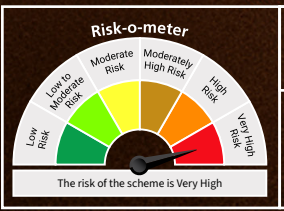
kotak Mutual Fund

FUND FACT SHEET
AUGUST 2025
(Data as on 31st July 2025)

Kotak Active Momentum Fund

NFO Period: 29th Jul to 12th Aug 2025



Kotak Active Momentum Fund
(An open ended equity scheme following Momentum theme)

This product is suitable for investors who are seeking*:
- Long term capital growth.
- Investment predominantly in equity & equity related instrument exhibiting momentum characteristics.

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

(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)

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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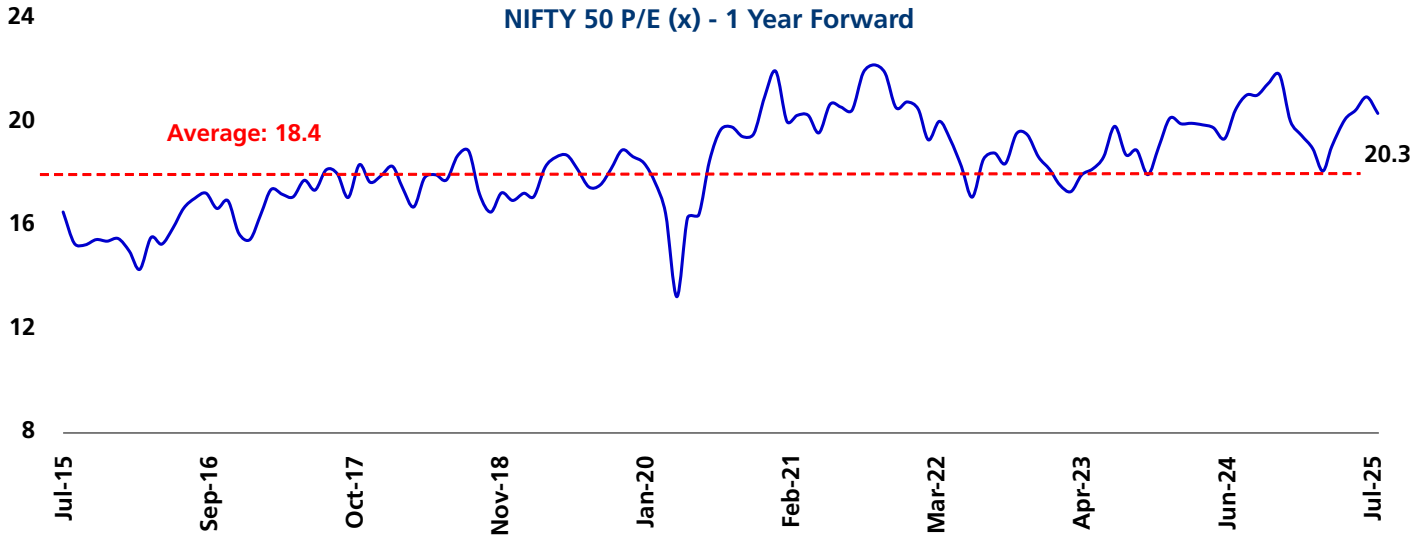
Market Overview

Key Events for the Month of July 2025

- **India's Services Purchasing Managers' Index (PMI)** rose to a 10-month high of **60.4** in **June**, driven by an expansion in sales and business activity.
- **India's manufacturing** sector growth strengthened in **July**, reaching a 16-month high of **59.1**, supported by faster increases in new orders and output amid favourable demand conditions.
- India's retail inflation, measured by the **Consumer Price Index (CPI)**, **eased to 2.1% in June 2025**, down from 2.82% in May.
- **Wholesale Price Index (WPI)** inflation turned negative in June, registering **-0.13%** compared to 0.39% in May.
- GST collections **rose to ₹1.96 lakh crore in July**, marking a 7.5% year-on-year increase.
- The month ended on a negative note for Indian equity markets, with the **Nifty 50 down 2.93%** and the **BSE Sensex down 2.90%**.

