/2035 - (STRIPS)	SOV	0.21
7.62% Punjab State Govt-Punjab	SOV	6.34	GS CG 22/04/2038 - (STRIPS)	SOV	0.21
6.90% Central Government	SOV	6.18	GS CG 15/10/2044 - (STRIPS)	SOV	0.21
7.24% Central Government	SOV	4.75	GS CG 15/04/2045 - (STRIPS)	SOV	0.20
7.39% Tamil Nadu State	SOV	8.37%	GS CG 06/11/2037 - (STRIPS)	SOV	0.19
Govt-Tamil Nadu	SOV	3.07	8.37% Tamil Nadu State		
6.88% Bihar State Govt-Bihar	SOV	1.59	Govt-Tamil Nadu	SOV	0.17
7.34% Odisha State Govt-Orissa	SOV	0.84	6.48% Central Government	SOV	0.16
GS CG 06/05/2037 - (STRIPS)	SOV	0.69	7.84% Tamil Nadu State		
GS CG 25/05/2034 - (STRIPS)	SOV	0.59	Govt-Tamil Nadu	SOV	0.10
GS CG 25/11/2034 - (STRIPS)	SOV	0.57	7.38% Tamil Nadu State		
7.70% Maharashtra State			Govt-Tamil Nadu	SOV	0.10
Govt-Maharashtra	SOV	0.55	7.91% Uttar Pradesh State		
GS CG 22/04/2037 - (STRIPS)	SOV	0.54	Govt-Uttar Pradesh	SOV	0.09
GS CG 22/10/2035 - (STRIPS)	SOV	0.53	GS CG 25/11/2039 - (STRIPS)	SOV	0.07
GS CG 22/10/2037 - (STRIPS)	SOV	0.52	GS CG 22/10/2038 - (STRIPS)	SOV	0.07
GS CG 22/04/2039 - (STRIPS)	SOV	0.52	8.39% Uttar Pradesh State		
GS CG 25/11/2036 - (STRIPS)	SOV	0.49	Govt-Uttar Pradesh	SOV	0.07
GS CG 22/10/2036 - (STRIPS)	SOV	0.48	8.08% Maharashtra State		
GS CG 15/04/2039 - (STRIPS)	SOV	0.39	Govt-Maharashtra	SOV	0.07
GS CG 22/10/2039 - (STRIPS)	SOV	0.38	GS CG 25/05/2042 - (STRIPS)	SOV	0.06
GS CG 22/04/2036 - (STRIPS)	SOV	0.38	7.95% Central Government		
GS CG 06/05/2038 - (STRIPS)	SOV	0.35	7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	0.05
7.42% Bihar State Govt-Bihar	SOV	0.34	6.78% Karnataka State Govt-Karnataka	SOV	0.03
GS CG 15/10/2042 - (STRIPS)	SOV	0.30	8.16% Gujarat State Govt-Gujarat	SOV	0.01
GS CG 25/11/2041 - (STRIPS)	SOV	0.27	<b>Government Dated Securities - Total</b>		<b>88.02</b>
GS CG 15/10/2043 - (STRIPS)	SOV	0.27	<b>Triparty Repo</b>		<b>16.66</b>
8.28% Tamil Nadu State			<b>Net Current Assets/(Liabilities)</b>		<b>-4.68</b>
Govt-Tamil Nadu	SOV	0.24	<b>Grand Total</b>		<b>100.00</b>
GS CG 25/05/2037 - (STRIPS)	SOV	0.23			



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 (₹)	32,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,04,48,608	16,14,672	10,07,383	6,76,533	3,83,074	1,19,693
<b>Scheme Returns (%)</b>	<b>7.64</b>	<b>5.79</b>	<b>5.12</b>	<b>4.75</b>	<b>4.08</b>	<b>-0.47</b>
Nifty All Duration G-Sec Index Returns (%)	NA	6.90	6.55	6.67	6.62	2.62
<b>Alpha*</b>	<b>NA</b>	<b>-1.12</b>	<b>-1.43</b>	<b>-1.92</b>	<b>-2.54</b>	<b>-3.09</b>
Nifty All Duration G-Sec Index (₹)#	NA	17,11,462	10,60,126	7,10,037	3,97,942	1,21,684
CRISIL 10 Year Gilt Index (₹)^	NA	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index Returns (%)	NA	6.05	5.94	6.36	6.68	2.26



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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:** ₹2,050.62 crs

**AUM:** ₹2,040.91 crs

**Benchmark:** CRISIL Medium to Long Duration Debt A-III Index

**Allotment Date:** November 25, 1999

**Folio Count:** 5,325

**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	₹77.5850	₹87.6076
IDCW	₹47.5340	₹29.1586

(as on January 30, 2026)

**Debt Quant & Ratios**

Average Maturity	10.97 yrs
Modified Duration	6.19 yrs
Macaulay Duration	6.43 yrs
Annualised YTM*	7.27%
<sup>5</sup> Standard Deviation	3.17%

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

**Total Expense Ratio\*\***

**Regular Plan:** 1.65%

**Direct Plan:** 0.69%

**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)

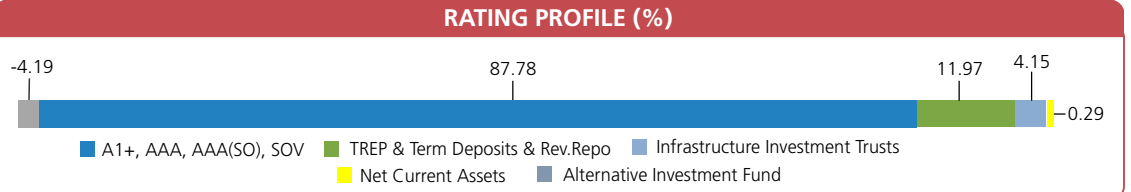
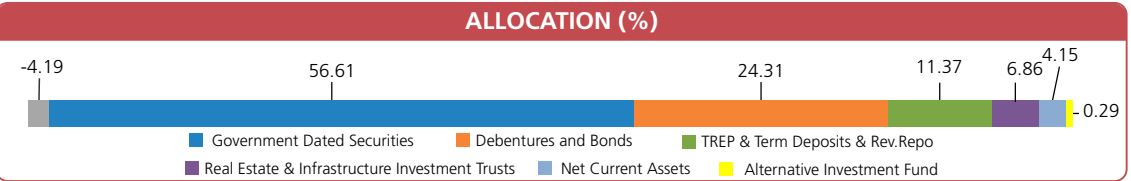
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PRC Matrix

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

PORTFOLIO					
Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>			<b>BANK OF INDIA</b>		
<b>Debentures and Bonds</b>			REC LTD		
<b>Government Dated Securities</b>			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		
6.68%	SOV	11.09	INDIAN RAILWAY FINANCE CORPORATION LTD.		
7.09%	SOV	10.41	National Housing Bank		
6.98%	SOV	4.60	<b>Public Sector Undertakings - Total</b>		
7.39%	SOV	4.18	<b>Corporate Debt/Financial Institutions</b>		
Govt-Tamil Nadu	SOV	3.92	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030		
7.52%	SOV	3.92	(SIDDHIVINAYAK TRUST)		
7.45%	SOV	3.40	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029		
7.19%	SOV	3.15	(SHIVSHAKTI TRUST)		
Govt-Tamil Nadu	SOV	1.72	Mahindra & Mahindra Financial Services Ltd.		
7.34%	SOV	0.99	LIC HOUSING FINANCE LTD.		
7.62%	SOV	0.98	BAJAJ HOUSING FINANCE LTD.		
7.14%	SOV	0.97	<b>Corporate Debt/Financial Institutions - Total</b>		
Govt-Karnataka	SOV	0.70	<b>Money Market Instruments</b>		
6.88%	SOV	0.69	<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>		
Govt-Maharashtra	SOV	0.67	<b>Public Sector Undertakings</b>		
7.63%	SOV	0.63	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT		
7.34%	SOV	0.37	CANARA BANK		
7.34%	SOV	0.37	<b>Public Sector Undertakings - Total</b>		
7.24%	SOV	0.35	<b>Triparty Repo</b>		
GS CG 15/10/2036 - (STRIPS)	SOV	0.34	<b>Alternative Investment Fund</b>		
GS CG 22/04/2038 - (STRIPS)	SOV	0.37	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2		
GS CG 15/04/2036 - (STRIPS)	SOV	0.35	Alternative Investment Fund		
GS CG 15/04/2043 - (STRIPS)	SOV	0.34	Alternative Investment Fund		
GS CG 15/10/2043 - (STRIPS)	SOV	0.25	Alternative Investment Fund		
7.64%	SOV	0.14	<b>Alternative Investment Fund - Total</b>		
GS CG 25/11/2035 - (STRIPS)	SOV	0.13	<b>Infrastructure Investment Trusts</b>		
GS CG 25/11/2036 - (STRIPS)	SOV	0.12	CAPITAL INFRA TRUST INVIT		
GS CG 25/11/2037 - (STRIPS)	SOV	0.11	INDUS INFRA TRUST		
6.58%	SOV	0.11	<b>Infrastructure Investment Trusts - Total</b>		
GS CG 25/05/2039 - (STRIPS)	SOV	0.11	<b>Net Current Assets/(Liabilities)</b>		
7.64%	SOV	0.10	<b>Grand Total</b>		
Govt-Maharashtra	SOV	0.10	-4.19		
Govt-West Bengal	SOV	0.10	56.61		
7.02%	SOV	0.08	24.31		
<b>Government Dated Securities - Total</b>		<b>56.61</b>	11.37		
<b>Public Sector Undertakings</b>	CARE AAA	6.68	6.86		
National Housing Bank	CRISIL AAA	3.00	4.15		
Power Finance Corporation Ltd. (^)			-0.29		
SMALL INDUSTRIES DEVELOPMENT					



**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 (₹)	31,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	92,28,423	16,33,933	10,29,792	6,92,695	3,92,836	1,21,639
<b>Scheme Returns (%)</b>	<b>7.35</b>	<b>6.02</b>	<b>5.73</b>	<b>5.69</b>	<b>5.75</b>	<b>2.55</b>
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	6.97	6.60	6.59	6.88	3.78
<b>Alpha*</b>	<b>NA</b>	<b>-0.96</b>	<b>-0.87</b>	<b>-0.91</b>	<b>-1.13</b>	<b>-1.24</b>
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	17,17,940	10,62,228	7,08,659	3,99,487	1,22,429
CRISIL 10 Year Gilt Index (₹)^	NA	16,36,877	10,37,237	7,04,440	3,98,286	1,21,454
CRISIL 10 Year Gilt Index Returns (%)	NA	6.05	5.94	6.36	6.68	2.26

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over a long investment horizon</li> <li>Investment in debt &amp; money market securities with a portfolio Macaulay duration between 4 years &amp; 7 years.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Moderate</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Moderate</p> <p>CRISIL Medium to Long Duration Debt A-III Index</p>

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 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 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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			Volatility
Short	Medium	Long	
			Low
			Medium
			High

<b>Fund Manager*:</b>	Mr. Abhishek Bisen
<b>AAUM:</b>	₹123.76 crs
<b>AUM:</b>	₹120.99 crs
<b>Benchmark:</b>	CRISIL Long Duration Debt A-III Index
<b>Allotment Date:</b>	March 11, 2024
<b>Folio Count:</b>	5,020

## 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	₹10.8857	₹10.9451
IDCW	₹10.8859	₹10.9454

(as on January 30, 2026)

### Debt Quant

Average Maturity	20.38 yrs
Modified Duration	11.70 yrs
Macaulay Duration	12.13 yrs
Annualised YTM*	7.45%
<sup>5</sup> Standard Deviation	5.80%

\*in case of semi annual YTM, it will be annualized. Source: <sup>1</sup>ICRA 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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

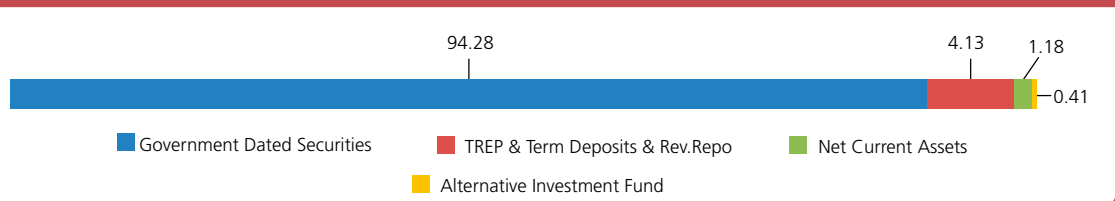
### PRC Matrix

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

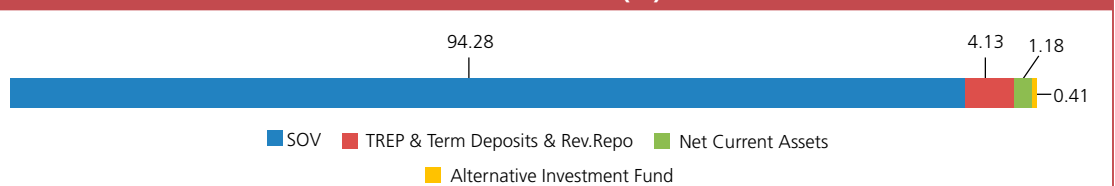
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Government Dated Securities</b>					
6.90% Central Government	SOV	23.19	GS CG 25/05/2043 - (STRIPS)	SOV	1.32
7.62% Punjab State Govt-Punjab	SOV	12.44	GS CG 25/11/2043 - (STRIPS)	SOV	1.27
7.24% Central Government	SOV	8.15	GS CG 25/05/2044 - (STRIPS)	SOV	1.22
GS CG 06/11/2037 - (STRIPS)	SOV	7.48	GS CG 25/11/2044 - (STRIPS)	SOV	1.17
GS CG 15/04/2044 - (STRIPS)	SOV	6.57	7.09% Central Government	SOV	0.79
GS CG 25/05/2038 - (STRIPS)	SOV	5.33	<b>Government Dated Securities - Total</b>		
GS CG 25/05/2042 - (STRIPS)	SOV	5.15	<b>Triparty Repo</b>		
GS CG 25/11/2038 - (STRIPS)	SOV	5.11	<b>Alternative Investment Fund</b>		
GS CG 15/10/2045 - (STRIPS)	SOV	4.85	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.41
7.34% Odisha State Govt-Orissa	SOV	4.13	<b>Alternative Investment Fund - Total</b>		
GS CG 22/10/2038 - (STRIPS)	SOV	3.39	<b>Net Current Assets/(Liabilities)</b>		
GS CG 25/11/2042 - (STRIPS)	SOV	1.37	<b>Net Current Assets/(Liabilities)</b>		
GS CG 22/10/2041 - (STRIPS)	SOV	1.35	<b>Grand Total</b>		
					<b>100.00</b>

## 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 (₹)	2,30,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	2,35,220	1,19,360
<b>Scheme Returns (%)</b>	<b>2.27</b>	<b>-0.99</b>
CRISIL Long Duration Debt A-III Index Returns (%)	4.45	1.86
<b>Alpha*</b>	<b>-2.18</b>	<b>-2.85</b>
CRISIL Long Duration Debt A-III Index Returns (₹)#	2,40,250	1,21,196
CRISIL 10 Year Gilt Index (₹)^	2,42,531	1,21,454
CRISIL 10 Year Gilt Index (%)	5.43	2.26

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>• Long term wealth creation</li> <li>• To generate income / capital appreciation through investments in debt and money market instruments.</li> </ul> * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	<b>Risk-o-meter</b> The risk of the scheme is Moderate	<b>Risk-o-meter</b> The risk of the benchmark is Moderate CRISIL Long Duration Debt A-III Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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/MD-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 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

## Details of exposure across all Debt Funds of Kotak Mahindra Mutual Fund as on January 31, 2026

Issuer Name	%age of Exposure to Debt AUM
360 One Prime Ltd.	0.37
360 One Wam Limited	0.07
Aadhar Housing Finance Limited	0.12
Adani Power Ltd	0.32
Aditya Birla Capital Ltd	0.45
Aditya Birla Housing Finance Ltd	0.31
Aditya Birla Money Ltd	0.14
Aditya Birla Real Estate Ltd	0.06
Aditya Birla Renewables Limited	0.11
Andhra Pradesh State Beverages Corporation Limited	0.27
Angel One Limited	0.27
Au Small Finance Bank Ltd.	0.25
Axis Bank Ltd.	1.49
AXIS Finance Ltd.	0.03
Axis Securities Limited	0.23
Andhra Pradesh State Govt	0.44
Bajaj Finance Ltd.	1.29
Bajaj Financial Securities Limited	0.40
Bajaj Housing Finance Ltd.	1.30
Bamboo Hotel And Global Centre (Delhi) Private Ltd (Guaranteed by Prestige Estate Projects Limited)	0.08
Bank Of Baroda	3.36
Bank Of India	0.58
Barclays Investments & Loan (India) Pvt. Ltd.	0.11
Bharti Telecom Ltd.	1.10
Birla Group Holding Private Limited	0.23
Brookfield REIT	0.04
Bahadur Chand Investments Private Limited	0.11
Bihar State Govt	0.35
Can Fin Homes Ltd.	0.20
Canara Bank	1.78
Cholamandalam Investment And Finance Company Ltd.	0.21
Cholamandalam Securities Limited	0.05
Credila Financial Services Limited	0.11
CTBC Bank Co. Ltd (CTBC India)	0.08
Cube Highways Trust – NCDs	0.13
Central Government	14.57
Citicorp Finance (India) Ltd.	0.08
Dhruva Trust ( Originator Five-Star Business Fin Ltd. )	0.07
DLF Cyber City Developers Ltd	0.11
DSP Finance Private Limited	0.03
Embassy Office Parks REIT - NCDs	0.76
Export-Import Bank Of India	0.54
Fed Bank Financial Services Limited	0.11
Federal Bank Ltd.	0.79
Food Corporation of India (Guaranteed by Govt. of India)	0.17
Godrej Consumer Products Ltd.	0.08
Godrej Industries Ltd	0.04
Godrej Properties Limited	0.07
Godrej Seeds And Genetics Ltd.	0.43
Gujarat State Govt	1.20
Hdb Financial Services Ltd.	0.61
Hdfc Bank Ltd.	4.20
Hdfc Securities Limited	0.48
Hero Fincorp Ltd.	0.05
Hinduja Leyland Finance Ltd.	0.05
Housing & Urban Development Corporation Ltd.	0.27
Haryana State Govt	0.46
Hindustan Zinc Ltd.	0.14
Icici Bank Ltd.	0.05
Icici Home Finance Company Limited	0.10
Icici Securities Limited	1.58
Icici Securities Primary Dealership Ltd.	0.03
IDBI Bank Ltd.	0.31
Idfc First Bank Limited	0.27
IGH Holdings Private Limited (One Of The Promoter Entity Of Aditya Birla Group Companies)	0.11
IIFL Capital Services Ltd.	0.11
IIFL Finance Limited	0.43
India Infradebt Ltd	0.12
India Universal Trust A1 ( Originator Hdfc Bank Ltd. )	0.32
India Universal Trust A2 ( Originator Hdfc Bank Ltd. )	0.17
Indian Bank	0.37
Indian Oil Corporation Ltd.	0.25
Indian Overseas Bank	0.32
Indian Railway Finance Corporation Ltd.	0.18
Indigrid Infrastructure Trust	0.24
Indusind Bank Ltd.	1.86
Interise Trust - NCDs	0.08
lot Utkal Energy Services Ltd.	#
Jamnagar Utilities & Power Private Limited ( Mukesh Ambani Group )	0.42
Jio Credit Limited	0.05
Jm Financial Asset Reconstruction Co. Pvt. Ltd	0.03
Jm Financial Credit Solutions Ltd.	0.05
JTPM Metal Traders Pvt Ltd (JSW Group)	0.50
Jubilant Bevco Limited	0.20
Julius Baer Capital (India) Pvt. Ltd	0.22
Karur Vysya Bank Ltd.	0.67
Knowledge Realty Trust	0.32
Kotak Mahindra Investments Ltd.	#
Karnataka State Govt	1.57
Kerala State Govt	0.11
Kotak Mahindra Prime Ltd.	0.11
L & T Finance Ltd.	0.16
L&T Metro Rail (Hyderabad) Ltd ( NCDs are Guaranteed By Larsen & Toubro Limited.)	0.33
Lic Housing Finance Ltd.	1.55
Liquid Gold Series 14 ( Originator IIFL Finance Ltd. )	0.10
Liquid Gold Series 9 ( Originator Iifl Finance Ltd. )	0.12

Issuer Name	%age of Exposure to Debt AUM
Larsen and Toubro Ltd.	0.15
Mankind Pharma Ltd	0.23
MindSPACE Business Parks REIT - NCDs	0.20
Motilal Oswal Financial Services Limited	0.55
Muthoot Finance Ltd.	0.85
Muthoot Fincorp Ltd.	0.25
Madhya Pradesh State Govt	0.34
Mahanagar Telephone Nigam Ltd. (Guaranteed by Govt of India).	0.03
Maharashtra State Govt	0.95
Mahindra & Mahindra Financial Services Ltd.	0.39
Manappuram Finance Ltd.	0.10
National Bank For Agriculture & Rural Development	5.70
National Bank For Financing Infrastructure And Development	0.42
Network18 Media & Investments Ltd.	0.16
Nexus Select Trust REIT	0.05
Nomura Capital (India) Private Limited	0.04
Nomura Fixed Income Securities Private Ltd.	0.03
Nuclear Power Corporation Of India Ltd.	0.08
Nuvama Wealth And Investment Ltd	0.04
Nuvama Wealth Finance Limited	0.20
National Housing Bank	0.32
Nirma Ltd.	0.05
Ongc Petro Additions Ltd.	0.16
Odisha State Govt	0.03
Pipeline Infrastructure Limited	0.27
Piramal Finance Ltd	0.48
Pnb Housing Finance Ltd.	0.53
Poonawalla Fincorp Limited	0.16
Punjab & Sind Bank	0.13
Punjab National Bank	1.90
Power Finance Corporation Ltd.	2.17
Power Grid Corporation Of India Ltd.	0.14
Punjab State Govt	0.20
Radhakrishna Trust ( Originator - Jamnagar Utilities and Power Limited )	0.23
Rbl Bank Ltd.	0.27
Rural Electrification Corporation Ltd.	2.25
RJ Corp Limited	0.08
Rajasthan State Govt	0.36
Reliance Retail Ventures Ltd	0.27
Sansar Trust ( Originator Shriram Finance Ltd )	0.19
Sbicap Securities Limited	0.27
Shivshakti Trust (Originator - Sikka Ports & Terminals Limited )	0.32
Siddhivinayak Trust (Originator - Sikka Ports & Terminals Limited )	0.32
Small Industries Development Bank Of India	6.20
SMFG India Credit Co. Ltd.	0.11
Srnf India Home Finance Company Ltd	0.14
Standard Chartered Capital Ltd.	0.01
State Bank Of India.	0.35
Sundaram Finance Ltd.	0.07
Sundaram Home Finance Ltd	0.02
Surat Municipal Corporation	#
Sikka Ports & Terminals Ltd. ( Mukesh Ambani Group )	0.19
Tata Capital Housing Finance Ltd.	0.68
Tata Capital Ltd.	0.72
Tata Housing Development Co. Ltd.	0.08
Tata Projects Ltd.	0.04
Tata Teleservices Limited	0.17
Telangana State Industrial Infrastructure Corporation Ltd. (Guaranteed by Govt. of Telangana)	0.17
Thdc India Ltd. (Thdcil)	0.01
Torrent Pharmaceuticals Ltd.	0.38
Toyota Financial Services India Ltd.	0.11
TREP/REVERSE REPO	8.34
TVS Credit Services Limited	0.05
Tamil Nadu State Govt	1.70
Tata Steel Ltd.	0.08
Telangana State Govt	0.02
U P Power Corporation Ltd ( Guaranteed By Up State Government )	0.04
Uco Bank	0.40
Union Bank Of India	1.53
Uttar Pradesh State Govt	0.53
Vajra Trust ( Originator Veritas Finance Private Ltd )	0.01
Vedanta Ltd.	0.35
Vertis Infrastructure Trust - NCDs	0.11
West Bengal State Govt	0.37
Yes Bank Ltd.	0.00
<b>Total</b>	<b>100.00</b>

# Indicates Less than 0.005%

Industry / Sector	%age of Exposure to Debt AUM \$
BANK	20.96
CASH(TREP/REVERSE REPO)	7.96
CORPORATES	6.56
FINANCIAL SERVICES	32.94
GOI/TBILLS	23.21
NBFC	8.37
<b>Total</b>	<b>100.00</b>

**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 <sup>#</sup> (%)	Total Expense Ratio (TER %)	
											Reg	Dir
<b>Kotak Large Cap Fund (Erstwhile known as Kotak Bluechip Fund)</b>	29-Dec-98	Fund invests in companies with Large market capitalization through diversification across sectors.	Financial Services: 30.8/34.4 Automobile and Auto Components: 9.3/7.0 Information Technology: 9.2/9.5 Oil, Gas & Consumable Fuels: 8.2/9.6 Fast Moving Consumer Goods: 6.4/6.5	HDFC Bank Ltd: 7.4 ICICI Bank Ltd: 7.2 Reliance Industries Ltd: 6.2 State Bank Of India: 4.1 Infosys Ltd: 4.0	Mr. Rohit Tandon	10,864.16	LC: 84 MC: 8 SC: 5 D&O: 3	0.95	0.82	11.63	1.73	0.63
<b>Kotak Flexicap Fund</b>	11-Sep-09	Focus on select sectors of economy diversified at stock level. Flexibility to invest across market capitalization.	Financial Services: 29.7/32.3 Capital Goods: 8.7/5.8 Automobile and Auto Components: 7.8/7.0 Information Technology: 7.2/8.4 Oil, Gas & Consumable Fuels: 6.7/7.7	HDFC Bank Ltd: 6.5 Bharat Electronics Ltd: 6.4 ICICI Bank Ltd: 5.3 State Bank Of India: 4.5 Axis Bank Ltd: 3.9	Mr. Harsha Upadhyaya	56,478.65	LC: 69 MC: 23 SC: 6 D&O: 2	0.91	0.93	12.22	1.44	0.60
<b>Kotak Multicap Fund</b>	29-Sep-21	Fund is mix of Largecap, Midcap, & Smallcap stocks that work together as a team to create winning opportunities	Financial Services: 29.8/30.6 Automobile and Auto Components: 9.6/6.9 Information Technology: 8.8/7.5 Consumer Services: 7.1/3.5 Telecommunication: 6.7/3.0	Maruti Suzuki India Ltd: 5.3 State Bank Of India: 4.9 Hero MotoCorp Ltd: 4.4 ITC Ltd.: 4.0 Shriram Finance Ltd: 3.8	Mr. Devender Singhal Mr. Abhishek Bisen	22,709.75	LC: 44 MC: 29 SC: 26 D&O: 1	1.06	1.05	15.35	1.60	0.45
<b>Kotak Large &amp; Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund)</b>	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: 29.6/31.1 Capital Goods: 11.0/8.4 Automobile and Auto Components: 7.8/7.2 Healthcare: 7.1/6.4 Information Technology: 6.9/8.0	HDFC Bank Ltd: 6.0 State Bank Of India: 4.5 Bharat Electronics Ltd: 4.2 Eternal Ltd: 3.2 ICICI Bank Ltd: 3.2	Mr. Harsha Upadhyaya	29,991.17	LC: 52 MC: 39 SC: 7 D&O: 1	0.89	1.06	12.57	1.57	0.55
<b>Kotak Midcap Fund (Erstwhile known as Kotak Emerging Equity Fund)</b>	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: 25.2/27.8 Capital Goods: 12.5/14.1 Healthcare: 11.6/8.5 Information Technology: 10.4/6.4 Chemicals: 9.0/4.7	GE Vernova T&d India Ltd: 4.5 Fortis Healthcare India Ltd: 4.0 Mphasis Ltd: 3.6 Ipca Laboratories Ltd: 3.0 Indian Bank: 2.7	Mr. Atul Bhole	59,041.13	LC: 13 MC: 73 SC: 13 D&O: 1	0.89	0.97	15.16	1.39	0.38

**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
<b>Kotak Small Cap Fund</b>	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: 19.6/14.0 Financial Services: 13.8/25.4 Consumer Durables: 10.8/3.8 Capital Goods: 10.4/11.9 Consumer Services: 10.1/3.5	Aster Dm Healthcare Ltd: 4.0 Vijaya Diagnostic Centre Pvt: 3.4 Krishna Institute Of Medical: 3.1 Century Plyboards (India) Ltd: 2.9 Sansera Engineering Ltd: 2.8	Mr. Harish Bihani	16,367.84	LC: 7 MC: 14 SC: 78 D&O: 1	0.81	0.52	17.11	1.66	0.55
<b>Kotak Contra Fund (Erstwhile known as Kotak India EQ Contra Fund)</b>	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: 34.3/32.3 Information Technology: 9.4/8.4 Healthcare: 9.4/6.0 Capital Goods: 6.4/5.8 Automobile and Auto Components: 6.0/7.0	HDFC Bank Ltd: 6.3 ICICI Bank Ltd: 4.7 STATE BANK OF INDIA: 4.0 Infosys Ltd: 3.7 Tech Mahindra Ltd: 3.2	Ms. Shibani Sircar Kurian	5,086.82	LC: 58 MC: 28 SC: 13 D&O: 1	1.00	1.07	13.19	1.84	0.58
<b>Kotak Focused Fund (Erstwhile known as Kotak Focused Equity Fund)</b>	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: 30.7/32.3 Capital Goods: 10.7/5.8 Information Technology: 9.8/8.4 Consumer Services: 8.0/3.4 Automobile and Auto Components: 7.4/7.0	HDFC Bank Ltd: 7.4 ICICI Bank Ltd: 6.0 Shriram Finance Ltd: 5.6 State Bank Of India: 5.4 Bharti Airtel Ltd: 5.4	Ms. Shibani Sircar Kurian	3,940.04	LC: 78 MC: 19 SC: 2 D&O: 2	0.88	0.99	11.71	1.87	0.54
<b>Kotak ELSS Tax Saver Fund</b>	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: 32.7/32.3 Information Technology: 9.4/8.4 Automobile and Auto Components: 7.8/7.0 Oil, Gas & Consumable Fuels: 6.7/7.7 Chemicals: 5.4/1.9	HDFC Bank Ltd: 8.9 State Bank Of India: 5.4 ICICI Bank Ltd: 5.0 Tech Mahindra Ltd.: 3.7 Bharti Airtel Ltd: 3.7	Mr. Harsha Upadhyaya	6,301.13	LC: 70 MC: 20 SC: 9 D&O: 1	0.92	0.79	12.49	1.76	0.62

Ideal Investments Horizon – 5 Years & Above

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

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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
<b>Kotak Infrastructure &amp; Economic Reform Fund</b>	25-Feb-08	Fund mainly invests in infrastructure companies expected to benefit from economic growth and development.	Capital Goods: 22.1/5.9 Construction: 19.6/13.1 Telecommunication: 11.0/17.2 Automobile and Auto Components: 10.2/2.5 Oil, Gas & Consumable Fuels: 7.7/27.8	Larsen And Toubro Ltd: 10.7 Bharti Airtel Ltd: 6.6 Reliance Industries Ltd: 4.9 Indus Towers Ltd: 4.4 Ultratech Cement Ltd.: 3.4	Mr. Nalin Rasik Bhatt	2,252.41	LC: 46 MC: 15 SC: 38 D&O: 0	0.93	0.78	18.24	2.01	0.69
<b>Kotak Pioneer Fund<sup>*^</sup></b>	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: 18.9/3.4 Automobile and Auto Components: 15.2/7.0 Financial Services: 14.1/32.3 Healthcare: 12.3/6.0 Capital Goods: 9.3/5.8	Eternal Limited: 5.3 Maruti Suzuki India Limited: 3.2 Aster Dm Healthcare Ltd: 3.0 Bharti Hexacom Ltd.: 3.0 Ge Vernova T&d India Ltd: 2.9	Mr. Harish Bihani	3,237.87	LC: 33 MC: 26 SC: 19 D&O: 22	1.02	1.18	12.91	1.84	0.48
<b>Kotak ESG Exclusionary Strategy Fund</b>	11-Dec-20	Portfolio consists of diversified companies that adhere to Environmental, Social & Governance parameters, with flexibility to invest across market capitalization	Financial Services: 30.9/34.4 Information Technology: 12.1/14.6 Automobile and Auto Components: 9.4/10.3 Telecommunication: 8.2/4.2 Consumer Services: 7.4/5.9	HDFC Bank Ltd: 7.5 Bharti Airtel Ltd: 6.5 Tech Mahindra Ltd: 5.1 Eternal Ltd: 5.0 ICICI Bank Ltd: 4.9	Mr. Mandar Pawar	822.94	LC: 80 MC: 14 SC: 5 D&O: 1	0.90	0.73	11.45	2.30	0.93
<b>Kotak Manufacture in India Fund</b>	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	Automobile and Auto Components: 24.7/26.0 Capital Goods: 22.0/20.3 Healthcare: 13.2/16.1 Oil, Gas & Consumable Fuels: 12.2/8.3 Metals & Mining: 11.2/17.2	Mahindra & Mahindra Ltd: 5.3 Tata Steel Ltd: 4.7 Sun Pharmaceuticals Industries Ltd: 4.6 Reliance Industries Ltd: 4.3 Hindalco Industries Ltd: 4.0	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen	2,409.81	LC: 59 MC: 23 SC: 17 D&O: 1	0.96	0.94	15.10	1.97	0.59
<b>Kotak Business Cycle Fund</b>	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: 27.7/32.3 Healthcare: 10.6/6.0 Automobile and Auto Components: 10.4/7.0 Information Technology: 8.9/8.4 Consumer Services: 8.2/3.4	ICICI Bank Ltd: 6.3 Axis Bank Ltd.: 4.5 Bharti Hexacom Ltd: 3.3 Ge Vernova T&d India Ltd: 3.2 HDFC Bank Ltd: 3.2	Mr. Harish Bihani, Mr. Abhishek Bisen	3,002.14	LC: 49 MC: 25 SC: 26 D&O: 0	0.93	0.89	12.97	1.93	0.63

**Ideal Investments Horizon – 5 Years & Above**

• Source: Kotak Mahindra Asset Management Company Limited (KAMAMC) 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>

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\*^Data as on 29th January, 2026

As on 31st January, 2026

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 <sup>#</sup> (%)	Total Expense Ratio (TER %)	
											Reg	Dir
<b>Kotak Banking &amp; Financial Services Fund</b>	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: 98.5/100.0	HDFC Bank Ltd: 15.8 ICICI Bank Ltd: 12.0 State Bank Of India: 10.0 Axis Bank Ltd: 6.3 Bajaj Finance Ltd: 6.2	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	1,378.63	LC: 64 MC: 16 SC: 19 D&O: 2	0.98	0.97	12.13	2.11	0.68
<b>Kotak Quant Fund</b>	02-Aug-23	Fund selects stocks based on an in-house proprietary quantitative model across Market Capitalization and diverse sectors	Financial Services: 31.6/33.4 Automobile and Auto Components: 14.0/6.9 Fast Moving Consumer Goods: 11.8/6.0 Metals & Mining: 9.0/4.6 Healthcare: 8.5/4.9	State Bank Of India: 3.9 HDFC Bank Ltd: 3.7 Dr Reddys Laboratories Ltd: 3.6 Marico Ltd: 3.4 Britannia Industries Ltd.: 3.3	Mr. Harsha Upadhyaya, Mr. Rohit Tandon And Mr. Abhishek Bisen	538.65	LC: 64 MC: 31 SC: 4 D&O: 0	1.12	0.76	16.10	1.81	1.16
<b>Kotak Consumption Fund</b>	16-Nov-23	Fund invests in Consumption theme which aim to grow with the nation's growing lifestyle	Fast Moving Consumer Goods: 23.2/26.7 Automobile and Auto Components: 18.4/26.4 Consumer Services: 18.1/13.7 Healthcare: 12.7/4.4 Consumer Durables: 11.1/10.7	Maruti Suzuki India Ltd: 8.2 ITC Ltd: 8.1 Eternal Ltd: 6.6 Hero MotoCorp Ltd: 5.5 Bharti Airtel Ltd: 5.4	Mr. Devender Singhal, Mr. Abhishek Bisen	1,646.42	LC: 52 MC: 14 SC: 34 D&O: 1	0.96	0.52	15.78	2.06	0.57
<b>Kotak Healthcare Fund</b>	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: 97.8/100.0 Financial Services: 0.30	Sun Pharmaceuticals Industries Ltd: 12.4 Max Healthcare Institute Ltd: 6.9 Jb Chemicals & Pharmaceuticals Ltd: 6.7 Divi s Laboratories Ltd: 6.0 Fortis Healthcare India Ltd: 4.9	Ms. Shibani Sircar Kurian, Mr. Dhananjay Tikariha And Mr. Abhishek Bisen	451.35	LC: 35 MC: 23 SC: 41 D&O: 2	0.95	0.38	16.39	2.34	0.74
<b>Kotak Technology Fund</b>	04-Mar-24	Fund invest in the Potential Growth Story Of Technology Sector	Information Technology: 58.3/68.2 Telecommunication: 20.0/30.7 Consumer Services: 12.5 Consumer Durables: 1.7 Services: 1.3	Infosys Ltd: 21.6 Bharti Airtel Ltd: 14.7 Tech Mahindra Ltd: 8.1 Tata Consultancy Services Ltd: 6.7 Eternal Ltd: 5.5	Ms. Shibani Sircar Kurian And Mr. Abhishek Bisen	669.20	LC: 63 MC: 24 SC: 5 D&O: 8	0.95	0.41	16.60	2.32	0.88

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 <sup>#</sup> (%)	Total Expense Ratio (TER %)	
											Reg	Dir
<b>Kotak Special Opportunities Fund</b>	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	Automobile and Auto Components: 14.2/7.0 Healthcare: 13.0/6.0 Financial Services: 13.0/32.3 Capital Goods: 12.8/5.8 Fast Moving Consumer Goods: 7.9/5.8	Hero MotoCorp Ltd: 7.3 Maruti Suzuki India Ltd: 6.9 IndusInd Bank Ltd: 4.9 NLC India Ltd.: 4.6 Jubilant Pharmova Ltd: 4.5	Mr. Devender Singhal and Mr. Abhishek Bisen	1,424.00	LC: 18 MC: 29 SC: 54 D&O: 0	1.12	-0.57	16.43	2.12	0.79
<b>Kotak MNC Fund</b>	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: 23.6/22.8 Fast Moving Consumer Goods: 20.1/34.4 Healthcare: 18.0/3.4 Automobile and Auto Components: 17.1/16.2 Metals & Mining: 5.8/12.7	Maruti Suzuki India Ltd: 8.9 Britannia Industries Ltd: 7.2 Hindustan Unilever Ltd: 6.2 Vedanta Ltd: 5.2 Nestle India Ltd: 4.3	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen	1,966.53	LC: 45 MC: 25 SC: 29 D&O: 0	1.05	-0.05	13.84	2.04	0.64
<b>Kotak Transportation and Logistics Fund</b>	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: 54.9/66.1 Services: 19.8/15.1 Capital Goods: 12.7/4.8 Consumer Services: 9.9/13.9 Oil, Gas & Consumable Fuels: 1.2	Maruti Suzuki India Ltd: 10.2 Mahindra & Mahindra: Ltd. 9.1 Hero MotoCorp Ltd: 8.7 Inter Globe Aviation Ltd: 5.7 Eternal Limited: 5.0	Mr. Nalin Bhatt, and Mr. Abhishek Bisen	542.49	LC: 55 MC: 11 SC: 32 D&O: 1	0.88	0.38	14.66	2.39	0.83
<b>Kotak Energy Opportunities Fund</b>	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: 33.7/51.8 Power: 22.8/24.6 Capital Goods: 22.4/23.5 Construction: 6.0 Chemicals: 2.0	Reliance Industries Ltd: 8.6 NTPC LTD: 8.2 Bharat Petroleum Corporation Ltd: 5.0 GAIL (India) Ltd: 4.8 Power Grid Corporation Of India Ltd.: 4.4	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen and Mr. Mandar Pawar	260.25	LC: 55 MC: 22 SC: 14 D&O: 8	0.69	-0.69	8.78	2.42	0.89
<b>Kotak Active Momentum Fund</b>	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: 26.7/32.3 Healthcare: 12.2/6.0 Metals & Mining: 11.4/4.4 Capital Goods: 11.3/5.8 Automobile and Auto Components: 10.1/7.0	Muthoot Finance Ltd: 3.8 National Aluminium Company Ltd: 3.7 Laurus Labs Ltd: 3.4 Ge Vernova T&d India Ltd: 3.3 One 97 Communications Ltd: 2.9	Mr. Rohit Tandon and Mr. Abhishek Bisen	1,340.30	LC: 38 MC: 60 SC: 2 D&O: 0	-	-	-	2.13	0.78
<b>Kotak Rural Opportunities Fund</b>	27-Nov-25	The scheme invests predominantly in equity and equity-related securities of companies aligned with India's rural and allied economy. It has the flexibility to invest across market capitalizations. The fund follows a disciplined bottom-up approach; focusing on business fundamentals, management quality, and valuations. It seeks to identify companies that offer Growth at a Reasonable Price.	Financial Services: 24.8/26.4 Fast Moving Consumer Goods: 19.7/18.1 Automobile and Auto Components: 18.7/18.9 Telecommunication: 11.1/10.6 Power: 4.7/7.6	State Bank Of India: 9.9 Bharti Airtel Ltd: 8.8 Mahindra & Mahindra Ltd: 7.9 ITC Ltd: 6.1 TVS Motors Company Ltd: 3.2	Mr. Arjun Khanna and Mr. Abhishek Bisen	872.36	LC: 67 MC: 13 SC: 10 D&O: 10	-	-	-	2.27	0.71

**Ideal Investments Horizon – 5 Years & Above**

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
<b>Kotak Balanced Advantage Fund</b>	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	17,513.06	Avg Maturity - 13.70 Yrs Mac Duration - 5.59 Yrs YTM - 6.98%	LC-38 MC-10 SC-8 D&O-43	Net Equity- 58.0 Debt & Cash- 34.4 Arbitrage- 7.2 Reits/Invits- 0.4	1.09	0.78	7.10	1.65	0.57
<b>Kotak Arbitrage Fund (Erstwhile known as Kotak Equity Arbitrage Fund)</b>	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	71,931.38	Avg Maturity - 0.36 Yrs Mac Duration - 0.33 Yrs YTM - 6.67%	D&O-100	Debt & Cash- 29.2 Arbitrage- 70.8	0.48	3.92	0.39	1.05	0.44
<b>Kotak Equity Savings Fund</b>	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	9,618.75	Avg Maturity - 3.40 Yrs Mac Duration - 2.14 Yrs YTM - 6.53%	LC-20 MC-12 SC-5 D&O-63	Net Equity- 37.8 Debt & Cash- 30.1 Arbitrage- 31.3 Reits/Invits- 0.8	0.52	0.98	5.20	1.75	0.69
<b>Kotak Multi Asset Allocation Fund</b>	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	12,100.58	Avg Maturity - 12.90 Yrs Mac Duration - 5.03 Yrs YTM - 6.77%	LC-44 MC-12 SC-12 D&O-32	*Net Equity- 67.5 Debt & Cash- 13.2 Arbitrage- 0.3 Gold- 5.7 Silver- 13.2	1.02	1.65	9.37	1.68	0.50
<b>Kotak Aggressive Hybrid Fund (Erstwhile known as Kotak Equity Hybrid Fund)</b>	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	8,431.47	Avg Maturity - 15.32 Yrs Mac Duration - 6.42 Yrs YTM - 7.02%	LC-45 MC-28 SC-7 D&O-21	Net Equity- 79.4 Debt & Cash- 20.6	1.17	0.88	10.28	1.73	0.47
<b>Kotak Debt Hybrid Fund</b>	02-Dec-03	3 Years & 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	3,043.65	Avg Maturity - 14.70 Yrs Mac Duration - 6.14 Yrs YTM - 7.26%	LC-17 MC-4 SC-2 D&O-77	Net Equity- 23.5 Debt & Cash- 76.4 Reits/Invits- 0.1	-	-	5.42	1.66	0.48
<b>Kotak Multi Asset Omni FOF (Erstwhile known as Kotak Multi Asset Allocator FOF - Dynamic)</b>	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	2,397.56	NA	NA	Net Equity- 56.9 Debt & Cash- 15.1 Gold- 19.6 Silver- 8.4	1.10	1.82	7.63	1.07 <sup>^</sup>	0.39 <sup>^</sup>
<b>Kotak Income Plus Arbitrage Omni FOF (Erstwhile known as Kotak Income Plus Arbitrage FOF)</b>	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	7,354.74	Avg Maturity - 2.69 Yrs Mac Duration - 2.12 Yrs YTM - 7.07%	NA	Arbitrage- 38.3 Debt & Cash- 61.7	-	-	-	0.32	0.07

\*Net Equity is inclusive of Foreign Equity allocation

<sup>^</sup>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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• 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.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (TER %)	
											Reg	Dir
<b>Kotak Overnight Fund</b>	15-Jan-19	1 day	Fund invest in overnight securities having maturity of 1 day	Mr. Deepak Agrawal Mr. Sunil Pandey	7,512.64	SOV : 3.46 Cash/CBLO : 96.54	5.35	2.30 (Days)	2.19 (Days)	Nil	0.16	0.07
<b>Kotak Liquid Fund</b>	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	34,938.46	SOV : 15.93 AAA : 83.38 Cash/CBLO : 0.69	6.54	0.09	0.09	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
<b>Kotak Savings Fund</b>	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	16,788.24	SOV : 12.37 AAA : 67.73 AA+ : 4.93 AA : 8.29 Cash/CBLO : 6.68	7.12	0.53	0.48	Nil	0.82	0.36
<b>Kotak Money Market Fund</b>	14-Jul-03	3 to 6 months	Fund invest in Money Market instruments having maturity upto 1 year.	Mr. Deepak Agrawal, Mr. Manu Sharma	32,869.86	SOV : 14.44 AAA : 83.43 Cash/CBLO : 2.14	6.99	0.44	0.44	Nil	0.35	0.16
<b>Kotak Low Duration Fund</b>	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	14,796.34	SOV : 11.54 AAA : 69.82 AA+ : 2.21 AA : 11.80 Cash/CBLO : 4.63	7.42	1.35	0.93	Nil	1.18	0.42
<b>Kotak Corporate Bond Fund</b>	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	17,557.58	SOV : 15.08 AAA : 81.14 Cash/CBLO : 3.78	7.36	4.28	3.35	Nil	0.70	0.37
<b>Kotak Bond Short Term Fund</b>	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	17,264.65	SOV : 18.37 AAA : 77.17 Cash/CBLO : 4.46	7.30	3.49	2.62	Nil	1.12	0.39
<b>Kotak Credit Risk Fund</b>	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	706.22	SOV : 9.67 AAA : 13.35 AA+ : 1.57 AA : 50.57 A+/A-/A/Below : 9.99 Cash/CBLO : 14.85	8.22	2.78	2.32	1% for 1 Year 6% of the initial investment within 1 year from the date of allotment: Nil.	1.71	0.81

• 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
<b>Kotak Dynamic Bond Fund</b>	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	2,632.18	SOV : 50.90 AAA : 17.80 AA+ : 15.87 AA : 3.60 Cash/CBLO : 11.83	7.49	12.74	6.59	Nil	1.33	0.59
<b>Kotak Floating Rate Fund</b>	14-May-19	2 year & above	Fund invest minimum 65% of total assets in floating rate instruments	Mr. Deepak Agrawal, Mr. Manu Sharma	3,390.53	SOV : 25.27 AAA : 58.89 AA+ : 3.77 AA : 8.43 Cash/CBLO : 3.65	7.28	3.86	1.65	Nil	0.63	0.26
<b>Kotak Medium Term Fund</b>	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	1,986.87	SOV : 10.36 AAA : 22.88 AA+ : 10.80 AA : 34.26 AA- : 2.16 A+/A-/A/Below : 7.05 Cash/CBLO : 12.49	8.24	4.36	3.24	Nil	1.63	0.67
<b>Kotak Banking and PSU Debt Fund</b>	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	5,495.35	SOV : 15.71 AAA : 77.85 AA+ : 2.65 Cash/CBLO : 3.79	7.22	4.30	3.32	Nil	0.75	0.40
<b>Kotak Gilt Fund</b>	25-Nov-99	2 year & above	Minimum investment in G-secs- 80% of total assets (across maturity)	Mr. Abhishek Bisen	3,008.01	SOV : 88.04 Cash/CBLO : 11.96	7.23	23.54	10.20	Nil	1.48	0.47
<b>Kotak Bond Fund</b>	25-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	2,040.91	SOV : 56.60 AAA : 31.17 Cash/CBLO : 12.23	7.27	10.97	6.43	Nil	1.65	0.69
<b>Kotak Long Duration Fund</b>	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	120.99	SOV : 94.27 Cash/CBLO : 5.73	7.45	20.38	12.13	Nil	0.62	0.34

## Debt Index Funds

As on 31st January, 2026

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 30th Jan, 2026)	
							Regular	Direct	Regular	Direct
<b>Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund</b>	11-Feb-22	7,022.16	6.07	1.08	1.03	0.82	0.35	0.20	12.7157	12.7938
<b>Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund</b>	11-Feb-22	3,358.88	7.36	5.96	4.80	2.32	0.36	0.20	12.9200	13.0075
<b>Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund</b>	13-Oct-22	544.41	6.77	2.16	1.99	0.84	0.40	0.21	12.7636	12.8456
<b>Kotak Nifty SDL JUL 2026 Index Fund</b>	22-Dec-22	99.14	5.74	0.41	0.41	0.54	0.41	0.20	12.3914	12.4720
<b>Kotak Nifty SDL JUL 2033 Index Fund</b>	15-Feb-23	194.47	7.39	6.84	5.30	2.17	0.43	0.22	12.4573	12.5449
<b>Kotak Nifty G-Sec Jul 2033 Index Fund</b>	11-Oct-23	22.33	6.76	6.67	5.21	0.73	0.39	0.14	12.0274	12.0968
<b>Kotak Crisil-IBX AAA Financial Services Index – Sep 2027 Fund</b>	13-Sep-24	596.96	7.34	1.50	1.42	0.36	0.40	0.20	11.1089	11.1414
<b>Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund</b>	17-Feb-25	205.19	7.50	0.72	0.71	0.22	0.30	0.10	10.6920	10.7122
<b>Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund</b>	07-Mar-25	365.55	7.30	0.30	0.30	0.44	0.35	0.12	10.5915	10.6136
<b>Kotak Nifty AAA Financial Services Bond Mar 2028 Index</b>	09-Jul-25	270.36	7.38	1.94	1.82	0.44	0.35	0.15	10.2821	10.2941
<b>Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund</b>	24-Sep-25	612.83	7.39	0.55	0.55	0.11	0.32	0.12	10.1774	10.1846

• Source: Kotak Mahindra Asset Management Company Limited (KAMAC) 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 30th Jan, 2026)	
					Regular	Direct	Regular	Direct
<b>Kotak Nifty Next 50 Index Fund</b>	10-Mar-21	893.66	0.10	26.51	0.49	0.10	19.3042	19.7876
<b>Kotak Nifty 50 Index Fund</b>	21-Jun-21	1,036.58	0.06	16.14	0.32	0.07	16.4672	16.7065
<b>Kotak Nifty Smallcap 50 Index Fund</b>	10-Apr-23	174.52	0.10	68.03	0.78	0.20	18.8189	19.1600
<b>Kotak Nifty 200 Momentum 30 Index Fund</b>	15-Jun-23	486.80	0.23	168.48	0.66	0.20	14.2686	14.4535
<b>Kotak Nifty Financial Services Ex-Bank Index Fund</b>	14-Aug-23	93.91	0.20	43.19	0.73	0.22	15.9168	16.1332
<b>Kotak BSE Housing Index Fund</b>	28-Aug-23	13.38	0.11	34.91	0.72	0.22	12.3059	12.4683
<b>Kotak Nifty 100 Low Volatility 30 Index Fund</b>	07-June-24	142.51	0.06	48.14	0.83	0.20	10.8990	11.0127
<b>Kotak BSE PSU Index Fund</b>	31-July-24	92.09	0.10	33.22	1.03	0.39	9.6261	9.7205
<b>Kotak Nifty Midcap 50 Index Fund</b>	16-Aug-24	67.72	0.13	72.46	0.86	0.25	10.1658	10.2568
<b>Kotak Nifty India Tourism Index Fund</b>	23-Sep-24	30.60	0.18	97.54	0.96	0.33	8.2429	8.3145