Market Valuation Indicators

Valuations At Fair Value



Source: Bloomberg, as on 31st July 2025

Domestic Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty 50 Index	1.8%	5.4%	-0.7%	13.0%	17.5%
Nifty Midcap150 Index	7.5%	7.6%	-2.3%	24.0%	29.5%
Nifty Smallcap250 Index	11.6%	8.2%	-4.5%	24.9%	31.7%
Nifty Next 50 Index	4.0%	6.3%	-10.3%	17.9%	20.1%
Nifty 500 Index	4.0%	6.2%	-2.6%	16.0%	20.4%

Source: Bloomberg, As on 31/07/2025

Strategy For Investment In Current Scenario

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

Sectoral Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty Auto Index	6.0%	3.4%	-11.4%	23.5%	26.6%
Nifty Bank Index	1.6%	12.9%	8.6%	14.2%	20.9%
Nifty Energy Index	2.6%	3.6%	-20.3%	10.5%	18.1%
Nifty Financial Services Index	2.1%	14.8%	13.8%	15.1%	19.9%
Nifty FMCG Index	-1.1%	-1.6%	-10.1%	9.5%	12.6%
Nifty Healthcare Index	5.9%	7.9%	8.2%	22.8%	21.7%
Nifty Infrastructure Index	3.2%	8.6%	-4.6%	22.8%	23.5%
Nifty IT Index	-1.4%	-17.3%	-13.6%	6.6%	14.3%
Nifty Media Index	7.4%	2.9%	-24.3%	-7.8%	4.8%
Nifty Metal Index	8.2%	10.5%	-3.1%	19.1%	34.0%
Nifty Pharma Index	4.6%	6.2%	4.6%	21.2%	15.3%
Nifty PSU Bank Index	4.7%	8.4%	-7.4%	34.9%	37.1%
Nifty Realty Index	3.0%	-1.0%	-16.6%	26.4%	35.3%
BSE Consumer Durables Index	3.5%	2.8%	-2.4%	14.5%	22.6%
BSE Industrial Index	11.6%	5.7%	-10.6%	35.1%	44.3%

Source: Bloomberg, As on 31/07/2025. The Sector(s)/Stock(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)/Stock(s)

Global Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
MSCI World Index	11.5%	6.2%	14.1%	14.0%	12.1%
MSCI Emerging Index	11.7%	13.7%	14.6%	7.7%	2.9%
MSCI India index	2.5%	5.3%	-3.5%	13.4%	17.5%
Dow Jones Industrial Average Index	8.5%	-0.9%	8.1%	10.3%	10.8%
Nasdaq Composite Index	21.1%	7.6%	20.0%	19.4%	14.5%
Nikkei 225 Index	13.9%	3.8%	5.0%	13.8%	13.6%
Shanghai Composite Index	9.0%	9.9%	21.6%	3.2%	1.5%
Deutsche Boerse AG german Stock Index DAX	7.0%	10.7%	30.0%	21.2%	14.3%

Source: Bloomberg, As on 31/07/2025

Debt Market Snapshot

Items	Jul-25	Jun-25	1 month change	Jul-24	1 yr change
Reverse repo	3.35%	3.35%	Nil	3.35%	Nil
Repo	5.50%	5.50%	Nil	6.50%	-100bps
CRR	3.00%	3.00%	Nil	4.50%	-150bps
SLR	18.00%	18.00%	Nil	18.00%	Nil
Mibor Overnight	5.54%	5.52%	2bps	6.55%	-101bps
Call ON	4.95%	5.25%	-30bps	6.50%	-155bps
CBLO	5.40%	5.24%	16bps	6.52%	-112bps
1 yr TBILL	5.56%	5.52%	4bps	6.79%	-123bps
10 Gsec	6.46%	6.42%	4bps	6.93%	-47bps
5 Year AAA	6.85%	6.88%	-3bps	7.54%	-69bps
USD/INR	₹87.55	₹85.54	₹2.01	₹83.74	₹3.81

Source: Bloomberg; RBI. Data as on 31st July 2025

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, couple 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 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 100and 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.

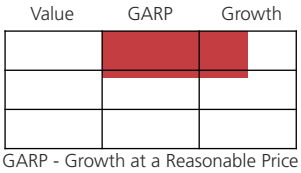
KOTAK LARGE CAP FUND

(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.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Rohit Tandon
AAUM:	₹10,416.28 crs
AUM:	₹10,342.14 crs
Benchmark*:**	Nifty 100 TRI (Tier 1), Nifty 50 TRI (Tier 2)
Allotment Date:	December 29, 1998
Folio Count:	4,04,874

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	₹568.1197	₹653.7357
IDCW	₹73.3347	₹86.4584

(as on July 31, 2025)

Ratios

Portfolio Turnover	27.89%
$Beta	0.92
$Sharpe##	0.83
$Standard Deviation	12.14%
^^P/E	24.56
^^P/BV	3.72

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	83.19%
Mid Cap	8.62%
Small Cap	5.08%
Debt & Money Market	3.11%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.74%
Direct Plan:	0.61%

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:

- 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 July, 2025 unless otherwise specified.

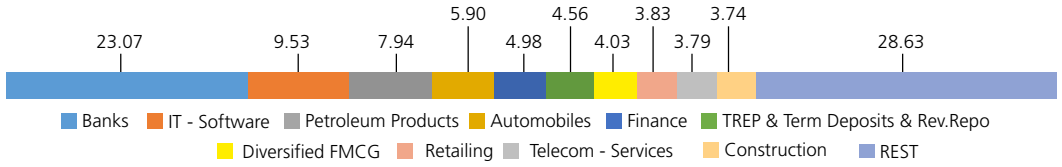
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**23.07**
HDFC Bank Ltd.	8.03
ICICI Bank Ltd.	7.73
STATE BANK OF INDIA	2.96
Axis Bank Ltd.	2.79
Kotak Mahindra Bank Ltd.	1.56
IT - Software	**9.53**
Infosys Ltd.	4.06
Tata Consultancy Services Ltd.	1.68
Tech Mahindra Ltd.	1.18
HCL Technologies Ltd.	1.08
Mphasis Ltd	0.81
PERSISTENT SYSTEMS LIMITED	0.72
Petroleum Products	**7.94**
RELIANCE INDUSTRIES LTD.	6.62
Bharat Petroleum Corporation Ltd.	1.32
Automobiles	**5.90**
Mahindra & Mahindra Ltd.	3.07
Maruti Suzuki India Limited	2.01
Hero MotoCorp Ltd.	0.82
Finance	**4.98**
BAJAJ FINANCE LTD.	2.08
SHRIRAM FINANCE LTD.	1.31
Power Finance Corporation Ltd.	0.92
POONAWALLA FINCORP LTD.	0.67
Diversified FMCG	**4.03**
ITC Ltd.	2.87
Hindustan Unilever Ltd.	1.16
Retailing	**3.83**
ETERNAL LIMITED	1.66
VISHAL MEGA MART LIMITED	0.66
AVENUE SUPERMARTS LTD.	0.59
SWIGGY LTD	0.49
BRAINBEES SOLUTIONS LIMITED	0.43
Telecom - Services	**3.79**
Bharti Airtel Ltd	3.67
Bharti Airtel Ltd - Partly Paid Shares	0.12
Construction	**3.74**
Larsen And Toubro Ltd.	3.74
Pharmaceuticals and Biotechnology	**3.73**
Sun Pharmaceuticals Industries Ltd.	2.67
Torrent Pharmaceuticals Ltd.	0.61
ANTHEM BIOSCIENCES LTD	0.45
Auto Components	**3.46**
Apollo Tyres Ltd.	0.98
Bosch Ltd.	0.86
Schaeffler India Ltd	0.64
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.54
Bharat Forge Ltd.	0.44