• 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 30th Jan, 2026)	
					Regular	Direct	Regular	Direct
<b>Kotak Nifty Midcap 150 Momentum 50 Index Fund</b>	08-Oct-24	301.90	0.20	126.70	0.93	0.28	9.0589	9.1365
<b>Kotak Nifty 50 Equal Weight Index Fund</b>	23-Dec-24	45.81	0.23	69.14	0.72	0.22	11.0589	11.1203
<b>Kotak Nifty 100 Equal Weight Index Fund</b>	23-Dec-24	36.91	0.17	52.14	0.72	0.22	10.5438	10.6018
<b>Kotak Nifty Smallcap 250 Index fund</b>	27-Jan-25	39.58	0.12	40.32	0.63	0.15	10.1822	10.2321
<b>Kotak BSE Sensex Index Fund</b>	17-Feb-25	16.47	0.20	44.74	0.31	0.14	10.9103	10.9278
<b>Kotak Nifty Commodities Index Fund</b>	10-Mar-25	239.36	0.47	25.07	0.47	0.20	11.9902	12.0180
<b>Kotak Nifty Midcap 150 Index Fund</b>	21-Mar-25	18.80	1.15	76.03	0.63	0.15	10.9850	11.0314
<b>Kotak Nifty Top 10 Equal Weight Index Fund</b>	28-Apr-25	34.01	0.11	24.52	0.92	0.22	10.0501	10.1038
<b>Kotak Nifty 200 Quality 30 Index Fund</b>	14-Jul-25	14.54	0.18	16.91	0.60	0.23	10.1400	10.1615
<b>Kotak Nifty Alpha 50 Index Fund</b>	19-Aug-25	21.25	0.29	91.72	0.94	0.35	9.4311	9.4564
<b>Kotak Nifty500 Momentum 50 Index Fund</b>	11-Dec-25	15.19	0.32	71.27	0.52	0.19	9.5777	9.5821

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

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As on 31st January, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Total Expense Ratio (%)	Creation Unit Size <sup>#</sup>		NAV (in Rs. as on 30th Jan, 2026)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
<b>Kotak Nifty 50 ETF</b>	02-Feb-10	3,134.73	0.03	31.28	0.03	1 Unit	12500 Units and in multiple thereof.	278.8545	34,94,395	NSE Symbol: NIFTY1
<b>Kotak BSE Sensex ETF</b>	06-Jun-08	25.29	0.03	12.90	0.18	1 Unit	50000 Units and in multiple thereof.	89.6758	44,94,999	NSE Symbol: SENSEX1 BSE Scrip Code: 532985
<b>Kotak Nifty PSU Bank ETF</b>	08-Nov-07	2,375.77	0.09	25.82	0.49	1 Unit	5000 Units and in multiple thereof.	900.0116	45,11,308	NSE Symbol: PSUBANK BSE Scrip Code : 590107
<b>Kotak Nifty Bank ETF</b>	04-Dec-14	6,341.50	0.03	45.23	0.15	1 Unit	7500 Units and in multiple thereof.	616.3441	46,34,137	NSE Symbol: BANKNIFTY1 BSE Scrip Code: 590136
<b>Kotak Nifty 50 Value 20 ETF</b>	02-Dec-15	87.58	0.14	44.98	0.14	1 Unit	25000 Units and in multiple thereof.	154.8337	38,80,520	NSE Symbol: NV20
<b>Kotak Nifty IT ETF</b>	02-Mar-21	423.35	0.13	53.48	0.09	1 Unit	100000 Units and in multiple thereof.	41.8486	41,95,322	NSE Symbol: IT
<b>Kotak Nifty Alpha 50 ETF</b>	22-Dec-21	714.19	0.26	196.64	0.30	1 Unit	100000 Units and in multiple thereof.	46.5796	46,69,605	NSE Symbol: ALPHA
<b>Kotak Nifty Midcap 50 ETF</b>	28-Jan-22	171.30	0.09	51.34	0.05	1 Unit	35000 Units and in multiple thereof.	170.0894	59,68,012	NSE Symbol: MIDCAP
<b>Kotak Nifty 100 Low Volatility 30 ETF</b>	23-Mar-22	172.02	0.04	49.62	0.09	1 Unit	200000 Units and in multiple thereof.	21.3405	42,78,770	NSE Symbol: LOWVOL1
<b>Kotak Nifty India Consumption ETF</b>	28-Jul-22	33.35	0.05	22.98	0.10	1 Unit	25000 Units and in multiple thereof.	117.4061	29,42,490	NSE Symbol: CONS

<sup>#</sup>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 (%)	Portfolio Turnover	Total Expense	Creation Unit Size <sup>#</sup>		NAV (in Rs. as on 30th Jan, 2026)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
<b>Kotak Nifty MNC ETF</b>	05-Aug-22	40.16	0.04	42.76	0.30	1 Unit	150000 Units and in multiple thereof.	31.1171	46,79,234	NSE Symbol: MNC
<b>Kotak MSCI India ETF</b>	19-Feb-25	1,667.43	0.19	100.78	0.40	1 Unit	150000 Units and in multiple thereof.	30.1123	45,28,092	NSE Symbol: MSCIINDIA
<b>Kotak Nifty 100 Equal Weight ETF</b>	24-Feb-25	4.82	0.13	257.33	0.25	1 Unit	100000 Units and in multiple thereof.	33.3892	33,47,247	NSE Symbol: NIFTY100EW
<b>Kotak Nifty Midcap 150 ETF</b>	21-Mar-25	5.51	0.96	356.10	0.10	1 Unit	350000 Units and in multiple thereof	21.7685	76,37,847	NSE Symbol: MID150
<b>Kotak Nifty200 Quality 30 ETF</b>	14-Jul-25	2.46	0.07	185.56	0.25	1 Unit	100000 Units and in multiple thereof.	21.1771	21,22,994	NSE Symbol: Quality30
<b>Kotak Nifty 200 Momentum 30 ETF</b>	10-Oct-25	5.34	0.28	98.17	0.24	1 Unit	100000 Units and in multiple thereof.	30.2711	30,34,668	NSE Symbol: MOMENTUM30
<b>Kotak Nifty Chemical ETF</b>	12-Nov-25	31.88	0.13	5.60	0.25	1 Unit	50000 Units and in multiple thereof.	27.8376	13,95,380	NSE Symbol: CHEMICAL
<b>Kotak Nifty Next 50 ETF</b>	07-Jan-26	7.21	0.25	-	0.07	1 Unit	50000 Units and in multiple thereof.	67.9576	34,06,395	NSE Symbol: NEXT50ETF
<b>Kotak Gold ETF</b>	27-Jul-07	16,040.13	0.31	14.26	0.55	1 Unit	115000 Units and in multiple thereof.	136.7947	1,57,70,719	NSE Symbol: GOLD1 BSE Scrip Code: 590097
<b>Kotak Silver ETF</b>	09-Dec-22	5,193.12	0.59	69.57	0.45	1 Unit	30000 Units and in multiple thereof.	320.1483	96,28,460	NSE Symbol: SILVER1
<b>Kotak Nifty 1D Rate Liquid ETF</b>	24-Jan-23	1,592.23	0.01	-	0.19	1 Unit	100 Units and in multiple thereof.	1089.4058*	-	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 January, 2026 unless otherwise specified, \*NAV as on 31st January, 2026.
- 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>
- 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>
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# 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 equity-oriented schemes, debt-oriented schemes and commodity-based schemes.

**Investment Objective:** To generate long term capital appreciation from a portfolio created by investing in units of Equity oriented schemes, Debt oriented schemes and commodity based schemes. However, there is no assurance that the objective of the scheme will be achieved.

## Maturity For Debt:

Short	Medium	Long

## Volatility

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:** ₹2,329.38 crs  
**AUM:** ₹2,397.56 crs  
**Benchmark:** 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver  
**Allotment Date:** August 9, 2004  
**Folio Count:** 45,295

### 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	₹263.8915	₹285.0450
IDCW	₹256.8734	₹279.9160

(as on January 30, 2026)

### Ratios

βBeta	1.10
Sharpe##	1.82
Standard Deviation	7.63%

Source: ICRA MFI Explorer

### Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds**	Total
Direct		0.39%	0.93%
Regular		1.07%	1.61%

### 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 January, 2026 unless otherwise specified.

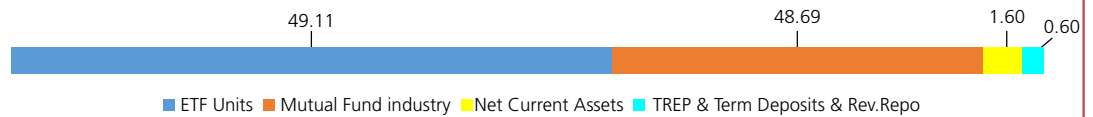
Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>					
Kotak Quant Fund Growth			Kotak Quant Fund Growth	Mutual Fund	4.44
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	19.58	Kotak Manufacture In India Fund	Mutual Fund	3.50
KOTAK PSU BANK ETF	ETF Units	9.37	Kotak India EQ Contra Fund Direct Growth**	Mutual Fund	3.38
Kotak Infrastructure & Economic Reform Fund Direct Growth	Mutual Fund	8.92	KOTAK NIFTY 50 ETF	ETF Units	3.02
KOTAK NIFTY IT ETF	ETF Units	8.76	Kotak Technology Fund Growth	Mutual Fund	2.64
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	8.38	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	2.50
Kotak Consumption Fund Growth	Mutual Fund	8.36	<b>Mutual Fund Units - Total</b>		
Kotak Gilt Fund Direct Growth	Mutual Fund	5.72	<b>Triparty Repo</b>		
Kotak Bond Direct Plan Growth	Mutual Fund	4.70	<b>Net Current Assets/(Liabilities)</b>		
Kotak Transportation & Logistics Fund	Mutual Fund	4.53	<b>Grand Total</b>		
					<b>100.00</b>

\*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 (₹)	25,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Jan 30, 2026 (₹)	1,63,01,842	30,36,703	16,97,589	9,63,437	4,79,577	1,36,396
<b>Scheme Returns (%)</b>	<b>14.87</b>	<b>17.67</b>	<b>19.75</b>	<b>19.02</b>	<b>19.55</b>	<b>26.34</b>
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (%)	NA	13.83	14.76	14.65	16.40	20.75
<b>Alpha*</b>	<b>NA</b>	<b>3.84</b>	<b>4.99</b>	<b>4.36</b>	<b>3.15</b>	<b>5.59</b>
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (₹)#	NA	24,70,071	14,21,310	8,65,819	4,58,722	1,33,008
Nifty 50 TRI (₹)^	1,26,06,227	24,62,509	13,87,224	8,03,955	4,20,594	1,24,466
Nifty 50 TRI Returns (%)	12.95	13.77	14.08	11.65	10.37	6.99

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.

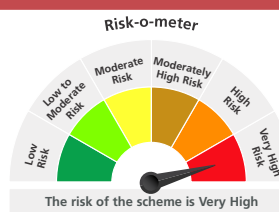
### Product Label

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

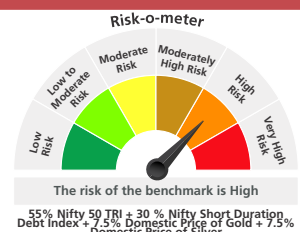
- Long term capital growth
- Investment in units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes.

\* 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 151-155 & 169-173. ## Risk rate assumed to be 5.67% (FBIL Overnight MIBOR rate as on 31st Dec 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 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

# 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.

<b>Fund Manager*:</b>	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar
<b>AAUM:</b>	₹5,908.03 crs
<b>AUM:</b>	₹6,556.25 crs
<b>Benchmark:</b>	Price of Physical Gold
<b>Allotment Date:</b>	March 25, 2011
<b>Folio Count:</b>	2,18,931

### 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	₹59.6788	₹62.9863
IDCW	₹59.6788	₹62.9858

(as on January 30, 2026)

#### Month End Expense Ratio

Plan Name	Scheme	TER	
		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.

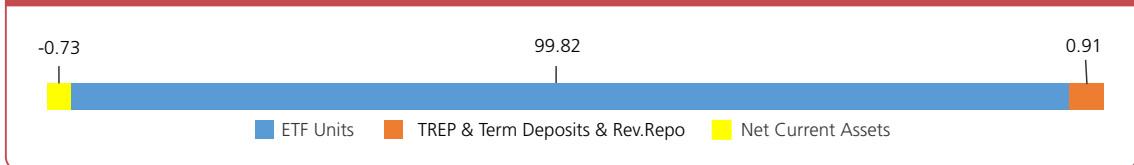
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>			<b>Triparty Repo</b>		<b>0.91</b>
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	99.82	<b>Net Current Assets/(Liabilities)</b>		<b>-0.73</b>
<b>Mutual Fund Units - Total</b>		<b>99.82</b>	<b>Grand Total</b>		<b>100.00</b>

## SECTOR ALLOCATION (%)



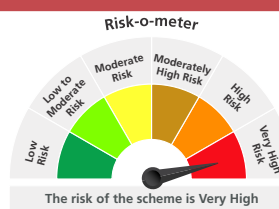
### Product Label

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

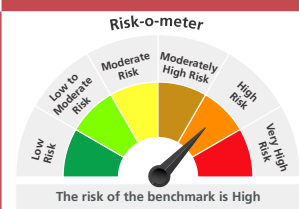
- Returns in line with physical gold over medium to long term, subject to tracking error
- Investment in Kotak Gold ETF

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

### Fund



### Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

<b>Fund Manager*:</b>	Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen
<b>AAUM:</b>	₹1,042.15 crs
<b>AUM:</b>	₹1,157.43 crs
<b>Benchmark:</b>	Price of silver (based on LBMA daily spot fixing price)
<b>Allotment Date:</b>	March 31, 2023
<b>Folio Count:</b>	64,760

### 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	₹38.9422	₹39.4514

(as on January 30, 2026)

#### Month End Expense Ratio

Plan Name	Scheme	TER	
		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

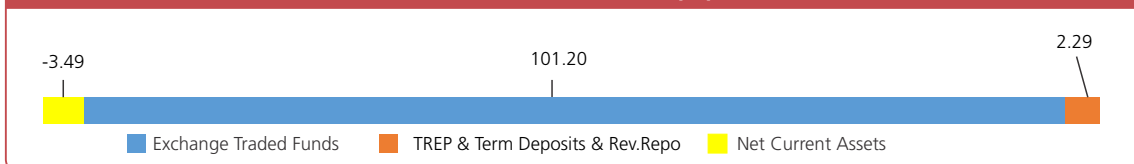
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>			<b>Triparty Repo</b>		<b>2.29</b>
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	101.20	<b>Net Current Assets/(Liabilities)</b>		<b>-3.49</b>
<b>Mutual Fund Units - Total</b>		<b>101.20</b>	<b>Grand Total</b>		<b>100.00</b>

## SECTOR ALLOCATION (%)



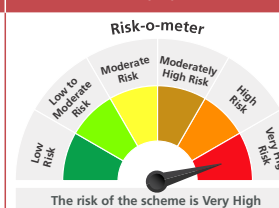
### Product Label

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

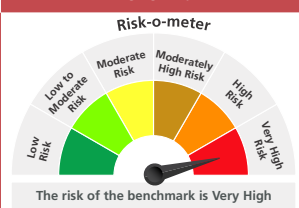
- Long-term capital appreciation
- An open-ended Fund of Funds scheme with the primary objective of generating returns by investing in units of Kotak Silver ETF.

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

### Fund



### Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹7,846.43 crs

**AUM:** ₹7,354.74 crs

**Benchmark:** Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)

**Allotment Date:** November 17, 2022

**Folio Count:** 9,354

## 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	₹12.7146	₹12.7698
IDCW	₹12.7144	₹12.7700

(as on January 30, 2026)

### 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%

### Debt Quant

Average Maturity <sup>5</sup>	2.69 yrs
Modified Duration <sup>5</sup>	2.01 yrs
Macaulay Duration <sup>5</sup>	2.12 yrs
Annualised YTM*	7.07%

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

<sup>5</sup>Only for Debt Portion

### 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

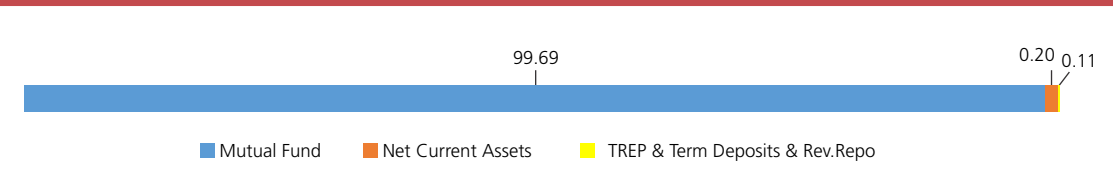
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

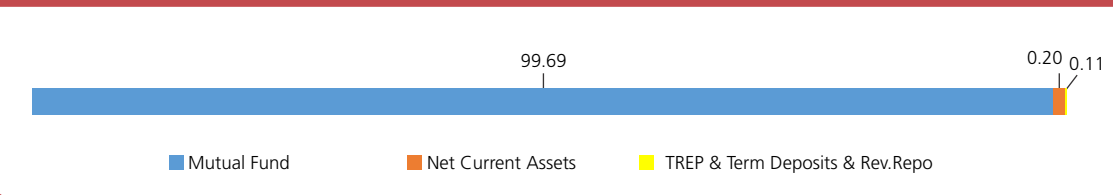
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>		
Kotak Arbitrage Fund Direct Plan Growth	Mutual Fund	38.33
Kotak Corporate Bond Fund Direct Growth	Mutual Fund	33.48
Kotak Bond Short Term Scheme	Mutual Fund	18.66
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	7.47
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund		
Direct Plan Growth	Mutual Fund	0.70
KOTAK CRISILIBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND		
DIRECT GROWTH	Mutual Fund	0.69
KOTAK CRISIL IBX AAA FINANCIAL SERVICES INDEX SEP 2027 FUND		
DIRECT GROWTH	Mutual Fund	0.35
Kotak Gilt Fund Direct Growth	Mutual Fund	0.01
<b>Mutual Fund Units - Total</b>		<b>99.69</b>
<b>Triparty Repo</b>		<b>0.11</b>
<b>Net Current Assets/(Liabilities)</b>		<b>0.20</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



## RATING PROFILE (%)



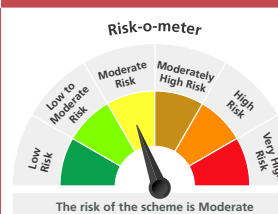
## Product Label

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

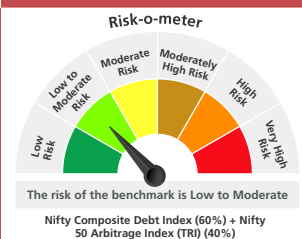
- Long term capital growth
- An open-ended fund of fund scheme predominantly investing in debt oriented mutual schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund.

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

## Fund



## Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# KOTAK GOLD SILVER PASSIVE FOF

An open-ended fund of fund scheme investing in units of Kotak Gold ETF and Kotak Silver ETF.

**Investment Objective:** To generate long-term capital appreciation from a portfolio created by investing in units of Kotak Gold ETF & Kotak Silver ETF. However, there is no assurance that the investment objective of the scheme will be realized.

**Fund Manager\*:** Mr. Rohit Tandon, Mr. Abhishek Bisen

**AAUM:** ₹863.08 crs

**AUM:** ₹1,112.34 crs

**Benchmark:** Domestic Price of Gold and Silver.

**Allotment Date:** October 28, 2025

**Folio Count:** 68,377

## 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	₹17.5839	₹17.5971

(as on January 30, 2026)

### Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.16%	0.49%	0.65%
Regular	0.45%	0.49%	0.94%

### 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)

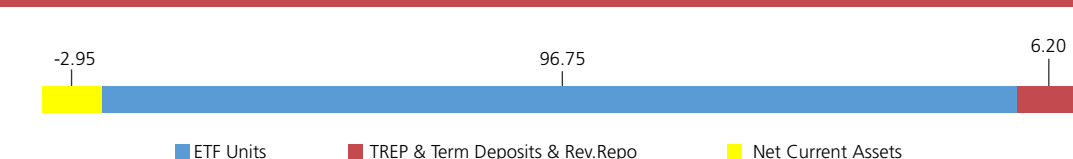
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>		
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	58.06
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	38.69
<b>Mutual Fund Units - Total</b>		<b>96.75</b>
<b>Triparty Repo</b>		<b>6.20</b>
<b>Net Current Assets/(Liabilities)</b>		<b>-2.95</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



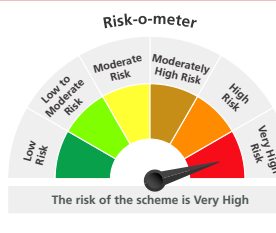
## Product Label

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

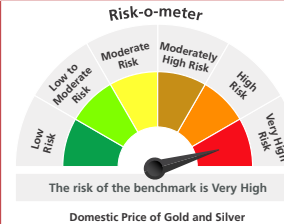
- Long term capital growth
- To generate long-term capital appreciation from a portfolio created by investing in units of Kotak Gold ETF & Kotak Silver ETF

\* 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)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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. The scheme has not completed 6 month since inception

# 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			Size
Value	GARP	Growth	
			Large
			Medium
			Small

Growth at a Reasonable Price

<b>Fund Manager*:</b>	Mr. Arjun Khanna
<b>AAUM:</b>	₹372.01 crs
<b>AUM:</b>	₹538.64 crs
<b>Benchmark:</b>	MSCI Emerging Market index TRI
<b>Allotment Date:</b>	September 26, 2007
<b>Folio Count:</b>	24,682

**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	₹34.3534	₹37.3496
IDCW	₹34.3558	₹37.5072

(as on January 30, 2026)

### Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds**	Total
Direct	1.04%	0.72%	1.76%
Regular	1.62%	0.72%	2.34%

### 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 January, 2026 unless otherwise specified.**

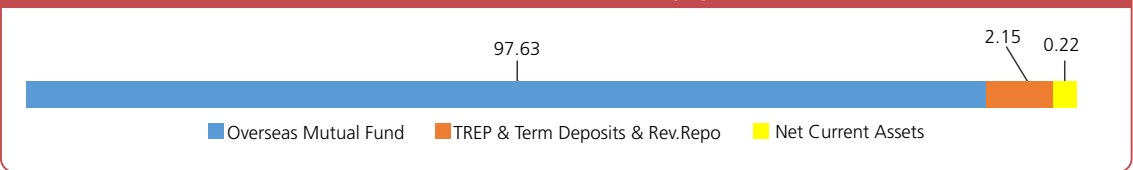
**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>			<b>Net Current Assets/(Liabilities)</b>		
CI Emerging Markets Fund I - 974	Overseas Mutual Fund	97.63			<b>0.22</b>
<b>Mutual Fund Units - Total</b>			<b>Grand Total</b>		
			<b>100.00</b>		
<b>Triparty Repo</b>					
			<b>2.15</b>		

For viewing detailed portfolio of CI Emerging Markets Fund on desktop please visit: [www.kotakmf.com](http://www.kotakmf.com)>> Forms & Downloads>>Portfolios>>CI Emerging Markets Fund

## SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>MSCI Emerging Market index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹99.09 crs

**AUM:** ₹104.29 crs

**Benchmark:** S&P Asia Pacific ex Japan REIT TRI

**Allotment Date:** December 29, 2020

**Folio Count:** 7,490

## 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	₹11.9139	₹12.4703
IDCW	₹11.9141	₹12.4702

(as on January 30, 2026)

## Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds**	Total
Direct	0.51%	0.70%	1.21%
Regular	1.36%	0.70%	2.06%

## 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

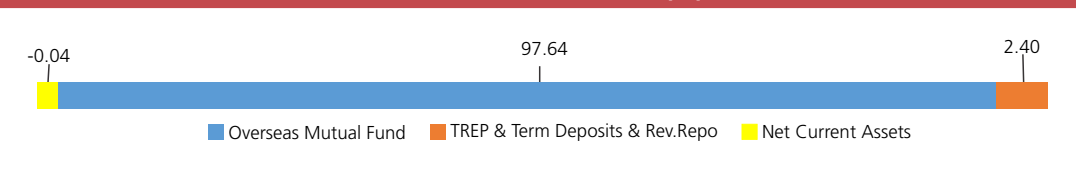
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>		
SMAM ASIA REIT Sub Trust	Overseas Mutual Fund	97.64
<b>Mutual Fund Units - Total</b>		<b>97.64</b>
<b>Triparty Repo</b>		<b>2.40</b>
<b>Net Current Assets/(Liabilities)</b>		<b>-0.04</b>
<b>Grand Total</b>		<b>100.00</b>

## SECTOR ALLOCATION (%)

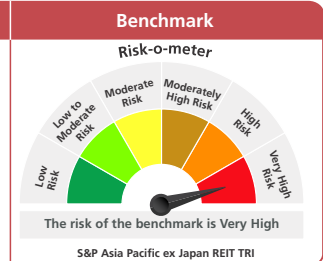
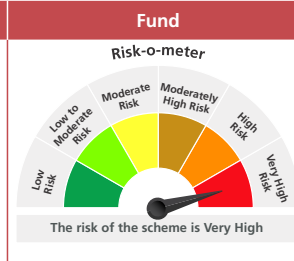


## Product Label

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

- Long term capital growth
- 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.



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

<b>Fund Manager*:</b>	Mr. Arjun Khanna & Mr. Abhishek Bisen
<b>AAUM:</b>	₹3,813.50 crs
<b>AUM:</b>	₹3,870.28 crs
<b>Benchmark:</b>	NASDAQ 100 Index TRI
<b>Allotment Date:</b>	February 2, 2021
<b>Folio Count:</b>	45,804

### 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	₹23.5070	₹23.9658

(as on January 30, 2026)

### Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds**	Total
Direct	0.24%	0.30%	0.54%
Regular	0.61%	0.30%	0.91%

### 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 January, 2026 unless otherwise specified.**

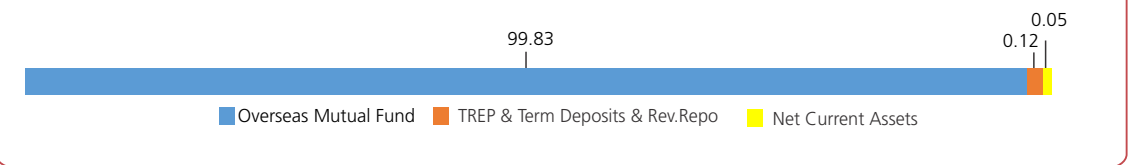
**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>			<b>Net Current Assets/(Liabilities)</b>		
			<b>0.05</b>		
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	99.83	<b>Grand Total</b>		<b>100.00</b>
<b>Mutual Fund Units - Total</b>		<b>99.83</b>			
<b>Triparty Repo</b>		<b>0.12</b>			

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

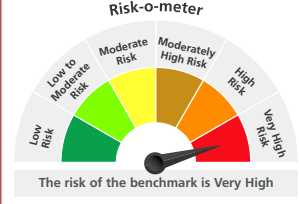
This product is suitable for investors who are seeking\*:

- 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

<b>Fund Manager*:</b>	Mr. Arjun Khanna
<b>AAUM:</b>	₹591.68 crs
<b>AUM:</b>	₹610.72 crs
<b>Benchmark:</b>	MSCI All Country World Index (TRI)
<b>Allotment Date:</b>	July 29, 2021
<b>Folio Count:</b>	36,625

### 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	₹13.1835	₹13.9122
IDCW	₹13.1839	₹13.9102

(as on January 30, 2026)

#### Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.49%	0.76%	1.25%
Regular	1.59%	0.76%	2.35%

#### 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 29th January, 2026 unless otherwise specified.**

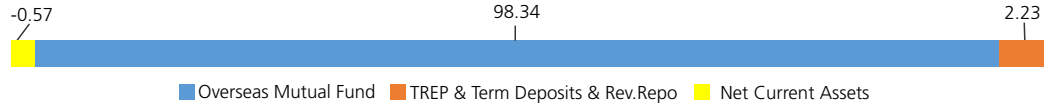
**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Mutual Fund Units</b>		
Wellington Global Innovation S USD ACC	Overseas Mutual Fund	91.05
Geninnov Global Master Fund	Overseas Mutual Fund	7.29
<b>Mutual Fund Units - Total</b>		<b>98.34</b>
<b>Triparty Repo</b>		<b>2.23</b>
<b>Net Current Assets/(Liabilities)</b>		<b>-0.57</b>
<b>Grand Total</b>		<b>100.00</b>

<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 (₹)	5,50,000	3,60,000	1,20,000
Total Value as on Jan 29, 2026 (₹)	8,24,878	5,08,762	1,43,158
<b>Scheme Returns (%)</b>	<b>17.84</b>	<b>23.86</b>	<b>37.97</b>
MSCI All Country World Index TRI (%)	22.65	28.32	42.24
<b>Alpha*</b>	<b>-4.81</b>	<b>-4.46</b>	<b>-4.27</b>
MSCI All Country World Index TRI (₹)#	9,16,994	5,40,451	1,45,635
Nifty 50 TRI (₹)^	7,15,255	4,22,020	1,24,901
Nifty 50 TRI (%)	11.46	10.63	7.72

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>MSCI All Country World Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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 136-150. For scheme performance Direct Plan, please refer page no 156-168.

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:** ₹3,159.72 crs  
**AUM:** ₹3,134.73 crs  
**Benchmark:** Nifty 50 TRI  
**Allotment Date:** February 2, 2010  
**Folio Count:** 43,366

## 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 January 30, 2026)

₹278.8545

## Ratios

Portfolio Turnover	31.28%
Tracking Error	0.03%

## 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.

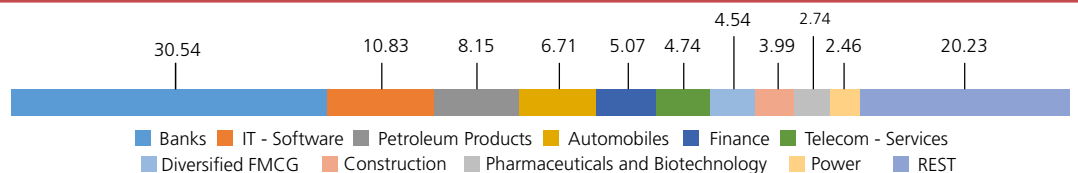
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>Banks</b>			
HDFC Bank Ltd.	12.30	ETERNAL LIMITED	1.70
ICICI Bank Ltd.	8.37	Trent Ltd	0.73
STATE BANK OF INDIA	3.87	<b>Consumer Durables</b>	<b>2.37</b>
Axis Bank Ltd.	3.40	Titan Company Ltd.	1.42
KOTAK MAHINDRA BANK LTD.	2.60	Asian Paints Ltd.	0.95
<b>IT - Software</b>			
Infosys Ltd.	4.97	<b>Ferrous Metals</b>	<b>2.37</b>
Tata Consultancy Services Ltd.	2.76	Tata Steel Ltd.	1.38
HCL Technologies Ltd.	1.55	JSW Steel Ltd.	0.99
Tech Mahindra Ltd.	0.96	<b>Cement and Cement Products</b>	<b>2.23</b>
Wipro Ltd.	0.59	Ultratech Cement Ltd.	1.30
<b>Petroleum Products</b>			
RELIANCE INDUSTRIES LTD.	8.15	Grasim Industries Ltd.	0.93
<b>Automobiles</b>			
Mahindra & Mahindra Ltd.	2.65	<b>Insurance</b>	<b>1.46</b>
Maruti Suzuki India Limited	1.66	SBI Life Insurance Company Ltd	0.78
Bajaj Auto Ltd.	0.92	HDFC Life Insurance Company Ltd.	0.68
Eicher Motors Ltd.	0.85	<b>Aerospace and Defense</b>	<b>1.39</b>
TATA MOTORS PASSENGER VEHICLES LTD.	0.63	Bharat Electronics Ltd.	1.39
<b>Finance</b>			
BAJAJ FINANCE LTD.	2.14	<b>Healthcare Services</b>	<b>1.24</b>
SHRIRAM FINANCE LTD.	1.24	Apollo Hospitals Enterprises Ltd.	0.62
Bajaj Finserv Ltd.	0.97	MAX HEALTHCARE INSTITUTE LTD.	0.62
JIO FINANCIAL SERVICES LTD	0.72	<b>Non - Ferrous Metals</b>	
<b>Telecom - Services</b>			
Bharti Airtel Ltd	4.74	Hindalco Industries Ltd	1.20
<b>Diversified FMCG</b>			
ITC Ltd.	2.69	<b>Transport Infrastructure</b>	<b>0.91</b>
Hindustan Unilever Ltd.	1.82	Adani Port and Special Economic Zone Ltd.	0.91
KWALITY WALLS INDIA LIMITED	0.03	<b>Oil</b>	<b>0.90</b>
<b>Construction</b>			
Larsen And Toubro Ltd.	3.99	Oil & Natural Gas Corporation Ltd.	0.90
<b>Pharmaceuticals and Biotechnology</b>			
Sun Pharmaceuticals Industries Ltd.	1.46	<b>Transport Services</b>	<b>0.90</b>
Cipla Ltd.	0.64	Inter Globe Aviation Ltd	0.90
DR REDDYS LABORATORIES LTD.	0.64	<b>Consumable Fuels</b>	<b>0.87</b>
<b>Power</b>			
NTPC LTD	1.46	Coal India Ltd.	0.87
Power Grid Corporation Of India Ltd.	1.00	<b>Food Products</b>	<b>0.83</b>
		NESTLE INDIA LTD.	0.83
		<b>Agricultural Food and other Product</b>	<b>0.64</b>
		Tata Consumer Products Ltd	0.64
		<b>Metals and Minerals Trading</b>	<b>0.46</b>
		Adani Enterprises Ltd.	0.46
		<b>Equity &amp; Equity related - Total</b>	<b>99.97</b>
		<b>Triparty Repo</b>	<b>0.01</b>
		<b>Net Current Assets/(Liabilities)</b>	<b>0.02</b>
		<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



## Product Label

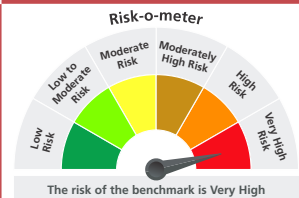
This product is suitable for investors who are seeking\*:

- Long term capital growth
  - Investment in 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

\*\*\*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:** ₹25.64 crs  
**AUM:** ₹25.29 crs  
**Benchmark:** BSE SENSEX TRI  
**Allotment Date:** June 6, 2008  
**Folio Count:** 4,894

**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 January 30, 2026)  
 ₹89.6758

**Ratios**

Portfolio Turnover	12.90%
Tracking Error	0.03%

**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.

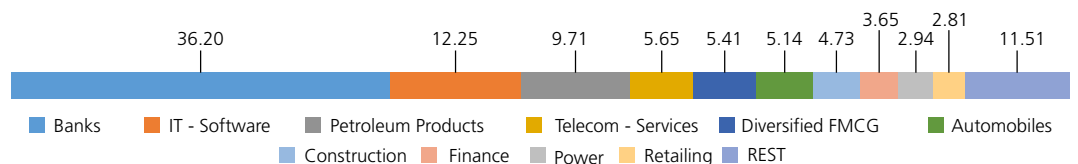
**Data as on 31st January, 2026 unless  
 otherwise specified.**

**Folio Count data as on 31st December  
 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		BAJAJ FINANCE LTD.	2.50
<b>Banks</b>	<b>36.20</b>	Bajaj Finserv Ltd.	1.15
HDFC Bank Ltd.	14.54	<b>Power</b>	<b>2.94</b>
ICICI Bank Ltd.	9.95	NTPC LTD	1.74
STATE BANK OF INDIA	4.60	Power Grid Corporation Of India Ltd.	1.20
Axis Bank Ltd.	4.02	<b>Retailing</b>	<b>2.81</b>
KOTAK MAHINDRA BANK LTD.	3.09	ETERNAL LIMITED	1.95
<b>IT - Software</b>	<b>12.25</b>	Trent Ltd	0.86
Infosys Ltd.	6.02	<b>Consumer Durables</b>	<b>2.80</b>
Tata Consultancy Services Ltd.	3.25	Titan Company Ltd.	1.67
HCL Technologies Ltd.	1.84	Asian Paints Ltd.	1.13
Tech Mahindra Ltd.	1.14	<b>Pharmaceuticals and Biotechnology</b>	<b>1.73</b>
<b>Petroleum Products</b>	<b>9.71</b>	Sun Pharmaceuticals Industries Ltd.	1.73
RELIANCE INDUSTRIES LTD.	9.71	<b>Aerospace and Defense</b>	<b>1.65</b>
<b>Telecom - Services</b>	<b>5.65</b>	Bharat Electronics Ltd.	1.65
Bharti Airtel Ltd	5.65	<b>Ferrous Metals</b>	<b>1.63</b>
<b>Diversified FMCG</b>	<b>5.41</b>	Tata Steel Ltd.	1.63
ITC Ltd.	3.19	<b>Cement and Cement Products</b>	<b>1.54</b>
Hindustan Unilever Ltd.	2.18	Ultratech Cement Ltd.	1.54
KWALITY WALLS INDIA LIMITED	0.04	<b>Transport Infrastructure</b>	<b>1.07</b>
<b>Automobiles</b>	<b>5.14</b>	Adani Port and Special Economic Zone Ltd.	1.07
Mahindra & Mahindra Ltd.	3.16	<b>Transport Services</b>	<b>1.06</b>
Maruti Suzuki India Limited	1.98	Inter Globe Aviation Ltd	1.06
<b>Construction</b>	<b>4.73</b>	<b>Equity &amp; Equity related - Total</b>	<b>99.97</b>
Larsen And Toubro Ltd.	4.73	<b>Net Current Assets/(Liabilities)</b>	<b>0.03</b>
<b>Finance</b>	<b>3.65</b>	<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.</li> </ul> * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	<b>Risk-o-meter</b>  The risk of the scheme is Very High	<b>Risk-o-meter</b>  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](http://www.kotakmf.com)  
 \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST.  
 For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

\*\*\*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:** ₹2,280.04 crs  
**AUM:** ₹2,375.77 crs  
**Benchmark:** Nifty PSU Bank Index TRI  
**Allotment Date:** November 8, 2007  
**Folio Count:** 15,707

**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 January 30, 2026)  
 ₹900.0116

**Ratios**

Portfolio Turnover	25.82%
Tracking Error	0.09%

**Total Expense Ratio\*\***  
 0.49%

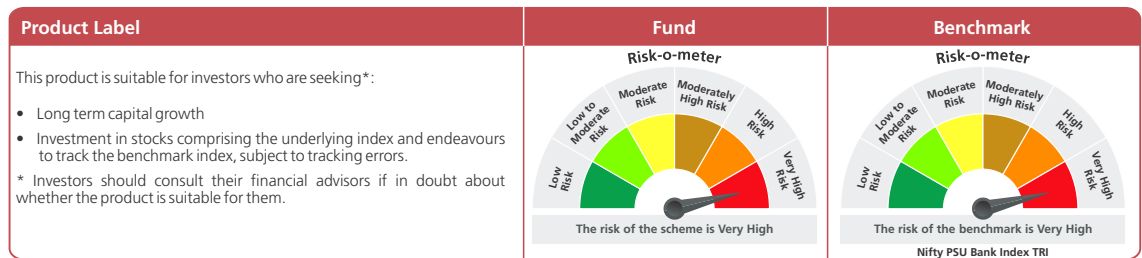
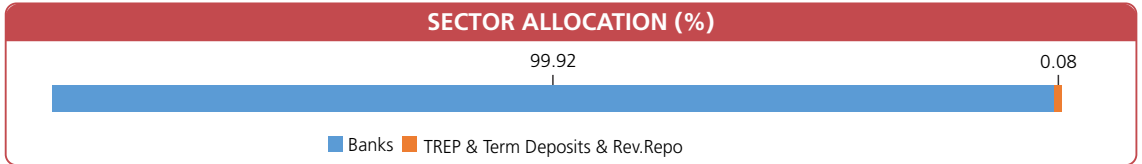
**Available Plans/Options**  
 The Scheme does not offer any Plans.  
 Options - Payout of Income Distribution cum Capital Withdrawal (IDCW).

**Load Structure**  
**Entry Load:** Nil.  
**Exit Load:** Nil.

**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PORTFOLIO					
Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
<b>Equity &amp; Equity related</b>			BANK OF MAHARASHTRA	Banks	3.35
STATE BANK OF INDIA	Banks	33.76	Indian Overseas Bank	Banks	1.31
Bank Of Baroda	Banks	14.02	Central Bank Of India	Banks	0.92
CANARA BANK	Banks	12.54	UCO Bank	Banks	0.84
PUNJAB NATIONAL BANK	Banks	10.89	Punjab & Sind Bank	Banks	0.31
UNION BANK OF INDIA	Banks	8.82	<b>Equity &amp; Equity related - Total</b>		<b>99.92</b>
INDIAN BANK	Banks	8.13	<b>Triparty Repo</b>		<b>0.08</b>
BANK OF INDIA	Banks	5.03	<b>Grand Total</b>		<b>100.00</b>



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)  
 \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. For last three IDCW, please refer page no 174-176.

\*\*\*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:** ₹6,491.11 crs  
**AUM:** ₹6,341.50 crs  
**Benchmark:** Nifty Bank Index TRI  
**Allotment Date:** December 04, 2014  
**Folio Count:** 30,105

**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)**

Payout of IDCW	₹616.3441
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(as on January 30, 2026)

**Ratios**

Portfolio Turnover	45.23%
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).

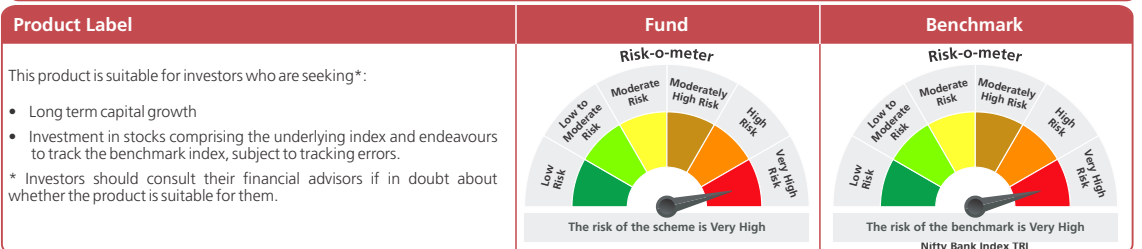
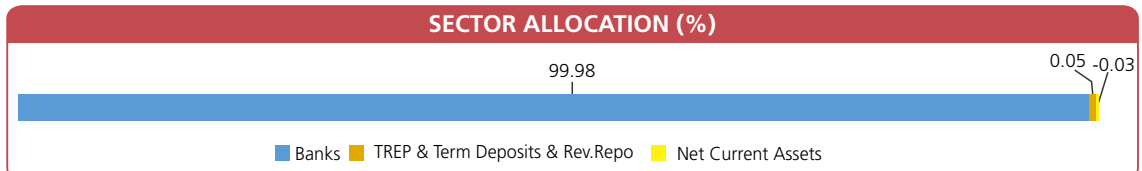
**IDCW Frequency**  
 Trustee's Discretion

**Load Structure**  
**Entry Load:** Nil.  
**Exit Load:** Nil.

**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PORTFOLIO		
Issuer/Instrument	Industry/Rating	% to Net Assets
<b>Equity &amp; Equity related</b>		
HDFC Bank Ltd.	Banks	22.02
ICICI Bank Ltd.	Banks	18.17
STATE BANK OF INDIA	Banks	10.42
Axis Bank Ltd.	Banks	10.05
KOTAK MAHINDRA BANK LTD.	Banks	8.85
FEDERAL BANK LTD.	Banks	5.01
IndusInd Bank Ltd.	Banks	4.15
Bank Of Baroda	Banks	3.86
IDFC First Bank Limited	Banks	3.78
AU Small Finance Bank Ltd.	Banks	3.76
CANARA BANK	Banks	3.35
PUNJAB NATIONAL BANK	Banks	3.16
YES BANK LTD	Banks	1.71
UNION BANK OF INDIA	Banks	1.69
<b>Equity &amp; Equity related - Total</b>		<b>99.98</b>
<b>Triparty Repo</b>		<b>0.05</b>
<b>Net Current Assets/(Liabilities)</b>		<b>-0.03</b>
<b>Grand Total</b>		<b>100.00</b>



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)  
 \*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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:** ₹87.53 crs  
**AUM:** ₹87.58 crs  
**Benchmark:** Nifty 50 Value 20 Index TRI  
**Allotment Date:** December 2, 2015  
**Folio Count:** 12,930

### 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 January 30, 2026)

₹154.8337

### Ratios

Portfolio Turnover	44.98%
Tracking Error	0.14%

### 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.

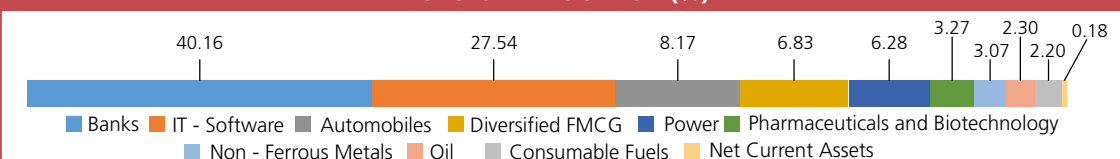
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Banks</b>	<b>40.16</b>	<b>Diversified FMCG</b>	<b>6.83</b>
ICICI Bank Ltd.	15.07	ITC Ltd.	6.83
STATE BANK OF INDIA	9.84	<b>Power</b>	<b>6.28</b>
Axis Bank Ltd.	8.65	NTPC LTD	3.72
KOTAK MAHINDRA BANK LTD.	6.60	Power Grid Corporation Of India Ltd.	2.56
<b>IT - Software</b>	<b>27.54</b>	<b>Pharmaceuticals and Biotechnology</b>	<b>3.27</b>
Infosys Ltd.	12.65	Cipla Ltd.	1.64
Tata Consultancy Services Ltd.	7.02	DR REDDYS LABORATORIES LTD.	1.63
HCL Technologies Ltd.	3.94	<b>Non - Ferrous Metals</b>	<b>3.07</b>
Tech Mahindra Ltd.	2.44	Hindalco Industries Ltd	3.07
Wipro Ltd.	1.49	<b>Oil</b>	<b>2.30</b>
<b>Automobiles</b>	<b>8.17</b>	Oil & Natural Gas Corporation Ltd.	2.30
Maruti Suzuki India Limited	4.22	<b>Consumable Fuels</b>	<b>2.20</b>
Bajaj Auto Ltd.	2.34	Coal India Ltd.	2.20
TATA MOTORS PASSENGER VEHICLES LTD.	1.61	<b>Equity &amp; Equity related - Total</b>	<b>99.82</b>
		<b>Net Current Assets/(Liabilities)</b>	<b>0.18</b>
		<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 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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:** ₹425.57 crs  
**AUM:** ₹423.35 crs  
**Benchmark:** NIFTY IT TRI  
**Allotment Date:** March 2, 2021  
**Folio Count:** 27,186

### 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 January 30, 2026)

₹41.8486

### Ratios

Portfolio Turnover	53.48%
Tracking Error	0.13%

### 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.

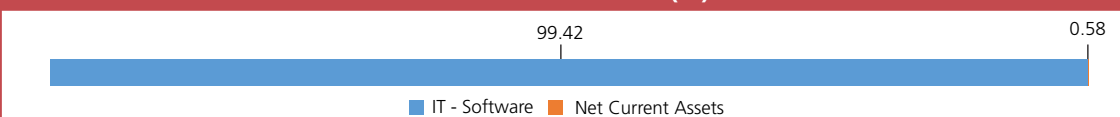
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related IT - Software</b>	<b>99.42</b>	<b>LTIMindtree Limited</b>	<b>5.19</b>
Infosys Ltd.	29.18	COFORGE LIMITED	5.18
Tata Consultancy Services Ltd.	20.73	Mphasis Ltd	2.94
HCL Technologies Ltd.	11.63	Oracle Financial Services Software Ltd	1.73
Tech Mahindra Ltd.	10.36	<b>Equity &amp; Equity related - Total</b>	<b>99.42</b>
Wipro Ltd.	6.33	<b>Net Current Assets/(Liabilities)</b>	<b>0.58</b>
PERSISTENT SYSTEMS LIMITED	6.15	<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 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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:** ₹721.41 crs

**AUM:** ₹714.19 crs

**Benchmark:** NIFTY Alpha 50  
Index TRI

**Allotment Date:** December 22, 2021

**Folio Count:** 94,571

## 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 January 30, 2026)

₹46.5796

## Ratios

Portfolio Turnover	196.64%
Tracking Error	0.26%

## 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.

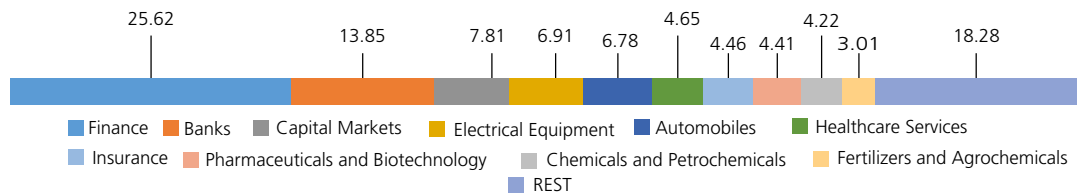
**Data as on 31st January, 2026 unless  
otherwise specified.**