Issuer/Instrument	% to Net Assets
Power	**2.41**
NTPC LTD	2.41
Cement and Cement Products	**2.35**
Ultratech Cement Ltd.	2.21
India Cements Ltd.	0.14
Transport Services	**2.29**
Inter Globe Aviation Ltd	2.29
Fertilizers and Agrochemicals	**1.95**
Coromandel International Ltd.	1.72
Bayer Cropscience Ltd.	0.23
Chemicals and Petrochemicals	**1.58**
SOLAR INDUSTRIES INDIA LIMITED	1.58
Aerospace and Defense	**1.50**
HINDUSTAN AERONAUTICS LTD.	0.63
Bharat Electronics Ltd.	0.51
ASTRA MICROWAVE PRODUCTS LTD.	0.36
Ferrous Metals	**1.47**
Tata Steel Ltd.	1.47
Personal Products	**1.33**
Godrej Consumer Products Ltd.	1.33
Beverages	**1.07**
UNITED SPIRITS LTD.	1.07
Healthcare Services	**0.90**
Apollo Hospitals Enterprises Ltd.	0.90
Realty	**0.90**
Oberoi Realty Ltd	0.58
Mahindra Lifespace Developers Ltd	0.32
Industrial Products	**0.88**
Cummins India Ltd.	0.88
Insurance	**0.80**
HDFC Life Insurance Company Ltd.	0.80
Consumer Durables	**0.76**
V-Guard Industries Ltd.	0.76
Non - Ferrous Metals	**0.70**
Hindalco Industries Ltd	0.70
Gas	**0.62**
Gujarat State Petronet Ltd.	0.62
Food Products	**0.33**
Britannia Industries Ltd.	0.33
Equity & Equity related - Total	**95.84**
Mutual Fund Units	
Kotak Liquid Direct Growth	1.03
Mutual Fund Units - Total	**1.03**
Futures	
CNX BANK INDEX-AUG2025	0.93
Tata Chemicals Ltd-AUG2025	0.12
Triparty Repo	**4.56**
Net Current Assets/(Liabilities)	**-1.43**
Grand Total	**100.00**

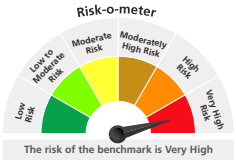
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,89,36,931	25,52,401	14,80,770	8,75,881	4,48,416	1,23,613
Scheme Returns (%)	**14.90**	**14.44**	**15.91**	**15.13**	**14.81**	**5.66**
Nifty 100 (TRI) Returns (%)	14.38	14.46	15.32	14.55	13.67	4.46
Alpha*	**0.53**	**-0.02**	**0.59**	**0.58**	**1.14**	**1.20**
Nifty 100 (TRI) (₹)#	1,75,72,250	25,54,907	14,49,732	8,63,482	4,41,139	1,22,850
Nifty 50 (TRI) Returns (%)	14.00	14.42	15.11	14.19	13.10	5.66
Alpha*	**0.91**	**0.02**	**0.80**	**0.93**	**1.72**	**0.00**
Nifty 50 (TRI) (₹)#	1,66,48,757	25,49,152	14,38,952	8,55,982	4,37,497	1,23,612
BSE SENSEX (TRI) (₹)^	38,02,894	25,25,143	14,08,272	8,38,726	4,30,687	1,23,184
BSE SENSEX (TRI) Returns (%)	13.76	14.24	14.51	13.37	12.01	4.99

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large cap companies * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 100 TRI	 The risk of the benchmark is Very High Nifty 50 TRI

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

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/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 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST.

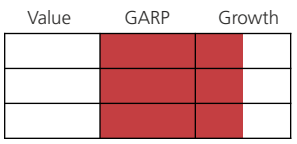
For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya
AAUM:	₹54,131.79 crs
AUM:	₹53,293.04 crs
Benchmark*:**	Nifty 500 TRI (Tier 1) Nifty 200 TRI (Tier 2)
Allotment Date:	September 11, 2009
Folio Count:	11,83,257

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	₹84.5165	₹95.2377
IDCW	₹51.0348	₹58.1627

(as on July 31, 2025)

Ratios

Portfolio Turnover	6.44%
$Beta	0.93
$Sharpe##	0.92
$Standard Deviation	12.86%
^^P/E	26.03
^^P/BV	3.66

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	73.77%
Mid Cap	18.7%
Small Cap	5.32%
Debt & Money Market	2.21%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.44%
Direct Plan: 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

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.

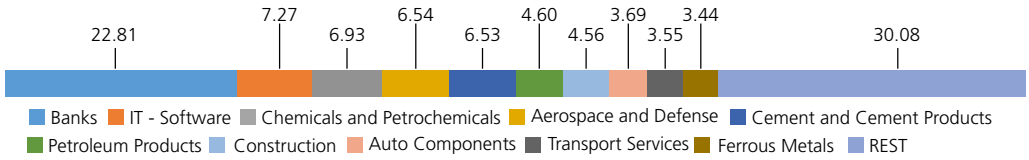
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**22.81**
ICICI Bank Ltd.	7.37
HDFC Bank Ltd.	6.06
STATE BANK OF INDIA	3.56
Axis Bank Ltd.	3.21
Kotak Mahindra Bank Ltd.	1.37
AU Small Finance Bank Ltd.	1.24
IT - Software	**7.27**
Infosys Ltd.	3.26
Tata Consultancy Services Ltd.	1.65
Tech Mahindra Ltd.	1.29
HCL Technologies Ltd.	1.07
Chemicals and Petrochemicals	**6.93**
SRF Ltd.	3.57
SOLAR INDUSTRIES INDIA LIMITED	2.67
Tata Chemicals Ltd	0.69
Aerospace and Defense	**6.54**
Bharat Electronics Ltd.	6.18
ZEN TECHNOLOGIES LTD	0.36
Cement and Cement Products	**6.53**
Ultratech Cement Ltd.	3.96
The Ramco Cements Ltd	1.70
Ambuja Cements Ltd.	0.87
Petroleum Products	**4.60**
RELIANCE INDUSTRIES LTD.	2.61
Bharat Petroleum Corporation Ltd.	1.17
Indian Oil Corporation Ltd	0.82
Construction	**4.56**
Larsen And Toubro Ltd.	3.82
Kec International Ltd.	0.74
Auto Components	**3.69**
Bharat Forge Ltd.	1.45
MRF Limited	0.92
Balkrishna Industries Ltd.	0.85
Apollo Tyres Ltd.	0.47
Transport Services	**3.55**
Inter Globe Aviation Ltd	2.94
Container Corporation of India Ltd.	0.61
Ferrous Metals	**3.44**
Jindal Steel & Power Ltd.	3.44
Automobiles	**3.33**
Maruti Suzuki India Limited	1.89
Hero MotoCorp Ltd.	1.44
Retailing	**3.27**
ETERNAL LIMITED	2.98
SWIGGY LTD	0.29
Pharmaceuticals and Biotechnology	**3.19**
Zydus Lifesciences Limited	1.91
Cipla Ltd.	1.04
GlaxoSmithKline Pharmaceuticals Ltd.	0.24
Telecom - Services	**3.09**
Bharti Airtel Ltd	2.97
Bharti Airtel Ltd - Partly Paid Shares	0.12
Gas	**2.63**
Petronet LNG Ltd.	1.41
Indraprastha Gas Ltd.	0.65
GAIL (India) Ltd.	0.57
Power	**2.37**
Power Grid Corporation Of India Ltd.	1.09
NTPC LTD	1.00
TORRENT POWER LTD	0.28
Capital Markets	**1.71**
BSE LTD.	1.09
360 ONE WAM LTD.	0.62
Electrical Equipment	**1.63**
Thermax Ltd.	1.63
Diversified FMCG	**1.23**
Hindustan Unilever Ltd.	1.23
Non - Ferrous Metals	**0.77**
Hindalco Industries Ltd	0.77
Beverages	**0.76**
United Breweries Ltd.	0.76
Fertilizers and Agrochemicals	**0.76**
Coromandel International Ltd.	0.76
Insurance	**0.76**
Max Financial Services Ltd.	0.76
Agricultural, Commercial and Construction Vehicles	**0.71**
BEML Ltd.	0.71
Industrial Products	**0.63**
AIA Engineering Limited.	0.63
Personal Products	**0.59**
Godrej Consumer Products Ltd.	0.59
Finance	**0.29**
SHRIRAM FINANCE LTD.	0.29
Industrial Manufacturing	**0.15**
KAYNES TECHNOLOGY INDIA LTD.	0.15
Equity & Equity related - Total	**97.79**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.12
Mutual Fund Units - Total	**0.12**
Triparty Repo	**1.93**
Net Current Assets/(Liabilities)	**0.16**
Grand Total	**100.00**