**Folio Count data as on 31st December  
2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Pharmaceuticals and Biotechnology</b> <b>4.41</b>	
<b>Finance</b>	<b>25.62</b>	Laurus Labs Ltd.	3.18
L&T FINANCE HOLDINGS LTD	4.63	Glenmark Pharmaceuticals Ltd	1.23
Muthoot Finance Ltd	4.28	<b>Chemicals and Petrochemicals</b> <b>4.22</b>	
Aditya Birla Capital Ltd.	3.55	Navin Fluorine International Ltd.	3.19
Manappuram Finance Ltd	3.32	SOLAR INDUSTRIES INDIA LIMITED	1.03
BAJAJ FINANCE LTD.	2.43	<b>Fertilizers and Agrochemicals</b> <b>3.01</b>	
SHRIRAM FINANCE LTD.	1.78	UPL Ltd	1.59
Cholamandalam Investment and Finance Company Ltd.	1.67	Coromandel International Ltd.	1.42
IIFL Finance Ltd	1.36	<b>Aerospace and Defense</b> <b>2.96</b>	
Bajaj Finserv Ltd.	1.31	Bharat Electronics Ltd.	1.63
POONAWALLA FINCORP LTD.	1.27	BHARAT DYNAMICS LTD	1.33
Bajaj Holdings and Investment Ltd.	0.02	<b>Retailing</b> <b>2.37</b>	
<b>Banks</b>	<b>13.85</b>	FSN E-COMMERCE VENTURES LTD.	2.37
RBL Bank Ltd	4.27	<b>Commercial Services and Supplies</b> <b>1.89</b>	
AU Small Finance Bank Ltd.	2.99	Redington India Ltd	1.89
INDIAN BANK	2.77	<b>Financial Technology (Fintech)</b> <b>1.76</b>	
CANARA BANK	2.16	ONE 97 COMMUNICATIONS LTD.	1.76
BANK OF INDIA	1.66	<b>Agricultural, Commercial and Construction Vehicles</b> <b>1.72</b>	
<b>Capital Markets</b>	<b>7.81</b>	ASHOK LEYLAND LTD.	1.72
BSE LTD.	3.83	<b>Cigarettes and Tobacco Products</b> <b>1.66</b>	
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.03	Godfrey Phillips India Ltd.	1.66
HDFC Asset Management Company Ltd.	0.95	<b>Transport Services</b> <b>1.39</b>	
<b>Electrical Equipment</b>	<b>6.91</b>	Inter Globe Aviation Ltd	1.39
HITACHI ENERGY INDIA LIMITED	3.87	<b>Power</b> <b>1.30</b>	
GE VERNOVA T&D INDIA LIMITED	3.04	ADANI POWER LTD.	1.30
<b>Automobiles</b>	<b>6.78</b>	<b>Beverages</b> <b>1.20</b>	
Eicher Motors Ltd.	2.03	Radico Khaitan Ltd.	1.20
TVS Motors Company Ltd	2.01	<b>Telecom - Services</b> <b>1.17</b>	
Maruti Suzuki India Limited	1.79	Bharti Airtel Ltd	1.17
Mahindra & Mahindra Ltd.	0.95	<b>Industrial Manufacturing</b> <b>0.42</b>	
<b>Healthcare Services</b>	<b>4.65</b>	MAZAGOAN DOCK SHIPBUILDERS LTD	0.42
Narayana Hrudayalaya Ltd.	2.39	<b>Consumer Durables</b> <b>0.39</b>	
Fortis Healthcare India Ltd	1.71	AMBER ENTERPRISES INDIA LTD.	0.39
MAX HEALTHCARE INSTITUTE LTD.	0.55	<b>Equity &amp; Equity related - Total</b> <b>99.95</b>	
<b>Insurance</b>	<b>4.46</b>	<b>Triparty Repo</b> <b>0.03</b>	
Max Financial Services Ltd.	2.28	<b>Net Current Assets/(Liabilities)</b> <b>0.02</b>	
SBI Life Insurance Company Ltd	1.66	<b>Grand Total</b> <b>100.00</b>	
HDFC Life Insurance Company Ltd.	0.52		

## SECTOR ALLOCATION (%)



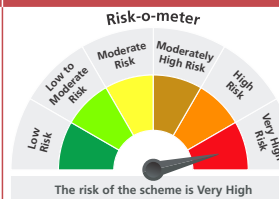
## Product Label

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

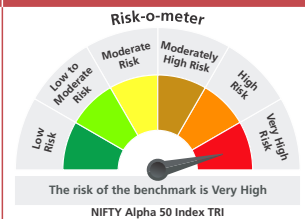
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

\*\*\*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-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 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:** ₹139.48 crs

**AUM:** ₹171.30 crs

**Benchmark:** Nifty Midcap 50 TRI

**Allotment Date:** January 28, 2022

**Folio Count:** 15,210

## 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 January 30, 2026)

₹170.0894

## Ratios

Portfolio Turnover	51.34%
Tracking Error	0.09%

## 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.

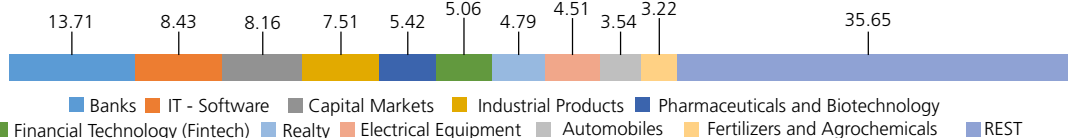
**Data as on 31st January, 2026 unless  
otherwise specified.**

**Folio Count data as on 31st December  
2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Bharat Forge Ltd.	1.90
<b>Banks</b>	<b>13.71</b>	TUBE INVESTMENTS OF INDIA LTD.	1.23
FEDERAL BANK LTD.	3.49	<b>Finance</b>	<b>3.13</b>
IndusInd Bank Ltd.	2.91	Muthoot Finance Ltd	2.02
AU Small Finance Bank Ltd.	2.73	SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.11
IDFC First Bank Limited	2.73	<b>Personal Products</b>	<b>2.84</b>
YES BANK LTD	1.85	Dabur India Ltd.	1.47
<b>IT - Software</b>	<b>8.43</b>	Colgate Palmolive (India ) Ltd.	1.37
PERSISTENT SYSTEMS LIMITED	3.24	<b>Telecom - Services</b>	<b>2.84</b>
COFORGE LIMITED	2.73	Indus Towers Ltd.	2.84
Mphasis Ltd	1.55	<b>Agricultural, Commercial and Constr</b>	<b>2.78</b>
Oracle Financial Services Software Ltd	0.91	ASHOK LEYLAND LTD.	2.78
<b>Capital Markets</b>	<b>8.16</b>	<b>Healthcare Services</b>	<b>2.19</b>
BSE LTD.	5.64	Fortis Healthcare India Ltd	2.19
HDFC Asset Management Company Ltd.	2.52	<b>Consumer Durables</b>	<b>2.12</b>
<b>Industrial Products</b>	<b>7.51</b>	Dixon Technologies India Ltd.	2.12
Cummins India Ltd.	2.74	<b>Insurance</b>	<b>2.10</b>
APL APOLLO TUBES LTD.	1.83	Max Financial Services Ltd.	2.10
Polycab India Ltd.	1.82	<b>Chemicals and Petrochemicals</b>	<b>2.02</b>
SUPREME INDUSTRIES LIMITED	1.12	SRF Ltd.	2.02
<b>Pharmaceuticals and Biotechnology</b>	<b>5.42</b>	<b>Petroleum Products</b>	<b>2.02</b>
Lupin Ltd.	2.57	HINDUSTAN PETROLEUM CORPORATION LTD	2.02
Aurobindo Pharma Ltd.	1.67	<b>Agricultural Food and other Product</b>	<b>1.90</b>
MANKIND PHARMA LTD	1.18	Marico Ltd.	1.90
<b>Financial Technology (Fintech)</b>	<b>5.06</b>	<b>Leisure Services</b>	<b>1.89</b>
PB FINTECH LTD.	2.78	Jubilant Foodworks Limited	0.96
ONE 97 COMMUNICATIONS LTD.	2.28	Indian Railway Catering And Tourism Corporation Ltd.	0.93
<b>Realty</b>	<b>4.79</b>	<b>Transport Infrastructure</b>	<b>1.65</b>
PHOENIX MILLS LTD.	1.54	GMR AIRPORTS LIMITED	1.65
PRESTIGE ESTATES PROJECTS LIMITED	1.22	<b>Minerals and Mining</b>	<b>1.38</b>
GODREJ PROPERTIES LIMITED	1.16	NMDC Ltd.	1.38
OBEROI REALTY LTD	0.87	<b>Oil</b>	<b>1.37</b>
<b>Electrical Equipment</b>	<b>4.51</b>	OIL INDIA LIMITED	1.37
SUZLON ENERGY LTD.	2.85	<b>Power</b>	<b>1.22</b>
Bharat Heavy Electricals Ltd.	1.66	NHPC LIMITED	1.22
<b>Automobiles</b>	<b>3.54</b>	<b>Textiles and Apparels</b>	<b>1.03</b>
Hero MotoCorp Ltd.	3.54	Page Industries Ltd	1.03
<b>Fertilizers and Agrochemicals</b>	<b>3.22</b>	<b>Equity &amp; Equity related - Total</b>	<b>99.96</b>
UPL Ltd	1.94	<b>Net Current Assets/(Liabilities)</b>	<b>0.04</b>
P I INDUSTRIES LTD	1.28	<b>Grand Total</b>	<b>100.00</b>
<b>Auto Components</b>	<b>3.13</b>		

## SECTOR ALLOCATION (%)



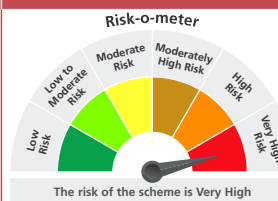
## Product Label

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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

\*\*\*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:** ₹173.94 crs  
**AUM:** ₹172.02 crs  
**Benchmark:** NIFTY 100 Low Volatility 30 TRI  
**Allotment Date:** March 23, 2022  
**Folio Count:** 11,819

## 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 January 30, 2026)

₹21.3405

## Ratios

Portfolio Turnover	49.62%
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.

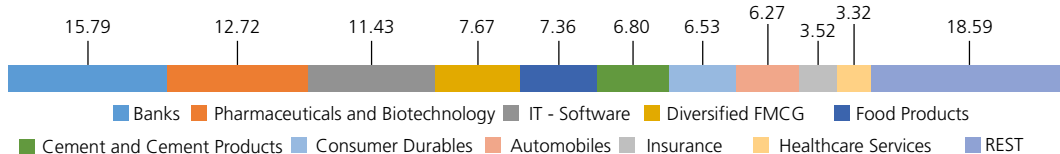
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Consumer Durables</b>	
<b>Banks</b>	<b>15.79</b>	Titan Company Ltd.	3.37
ICICI Bank Ltd.	4.34	Asian Paints Ltd.	3.16
STATE BANK OF INDIA	4.33	<b>Automobiles</b>	<b>6.27</b>
HDFC Bank Ltd.	4.20	Bajaj Auto Ltd.	3.24
KOTAK MAHINDRA BANK LTD.	2.92	Maruti Suzuki India Limited	3.03
<b>Pharmaceuticals and Biotechnology</b>	<b>12.72</b>	<b>Insurance</b>	<b>3.52</b>
Sun Pharmaceuticals Industries Ltd.	3.28	SBI Life Insurance Company Ltd	3.52
Torrent Pharmaceuticals Ltd.	3.21	<b>Healthcare Services</b>	<b>3.32</b>
DR REDDYS LABORATORIES LTD.	3.20	Apollo Hospitals Enterprises Ltd.	3.32
Cipla Ltd.	3.03	<b>Petroleum Products</b>	<b>3.20</b>
<b>IT - Software</b>	<b>11.43</b>	RELIANCE INDUSTRIES LTD.	3.20
Tata Consultancy Services Ltd.	3.34	<b>Construction</b>	<b>3.18</b>
HCL Technologies Ltd.	2.82	Larsen And Toubro Ltd.	3.18
Infosys Ltd.	2.81	<b>Auto Components</b>	<b>3.15</b>
Wipro Ltd.	2.46	Bosch Ltd.	3.15
<b>Diversified FMCG</b>	<b>7.67</b>	<b>Telecom - Services</b>	<b>3.15</b>
Hindustan Unilever Ltd.	3.97	Bharti Airtel Ltd	3.15
ITC Ltd.	3.64	<b>Chemicals and Petrochemicals</b>	<b>3.03</b>
KWALITY WALLS INDIA LIMITED	0.06	Pidilite Industries Ltd.	3.03
<b>Food Products</b>	<b>7.36</b>	<b>Finance</b>	<b>2.76</b>
NESTLE INDIA LTD.	3.81	Bajaj Finserv Ltd.	2.76
Britannia Industries Ltd.	3.55	<b>Equity &amp; Equity related - Total</b>	<b>99.88</b>
<b>Cement and Cement Products</b>	<b>6.80</b>	<b>Net Current Assets/(Liabilities)</b>	<b>0.12</b>
Ultratech Cement Ltd.	3.64	<b>Grand Total</b>	<b>100.00</b>
Shree Cement Ltd.	3.16		

## SECTOR ALLOCATION (%)



## Product Label

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

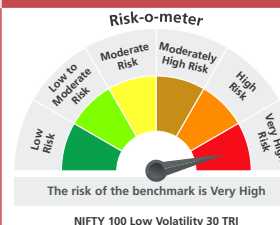
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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:** ₹34.31 crs  
**AUM:** ₹33.35 crs  
**Benchmark:** NIFTY India Consumption Index TRI

**Allotment Date:** July 28, 2022  
**Folio Count:** 2,911

## 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 January 30, 2026)

₹117.4061

## Ratios

Portfolio Turnover	22.98%
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.

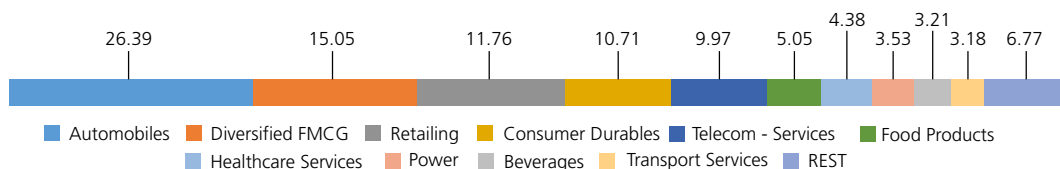
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Healthcare Services</b>	
<b>Automobiles</b>	<b>26.38</b>	Apollo Hospitals Enterprises Ltd.	2.20
Mahindra & Mahindra Ltd.	9.39	MAX HEALTHCARE INSTITUTE LTD.	2.18
Maruti Suzuki India Limited	5.88	<b>Power</b>	<b>3.53</b>
Bajaj Auto Ltd.	3.26	Tata Power Co. Ltd.	1.89
Eicher Motors Ltd.	3.00	ADANI POWER LTD.	1.64
TVS Motors Company Ltd	2.65	<b>Beverages</b>	<b>3.21</b>
Hero MotoCorp Ltd.	2.20	VARUN BEVERAGES LTD	1.98
<b>Diversified FMCG</b>	<b>15.05</b>	UNITED SPIRITS LTD.	1.23
ITC Ltd.	8.50	<b>Transport Services</b>	<b>3.18</b>
Hindustan Unilever Ltd.	6.46	Inter Globe Aviation Ltd	3.18
KWALITY WALLS INDIA LIMITED	0.09	<b>Agricultural Food and other Product</b>	<b>2.26</b>
<b>Retailing</b>	<b>11.76</b>	Tata Consumer Products Ltd	2.26
ETERNAL LIMITED	6.03	<b>Leisure Services</b>	<b>1.82</b>
Trent Ltd	2.57	INDIAN HOTELS COMPANY LTD.	1.82
AVENUE SUPERMARTS LTD.	1.67	<b>Personal Products</b>	<b>1.42</b>
INFO EDGE (INDIA) LTD.	1.49	Godrej Consumer Products Ltd.	1.42
<b>Consumer Durables</b>	<b>10.71</b>	<b>Realty</b>	<b>1.25</b>
Titan Company Ltd.	5.03	DLF Ltd.	1.25
Asian Paints Ltd.	3.37	<b>Equity &amp; Equity related - Total</b>	<b>99.97</b>
Dixon Technologies India Ltd.	1.32	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	Automobiles 0.01
Havells India Ltd.	0.99	<b>Equity &amp; Equity related - Total</b>	<b>0.01</b>
<b>Telecom - Services</b>	<b>9.97</b>	<b>Net Current Assets/(Liabilities)</b>	<b>0.02</b>
Bharti Airtel Ltd	9.97	<b>Grand Total</b>	<b>100.00</b>
<b>Food Products</b>	<b>5.05</b>		
NESTLE INDIA LTD.	2.93		
Britannia Industries Ltd.	2.12		

## SECTOR ALLOCATION (%)



## Product Label

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

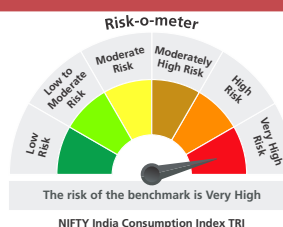
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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:** ₹39.48 crs

**AUM:** ₹40.16 crs

**Benchmark:** NIFTY MNC TRI

**Allotment Date:** August 05, 2022

**Folio Count:** 13,071

**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 January 30, 2026)  
₹31.1171

### Ratios

Portfolio Turnover	42.76%
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.

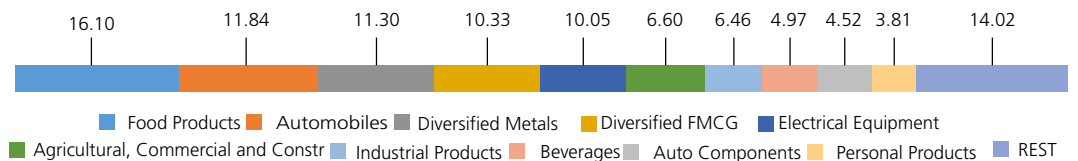
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Bosch Ltd.	3.09
<b>Food Products</b>	<b>16.10</b>	Schaeffler India Ltd	1.43
NESTLE INDIA LTD.	9.34	<b>Personal Products</b>	<b>3.81</b>
Britannia Industries Ltd.	6.76	Colgate Palmolive (India ) Ltd.	2.72
<b>Automobiles</b>	<b>11.84</b>	Procter & Gamble Hygiene and Health Care Ltd.	1.09
Maruti Suzuki India Limited	8.78	<b>Pharmaceuticals and Biotechnology</b>	<b>3.46</b>
HYUNDAI MOTORS INDIA LTD	3.06	GLAND PHARMA LIMITED	1.44
<b>Diversified Metals</b>	<b>11.30</b>	Abbott India Ltd.	1.41
Vedanta Ltd.	11.30	COHANCE LIFESCENCES LIMITED	0.61
<b>Diversified FMCG</b>	<b>10.33</b>	<b>Cement and Cement Products</b>	<b>3.04</b>
Hindustan Unilever Ltd.	10.19	Ambuja Cements Ltd.	3.04
KWALITY WALLS INDIA LIMITED	0.14	<b>IT - Software</b>	<b>1.80</b>
<b>Electrical Equipment</b>	<b>10.05</b>	Oracle Financial Services Software Ltd	1.80
ABB India Ltd	2.87	<b>Capital Markets</b>	<b>1.53</b>
Siemens Ltd.	2.68	Nippon Life India Asset Management Ltd.	1.53
HITACHI ENERGY INDIA LIMITED	2.35	<b>Chemicals and Petrochemicals</b>	<b>1.23</b>
SIEMENS ENERGY INDIA LTD	2.15	Linde India Ltd.	1.23
<b>Agricultural, Commercial and Construction Vehicles</b>	<b>6.60</b>	<b>Finance</b>	<b>1.11</b>
ASHOK LEYLAND LTD.	5.50	CRISIL Ltd.	1.11
Escorts Ltd.	1.10	<b>Diversified</b>	<b>0.95</b>
<b>Industrial Products</b>	<b>6.46</b>	3M India Ltd.	0.95
Cummins India Ltd.	5.43	<b>Petroleum Products</b>	<b>0.87</b>
Timken India Ltd.	1.03	Castrol (India ) Ltd.	0.87
<b>Beverages</b>	<b>4.97</b>	<b>Equity &amp; Equity related - Total</b>	<b>99.97</b>
UNITED SPIRITS LTD.	3.93	<b>Net Current Assets/(Liabilities)</b>	<b>0.03</b>
United Breweries Ltd.	1.04	<b>Grand Total</b>	<b>100.00</b>
<b>Auto Components</b>	<b>4.52</b>		

## SECTOR ALLOCATION (%)



### Product Label

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

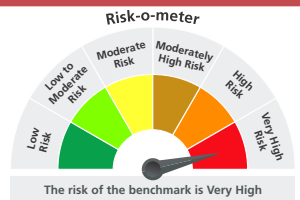
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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 - MSCIIINDIA

**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.

<b>Fund Manager*:</b>	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
<b>AAUM:</b>	₹1,738.97 crs
<b>AUM:</b>	₹1,667.43 crs
<b>Benchmark:</b>	MSCI India Index TRI
<b>Allotment Date:</b>	February 19, 2025
<b>Folio Count:</b>	2,214

## 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 January 30, 2026)

₹30.1123

## Ratios

Portfolio Turnover	100.78%
Tracking Error	0.19%

## 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.

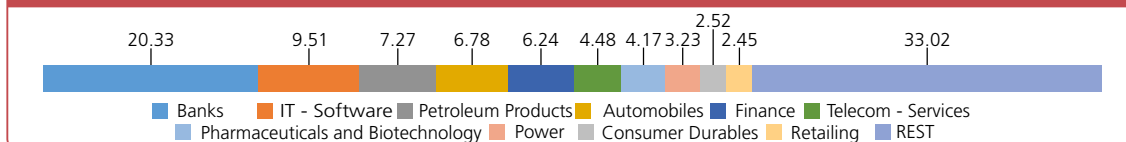
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Banks</b>	<b>20.33</b>	<b>Cement and Cement Products</b>	<b>2.07</b>
HDFC Bank Ltd.	7.74	Ultratech Cement Ltd.	1.10
ICICI Bank Ltd.	5.25	Grasim Industries Ltd.	0.56
Axis Bank Ltd.	2.30	Ambuja Cements Ltd.	0.23
KOTAK MAHINDRA BANK LTD.	1.63	Shree Cement Ltd.	0.18
STATE BANK OF INDIA	1.46	<b>Construction</b>	<b>2.07</b>
IndusInd Bank Ltd.	0.38	Larsen And Toubro Ltd.	1.94
AI Small Finance Bank Ltd.	0.26	RAIL Vikas NIGAM LIMITED.	0.13
YES BANK LTD	0.25	<b>Aerospace and Defense</b>	<b>1.88</b>
Bank Of Baroda	0.23	Bharat Electronics Ltd.	1.20
IDFC First Bank Limited	0.22	HINDUSTAN AERONAUTICS LTD.	0.68
PUNJAB NATIONAL BANK	0.21	<b>Insurance</b>	<b>1.67</b>
UNION BANK OF INDIA	0.20	SBI Life Insurance Company Ltd.	0.52
CANARA BANK	0.20	HDFC Life Insurance Company Ltd.	0.52
<b>IT - Software</b>	<b>9.51</b>	ICICI Lombard General Insurance Company Ltd.	0.32
Infosys Ltd.	3.99	ICICI Prudential Life Insurance Company Ltd.	0.17
Tata Consultancy Services Ltd.	2.07	<b>Healthcare Services</b>	<b>1.41</b>
HCL Technologies Ltd.	1.18	Apollo Hospitals Enterprises Ltd.	0.55
Tech Mahindra Ltd.	0.69	MAX Healthcare Institute Ltd.	0.55
PERSISTENT SYSTEMS LIMITED	0.48	Fortis Healthcare India Ltd.	0.32
Wipro Ltd.	0.45	<b>Auto Components</b>	<b>1.34</b>
LTIMindtree Limited	0.32	SAMVARDHANA MOTHERSON	0.20
Mphasis Ltd.	0.21	INTERNATIONAL LIMITED	0.35
Oracle Financial Services Software Ltd.	0.12	Bharat Forge Ltd.	0.25
<b>Petroleum Products</b>	<b>7.27</b>	MBF Limited	0.20
RELIANCE INDUSTRIES LTD.	6.22	Bosch Ltd.	0.20
Bharat Petroleum Corporation Ltd.	0.41	TUBE INVESTMENTS OF INDIA LTD.	0.18
Indian Oil Corporation Ltd.	0.34	Balkrishna Industries Ltd.	0.13
HINDUSTAN PETROLEUM CORPORATION LTD	0.30	<b>Realty</b>	<b>1.29</b>
<b>Automobiles</b>	<b>6.78</b>	DLF Ltd.	0.35
Mahindra & Mahindra Ltd.	2.34	PHOENIX MILLS LTD.	0.24
Maruti Suzuki India Limited	1.34	LODHA DEVELOPERS LTD.	0.21
Eicher Motors Ltd.	0.72	(MACROTECH DEVELOPERS LTD)	0.21
TVS Motors Company Ltd.	0.64	PRESTIGE ESTATES PROJECTS LIMITED	0.18
TATA MOTORS PASSENGER VEHICLES LTD.	0.52	GODREJ PROPERTIES LIMITED	0.17
Hero MotoCorp Ltd.	0.49	OBEROI REALTY LTD.	0.14
Bajaj Auto Ltd.	0.47	<b>Industrial Products</b>	<b>1.25</b>
HYUNDAI MOTORS INDIA LTD	0.26	Cummins India Ltd.	0.42
<b>Finance</b>	<b>6.24</b>	APL Apollo Tubes Ltd.	0.27
BAJAJ FINANCE LTD.	1.91	Polyfab India Ltd.	0.27
SHRIRAM FINANCE LTD.	1.05	SUPREME INDUSTRIES LIMITED	0.16
Bajaj Finserv Ltd.	0.55	Astral Ltd.	0.13
JIO FINANCIAL SERVICES LTD	0.53	<b>Food Products</b>	<b>1.13</b>
Cholamandlam Investment and Finance Company Ltd.	0.50	NESTLE INDIA LTD.	0.66
Power Finance Corporation Ltd.	0.41	Britannia Industries Ltd.	0.47
Muthoot Finance Ltd	0.34	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>1.10</b>
REC Ltd.	0.32	TNL COMMERCIAL VEHICLES LIMITED	0.68
Sundaram Finance Ltd.	0.26	ASHOK LEYLAND LTD.	0.42
Bajaj Holdings and Investment Ltd.	0.21	<b>Non - Ferrous Metals</b>	<b>0.95</b>
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.21	<b>Chemicals and Petrochemicals</b>	<b>0.95</b>
<b>Telecom - Services</b>	<b>4.48</b>	Pidilite Industries Ltd.	0.32
Bharti Airtel Ltd.	3.70	SRL Ltd.	0.31
Indus Towers Ltd.	0.43	SOLAR INDUSTRIES INDIA LIMITED	0.27
Vodafone Idea Ltd.	0.22	<b>Oil</b>	<b>0.80</b>
Tata Communications Ltd.	0.13	Oil & Natural Gas Corporation Ltd.	0.62
<b>Pharmaceuticals and Biotechnology</b>	<b>4.17</b>	OIL INDIA LIMITED	0.18
Sun Pharmaceuticals Industries Ltd.	1.12	<b>Agricultural Food and other Product</b>	<b>0.77</b>
Cipla Ltd.	0.55	Tata Consumer Products Ltd	0.49
Divi s Laboratories Ltd.	0.53	Marico Ltd.	0.28
DR REDDYS LABORATORIES LTD.	0.48	<b>Beverages</b>	<b>0.76</b>
Lupin Ltd.	0.40	VARUN BEVERAGES LTD	0.47
Torrent Pharmaceuticals Ltd.	0.34	UNITED SPIRITS LTD.	0.29
Aurobindo Pharma Ltd.	0.23	<b>Capital Markets</b>	<b>0.76</b>
Alkem Laboratories Ltd.	0.20	BSE Ltd.	0.41
MANKIND PHARMA LTD.	0.19	HDFC Asset Management Company Ltd.	0.35
Zydus Lifesciences Limited	0.13	<b>Financial Technology (Fintech)</b>	<b>0.74</b>
<b>Power</b>	<b>3.23</b>	PB FINTECH LTD.	0.42
NTPC LTD	1.14	ONE 97 COMMUNICATIONS LTD.	0.32
Power Grid Corporation Of India Ltd.	0.87	<b>Personal Products</b>	<b>0.74</b>
Tata Power Co. Ltd.	0.43	Godrej Consumer Products Ltd.	0.35
ADANI POWER LTD.	0.29	Dabur India Ltd.	0.20
TORRENT POWER LTD	0.18	Colgate Palmolive (India ) Ltd.	0.19
NHPC LIMITED	0.17	<b>Transport Infrastructure</b>	<b>0.74</b>
JSW ENERGY LTD	0.15	Adani Port and Special Economic Zone Ltd.	0.56
<b>Consumer Durables</b>	<b>2.52</b>	GVIR AIRPORTS LIMITED	0.18
Titan Company Ltd.	1.03	<b>Diversified Metals</b>	<b>0.68</b>
Asian Paints Ltd.	0.68	Vedanta Ltd.	0.68
Dixon Technologies India Ltd.	0.21	<b>Leisure Services</b>	<b>0.67</b>
VOLTAS LTD.	0.21	INDIAN HOTELS COMPANY LTD.	0.42
KALYAN JEWELLERS INDIA LTD.	0.11	Jubilant Foodworks Limited	0.14
<b>Retailing</b>	<b>2.45</b>	Indian Railway Catering And Tourism Corporation Ltd.	0.11
Irent Ltd	0.50	<b>Fertilizers and Agrochemicals</b>	<b>0.64</b>
ETERNAL LIMITED	0.48	UPL Ltd.	0.26
AVENUE SUPERMARTS LTD.	0.44	Coromandel International Ltd.	0.20
INFO EDGE (INDIA) LTD.	0.33	P I INDUSTRIES LTD	0.18
SWIGGY LTD	0.31	<b>Transport Services</b>	<b>0.64</b>
FSN E-COMMERCE VENTURES LTD.	0.20	Inter Globe Aviation Ltd	0.64
VISHAL MEGA MART LIMITED	0.19	<b>Consumable Fuels</b>	<b>0.60</b>
<b>Diversified FMCG</b>	<b>2.15</b>	Coal India Ltd.	0.60
Hindustan Unilever Ltd.	1.43	<b>Gas</b>	<b>0.44</b>
ITC Ltd.	0.71	GAIL (India) Ltd.	0.28
KWALITY WALLS INDIA LIMITED	0.01	Petronet LNG Ltd.	0.16
<b>Electrical Equipment</b>	<b>2.11</b>	<b>Metals and Minerals Trading</b>	<b>0.24</b>
SUZLON ENERGY LTD	0.36	Adani Enterprises Ltd.	0.24
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.30	<b>Minerals and Mining</b>	<b>0.18</b>
GE VERNOVA T&D INDIA LIMITED	0.30	NMDC Ltd.	0.18
ABB India Ltd	0.22	<b>Textiles and Apparels</b>	<b>0.15</b>
Bharat Heavy Electricals Ltd.	0.20	Page Industries Ltd	0.15
Siemens Ltd.	0.20	<b>Equity &amp; Equity related - Total</b>	<b>99.95</b>
HITACHI ENERGY INDIA LIMITED	0.19	<b>Triparty Repo</b>	<b>0.02</b>
WAAREE ENERGIES LIMITED	0.18	<b>Net Current Assets/(Liabilities)</b>	<b>0.03</b>
SIEMENS ENERGY INDIA LTD	0.16	<b>Grand Total</b>	<b>100.00</b>
<b>Ferrous Metals</b>	<b>2.10</b>		
Tata Steel Ltd.	1.06		
JSW Steel Ltd.	0.54		
Jindal Steel & Power Ltd.	0.30		
JINDAL STAINLESS LTD	0.20		

## 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.

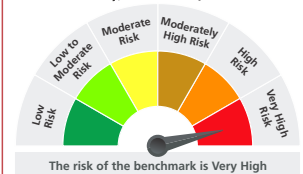
## Fund

### Risk-o-meter



## Benchmark

### Risk-o-meter



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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 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.

<b>Fund Manager*:</b>	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
<b>AAUM:</b>	₹4.45 crs
<b>AUM:</b>	₹4.82 crs
<b>Benchmark:</b>	Nifty 100 Equal Weight Index TRI
<b>Allotment Date:</b>	February 24, 2025
<b>Folio Count:</b>	3,005

## 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 January 30, 2026)

₹33.3892

## Ratios

Portfolio Turnover	257.33%
Tracking Error	0.13%

## 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.

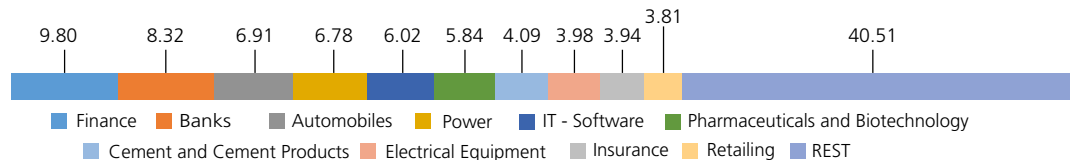
Data as on 31st January, 2026 unless  
otherwise specified.

Folio Count data as on 31st December  
2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Finance</b>	<b>9.80</b>	Jindal Steel & Power Ltd.	1.17
Power Finance Corporation Ltd.	1.09	Tata Steel Ltd.	1.16
SHRIRAM FINANCE LTD.	1.08	JSW Steel Ltd.	1.13
REC LTD	1.04	<b>Petroleum Products</b>	<b>2.96</b>
Bajaj Finserv Ltd.	0.98	Indian Oil Corporation Ltd.	1.04
Chiolamandam Investment and Finance Company Ltd.	0.98	Bharat Petroleum Corporation Ltd.	1.01
BAJAJ HOUSING FINANCE LTD.	0.97	RELIANCE INDUSTRIES LTD.	0.91
BAJAJ FINANCE LTD.	0.94	<b>Consumer Durables</b>	<b>2.83</b>
Bajaj Holdings and Investment Ltd.	0.94	Titan Company Ltd.	1.01
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.91	Havells India Ltd.	0.92
JIO FINANCIAL SERVICES LTD	0.87	Asian Paints Ltd.	0.90
<b>Banks</b>	<b>8.32</b>	<b>Aerospace and Defense</b>	<b>2.22</b>
Axis Bank Ltd.	1.14	Bharat Electronics Ltd.	1.15
STATE BANK OF INDIA	1.13	HINDUSTAN AERONAUTICS LTD.	1.07
Bank Of Baroda	1.06	<b>Non - Ferrous Metals</b>	<b>2.12</b>
PUNJAB NATIONAL BANK	1.06	Hindalco Industries Ltd	1.12
ICICI Bank Ltd.	1.02	HINDUSTAN ZINC LTD.	1.00
CANARA BANK	1.00	<b>Chemicals and Petrochemicals</b>	<b>2.09</b>
KOTAK MAHINDRA BANK LTD.	0.96	SOLAR INDUSTRIES INDIA LIMITED	1.09
HDFC Bank Ltd.	0.95	Pidilite Industries Ltd.	1.00
<b>Automobiles</b>	<b>6.90</b>	<b>Food Products</b>	<b>2.05</b>
Bajaj Auto Ltd.	1.07	NESTLE INDIA LTD.	1.07
TVS Motors Company Ltd	1.04	Britannia Industries Ltd.	0.98
Eicher Motors Ltd.	0.99	<b>Auto Components</b>	<b>2.02</b>
TATA MOTORS PASSENGER VEHICLES LTD.	0.99	Bosch Ltd.	1.06
HYUNDAI MOTORS INDIA LTD	0.97	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.96
Mahindra & Mahindra Ltd.	0.96	<b>Beverages</b>	<b>1.96</b>
Maruti Suzuki India Limited	0.88	VARUN BEVERAGES LTD	0.99
<b>Power</b>	<b>6.78</b>	UNITED SPIRITS LTD.	0.97
NTPC LTD	1.12	<b>Healthcare Services</b>	<b>1.91</b>
Power Grid Corporation Of India Ltd.	0.98	Apollo Hospitals Enterprises Ltd.	1.00
Tata Power Co. Ltd.	0.98	MAX HEALTHCARE INSTITUTE LTD.	0.91
JSW ENERGY LTD.	0.98	<b>Diversified FMCG</b>	<b>1.86</b>
ADANI POWER LTD.	0.97	Hindustan Unilever Ltd.	1.04
ADANI ENERGY SOLUTIONS LTD.	0.97	ITC Ltd.	0.81
ADANI GREEN ENERGY LTD.	0.90	KWALITY WALLS INDIA LIMITED	0.01
<b>IT - Software</b>	<b>6.02</b>	<b>Realty</b>	<b>1.85</b>
Tech Mahindra Ltd.	1.10	DLF Ltd.	0.93
HCL Technologies Ltd.	1.04	<b>Oil</b>	<b>0.92</b>
Infosys Ltd.	1.01	Oil & Natural Gas Corporation Ltd.	1.17
LTIMindtree Limited	1.00	<b>Diversified Metals</b>	<b>1.15</b>
Tata Consultancy Services Ltd.	0.97	Vedanta Ltd.	1.15
Wipro Ltd.	0.90	<b>Consumable Fuels</b>	<b>1.12</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>5.84</b>	Coal India Ltd.	1.12
Torrent Pharmaceuticals Ltd.	1.06	<b>Industrial Manufacturing</b>	<b>1.03</b>
Zydus Lifesciences Limited	0.99	MAZAGOAN DOCK SHIPBUILDERS LTD	1.03
Divi s Laboratories Ltd.	0.98	<b>Construction</b>	<b>0.99</b>
DR REDDYS LABORATORIES LTD.	0.98	Larsen And Toubro Ltd.	0.99
Sun Pharmaceuticals Industries Ltd.	0.94	<b>Gas</b>	<b>0.99</b>
Cipla Ltd.	0.89	GAIL (India) Ltd.	0.99
<b>Cement and Cement Products</b>	<b>4.09</b>	<b>Agricultural Food and other Product</b>	<b>0.98</b>
Ultratech Cement Ltd.	1.11	Tata Consumer Products Ltd	0.98
Grasim Industries Ltd.	1.03	<b>Personal Products</b>	<b>0.97</b>
Shree Cement Ltd.	1.01	Godrej Consumer Products Ltd.	0.97
Ambuja Cements Ltd.	0.94	<b>Transport Infrastructure</b>	<b>0.97</b>
<b>Electrical Equipment</b>	<b>3.98</b>	Adani Port and Special Economic Zone Ltd.	0.97
ABB India Ltd.	1.10	<b>Telecom - Services</b>	<b>0.95</b>
Siemens Ltd.	1.02	Bharti Airtel Ltd	0.95
SIEMENS ENERGY INDIA LTD	0.96	<b>Leisure Services</b>	<b>0.93</b>
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.90	INDIAN HOTELS COMPANY LTD.	0.93
<b>Insurance</b>	<b>3.94</b>	<b>Metals and Minerals Trading</b>	<b>0.93</b>
SBI Life Insurance Company Ltd	1.01	Adani Enterprises Ltd.	0.93
HDFC Life Insurance Company Ltd.	0.99	<b>Transport Services</b>	<b>0.92</b>
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.99	Inter Globe Aviation Ltd	0.92
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	0.95	<b>Equity &amp; Equity related - Total</b>	<b>99.91</b>
<b>Retailing</b>	<b>3.81</b>	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	
AVENUE SUPERMARTS LTD.	0.99		
ETERNAL LIMITED	0.99	<b>Equity &amp; Equity related - Total</b>	<b>0.01</b>
INFO EDGE (INDIA) LTD.	0.93	<b>Net Current Assets/(Liabilities)</b>	<b>0.08</b>
Trent Ltd	0.90	<b>Grand Total</b>	<b>100.00</b>
<b>Ferrous Metals</b>	<b>3.46</b>		

## 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



## Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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, 2024 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:** ₹4.91 crs

**AUM:** ₹5.51 crs

**Benchmark:** Nifty Midcap 150 Index TRI

**Allotment Date:** March 21, 2025

**Folio Count:** 4,407

## 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 January 30, 2026)

₹21.7685

## Ratios

Portfolio Turnover	356.10%
Tracking Error	0.96%

## 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.

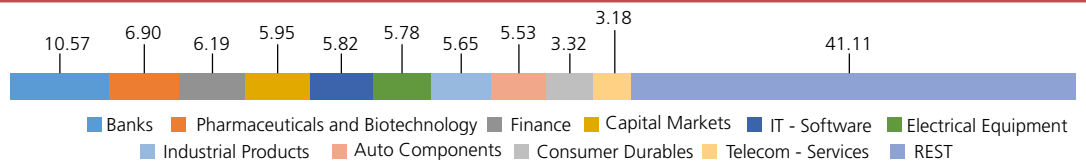
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>Banks</b>	<b>10.57</b>	UPL Ltd.	1.06
FEDERAL BANK LTD.	1.90	Coromandel International Ltd.	0.73
IndusInd Bank Ltd.	1.59	P1 INDUSTRIES LTD	0.70
AJ Small Finance Bank Ltd.	1.49	FERTILISERS AND	
IDFC First Bank Limited	1.49	CHEMICALS TRAVANCORE LTD	0.14
YES BANK LTD.	1.01	<b>Realty</b>	<b>2.60</b>
UNION BANK OF INDIA	0.94	PHOENIX MILLS LTD.	0.84
INDIAN BANK	0.87	PRESTIGE ESTATES PROJECTS LIMITED	0.66
BANK OF INDIA	0.87	GODREJ PROPERTIES LIMITED	0.63
BANK OF MAHARASHTRA	0.54	GODREJ REALTY LTD	0.47
IDBI Bank Ltd.	0.36	<b>Insurance</b>	<b>2.22</b>
Indian Overseas Bank	0.15	Max Financial Services Ltd.	1.14
UCO Bank	0.14	ICICI Prudential Life Insurance Company Ltd	0.67
<b>Pharmaceuticals and Biotechnology</b>	<b>6.90</b>	General Insurance Corporation Of India	0.31
Lupin Ltd.	1.40	THE NEW INDIA ASSURANCE COMPANY LTD	0.10
Aurobindo Pharma Ltd.	0.91	<b>Chemicals and Petrochemicals</b>	<b>2.08</b>
Alkem Laboratories Ltd.	0.90	SRF Ltd.	1.10
Glenmark Pharmaceuticals Ltd	0.82	Gujarat Fluorochemicals Ltd.	0.34
Biocon Ltd.	0.70	Linde India Ltd.	0.34
MANKIND PHARMA LTD	0.64	Deepak Nitrite Ltd.	0.30
lca Laboratories Ltd.	0.35	<b>Power</b>	<b>1.96</b>
Abbott India Ltd.	0.40	TORRENT POWER LTD	0.71
Ajanta Pharma Ltd.	0.31	NHPC LIMITED	0.66
GlaxoSmithKline Pharmaceuticals Ltd.	0.27	NTPC Green Ltd.	0.23
<b>Finance</b>	<b>6.19</b>	NITFC INDIAN ENERGY LIMITED	0.22
Muthoot Finance Ltd.	1.11	SVM LIMITED	0.14
Sundaram Finance Ltd.	0.98	<b>Automobiles</b>	<b>1.93</b>
Aditya Birla Capital Ltd.	0.70	Hero MotoCorp Ltd.	1.93
Mahindra & Mahindra Financial Services Ltd.	0.67	<b>Personal Products</b>	<b>1.85</b>
FINANCIALS HOLDINGS LTD	0.63	Dabur India Ltd.	0.80
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.61	Colgate Palmolive (India) Ltd.	0.75
UFC Housing Finance Ltd.	0.43	Procter & Gamble Hygiene and Health Care Ltd.	0.30
CRISIL Ltd.	0.30	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>1.81</b>
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.28	ASHOK LELAND LTD.	1.51
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.26	Escorts Ltd.	0.30
TATA INVESTMENT CORPORATION LTD	0.22	<b>Agricultural Food and other Product</b>	<b>1.77</b>
<b>Capital Markets</b>	<b>5.95</b>	Marico Ltd.	1.04
BSE LTD.	3.07	PATANJALI FOODS LIMITED	0.46
HDFC Asset Management Company Ltd.	1.38	ADANI WILMAR LIMITED	0.27
360 ONE JVAM LTD.	0.77	<b>Healthcare Services</b>	<b>1.67</b>
Nippon Life India Asset Management Ltd.	0.42	Fortis Healthcare India Ltd	1.19
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.31	Global Health Ltd.	0.24
<b>IT - Software</b>	<b>5.82</b>	Syngene International Limited	0.24
PERSISTENT SYSTEMS LIMITED	1.76	<b>Gas</b>	<b>1.51</b>
COFORGE LIMITED	1.49	Petronet LNG Ltd.	0.58
Mphasis Ltd	0.85	ADANI TOTAL GAS LTD.	0.39
Oracle Financial Services Software Ltd	0.49	Indraprastha Gas Ltd.	0.34
TATA ELXSI LTD.	0.49	Gujarat Gas Ltd.	0.20
KPIT TECHNOLOGIES LTD.	0.46	<b>Leisure Services</b>	<b>1.47</b>
HEXAWARE TECHNOLOGIES LTD.	0.28	Jubilant Foodworks Limited	0.52
<b>Electrical Equipment</b>	<b>5.78</b>	Indian Railway Catering And Tourism Corporation Ltd.	0.50
SUZLON ENERGY LTD.	1.55	ITC HOTELS LIMITED	0.45
GE VERNOVA T&D INDIA LIMITED	1.07	<b>Cement and Cement Products</b>	<b>1.23</b>
Bharat Heavy Electricals Ltd.	0.91	ACC Ltd.	0.62
WAAREE ENERGIES LIMITED	0.72	JK Cement Ltd.	0.44
HITACHI ENERGY INDIA LIMITED	0.65	Dalmia Bharat Limited	0.27
Apar Industries Limited	0.36	<b>Ferrous Metals</b>	<b>1.30</b>
Thermax Ltd.	0.30	JINDAL STAINLESS LTD	0.71
PREMIER ENERGIES LIMITED	0.22	Steel Authority of India Ltd.	0.59
<b>Industrial Products</b>	<b>5.65</b>	<b>Minerals and Mining</b>	<b>1.13</b>
Cummins India Ltd.	1.49	NWDC Ltd.	0.38
APL APOLLO TUBES LTD.	1.00	LLOYDS METALS AND ENERGY LTD.	0.38
Polycab India Ltd.	0.99	<b>Transport Infrastructure</b>	<b>1.12</b>
KEI INDUSTRIES LTD.	0.66	GMR AIRPORTS LIMITED	0.90
SUPREME INDUSTRIES LIMITED	0.61	JSW INFRASTRUCTURE LIMITED	0.22
Astral Ltd.	0.49	<b>Petroleum Products</b>	<b>1.10</b>
AIA Engineering Limited.	0.41	HINDUSTAN PETROLEUM CORPORATION LTD	1.10
<b>Auto Components</b>	<b>5.53</b>	<b>Non - Ferrous Metals</b>	<b>0.93</b>
Bharat Forge Ltd.	1.03	NATIONAL ALUMINIUM COMPANY LTD	0.93
MRF Limited	0.72	<b>Textiles and Apparels</b>	<b>0.81</b>
TUBE INVESTMENTS OF INDIA LTD.	0.67	Page Industries Ltd	0.54
SONA BLW PRECISION FORGINGS LTD	0.60	K.P.R. Mill Ltd.	0.27
UNO MINDA LIMITED	0.58	<b>Oil</b>	<b>0.75</b>
Balkrishna Industries Ltd.	0.49	OIL INDIA LIMITED	0.75
Apollo Tyres Ltd.	0.43	<b>Construction</b>	<b>0.74</b>
Exide Industries Ltd	0.39	RAIL VIKAS NIGAM LIMITED	0.52
Schaeffler India Ltd	0.39	IRB INFRASTRUCTURE DEVELOPERS LTD	0.22
Endurance Technologies Ltd.	0.23	<b>IT - Services</b>	<b>0.58</b>
<b>Consumer Durables</b>	<b>3.32</b>	TATA TECHNOLOGIES LTD	0.30
Dixon Technologies India Ltd.	1.16	L&T Technology Services Ltd	0.28
VOLTAS LTD.	0.81	<b>Industrial Manufacturing</b>	<b>0.56</b>
BLUE STAR LTD.	0.63	COCHIN SHIPYARD LTD.	0.38
KALYAN JEWELLERS INDIA LTD.	0.37	Honeywell Automation India Ltd.	0.18
Berger Paints (I) Ltd.	0.35	<b>Transport Services</b>	<b>0.47</b>
<b>Telecom - Services</b>	<b>3.18</b>	Container Corporation of India Ltd.	0.38
Indus Towers Ltd.	1.54	<b>Aerospace and Defense</b>	<b>0.38</b>
Vodafone Idea Ltd	0.83	BHARAT DYNAMICS LTD	0.38
Tata Communications Ltd.	0.50	<b>Diversified</b>	<b>0.36</b>
BHARTI HEXACOM LTD.	0.31	3M India Ltd.	0.25
<b>Financial Technology (Fintech)</b>	<b>2.75</b>	Godrej Industries Ltd.	0.11
PB FINTECH LTD.	1.51	Godrej Industries Ltd.	0.29
ONE 97 COMMUNICATIONS LTD.	1.24	<b>Cigarettes and Tobacco Products</b>	<b>0.22</b>
<b>Retailing</b>	<b>2.70</b>	Godfrey Phillips India Ltd.	0.22
SWIGGY LTD	1.11	<b>Equity &amp; Equity related - Total</b>	<b>99.91</b>
FSN E-COMMERCE VENTURES LTD.	0.87	<b>Net Current Assets/(Liabilities)</b>	<b>0.09</b>
VISHAL MEGA MART LIMITED	0.72	<b>Grand Total</b>	<b>100.00</b>
<b>Fertilizers and Agrochemicals</b>	<b>2.63</b>		

## 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

\*\*\*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:** ₹2.46 crs

**AUM:** ₹2.46 crs

**Benchmark:** Nifty200 Quality 30 Index TRI

**Allotment Date:** July 14, 2025

**Folio Count:** 1,058

**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 January 30, 2026)  
₹21.1771

## Ratios

Portfolio Turnover	185.56%
Tracking Error	0.07%

**Total Expense Ratio\*\***  
0.25%

## Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

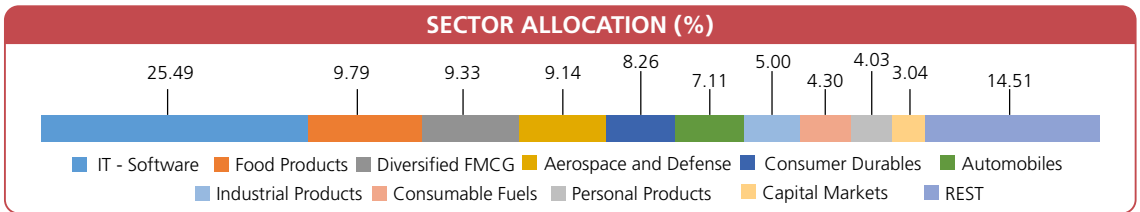
## Load Structure

**Entry Load:** Nil.  
**Exit Load:** Nil.

**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Industrial Products</b>	<b>5.00</b>
<b>IT - Software</b>	<b>25.49</b>	Cummins India Ltd.	2.84
HCL Technologies Ltd.	5.07	Polycab India Ltd.	2.16
Infosys Ltd.	5.05	<b>Consumable Fuels</b>	<b>4.30</b>
Tata Consultancy Services Ltd.	4.86	Coal India Ltd.	4.30
PERSISTENT SYSTEMS LIMITED	2.89	<b>Personal Products</b>	<b>4.03</b>
LTIMindtree Limited	2.57	Colgate Palmolive (India) Ltd.	4.03
Oracle Financial Services Software Ltd	1.80	<b>Capital Markets</b>	<b>3.04</b>
TATA ELXSI LTD.	1.75	HDFC Asset Management Company Ltd.	3.04
KPIT TECHNOLOGIES LTD.	1.50	<b>Non - Ferrous Metals</b>	<b>2.96</b>
<b>Food Products</b>	<b>9.79</b>	HINDUSTAN ZINC LTD.	2.96
NESTLE INDIA LTD.	5.34	<b>Agricultural Food and other Product</b>	<b>2.89</b>
Britannia Industries Ltd.	4.45	Marico Ltd.	2.89
<b>Diversified FMCG</b>	<b>9.33</b>	<b>Chemicals and Petrochemicals</b>	<b>2.45</b>
Hindustan Unilever Ltd.	5.19	Pidilite Industries Ltd.	2.45
ITC Ltd.	4.06	<b>Textiles and Apparels</b>	<b>2.28</b>
KWALITY WALLS INDIA LIMITED	0.08	Page Industries Ltd	2.28
<b>Aerospace and Defense</b>	<b>9.14</b>	<b>Leisure Services</b>	<b>1.88</b>
Bharat Electronics Ltd.	5.56	Indian Railway Catering And	
HINDUSTAN AERONAUTICS LTD.	3.58	Tourism Corporation Ltd.	1.88
<b>Consumer Durables</b>	<b>8.26</b>	<b>Industrial Manufacturing</b>	<b>1.85</b>
Asian Paints Ltd.	3.35	MAZAGOAN DOCK SHIPBUILDERS LTD	1.85
Dixon Technologies India Ltd.	3.05	<b>Equity &amp; Equity related - Total</b>	<b>99.80</b>
Havells India Ltd.	1.86	<b>Net Current Assets/(Liabilities)</b>	<b>0.20</b>
<b>Automobiles</b>	<b>7.11</b>	<b>Grand Total</b>	<b>100.00</b>
Bajaj Auto Ltd.	3.90		
Hero MotoCorp Ltd.	3.21		



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long term capital appreciation.</li> <li>Investment in stocks comprising the Nifty200 Quality 30 Index and endeavours to track the benchmark index, subject to tracking errors.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty200 Quality 30 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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:** ₹5.32 crs

**AUM:** ₹5.34 crs

**Benchmark:** Nifty200 Momentum 30 Index TRI

**Allotment Date:** October 10, 2025

**Folio Count:** 1,710

## 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 January 30, 2026)

₹30.2711

## Ratios

Portfolio Turnover	98.17%
Tracking Error	0.28%

## 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.

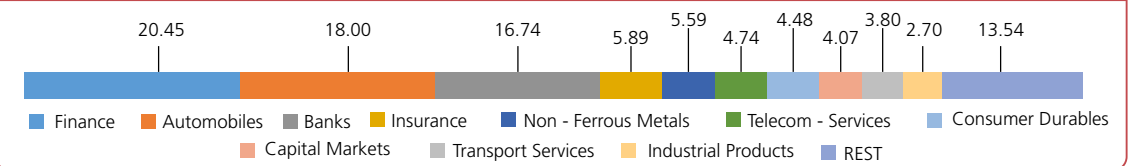
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Asian Paints Ltd.	4.48
<b>Finance</b>	<b>20.45</b>	<b>Capital Markets</b>	<b>4.07</b>
SHRIRAM FINANCE LTD.	5.38	BSE LTD.	4.07
BAJAJ FINANCE LTD.	4.71	<b>Transport Services</b>	<b>3.80</b>
Muthoot Finance Ltd	3.60	Inter Globe Aviation Ltd	3.80
L&T FINANCE HOLDINGS LTD	2.48	<b>Industrial Products</b>	<b>2.70</b>
Cholamandalam Investment and Finance Company Ltd.	2.24	Cummins India Ltd.	2.70
Aditya Birla Capital Ltd.	2.04	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>2.67</b>
<b>Automobiles</b>	<b>18.00</b>	ASHOK LEYLAND LTD.	2.67
Eicher Motors Ltd.	4.94	<b>Financial Technology (Fintech)</b>	<b>2.27</b>
TVS Motors Company Ltd	4.49	ONE 97 COMMUNICATIONS LTD.	2.27
Maruti Suzuki India Limited	4.43	<b>Healthcare Services</b>	<b>2.02</b>
Hero MotoCorp Ltd.	4.14	Fortis Healthcare India Ltd	2.02
<b>Banks</b>	<b>16.74</b>	<b>Retailing</b>	<b>1.83</b>
STATE BANK OF INDIA	5.65	FSN E-COMMERCE VENTURES LTD.	1.83
AU Small Finance Bank Ltd.	3.28	<b>Fertilizers and Agrochemicals</b>	<b>1.76</b>
FEDERAL BANK LTD.	3.25	UPL Ltd	1.76
CANARA BANK	2.62	<b>Transport Infrastructure</b>	<b>1.59</b>
INDIAN BANK	1.94	GMR AIRPORTS LIMITED	1.59
<b>Insurance</b>	<b>5.89</b>	<b>Pharmaceuticals and Biotechnology</b>	<b>1.30</b>
SBI Life Insurance Company Ltd	3.83	Glenmark Pharmaceuticals Ltd	1.30
Max Financial Services Ltd.	2.06	<b>Equity &amp; Equity related - Total</b>	<b>99.90</b>
<b>Non - Ferrous Metals</b>	<b>5.59</b>	<b>Net Current Assets/(Liabilities)</b>	<b>0.10</b>
Hindalco Industries Ltd	5.59	<b>Grand Total</b>	<b>100.00</b>
<b>Telecom - Services</b>	<b>4.74</b>		
Bharti Airtel Ltd	4.74		
<b>Consumer Durables</b>	<b>4.48</b>		

## 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



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 151-155 & 169-173. \*\*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 CHEMICALS ETF

An open-ended scheme replicating/tracking Nifty Chemicals Index  
NSE Symbol - CHEMICAL

**Investment Objective:** The investment objective of the scheme is to replicate the composition of the Nifty Chemicals Index and to generate returns that are commensurate with the performance of the Nifty Chemicals 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:** ₹28.76 crs

**AUM:** ₹31.88 crs

**Benchmark:** Nifty Chemicals Index TRI

**Allotment Date:** November 12, 2025

**Folio Count:** 7,643

**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 January 30, 2026)  
₹27.8376

## Ratios

Portfolio Turnover	5.60%
Tracking Error	0.13%

**Total Expense Ratio\*\***  
0.25%

## Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

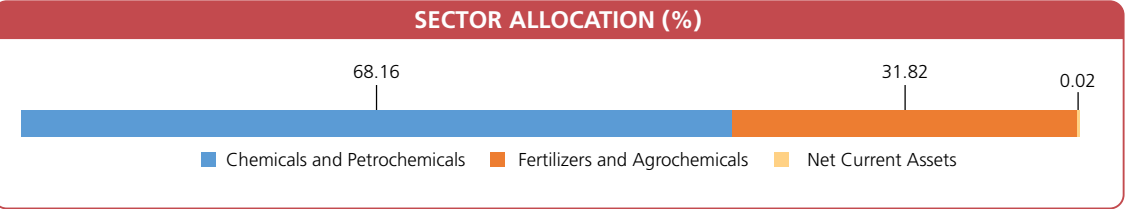
## Load Structure

**Entry Load:** Nil.  
**Exit Load:** Nil.

Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
Deepak Fertilizers & Petrochemicals Corp Ltd			2.05
SWAN ENERGY LTD			1.70
Pidilite Industries Ltd.	12.89	PCBL LTD	1.36
SRF Ltd.	11.86	<b>Fertilizers and Agrochemicals</b>	
SOLAR INDUSTRIES INDIA LIMITED	9.53	UPL Ltd	11.43
Navin Fluorine International Ltd.	6.49	Coromandel International Ltd.	7.82
Gujarat Fluorochemicals Ltd.	3.73	P I INDUSTRIES LTD	7.52
Linde India Ltd.	3.66	Chambal Fertilisers & Chemicals Ltd.	1.94
Tata Chemicals Ltd	3.38	Bayer Cropscience Ltd.	1.65
Deepak Nitrite Ltd.	3.26	SUMITOMO CHEMICAL INDIA LTD	1.46
HIMADRI SPECIALITY CHEMICAL LTD.	3.14	<b>Equity &amp; Equity related - Total</b>	
Atul Ltd.	2.89	<b>Net Current Assets/(Liabilities)</b>	
Aarti Industries Ltd.	2.22	<b>Grand Total</b>	
			<b>99.98</b>
			<b>0.02</b>
			<b>100.00</b>



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation.</li> <li>• An Exchange Traded Fund that Corresponds to the performance of Nifty Chemicals Index subject to Tracking errors.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High Nifty Chemicals Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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 NEXT 50 ETF

NSE Symbol - NEXT50ETF

**Investment Objective:** Passive Investment in equity and equity related securities replicating the composition of Nifty Next 50 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:** ₹6.62 crs

**AUM:** ₹7.21 crs

**Benchmark:** Nifty Next 50 TRI

**Allotment Date:** January 7, 2026

### 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 January 30, 2026)

₹67.9576

### Ratios

Tracking Error	0.25%
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### Total Expense Ratio\*\*

0.07%

### Available Plans/Options

The Scheme does not offer any  
Plans/Options for investment.

### Load Structure

**Entry Load:** Nil.

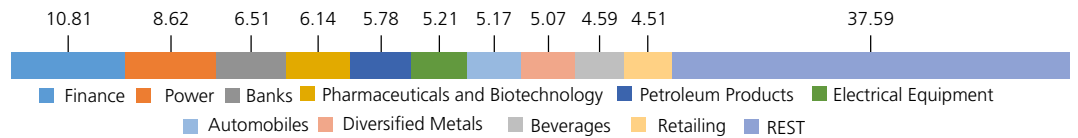
**Exit Load:** Nil.

Data as on 31st January, 2026 unless  
otherwise specified.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>	<b>10.81</b>	INFO EDGE (INDIA) LTD.	2.13
<b>Finance</b>		<b>Aerospace and Defense</b>	<b>3.84</b>
Cholamandalam Investment and Finance Company Ltd.	3.03	HINDUSTANI AERONAUTICS LTD.	3.84
Power Finance Corporation Ltd.	2.42	<b>Auto Components</b>	<b>3.57</b>
Relaxi Holdings and Investment Ltd.	2.05	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.20
RELIANCE LTD.	2.00	Bosch Ltd.	1.37
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.94	<b>Chemicals and Petrochemicals</b>	<b>3.41</b>
BAJAJ HOUSING FINANCE LTD.	0.94	Pollux Industries Ltd.	1.95
<b>Power</b>	<b>8.62</b>	SOLAR INDUSTRIES INDIA LIMITED	1.46
Tata Power Co. Ltd.	2.70	<b>Food Products</b>	<b>3.03</b>
ADANI POWER LTD.	2.34	Britannia Industries Ltd.	2.99
ADANI ENERGY SOLUTIONS LTD.	1.96	<b>Realty</b>	<b>1.79</b>
ADANI GREEN ENERGY LTD.	1.74	DLF Ltd.	1.79
GSW ENERGY LTD.	1.08	LODHA DEVELOPERS LTD.	1.20
<b>Banks</b>	<b>6.51</b>	(MACROTECH DEVELOPERS LTD)	1.20
Bank Of Baroda	1.89	<b>Cement and Cement Products</b>	<b>1.61</b>
CANARA BANK	2.44	Shree Cement Ltd.	1.26
PUNJAB NATIONAL BANK	1.89	Ambuja Cements Ltd.	2.73
<b>Pharmaceuticals and Biotechnology</b>	<b>6.14</b>	<b>Insurance</b>	
Divi's Laboratories Ltd.	3.36	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.93
Torrent Pharmaceuticals Ltd.	1.81	LIFE INSURANCE CORPORATION OF INDIA LTD.	0.80
Zydus Lifesciences Limited	0.97	<b>Leisure Services</b>	<b>2.60</b>
<b>Petroleum Products</b>	<b>5.78</b>	INDIAN HOTELS COMPANY LTD.	2.43
Bharat Petroleum Corporation Ltd.	3.10	<b>IT - Software</b>	<b>2.04</b>
Indian Oil Corporation Ltd	2.68	TIMMINTREE LIMITED	2.43
<b>Electrical Equipment</b>	<b>5.21</b>	<b>Personal Products</b>	<b>2.04</b>
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.76	Godrej Consumer Products Ltd.	2.04
ABB India Ltd.	1.28	<b>Gas</b>	<b>1.86</b>
Siemens Ltd.	1.20	GAIL (India) Ltd.	1.86
SIEMENS ENERGY INDIA LTD	0.97	<b>Ferrous Metals</b>	<b>1.42</b>
<b>Automobiles</b>	<b>5.17</b>	Jindal Steel & Power Ltd.	1.86
TVS Motors Company Ltd	3.79	<b>Consumer Durables</b>	<b>1.42</b>
HYUNDAI MOTORS INDIA LTD	1.38	Havells India Ltd.	1.42
<b>Diversified Metals</b>	<b>5.07</b>	<b>Non - Ferrous Metals</b>	<b>1.20</b>
Vedanta Ltd.	5.07	HINDUSTAN ZINC LTD.	1.20
<b>Beverages</b>	<b>4.59</b>	<b>Industrial Manufacturing</b>	<b>0.86</b>
VARUN BEVERAGES LTD	2.83	MAZAGAN DOCK SHIPPOLDERS LTD	0.86
UNITED SPIRITS LTD.	1.76	<b>Equity &amp; Equity related - Total</b>	<b>99.34</b>
<b>Retailing</b>	<b>4.51</b>	<b>Net Current Assets/(Liabilities)</b>	<b>0.66</b>
AVENUE SUPERMARTS LTD.	2.38	<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



### Product Label

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

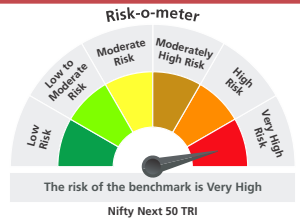
- Passive Investment in equity and equity related securities replicating the composition of Nifty Next 50 Index, subject to tracking error.
- There is no assurance that the investment objective of the scheme will be achieved.

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

### Fund



### Benchmark



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. An addendum may be issued or updated on the website for new riskometer.

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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.

<b>Fund Manager*:</b>	Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
<b>AAUM:</b>	₹13,792.96 crs
<b>AUM:</b>	₹16,040.13 crs
<b>Benchmark:</b>	Prices of Gold
<b>Allotment Date:</b>	July 27, 2007
<b>Folio Count:</b>	5,00,033

### 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 January 30, 2026)

₹136.7947

### Ratios

Portfolio Turnover	14.26%
Tracking Error	0.31%

### 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.

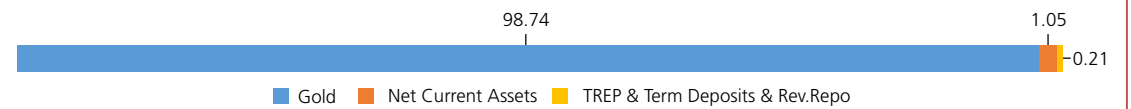
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Gold</b>		<b>Triparty Repo</b>	<b>0.21</b>
Gold 1 Kg Fineness 0.995	56.67	<b>Net Current Assets/(Liabilities)</b>	<b>1.05</b>
GOLD 1 KG FINENESS 0.995 - GUJARAT	42.07	<b>Grand Total</b>	<b>100.00</b>
<b>Equity &amp; Equity related - Total</b>	<b>98.74</b>		

## SECTOR ALLOCATION (%)



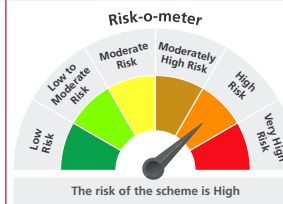
### Product Label

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 physical gold

\* 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)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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.

<b>Fund Manager*:</b>	Mr. Jeetu Valechha Sonar, Mr. Abhishek Bisen
<b>AAUM:</b>	₹4,558.88 crs
<b>AUM:</b>	₹5,193.12 crs
<b>Benchmark:</b>	Price of silver (based on LBMA daily spot fixing price)
<b>Allotment Date:</b>	December 09, 2022
<b>Folio Count:</b>	40,944

### 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 January 30, 2026)

₹320.1483

### Ratios

Portfolio Turnover	69.57%
Tracking Error	0.59%

### 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.

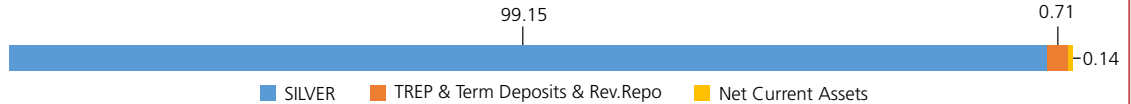
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>SILVER</b>		<b>Triparty Repo</b>	<b>0.71</b>
Silver(30 Kgs)	52.50	<b>Net Current Assets/(Liabilities)</b>	<b>0.14</b>
SILVER(30 KGS) - GUJARAT	46.65	<b>Grand Total</b>	<b>100.00</b>
<b>Equity &amp; Equity related - Total</b>	<b>99.15</b>		

## SECTOR ALLOCATION (%)



### Product Label

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

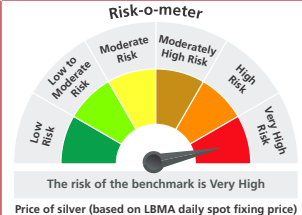
- Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors
- Investments in physical silver of 99.9% purity (fineness)

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

### Fund



### Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*\*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:** ₹1,619.66 crs  
**AUM:** ₹1,592.23 crs  
**Benchmark:** NIFTY 1D Rate Index  
**Allotment Date:** January 24, 2023  
**Folio Count:** 9,521

## 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 January 31, 2026)

₹1089.4058

## Debt Quant

Average Maturity	2.01 days
Modified Duration	2.01 days
Macaulay Duration	2.01 days
Annualised YTM*	5.25%
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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

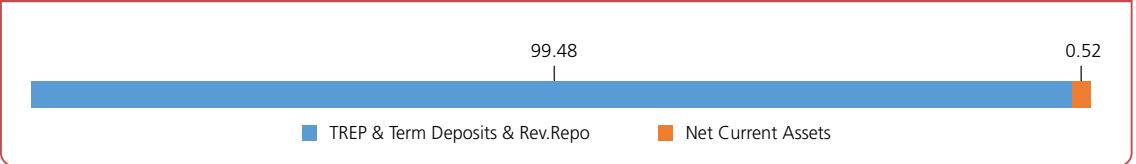
PRC Matrix

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			

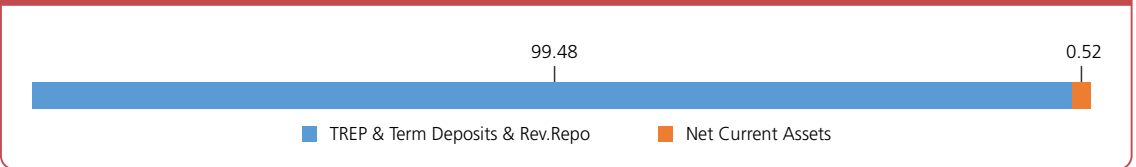
## PORTFOLIO

Issuer/Instrument	% to Net Assets
Triparty Repo	99.48
Net Current Assets/(Liabilities)	0.52
Grand Total	100.00

## ALLOCATION (%)



## RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Income over a short term investment horizon.</li> <li>• Investment in Tri-party repo on Government securities or treasury bills (TREPS).</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Low</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Low</p> <p>NIFTY 1D Rate Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. For last three IDCW, please refer page no 174-176. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

\*\*\*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:** ₹884.93 crs

**AUM:** ₹893.66 crs

**Benchmark:** Nifty Next 50 Index TRI

**Allotment Date:** March 10, 2021

**Folio Count:** 52,704

## 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	₹19.3042	₹19.7876
IDCW	₹19.3046	₹19.7874

(as on January 30, 2025)

### Ratios

Portfolio Turnover	26.51%
Tracking Error	0.10%

### Total Expense Ratio\*\*

**Regular Plan:** 0.49%

**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 January, 2026 unless otherwise specified.**

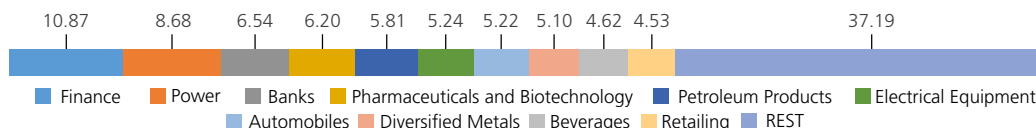
**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>Finance</b> <b>10.87</b>			
Cholamandalam Investment and Finance Company Ltd.	3.04	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.21
Power Finance Corporation Ltd.	2.44	Bosch Ltd.	1.40
Bajaj Holdings and Investment Ltd.	2.06	<b>Chemicals and Petrochemicals</b> <b>3.41</b>	
REC LTD	2.00	Pidilite Industries Ltd.	1.96
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.95	SOLAR INDUSTRIES INDIA LIMITED	1.45
BAJAJ HOUSING FINANCE LTD.	0.38	<b>Food Products</b> <b>3.05</b>	
<b>Power</b> <b>8.68</b>			
Tata Power Co. Ltd.	2.71	Britannia Industries Ltd.	3.05
ADANI POWER LTD.	2.36	<b>Realty</b> <b>3.01</b>	
ADANI ENERGY SOLUTIONS LTD.	1.37	DLF Ltd.	1.80
ADANI GREEN ENERGY LTD.	1.15	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	1.21
JSW ENERGY LTD.	1.09	<b>Cement and Cement Products</b> <b>2.96</b>	
<b>Banks</b> <b>6.54</b>			
Bank Of Baroda	2.45	Shree Cement Ltd.	1.59
CANARA BANK	2.19	Ambuja Cements Ltd.	1.37
PUNJAB NATIONAL BANK	1.90	<b>Insurance</b> <b>2.75</b>	
<b>Pharmaceuticals and Biotechnology</b> <b>6.20</b>			
Divi s Laboratories Ltd.	3.39	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.94
Torrent Pharmaceuticals Ltd.	1.83	LIFE INSURANCE CORPORATION OF INDIA LTD.	0.81
Zydus Lifesciences Limited	0.98	<b>Leisure Services</b> <b>2.61</b>	
<b>Petroleum Products</b> <b>5.81</b>			
Bharat Petroleum Corporation Ltd.	3.12	INDIAN HOTELS COMPANY LTD.	2.61
Indian Oil Corporation Ltd	2.69	<b>IT - Software</b> <b>2.44</b>	
<b>Electrical Equipment</b> <b>5.24</b>			
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.77	LTIMindtree Limited	2.44
ABB India Ltd	1.29	<b>Personal Products</b> <b>2.05</b>	
Siemens Ltd.	1.21	Godrej Consumer Products Ltd.	2.05
SIEMENS ENERGY INDIA LTD	0.97	<b>Gas</b> <b>1.99</b>	
<b>Automobiles</b> <b>5.19</b>			
TVS Motors Company Ltd	3.81	GAIL (India) Ltd.	1.99
HYUNDAI MOTORS INDIA LTD	1.38	<b>Ferrous Metals</b> <b>1.87</b>	
<b>Diversified Metals</b> <b>5.10</b>			
Vedanta Ltd.	5.10	Jindal Steel & Power Ltd.	1.87
<b>Beverages</b> <b>4.62</b>			
VARUN BEVERAGES LTD	2.84	<b>Consumer Durables</b> <b>1.43</b>	
UNITED SPIRITS LTD.	1.78	Havells India Ltd.	1.43
<b>Retailing</b> <b>4.53</b>			
AVENUE SUPERMARTS LTD.	2.39	<b>Non - Ferrous Metals</b> <b>1.20</b>	
INFO EDGE (INDIA) LTD.	2.14	HINDUSTAN ZINC LTD.	1.20
<b>Aerospace and Defense</b> <b>3.86</b>			
HINDUSTAN AERONAUTICS LTD.	3.86	<b>Industrial Manufacturing</b> <b>0.86</b>	
<b>Auto Components</b> <b>3.61</b>			
		MAZAGOAN DOCK SHIPBUILDERS LTD	0.86
		<b>Equity &amp; Equity related - Total</b> <b>99.88</b>	
		6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	Automobiles 0.03
		<b>Equity &amp; Equity related - Total</b> <b>0.03</b>	
		<b>Triparty Repo</b> <b>0.28</b>	
		<b>Net Current Assets/(Liabilities)</b> <b>-0.19</b>	
		<b>Grand Total</b> <b>100.00</b>	

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\*:

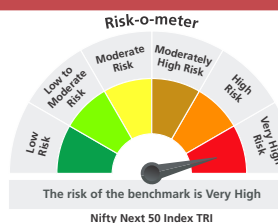
- Long term capital growth
- Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

<b>Fund Manager*:</b>	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
<b>AAUM:</b>	₹1,037.67 crs
<b>AUM:</b>	₹1,036.58 crs
<b>Benchmark:</b>	Nifty 50 Index TRI
<b>Allotment Date:</b>	June 21, 2021
<b>Folio Count:</b>	58,024

## 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	₹16.4672	₹16.7065
IDCW	₹16.4668	₹16.7029

(as on January 30, 2025)

### Ratios

Portfolio Turnover	16.14%
Tracking Error	0.06%

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.32%
<b>Direct Plan:</b>	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)

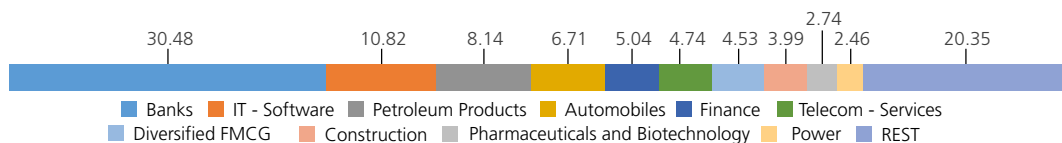
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Retailing</b>	<b>2.43</b>
<b>Banks</b>	<b>30.48</b>	ETERNAL LIMITED	1.70
HDFC Bank Ltd.	12.28	Trent Ltd	0.73
ICICI Bank Ltd.	8.36	<b>Consumer Durables</b>	<b>2.37</b>
STATE BANK OF INDIA	3.86	Titan Company Ltd.	1.42
Axis Bank Ltd.	3.39	Asian Paints Ltd.	0.95
KOTAK MAHINDRA BANK LTD.	2.59	<b>Ferrous Metals</b>	<b>2.37</b>
<b>IT - Software</b>	<b>10.82</b>	Tata Steel Ltd.	1.38
Infosys Ltd.	4.97	JSW Steel Ltd.	0.99
Tata Consultancy Services Ltd.	2.76	<b>Cement and Cement Products</b>	<b>2.23</b>
HCL Technologies Ltd.	1.55	Ultratech Cement Ltd.	1.30
Tech Mahindra Ltd.	0.96	Grasim Industries Ltd.	0.93
Wipro Ltd.	0.58	<b>Insurance</b>	<b>1.46</b>
<b>Petroleum Products</b>	<b>8.14</b>	SBI Life Insurance Company Ltd	0.78
RELIANCE INDUSTRIES LTD.	8.14	HDFC Life Insurance Company Ltd.	0.68
<b>Automobiles</b>	<b>6.71</b>	<b>Aerospace and Defense</b>	<b>1.39</b>
Mahindra & Mahindra Ltd.	2.65	Bharat Electronics Ltd.	1.39
Maruti Suzuki India Limited	1.66	<b>Healthcare Services</b>	<b>1.23</b>
Bajaj Auto Ltd.	0.92	Apollo Hospitals Enterprises Ltd.	0.62
Eicher Motors Ltd.	0.85	MAX HEALTHCARE INSTITUTE LTD.	0.61
TATA MOTORS PASSENGER VEHICLES LTD.	0.63	<b>Non - Ferrous Metals</b>	<b>1.20</b>
<b>Finance</b>	<b>5.04</b>	Hindalco Industries Ltd	1.20
BAJAJ FINANCE LTD.	2.13	<b>Transport Infrastructure</b>	<b>0.91</b>
SHRIRAM FINANCE LTD.	1.23	Adani Port and Special Economic Zone Ltd.	0.91
Bajaj Finserv Ltd.	0.96	<b>Oil</b>	<b>0.90</b>
JIO FINANCIAL SERVICES LTD	0.72	Oil & Natural Gas Corporation Ltd.	0.90
<b>Telecom - Services</b>	<b>4.74</b>	<b>Transport Services</b>	<b>0.90</b>
Bharti Airtel Ltd	4.74	Inter Globe Aviation Ltd	0.90
<b>Diversified FMCG</b>	<b>4.53</b>	<b>Consumable Fuels</b>	<b>0.86</b>
ITC Ltd.	2.68	Coal India Ltd.	0.86
Hindustan Unilever Ltd.	1.82	<b>Food Products</b>	<b>0.83</b>
KWALITY WALLS INDIA LIMITED	0.03	NESTLE INDIA LTD.	0.83
<b>Construction</b>	<b>3.99</b>	<b>Agricultural Food and other Product</b>	<b>0.64</b>
Larsen And Toubro Ltd.	3.99	Tata Consumer Products Ltd	0.64
<b>Pharmaceuticals and Biotechnology</b>	<b>2.74</b>	<b>Metals and Minerals Trading</b>	<b>0.45</b>
Sun Pharmaceuticals Industries Ltd.	1.46	Adani Enterprises Ltd.	0.45
Cipla Ltd.	0.64	<b>Equity &amp; Equity related - Total</b>	<b>99.82</b>
DR REDDYS LABORATORIES LTD.	0.64	<b>Triparty Repo</b>	<b>0.09</b>
<b>Power</b>	<b>2.46</b>	<b>Net Current Assets/(Liabilities)</b>	<b>0.09</b>
NTPC LTD	1.46	<b>Grand Total</b>	<b>100.00</b>
Power Grid Corporation Of India Ltd.	1.00		

## SECTOR ALLOCATION (%)



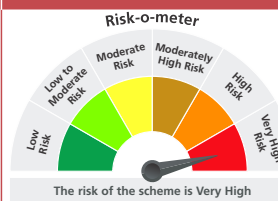
### Product Label

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

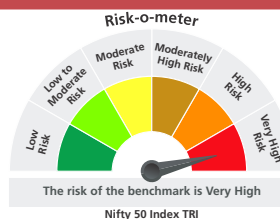
- Long term capital growth
- Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

<b>Fund Manager*:</b>	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
<b>AAUM:</b>	₹177.64 crs
<b>AUM:</b>	₹174.52 crs
<b>Benchmark:</b>	Nifty Smallcap 50 Index TRI
<b>Allotment Date:</b>	April 10, 2023
<b>Folio Count:</b>	23,565

## 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	₹18.8189	₹19.1600
IDCW	₹18.8189	₹19.1705

(as on January 30, 2025)

### Ratios

Portfolio Turnover	68.03%
Tracking Error	0.10%

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.78%
<b>Direct Plan:</b>	0.20%

### 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)

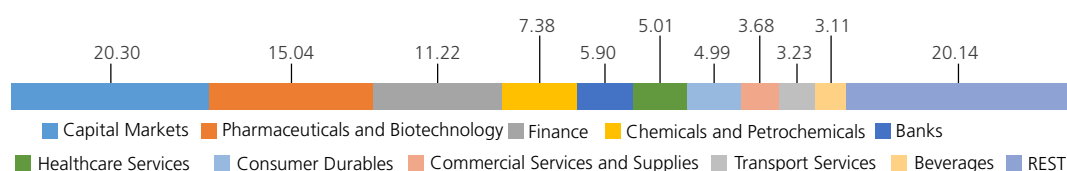
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		PG ELECTROPLAST LTD	1.24
<b>Capital Markets</b>	<b>20.30</b>	<b>Commercial Services and Supplies</b>	<b>3.68</b>
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	9.05	Redington India Ltd	2.26
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	3.30	Firstsource Solutions Ltd.	1.42
COMPUTER AGE MANAGEMENT SERVICES LIMITED	2.34	<b>Transport Services</b>	<b>3.23</b>
ANGEL ONE LIMITED	2.30	DELHIVERY LTD	3.23
KFIN TECHNOLOGIES LTD.	1.90	<b>Beverages</b>	<b>3.11</b>
Indian Energy Exchange Ltd	1.41	Radico Khaitan Ltd.	3.11
<b>Pharmaceuticals and Biotechnology</b>	<b>15.04</b>	<b>IT - Services</b>	<b>2.72</b>
Laurus Labs Ltd.	5.26	Affle (India) Ltd.	1.37
JB CHEMICALS & PHARMACEUTICALS LTD.	2.14	CYIENT LTD.	1.35
GLAND PHARMA LIMITED	2.06	<b>Construction</b>	<b>2.65</b>
Wockhardt Ltd.	1.60	NBCC (India) Ltd	1.44
NEULAND LABORATORIES LTD.	1.59	Kec International Ltd.	1.21
PIRAMAL PHARMA LTD.	1.34	<b>Power</b>	<b>2.47</b>
Natco Pharma Ltd	1.05	CESC LTD	1.33
<b>Finance</b>	<b>11.22</b>	RELIANCE POWER LTD	1.14
Cholamandalam Financial Holdings Ltd.	2.30	<b>Cement and Cement Products</b>	<b>1.99</b>
Manappuram Finance Ltd	2.19	The Ramco Cements Ltd	1.99
PNB HOUSING FINANCE LTD.	2.17	<b>Industrial Manufacturing</b>	<b>1.53</b>
IIFL Finance Ltd	1.72	KAYNES TECHNOLOGY INDIA LTD.	1.53
POONAWALLA FINCORP LTD.	1.61	<b>Electrical Equipment</b>	<b>1.46</b>
FIVE STAR BUSINESS FINANCE LTD	1.23	INOX WIND LIMITED	1.46
<b>Chemicals and Petrochemicals</b>	<b>7.38</b>	<b>Auto Components</b>	<b>1.44</b>
Navin Fluorine International Ltd.	3.15	AMARA RAJA ENERGY MOB LTD.	1.44
Tata Chemicals Ltd	1.64	<b>Industrial Products</b>	<b>1.34</b>
HIMADRI SPECIALITY CHEMICAL LTD.	1.52	Welspun Corp Limited	1.34
Aarti Industries Ltd.	1.07	<b>Gas</b>	<b>1.29</b>
<b>Banks</b>	<b>5.90</b>	AEGIS LOGISTICS LTD	1.29
KARUR VYSYA BANK LTD.	3.99	<b>Petroleum Products</b>	<b>1.25</b>
Bandhan Bank Ltd.	1.91	Castrol (India ) Ltd.	1.25
<b>Healthcare Services</b>	<b>5.01</b>	<b>IT - Software</b>	<b>1.05</b>
ASTER DM HEALTHCARE LTD	1.80	ZENSAR TECHNOLOGIES LTD.	1.05
Narayana Hrudayalaya Ltd.	1.68	<b>Paper, Forest and Jute Products</b>	<b>0.93</b>
DR.Lal Pathlabs Ltd.	1.53	ADITYA BIRLA REAL ESTATE LTD	0.93
<b>Consumer Durables</b>	<b>4.99</b>	<b>Equity &amp; Equity related - Total</b>	<b>99.98</b>
Crompton Greaves Consumer Electricals Ltd	2.00	<b>Triparty Repo</b>	<b>0.11</b>
AMBER ENTERPRISES INDIA LTD.	1.75	<b>Net Current Assets/(Liabilities)</b>	<b>-0.09</b>
		<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



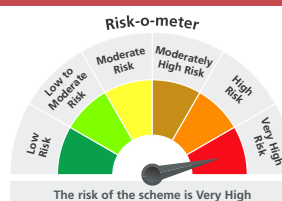
## Product Label

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

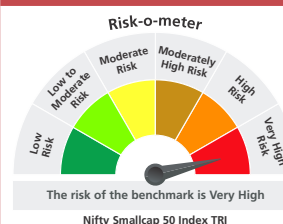
- Long term capital appreciation
- Investment stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹509.28 crs

**AUM:** ₹486.80 crs

**Benchmark:** Nifty 200 Momentum 30 Index TRI

**Allotment Date:** June 15, 2023

**Folio Count:** 28,290

## 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	₹14.2686	₹14.4535
IDCW	₹14.2686	₹14.4535

(as on January 30, 2025)

### Ratios

Portfolio Turnover	168.48%
Tracking Error	0.23%

### Total Expense Ratio\*\*

**Regular Plan:** 0.66%

**Direct Plan:** 0.20%

### 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)

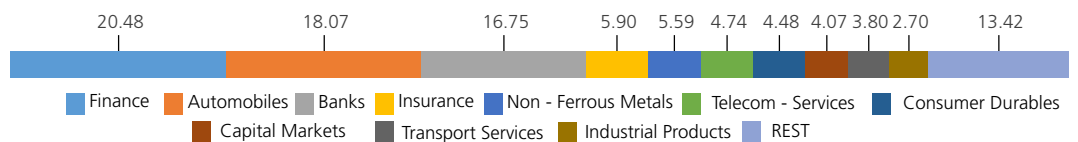
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		BSE LTD.	4.07
<b>Finance</b>	<b>20.48</b>	<b>Transport Services</b>	<b>3.80</b>
SHRIRAM FINANCE LTD.	5.39	Inter Globe Aviation Ltd	3.80
BAJAJ FINANCE LTD.	4.71	<b>Industrial Products</b>	<b>2.70</b>
Muthoot Finance Ltd	3.60	Cummins India Ltd.	2.70
L&T FINANCE HOLDINGS LTD	2.49	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>2.67</b>
Cholamandalam Investment and Finance Company Ltd.	2.25	ASHOK LEYLAND LTD.	2.67
Aditya Birla Capital Ltd.	2.04	<b>Financial Technology (Fintech)</b>	<b>2.28</b>
<b>Automobiles</b>	<b>18.03</b>	ONE 97 COMMUNICATIONS LTD.	2.28
Eicher Motors Ltd.	4.93	<b>Healthcare Services</b>	<b>2.02</b>
TVS Motors Company Ltd	4.50	Fortis Healthcare India Ltd	2.02
Maruti Suzuki India Limited	4.46	<b>Retailing</b>	<b>1.83</b>
Hero MotoCorp Ltd.	4.14	FSN E-COMMERCE VENTURES LTD.	1.83
<b>Banks</b>	<b>16.75</b>	<b>Fertilizers and Agrochemicals</b>	<b>1.76</b>
STATE BANK OF INDIA	5.65	UPL Ltd	1.76
AU Small Finance Bank Ltd.	3.28	<b>Transport Infrastructure</b>	<b>1.59</b>
FEDERAL BANK LTD.	3.25	GMR AIRPORTS LIMITED	1.59
CANARA BANK	2.63	<b>Pharmaceuticals and Biotechnology</b>	<b>1.30</b>
INDIAN BANK	1.94	Glenmark Pharmaceuticals Ltd	1.30
<b>Insurance</b>	<b>5.90</b>	<b>Equity &amp; Equity related - Total</b>	<b>99.99</b>
SBI Life Insurance Company Ltd	3.83	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	Automobiles 0.04
Max Financial Services Ltd.	2.07	<b>Equity &amp; Equity related - Total</b>	<b>0.04</b>
<b>Non - Ferrous Metals</b>	<b>5.59</b>	<b>Triparty Repo</b>	<b>0.04</b>
Hindalco Industries Ltd	5.59	<b>Net Current Assets/(Liabilities)</b>	<b>-0.07</b>
<b>Telecom - Services</b>	<b>4.74</b>	<b>Grand Total</b>	<b>100.00</b>
Bharti Airtel Ltd	4.74		
<b>Consumer Durables</b>	<b>4.48</b>		
Asian Paints Ltd.	4.48		
<b>Capital Markets</b>	<b>4.07</b>		

## SECTOR ALLOCATION (%)



## Product Label

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

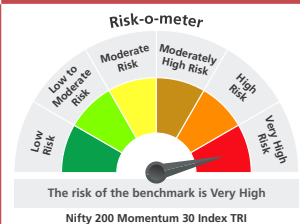
- Long term capital growth
- Return that corresponds to the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹95.93 crs

**AUM:** ₹93.91 crs

**Benchmark:** Nifty Financial Services Ex-Bank Index TRI

**Allotment Date:** August 14, 2023

**Folio Count:** 9,109

## 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	₹15.9168	₹16.1332
IDCW	₹15.9170	₹16.1332

(as on January 30, 2025)

### Ratios

Portfolio Turnover	43.19%
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)

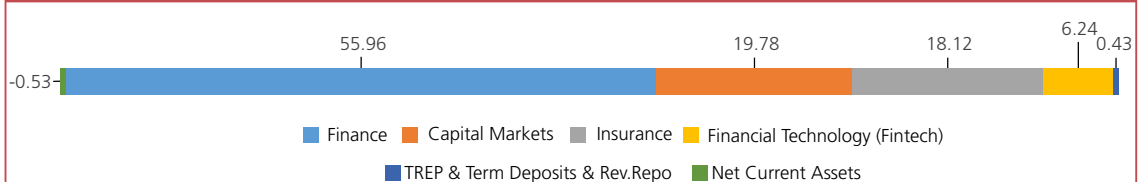
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		360 ONE WAM LTD.	1.75
<b>Finance</b>	<b>55.96</b>	CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.43
BAJAJ FINANCE LTD.	15.01	COMPUTER AGE MANAGEMENT SERVICES LIMITED	1.01
SHRIRAM FINANCE LTD.	8.69	ANGEL ONE LIMITED	1.00
Bajaj Finserv Ltd.	6.79	Indian Energy Exchange Ltd	0.61
JIO FINANCIAL SERVICES LTD	5.07	<b>Insurance</b>	<b>18.12</b>
Cholamandalam Investment and Finance Company Ltd.	4.20	SBI Life Insurance Company Ltd	5.45
Power Finance Corporation Ltd.	3.36	HDFC Life Insurance Company Ltd.	4.78
REC LTD	2.77	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	2.67
Muthoot Finance Ltd	2.50	Max Financial Services Ltd.	2.59
Aditya Birla Capital Ltd.	1.58	ICICI Prudential Life Insurance Company Ltd	1.52
L&T FINANCE HOLDINGS LTD	1.42	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.11
SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.37	<b>Financial Technology (Fintech)</b>	<b>6.24</b>
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.30	PB FINTECH LTD.	3.43
LIC Housing Finance Ltd.	0.96	ONE 97 COMMUNICATIONS LTD.	2.81
PNB HOUSING FINANCE LTD.	0.94	<b>Equity &amp; Equity related - Total</b>	<b>100.10</b>
<b>Capital Markets</b>	<b>19.78</b>	<b>Triparty Repo</b>	<b>0.43</b>
BSE LTD.	6.95	<b>Net Current Assets/(Liabilities)</b>	<b>-0.53</b>
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.92	<b>Grand Total</b>	<b>100.00</b>
HDFC Asset Management Company Ltd.	3.11		

## SECTOR ALLOCATION (%)



## Product Label

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

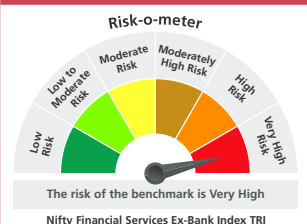
- Long term capital appreciation
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*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:** ₹14.78 crs  
**AUM:** ₹13.38 crs  
**Benchmark:** BSE Housing Index TRI  
**Allotment Date:** August 28, 2023  
**Folio Count:** 4,139

### 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	₹12.3059	₹12.4683
IDCW	₹12.3059	₹12.4672

(as on January 30, 2025)

### Ratios

Portfolio Turnover	34.91%
Tracking Error	0.11%

### 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)

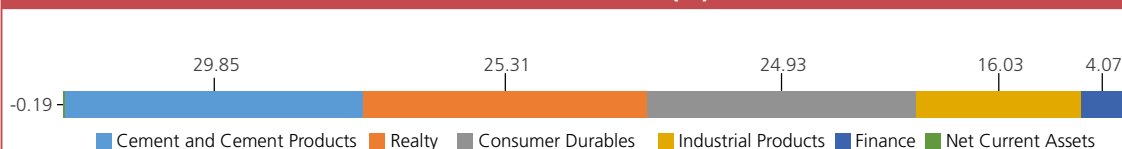
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		VOLTAS LTD.	5.09
<b>Cement and Cement Products</b>	<b>29.85</b>	Havells India Ltd.	4.81
Ultratech Cement Ltd.	5.84	Asian Paints Ltd.	4.51
Shree Cement Ltd.	5.42	Dixon Technologies India Ltd.	4.40
Grasim Industries Ltd.	5.34	BLUE STAR LTD.	3.95
Ambuja Cements Ltd.	5.01	Berger Paints (I) Ltd.	2.17
JK Cement Ltd.	3.86	<b>Industrial Products</b>	<b>16.03</b>
Dalmia Bharat Limited	2.73	Polycab India Ltd.	5.11
ACC Ltd.	1.65	KEI INDUSTRIES LTD.	4.12
<b>Realty</b>	<b>25.31</b>	SUPREME INDUSTRIES LIMITED	3.81
PHOENIX MILLS LTD.	5.01	Astral Ltd.	2.99
DLF Ltd.	4.83	<b>Finance</b>	<b>4.07</b>
LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	4.55	LIC Housing Finance Ltd.	2.67
PRESTIGE ESTATES PROJECTS LIMITED	4.11	BAJAJ HOUSING FINANCE LTD.	1.40
GODREJ PROPERTIES LIMITED	3.90	<b>Equity &amp; Equity related - Total</b>	<b>100.19</b>
OBEROI REALTY LTD	2.91	<b>Net Current Assets/(Liabilities)</b>	<b>-0.19</b>
<b>Consumer Durables</b>	<b>24.93</b>	<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



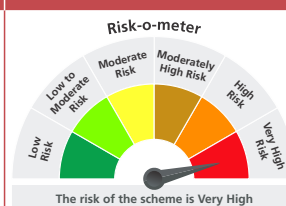
### Product Label

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

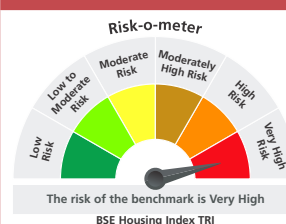
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*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:** ₹142.64 crs  
**AUM:** ₹142.51 crs  
**Benchmark:** NIFTY 100 Low Volatility 30 Index TRI  
**Allotment Date:** June 07, 2024  
**Folio Count:** 7,933

## 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	₹10.8990	₹11.0127
IDCW	₹10.8991	₹11.0127

(as on January 30, 2025)

### Ratios

Portfolio Turnover	48.14%
Tracking Error	0.06%

### Total Expense Ratio\*\*

**Regular Plan:** 0.83%

**Direct Plan:** 0.20%

### 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)

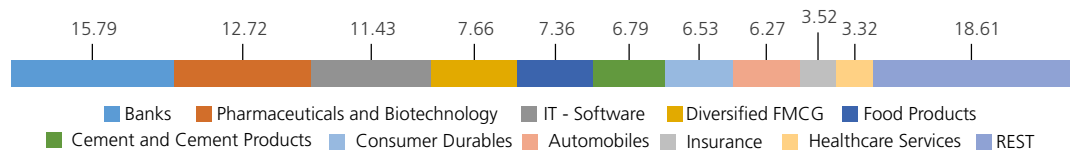
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Consumer Durables</b>	<b>6.53</b>
<b>Banks</b>	<b>15.79</b>	Titan Company Ltd.	3.37
ICICI Bank Ltd.	4.34	Asian Paints Ltd.	3.16
STATE BANK OF INDIA	4.33	<b>Automobiles</b>	<b>6.27</b>
HDFC Bank Ltd.	4.20	Bajaj Auto Ltd.	3.24
KOTAK MAHINDRA BANK LTD.	2.92	Maruti Suzuki India Limited	3.03
<b>Pharmaceuticals and Biotechnology</b>	<b>12.72</b>	<b>Insurance</b>	<b>3.52</b>
Sun Pharmaceuticals Industries Ltd.	3.28	SBI Life Insurance Company Ltd	3.52
Torrent Pharmaceuticals Ltd.	3.21	<b>Healthcare Services</b>	<b>3.32</b>
DR REDDYS LABORATORIES LTD.	3.20	Apollo Hospitals Enterprises Ltd.	3.32
Cipla Ltd.	3.03	<b>Petroleum Products</b>	<b>3.20</b>
<b>IT - Software</b>	<b>11.43</b>	RELIANCE INDUSTRIES LTD.	3.20
Tata Consultancy Services Ltd.	3.34	<b>Construction</b>	<b>3.18</b>
HCL Technologies Ltd.	2.82	Larsen And Toubro Ltd.	3.18
Infosys Ltd.	2.81	<b>Auto Components</b>	<b>3.15</b>
Wipro Ltd.	2.46	Bosch Ltd.	3.15
<b>Diversified FMCG</b>	<b>7.66</b>	<b>Telecom - Services</b>	<b>3.15</b>
Hindustan Unilever Ltd.	3.97	Bharti Airtel Ltd	3.15
ITC Ltd.	3.64	<b>Chemicals and Petrochemicals</b>	<b>3.03</b>
KWALITY WALLS INDIA LIMITED	0.05	Pidilite Industries Ltd.	3.03
<b>Food Products</b>	<b>7.36</b>	<b>Finance</b>	<b>2.76</b>
NESTLE INDIA LTD.	3.81	Bajaj Finserv Ltd.	2.76
Britannia Industries Ltd.	3.55	<b>Equity &amp; Equity related - Total</b>	<b>99.86</b>
<b>Cement and Cement Products</b>	<b>6.79</b>	<b>Net Current Assets/(Liabilities)</b>	<b>0.14</b>
Ultratech Cement Ltd.	3.64	<b>Grand Total</b>	<b>100.00</b>
Shree Cement Ltd.	3.15		

## SECTOR ALLOCATION (%)



## Product Label

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

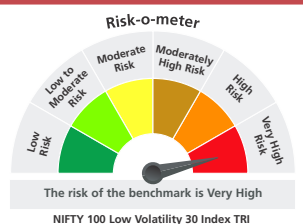
- Long term capital growth
- Return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹80.25 crs  
**AUM:** ₹92.09 crs  
**Benchmark:** BSE PSU Index TRI  
**Allotment Date:** July 31, 2024  
**Folio Count:** 18,736

## 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	₹9.6261	₹9.7205
IDCW	₹9.6263	₹9.7205

(as on January 30, 2025)

### Ratios

Portfolio Turnover	33.22%
Tracking Error	0.10%

### 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)

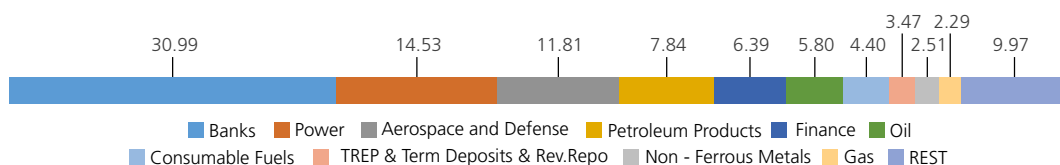
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Consumable Fuels</b> <b>4.40</b>	
<b>Banks</b>	<b>30.99</b>	Coal India Ltd.	4.40
STATE BANK OF INDIA	19.61	<b>Non - Ferrous Metals</b>	<b>2.51</b>
Bank Of Baroda	2.44	NATIONAL ALUMINIUM COMPANY LTD	1.52
CANARA BANK	2.17	HINDUSTAN COPPER LTD.	0.99
PUNJAB NATIONAL BANK	1.89	<b>Gas</b>	<b>2.29</b>
UNION BANK OF INDIA	1.51	GAIL (India) Ltd.	1.97
INDIAN BANK	1.40	Gujarat Gas Ltd.	0.32
BANK OF INDIA	0.88	<b>Construction</b>	<b>1.87</b>
BANK OF MAHARASHTRA	0.44	RAIL VIKAS NIGAM LIMITED.	0.85
JAMMU AND KASHMIR BANK LTD.	0.20	NBCC (India) Ltd	0.44
Central Bank Of India	0.16	Ircon International Ltd	0.24
Indian Overseas Bank	0.15	Engineers India Ltd.	0.21
UCO Bank	0.14	RITES Ltd.	0.13
<b>Power</b>	<b>14.53</b>	<b>Electrical Equipment</b>	<b>1.48</b>
NTPC LTD	7.41	Bharat Heavy Electricals Ltd.	1.48
Power Grid Corporation Of India Ltd.	5.12	<b>Industrial Manufacturing</b>	<b>1.47</b>
NHPC LIMITED	1.07	MAZAGOAN DOCK SHIPBUILDERS LTD	0.86
NLC India Ltd.	0.36	COCHIN SHIPYARD LTD.	0.61
NTPC GREEN ENERGY LIMITED	0.35	<b>Minerals and Mining</b>	<b>1.43</b>
SJVN LIMITED	0.22	NMDC Ltd.	1.22
<b>Aerospace and Defense</b>	<b>11.81</b>	Gujarat Mineral Development Corporation Ltd.	0.21
Bharat Electronics Ltd.	7.05	<b>Insurance</b>	<b>1.37</b>
HINDUSTAN AERONAUTICS LTD.	3.79	LIFE INSURANCE CORPORATION OF INDIA LTD.	0.69
BHARAT DYNAMICS LTD	0.62	General Insurance Corporation Of India	0.52
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.35	THE NEW INDIA ASSURANCE COMPANY LTD	0.16
<b>Petroleum Products</b>	<b>7.84</b>	<b>Ferrous Metals</b>	<b>1.17</b>
Bharat Petroleum Corporation Ltd.	3.11	Steel Authority of India Ltd.	0.96
Indian Oil Corporation Ltd	2.62	NMDC STEEL LTD	0.21
HINDUSTAN PETROLEUM CORPORATION LTD	1.79	<b>Leisure Services</b>	<b>0.83</b>
Chennai Petroleum Corporation Ltd.	0.18	Indian Railway Catering And Tourism Corporation Ltd.	0.83
Mangalore Refinery And Petrochemicals Ltd.	0.14	<b>Transport Services</b>	<b>0.75</b>
<b>Finance</b>	<b>6.39</b>	Container Corporation of India Ltd.	0.75
Power Finance Corporation Ltd.	2.41	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>0.30</b>
REC LTD	1.98	BEML LTD.	0.30
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.96	<b>Telecom - Services</b>	<b>0.13</b>
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.46	RAILTEL CORPORATION OF INDIA LTD	0.13
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.42	<b>Fertilizers and Agrochemicals</b>	<b>0.08</b>
IFCI Ltd.	0.16	RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.08
<b>Oil</b>	<b>5.80</b>	<b>Equity &amp; Equity related - Total</b>	<b>97.44</b>
Oil & Natural Gas Corporation Ltd.	4.60	<b>Triparty Repo</b>	<b>3.47</b>
OIL INDIA LIMITED	1.20	<b>Net Current Assets/(Liabilities)</b>	<b>-0.91</b>
		<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