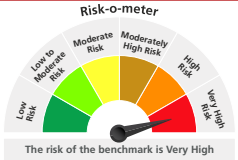
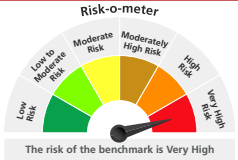
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	19,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	73,06,071	26,35,610	15,10,052	9,09,073	4,61,879	1,26,157
Scheme Returns (%)	**15.27**	**15.04**	**16.46**	**16.64**	**16.89**	**9.71**
Nifty 500 (TRI) Returns (%)	14.39	15.76	17.32	16.68	15.66	5.07
Alpha*	**0.88**	**-0.72**	**-0.86**	**-0.03**	**1.23**	**4.64**
Nifty 500 (TRI) (₹)#	67,31,823	27,40,151	15,57,033	9,09,774	4,53,899	1,23,239
Nifty 200 (TRI) Returns (%)	13.98	15.22	16.49	15.84	14.87	4.73
Alpha*	**1.28**	**-0.18**	**-0.02**	**0.80**	**2.02**	**4.98**
Nifty 200 (TRI) (₹)#	64,83,670	26,61,368	15,11,370	8,91,337	4,48,802	1,23,023
Nifty 50 (TRI) (₹)^	60,61,061	25,49,152	14,38,952	8,55,982	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	13.26	14.42	15.11	14.19	13.10	5.66

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY 500 TRI	 The risk of the benchmark is Very High Nifty 200 TRI

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

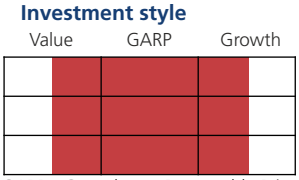
Scheme Inception : - September 11, 2009. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows 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 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹19,006.38 crs
AUM:	₹18,854.40 crs
Benchmark:	Nifty 500 Multicap 50:25:25 TRI
Allotment Date:	September 29, 2021
Folio Count:	7,74,689

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	₹18.5942	₹19.6786
IDCW	₹18.5939	₹19.6782

(as on July 31, 2025)

Ratios

Portfolio Turnover	35.86%
$Beta	1.05
$Sharpe##	1.13
$Standard Deviation	15.44%
^^P/E	17.08
^^P/BV	2.41

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	38.41%
Mid Cap	31.02%
Small Cap	29.15%
Debt & Money Market	1.42%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.63%
Direct Plan: 0.42%

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.