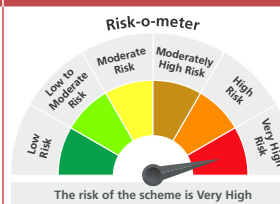
## Product Label

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

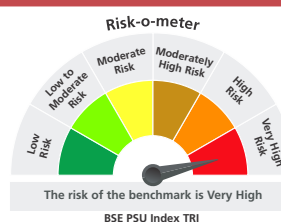
- Long term capital growth
- Return that corresponds to the performance of BSE PSU Index subject to tracking error.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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:** ₹68.36 crs  
**AUM:** ₹67.72 crs  
**Benchmark:** Nifty Midcap 50  
Index TRI  
**Allotment Date:** August 16, 2024  
**Folio Count:** 19,447

## 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	₹10.1658	₹10.2568
IDCW	₹10.1658	₹10.2568

(as on January 30, 2025)

### Ratios

Portfolio Turnover	72.46%
Tracking Error	0.13%

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.86%
<b>Direct Plan:</b>	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)

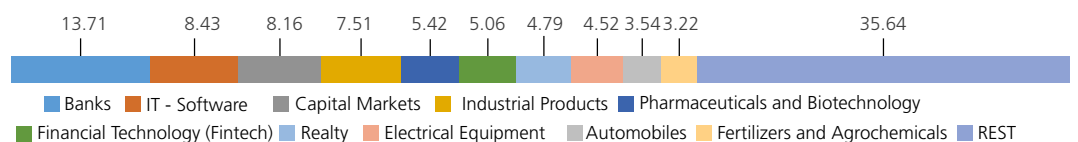
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.11
<b>Banks</b>	<b>13.71</b>	<b>Auto Components</b>	<b>3.13</b>
FEDERAL BANK LTD.	3.49	Bharat Forge Ltd.	1.90
IndusInd Bank Ltd.	2.91	TUBE INVESTMENTS OF INDIA LTD.	1.23
AU Small Finance Bank Ltd.	2.73	<b>Personal Products</b>	<b>2.84</b>
IDFC First Bank Limited	2.73	Dabur India Ltd.	1.47
YES BANK LTD	1.85	Colgate Palmolive (India ) Ltd.	1.37
<b>IT - Software</b>	<b>8.43</b>	<b>Telecom - Services</b>	<b>2.84</b>
PERSISTENT SYSTEMS LIMITED	3.24	Indus Towers Ltd.	2.84
CORFORGE LIMITED	2.73	<b>Agricultural, Commercial and Constr</b>	<b>2.78</b>
Mphasis Ltd	1.55	ASHOK LEYLAND LTD.	2.78
Oracle Financial Services Software Ltd	0.91	<b>Healthcare Services</b>	<b>2.19</b>
<b>Capital Markets</b>	<b>8.16</b>	Fortis Healthcare India Ltd	2.19
BSE LTD.	5.64	<b>Consumer Durables</b>	<b>2.12</b>
HDFC Asset Management Company Ltd.	2.52	Dixon Technologies India Ltd.	2.12
<b>Industrial Products</b>	<b>7.51</b>	<b>Insurance</b>	<b>2.10</b>
Cummins India Ltd.	2.74	Max Financial Services Ltd.	2.10
APL APOLLO TUBES LTD.	1.83	<b>Chemicals and Petrochemicals</b>	<b>2.02</b>
Polycab India Ltd.	1.82	SRF Ltd.	2.02
SUPREME INDUSTRIES LIMITED	1.12	<b>Petroleum Products</b>	<b>2.02</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>5.42</b>	HINDUSTAN PETROLEUM CORPORATION LTD	2.02
Lupin Ltd.	2.57	<b>Agricultural Food and other Product</b>	<b>1.90</b>
Aurobindo Pharma Ltd.	1.67	Marico Ltd.	1.90
MANKIND PHARMA LTD	1.18	<b>Leisure Services</b>	<b>1.89</b>
<b>Financial Technology (Fintech)</b>	<b>5.06</b>	Jubilant Foodworks Limited	0.96
PB FINTECH LTD.	2.78	Indian Railway Catering And Tourism Corporation Ltd.	0.93
ONE 97 COMMUNICATIONS LTD.	2.28	<b>Transport Infrastructure</b>	<b>1.65</b>
<b>Realty</b>	<b>4.79</b>	GMR AIRPORTS LIMITED	1.65
PHOENIX MILLS LTD.	1.54	<b>Minerals and Mining</b>	<b>1.38</b>
PRESTIGE ESTATES PROJECTS LIMITED	1.22	NMDC Ltd.	1.38
GODREJ PROPERTIES LIMITED	1.16	<b>Oil</b>	<b>1.37</b>
OBEROI REALTY LTD	0.87	OIL INDIA LIMITED	1.37
<b>Electrical Equipment</b>	<b>4.52</b>	<b>Power</b>	<b>1.22</b>
SUZLON ENERGY LTD.	2.85	NHPC LIMITED	1.22
Bharat Heavy Electricals Ltd.	1.67	<b>Textiles and Apparels</b>	<b>1.03</b>
<b>Automobiles</b>	<b>3.54</b>	Page Industries Ltd	1.03
Hero MotoCorp Ltd.	3.54	<b>Equity &amp; Equity related - Total</b>	<b>99.98</b>
<b>Fertilizers and Agrochemicals</b>	<b>3.22</b>	<b>Net Current Assets/(Liabilities)</b>	<b>0.02</b>
UPL Ltd	1.94	<b>Grand Total</b>	<b>100.00</b>
P I INDUSTRIES LTD	1.28		
<b>Finance</b>	<b>3.14</b>		
Muthoot Finance Ltd	2.03		

## SECTOR ALLOCATION (%)



## Product Label

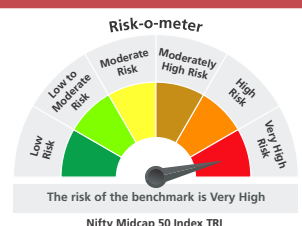
This product is suitable for investors who are seeking\*:

- 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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:** ₹32.34 crs  
**AUM:** ₹30.60 crs  
**Benchmark:** Nifty India Tourism Index TRI  
**Allotment Date:** September 23, 2024  
**Folio Count:** 11,717

## 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	₹8.2429	₹8.3145
IDCW	₹8.2429	₹8.3161

(as on January 30, 2025)

### Ratios

Portfolio Turnover	97.54%
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)

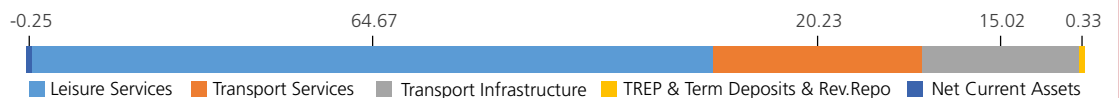
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>	
<b>Leisure Services</b>	
INDIAN HOTELS COMPANY LTD.	20.35
Jubilant Foodworks Limited	8.72
Indian Railway Catering And Tourism Corporation Ltd.	8.43
ITC HOTELS LIMITED	7.56
LEMON TREE HOTELS LTD	2.88
EIH Ltd.	2.80
CHALET HOTELS LTD.	2.79
DEVYANI INTERNATIONAL LIMITED	2.10
TBO TEK LIMITED	2.08
SAPPHIRE FOODS INDIA LTD.	2.01
SCHLOSS BANGALORE LTD.	1.52
BLS INTERNATIONAL SERVICES LTD.	1.40
VALOR ESTATE LIMITED	1.17
VENTIVE HOSPITALITY LTD.	0.86
<b>Transport Services</b>	
Inter Globe Aviation Ltd	20.23
<b>Transport Infrastructure</b>	
GMR AIRPORTS LIMITED	15.02
<b>Equity &amp; Equity related - Total</b>	
	<b>99.92</b>
<b>Triparty Repo</b>	
	<b>0.33</b>
<b>Net Current Assets/(Liabilities)</b>	
	<b>-0.25</b>
<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



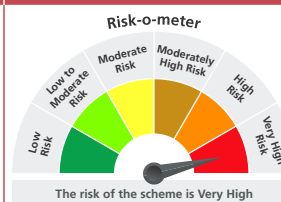
## Product Label

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

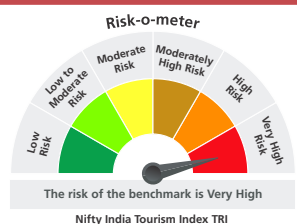
- Long term capital growth
- Return that corresponds to the performance of Nifty India Tourism Index subject to tracking error.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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:** ₹305.30 crs  
**AUM:** ₹301.90 crs  
**Benchmark:** Nifty Midcap 150 Momentum 50 Index (TRI)  
**Allotment Date:** October 8, 2024  
**Folio Count:** 31,006

## 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	₹9.0589	₹9.1365
IDCW	₹9.0587	₹9.1365

(as on January 30, 2025)

### Ratios

Portfolio Turnover	126.70%
Tracking Error	0.20%

### 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)

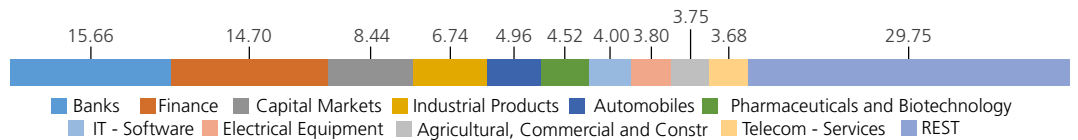
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		BHARTI HEXACOM LTD.	0.37
<b>Banks</b>	<b>15.66</b>	<b>Fertilizers and Agrochemicals</b>	<b>3.56</b>
AU Small Finance Bank Ltd.	4.57	UPL Ltd	2.49
FEDERAL BANK LTD.	4.57	Coromandel International Ltd.	1.07
IDFC First Bank Limited	2.75	<b>Financial Technology (Fintech)</b>	<b>3.19</b>
INDIAN BANK	2.69	ONE 97 COMMUNICATIONS LTD.	3.19
BANK OF INDIA	1.08	<b>Insurance</b>	<b>2.92</b>
<b>Finance</b>	<b>14.70</b>	Max Financial Services Ltd.	2.92
Muthoot Finance Ltd	4.93	<b>Healthcare Services</b>	<b>2.85</b>
L&T FINANCE HOLDINGS LTD	3.38	Fortis Healthcare India Ltd	2.85
Aditya Birla Capital Ltd.	2.81	<b>Retailing</b>	<b>2.55</b>
Mahindra & Mahindra Financial Services Ltd.	1.92	FSN E-COMMERCE VENTURES LTD.	2.55
Sundaram Finance Ltd.	0.91	<b>Auto Components</b>	<b>2.39</b>
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.75	MRF Limited	1.27
<b>Capital Markets</b>	<b>8.44</b>	UNO MINDA LIMITED	1.12
BSE LTD.	5.34	<b>Transport Infrastructure</b>	<b>2.24</b>
HDFC Asset Management Company Ltd.	2.42	GMR AIRPORTS LIMITED	2.24
Nippon Life India Asset Management Ltd.	0.68	<b>Non - Ferrous Metals</b>	<b>1.78</b>
<b>Industrial Products</b>	<b>6.74</b>	NATIONAL ALUMINIUM COMPANY LTD	1.78
Cummins India Ltd.	3.78	<b>Chemicals and Petrochemicals</b>	<b>1.64</b>
Polycab India Ltd.	1.42	SRF Ltd.	1.64
APL APOLLO TUBES LTD.	0.93	<b>Petroleum Products</b>	<b>1.64</b>
AIA Engineering Limited.	0.61	HINDUSTAN PETROLEUM CORPORATION LTD	1.64
<b>Automobiles</b>	<b>4.96</b>	<b>Cement and Cement Products</b>	<b>1.50</b>
Hero MotoCorp Ltd.	4.96	JK Cement Ltd.	1.04
<b>Pharmaceuticals and Biotechnology</b>	<b>4.52</b>	Dalmia Bharat Limited	0.46
Glenmark Pharmaceuticals Ltd	1.84	<b>Agricultural Food and other Product</b>	<b>1.18</b>
Lupin Ltd.	1.45	Marico Ltd.	1.18
Biocon Ltd.	0.86	<b>Ferrous Metals</b>	<b>1.07</b>
Abbott India Ltd.	0.37	JINDAL STAINLESS LTD	1.07
<b>IT - Software</b>	<b>4.00</b>	<b>Diversified</b>	<b>0.41</b>
PERSISTENT SYSTEMS LIMITED	2.17	3M India Ltd.	0.41
COFORGE LIMITED	1.83	<b>Consumer Durables</b>	<b>0.40</b>
<b>Electrical Equipment</b>	<b>3.80</b>	Berger Paints (I) Ltd.	0.40
GE VERNOVA T&D INDIA LIMITED	2.50	<b>Gas</b>	<b>0.37</b>
HITACHI ENERGY INDIA LIMITED	1.30	Indraprastha Gas Ltd.	0.37
<b>Agricultural, Commercial and Construction Vehicles</b>	<b>3.75</b>	<b>Equity &amp; Equity related - Total</b>	<b>99.94</b>
ASHOK LEYLAND LTD.	3.75	<b>Triparty Repo</b>	<b>1.52</b>
<b>Telecom - Services</b>	<b>3.68</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-1.46</b>
Indus Towers Ltd.	1.88	<b>Grand Total</b>	<b>100.00</b>
Vodafone Idea Ltd	1.43		

## SECTOR ALLOCATION (%)



### Product Label

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

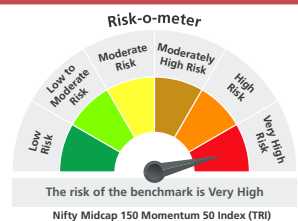
- Long term capital growth
- Return that corresponds to the performance of Nifty Midcap 150 Momentum 50 Index subject to tracking error.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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:** ₹35.12 crs

**AUM:** ₹45.81 crs

**Benchmark:** Nifty 50 Equal Weight Index (TRI)

**Allotment Date:** December 23, 2024

**Folio Count:** 4,587

## 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	₹11.0589	₹11.1203
IDCW	₹11.0588	₹11.1200

(as on January 30, 2025)

### Ratios

Portfolio Turnover	69.14%
Tracking Error	0.23%

### 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)

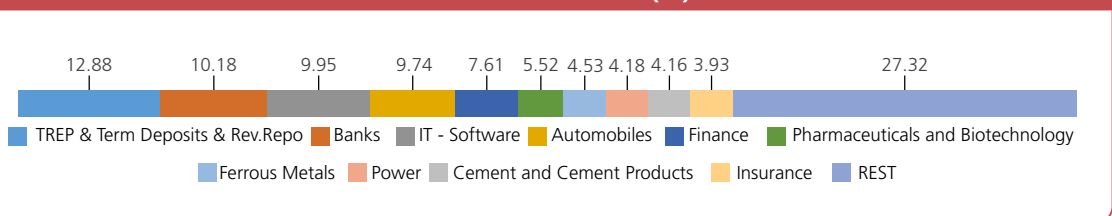
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		Asian Paints Ltd.	1.79
<b>Banks</b>	<b>10.18</b>	<b>Retailing</b>	<b>3.76</b>
STATE BANK OF INDIA	2.26	ETERNAL LIMITED	1.97
Axis Bank Ltd.	2.21	Trent Ltd.	1.79
ICICI Bank Ltd.	1.99	<b>Healthcare Services</b>	<b>3.73</b>
KOTAK MAHINDRA BANK LTD.	1.87	Apollo Hospitals Enterprises Ltd.	1.93
HDFC Bank Ltd.	1.85	MAX HEALTHCARE INSTITUTE LTD.	1.80
<b>IT - Software</b>	<b>9.95</b>	<b>Diversified FMCG</b>	<b>3.65</b>
Tech Mahindra Ltd.	2.19	Hindustan Unilever Ltd.	2.02
HCL Technologies Ltd.	2.07	ITC Ltd.	1.61
Infosys Ltd.	1.96	KWALITY WALLS INDIA LIMITED	0.02
Tata Consultancy Services Ltd.	1.93	<b>Oil</b>	<b>2.32</b>
Wipro Ltd.	1.80	Oil & Natural Gas Corporation Ltd.	2.32
<b>Automobiles</b>	<b>9.74</b>	<b>Aerospace and Defense</b>	<b>2.23</b>
Bajaj Auto Ltd.	2.14	Bharat Electronics Ltd.	2.23
TATA MOTORS PASSENGER VEHICLES LTD.	1.98	<b>Consumable Fuels</b>	<b>2.22</b>
Eicher Motors Ltd.	1.97	Coal India Ltd.	2.22
Mahindra & Mahindra Ltd.	1.87	<b>Non - Ferrous Metals</b>	<b>2.18</b>
Maruti Suzuki India Limited	1.78	Hindalco Industries Ltd	2.18
<b>Finance</b>	<b>7.61</b>	<b>Food Products</b>	<b>2.12</b>
SHRIRAM FINANCE LTD.	2.11	NESTLE INDIA LTD.	2.12
Bajaj Finserv Ltd.	1.92	<b>Construction</b>	<b>1.97</b>
BAJAJ FINANCE LTD.	1.84	Larsen And Toubro Ltd.	1.97
JIO FINANCIAL SERVICES LTD	1.74	<b>Agricultural Food and other Product</b>	<b>1.95</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>5.52</b>	Tata Consumer Products Ltd	1.95
DR REDDYS LABORATORIES LTD.	1.93	<b>Transport Infrastructure</b>	<b>1.93</b>
Sun Pharmaceuticals Industries Ltd.	1.85	Adani Port and Special Economic Zone Ltd.	1.93
Cipla Ltd.	1.74	<b>Telecom - Services</b>	<b>1.85</b>
<b>Ferrous Metals</b>	<b>4.53</b>	Bharti Airtel Ltd	1.85
Tata Steel Ltd.	2.31	<b>Metals and Minerals Trading</b>	<b>1.83</b>
JSW Steel Ltd.	2.22	Adani Enterprises Ltd.	1.83
<b>Power</b>	<b>4.18</b>	<b>Transport Services</b>	<b>1.83</b>
NTPC LTD	2.22	Inter Globe Aviation Ltd	1.83
Power Grid Corporation Of India Ltd.	1.96	<b>Petroleum Products</b>	<b>1.77</b>
<b>Cement and Cement Products</b>	<b>4.16</b>	RELIANCE INDUSTRIES LTD.	1.77
Ultratech Cement Ltd.	2.13	<b>Equity &amp; Equity related - Total</b>	<b>98.93</b>
Grasim Industries Ltd.	2.03	<b>Triparty Repo</b>	<b>12.88</b>
<b>Insurance</b>	<b>3.93</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-11.81</b>
SBI Life Insurance Company Ltd	2.00	<b>Grand Total</b>	<b>100.00</b>
HDFC Life Insurance Company Ltd.	1.93		
<b>Consumer Durables</b>	<b>3.79</b>		
Titan Company Ltd.	2.00		

## SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High Nifty 50 Equal Weight Index (TRI)</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST.  
For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹28.53 crs

**AUM:** ₹36.91 crs

**Benchmark:** Nifty 100 Equal Weight Index (TRI)

**Allotment Date:** December 23, 2024

**Folio Count:** 4,470

## 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	₹10.5438	₹10.6018
IDCW	₹10.5440	₹10.6014

(as on January 30, 2025)

### Ratios

Portfolio Turnover	52.14%
Tracking Error	0.17%

### 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)

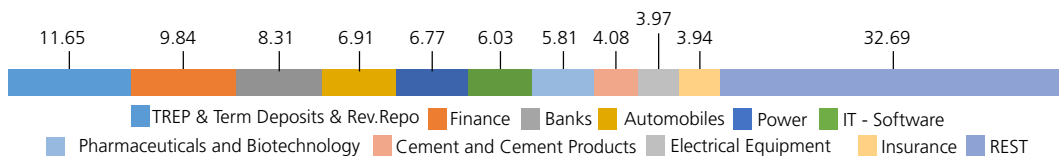
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Finance</b>	<b>9.84</b>	JSW Steel Ltd.	1.13
Power Finance Corporation Ltd.	1.09	Indian Oil Corporation Ltd.	2.95
SHRIRAM FINANCE LTD.	1.08	Bharat Petroleum Corporation Ltd.	1.03
REC LTD.	1.04	RELIANCE INDUSTRIES LTD.	0.91
Bajaj Finserv Ltd.	0.98	<b>Consumer Durables</b>	<b>2.83</b>
Cholamandalam Investment and Finance Company Ltd.	0.98	Titan Company Ltd.	1.01
Bajaj Holdings and Investment Ltd.	0.98	Havells India Ltd.	0.92
BAJAJ HOUSING FINANCE LTD.	0.97	Asian Paints Ltd.	0.90
BAJAJ FINANCE LTD.	0.94	<b>Aerospace and Defense</b>	<b>2.22</b>
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.91	Bharat Electronics Ltd.	1.15
JIO FINANCIAL SERVICES LTD	0.87	HINDUSTAN AERONAUTICS LTD.	1.07
<b>Banks</b>	<b>8.31</b>	<b>Non - Ferrous Metals</b>	<b>2.12</b>
Axis Bank Ltd.	1.13	Hindalco Industries Ltd.	1.12
STATE BANK OF INDIA	1.06	HINDUSTAN ZINC LTD.	1.00
Bank Of Baroda	1.06	<b>Chemicals and Petrochemicals</b>	<b>2.10</b>
PUNJAB NATIONAL BANK	1.06	SOLAR INDUSTRIES INDIA LIMITED	1.10
ICICI Bank Ltd.	1.06	Pidlite Industries Ltd.	1.00
CANARA BANK	1.02	<b>Food Products</b>	<b>2.05</b>
KOTAK MAHINDRA BANK LTD.	0.96	NESTLE INDIA LTD.	1.06
HDFC Bank Ltd.	0.95	Britannia Industries Ltd.	0.99
<b>Automobiles</b>	<b>6.90</b>	<b>Auto Components</b>	<b>2.00</b>
Bajaj Auto Ltd.	1.08	Bosch Ltd.	1.04
TVS Motors Company Ltd	1.03	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.96
Eicher Motors Ltd.	0.99	<b>Beverages</b>	<b>1.96</b>
TATA MOTORS PASSENGER VEHICLES LTD.	0.99	VARUN BEVERAGES LTD	0.99
HYUNDAI MOTORS INDIA LTD	0.96	UNITED SPIRITS LTD.	0.97
Mahindra & Mahindra Ltd.	0.96	<b>Healthcare Services</b>	<b>1.90</b>
Maruti Suzuki India Limited	0.89	Apollo Hospitals Enterprises Ltd.	0.99
<b>Power</b>	<b>6.77</b>	MAX HEALTHCARE INSTITUTE LTD.	0.91
NTPC LTD	1.12	<b>Diversified FMCG</b>	<b>1.86</b>
Tata Power Co. Ltd.	0.98	Hindustan Unilever Ltd.	1.04
Power Grid Corporation Of India Ltd.	0.98	ITC Ltd.	0.81
ADANI POWER LTD.	0.97	KWALITY WALLS INDIA LIMITED	0.01
JSW ENERGY LTD.	0.97	<b>Realty</b>	<b>1.85</b>
ADANI ENERGY SOLUTIONS LTD.	0.97	DLF Ltd.	0.93
ADANI GREEN ENERGY LTD.	0.85	LODHA DEVELOPERS LTD.	0.92
<b>IT - Software</b>	<b>6.03</b>	IGIA CROTECH DEVELOPERS LTD)	0.92
Tech Mahindra Ltd.	1.10	<b>Oil</b>	<b>1.17</b>
HCL Technologies Ltd.	1.04	Oil & Natural Gas Corporation Ltd.	1.17
Infosys Ltd.	1.01	<b>Diversified Metals</b>	<b>1.15</b>
LTI Mindtree Limited	1.01	Vedanta Ltd.	1.15
Tata Consultancy Services Ltd.	0.90	<b>Consumable Fuels</b>	<b>1.11</b>
Wipro Ltd.	0.90	Coal India Ltd.	1.11
<b>Pharmaceuticals and Biotechnology</b>	<b>5.81</b>	<b>Industrial Manufacturing</b>	<b>1.03</b>
Torrent Pharmaceuticals Ltd.	1.05	MARCOGAN DOCK SHIPBUILDERS LTD	0.99
Zydus Lifesciences Limited	0.99	<b>Construction</b>	<b>0.93</b>
DR REDDYS LABORATORIES LTD.	0.98	Larsen And Toubro Ltd.	0.99
Divi's Laboratories Ltd.	0.96	<b>Gas</b>	<b>0.99</b>
Sun Pharmaceuticals Industries Ltd.	0.94	GAIL (India) Ltd.	0.99
Cipla Ltd.	0.89	<b>Agricultural Food and other Product</b>	<b>0.98</b>
<b>Cement and Cement Products</b>	<b>4.08</b>	Tata Consumer Products Ltd	0.98
Ultratech Cement Ltd.	1.09	<b>Personal Products</b>	<b>0.97</b>
Shree Cement Ltd.	1.04	Godrej Consumer Products Ltd.	0.97
Grasim Industries Ltd.	1.02	<b>Transport Infrastructure</b>	<b>0.97</b>
Ambuja Cements Ltd.	0.93	Adani Port and Special Economic Zone Ltd.	0.97
<b>Electrical Equipment</b>	<b>3.97</b>	<b>Telecom - Services</b>	<b>0.95</b>
ABB India Ltd.	0.99	Bharti Airtel Ltd	0.95
Siemens Ltd.	1.02	<b>Leisure Services</b>	<b>0.93</b>
SIEMENS ENERGY INDIA LTD	0.96	INDIAN HOTEL'S COMPANY LTD.	0.93
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.90	<b>Metals and Minerals Trading</b>	<b>0.92</b>
<b>Insurance</b>	<b>3.94</b>	Adani Enterprises Ltd.	0.92
SBI Life Insurance Company Ltd	1.01	<b>Transport Services</b>	<b>0.92</b>
HDFC Life Insurance Company Ltd.	0.99	Inter Globe Aviation Ltd	0.92
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.99	<b>Equity &amp; Equity related - Total</b>	<b>99.84</b>
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	0.95	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	Automobiles 0.01
<b>Retailing</b>	<b>3.81</b>	<b>Equity &amp; Equity related - Total</b>	<b>0.01</b>
AVENUE SUPERMARTS LTD.	0.99	<b>Triparty Repo</b>	<b>11.65</b>
ETERNAL LIMITED	0.99	<b>Net Current Assets/(Liabilities)</b>	<b>-11.50</b>
INFO EDGE (INDIA) LTD.	0.93	<b>Grand Total</b>	<b>100.00</b>
Trent Ltd	0.90		
<b>Ferrous Metals</b>	<b>3.46</b>		
Jindal Steel & Power Ltd.	1.17		
Tata Steel Ltd.	1.16		

## SECTOR ALLOCATION (%)



## Product Label

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

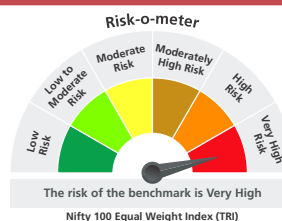
- Long term capital growth
- Return that corresponds to the performance of Nifty 100 Equal Weight Index subject to tracking error.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST.  
For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹39.30 crs

**AUM:** ₹39.58 crs

**Benchmark:** Nifty Smallcap 250  
Index TRI

**Allotment Date:** January 27, 2025

**Folio Count:** 14,113

## 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	₹10.1822	₹10.2321
IDCW	₹10.1822	₹10.2323

(as on January 30, 2025)

### Ratios

Portfolio Turnover	40.32%
Tracking Error	0.12%

### 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 January, 2026 unless otherwise specified.**

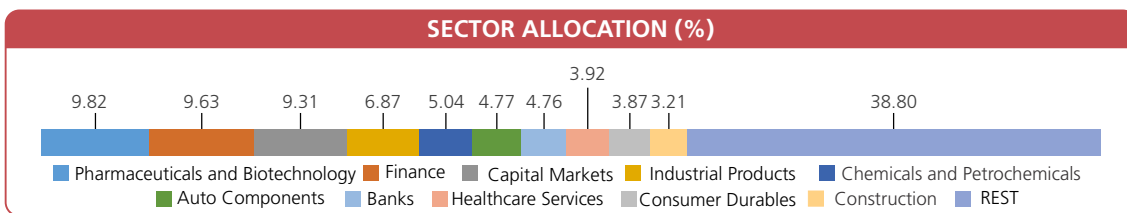
**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>	<b>9.82</b>	<b>Transport Services</b>	<b>2.21</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>9.31</b>	DELHIVERY LTD	1.21
Laurus Labs Ltd.	1.98	Great Eastern Shipping Company Ltd	0.63
B CHEMICALS & PHARMACEUTICALS LTD.	0.81	Shipping Corporation of India Ltd.	0.20
GLAND PHARMA LIMITED	0.77	Blue Dart Express Ltd.	0.17
SAI LIFE SCIENCES LIMITED	0.60	<b>IT - Software</b>	<b>2.16</b>
Wockhardt Ltd.	0.60	Intellect Design Arena Ltd.	0.43
NEULAND LABORATORIES LTD.	0.60	ZENSAR TECHNOLOGIES LTD.	0.39
PIRAMAL PHARMA LTD.	0.50	Birlasoft Ltd.	0.36
Granules India Ltd.	0.44	Sonata Software Ltd.	0.33
JUBLANT PHARMOVA LIMITED	0.42	NEWGEN SOFTWARE TECHNOLOGIES LTD	0.20
Natco Pharma Ltd.	0.40	Happiest Minds Technologies Limited	0.18
Eris Lifesciences Ltd.	0.39	Latent View Analytics Ltd.	0.15
Pfizer Ltd.	0.36	C.E. INFO SYSTEMS LTD.	0.13
ONESOURCE SPECIALTY PHARMA LTD.	0.35	<b>Commercial Services and Supplies</b>	<b>2.13</b>
COHANCE LIFESCIENCES LIMITED	0.28	Redington India Ltd	0.85
Astrazeneca Pharma (I) Ltd	0.28	Firstsource Solutions Ltd.	0.54
Alembic Pharmaceuticals Ltd.	0.23	ECLERX SERVICES LTD.	0.52
EMCURE PHARMACEUTICALS LIMITED	0.23	INTERNATIONAL GEMMOLOGICAL	
CONCORD BIOTECH LTD.	0.20	INSTITUTE (INDIA) LTD.	0.17
CAPLIN POINT LABORATORIES LTD.	0.19	MIMU LTD.	0.05
BLUE JET HEALTHCARE LTD	0.08	<b>IT - Services</b>	<b>2.10</b>
AKUMUS DRUGS & PHARMACEUTICALS LTD.	0.06	Affle (India) Ltd.	0.52
<b>Finance</b>	<b>9.63</b>	CYIENT LTD.	0.51
Cholamandalam Financial Holdings Ltd.	0.86	INVENTURYS KNOWLEDGE SOLUTIONS LTD.	0.40
Manappuram Finance Ltd.	0.82	SAGILITY INDIA LTD.	0.40
PNB HOUSING FINANCE LTD.	0.81	NETWEB TECHNOLOGIES INDIA LTD.	0.27
AUTHUM INVESTMENT & INFRASTRUCTURE LTD.	0.71	<b>Power</b>	<b>2.05</b>
IFIL Finance Ltd	0.65	ESC LTD	0.50
SAMMAAN CAPITAL LIMITED	0.61	RELANCE POWER LTD	0.43
POONAWALLA FINCORP LTD	0.60	NAVA LTD.	0.41
HOME FIRST FINANCE CO INDIA	0.56	Jaiprakash Power Ventures Ltd.	0.39
APTUS VALUE HOUSING FINANCE	0.53	RELANCE INFRASTRUCTURE LTD	0.39
FIVE STAR BUSINESS FINANCE LTD	0.46	ACME SOLAR HOLDINGS LTD.	0.12
CAN FIN HOMES LTD	0.41	<b>Industrial Manufacturing</b>	<b>2.01</b>
CREDITACCESS GRAMEEN LTD.	0.38	KAYNES TECHNOLOGY INDIA LTD.	0.57
MAHARASHTRA SCOOTERS LTD	0.37	JYOTI CNC AUTOMATION LTD	0.36
CAPRI GLOBAL CAPITAL LTD	0.36	TITAGARH RAIL SYSTEMS LTD.	0.35
Aavas Financiers Ltd.	0.31	SYRMA SGS TECHNOLOGY LTD.	0.31
CHOICE INTERNATIONAL LTD	0.29	JUPITER WAGONS LTD	0.23
AADHAR HOUSING FINANCE LTD.	0.28	Praj Industries Ltd.	0.19
JM FINANCIAL LTD	0.26	<b>Automobiles</b>	<b>1.49</b>
IFCI Ltd.	0.19	Force Motors Ltd.	0.49
SBCF, FINANCE LTD	0.18	ATHER ENERGY LTD	0.47
<b>Capital Markets</b>	<b>9.31</b>	OLA ELECTRIC MOBILITY LIMITED	0.30
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.40	ELECTRA GREENTECH LTD	0.23
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.24	<b>Realty</b>	<b>1.49</b>
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.88	BRIGADE ENTERPRISES LIMITED	0.55
ANGEL ONE LIMITED	0.82	Anant Raj Industries Ltd.	0.41
KFIN TECHNOLOGIES LTD.	0.71	Sobha Developers Ltd.	0.34
Anand Rathi Wealth Ltd.	0.65	SIGNATURE GLOBAL LTD	0.19
NUVAMA WEALTH MANAGEMENT LIMITED	0.54	<b>Electrical Equipment</b>	<b>1.39</b>
Indian Energy Exchange Ltd	0.53	INOX WIND LIMITED	0.55
Aditya Birla Sun Life AMC Ltd	0.52	TRIVENI TURBINE LTD	0.37
UTI Asset Management Company Ltd	0.21	SCHNEIDER ELECTRIC INFRASTRUCTURE LTD	0.21
<b>Industrial Products</b>	<b>6.87</b>	ELECON ENGINEERING CO.LTD	0.19
PTC INDUSTRIES LTD	5.57	TRANSFORMERS & RECTIFIERS (INDIA) LTD.	0.13
Timken India Ltd.	0.56	<b>Retailing</b>	<b>1.29</b>
Kirloskar Oil Engines Ltd.	0.51	INDIAMART INTERMESH LTD.	0.35
Welspun Corp Limited	0.50	BRAINBEES SOLUTIONS LIMITED	0.32
Elgi Equipments Limited	0.49	ADITYA BIRLA LIFESTYLE BRANDS LIMITED	0.27
Carborundum Industries Ltd.	0.48	Aditya Birla Fashion and Retail Ltd	0.19
HBL ENGINEERING LTD	0.47	Vedant Fashions Ltd	0.16
Usha Martin Ltd.	0.39	<b>Gas</b>	<b>1.26</b>
Shyam Metals and Energy Ltd	0.32	AEGIS LOGISTICS LTD	0.48
GODAWARI POWER AND ISPAT LIMITED	0.32	Gujarat State Petronet Ltd.	0.46
Finolex Cables Ltd.	0.29	Mahanagar Gas Ltd	0.32
FINOLEX INDUSTRIES LTD.	0.26	<b>Insurance</b>	<b>1.25</b>
R R KABEL LTD	0.24	STAR HEALTH AND ALLIED INSURANCE LTD.	0.58
H.E.G. LTD.	0.22	GO DIGIT GENERAL INSURANCE LTD.	0.41
Graphite India Ltd.	0.22	NVA BUWA HEALTH INSURANCE COMPANY LTD.	0.26
JINDAL SAW LTD.	0.22	<b>Cement and Cement Products</b>	<b>1.22</b>
Kirloskar Brothers Ltd.	0.21	The Ramco Cements Ltd	0.75
KSBL LTD	0.20	NUVOCO VISTAS CORP. LTD	0.18
RHI MAGNESITA INDIA LTD.	0.14	India Cements Ltd.	0.16
INOX INDIA LTD	0.13	JSW CEMENT LTD	0.13
Maharashtra Seamless Ltd.	0.11	<b>Entertainment</b>	<b>1.20</b>
<b>Chemicals and Petrochemicals</b>	<b>5.04</b>	Zee Entertainment Enterprises Ltd	0.41
Navin Fluorine International Ltd.	1.18	PVR INOX LIMITED	0.37
Tata Chemicals Ltd.	0.61	Sun TV Network Ltd.	0.29
HIMADRI SPECIALITY CHEMICAL LTD.	0.57	SAREGAMA INDIA LTD.	0.13
Atul Ltd.	0.52	<b>Aerospace and Defense</b>	<b>1.19</b>
Aarti Industries Ltd.	0.40	GARDEN REACH SHIPBUILDERS	0.43
Deepak Fertilizers & Petrochemicals Corp Ltd	0.37	& ENGINEERS LTD	0.42
SWAN ENERGY LTD	0.31	Data Patterns (India) Ltd.	0.34
JUBLANT INGREVIA LTD	0.28	ZEN TECHNOLOGIES LTD	0.27
PCBL LTD	0.25	<b>Non - Ferrous Metals</b>	<b>1.19</b>
BASF INDIA LIMITED	0.22	HINDUSTAN COPPER LTD.	1.19
Clean Science and Technology Ltd	0.22	<b>Beverages</b>	<b>1.17</b>
Alkyl Amines Chemicals Ltd.	0.11	Radico Khaitan Ltd.	1.17
<b>Auto Components</b>	<b>4.71</b>	Emami Ltd.	1.08
Asahi India Glass Ltd.	0.64	Giillette India Ltd	0.50
ZF Commercial Vehicle Control Systems India Limited	0.60	HONASA CONSUMER LTD	0.20
Motherthon Sumi Wiring India Limited	0.58	<b>Agricultural Food and other Product</b>	<b>1.05</b>
Sundaram Fasteners Ltd.	0.53	OCL PRODUCTS INDIA LTD	0.36
AMARA RAJA ENERGY MOB.LTD	0.54	LT FOODS LTD.	0.27
CRAFTSMAN AUTOMATION LTD	0.47	Balrampur Chini Mills Ltd.	0.25
CEAT Ltd.	0.42	Triveni Engineering & Industries Ltd.	0.17
JK TYRE & INDUSTRIES LTD.	0.42	<b>Food Products</b>	<b>1.03</b>
RAMKRISHNA FORGINGS LTD.	0.28	EID Parry (India) Ltd	0.50
MINDA CORPORATION LIMITED	0.24	Bikaji Foods International Ltd.	0.23
JBM AUTO LTD.	0.12	Bombay Burmah Trading Corporation Ltd.	0.16
<b>Banks</b>	<b>4.76</b>	Godrej Agrovet Ltd.	0.14
KARUR VYSYA BANK LTD.	1.50	<b>Fertilizers and Agrochemicals</b>	<b>1.02</b>
City Union Bank Ltd.	1.15	Chambal Fertilisers & Chemicals Ltd.	0.35
RBL Bank Ltd	0.95	Bayer Cropscience Ltd.	0.30
Bandhan Bank Ltd.	0.72	SUMITOMO CHEMICAL INDIA LTD	0.27
JANMUL AND KASHMIR BANK LTD.	0.72	RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.10
Central Bank Of India	0.19	<b>Petroleum Products</b>	<b>0.86</b>
<b>Healthcare Services</b>	<b>3.92</b>	Castrol (India ) Ltd.	0.47
KRISHNA INSTITUTE OF MEDICAL	0.79	Chennai Petroleum Corporation Ltd.	0.22
ASTER DM HEALTHCARE LTD	0.68	Mangalore Refinery And Petrochemicals Ltd.	0.17
Narayana Hrudayalaya Ltd.	0.63	<b>Textiles and Apparel</b>	<b>0.71</b>
DR.Lal Pathlabs Ltd.	0.57	Vardhman Textiles Ltd.	0.23
RAINBOW CHILDRENS MEDICARE LTD	0.30	WELSPUN LIVING LTD	0.21
INDEGENE LTD	0.26	Trident Ltd.	0.17
Metropolis Healthcare Ltd.	0.26	ALOK INDUSTRIES LTD.	0.10
VIJAYA DIAGNOSTIC CENTRE PVT	0.25	<b>Telecom - Services</b>	<b>0.67</b>
DR AGARWALS HEALTH CARE LTD	0.18	HFCL LTD	0.39
<b>Consumer Durables</b>	<b>3.87</b>	RAILTEL CORPORATION OF INDIA LTD	0.16
Crompton Greaves Consumer Electricals Ltd	0.75	TATA TELESERVICES LTD.	0.12
AMBER ENTERPRISES INDIA LTD.	0.66	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>0.54</b>
PG ELECTROPLAST LTD	0.46	BEML LTD.	0.36
Kajaria Ceramics Ltd.	0.35	ACTION CONSTRUCTION EQUIPMENT LTD.	0.18
V-Guard Industries Ltd.	0.35	<b>Minerals and Mining</b>	<b>0.52</b>
Bata India Ltd.	0.29	GRAVITA INDIA LTD.	0.27
Century Plyboards (India) Ltd.	0.26	Gujarat Mineral Development Corporation Ltd.	0.25
Whirlpool of India Ltd.	0.25	<b>Ferrous Metals</b>	<b>0.50</b>
Akzo Nobel India Ltd.	0.20	NMDC STEEL LTD	0.26
CERA SANITARYWARE LTD	0.15	SARDA ENERGY AND MINERALS LTD.	0.24
CAMPUS ACTIVEWEAR LTD	0.11	<b>Household Products</b>	<b>0.41</b>
<b>Construction</b>	<b>3.21</b>	DOMS INDUSTRIES LTD	0.23
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.68	JYOTHY LABORATORIES LIMITED	0.18
NBCC (India) Ltd	0.54	<b>Paper, Forest and Jute Products</b>	<b>0.35</b>
Kec International Ltd.	0.46	ADITYA BIRLA REAL ESTATE LTD	0.35
NCC LIMITED	0.32	<b>Healthcare Equipment and Supplies</b>	<b>0.31</b>
Icon International Ltd	0.28	POLY MEDICURE LTD	0.31
AFCONS INFRASTRUCTURE LTD.	0.26	<b>Telecom - Equipment and Accessories</b>	<b>0.30</b>
TECHNO ELECTRIC & ENGINEERING	0.26	ITI LTD	0.15
COMPANY LIMITED	0.26	Tejas Networks Ltd	0.15
Engineers India Ltd.	0.16	<b>Diversified</b>	<b>0.25</b>
RITES Ltd.	0.16	DCM SHRIRAM LTD.	0.25
<b>Leisure Services</b>	<b>2.31</b>	<b>Oil</b>	<b>0.17</b>
LEMON TREE HOTELS LTD	0.34	AEGIS VOPAK TERMINALS LTD	0.17
CHALET HOTELS LTD.	0.33	<b>Equity &amp; Equity related - Total</b>	<b>100.08</b>
ELIH Ltd.	0.33	<b>Triparty Repo</b>	<b>0.25</b>
DEVYANI INTERNATIONAL LIMITED	0.25	<b>Net Current Assets/(Liabilities)</b>	<b>-0.33</b>
SAPPHIRE FOODS INDIA LTD.	0.24	<b>Grand Total</b>	<b>100.00</b>
TBO TEK LIMITED	0.24		
SCHLOSS BANGALORE LTD.	0.18		
BLS INTERNATIONAL SERVICES LTD.	0.16		
VALOR ESTATE LIMITED	0.14		
VENTIVE HOSPITALITY LTD.	0.10		

# KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Return that corresponds to the performance of Nifty SmallCap 250 Index subject to tracking error.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>The risk of the scheme is Very High</p>	<p>The risk of the benchmark is Very High Nifty Smallcap 250 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST.  
For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹16.14 crs

**AUM:** ₹16.47 crs

**Benchmark:** BSE Sensex Index TRI

**Allotment Date:** February 17, 2025

**Folio Count:** 4,456

## 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	₹10.9103	₹10.9278
IDCW	₹10.9104	₹10.9280

(as on January 30, 2025)

### Ratios

Portfolio Turnover	44.74%
Tracking Error	0.20%

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.31%
<b>Direct Plan:</b>	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)

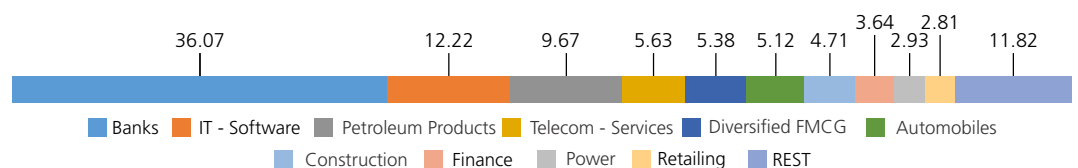
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>Banks</b>			
HDFC Bank Ltd.	14.49	BAJAJ FINANCE LTD.	2.49
ICICI Bank Ltd.	9.92	Bajaj Finserv Ltd.	1.15
STATE BANK OF INDIA	4.58	<b>Power</b>	<b>2.93</b>
Axis Bank Ltd.	4.01	NTPC LTD	1.73
KOTAK MAHINDRA BANK LTD.	3.07	Power Grid Corporation Of India Ltd.	1.20
<b>IT - Software</b>			
Infosys Ltd.	6.00	<b>Retailing</b>	<b>2.81</b>
Tata Consultancy Services Ltd.	3.24	ETERNAL LIMITED	1.95
HCL Technologies Ltd.	1.84	Trent Ltd	0.86
Tech Mahindra Ltd.	1.14	<b>Consumer Durables</b>	<b>2.78</b>
<b>Petroleum Products</b>			
RELIANCE INDUSTRIES LTD.	9.67	Titan Company Ltd.	1.66
<b>Telecom - Services</b>			
Bharti Airtel Ltd	5.63	Asian Paints Ltd.	1.12
<b>Diversified FMCG</b>			
ITC Ltd.	3.18	<b>Pharmaceuticals and Biotechnology</b>	<b>1.73</b>
Hindustan Unilever Ltd.	2.17	Sun Pharmaceuticals Industries Ltd.	1.73
KWALITY WALLS INDIA LIMITED	0.03	<b>Aerospace and Defense</b>	<b>1.65</b>
<b>Automobiles</b>			
Mahindra & Mahindra Ltd.	3.14	Bharat Electronics Ltd.	1.65
Maruti Suzuki India Limited	1.98	<b>Ferrous Metals</b>	<b>1.63</b>
<b>Construction</b>			
Larsen And Toubro Ltd.	4.71	Tata Steel Ltd.	1.63
<b>Finance</b>			
	3.64	<b>Cement and Cement Products</b>	<b>1.53</b>
		Ultratech Cement Ltd.	1.53
		<b>Transport Infrastructure</b>	<b>1.07</b>
		Adani Port and Special Economic Zone Ltd.	1.07
		<b>Transport Services</b>	<b>1.06</b>
		Inter Globe Aviation Ltd	1.06
		<b>Equity &amp; Equity related - Total</b>	<b>99.63</b>
		<b>Net Current Assets/(Liabilities)</b>	<b>0.37</b>
		<b>Grand Total</b>	<b>100.00</b>

## SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Return that corresponds to the performance of BSE Sensex Index subject to tracking error.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High BSE Sensex Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST.  
For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹229.39 crs

**AUM:** ₹239.36 crs

**Benchmark:** Nifty Commodities Index TRI

**Allotment Date:** March 10, 2025

**Folio Count:** 4,540

## 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	₹11.9902	₹12.0180
IDCW	₹11.9896	₹12.0184

(as on January 30, 2025)

### Ratios

Portfolio Turnover	25.07%
Tracking Error	0.47%

### 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)

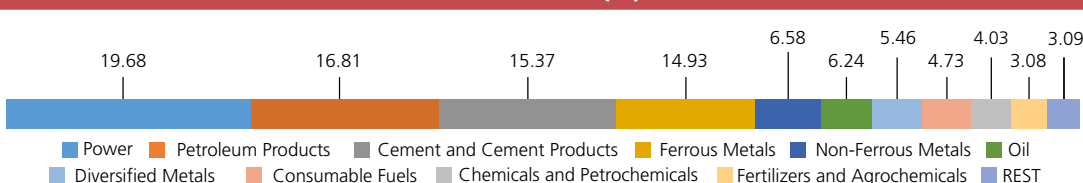
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related</b>		
<b>Power</b>		<b>19.68</b>
NTPC LTD		7.97
Tata Power Co. Ltd.		2.90
ADANI POWER LTD.		2.52
ADANI ENERGY SOLUTIONS LTD.		1.47
TORRENT POWER LTD		1.25
ADANI GREEN ENERGY LTD.		1.23
JSW ENERGY LTD.		1.17
NHPC LIMITED		1.17
<b>Petroleum Products</b>		<b>16.81</b>
RELIANCE INDUSTRIES LTD.		8.65
Bharat Petroleum Corporation Ltd.		3.34
Indian Oil Corporation Ltd		2.88
HINDUSTAN PETROLEUM CORPORATION LTD		1.94
<b>Cement and Cement Products</b>		<b>15.37</b>
Ultratech Cement Ltd.		7.11
Grasim Industries Ltd.		5.09
Shree Cement Ltd.		1.70
Ambuja Cements Ltd.		1.47
<b>Ferrous Metals</b>		<b>14.93</b>
Tata Steel Ltd.		7.54
JSW Steel Ltd.		5.39
Jindal Steel & Power Ltd.		2.00
<b>Non - Ferrous Metals</b>		<b>6.58</b>
Hindalco Industries Ltd		6.58
<b>Oil</b>		<b>6.24</b>
Oil & Natural Gas Corporation Ltd.		4.93
OIL INDIA LIMITED		1.31
<b>Diversified Metals</b>		<b>5.46</b>
Vedanta Ltd.		5.46
<b>Consumable Fuels</b>		<b>4.73</b>
Coal India Ltd.		4.73
<b>Chemicals and Petrochemicals</b>		<b>4.03</b>
Pidilite Industries Ltd.		2.10
SRF Ltd.		1.93
<b>Fertilizers and Agrochemicals</b>		<b>3.08</b>
UPL Ltd		1.86
P I INDUSTRIES LTD		1.22
<b>Industrial Products</b>		<b>1.75</b>
APL APOLLO TUBES LTD.		1.75
<b>Minerals and Mining</b>		<b>1.33</b>
NMDC Ltd.		1.33
<b>Equity &amp; Equity related - Total</b>		<b>99.99</b>
<b>Triparty Repo</b>		<b>1.29</b>
<b>Net Current Assets/(Liabilities)</b>		<b>-1.28</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty Commodities Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹18.15 crs

**AUM:** ₹18.80 crs

**Benchmark:** Nifty Midcap 150 Index TRI

**Allotment Date:** March 21, 2025

**Folio Count:** 5,753

## 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	₹10.9850	₹11.0314
IDCW	₹10.9851	₹11.0308

(as on January 30, 2025)

### Ratios

Portfolio Turnover	76.03%
Tracking Error	1.15%

### 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)

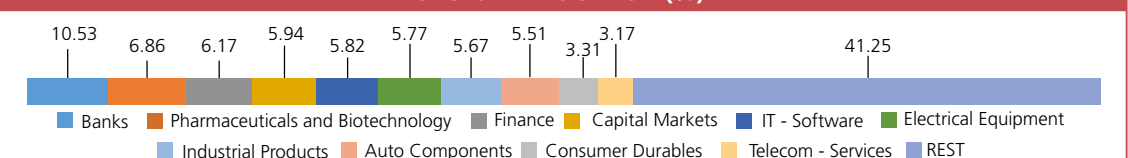
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related Banks</b>	<b>10.53</b>	P I INDUSTRIES LTD	0.69
FEDERAL BANK LTD.	1.90	FERTILISERS AND CHEMICALS	0.14
IndusInd Bank Ltd.	1.58	TRAVANCORE LTD	2.60
AU Small Finance Bank Ltd.	1.49	<b>Realty</b>	0.84
IDFC First Bank Limited	1.48	PHOENIX MILLS LTD.	0.66
YES BANK LTD.	1.01	PRESTIGE ESTATES PROJECTS LIMITED	0.63
UNION BANK OF INDIA	0.94	GODREJ PROPERTIES LIMITED	0.47
INDIAN BANK	0.86	OBEROI REALTY LTD	2.22
BANK OF INDIA	0.53	<b>Insurance</b>	1.10
BANK OF MAHARASHTRA	0.36	Max Financial Services Ltd.	0.67
IDBI Bank Ltd.	0.15	ICICI Prudential Life Insurance Company Ltd	0.31
Indian Overseas Bank	0.14	General Insurance Corporation Of India	0.10
UCO Bank	0.09	THE NEW INDIA ASSURANCE COMPANY LTD	2.09
<b>Pharmaceuticals and Biotechnology</b>	<b>6.86</b>	<b>Chemicals and Petrochemicals</b>	1.10
Lupin Ltd.	1.40	SRF Ltd.	0.35
Aurobindo Pharma Ltd.	0.91	Gujarat Fluorochemicals Ltd.	0.34
Alkem Laboratories Ltd.	0.89	Linde India Ltd.	0.30
Glenmark Pharmaceuticals Ltd	0.70	Deepak Nitrite Ltd.	1.95
Biocon Ltd.	0.64	<b>Power</b>	0.71
MANKIND PHARMA LTD	0.55	TORRENT POWER LTD	0.56
Ipca Laboratories Ltd.	0.38	NHPC LIMITED	0.23
Abbott India Ltd.	0.31	NLC India Ltd.	0.21
Ajanta Pharma Ltd.	0.27	NTPC GREEN ENERGY LIMITED	0.21
GlaxoSmithKline Pharmaceuticals Ltd.	6.17	<b>SJVN LIMITED</b>	1.93
<b>Finance</b>	1.10	<b>Automobiles</b>	1.85
Muthoot Finance Ltd	0.97	Hero MotoCorp Ltd.	0.80
Sundaram Finance Ltd.	0.70	Dabur India Ltd.	0.75
Additya Birla Capital Ltd.	0.67	Colgate Palmolive (India) Ltd.	0.30
Mahindra & Mahindra Financial Services Ltd.	0.63	Procter & Gamble Hygiene and Health Care Ltd.	1.81
L&T FINANCE HOLDINGS LTD	0.61	<b>Agricultural, Commercial and Construction Vehicles</b>	1.51
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.42	ASHOK LEYLAND LTD.	0.30
LIC Housing Finance Ltd.	0.31	Escorts Ltd.	1.76
<b>CRISIL Ltd.</b>	0.28	<b>Agricultural Food and other Product</b>	1.03
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.26	Marico Ltd.	0.46
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.22	PATANJALI FOODS LIMITED	0.27
TATA INVESTMENT CORPORATION LTD	5.94	ADANI WILMAR LIMITED	1.69
<b>Capital Markets</b>	3.07	<b>Healthcare Services</b>	0.24
BSE LTD.	1.37	Fortis Healthcare India Ltd	0.24
HDFC Asset Management Company Ltd.	0.77	Global Health Ltd.	1.50
360 ONE WAM LTD.	0.42	Syngene International Limited	0.58
Nippon Life India Asset Management Ltd.	0.31	<b>Gas</b>	0.39
MOTILAL OSWAL FINANCIAL SERVICES LTD	1.76	Petronet LNG Ltd.	0.33
<b>IT - Software</b>	5.82	ADANI TOTAL GAS LTD.	0.20
PERSISTENT SYSTEMS LIMITED	1.49	Indraprastha Gas Ltd.	1.47
COFORGE LIMITED	0.84	Gujarat Gas Ltd.	0.52
Mphasis Ltd	0.50	<b>Leisure Services</b>	0.50
Oracle Financial Services Software Ltd	0.49	Jubilant Foodworks Limited	1.45
TATA ELXSI LTD.	0.46	Indian Railway Catering And Tourism Corporation Ltd.	0.33
KIPIT TECHNOLOGIES LTD.	0.28	ITC HOTELS LIMITED	1.33
HEXWARE TECHNOLOGIES LTD.	5.77	<b>Cement and Cement Products</b>	0.44
SUZLON ENERGY LTD.	1.55	JK Cement Ltd.	0.27
GE VERNOVA T&D INDIA LIMITED	0.91	Dalmia Bharat Limited	1.30
Bharat Heavy Electricals Ltd.	0.72	ACC Ltd.	0.71
WAAREE ENERGIES LIMITED	0.64	<b>Ferrous Metals</b>	0.59
HITACHI ENERGY INDIA LIMITED	0.36	JINDAL STAINLESS LTD	1.13
Apar Industries Limited	0.30	Steel Authority of India Ltd.	0.75
Thermax Ltd.	0.22	<b>Minerals and Mining</b>	0.38
PREMIER ENERGIES LIMITED	5.67	NMDC Ltd.	0.90
<b>Industrial Products</b>	1.49	LLOYDS METALS AND ENERGY LTD.	0.22
Cummins India Ltd.	1.00	<b>Transport Infrastructure</b>	1.10
APL APOLLO TUBES LTD.	0.99	GMR AIRPORTS LIMITED	1.10
Polycab India Ltd.	0.87	JSW INFRASTRUCTURE LIMITED	0.93
KEF INDUSTRIES LTD.	0.61	<b>Petroleum Products</b>	1.10
SUPREME INDUSTRIES LIMITED	0.49	HINDUSTAN PETROLEUM CORPORATION LTD	0.83
Astral Ltd.	0.42	<b>Non - Ferrous Metals</b>	0.83
AIA Engineering Limited.	5.51	NATIONAL ALUMINIUM COMPANY LTD	0.83
<b>Auto Components</b>	1.03	<b>Textiles and Apparels</b>	0.56
Bharat Forge Ltd.	0.70	Page Industries Ltd	0.27
MRF Limited	0.67	K.P.R. Mill Ltd.	0.75
TUBE INVESTMENTS OF INDIA LTD.	0.60	<b>Oil</b>	0.74
SONA BLW PRECISION FORGINGS LTD	0.57	OIL INDIA LIMITED	0.52
UNO MINDA LIMITED	0.50	<b>Construction</b>	0.22
Balkrishna Industries Ltd.	0.43	RAIL VIKAS NIGAM LIMITED	0.58
Apollo Tyres Ltd.	0.39	IRB INFRASTRUCTURE DEVELOPERS LTD	0.38
Exide Industries Ltd	0.39	<b>Industrial Manufacturing</b>	0.20
Schaeffler India Ltd.	0.23	COCHIN SHIPYARD LTD.	0.58
Endurance Technologies Ltd.	3.31	Honeywell Automation India Ltd.	0.20
<b>Consumer Durables</b>	1.15	<b>IT - Services</b>	0.30
Dixon Technologies India Ltd.	0.81	TATA TECHNOLOGIES LTD	0.28
VOLTA S LTD.	0.63	L&T Technology Services Ltd	0.46
BLUE STAR LTD.	0.57	<b>Transport Services</b>	0.46
KALYAN JEWELLERS INDIA LTD.	0.37	Container Corporation of India Ltd.	0.38
Berger Paints (I) Ltd.	0.35	<b>Aerospace and Defense</b>	0.38
<b>Telecom - Services</b>	3.17	BHARAT DYNAMICS LTD	0.37
Indus towers Ltd.	1.54	<b>Diversified</b>	0.26
Vodafone Idea Ltd	0.83	3M India Ltd.	0.11
Tata Communications Ltd.	0.49	Godrej Industries Ltd.	0.28
BHARTI HEXACOM LTD.	0.31	<b>Beverages</b>	0.28
<b>Financial Technology (Fintech)</b>	2.75	United Breweries Ltd.	0.22
PB FINTECH LTD.	1.51	<b>Cigarettes and Tobacco Products</b>	0.22
ONE 97 COMMUNICATIONS LTD.	1.24	Godfrey Phillips India Ltd.	99.76
<b>Retailing</b>	2.70	<b>Equity &amp; Equity related - Total</b>	0.24
SWIGGY LTD	1.11	<b>Net Current Assets/(Liabilities)</b>	100.00
FSN E-COMMERCE VENTURES LTD.	0.87	<b>Grand Total</b>	
VISHAL MEGA MART LIMITED	0.72		
<b>Fertilizers and Agrochemicals</b>	2.61		
UPL Ltd	1.06		
Coromandel International Ltd.	0.72		

## SECTOR ALLOCATION (%)



### Product Label

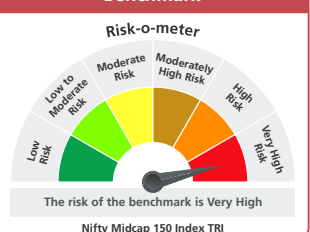
This product is suitable for investors who are seeking\*:

- 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹26.04 crs

**AUM:** ₹34.01 crs

**Benchmark:** Nifty Top 10 Equal Weight Index TRI

**Allotment Date:** April 28, 2025

**Folio Count:** 5,672

## 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	₹10.0501	₹10.1038
IDCW	₹10.0500	₹10.1038

(as on January 30, 2025)

### Ratios

Portfolio Turnover	24.52%
Tracking Error	0.11%

### 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)

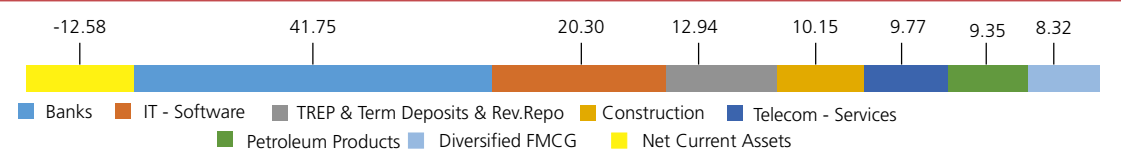
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>		<b>Telecom - Services</b>	<b>9.77</b>
<b>Banks</b>	<b>41.75</b>	Bharti Airtel Ltd	9.77
Axis Bank Ltd.	11.65	<b>Petroleum Products</b>	<b>9.35</b>
ICICI Bank Ltd.	10.48	RELIANCE INDUSTRIES LTD.	9.35
KOTAK MAHINDRA BANK LTD.	9.84	<b>Diversified FMCG</b>	<b>8.32</b>
HDFC Bank Ltd.	9.78	ITC Ltd.	8.32
<b>IT - Software</b>	<b>20.30</b>	<b>Equity &amp; Equity related - Total</b>	<b>99.64</b>
Infosys Ltd.	10.35	<b>Triparty Repo</b>	<b>12.94</b>
Tata Consultancy Services Ltd.	9.95	<b>Net Current Assets/(Liabilities)</b>	<b>-12.58</b>
<b>Construction</b>	<b>10.15</b>	<b>Grand Total</b>	<b>100.00</b>
Larsen And Toubro Ltd.	10.15		

## SECTOR ALLOCATION (%)



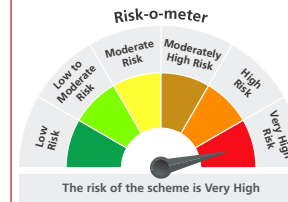
## Product Label

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

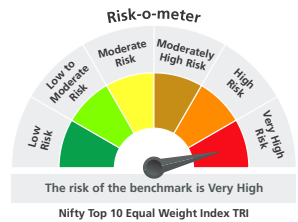
- Long term capital growth
- Return that corresponds to the performance of Nifty Top 10 Equal Weight Index, subject to tracking error.

\* 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](http://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:** ₹14.63 crs

**AUM:** ₹14.54 crs

**Benchmark:** Nifty 200 Quality 30 Index TRI

**Allotment Date:** July 14, 2025

**Folio Count:** 6,957

## 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	₹10.1400	₹10.1615
IDCW	₹10.1400	₹10.1615

(as on January 30, 2025)

### Ratios

Portfolio Turnover	16.91%
Tracking Error	0.18%

### 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)

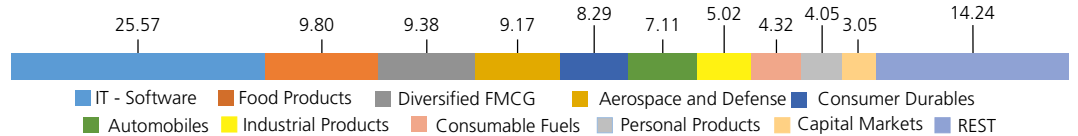
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related</b>			Hero MotoCorp Ltd.		3.24
<b>IT - Software</b>			<b>Industrial Products</b>		<b>5.02</b>
HCL Technologies Ltd.		5.09	Cummins India Ltd.		2.83
Infosys Ltd.		5.07	Polycab India Ltd.		2.19
Tata Consultancy Services Ltd.		4.87	<b>Consumable Fuels</b>		<b>4.32</b>
PERSISTENT SYSTEMS LIMITED		2.92	Coal India Ltd.		4.32
LTIMindtree Limited		2.59	<b>Personal Products</b>		<b>4.05</b>
Oracle Financial Services Software Ltd		1.78	Colgate Palmolive (India ) Ltd.		4.05
TATA ELXSI LTD.		1.75	<b>Capital Markets</b>		<b>3.05</b>
KPIT TECHNOLOGIES LTD.		1.50	HDFC Asset Management Company Ltd.		3.05
<b>Food Products</b>		<b>9.80</b>	<b>Non - Ferrous Metals</b>		<b>2.98</b>
NESTLE INDIA LTD.		5.36	HINDUSTAN ZINC LTD.		2.98
Britannia Industries Ltd.		4.44	<b>Agricultural Food and other Product</b>		<b>2.90</b>
<b>Diversified FMCG</b>		<b>9.38</b>	Marico Ltd.		2.90
Hindustan Unilever Ltd.		5.22	<b>Chemicals and Petrochemicals</b>		<b>2.46</b>
ITC Ltd.		4.08	Pidilite Industries Ltd.		2.46
KWALITY WALLS INDIA LIMITED		0.08	<b>Textiles and Apparels</b>		<b>2.29</b>
<b>Aerospace and Defense</b>		<b>9.17</b>	Page Industries Ltd		2.29
Bharat Electronics Ltd.		5.58	<b>Leisure Services</b>		<b>1.89</b>
HINDUSTAN AERONAUTICS LTD.		3.59	Indian Railway Catering And Tourism Corporation Ltd.		1.89
<b>Consumer Durables</b>		<b>8.29</b>	<b>Industrial Manufacturing</b>		<b>1.86</b>
Asian Paints Ltd.		3.36	MAZAGOAN DOCK SHIPBUILDERS LTD		1.86
Dixon Technologies India Ltd.		3.07	<b>Equity &amp; Equity related - Total</b>		<b>100.14</b>
Havells India Ltd.		1.86	<b>Net Current Assets/(Liabilities)</b>		<b>-0.14</b>
<b>Automobiles</b>		<b>7.11</b>	<b>Grand Total</b>		<b>100.00</b>
Bajaj Auto Ltd.		3.87			

## SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Return that corresponds to the performance of Nifty 200 Quality 30 Index, subject to tracking error.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High Nifty 200 Quality 30 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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:** ₹19.17 crs

**AUM:** ₹21.25 crs

**Benchmark:** Nifty Alpha 50 Index TRI

**Allotment Date:** August 19, 2025

**Folio Count:** 5,790

## 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	₹9.4311	₹9.4564
IDCW	₹9.4311	₹9.4563

(as on January 30, 2025)

### Ratios

Portfolio Turnover	91.72%
Tracking Error	0.29%

### 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)

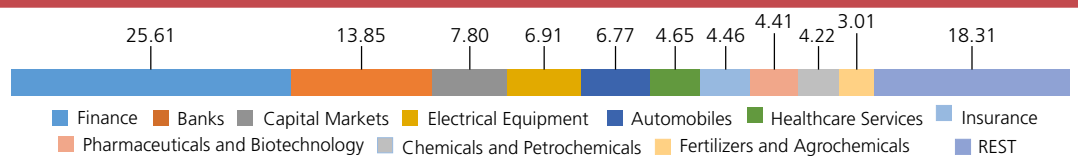
**Data as on 31st January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related Finance</b>			<b>Pharmaceuticals and Biotechnology</b>		
L&T FINANCE HOLDINGS LTD	4.62	25.61	Laurus Labs Ltd.		3.18
Muthoot Finance Ltd	4.27		Glenmark Pharmaceuticals Ltd		1.23
Aditya Birla Capital Ltd.	3.55		<b>Chemicals and Petrochemicals</b>		<b>4.22</b>
Manappuram Finance Ltd	3.32		Navin Fluorine International Ltd.		3.19
BAJAJ FINANCE LTD.	2.43		SOLAR INDUSTRIES INDIA LIMITED		1.03
SHRIRAM FINANCE LTD.	1.78		<b>Fertilizers and Agrochemicals</b>		<b>3.01</b>
Cholamandalam Investment and Finance Company Ltd.	1.67		UPL Ltd		1.59
IIFL Finance Ltd	1.36		Coromandel International Ltd.		1.42
Bajaj Finserv Ltd.	1.31		<b>Aerospace and Defense</b>		<b>2.96</b>
POONAWALLA FINCORP LTD.	1.27		Bharat Electronics Ltd.		1.63
Bajaj Holdings and Investment Ltd.	0.03		BHARAT DYNAMICS LTD		1.33
<b>Banks</b>	<b>13.85</b>		<b>Retailing</b>		<b>2.37</b>
RBL Bank Ltd	4.27		FSN E-COMMERCE VENTURES LTD.		2.37
AU Small Finance Bank Ltd.	2.99		<b>Commercial Services and Supplies</b>		<b>1.89</b>
INDIAN BANK	2.77		Redington India Ltd		1.89
CANARA BANK	2.16		<b>Financial Technology (Fintech)</b>		<b>1.76</b>
BANK OF INDIA	1.66		ONE 97 COMMUNICATIONS LTD.		1.76
<b>Capital Markets</b>	<b>7.80</b>		<b>Agricultural, Commercial and Construction Vehicles</b>		<b>1.72</b>
BSE LTD.	3.83		ASHOK LEYLAND LTD.		1.72
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.02		<b>Cigarettes and Tobacco Products</b>		<b>1.66</b>
HDFC Asset Management Company Ltd.	0.95		Godfrey Phillips India Ltd.		1.66
<b>Electrical Equipment</b>	<b>6.91</b>		<b>Transport Services</b>		<b>1.39</b>
HITACHI ENERGY INDIA LIMITED	3.87		Inter Globe Aviation Ltd		1.39
GE VERNOVA T&D INDIA LIMITED	3.04		<b>Power</b>		<b>1.29</b>
<b>Automobiles</b>	<b>6.77</b>		ADANI POWER LTD.		1.29
Eicher Motors Ltd.	2.03		<b>Beverages</b>		<b>1.20</b>
TVS Motors Company Ltd	2.01		Radico Khaitan Ltd.		1.20
Maruti Suzuki India Limited	1.78		<b>Telecom - Services</b>		<b>1.17</b>
Mahindra & Mahindra Ltd.	0.95		Bharti Airtel Ltd		1.17
<b>Healthcare Services</b>	<b>4.65</b>		<b>Industrial Manufacturing</b>		<b>0.42</b>
Narayana Hrudayalaya Ltd.	2.39		MAZAGOAN DOCK SHIPBUILDERS LTD		0.42
Fortis Healthcare India Ltd	1.71		<b>Consumer Durables</b>		<b>0.38</b>
MAX HEALTHCARE INSTITUTE LTD.	0.55		AMBER ENTERPRISES INDIA LTD.		0.38
<b>Insurance</b>	<b>4.46</b>		<b>Equity &amp; Equity related - Total</b>		<b>99.90</b>
Max Financial Services Ltd.	2.28		<b>Net Current Assets/(Liabilities)</b>		<b>0.10</b>
SBI Life Insurance Company Ltd	1.66		<b>Grand Total</b>		<b>100.00</b>
HDFC Life Insurance Company Ltd.	0.52				

## SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Return that corresponds to the performance of Nifty Alpha 50 Index, subject to tracking error.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty Alpha 50 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

# KOTAK NIFTY500 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty500 Momentum 50 Index

**Investment Objective:** The investment objective of the scheme is to provide returns that, before expenses, corresponds 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 realized

**Fund Manager\*:** Mr. Devender Singhal,  
Mr. Satish Dondapati,  
Mr. Abhishek Bisen

**AAUM:** ₹15.25 crs

**AUM:** ₹15.19 crs

**Benchmark:** Nifty500 Momentum 50 Index TRI

**Allotment Date:** December 11, 2025

**Folio Count:** 7,875

## 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	₹9.5777	₹9.5821
IDCW	₹9.5777	₹9.5821

(as on January 30, 2025)

### Ratios

Portfolio Turnover	71.27%
Tracking Error	0.32%

### Total Expense Ratio\*\*

**Regular Plan:** 0.52%

**Direct Plan:** 0.19%

### 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)

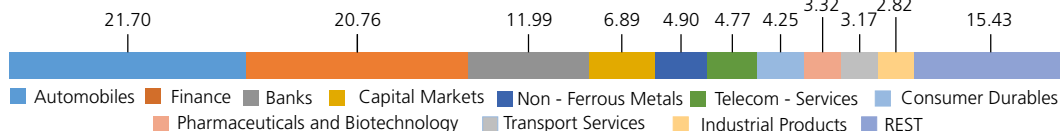
Data as on 31st January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related</b>			Laurus Labs Ltd.		2.25
<b>Automobiles</b>		<b>21.70</b>	Glenmark Pharmaceuticals Ltd		1.07
Eicher Motors Ltd.	4.90		<b>Transport Services</b>		<b>3.17</b>
Mahindra & Mahindra Ltd.	4.83		Inter Globe Aviation Ltd		3.17
Maruti Suzuki India Limited	4.49		<b>Industrial Products</b>		<b>2.82</b>
TVS Motors Company Ltd	3.66		Cummins India Ltd.		2.21
Hero MotoCorp Ltd.	3.34		PTC INDUSTRIES LTD		0.32
Force Motors Ltd.	0.48		HBL ENGINEERING LTD		0.29
<b>Finance</b>		<b>20.76</b>	<b>Healthcare Services</b>		<b>2.44</b>
SHRIRAM FINANCE LTD.	5.27		Fortis Healthcare India Ltd		1.66
BAJAJ FINANCE LTD.	4.74		ASTER DM HEALTHCARE LTD		0.40
Muthoot Finance Ltd	2.85		Narayana Hrudayalaya Ltd.		0.38
L&T FINANCE HOLDINGS LTD	1.96		<b>Electrical Equipment</b>		<b>2.22</b>
Cholamandalam Investment and Finance Company Ltd.	1.90		GE VERNOVA T&D INDIA LIMITED		1.45
Aditya Birla Capital Ltd.	1.63		HITACHI ENERGY INDIA LIMITED		0.77
Mahindra & Mahindra Financial Services Ltd.	1.12		<b>Financial Technology (Fintech)</b>		<b>1.86</b>
Manappuram Finance Ltd	0.68		ONE 97 COMMUNICATIONS LTD.		1.86
IIFL Finance Ltd	0.40		<b>Insurance</b>		<b>1.69</b>
CHOICE INTERNATIONAL LTD	0.21		Max Financial Services Ltd.		1.69
<b>Banks</b>		<b>11.99</b>	<b>Retailing</b>		<b>1.48</b>
FEDERAL BANK LTD.	2.66		FSN E-COMMERCE VENTURES LTD.		1.48
AU Small Finance Bank Ltd.	2.65		<b>Fertilizers and Agrochemicals</b>		<b>1.45</b>
CANARA BANK	2.13		UPL Ltd		1.45
INDIAN BANK	1.56		<b>Transport Infrastructure</b>		<b>1.30</b>
KARUR VYSYA BANK LTD.	1.04		GMR AIRPORTS LIMITED		1.30
RBL Bank Ltd	0.99		<b>Chemicals and Petrochemicals</b>		<b>1.03</b>
City Union Bank Ltd.	0.96		Navin Fluorine International Ltd.		1.03
<b>Capital Markets</b>		<b>6.89</b>	<b>Beverages</b>		<b>0.71</b>
BSE LTD.	3.40		Radico Khaitan Ltd.		0.71
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	2.93		<b>Auto Components</b>		<b>0.48</b>
Anand Rathi Wealth Ltd.	0.56		Asahi India Glass Ltd.		0.48
<b>Non - Ferrous Metals</b>		<b>4.90</b>	<b>Industrial Manufacturing</b>		<b>0.21</b>
Hindalco Industries Ltd	4.90		SYRMA SGS TECHNOLOGY LTD.		0.21
<b>Telecom - Services</b>		<b>4.77</b>	<b>Minerals and Mining</b>		<b>0.17</b>
Bharti Airtel Ltd	4.77		Gujarat Mineral Development Corporation Ltd.		0.17
<b>Consumer Durables</b>		<b>4.25</b>	<b>Equity &amp; Equity related - Total</b>		<b>99.61</b>
Asian Paints Ltd.	4.25		<b>Net Current Assets/(Liabilities)</b>		<b>0.39</b>
<b>Pharmaceuticals and Biotechnology</b>		<b>3.32</b>	<b>Grand Total</b>		<b>100.00</b>

## SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:		
<ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Return that corresponds to the performance of Nifty500 Momentum 50 Index subject to tracking error.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Very High</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Very High</p> <p>Nifty500 Momentum 50 Index TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://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:** ₹7,072.37 crs

**AUM:** ₹7,022.16 crs

**Benchmark:** Nifty SDL Apr 2027 Top 12 Equal Weight Index

**Allotment Date:** February 11, 2022

**Folio Count:** 5,000

## 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	₹12.7157	₹12.7938
IDCW	₹12.7159	₹12.7931

(as on January 30, 2025)

### Debt Quant

Average Maturity	1.08 yrs
Modified Duration	1.00 yrs
Macaulay Duration	1.03 yrs
Annualised YTM*	6.07%
Tracking Error	0.82%

\*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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

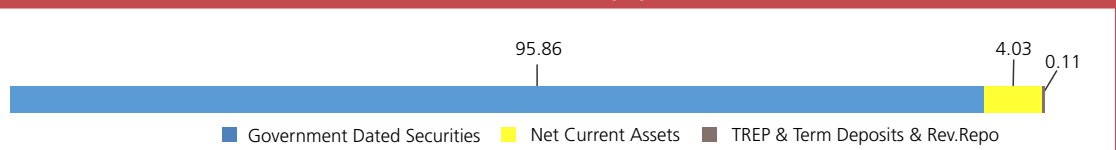
PRC Matrix

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		

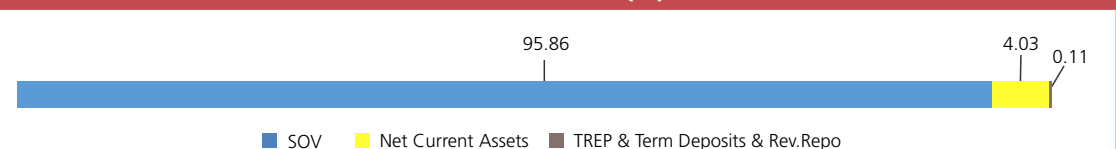
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Government Dated Securities</b>			7.12% Bihar State Govt-Bihar	SOV	0.58
7.59% Karnataka State Govt-Karnataka	SOV	14.77	7.80% Kerala State Govt-Kerala	SOV	0.51
7.86% Karnataka State Govt-Karnataka	SOV	6.11	7.80% Haryana State Govt-Haryana	SOV	0.51
7.59% Gujarat State Govt-Gujarat	SOV	5.38	7.77% Kerala State Govt-Kerala	SOV	0.51
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	4.70	7.14% Gujarat State Govt-Gujarat	SOV	0.39
7.78% West Bengal State Govt-West Bengal	SOV	4.60	7.59% Bihar State Govt-Bihar	SOV	0.36
7.75% Karnataka State Govt-Karnataka	SOV	4.39	7.20% Bihar State Govt-Bihar	SOV	0.22
7.62% Tamil Nadu State Govt-Tamil Nadu	SOV	4.35	7.85% Bihar State Govt-Bihar	SOV	0.15
7.71% Gujarat State Govt-Gujarat	SOV	4.22	6.90% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.14
7.64% Haryana State Govt-Haryana	SOV	3.59	7.64% Kerala State Govt-Kerala	SOV	0.10
7.20% Tamil Nadu State Govt-Tamil Nadu	SOV	3.47	7.59% Rajasthan State Govt-Rajasthan	SOV	0.10
6.58% Gujarat State Govt-Gujarat	SOV	3.30	7.10% West Bengal State Govt-West Bengal	SOV	0.07
7.61% Tamil Nadu State Govt-Tamil Nadu	SOV	2.81	7.29% Bihar State Govt-Bihar	SOV	0.07
7.74% Tamil Nadu State Govt-Tamil Nadu	SOV	2.56	7.29% Kerala State Govt-Kerala	SOV	0.07
7.61% Rajasthan State Govt-Rajasthan	SOV	2.54	7.20% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
7.64% West Bengal State Govt-West Bengal	SOV	2.29	7.14% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.05
7.76% Madhya Pradesh State Govt-Madhya Pradesh	SOV	2.18	6.88% West Bengal State Govt-West Bengal	SOV	0.03
7.85% Tamil Nadu State Govt-Tamil Nadu	SOV	2.18	7.63% Gujarat State Govt-Gujarat	SOV	0.03
6.54% Maharashtra State Govt-Maharashtra	SOV	2.13	7.38% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.03
7.59% Haryana State Govt-Haryana	SOV	1.95	7.16% West Bengal State Govt-West Bengal	SOV	0.03
7.87% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.87	7.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.03
8.31% Rajasthan State Govt-Rajasthan	SOV	1.68	7.20% Karnataka State Govt-Karnataka	SOV	0.02
7.73% Rajasthan State Govt-Rajasthan	SOV	1.52	7.23% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.01
7.6 % adhya Pradesh State Govt-Madhya Pradesh	SOV	1.33	7.15% Karnataka State Govt-Karnataka	SOV	0.01
7.92% West Bengal State Govt-West Bengal	SOV	1.33	<b>Government Dated Securities - Total</b>		<b>95.86</b>
7.85% Rajasthan State Govt-Rajasthan	SOV	1.16	<b>Triparty Repo</b>		<b>0.11</b>
7.64% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.11	<b>Net Current Assets/(Liabilities)</b>		<b>4.03</b>
6.72% Kerala State Govt-Kerala	SOV	1.08	<b>Grand Total</b>		<b>100.00</b>
7.89% Haryana State Govt-Haryana	SOV	0.94			
7.78% Bihar State Govt-Bihar	SOV	0.93			
7.63% West Bengal State Govt-West Bengal	SOV	0.65			
7.67% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.65			

## ALLOCATION (%)



## RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*:	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Low to Moderate</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p>Nifty SDL Apr 2027 Top 12 Equal Weight Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹3,259.88 crs

**AUM:** ₹3,358.88 crs

**Benchmark:** Nifty SDL Apr 2032 Top 12 Equal Weight Index

**Allotment Date:** February 11, 2022

**Folio Count:** 2,939

## 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	₹12.9200	₹13.0075
IDCW	₹12.9240	₹13.0061

(as on January 30, 2025)

### Debt Quant

Average Maturity	5.96 yrs
Modified Duration	4.63 yrs
Macaulay Duration	4.80 yrs
Annualised YTM*	7.36%
Tracking Error	2.32%

\*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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

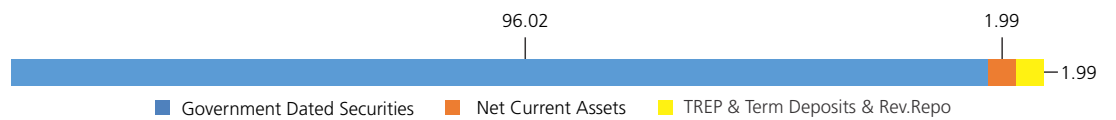
PRC Matrix

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		

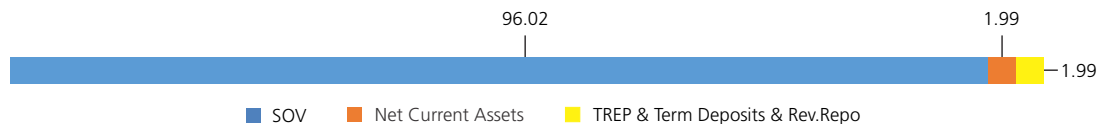
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Government Dated Securities</b>			7.42% Karnataka State Govt-Karnataka	SOV	0.30
7.70% Andhra Pradesh State Govt-Andhra Pradesh	SOV	15.62	7.17% West Bengal State Govt-West Bengal	SOV	0.30
7.73% Maharashtra State Govt-Maharashtra	SOV	14.04	7.14% Tamil Nadu State Govt-Tamil Nadu	SOV	0.30
7.72% Maharashtra State Govt-Maharashtra	SOV	10.66	7.25% Haryana State Govt-Haryana	SOV	0.16
7.63% Gujarat State Govt-Gujarat	SOV	10.00	7.09% Gujarat State Govt-Gujarat	SOV	0.15
7.73% Haryana State Govt-Haryana	SOV	7.75	7.14% Punjab State Govt-Punjab	SOV	0.12
7.14% Karnataka State Govt-Karnataka	SOV	6.66	6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.11
7.74% Andhra Pradesh State Govt-Andhra Pradesh	SOV	4.86	6.91% Rajasthan State Govt-Rajasthan	SOV	0.10
7.57% Gujarat State Govt-Gujarat	SOV	3.89	7.17% Kerala State Govt-Kerala	SOV	0.09
7.28% Uttar Pradesh State Govt-Uttar Pradesh	SOV	2.53	6.98% Tamil Nadu State Govt-Tamil Nadu	SOV	0.09
7.12% Gujarat State Govt-Gujarat	SOV	2.22	6.85% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.06
7.49% Punjab State Govt-Punjab	SOV	2.09	6.48% Karnataka State Govt-Karnataka	SOV	0.06
7.73% Andhra Pradesh State Govt-Andhra Pradesh	SOV	1.67	6.89% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.06
7.14% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.62	6.95% Maharashtra State Govt-Maharashtra	SOV	0.06
7.10% Karnataka State Govt-Karnataka	SOV	1.48	7.13% Haryana State Govt-Haryana	SOV	0.05
7.17% Rajasthan State Govt-Rajasthan	SOV	1.33	6.57% Gujarat State Govt-Gujarat	SOV	0.05
7.09% Rajasthan State Govt-Rajasthan	SOV	1.18	6.87% Rajasthan State Govt-Rajasthan	SOV	0.04
7.88% Rajasthan State Govt-Rajasthan	SOV	1.08	6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
7.21% Karnataka State Govt-Karnataka	SOV	0.89	8.39% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
7.70% Haryana State Govt-Haryana	SOV	0.86	6.97% Karnataka State Govt-Karnataka	SOV	0.03
7.30% Karnataka State Govt-Karnataka	SOV	0.81	6.98% Gujarat State Govt-Gujarat	SOV	0.01
7.30% Tamil Nadu State Govt-Tamil Nadu	SOV	0.78	<b>Government Dated Securities - Total</b>		<b>96.02</b>
7.15% Karnataka State Govt-Karnataka	SOV	0.69	<b>Triparty Repo</b>		<b>1.99</b>
7.29% Gujarat State Govt-Gujarat	SOV	0.60	<b>Net Current Assets/(Liabilities)</b>		<b>1.99</b>
7.36% West Bengal State Govt-West Bengal	SOV	0.50	<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



## RATING PROFILE (%)



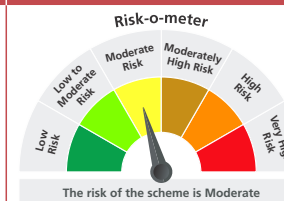
## Product Label

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

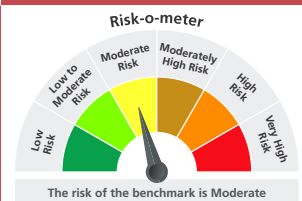
- Income over Target Maturity Periods
- Target Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹546.06 crs

**AUM:** ₹544.41 crs

**Benchmark:** Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

**Allotment Date:** October 13, 2022

**Folio Count:** 1,015

## 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	₹12.7636	₹12.8456
IDCW	₹12.7595	₹12.8456

(as on January 30, 2025)

### Debt Quant

Average Maturity	2.16 yrs
Modified Duration	1.91 yrs
Macaulay Duration	1.99 yrs
Annualised YTM*	6.77%
Tracking Error	0.84%

\*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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

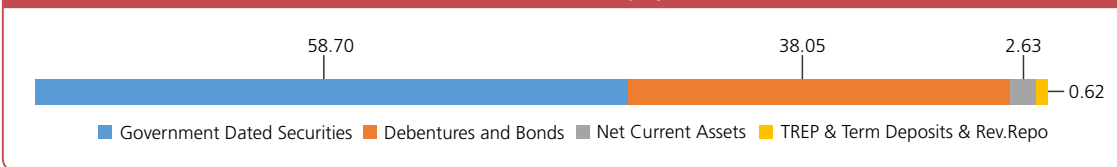
PRC Matrix

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		

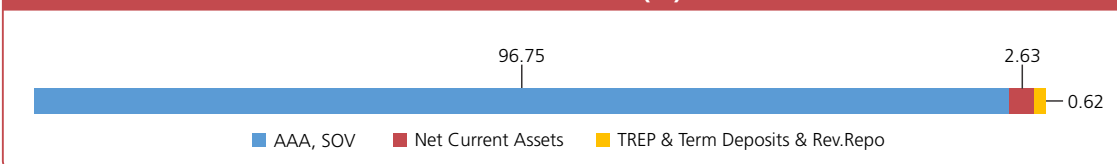
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>					
<b>Debentures and Bonds</b>					
<b>Government Dated Securities</b>					
8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	17.49	8.57% Rajasthan State Govt-Rajasthan	SOV	0.65
8.28% Tamil Nadu State Govt-Tamil Nadu	SOV	7.18	7.86% Rajasthan State Govt-Rajasthan	SOV	0.57
8.05% Tamil Nadu State Govt-Tamil Nadu	SOV	6.34	8.16% Gujarat State Govt-Gujarat	SOV	0.14
8.56% Maharashtra State Govt-Maharashtra	SOV	5.98	8.39% Gujarat State Govt-Gujarat	SOV	0.10
8.35% Gujarat State Govt-Gujarat	SOV	4.76	<b>Government Dated Securities - Total</b>		
8.16% Rajasthan State Govt-Rajasthan	SOV	2.85	<b>Public Sector Undertakings</b>		
6.24% Maharashtra State Govt-Maharashtra	SOV	2.74	REC LTD	CRISIL AAA	14.23
8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.72	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	12.75
8.43% Tamil Nadu State Govt-Tamil Nadu	SOV	1.63	Power Finance Corporation Ltd.	CRISIL AAA	10.17
8.05% Gujarat State Govt-Gujarat	SOV	1.55	Power Grid Corporation of India Ltd.	CRISIL AAA	0.90
8.54% Rajasthan State Govt-Rajasthan	SOV	1.15	<b>Public Sector Undertakings - Total</b>		
8.28% Rajasthan State Govt-Rajasthan	SOV	1.14	<b>Triparty Repo</b>		
			<b>Net Current Assets/(Liabilities)</b>		
			<b>Grand Total</b>		

## ALLOCATION (%)



## RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over Target Maturity Period</li> <li>Target Maturity Index Fund tracking Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Low to Moderate</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p>Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹102.94 crs

**AUM:** ₹99.14 crs

**Benchmark:** Nifty SDL Jul 2026 Index

**Allotment Date:** December 22, 2022

**Folio Count:** 364

## 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	₹12.3914	₹12.4720
IDCW	₹12.3915	₹12.0355

(as on January 30, 2025)

### Debt Quant

Average Maturity	0.41 yrs
Modified Duration	0.40 yrs
Macaulay Duration	0.41 yrs
Annualised YTM*	5.74%
Tracking Error	0.54%

\*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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

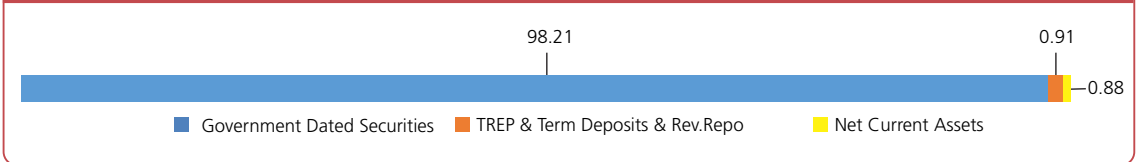
PRC Matrix

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		

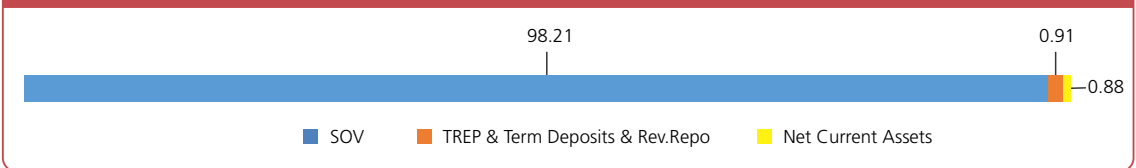
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Government Dated Securities</b>					
7.84% Maharashtra State Govt-Maharashtra	SOV	27.49	7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	2.04
7.85% Telangana State Govt-Telangana	SOV	20.36	<b>Government Dated Securities - Total</b>		
7.86% West Bengal State Govt-West Bengal	SOV	20.36	<b>Triparty Repo</b>		
8.07% Kerala State Govt-Kerala	SOV	10.18	<b>Net Current Assets/(Liabilities)</b>		
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	7.13	<b>Grand Total</b>		
7.96% Punjab State Govt-Punjab	SOV	7.10	<b>100.00</b>		
7.98% Kerala State Govt-Kerala	SOV	3.55			

## ALLOCATION (%)



## RATING PROFILE (%)



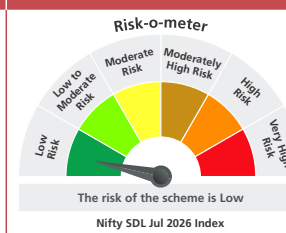
## Product Label

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

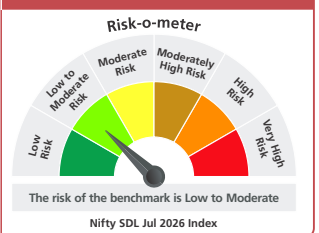
- Income over Target Maturity Period
- Target Maturity Index Fund tracking Nifty SDL Jul 2026 Index

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹193.07 crs

**AUM:** ₹194.47 crs

**Benchmark:** Nifty SDL Jul 2033 Index

**Allotment Date:** February 15, 2023

**Folio Count:** 892

## 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	₹12.4573	₹12.5449
IDCW	₹12.4573	₹12.1760

(as on January 30, 2025)

### Debt Quant

Average Maturity	6.84 yrs
Modified Duration	5.11 yrs
Macaulay Duration	5.30 yrs
Annualised YTM*	7.39%
Tracking Error	2.17%

\*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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

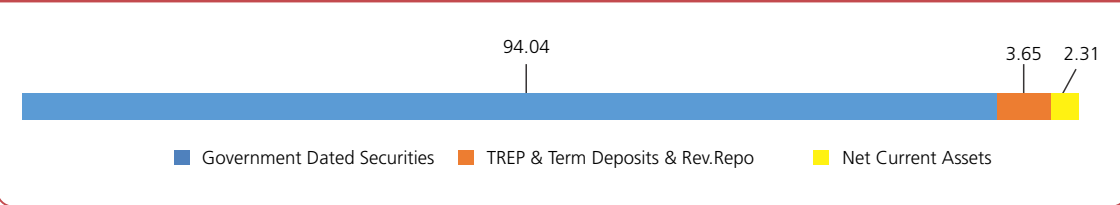
PRC Matrix

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		

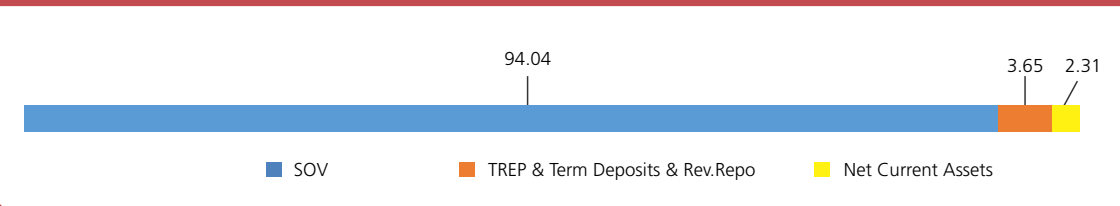
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Government Dated Securities</b>		
7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	19.63
7.64% Maharashtra State Govt-Maharashtra	SOV	17.27
7.17% Tamil Nadu State Govt-Tamil Nadu	SOV	12.75
7.79% Uttar Pradesh State Govt-Uttar Pradesh	SOV	10.54
7.74% Maharashtra State Govt-Maharashtra	SOV	7.89
7.72% Bihar State Govt-Bihar	SOV	7.84
7.32% Tamil Nadu State Govt-Tamil Nadu	SOV	7.71
7.73% Bihar State Govt-Bihar	SOV	5.23
7.44% Tamil Nadu State Govt-Tamil Nadu	SOV	5.18
<b>Government Dated Securities - Total</b>		<b>94.04</b>
<b>Triparty Repo</b>		<b>3.65</b>
<b>Net Current Assets/(Liabilities)</b>		<b>2.31</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



## RATING PROFILE (%)



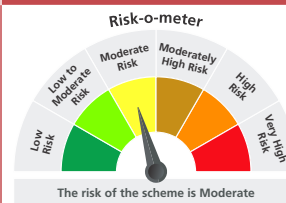
## Product Label

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

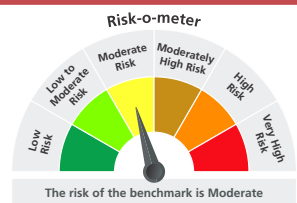
- Income over Target Maturity Period
- Target Maturity Index Fund tracking Nifty SDL Jul 2033 Index

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹22.24 crs  
**AUM:** ₹22.33 crs  
**Benchmark:** Nifty G-sec July 2033 Index  
**Allotment Date:** October 11, 2023  
**Folio Count:** 1,823

## 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	₹12.0274	₹12.0968
IDCW	₹12.0273	₹12.0969

(as on January 30, 2025)

### Debt Quant

Average Maturity	6.67 yrs
Modified Duration	5.04 yrs
Macaulay Duration	5.21 yrs
Annualised YTM*	6.76%
Tracking Error	0.73%

\*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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

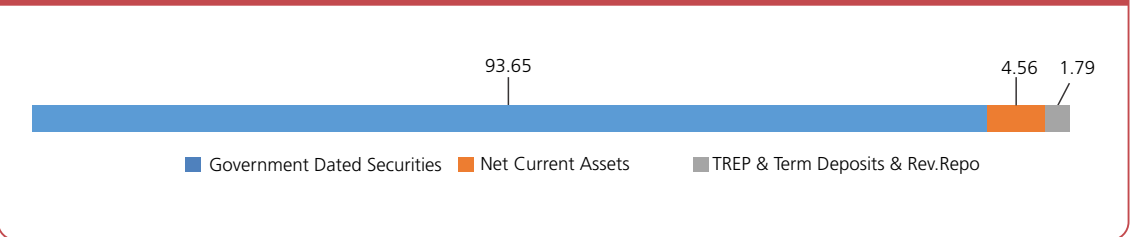
### PRC Matrix

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

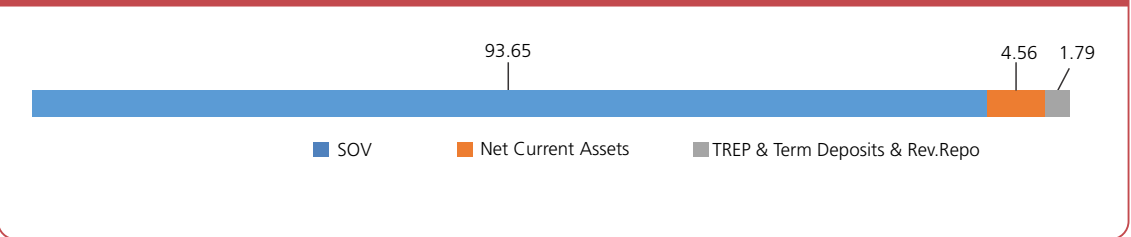
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Government Dated Securities</b>		
7.26% Central Government	SOV	93.65
<b>Government Dated Securities - Total</b>		<b>93.65</b>
<b>Triparty Repo</b>		<b>1.79</b>
<b>Net Current Assets/(Liabilities)</b>		<b>4.56</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



## RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over Target Maturity Period</li> <li>An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Moderate</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Moderate</p> <p>Nifty G-sec July 2033 Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168. \*\*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:** ₹593.79 crs

**AUM:** ₹596.96 crs

**Benchmark:** CRISIL-IBX AAA Financial Services Index – Sep 2027

**Allotment Date:** September 13, 2024

**Folio Count:** 4,311

## 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	₹11.1089	₹11.1414
IDCW	₹11.1089	₹11.1398

(as on January 30, 2025)

### Debt Quant

Average Maturity	1.50 yrs
Modified Duration	1.32 yrs
Macaulay Duration	1.42 yrs
Annualised YTM*	7.34%
Tracking Error	0.36%

\*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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

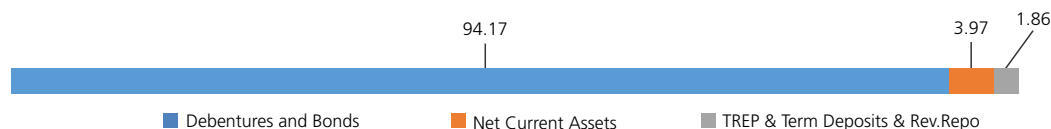
PRC Matrix

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		

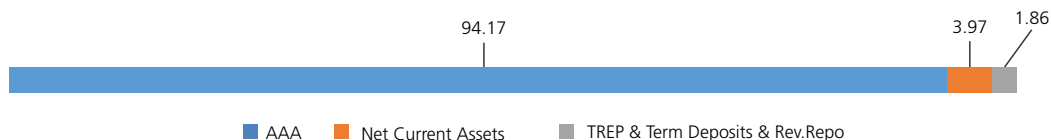
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>		
<b>Debentures and Bonds</b>		
<b>Public Sector Undertakings</b>		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	10.97
National Housing Bank	CRISIL AAA	5.91
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.69
REC LTD	ICRA AAA	0.84
<b>Public Sector Undertakings - Total</b>		<b>19.41</b>
<b>Corporate Debt/Financial Institutions</b>		
LIC HOUSING FINANCE LTD.	CRISIL AAA	12.56
TATA CAPITAL LTD.	CRISIL AAA	9.27
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	8.82
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	8.46
AXIS Finance Ltd.	CARE AAA	7.81
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	7.62
BAJAJ FINANCE LTD.	CRISIL AAA	7.60
Kotak Mahindra Prime Ltd.	CRISIL AAA	5.89
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.71
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.68
L & T FINANCE LTD.	ICRA AAA	0.34
<b>Corporate Debt/Financial Institutions - Total</b>		<b>74.76</b>
<b>Triparty Repo</b>		<b>1.86</b>
<b>Net Current Assets/(Liabilities)</b>		<b>3.97</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



## RATING PROFILE (%)



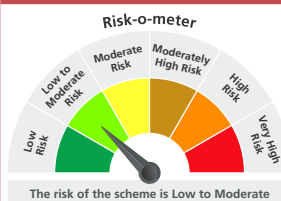
## Product Label

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

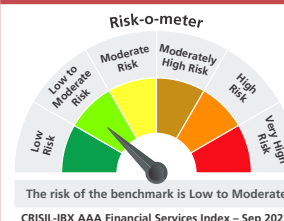
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Sep 2027.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST.  
For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹209.61 crs

**AUM:** ₹205.19 crs

**Benchmark:** CRISIL-IBX AAA Financial Services Index – Dec 2026

**Allotment Date:** February 17, 2025

**Folio Count:** 1,334

## 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	₹10.6920	₹10.7122
IDCW	₹10.6919	₹10.7120

(as on January 30, 2025)

### Debt Quant

Average Maturity	0.72 yrs
Modified Duration	0.66 yrs
Macaulay Duration	0.71 yrs
Annualised YTM*	7.50%
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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

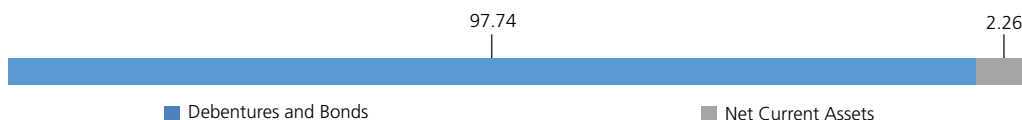
PRC Matrix

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			

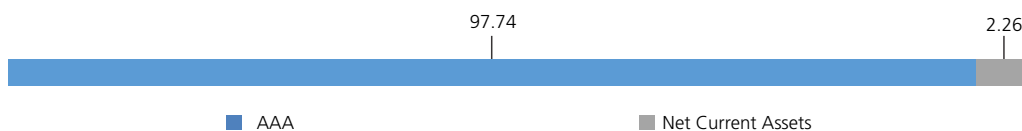
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>		
<b>Debentures and Bonds</b>		
<b>Public Sector Undertakings</b>		
REC LTD	CRISIL AAA	14.14
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	8.28
Export-Import Bank of India	CRISIL AAA	6.82
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.42
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	1.95
Power Finance Corporation Ltd.	CRISIL AAA	1.47
National Housing Bank	CRISIL AAA	0.73
<b>Public Sector Undertakings - Total</b>		<b>36.81</b>
<b>Corporate Debt/Financial Institutions</b>		
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	13.67
SUNDARAM FINANCE LTD.	CRISIL AAA	12.19
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	8.56
LIC HOUSING FINANCE LTD.	CRISIL AAA	8.01
TATA CAPITAL LTD.	CRISIL AAA	7.73
Kotak Mahindra Prime Ltd.	CRISIL AAA	7.35
SUNDARAM FINANCE LTD.	ICRA AAA	1.22
KOTAK MAHINDRA INVESTMENTS LTD.	CRISIL AAA	1.22
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.49
TATA CAPITAL LTD.	ICRA AAA	0.49
<b>Corporate Debt/Financial Institutions - Total</b>		<b>60.93</b>
<b>Net Current Assets/(Liabilities)</b>		<b>2.26</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



## RATING PROFILE (%)



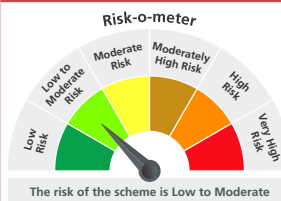
## Product Label

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

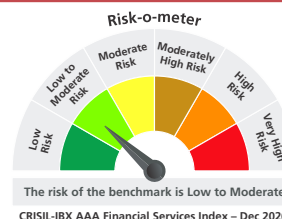
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Dec 2026.

\* 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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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.

<b>Fund Manager*</b> :	Mr. Manu Sharma
<b>AAUM:</b>	₹368.09 crs
<b>AUM:</b>	₹365.55 crs
<b>Benchmark:</b>	CRISIL-IBX Financial Services 3-6 Months Debt Index
<b>Allotment Date:</b>	March 7, 2025
<b>Folio Count:</b>	867

## 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	₹10.5915	₹10.6136
IDCW	₹10.5915	₹10.6140

(as on January 30, 2025)

### Debt Quant

Average Maturity	0.30 yrs
Modified Duration	0.29 yrs
Macaulay Duration	0.30 yrs
Annualised YTM*	7.30%
Tracking Error	0.44%

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

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.35%
<b>Direct Plan:</b>	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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

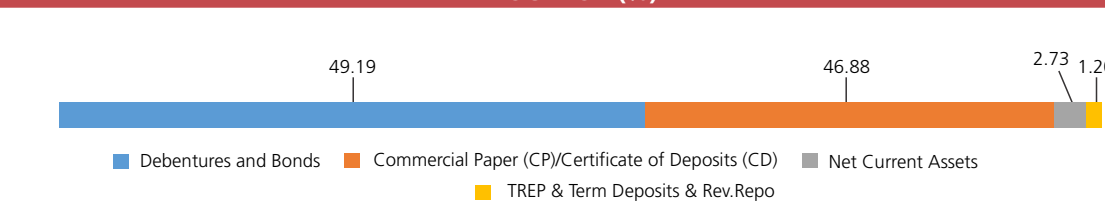
PRC Matrix

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

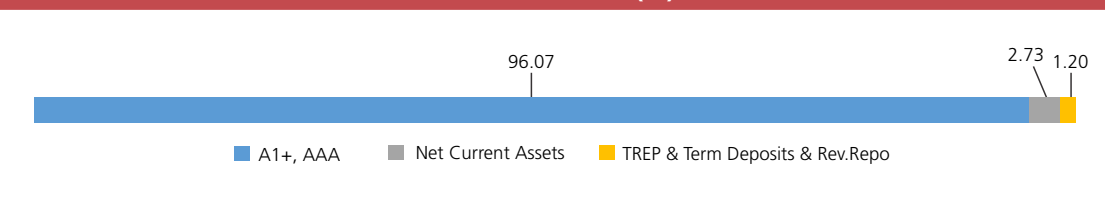
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>		
<b>Debentures and Bonds</b>		
<b>Public Sector Undertakings</b>		
REC LTD	ICRA AAA	10.94
Power Finance Corporation Ltd.	CRISIL AAA	10.93
<b>Public Sector Undertakings - Total</b>		
<b>Corporate Debt/Financial Institutions</b>		
TATA CAPITAL LTD.	CRISIL AAA	6.84
Kotak Mahindra Prime Ltd.	CRISIL AAA	6.84
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	6.84
LIC HOUSING FINANCE LTD.	CRISIL AAA	6.80
<b>Corporate Debt/Financial Institutions - Total</b>		
<b>Money Market Instruments</b>		
<b>Commercial Paper(CP)/Certificate of Deposits(CD)</b>		
<b>Public Sector Undertakings</b>		
CANARA BANK	CRISIL A1+	10.70
BANK OF BARODA	CARE A1+	8.03
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	4.01
INDIAN BANK	CRISIL A1+	4.00
PUNJAB NATIONAL BANK	CRISIL A1+	4.00
<b>Public Sector Undertakings - Total</b>		
<b>Corporate Debt/Financial Institutions</b>		
L & T FINANCE LTD.	CRISIL A1+	6.69
HDFC BANK LTD.	CARE A1+	5.45
AXIS BANK LTD.	CRISIL A1+	4.00
<b>Corporate Debt/Financial Institutions - Total</b>		
<b>Triparty Repo</b>		
<b>Net Current Assets/(Liabilities)</b>		
<b>Grand Total</b>		

## ALLOCATION (%)



## RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Income generated from exposure to shorter-term maturities on the yield curve.</li> <li>• An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Low to Moderate</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p>CRISIL-IBX Financial Services 3-6 Months Debt Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST.  
For scheme performance Regular Plan, please refer page no 136-150. For scheme performance Direct Plan, please refer page no 156-168.

# 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:** ₹296.59 crs

**AUM:** ₹270.36 crs

**Benchmark:** Nifty AAA Financial Services Bond Mar 2028 Index

**Allotment Date:** July 9, 2025

**Folio Count:** 2,030

## 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	₹10.2821	₹10.2941
IDCW	₹10.2821	₹10.2940

(as on January 30, 2025)

### Debt Quant

Average Maturity	1.94 yrs
Modified Duration	1.69 yrs
Macaulay Duration	1.82 yrs
Annualised YTM*	7.38%
Tracking Error	0.44%

\*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 January, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

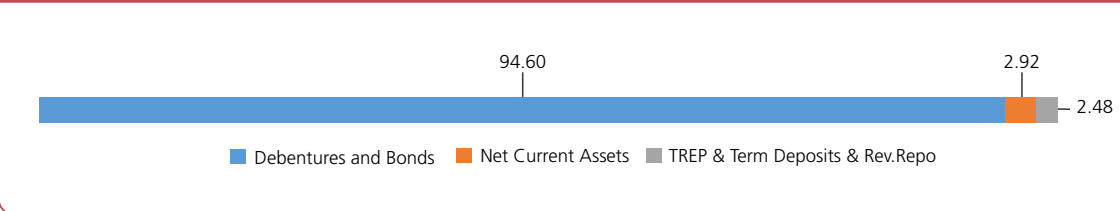
PRC Matrix

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			

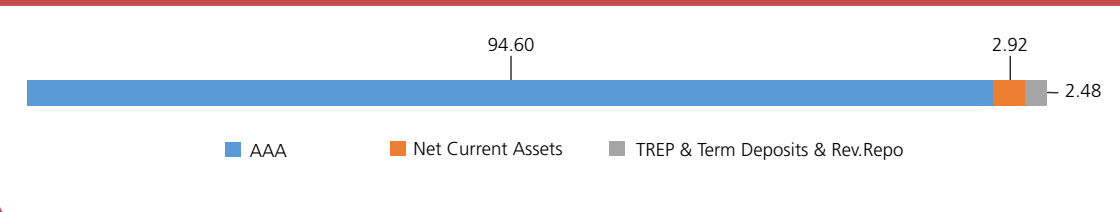
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>		
<b>Debentures and Bonds</b>		
<b>Public Sector Undertakings</b>		
REC LTD	CRISIL AAA	5.62
Power Finance Corporation Ltd.	CRISIL AAA	3.73
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.86
<b>Public Sector Undertakings - Total</b>		<b>11.21</b>
<b>Corporate Debt/Financial Institutions</b>		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	14.90
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	14.52
TATA CAPITAL LTD.	CRISIL AAA	9.31
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	9.31
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	9.30
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	9.30
BAJAJ FINANCE LTD.	CRISIL AAA	9.29
LIC HOUSING FINANCE LTD.	CRISIL AAA	7.46
<b>Corporate Debt/Financial Institutions - Total</b>		<b>83.39</b>
<b>Triparty Repo</b>		<b>2.48</b>
<b>Net Current Assets/(Liabilities)</b>		<b>2.92</b>
<b>Grand Total</b>		<b>100.00</b>

## ALLOCATION (%)



## RATING PROFILE (%)



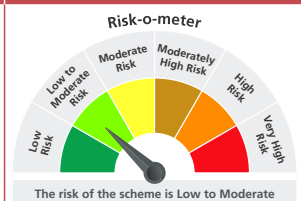
## Product Label

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](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*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

<b>Fund Manager*</b> :	Mr. Manu Sharma
<b>AAUM:</b>	₹669.86 crs
<b>AUM:</b>	₹612.83 crs
<b>Benchmark:</b>	CRISIL-IBX Financial Services 9 - 12 Months Debt Index
<b>Allotment Date:</b>	September 24, 2025
<b>Folio Count:</b>	2,137

## 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	₹10.1774	₹10.1846
IDCW	₹10.1774	₹10.1847

(as on January 30, 2025)

### Debt Quant

Average Maturity	0.55 yrs
Modified Duration	0.52 yrs
Macauley Duration	0.55 yrs
Annualised YTM*	7.39%
Tracking Error	0.11%

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

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	0.32%
<b>Direct Plan:</b>	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 January, 2026 unless otherwise specified.**

**Folio Count data as on 31st December 2025.**

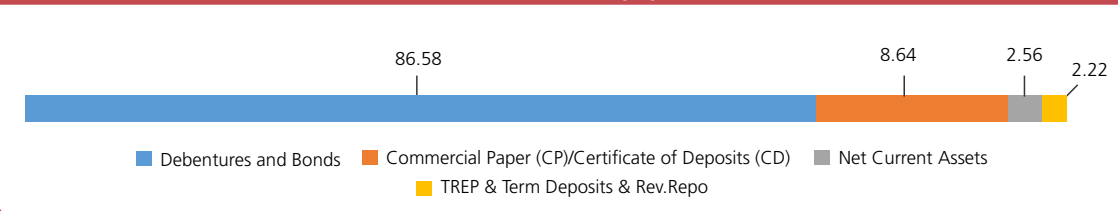
PRC Matrix

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

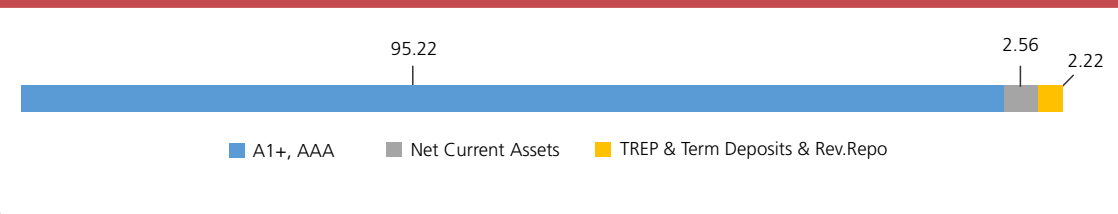
## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
<b>Debt Instruments</b>		
<b>Debentures and Bonds</b>		
<b>Public Sector Undertakings</b>		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	11.41
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	11.41
Power Finance Corporation Ltd.	CRISIL AAA	9.79
REC LTD	ICRA AAA	8.16
<b>Public Sector Undertakings - Total</b>		
<b>40.77</b>		
<b>Corporate Debt/Financial Institutions</b>		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	12.17
HDFC BANK LTD.	CRISIL AAA	11.43
TATA CAPITAL LTD.	CRISIL AAA	10.79
LIC HOUSING FINANCE LTD.	CRISIL AAA	6.53
Kotak Mahindra Prime Ltd.	CRISIL AAA	4.89
<b>Corporate Debt/Financial Institutions - Total</b>		
<b>45.81</b>		
<b>Money Market Instruments</b>		
<b>Commercial Paper(CP)/Certificate of Deposits(CD)</b>		
<b>Public Sector Undertakings</b>		
BANK OF BARODA	CARE A1+	3.91
INDIAN BANK	CRISIL A1+	0.80
UNION BANK OF INDIA	FITCH A1+	0.79
<b>Public Sector Undertakings - Total</b>		
<b>5.50</b>		
<b>Corporate Debt/Financial Institutions</b>		
AXIS BANK LTD.	CRISIL A1+	3.14
<b>Corporate Debt/Financial Institutions - Total</b>		
<b>3.14</b>		
<b>Triparty Repo</b>		
<b>2.22</b>		
<b>Net Current Assets/(Liabilities)</b>		
<b>2.56</b>		
<b>Grand Total</b>		
<b>100.00</b>		

## ALLOCATION (%)



## RATING PROFILE (%)



Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income generated from exposure to shorter-term maturities on the yield curve.</li> <li>An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 9 - 12 Months Debt Index.</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the scheme is Low to Moderate</p>	<p><b>Risk-o-meter</b></p> <p>The risk of the benchmark is Low to Moderate</p> <p>CRISIL-IBX Financial Services 9 - 12 Months Debt Index</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

\*For Fund Manager experience, please refer page 151-155 & 169-173. \*\*Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

# Scheme Performances as on January 30, 2026 (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	18.35%	16.93%	1.42%	16.36%	1.99%	16.69%	4,81,796	3,65,150	3,26,196	3,48,437
Last 1 Year	8.93%	8.92%	0.01%	9.00%	-0.07%	7.44%	10,891	10,889	10,897	10,742
Last 3 Years	15.39%	14.99%	0.40%	14.08%	1.31%	12.77%	15,364	15,204	14,848	14,342
Last 5 Years	14.88%	14.78%	0.10%	14.52%	0.36%	13.54%	20,023	19,937	19,714	18,882

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	14.08%	12.65%	1.44%	12.46%	1.62%	11.96%	86,730	70,468	68,573	63,720
Last 1 Year	12.02%	8.00%	4.02%	9.01%	3.01%	9.00%	11,199	10,798	10,898	10,897
Last 3 Years	17.39%	16.72%	0.67%	16.35%	1.04%	14.08%	16,179	15,902	15,751	14,848
Last 5 Years	15.88%	16.52%	-0.63%	15.98%	-0.10%	14.52%	20,915	21,493	21,007	19,714

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	16.27%	12.80%	3.48%	9.85%	19,239	16,864	15,034
Last 1 Year	7.56%	6.81%	0.74%	9.00%	10,753	10,680	10,897
Last 3 Years	22.44%	18.59%	3.86%	14.08%	18,358	16,676	14,848

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	18.06%	NA	NA	15.19%	2.87%	15.02%	3,49,278	NA	2,06,401	1,99,945
Last 1 Year	11.61%	9.01%	2.60%	9.01%	2.60%	9.00%	11,158	10,898	10,898	10,897
Last 3 Years	19.69%	19.34%	0.35%	16.35%	3.34%	14.08%	17,145	16,997	15,751	14,848
Last 5 Years	18.69%	18.98%	-0.29%	15.98%	2.71%	14.52%	23,581	23,871	21,007	19,714

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	14.67%	15.77%	-1.10%	15.39%	-0.72%	11.87%	1,31,983	1,58,128	1,48,601	82,804
Last 1 Year	7.72%	8.93%	-1.21%	9.45%	-1.73%	9.00%	10,769	10,890	10,942	10,897
Last 3 Years	20.91%	23.55%	-2.64%	24.69%	-3.78%	14.08%	17,677	18,861	19,386	14,848
Last 5 Years	21.38%	23.07%	-1.69%	23.72%	-2.34%	14.52%	26,379	28,265	29,023	19,714

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	16.32%	NA	NA	13.76%	2.56%	14.13%	2,37,037	NA	1,48,719	1,59,446
Last 1 Year	-5.80%	0.01%	-5.81%	0.46%	-6.26%	9.00%	9,421	10,001	10,046	10,897
Last 3 Years	13.86%	20.14%	-6.28%	21.95%	-8.09%	14.08%	14,759	17,340	18,135	14,848
Last 5 Years	18.56%	21.64%	-3.08%	19.59%	-1.04%	14.52%	23,445	26,655	24,488	19,714

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	14.22%	13.88%	0.34%	13.94%	0.28%	13.73%	1,53,061	1,43,984	1,45,599	1,40,260
Last 1 Year	10.33%	8.00%	2.33%	8.92%	1.41%	9.00%	11,030	10,798	10,889	10,897
Last 3 Years	20.51%	16.72%	3.79%	14.99%	5.52%	14.08%	17,501	15,902	15,204	14,848
Last 5 Years	19.38%	16.52%	2.86%	14.78%	4.60%	14.52%	24,268	21,493	19,937	19,714

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	16.17%	15.65%	0.52%	15.06%	1.11%	13.89%	26,684	25,915	25,063	23,438
Last 1 Year	15.92%	8.00%	7.92%	9.01%	6.91%	9.00%	11,587	10,798	10,898	10,897
Last 3 Years	17.81%	16.72%	1.09%	16.35%	1.46%	14.08%	16,352	15,902	15,751	14,848
Last 5 Years	16.70%	16.52%	0.18%	15.98%	0.71%	14.52%	21,663	21,493	21,007	19,714

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	12.85%	13.51%	-0.66%	13.27%	1,14,888	1,29,218	1,23,983
Last 1 Year	5.93%	8.00%	-2.07%	9.00%	10,592	10,798	10,897
Last 3 Years	15.64%	16.72%	-1.09%	14.08%	15,463	15,902	14,848
Last 5 Years	16.42%	16.52%	-0.10%	14.52%	21,402	21,493	19,714

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	10.84%	5.01%	5.83%	10.53%	63,332	24,022	60,259
Last 1 Year	1.63%	10.57%	-8.95%	9.00%	10,162	11,054	10,897
Last 3 Years	19.59%	22.81%	-3.22%	14.08%	17,105	18,524	14,848
Last 5 Years	24.56%	21.29%	3.27%	14.52%	30,021	26,275	19,714

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	19.48%	18.29%	1.19%	14.23%	30,431	28,585	22,971
Last 1 Year	5.58%	12.89%	-7.31%	9.45%	10,555	11,281	10,940
Last 3 Years	20.38%	20.21%	0.18%	14.25%	17,437	17,361	14,906
Last 5 Years	17.46%	18.00%	-0.54%	14.62%	22,368	22,884	19,791

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**

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.

Returns as on 29 January, 2026

## 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	11.44%	14.79%	-3.35%	14.33%	17,447	20,315	19,900
Last 1 Year	10.32%	11.39%	-1.07%	9.00%	11,029	11,136	10,897
Last 3 Years	14.04%	16.32%	-2.28%	14.08%	14,831	15,740	14,848
Last 5 Years	11.98%	14.54%	-2.56%	14.52%	17,616	19,729	19,714

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	18.02%	19.54%	-1.52%	11.79%	19,208	20,202	15,515
Last 1 Year	11.93%	13.94%	-2.01%	9.00%	11,190	11,390	10,897
Last 3 Years	20.20%	22.84%	-2.64%	14.08%	17,366	18,536	14,848

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	14.92%	15.67%	-0.75%	14.19%	15,917	16,267	15,580
Last 1 Year	6.40%	8.00%	-1.60%	9.00%	10,638	10,798	10,897
Last 3 Years	17.51%	16.72%	0.79%	14.08%	16,227	15,902	14,848

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	17.71%	16.50%	1.21%	15.04%	16,115	15,635	15,066
Last 1 Year	18.74%	18.91%	-0.17%	9.00%	11,868	11,885	10,897

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	17.50%	14.38%	3.12%	12.23%	14,963	13,990	13,340
Last 1 Year	8.04%	9.01%	-0.97%	9.00%	10,801	10,898	10,897

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	13.37%	14.34%	-0.97%	13.13%	13,194	13,444	13,131
Last 1 Year	1.15%	4.21%	-3.07%	9.00%	10,114	10,420	10,897

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	11.95%	16.06%	-4.11%	10.41%	12,731	13,753	12,361
Last 1 Year	-3.16%	1.34%	-4.50%	9.00%	9,685	10,134	10,897

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	7.77%	6.31%	1.46%	7.90%	11,536	11,240	11,563
Last 1 Year	-4.51%	-3.04%	-1.47%	9.00%	9,550	9,697	10,897

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	-4.97%	2.37%	-7.34%	4.11%	9,222	10,379	10,662
Last 1 Year	-1.15%	8.00%	-9.15%	9.00%	9,885	10,798	10,897

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 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	4.11%	4.47%	-0.37%	4.38%	10,519	10,566	10,554
Last 1 Year	8.95%	12.13%	-3.18%	9.00%	10,893	11,210	10,897

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	9.94%	5.77%	4.17%	3.54%	11,123	10,650	10,398
Last 1 Year	14.90%	15.33%	-0.42%	9.00%	11,486	11,528	10,897

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. 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 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	-0.86%	5.68%	-6.54%	8.40%	9,934	10,436	10,645
Last 6 Months	-4.13%	1.61%	-5.74%	5.26%	9,793	10,081	10,264

Scheme Inception date is 25/04/2025. Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025. 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	10.20%	10.44%	-0.24%	12.58%	20,716	21,058	24,322
Last 1 Year	6.28%	7.03%	-0.75%	9.00%	10,626	10,701	10,897
Last 3 Years	11.42%	10.67%	0.74%	14.08%	13,831	13,556	14,848
Last 5 Years	10.17%	10.22%	-0.05%	14.52%	16,235	16,275	19,714

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	6.57%	38,765	NA	36,540
Last 1 Year	6.34%	7.58%	-1.24%	6.35%	10,632	10,755	10,633
Last 3 Years	7.28%	7.85%	-0.57%	6.72%	12,347	12,544	12,153
Last 5 Years	6.09%	6.44%	-0.35%	5.67%	13,442	13,667	13,178

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	9.10%	8.90%	0.20%	6.91%	26,768	26,229	21,279
Last 1 Year	7.29%	8.10%	-0.81%	5.18%	10,727	10,808	10,517
Last 3 Years	11.01%	10.11%	0.90%	7.72%	13,680	13,350	12,499
Last 5 Years	10.29%	9.38%	0.91%	4.99%	16,327	15,663	12,762

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	22.39%	17.51%	4.88%	12.54%	16,105	14,631	13,215
Last 1 Year	29.02%	18.28%	10.74%	9.00%	12,893	11,823	10,897

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	11.87%	10.57%	1.30%	11.72%	35,287	30,953	34,754
Last 1 Year	7.06%	7.64%	-0.58%	9.00%	10,704	10,762	10,897
Last 3 Years	14.95%	11.72%	3.23%	14.08%	15,188	13,943	14,848
Last 5 Years	15.01%	11.54%	3.47%	14.52%	20,137	17,271	19,714

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	8.34%	8.33%	0.01%	5.74%	59,100	58,955	34,497
Last 1 Year	4.63%	6.43%	-1.80%	5.18%	10,461	10,641	10,517
Last 3 Years	9.82%	8.83%	0.98%	7.72%	13,243	12,890	12,499
Last 5 Years	9.25%	7.36%	1.89%	4.99%	15,572	14,269	12,762

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	5.06%	5.20%	-0.14%	5.91%	14,163	14,297	14,991
Last 1 Year	5.63%	5.69%	-0.06%	6.35%	10,563	10,569	10,635
Last 3 Years	6.29%	6.40%	-0.11%	6.72%	12,010	12,048	12,155
Last 5 Years	5.35%	5.50%	-0.14%	5.67%	12,982	13,071	13,178

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. **Returns as on 31 January, 2026**

## 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	6.85%	6.97%	-0.12%	6.31%	43,710	44,796	39,075
Last 1 Year	6.34%	6.34%	0.00%	6.35%	10,634	10,634	10,635
Last 3 Years	6.88%	6.97%	-0.09%	6.72%	12,211	12,243	12,155
Last 5 Years	5.77%	5.90%	-0.13%	5.67%	13,241	13,321	13,178

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. **Returns as on 31 January, 2026**

## 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	7.17%	7.50%	-0.32%	6.44%	44,294	47,255	38,212
Last 1 Year	6.59%	6.70%	-0.11%	6.35%	10,657	10,668	10,633
Last 3 Years	6.89%	7.27%	-0.38%	6.72%	12,213	12,344	12,153
Last 5 Years	5.72%	6.13%	-0.41%	5.67%	13,212	13,467	13,178

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	7.05%	6.86%	0.19%	6.30%	46,512	44,671	39,726
Last 1 Year	7.09%	6.44%	0.65%	6.35%	10,707	10,642	10,633
Last 3 Years	7.38%	7.08%	0.30%	6.72%	12,382	12,278	12,153
Last 5 Years	6.19%	6.06%	0.14%	5.67%	13,510	13,423	13,178

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	7.15%	7.59%	-0.43%	6.63%	34,482	37,075	31,561
Last 1 Year	6.64%	6.86%	-0.22%	6.35%	10,662	10,684	10,633
Last 3 Years	6.92%	7.27%	-0.35%	6.72%	12,223	12,344	12,153
Last 5 Years	5.67%	5.97%	-0.29%	5.67%	13,182	13,365	13,178

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	7.67%	7.75%	-0.08%	6.48%	38,863	39,420	31,715
Last 1 Year	7.11%	6.53%	0.58%	5.18%	10,709	10,651	10,517
Last 3 Years	7.53%	7.10%	0.42%	7.72%	12,432	12,286	12,499
Last 5 Years	6.09%	5.76%	0.33%	4.99%	13,442	13,237	12,762

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	7.32%	7.42%	-0.10%	6.44%	53,572	54,784	44,077
Last 1 Year	6.66%	6.65%	0.01%	5.18%	10,664	10,663	10,517
Last 3 Years	7.06%	7.19%	-0.13%	7.72%	12,273	12,317	12,499
Last 5 Years	5.56%	5.82%	-0.26%	4.99%	13,111	13,276	12,762

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	7.39%	8.53%	-1.14%	6.40%	30,695	36,234	26,560
Last 1 Year	8.45%	8.42%	0.02%	5.18%	10,842	10,840	10,517
Last 3 Years	7.55%	8.28%	-0.73%	7.72%	12,440	12,695	12,499
Last 5 Years	5.73%	7.25%	-1.52%	4.99%	13,217	14,197	12,762

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	7.86%	7.77%	0.09%	6.51%	38,151	37,566	30,502
Last 1 Year	5.33%	6.15%	-0.82%	5.18%	10,531	10,613	10,517
Last 3 Years	7.25%	7.44%	-0.19%	7.72%	12,337	12,403	12,499
Last 5 Years	5.45%	5.73%	-0.28%	4.99%	13,041	13,217	12,762

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	6.91%	6.60%	0.32%	6.42%	15,672	15,363	15,188
Last 1 Year	7.89%	6.65%	1.24%	5.18%	10,786	10,663	10,517
Last 3 Years	7.84%	7.19%	0.65%	7.72%	12,542	12,317	12,499
Last 5 Years	6.32%	5.82%	0.50%	4.99%	13,593	13,276	12,762

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	7.53%	7.96%	-0.43%	7.09%	23,664	24,820	22,554
Last 1 Year	8.23%	6.91%	1.32%	5.18%	10,820	10,689	10,517
Last 3 Years	7.99%	7.30%	0.69%	7.72%	12,594	12,354	12,499
Last 5 Years	6.36%	5.73%	0.63%	4.99%	13,616	13,216	12,762

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	7.29%	NA	NA	NA	67,383	NA	NA
Last 1 Year	7.06%	6.59%	0.46%	5.18%	10,704	10,658	10,517
Last 3 Years	7.39%	7.11%	0.28%	7.72%	12,385	12,288	12,499
Last 5 Years	5.97%	5.87%	0.10%	4.99%	13,368	13,304	12,762

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	8.66%	NA	NA	NA	95,083	NA	NA
Last 1 Year	1.54%	4.83%	-3.29%	5.18%	10,153	10,482	10,517
Last 3 Years	5.73%	7.73%	-2.00%	7.72%	11,820	12,503	12,499
Last 5 Years	4.38%	5.78%	-1.40%	4.99%	12,394	13,247	12,762

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	7.00%	6.14%	0.86%	5.69%	45,045	37,640	34,256
Last 1 Year	1.54%	4.83%	-3.29%	5.18%	10,153	10,482	10,517
Last 3 Years	5.73%	7.73%	-2.00%	7.72%	11,820	12,503	12,499
Last 5 Years	4.38%	5.78%	-1.40%	4.99%	12,395	13,247	12,762

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	8.13%	NA	NA	NA	77,585	NA	NA
Last 1 Year	4.61%	6.18%	-1.57%	5.18%	10,459	10,616	10,517
Last 3 Years	6.62%	7.53%	-0.91%	7.72%	12,121	12,433	12,499
Last 5 Years	4.78%	5.73%	-0.94%	4.99%	12,636	13,215	12,762

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	4.59%	5.93%	-1.34%	6.96%	10,886	11,150	11,356
Last 1 Year	1.51%	4.27%	-2.76%	5.18%	10,151	10,425	10,517

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 + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	Nifty 50 TRI ##
Since Inception	16.45%	13.86%	2.59%	15.00%	2,63,892	1,62,866	2,01,737
Last 1 Year	20.67%	25.04%	-4.37%	9.00%	12,061	12,496	10,897
Last 3 Years	20.71%	17.93%	2.79%	14.08%	17,590	16,400	14,848
Last 5 Years	19.25%	14.90%	4.35%	14.52%	24,137	20,039	19,714

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	12.77%	14.82%	-2.05%	NA	59,679	78,032	NA
Last 1 Year	86.35%	101.36%	-15.00%	NA	18,604	20,097	NA
Last 3 Years	37.84%	42.06%	-4.21%	NA	26,190	28,667	NA
Last 5 Years	24.13%	27.35%	-3.22%	NA	29,505	33,547	NA

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	61.44%	72.09%	-10.65%	NA	38,942	46,687	NA
Last 1 Year	210.68%	258.88%	-48.20%	NA	30,971	35,762	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 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	7.78%	7.27%	0.51%	7.51%	12,715	12,523	12,613
Last 1 Year	6.89%	5.97%	0.92%	5.18%	10,687	10,595	10,517
Last 3 Years	7.95%	7.38%	0.57%	7.72%	12,580	12,382	12,499

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	6.95%	8.71%	-1.75%	10.60%	34,353	46,300	63,608
Last 1 Year	50.93%	51.87%	-0.94%	9.00%	15,076	15,170	10,897
Last 3 Years	19.08%	21.34%	-2.26%	14.08%	16,884	17,863	14,848
Last 5 Years	8.24%	10.33%	-2.09%	14.52%	14,864	16,354	19,714

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	3.50%	7.85%	-4.35%	NA	11,914	14,693	NA
Last 1 Year	25.31%	27.08%	-1.77%	NA	12,547	12,725	NA
Last 3 Years	5.66%	10.16%	-4.50%	NA	11,795	13,368	NA
Last 5 Years	3.96%	8.74%	-4.78%	NA	12,148	15,212	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 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	18.66%	19.96%	-1.30%	12.92%	23,507	24,821	18,350
Last 1 Year	24.56%	27.07%	-2.52%	9.00%	12,448	12,699	10,897
Last 3 Years	33.44%	34.35%	-0.91%	14.08%	23,760	24,250	14,848

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	7.60%	15.47%	-7.87%	12.43%	13,912	19,124	16,959
Last 1 Year	27.97%	30.31%	-2.34%	9.45%	12,780	13,012	10,940
Last 3 Years	23.56%	23.99%	-0.43%	14.25%	18,851	19,048	14,906

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. **Returns as on 29 January, 2026**

## 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	11.58%	12.25%	-0.68%	12.20%	57,731	63,592	63,076
Last 1 Year	8.96%	9.00%	-0.04%	7.44%	10,894	10,897	10,742
Last 3 Years	13.98%	14.08%	-0.10%	12.77%	14,809	14,848	14,342
Last 5 Years	14.39%	14.52%	-0.13%	13.54%	19,604	19,714	18,882

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	10.45%	11.36%	-0.92%	11.43%	57,826	66,936	67,593
Last 1 Year	7.27%	7.44%	-0.17%	9.00%	10,725	10,742	10,897
Last 3 Years	12.50%	12.77%	-0.27%	14.08%	14,238	14,342	14,848
Last 5 Years	13.25%	13.54%	-0.29%	14.52%	18,638	18,882	19,714

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	6.43%	7.72%	-1.29%	9.81%	31,190	38,849	55,117
Last 1 Year	43.09%	43.95%	-0.86%	9.00%	14,295	14,380	10,897
Last 3 Years	31.29%	32.01%	-0.72%	14.08%	22,631	23,007	14,848
Last 5 Years	38.25%	39.10%	-0.85%	14.52%	50,586	52,167	19,714

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	11.23%	11.59%	-0.37%	11.54%	32,804	34,029	33,834
Last 1 Year	21.01%	21.23%	-0.22%	9.00%	12,095	12,117	10,897
Last 3 Years	14.33%	14.56%	-0.23%	14.08%	14,945	15,036	14,848
Last 5 Years	14.85%	15.12%	-0.27%	14.52%	19,999	20,234	19,714

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	15.54%	16.12%	-0.58%	13.46%	43,450	45,723	36,131
Last 1 Year	1.93%	2.00%	-0.07%	9.00%	10,193	10,199	10,897
Last 3 Years	14.31%	14.50%	-0.18%	14.08%	14,938	15,010	14,848
Last 5 Years	16.16%	16.38%	-0.22%	14.52%	21,162	21,364	19,714

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	10.71%	10.95%	-0.24%	12.68%	16,494	16,672	17,991
Last 1 Year	-8.74%	-8.76%	0.02%	9.00%	9,128	9,126	10,897
Last 3 Years	10.77%	10.91%	-0.13%	14.08%	13,592	13,642	14,848

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	8.67%	10.61%	-1.95%	11.55%	14,072	15,137	15,671
Last 1 Year	-2.92%	-2.21%	-0.71%	9.00%	9,709	9,780	10,897
Last 3 Years	20.65%	21.90%	-1.25%	14.08%	17,563	18,115	14,848

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	19.69%	20.13%	-0.44%	11.61%	20,553	20,860	15,533
Last 1 Year	12.13%	12.34%	-0.21%	9.00%	11,210	11,230	10,897
Last 3 Years	25.04%	25.33%	-0.29%	14.08%	19,552	19,686	14,848

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	14.67%	14.90%	-0.23%	11.79%	16,963	17,096	15,377
Last 1 Year	7.14%	7.29%	-0.16%	9.00%	10,712	10,727	10,897
Last 3 Years	17.02%	17.26%	-0.24%	14.08%	16,024	16,122	14,848

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	13.89%	14.19%	-0.30%	13.39%	15,788	15,937	15,547
Last 1 Year	4.06%	4.21%	-0.15%	9.00%	10,405	10,420	10,897
Last 3 Years	16.89%	17.10%	-0.21%	14.08%	15,970	16,057	14,848

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	14.63%	15.07%	-0.44%	12.59%	16,108	16,323	15,125
Last 1 Year	11.67%	12.13%	-0.47%	9.00%	11,163	11,210	10,897
Last 3 Years	17.07%	17.52%	-0.45%	14.08%	16,045	16,229	14,848

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	12.83%	11.91%	0.92%	12.26%	11,212	11,126	11,159
Last 6 Months	4.93%	4.40%	0.53%	5.26%	10,247	10,221	10,264

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 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. 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	16.13%	16.62%	-0.50%	14.46%	11,502	11,548	11,347
Last 6 Months	5.97%	6.32%	-0.35%	5.26%	10,300	10,317	10,264

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 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. 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	15.36%	14.45%	0.91%	11.11%	11,326	11,247	10,959
Last 6 Months	1.55%	1.70%	-0.15%	5.26%	10,078	10,085	10,264

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 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. 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 Nifty200 Quality 30 ETF

	Kotak Nifty200 Quality 30 ETF	Nifty200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty200 Quality 30 ETF	Nifty200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	3.14%	3.50%	-0.36%	2.70%	10,172	10,192	10,148
Last 6 Months	9.00%	9.33%	-0.34%	5.26%	10,451	10,468	10,264

Scheme Inception date is 14/07/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025. Different plans have different expense structure. **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. 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	15.95%	17.11%	-1.16%	NA	1,55,202	1,86,510	NA
Last 1 Year	98.10%	101.36%	-3.26%	NA	19,773	20,097	NA
Last 3 Years	40.49%	42.06%	-1.57%	NA	27,727	28,667	NA
Last 5 Years	26.14%	27.35%	-1.21%	NA	31,979	33,547	NA

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	65.03%	67.41%	-2.38%	NA	48,335	50,561	NA
Last 1 Year	250.09%	258.88%	-8.79%	NA	34,889	35,762	NA
Last 3 Year	68.19%	70.22%	-2.03%	NA	47,573	49,317	NA

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	2.87%	6.40%	-3.53%	6.71%	10,894	12,063	12,169
Last 1 Year	-4.03%	5.69%	-9.72%	6.35%	9,597	10,569	10,635
Last 3 Years	2.85%	6.40%	-3.55%	6.72%	10,879	12,048	12,155

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. **Returns as on 31 January, 2026.**

## 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	14.38%	15.31%	-0.93%	12.35%	19,304	20,085	17,685
Last 1 Year	7.54%	8.41%	-0.87%	9.00%	10,752	10,839	10,897
Last 3 Years	19.94%	20.94%	-1.00%	14.08%	17,252	17,690	14,848

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	11.42%	12.14%	-0.72%	11.51%	16,467	16,965	16,532
Last 1 Year	8.58%	9.00%	-0.42%	7.44%	10,856	10,897	10,742
Last 3 Years	13.36%	14.08%	-0.72%	12.77%	14,567	14,848	14,342

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	25.22%	27.69%	-2.46%	15.16%	18,819	19,878	14,869
Last 1 Year	1.32%	2.39%	-1.07%	9.00%	10,132	10,239	10,897

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	14.47%	15.88%	-1.41%	13.53%	14,269	14,736	13,961
Last 1 Year	2.51%	3.21%	-0.69%	9.00%	10,251	10,320	10,897

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	20.74%	22.48%	-1.74%	12.55%	15,917	16,488	13,384
Last 1 Year	22.40%	23.75%	-1.35%	9.00%	12,233	12,368	10,897

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	8.92%	10.08%	-1.16%	13.05%	12,306	12,627	13,467
Last 1 Year	-4.52%	-3.73%	-0.79%	9.00%	9,549	9,628	10,897

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	5.36%	6.64%	-1.28%	6.40%	10,899	11,118	11,077
Last 1 Year	6.15%	7.29%	-1.15%	9.00%	10,613	10,727	10,897

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. 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	9.57%	9.92%	-0.35%	12.05%	10,910	10,943	11,146
Last 6 Months	2.91%	3.39%	-0.48%	5.26%	10,146	10,170	10,264

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	22.28%	24.21%	-1.93%	15.60%	11,990	12,162	11,394
Last 6 Months	20.15%	21.71%	-1.56%	5.26%	11,010	11,088	10,264

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	11.41%	14.45%	-3.04%	11.11%	10,985	11,247	10,959
Last 6 Months	0.64%	1.70%	-1.06%	5.26%	10,032	10,085	10,264

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	0.79%	1.77%	-0.98%	6.80%	10,060	10,135	10,516
Last 6 Months	2.41%	3.41%	-1.00%	5.26%	10,121	10,171	10,264

Scheme Inception date is 28/04/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025

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 200 Quality 30 Index Fund

	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	2.56%	3.50%	-0.95%	2.70%	10,140	10,192	10,148
Last 6 Months	8.49%	9.33%	-0.84%	5.26%	10,426	10,468	10,264

Scheme Inception date is 14/07/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025

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	6.24%	6.80%	-0.56%	6.31%	12,716	12,983	12,748
Last 1 Year	7.45%	7.86%	-0.41%	5.18%	10,743	10,784	10,517
Last 3 Years	7.58%	7.99%	-0.41%	7.72%	12,452	12,595	12,499

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	6.67%	7.28%	-0.62%	6.31%	12,920	13,219	12,748
Last 1 Year	5.86%	6.49%	-0.63%	5.18%	10,585	10,647	10,517
Last 3 Years	7.72%	8.36%	-0.64%	7.72%	12,500	12,723	12,499

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 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	-2.51%	-1.37%	-1.14%	2.11%	9,626	9,795	10,319
Last 1 Year	18.65%	19.97%	-1.33%	9.00%	11,859	11,991	10,897

Scheme Inception date is 31/07/2024. Mr. Devender Singh, 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	1.14%	2.36%	-1.22%	3.22%	10,166	10,346	10,473
Last 1 Year	11.05%	12.34%	-1.29%	9.00%	11,102	11,230	10,897

Scheme Inception date is 16/08/2024. Mr. Devender Singh, 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	-13.30%	-12.17%	-1.14%	-0.70%	8,243	8,390	9,905
Last 1 Year	-9.85%	-8.64%	-1.21%	9.00%	9,018	9,139	10,897

Scheme Inception date is 23/09/2024. Mr. Devender Singh, 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	-7.25%	-5.77%	-1.49%	2.06%	9,059	9,250	10,271
Last 1 Year	4.91%	6.33%	-1.42%	9.00%	10,490	10,631	10,897

Scheme Inception date is 08/10/2024. Mr. Devender Singh, 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	9.55%	11.43%	-1.88%	7.21%	11,059	11,269	10,799
Last 1 Year	10.51%	12.30%	-1.79%	9.00%	11,048	11,226	10,897

Scheme Inception date is 23/12/2024. Mr. Devender Singh, 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	4.91%	6.27%	-1.36%	7.21%	10,544	10,695	10,799
Last 1 Year	8.73%	10.03%	-1.30%	9.00%	10,870	11,000	10,897

Scheme Inception date is 23/12/2024. Mr. Devender Singh, 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	1.81%	2.82%	-1.01%	12.16%	10,182	10,284	11,226
Last 1 Year	-0.94%	0.01%	-0.95%	9.00%	9,907	10,001	10,897

Scheme Inception date is 27/01/2025. Mr. Devender Singh, 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 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	7.66%	8.22%	-0.56%	7.85%	12,764	12,984	12,837
Last 1 Year	7.54%	7.64%	-0.10%	5.18%	10,752	10,762	10,517
Last 3 Years	7.59%	8.10%	-0.51%	7.72%	12,453	12,631	12,499

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 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	7.14%	7.68%	-0.54%	7.59%	12,391	12,587	12,554
Last 1 Year	6.88%	7.48%	-0.60%	5.18%	10,686	10,746	10,517
Last 3 Year	7.16%	7.77%	-0.60%	7.72%	12,307	12,516	12,499

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 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	7.71%	8.26%	-0.56%	7.70%	12,457	12,648	12,453
Last 1 Year	5.32%	5.90%	-0.58%	5.18%	10,531	10,589	10,517

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 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	8.33%	8.84%	-0.51%	7.94%	12,027	12,158	11,928
Last 1 Year	6.58%	7.02%	-0.44%	5.18%	10,656	10,700	10,517

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 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	7.91%	8.21%	-0.30%	5.91%	11,109	11,152	10,825
Last 1 Year	7.76%	8.13%	-0.37%	5.18%	10,773	10,811	10,517

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen have been managing the fund since 13/09/2024.

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. 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	7.28%	7.75%	-0.47%	5.07%	10,692	10,737	10,482
Last 6 Months	4.95%	5.36%	-0.41%	0.40%	10,248	10,269	10,020

Scheme Inception date is 17/02/2025. 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/PCIR/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	6.56%	6.79%	-0.23%	4.89%	10,592	10,612	10,441
Last 6 Months	5.48%	5.71%	-0.22%	0.40%	10,275	10,286	10,020

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/IMD-PoD-1/PCIR/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 AAA Bond Financial Services Mar 2028 Index Fund

	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.02%	5.30%	-0.28%	0.20%	10,282	10,298	10,011
Last 6 Months	4.86%	5.11%	-0.25%	0.40%	10,244	10,256	10,020

Scheme Inception date is 09/07/2025. Mr. Abhishek Bisen have been managing the fund since 09/07/2025.

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/PCIR/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	12.02	8.00	17.39	16.72	15.88	16.52
	(Tier 2): Nifty 200 TRI		9.01		16.35		15.98
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	11.93	13.94	20.20	22.84	NA	NA
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	11.61	9.01	19.69	19.34	18.69	18.98
	(Tier 2): Nifty 200 TRI		9.01		16.35		15.98
Kotak MNC Fund	Nifty MNC Index TRI	8.95	12.13	NA	NA	NA	NA
Kotak Quant Fund	Nifty 200 TRI	8.04	9.01	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	5.93	8.00	15.64	16.72	16.42	16.52

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 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 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 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



**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 KMAMC, 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 Business Cycle Fund	Nifty 500 TRI	6.40	8.00	17.51	16.72	NA	NA
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	5.58	12.89	20.38	20.21	17.46	18.00
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	-5.80	0.01	13.86	20.14	18.56	21.64
	(Tier 2): Nifty Smallcap 100 TRI		0.46		21.95		19.59

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 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 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

**Returns for Kotak Pioneer Fund as of 29th January 2026**



**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 75 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. 21, '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. 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 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 2023 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 1D 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 Savings FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty 500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26) & Kotak Dividend Yield Fund (Jan. 27, '26).

**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 Rupee 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	250.09	258.88	68.19	70.22	NA	NA
	Kotak Silver ETF FOF	210.68	258.88	NA	NA	NA	NA
	Kotak Gold ETF	98.10	101.36	40.49	42.06	26.14	27.35
Bottom 3	Kotak Technology Fund	-4.51	-3.04	NA	NA	NA	NA
	Kotak BSE Housing Index Fund	-4.52	-3.73	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	-9.85	-8.64	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 - 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 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 BSE Housing Index Fund - Growth \*Name of the Benchmark - BSE Housing Index TRI, 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  
 Kotak Nifty India Tourism Index Fund, \*Name of the Benchmark - Nifty India Tourism TRI, 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

^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 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	8.45	8.42	7.55	8.28	5.73	7.25
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	8.23	6.91	7.99	7.30	6.36	5.73
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	7.89	6.65	7.84	7.19	6.32	5.82
Bottom 3	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.34	6.34	6.88	6.97	5.77	5.90
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.63	5.69	6.29	6.40	5.35	5.50
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	5.33	6.15	7.25	7.44	5.45	5.73

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

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 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

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

**Returns for Kotak Overnight Fund & Kotak Liquid Fund as of 31st January 2026****Name: Mr. Devender Singhal**

Mr. Devender Singhal manages 45 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 Multipac 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), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty Next 50 ETF (Jan. 07, '26).

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 PN 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	43.09	43.95	31.29	32.01	38.25	39.10
	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%)	29.02	18.28	NA	NA	NA	NA
	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	20.67	25.04	20.71	17.93	19.25	14.90
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-4.52	-3.73	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-8.74	-8.76	10.77	10.91	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-9.85	-8.64	NA	NA	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 Multi Asset Allocation Fund, \*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 Multi Asset Omni FOF - Growth, \*Name of the Benchmark - 55% Nifty 50 TRI + 30% Nifty Short Duration Debt Index + 15% Domestic Price of Gold. 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.

Kotak BSE Housing Index Fund - Growth, \*Name of the Benchmark - BSE Housing Index TRI, 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

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.

Kotak Nifty India Tourism Index Fund, \*Name of the Benchmark - Nifty India Tourism TRI, 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

**Name: Ms. Shibani Sircar Kurian**

Ms. Shibani Kurian 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 Focused Fund (Erstwhile Known As Kotak Focused Equity Fund) (Jul. 16, '19), Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund) - Growth (Jul. 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) & Kotak Dividend Yield Fund (Jan. 27, '26).

**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	18.74	18.91	NA	NA	NA	NA
	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	15.92	8.00	17.81	16.72	16.70	16.52
		(Tier 2): Nifty 200 TRI		9.01		16.35		15.98
Bottom 3	Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	10.33	8.00	20.51	16.72	19.38	16.52
		(Tier 2): Nifty 100 TRI		8.92		14.99		14.78
Bottom 3	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	4.63	6.43	9.82	8.83	9.25	7.36
	Kotak Healthcare Fund	Nifty Healthcare Index TRI	-3.16	1.34	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-4.51	-3.04	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 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 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 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) & Kotak Rural Opportunities Fund (Nov. 27, '25).

**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 Jannalal 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 (%)^*
<b>Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund)</b>	MSCI Emerging Market Index TRI	50.93	51.87	19.08	21.34	8.24	10.33
<b>Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund of Fund)</b>	MSCI All Country World Index TRI	27.97	30.31	23.56	23.99	NA	NA
<b>Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT Fund of Fund)</b>	S&P Asia Pacific ex Japan REIT TRI	25.31	27.08	5.66	10.16	3.96	8.74
<b>Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund)</b>	NASDAQ 100 Index TRI	24.56	27.07	33.44	34.35	NA	NA

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 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.

**Returns for Kotak Global Innovation Overseas Equity Omni FOF as of 29th January 2026****Name: Mr. Satish Dondapati**

Mr. Satish Dondapati manages 40 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), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty Next 50 ETF (Jan. 07, '26).

**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 (%)^*
<b>Top 3</b>	<b>Kotak Nifty PSU Bank ETF</b>	43.09	43.95	31.29	32.01	38.25	39.10
	<b>Kotak Nifty Financial Services Ex-Bank Index Fund</b>	22.40	23.75	NA	NA	NA	NA
	<b>Kotak BSE PSU Index Fund</b>	18.65	19.97	NA	NA	NA	NA
<b>Bottom 3</b>	<b>Kotak BSE Housing Index Fund</b>	-4.52	-3.73	NA	NA	NA	NA
	<b>Kotak Nifty IT ETF</b>	-8.74	-8.76	10.77	10.91	NA	NA
	<b>Kotak Nifty India Tourism Index Fund</b>	-9.85	-8.64	NA	NA	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 BSE PSU Index Fund, \*Name of the Benchmark - BSE PSU TRI. 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

Kotak BSE Housing Index Fund - Growth, \*Name of the Benchmark - BSE Housing Index TRI, 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

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.

Kotak Nifty India Tourism Index Fund, \*Name of the Benchmark - Nifty India Tourism TRI, 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

**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 (%)^*
<b>Kotak Multi Asset Allocation Fund</b>	<b>Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)</b>	29.02	18.28	NA	NA	NA	NA
<b>Kotak Equity Savings Fund</b>	<b>Nifty Equity Savings TRI</b>	7.29	8.10	11.01	10.11	10.29	9.38
<b>Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)</b>	<b>Nifty 50 Arbitrage TRI</b>	6.34	7.58	7.28	7.85	6.09	6.44
<b>Kotak Balanced Advantage Fund</b>	<b>Nifty 50 Hybrid Composite Debt 50:50 Index TRI</b>	6.28	7.03	11.42	10.67	10.17	10.22

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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	250.09	258.88	68.19	70.22	NA	NA
Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price)	210.68	258.88	NA	NA	NA	NA
Kotak Gold ETF	Price of Gold <sup>^</sup>	98.10	101.36	40.49	42.06	26.14	27.35
Kotak Gold Fund	Price of Physical Gold	86.35	101.36	37.84	42.06	24.13	27.35
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%)	29.02	18.28	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. 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

<sup>^</sup>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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	
Top 3	Kotak Floating Rate Fund - Growth	NIFTY Short Duration Debt Index A-II	7.89	6.65	7.84	7.19	6.32	5.82
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.54	6.57	NA	NA	NA	NA
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	7.32	1.83	8.71	6.59	NA	NA
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	6.66	6.57	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.63	6.57	7.07	7.31	NA	NA
	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index A-I	6.59	6.70	6.89	7.27	5.72	6.13

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 FMP Series 308 - (1125D) - Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.  
 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 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.  
 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

**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 over 20 years of experience spread over Equity Research and Fund Management. Prior to joining KAMC, 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>
Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI	14.90	15.33	NA	NA	NA	NA
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	1.63	10.57	19.59	22.81	24.56	21.29

Kotak Transportation & Logistics Fund - Growth, \*Name of the Benchmark - Nifty Transportation & Logistics Index TRI, Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen has been managing the fund since 16/12/2024.  
 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 KAMC, he has worked with DSP Asset Managers as SVPI Investments 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)	(Tier 1): Nifty Midcap 150 TRI	7.72	8.93	20.91	23.55	21.38	23.07
	(Tier 2): Nifty Midcap 100 TRI		9.45		24.69		23.72
Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)	Nifty 50 Hybrid Composite Debt 65:35 Index TRI	7.06	7.64	14.95	11.72	15.01	11.54

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 22/11/2024  
 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 22/11/2024

**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 Passive FOF (Oct. 28, '25).

**Business Experience**

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KAMC 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	8.93	8.92	15.39	14.99	14.88	14.78
	(Tier 2): Nifty 50 TRI		9.00		14.08		14.52
Kotak Quant Fund	Nifty 200 TRI	8.04	9.01	NA	NA	NA	NA
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	6.28	7.03	11.42	10.67	10.17	10.22

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 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 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.

**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		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	10.32	11.39	14.04	16.32	11.98	14.54

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	8.95	12.13
Kotak Healthcare Fund	Nifty Healthcare Index TRI	-3.16	1.34

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	6.34	6.34	6.88	6.97	5.77	5.90
Kotak Overnight Fund	NIFTY 1D Rate Index	5.63	5.69	6.29	6.40	5.35	5.50

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

**Returns for Kotak Overnight Fund & Kotak Liquid Fund as of 31st January 2026**

**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 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	7.06	6.59	7.39	7.11	5.97	5.87
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	6.64	6.86	6.92	7.27	5.67	5.97

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	8.45	8.42	7.55	8.28	5.73	7.25
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	8.23	6.91	7.99	7.30	6.36	5.73

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 January 30, 2026 (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	14.73%	13.34%	1.39%	13.06%	1.67%	13.04%	60,380	51,485	49,849	49,744
Last 1 Year	10.16%	8.92%	1.24%	9.00%	1.16%	7.44%	11,013	10,889	10,897	10,742
Last 3 Years	16.75%	14.99%	1.76%	14.08%	2.66%	12.77%	15,912	15,204	14,848	14,342
Last 5 Years	16.27%	14.78%	1.49%	14.52%	1.74%	13.54%	21,263	19,937	19,714	18,882

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. 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	16.45%	14.02%	2.43%	13.73%	2.71%	13.06%	73,348	55,662	53,888	49,849
Last 1 Year	12.97%	8.00%	4.97%	9.01%	3.96%	9.00%	11,293	10,798	10,898	10,897
Last 3 Years	18.41%	16.72%	1.69%	16.35%	2.06%	14.08%	16,602	15,902	15,751	14,848
Last 5 Years	16.93%	16.52%	0.41%	15.98%	0.94%	14.52%	21,875	21,493	21,007	19,714

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	17.96%	12.80%	5.17%	9.85%	20,482	16,864	15,034
Last 1 Year	8.85%	6.81%	2.04%	9.00%	10,883	10,680	10,897
Last 3 Years	24.07%	18.59%	5.48%	14.08%	19,097	16,676	14,848

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	17.16%	15.94%	1.21%	13.73%	3.42%	13.06%	79,435	69,309	53,888	49,849
Last 1 Year	12.77%	9.01%	3.76%	9.01%	3.76%	9.00%	11,273	10,898	10,898	10,897
Last 3 Years	21.01%	19.34%	1.67%	16.35%	4.66%	14.08%	17,719	16,997	15,751	14,848
Last 5 Years	20.06%	18.98%	1.08%	15.98%	4.08%	14.52%	24,975	23,871	21,007	19,714

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	20.14%	18.32%	1.82%	16.91%	3.23%	13.06%	1,10,397	90,365	77,277	49,849
Last 1 Year	8.82%	8.93%	-0.11%	9.45%	-0.63%	9.00%	10,879	10,890	10,942	10,897
Last 3 Years	22.22%	23.55%	-1.33%	24.69%	-2.47%	14.08%	18,259	18,861	19,386	14,848
Last 5 Years	22.79%	23.07%	-0.28%	23.72%	-0.94%	14.52%	27,940	28,265	29,023	19,714

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	18.48%	15.53%	2.95%	13.29%	5.18%	13.06%	91,965	66,135	51,199	49,849
Last 1 Year	-4.75%	0.01%	-4.76%	0.46%	-5.20%	9.00%	9,527	10,001	10,046	10,897
Last 3 Years	15.20%	20.14%	-4.94%	21.95%	-6.75%	14.08%	15,287	17,340	18,135	14,848
Last 5 Years	20.07%	21.64%	-1.56%	19.59%	0.48%	14.52%	24,986	26,655	24,488	19,714

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	16.94%	14.02%	2.93%	13.34%	3.60%	13.06%	77,546	55,662	51,485	49,849
Last 1 Year	11.75%	8.00%	3.75%	8.92%	2.83%	9.00%	11,172	10,798	10,889	10,897
Last 3 Years	22.11%	16.72%	5.39%	14.99%	7.12%	14.08%	18,207	15,902	15,204	14,848
Last 5 Years	20.99%	16.52%	4.47%	14.78%	6.21%	14.52%	25,954	21,493	19,937	19,714

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	17.99%	15.65%	2.33%	15.06%	2.92%	13.89%	29,537	25,915	25,063	23,438
Last 1 Year	17.47%	8.00%	9.47%	9.01%	8.46%	9.00%	11,742	10,798	10,898	10,897
Last 3 Years	19.46%	16.72%	2.74%	16.35%	3.11%	14.08%	17,047	15,902	15,751	14,848
Last 5 Years	18.45%	16.52%	1.93%	15.98%	2.46%	14.52%	23,336	21,493	21,007	19,714

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	15.59%	14.02%	1.58%	13.06%	66,624	55,662	49,849
Last 1 Year	7.13%	8.00%	-0.87%	9.00%	10,711	10,798	10,897
Last 3 Years	17.02%	16.72%	0.30%	14.08%	16,025	15,902	14,848
Last 5 Years	17.89%	16.52%	1.37%	14.52%	22,789	21,493	19,714

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	17.62%	11.55%	6.07%	13.06%	83,615	41,796	49,849
Last 1 Year	2.98%	10.57%	-7.59%	9.00%	10,298	11,054	10,897
Last 3 Years	21.24%	22.81%	-1.57%	14.08%	17,823	18,524	14,848
Last 5 Years	26.29%	21.29%	5.01%	14.52%	32,171	26,275	19,714

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	21.37%	18.29%	3.07%	14.23%	33,556	28,585	22,971
Last 1 Year	7.04%	12.89%	-5.85%	9.45%	10,700	11,281	10,940
Last 3 Years	22.10%	20.21%	1.89%	14.25%	18,193	17,361	14,906
Last 5 Years	19.25%	18.00%	1.25%	14.62%	24,122	22,884	19,791

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 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. **Return as on 29 January, 2026**

## 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	13.24%	14.79%	-1.55%	14.33%	18,943	20,315	19,900
Last 1 Year	11.90%	11.39%	0.52%	9.00%	11,187	11,136	10,897
Last 3 Years	15.77%	16.32%	-0.55%	14.08%	15,517	15,740	14,848
Last 5 Years	13.78%	14.54%	-0.76%	14.52%	19,078	19,729	19,714

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	19.88%	19.54%	0.34%	11.79%	20,432	20,202	15,515
Last 1 Year	13.53%	13.94%	-0.42%	9.00%	11,349	11,390	10,897
Last 3 Years	22.03%	22.84%	-0.81%	14.08%	18,170	18,536	14,848

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	16.69%	15.67%	1.02%	14.19%	16,750	16,267	15,580
Last 1 Year	7.85%	8.00%	-0.15%	9.00%	10,783	10,798	10,897
Last 3 Years	19.28%	16.72%	2.55%	14.08%	16,969	15,902	14,848

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	19.57%	16.50%	3.07%	15.04%	16,871	15,635	15,066
Last 1 Year	20.50%	18.91%	1.59%	9.00%	12,044	11,885	10,897

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	17.91%	14.38%	3.52%	12.23%	15,092	13,990	13,340
Last 1 Year	8.58%	9.01%	-0.43%	9.00%	10,855	10,898	10,897

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: 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	15.20%	14.34%	0.86%	13.13%	13,669	13,444	13,131
Last 1 Year	2.73%	4.21%	-1.48%	9.00%	10,272	10,420	10,897

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	13.80%	16.06%	-2.26%	10.41%	13,186	13,753	12,361
Last 1 Year	-1.58%	1.34%	-2.92%	9.00%	9,843	10,134	10,897

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	9.34%	6.31%	3.03%	7.90%	11,860	11,240	11,563
Last 1 Year	-3.10%	-3.04%	-0.06%	9.00%	9,691	9,697	10,897

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	-3.64%	2.37%	-6.01%	4.11%	9,428	10,379	10,662
Last 1 Year	0.22%	8.00%	-7.78%	9.00%	10,022	10,798	10,897

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 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 MNC Fund

	Kotak MNC Fund	Nifty MNC TRI	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC TRI	Nifty 50 TRI ##
Since Inception	5.63%	4.47%	1.16%	4.38%	10,713	10,566	10,554
Last 1 Year	10.54%	12.13%	-1.59%	9.00%	11,051	11,210	10,897

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	11.69%	5.77%	5.92%	3.54%	11,322	10,650	10,398
Last 1 Year	16.72%	15.33%	1.40%	9.00%	11,667	11,528	10,897

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. 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 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	0.66%	5.68%	-5.02%	8.40%	10,051	10,436	10,645
Last 6 Months	-2.72%	1.61%	-4.33%	5.26%	9,864	10,081	10,264

Scheme Inception date is 25/04/2025. Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen 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	11.49%	10.44%	1.05%	12.58%	22,608	21,058	24,322
Last 1 Year	7.45%	7.03%	0.42%	9.00%	10,743	10,701	10,897
Last 3 Years	12.69%	10.67%	2.01%	14.08%	14,310	13,556	14,848
Last 5 Years	11.48%	10.22%	1.26%	14.52%	17,232	16,275	19,714

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	7.10%	6.19%	0.91%	6.68%	24,545	21,953	23,302
Last 1 Year	6.98%	7.58%	-0.59%	6.35%	10,696	10,755	10,633
Last 3 Years	7.92%	7.85%	0.07%	6.72%	12,569	12,544	12,153
Last 5 Years	6.71%	6.44%	0.27%	5.67%	13,844	13,667	13,178

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	10.06%	8.90%	1.16%	6.91%	29,573	26,229	21,279
Last 1 Year	8.47%	8.10%	0.37%	5.18%	10,845	10,808	10,517
Last 3 Years	12.23%	10.11%	2.11%	7.72%	14,134	13,350	12,499
Last 5 Years	11.46%	9.38%	2.08%	4.99%	17,211	15,663	12,762

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	24.09%	17.51%	6.59%	12.54%	16,639	14,631	13,215
Last 1 Year	30.68%	18.28%	12.40%	9.00%	13,058	11,823	10,897

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	13.41%	10.57%	2.83%	11.72%	41,136	30,950	34,754
Last 1 Year	8.43%	7.64%	0.79%	9.00%	10,841	10,762	10,897
Last 3 Years	16.48%	11.72%	4.76%	14.08%	15,804	13,943	14,848
Last 5 Years	16.58%	11.54%	5.04%	14.52%	21,551	17,271	19,714

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	10.68%	8.84%	1.84%	6.50%	37,721	30,289	22,788
Last 1 Year	5.87%	6.43%	-0.55%	5.18%	10,586	10,641	10,517
Last 3 Years	11.18%	8.83%	2.35%	7.72%	13,744	12,890	12,499
Last 5 Years	10.66%	7.36%	3.30%	4.99%	16,607	14,269	12,762

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). 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	5.16%	5.20%	-0.04%	5.91%	14,254	14,297	14,991
Last 1 Year	5.71%	5.69%	0.02%	6.35%	10,571	10,569	10,635
Last 3 Years	6.39%	6.40%	-0.01%	6.72%	12,044	12,048	12,155
Last 5 Years	5.46%	5.50%	-0.04%	5.67%	13,046	13,071	13,178

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. **Return as on 31 January, 2026**

## 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	6.79%	6.75%	0.05%	6.68%	23,641	23,503	23,306
Last 1 Year	6.45%	6.34%	0.11%	6.35%	10,645	10,634	10,635
Last 3 Years	7.00%	6.97%	0.03%	6.72%	12,253	12,243	12,155
Last 5 Years	5.90%	5.90%	0.00%	5.67%	13,319	13,321	13,178

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. **Return as on 31 January, 2026**

## 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	7.40%	7.20%	0.19%	6.68%	25,447	24,850	23,302
Last 1 Year	7.08%	6.70%	0.38%	6.35%	10,706	10,668	10,633
Last 3 Years	7.37%	7.27%	0.10%	6.72%	12,378	12,344	12,153
Last 5 Years	6.19%	6.13%	0.06%	5.67%	13,507	13,467	13,178

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	7.24%	6.99%	0.25%	6.68%	24,961	24,212	23,302
Last 1 Year	7.23%	6.44%	0.79%	6.35%	10,721	10,642	10,633
Last 3 Years	7.51%	7.08%	0.43%	6.72%	12,427	12,278	12,153
Last 5 Years	6.31%	6.06%	0.25%	5.67%	13,582	13,423	13,178

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	7.91%	7.13%	0.78%	6.68%	27,075	24,622	23,302
Last 1 Year	7.46%	6.86%	0.61%	6.35%	10,744	10,684	10,633
Last 3 Years	7.75%	7.27%	0.48%	6.72%	12,509	12,344	12,153
Last 5 Years	6.49%	5.97%	0.52%	5.67%	13,700	13,365	13,178

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	7.97%	7.47%	0.50%	6.50%	27,273	25,663	22,788
Last 1 Year	7.47%	6.53%	0.94%	5.18%	10,745	10,651	10,517
Last 3 Years	7.89%	7.10%	0.78%	7.72%	12,557	12,286	12,499
Last 5 Years	6.45%	5.76%	0.69%	4.99%	13,676	13,237	12,762

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	7.99%	7.36%	0.63%	6.50%	27,358	25,328	22,788
Last 1 Year	7.45%	6.65%	0.80%	5.18%	10,743	10,663	10,517
Last 3 Years	7.89%	7.19%	0.69%	7.72%	12,557	12,317	12,499
Last 5 Years	6.39%	5.82%	0.57%	4.99%	13,637	13,276	12,762

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	8.27%	8.59%	-0.32%	6.50%	28,294	29,414	22,788
Last 1 Year	9.45%	8.42%	1.02%	5.18%	10,942	10,840	10,517
Last 3 Years	8.56%	8.28%	0.28%	7.72%	12,794	12,695	12,499
Last 5 Years	6.75%	7.25%	-0.50%	4.99%	13,866	14,197	12,762

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	8.60%	7.54%	1.06%	6.50%	29,447	25,904	22,788
Last 1 Year	6.12%	6.15%	-0.03%	5.18%	10,610	10,613	10,517
Last 3 Years	8.12%	7.44%	0.67%	7.72%	12,638	12,403	12,499
Last 5 Years	6.32%	5.73%	0.59%	4.99%	13,589	13,217	12,762

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	7.32%	6.60%	0.73%	6.42%	16,079	15,363	15,188
Last 1 Year	8.31%	6.65%	1.67%	5.18%	10,829	10,663	10,517
Last 3 Years	8.28%	7.19%	1.08%	7.72%	12,694	12,317	12,499
Last 5 Years	6.75%	5.82%	0.93%	4.99%	13,869	13,276	12,762

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	8.54%	7.96%	0.58%	7.09%	26,452	24,820	22,554
Last 1 Year	9.24%	6.91%	2.33%	5.18%	10,921	10,689	10,517
Last 3 Years	9.05%	7.30%	1.75%	7.72%	12,967	12,354	12,499
Last 5 Years	7.42%	5.73%	1.69%	4.99%	14,306	13,216	12,762

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	8.12%	7.72%	0.40%	6.50%	27,774	26,465	22,788
Last 1 Year	7.44%	6.59%	0.84%	5.18%	10,741	10,658	10,517
Last 3 Years	7.81%	7.11%	0.71%	7.72%	12,532	12,288	12,499
Last 5 Years	6.40%	5.87%	0.53%	4.99%	13,639	13,304	12,762

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	7.94%	7.28%	NA	6.50%	27,196	25,088	22,788
Last 1 Year	2.57%	4.83%	-2.26%	5.18%	10,256	10,482	10,517
Last 3 Years	6.82%	7.73%	-0.91%	7.72%	12,189	12,503	12,499
Last 5 Years	5.47%	5.78%	-0.31%	4.99%	13,053	13,247	12,762

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	7.97%	7.28%	0.69%	6.50%	27,282	25,088	22,788
Last 1 Year	2.57%	4.83%	-2.26%	5.18%	10,256	10,482	10,517
Last 3 Years	6.83%	7.73%	-0.90%	7.72%	12,192	12,503	12,499
Last 5 Years	5.47%	5.78%	-0.31%	4.99%	13,054	13,247	12,762

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	7.67%	7.78%	-0.11%	6.50%	26,297	26,663	22,788
Last 1 Year	5.61%	6.18%	-0.57%	5.18%	10,560	10,616	10,517
Last 3 Years	7.72%	7.53%	0.19%	7.72%	12,500	12,433	12,499
Last 5 Years	5.89%	5.73%	0.16%	4.99%	13,318	13,215	12,762

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	4.89%	5.93%	-1.03%	6.96%	10,945	11,150	11,356
Last 1 Year	1.81%	4.27%	-2.45%	5.18%	10,181	10,425	10,517

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 + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	Nifty 50 TRI ##
Since Inception	16.38%	12.18%	4.21%	13.06%	72,834	44,994	49,849
Last 1 Year	21.50%	25.04%	-3.54%	9.00%	12,143	12,496	10,897
Last 3 Years	21.57%	17.93%	3.64%	14.08%	17,968	16,400	14,848
Last 5 Years	20.14%	14.90%	5.25%	14.52%	25,059	20,039	19,714

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	12.00%	13.65%	-1.65%	N.A	44,089	53,367	N.A
Last 1 Year	86.99%	101.36%	-14.37%	N.A	18,667	20,097	N.A
Last 3 Years	38.31%	42.06%	-3.74%	N.A	26,460	28,667	N.A
Last 5 Years	24.57%	27.35%	-2.78%	N.A	30,037	33,547	N.A

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	62.18%	72.09%	-9.91%	N.A	39,451	46,687	N.A
Last 1 Year	212.11%	258.88%	-46.77%	N.A	31,114	35,762	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 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	7.93%	7.27%	0.66%	7.51%	12,770	12,523	12,613
Last 1 Year	7.14%	5.97%	1.18%	5.18%	10,712	10,595	10,517
Last 3 Years	8.10%	7.38%	0.72%	7.72%	12,633	12,382	12,499

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	10.59%	9.61%	0.99%	13.06%	37,350	33,219	49,849
Last 1 Year	51.65%	51.87%	-0.22%	9.00%	15,148	15,170	10,897
Last 3 Years	19.64%	21.34%	-1.69%	14.08%	17,127	17,863	14,848
Last 5 Years	8.78%	10.33%	-1.54%	14.52%	15,240	16,354	19,714

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	4.43%	7.85%	-3.42%	N.A	12,470	14,693	N.A
Last 1 Year	26.37%	27.08%	-0.71%	N.A	12,653	12,725	N.A
Last 3 Years	6.58%	10.16%	-3.58%	N.A	12,107	13,368	N.A
Last 5 Years	4.90%	8.74%	-3.84%	N.A	12,704	15,212	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 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	19.12%	19.96%	-0.84%	12.92%	23,966	24,821	18,350
Last 1 Year	25.02%	27.07%	-2.06%	9.00%	12,494	12,699	10,897
Last 3 Years	33.94%	34.35%	-0.41%	14.08%	24,028	24,250	14,848

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	7.60%	15.47%	-7.87%	12.43%	13,912	19,124	16,959
Last 1 Year	22.58%	30.31%	-7.73%	9.45%	12,244	13,012	10,940
Last 3 Years	22.76%	23.99%	-1.23%	14.25%	18,487	19,048	14,906

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 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. **Return as on 29 January, 2026**

## 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	14.96%	15.31%	-0.35%	12.35%	19,788	20,085	17,685
Last 1 Year	8.03%	8.41%	-0.38%	9.00%	10,801	10,839	10,897
Last 3 Years	20.52%	20.94%	-0.42%	14.08%	17,508	17,690	14,848

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	11.77%	12.14%	-0.37%	11.51%	16,707	16,965	16,532
Last 1 Year	8.89%	9.00%	-0.11%	7.44%	10,886	10,897	10,742
Last 3 Year	13.71%	14.08%	-0.38%	12.77%	14,702	14,848	14,342

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	26.03%	27.69%	-1.66%	15.16%	19,160	19,878	14,869
Last 1 Year	1.97%	2.39%	-0.42%	9.00%	10,196	10,239	10,897

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	15.03%	15.88%	-0.85%	13.53%	14,454	14,736	13,961
Last 1 Year	3.02%	3.21%	-0.19%	9.00%	10,301	10,320	10,897

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	21.41%	22.48%	-1.08%	12.55%	16,133	16,488	13,384
Last 1 Year	23.03%	23.75%	-0.72%	9.00%	12,296	12,368	10,897

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	9.51%	10.08%	-0.57%	13.05%	12,468	12,627	13,467
Last 1 Year	-4.04%	-3.73%	-0.32%	9.00%	9,597	9,628	10,897

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	6.02%	6.64%	-0.61%	6.40%	11,013	11,118	11,077
Last 1 Year	6.82%	7.29%	-0.48%	9.00%	10,680	10,727	10,897

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. 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	-1.87%	-1.37%	-0.51%	2.11%	9,720	9,795	10,319
Last 1 Year	19.41%	19.97%	-0.56%	9.00%	11,935	11,991	10,897

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	1.76%	2.36%	-0.60%	3.22%	10,257	10,346	10,473
Last 1 Year	11.73%	12.34%	-0.61%	9.00%	11,170	11,230	10,897

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	-12.75%	-12.17%	-0.59%	-0.70%	8,314	8,390	9,905
Last 1 Year	-9.28%	-8.64%	-0.64%	9.00%	9,074	9,139	10,897

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. 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 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	Nifty 50 TRI ##
Since Inception	-6.65%	-5.77%	-0.88%	2.06%	9,137	9,250	10,271
Last 1 Year	5.60%	6.33%	-0.74%	9.00%	10,558	10,631	10,897

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. 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	10.09%	11.43%	-1.33%	7.21%	11,120	11,269	10,799
Last 1 Year	11.07%	12.30%	-1.23%	9.00%	11,103	11,226	10,897

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. 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 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	5.44%	6.27%	-0.84%	7.21%	10,602	10,695	10,799
Last 1 Year	9.26%	10.03%	-0.77%	9.00%	10,923	11,000	10,897

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. 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 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	2.30%	2.82%	-0.52%	12.16%	10,232	10,284	11,226
Last 1 Year	-0.46%	0.01%	-0.47%	9.00%	9,954	10,001	10,897

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	9.76%	9.92%	-0.16%	12.05%	10,928	10,943	11,146
Last 6 Months	3.10%	3.39%	-0.30%	5.26%	10,155	10,170	10,264

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	22.59%	24.21%	-1.62%	15.60%	12,018	12,162	11,394
Last 6 Months	20.44%	21.71%	-1.27%	5.26%	11,025	11,088	10,264

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	11.95%	14.45%	-2.51%	11.11%	11,031	11,247	10,959
Last 6 Months	1.11%	1.70%	-0.59%	5.26%	10,056	10,085	10,264

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 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	1.37%	1.77%	-0.40%	6.80%	10,104	10,135	10,516
Last 6 Months	3.09%	3.41%	-0.32%	5.26%	10,155	10,171	10,264

Scheme Inception date is 28/04/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen 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 200 Quality 30 Index Fund

	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	2.94%	3.50%	-0.56%	2.70%	10,161	10,192	10,148
Last 6 Months	8.88%	9.33%	-0.46%	5.26%	10,445	10,468	10,264

Scheme Inception date is 14/07/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025

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	6.40%	6.80%	-0.39%	6.31%	12,794	12,983	12,748
Last 1 Year	7.62%	7.86%	-0.25%	5.18%	10,760	10,784	10,517
Last 3 Years	7.75%	7.99%	-0.25%	7.72%	12,509	12,595	12,499

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	6.85%	7.28%	-0.44%	6.31%	13,008	13,219	12,748
Last 1 Year	6.04%	6.49%	-0.45%	5.18%	10,602	10,647	10,517
Last 3 Years	7.90%	8.36%	-0.46%	7.72%	12,561	12,723	12,499

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	7.87%	8.22%	-0.35%	7.85%	12,846	12,984	12,837
Last 1 Year	7.75%	7.64%	0.10%	5.18%	10,772	10,762	10,517
Last 3 Years	7.80%	8.10%	-0.30%	7.72%	12,526	12,631	12,499

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	7.36%	7.68%	-0.32%	7.59%	12,472	12,587	12,554
Last 1 Year	7.11%	7.48%	-0.37%	5.18%	10,709	10,746	10,517
Last 3 Years	7.39%	7.77%	-0.38%	7.72%	12,384	12,516	12,499

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	7.96%	8.26%	-0.30%	7.70%	12,545	12,648	12,453
Last 1 Year	5.55%	5.90%	-0.35%	5.18%	10,554	10,589	10,517

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	8.60%	8.84%	-0.24%	7.94%	12,097	12,158	11,928
Last 1 Year	6.85%	7.02%	-0.17%	5.18%	10,683	10,700	10,517

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	8.14%	8.21%	-0.07%	5.91%	11,141	11,152	10,825
Last 1 Year	7.98%	8.13%	-0.15%	5.18%	10,796	10,811	10,517

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen have been managing the fund since 13/09/2024

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 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	7.49%	7.75%	-0.26%	5.07%	10,712	10,737	10,482
Last 6 Months	5.15%	5.36%	-0.21%	0.40%	10,258	10,269	10,020

Scheme Inception date is 17/02/2025. 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 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	6.81%	6.79%	0.01%	4.89%	10,614	10,612	10,441
Last 6 Months	5.72%	5.71%	0.01%	0.40%	10,287	10,286	10,020

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/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 AAA Bond Financial Services Mar 2028 Index Fund

	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.24%	5.30%	-0.07%	0.20%	10,294	10,298	10,011
Last 6 Months	5.07%	5.11%	-0.03%	0.40%	10,254	10,256	10,020

Scheme Inception date is 09/07/2025. Mr. Abhishek Bisen have been managing the fund since 09/07/2025

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.

# 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	13.53	13.94	22.03	22.84	NA	NA
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	12.97	8.00	18.41	16.72	16.93	16.52
	(Tier 2): Nifty 200 TRI		9.01		16.35		15.98
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	12.77	9.01	21.01	19.34	20.06	18.98
	(Tier 2): Nifty 200 TRI		9.01		16.35		15.98
Kotak MNC Fund	Nifty MNC Index TRI	10.54	12.13	NA	NA	NA	NA
Kotak Quant Fund	Nifty 200 TRI	8.58	9.01	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	7.13	8.00	17.02	16.72	17.89	16.52

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 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 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 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 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



**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 KMAMC, 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>
Kotak Business Cycle Fund	Nifty 500 TRI	7.85	8.00	19.28	16.72	NA	NA
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	7.04	12.89	22.10	20.21	19.25	18.00
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	-4.75	0.01	15.20	20.14	20.07	21.64
	(Tier 2): Nifty Smallcap 100 TRI		0.46		21.95		19.59

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 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 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

**Returns for Kotak Pioneer Fund as of 29th January 2026**



**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 75 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 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. 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 FOD (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, '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 SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '22), Kotak Nifty 1D 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 Passive FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26) & Kotak Dividend Yield Fund (Jan. 27, '26).  
**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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^*</sup>	
Top 3	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	250.09	258.88	68.19	70.22	NA	NA
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	212.11	258.88	NA	NA	NA	NA
	Kotak Gold ETF	Price of Gold <sup>^</sup>	98.10	101.36	40.49	42.06	26.14	27.35
Bottom 3	Kotak Technology Fund	BSE Teck TRI	-3.10	-3.04	NA	NA	NA	NA
	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-4.04	-3.73	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-9.28	-8.64	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 <sup>^</sup>, 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 BSE Housing Index Fund - Growth, \*Name of the Benchmark - BSE Housing Index TRI, 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

Kotak Nifty India Tourism Index Fund - Growth, \*Name of the Benchmark - Nifty India Tourism Index TRI, 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

<sup>^</sup>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	9.45	8.42	8.56	8.28	6.75	7.25
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	9.24	6.91	9.05	7.30	7.42	5.73
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.31	6.65	8.28	7.19	6.75	5.82
Bottom 3	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.45	6.34	7.00	6.97	5.90	5.90
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	6.12	6.15	8.12	7.44	6.32	5.73
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.71	5.69	6.39	6.40	5.46	5.50

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. 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.

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 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.

**Returns of Kotak Liquid Fund & Kotak Overnight Fund is as of 31st January 2026****Name: Mr. Devender Singhal**

Mr. Devender Singhal manages 45 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 50 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), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty 500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty Next 50 ETF (Jan. 07, '26).

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 PN 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	43.09	43.95	31.29	32.01	38.25	39.10
	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%) #	30.68	18.28	NA	NA	NA	NA
	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	21.50	25.04	21.57	17.93	20.14	14.90
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-4.04	-3.73	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-8.74	-8.76	10.77	10.91	NA	NA
	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-9.28	-8.64	NA	NA	NA	NA

Kotak Nifty PSU Bank ETF, \*Name of the Benchmark - Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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 Valedhha Sonar have been managing the fund since 22/09/2023.

Kotak Multi Asset Omni FOF - Growth, \*Name of the Benchmark - 55% Nifty 50 TRI + 30% Nifty Short Duration Debt Index + 15% Domestic Price of Gold, .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.

Kotak BSE Housing Index Fund - Growth, \*Name of the Benchmark - BSE Housing Index TRI. 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.

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.

Kotak Nifty India Tourism Index Fund - Growth, \*Name of the Benchmark - Nifty India Tourism Index TRI. 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.

**Name: Ms. Shibani Kurian**

Ms. Shibani Kurian 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 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) & Kotak Dividend Yield Fund (Jan. 27, '26).

**Business Experience**

Ms. Shibani 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 Dawngay 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	20.50	18.91	NA	NA	NA	NA
	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	17.47	8.00	19.46	16.72	18.45	16.52
		(Tier 2): Nifty 200 TRI		9.01		16.35		15.98
Bottom 3	Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	11.75	8.00	22.11	16.72	20.99	16.52
		(Tier 2): Nifty 100 TRI		8.92		14.99		14.78
	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	5.87	6.43	11.18	8.83	10.66	7.36
Bottom 3	Kotak Healthcare Fund	Nifty Healthcare Index TRI	-1.58	1.34	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-3.10	-3.04	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 Kurian has been managing the fund since 03/09/2024.

Kotak Healthcare Fund - Growth, \*Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani 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 Kurian have been managing the fund since 04/03/2024.

**Name: Mr. Arjun Khanna**

Mr. Arjun Khanna 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 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) & Kotak Rural Opportunities Fund (Nov. 27, '25).

**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 Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund)	MSCI Emerging Market Index TRI	51.65	51.87	19.64	21.34	8.78	10.33
Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT Fund of Fund)	S&P Asia Pacific ex Japan REIT TRI	26.37	27.08	6.58	10.16	4.90	8.74
Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak NASDAQ 100 Fund of Fund)	NASDAQ 100 Index TRI	25.02	27.07	33.94	34.35	NA	NA
Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund of Fund)	MSCI All Country World Index TRI	22.58	30.31	22.76	23.99	NA	NA

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 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 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 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.

**Returns for Kotak Global Innovation Overseas Equity Omni FOF as of 29th January 2026****Name: Mr. Satish Dondapati**

Mr. Satish Dondapati manages 40 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), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty Next 50 ETF (Jan. 07, '26).

**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	43.09	43.95	31.29	32.01	38.25	39.10
	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	23.03	23.75	NA	NA	NA	NA
	Kotak BSE PSU Index Fund	BSE PSU TRI	19.41	19.97	NA	NA	NA	NA
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-4.04	-3.73	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-8.74	-8.76	10.77	10.91	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-9.28	-8.64	NA	NA	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 BSE PSU Index Fund, \*Name of the Benchmark - BSE PSU TRI. 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

Kotak BSE Housing Index Fund - Growth, \*Name of the Benchmark - BSE Housing Index TRI, 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

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.

Kotak Nifty India Tourism Index Fund - Growth, \*Name of the Benchmark - Nifty India Tourism Index TRI, 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

**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%)	30.68	18.28	NA	NA	NA	NA
Kotak Equity Savings Fund	NIFTY Equity Savings TRI	8.47	8.10	12.23	10.11	11.46	9.38
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	7.45	7.03	12.69	10.67	11.48	10.22
Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)	Nifty 50 Arbitrage TRI	6.98	7.58	7.92	7.85	6.71	6.44

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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	250.09	258.88	68.19	70.22	NA	NA
Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	212.11	258.88	NA	NA	NA	NA
Kotak Gold ETF	Price of Gold <sup>^</sup>	98.10	101.36	40.49	42.06	26.14	27.35
Kotak Gold Fund	Price of Physical Gold	86.99	101.36	38.31	42.06	24.57	27.35
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%)	30.68	18.28	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<sup>^</sup>, 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

<sup>^</sup>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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *
Top 3 Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.31	6.65	8.28	7.19	6.75	5.82
Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.88	6.57	NA	NA	NA	NA
Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	7.47	6.53	7.89	7.10	6.45	5.76
Bottom 3 Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	6.93	6.57	NA	NA	NA	NA
Kotak FMP Series 300 - (1223D)	NIFTY Medium Duration Debt Index	6.93	6.57	7.32	7.31	NA	NA
Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.79	6.57	7.23	7.31	NA	NA

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 FMP Series 308 - (1125D) - Direct Plan - Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

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 KAMC, 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *
Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI	16.72	15.33	NA	NA	NA	NA
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	2.98	10.57	21.24	22.81	26.29	21.29

Kotak Transportation & Logistics Fund - Growth, \*Name of the Benchmark - Nifty Transportation & Logistics Index TRI, Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen has been managing the fund since 16/12/2024.

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 KAMC, he has worked with DSP Asset Managers as SVP Investments 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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^</sup> *
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)	(Tier 1): Nifty Midcap 150 TRI	8.82	8.93	22.22	23.55	22.79	23.07
	(Tier 2): Nifty Midcap 100 TRI		9.45		24.69		23.72
Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)	Nifty 50 Hybrid Composite Debt 65:35 Index	8.43	7.64	16.48	11.72	16.58	11.54

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 22/11/2024

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 22/11/2024

**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 Passive 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 sell-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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	10.16	8.92	16.75	14.99	16.27	14.78
	(Tier 2): Nifty 50 TRI		9.00		14.08		14.52
Kotak Quant Fund	Nifty 200 TRI	8.58	9.01	NA	NA	NA	NA
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	7.45	7.03	12.69	10.67	11.48	10.22

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 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 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.

**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		5 YEARS	
		Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	11.90	11.39	15.77	16.32	13.78	14.54

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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>
Kotak MNC Fund	Nifty MNC Index TRI	10.54	12.13
Kotak Healthcare Fund	Nifty Healthcare Index TRI	-1.58	1.34

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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.45	6.34	7.00	6.97	5.90	5.90
Kotak Overnight Fund	NIFTY 1D Rate Index	5.71	5.69	6.39	6.40	5.46	5.50

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

Returns of Kotak Liquid Fund & Kotak Overnight Fund is as of 31st January 2026.

**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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.46	6.86	7.75	7.27	6.49	5.97
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	7.44	6.59	7.81	7.11	6.40	5.87

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

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.

**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(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>	Scheme Returns(%) <sup>^</sup>	Benchmark Returns (%) <sup>^^</sup>
Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	9.45	8.42	8.56	8.28	6.75	7.25
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	9.24	6.91	9.05	7.30	7.42	5.73

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. 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
23-Jan-26	10.7755	0.0659
26-Dec-25	10.7690	0.0524
21-Nov-25	10.7637	0.0455
25-Oct-25	10.7695	0.0575
26-Sep-25	10.7601	0.0418
25-Aug-25	10.7546	0.0404

### Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Fortnightly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
06-Sep-21	23.0028	0.0077
23-Aug-21	23.0325	0.0374
09-Aug-21	23.0227	0.0276
26-Jul-21	23.0392	0.0441
12-Jul-21	23.0415	0.0464
28-Jun-21	23.0429	0.0478

### Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Bimonthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
26-Jul-21	20.1339	0.1659
24-May-21	20.1136	0.1649
22-Mar-21	20.0433	0.0851
25-Jan-21	20.0406	0.1071
23-Nov-20	20.0743	0.1481
21-Sep-20	20.0553	0.0964

### Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) - IDCW

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	38.489	1.523
23-Dec-19	37.059	2.5606
27-Dec-18	32.943	0.8677
23-Mar-18	35.3566	3.604
28-Dec-17	39.2181	1.52
28-Jun-17	39.0457	1.5

### Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)

Record Date	Cum IDCW NAV	₹/Unit
20-Jul-20	18.519	1.086
25-Jul-19	20.628	1.8797
23-Mar-18	23.714	4.778
28-Jul-17	23.4326	0.7
15-Jul-16	19.6923	0.5
20-Nov-15	18.54	0.5

### Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

Record Date	Cum IDCW NAV	₹/Unit
23-Feb-21	28.46	0.575
23-Nov-20	25.459	0.488
24-Aug-20	23.396	0.457
26-May-20	19.263	0.387
26-Feb-20	25.006	0.4533
26-Nov-19	24.65	0.4498

### Kotak Small Cap Fund

Record Date	Cum IDCW NAV	₹/Unit
24-Feb-21	52.435	2.586
27-Feb-20	38.797	2.8244
20-Feb-19	33.152	0.8942
28-Feb-18	45.3733	1.265
27-Feb-17	36.4033	1.45
23-Feb-16	26.77	1

### Kotak ELSS Tax Saver Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	20.119	0.399
28-Sep-20	17.455	0.349
12-Jun-20	15.531	0.155
26-Mar-20	13.818	0.2878
24-Dec-19	19.111	0.3346
26-Sep-19	18.653	0.3108

### Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)

Record Date	Cum IDCW NAV	₹/Unit
20-May-20	17.646	0.536
24-May-19	23.623	1.6123
23-Mar-18	26.1532	2.674
26-May-17	26.01	1.59
27-May-16	21.1956	1.3
28-Apr-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
30-Aug-10	37.774	Individual/ HUF: 0.8784 Others: 0.8186

### Kotak Flexicap Fund

Record Date	Cum IDCW NAV	₹/Unit
24-Sep-20	20.984	0.883
24-Sep-19	24.035	1.2024
24-Sep-18	23.504	1.3281
27-Sep-17	23.5921	1.5
30-Sep-16	21.3488	1.25
12-Oct-15	19.739	1.00

### Kotak Equity Saving Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
12-Apr-23	14.528	0.0638
13-Mar-23	14.4361	0.0426
14-Dec-20	12.0606	0.0404
12-Nov-20	11.8299	0.0381
12-Oct-20	11.6235	0.0395
14-Sep-20	11.4749	0.0405

### Kotak Equity Saving Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Sep-20	11.3791	0.1253
22-Jun-20	11.1034	0.221
20-Dec-19	11.3744	0.0329
20-Sep-19	11.0934	0.1354
20-Jun-19	11.2538	0.1576
20-Mar-19	11.2372	0.1553

### Kotak Multi Asset Allocation Fund

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-25	15.368	0.3024

### Kotak Infrastructure and Economic Reform Fund

Record Date	Cum IDCW NAV	₹/Unit
21-Feb-19	16.252	0.4356
28-Feb-18	20.5821	0.625
23-Feb-17	17.5644	0.5
23-Jun-15	15.2601	0.5

## Hybrid Schemes

### Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	17.878	0.089
25-Sep-20	15.192	0.077
12-Jun-20	13.671	0.068
26-Dec-19	15.994	0.139
25-Sep-19	15.339	0.1301
25-Jun-19	15.572	0.1398

**Kotak Debt Hybrid Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-Jan-26	12.6730	Individual/ HUF: 0.0807 Others: 0.0807
12-Dec-25	12.7434	Individual/ HUF: 0.0787 Others: 0.0787
12-Nov-25	12.8529	Individual/ HUF: 0.0792 Others: 0.0792

**Kotak Debt Hybrid Fund - Quarterly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	15.0172	Individual/ HUF: 0.2942 Others: 0.2942
22-Mar-21	14.6143	Individual/ HUF: 0.2468 Others: 0.2468
22-Dec-20	14.3163	Individual/ HUF: 0.1881 Others: 0.1881

**ETF Schemes****Kotak Nifty PSU Bank ETF**

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-17	334.3964	0.2
21-Feb-13	358.8668	19.00

**Kotak BSE Sensex ETF**

Record Date	Cum IDCW NAV	₹/Unit
11-Mar-17	297.6072	7.50
10-Mar-17	297.6072	7.50
18-Jun-13	201.3164	7.00

**Kotak Nifty 50 ETF**

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-17	904.9522	10.00
06-May-16	785.7880	11.00
06-May-13	613.1266	11.00

**Debt Schemes****Kotak Bond Fund Regular Plan - Quarterly IDCW Option**

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-20	13.01	Individual/ HUF: 0.0557 Others: 0.0557
21-Sep-20	12.6259	Individual/ HUF: 0.041 Others: 0.041
20-Dec-19	12.139	Individual/ HUF: 0.3879 Others: 0.3592

**Kotak Bond Fund Regular Plan - Annual IDCW**

Record Date	Cum IDCW NAV	₹/Unit
20-Mar-14	21.2977	Individual/ HUF: 0.2158 Others: 0.2067
20-Mar-13	22.5941	Individual/ HUF: 1.4008 Others: 1.2006

**Kotak Bond Short Term Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	10.1208	Individual/ HUF: 0.0767 Others: 0.0767
12-Aug-21	10.1062	Individual/ HUF: 0.0621 Others: 0.0621
14-Jun-21	10.1114	Individual/ HUF: 0.0599 Others: 0.0599

**Kotak Bond Short Term Fund - Half Yearly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
22-Mar-21	14.8013	Individual/ HUF: 0.2087 Others: 0.2087
21-Sep-20	14.5527	Individual/ HUF: 0.0102 Others: 0.0102
20-Mar-19	12.6446	Individual/ HUF: 0.0039 Others: 0.0036

**Kotak Bond Short Term-Standard IDCW Option**

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-21	10.0456	Individual/ HUF: 0.0456 Others: 0.0456

**Kotak Credit Risk Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.5102	Individual/ HUF: 0.0217 Others: 0.0217
12-Oct-20	10.4296	Individual/ HUF: 0.0664 Others: 0.0664
14-Sep-20	10.4173	Individual/ HUF: 0.0842 Others: 0.0842

**Kotak Credit Risk Fund - Quarterly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	11.4909	Individual/ HUF: 0.1018 Others: 0.1018
21-Sep-20	11.1727	Individual/ HUF: 0.2223 Others: 0.2223
22-Jun-20	10.9416	Individual/ HUF: 0.1109 Others: 0.1109

**Kotak Credit Risk Fund - Annual IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.7312	Individual/ HUF: 0.6454 Others: 0.6454
12-Mar-20	11.0635	Individual/ HUF: 0.7027 Others: 0.6507
12-Mar-19	10.8959	Individual/ HUF: 0.4539 Others: 0.4203

**Kotak Savings Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-Jan-26	10.7594	Individual/ HUF: 0.0467 Others: 0.0467
12-Dec-25	10.7564	Individual/ HUF: 0.0437 Others: 0.0437
12-Nov-25	10.7642	Individual/ HUF: 0.0515 Others: 0.0515

**Kotak Dynamic Bond Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	22.0315	Individual/ HUF: 0.2809 Others: 0.2809
12-Aug-21	21.8108	Individual/ HUF: 0.0602 Others: 0.0602
14-Jun-21	21.9491	Individual/ HUF: 0.1787 Others: 0.1787

**Kotak Dynamic Bond Fund - Quarterly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	11.2294	Individual/ HUF: 0.1356 Others: 0.1356
22-Dec-20	11.4483	Individual/ HUF: 0.3302 Others: 0.3302
21-Sep-20	11.3106	Individual/ HUF: 0.1959 Others: 0.1959

**Kotak Corporate Bond Fund - Regular Plan Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-May-23	1043.519	Individual/ HUF: 4.0825 Others: 4.0825
12-Apr-23	1045.399	Individual/ HUF: 6.6895 Others: 6.6895
13-Mar-23	1039.0926	Individual/ HUF: 3.8351 Others: 3.8351

**Kotak Corporate Bond Fund - Regular Quarterly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
20-Jun-17	1070.4266	Individual/ HUF: 15.966 Others: 14.7922
20-Mar-17	1062.9423	Individual/ HUF: 11.1398 Others: 10.3208
20-Dec-16	1070.3117	Individual/ HUF: 17.6919 Others: 16.3912

**Kotak Gilt Fund Non - Direct Plan - Quarterly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-20	15.0693	Individual/ HUF: 0.1522 Others: 0.1522
21-Sep-20	14.6362	Individual/ HUF: 0.0417 Others: 0.0417
22-Jun-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
22-Sep-25	11.8445	Individual/ HUF: 0.1438 Others: 0.1438
20-Jun-25	12.05	Individual/ HUF: 0.1221 Others: 0.1221
20-Mar-25	12.145	Individual/ HUF: 0.1617 Others: 0.1617

**Kotak Money Market Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
02-Jan-26	1055.4078	Individual/ HUF: 4.8631 Others: 4.8631
02-Dec-25	1055.6255	Individual/ HUF: 5.0808 Others: 5.0808
03-Nov-25	1055.4740	Individual/ HUF: 4.9293 Others: 4.9293

**Kotak NIFTY 1D Rate Liquid ETF - Daily IDCW**

Record Date	Cum IDCW NAV	₹/Unit
26-Jul-24	1000	0.33939
30-Jun-24	1000	0.17066
31-May-24	1000	0.35304
30-Apr-24	1000	0.17494
28-Mar-24	1000	0.74190

**Debt Schemes****Kotak Banking and PSU Debt Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-May-23	10.48	Individual/ HUF: 0.0626 Others: 0.0626
12-Apr-23	10.533	Individual/ HUF: 0.0718 Others: 0.0718
13-Mar-23	10.4919	Individual/ HUF: 0.0595 Others: 0.0595

**Kotak Banking and PSU Debt Fund - Annual IDCW**

Record Date	Cum IDCW NAV	₹/Unit
15-Mar-17	16.8762	Individual/ HUF: 1.0169 Others: 0.9421
14-Mar-16	16.6687	Individual/ HUF: 0.884 Others: 0.819
20-Mar-15	16.7914	Individual/ HUF: 0.9986 Others: 0.9261

**Kotak Low Duration Fund - Regular Plan Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	1028.3051	Individual/ HUF: 5.0225 Others: 5.0225
12-Aug-21	1027.8012	Individual/ HUF: 4.5186 Others: 4.5186
12-Jul-21	1024.987	Individual/ HUF: 1.7043 Others: 1.7043

**Kotak Medium Term Fund - Quarterly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	10.7898	Individual/ HUF: 0.243 Others: 0.243
22-Dec-20	10.9108	Individual/ HUF: 0.3469 Others: 0.3469
21-Sep-20	10.8378	Individual/ HUF: 0.2771 Others: 0.2771

**Kotak Medium Term Fund - Annual IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.9688	Individual/ HUF: 0.4043 Others: 0.4043
12-Mar-20	11.2021	Individual/ HUF: 0.635 Others: 0.588
12-Mar-19	11.1171	Individual/ HUF: 0.4473 Others: 0.4142

**Kotak Floating Rate Fund**

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	1073.4860	Individual/ HUF: 9.3500 Others: 9.3500
12-Aug-21	1074.3688	Individual/ HUF: 10.2328 Others: 10.2328
12-Jul-21	1066.187	Individual/ HUF: 2.0511 Others: 2.0511

There is no assurance or guarantee to Unit holders as to rate/quantum of IDCW distribution nor that the IDCW will be paid regularly. After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy, if any. IDCW frequency is as per Trustee's discretion.

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