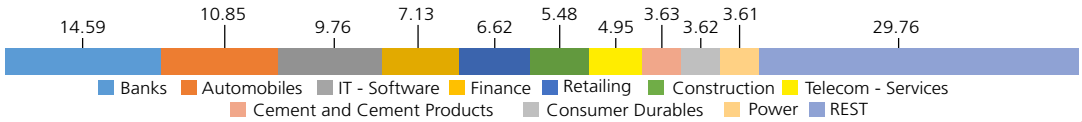
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**14.59**
STATE BANK OF INDIA	3.97
IndusInd Bank Ltd.	2.28
Bank Of Baroda	1.78
JAMMU AND KASHMIR BANK LTD.	1.62
SOUTH INDIAN BANK LTD.	1.62
CANARA BANK	1.58
RBL Bank Ltd	1.22
INDIAN BANK	0.52
Automobiles	**10.85**
Maruti Suzuki India Limited	6.02
Hero MotoCorp Ltd.	3.56
Bajaj Auto Ltd.	1.27
IT - Software	**9.76**
Mphasis Ltd	2.52
Oracle Financial Services Software Ltd	2.27
Infosys Ltd.	2.11
Tech Mahindra Ltd.	1.55
Wipro Ltd.	1.31
Finance	**7.13**
POONAWALLA FINCORP LTD.	2.63
Power Finance Corporation Ltd.	2.32
LIC Housing Finance Ltd.	1.09
Piramal Enterprises Limited	1.09
Retailing	**6.62**
ETERNAL LIMITED	2.61
FSN E-COMMERCE VENTURES LTD.	2.17
SWIGGY LTD	1.24
V-Mart Retail Ltd.	0.60
Construction	**5.48**
Engineers India Ltd.	1.82
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.38
Ashoka Buildcon Limited	1.10
G R Infraprojects Limited	0.81
ISGEC HEAVY ENGINEERING LTD.	0.37
Telecom - Services	**4.95**
Indus Towers Ltd.	1.94
Bharti Airtel Ltd	1.86
Tata Communications Ltd.	1.15
Cement and Cement Products	**3.63**
Ambuja Cements Ltd.	1.97
Shree Cement Ltd.	1.66
Consumer Durables	**3.62**
Kajaria Ceramics Ltd.	1.76
Pokarna Ltd.	1.18
Indigo Paints Limited	0.68
Power	**3.61**
NLC India Ltd.	1.98
NTPC LTD	1.63
Petroleum Products	**3.51**
HINDUSTAN PETROLEUM CORPORATION LTD	2.70
RELIANCE INDUSTRIES LTD.	0.81
Beverages	**3.02**
Radico Khaitan Ltd.	2.80
United Breweries Ltd.	0.22
Pharmaceuticals and Biotechnology	**3.00**
JUBILANT PHARMOVA LIMITED	1.14
ACUTAAS CHEMICALS LTD	0.96
INNOVA CAPTABS LTD	0.86
ORCHID PHARMA LTD.	0.04
Diversified FMCG	**2.51**
ITC Ltd.	2.51
Gas	**2.25**
GAIL (India) Ltd.	1.46
Gujarat State Petronet Ltd.	0.79
Entertainment	**2.00**
PVR INOX LIMITED	1.03
Sun TV Network Ltd.	0.97
Industrial Manufacturing	**1.78**
JYOTI CNC AUTOMATION LTD	1.52
JNK INDIA LIMITED	0.26
Insurance	**1.63**
LIFE INSURANCE CORPORATION OF INDIA LTD.	1.63
Leisure Services	**1.56**
Jubilant Foodworks Limited	1.13
JUNIPER HOTELS LIMITED	0.43
Agricultural, Commercial and Construction Vehicles	**1.29**
Ashok Leyland Ltd.	1.29
Industrial Products	**1.11**
Subros Ltd.	1.11
Transport Services	**1.07**
Container Corporation of India Ltd.	1.07
Fertilizers and Agrochemicals	**0.97**
P I Industries Ltd	0.97
Healthcare Services	**0.80**
YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	0.80
Printing and Publication	**0.61**
Navneet Education Ltd.	0.61
Chemicals and Petrochemicals	**0.48**
SRF Ltd.	0.48
Food Products	**0.45**
Heritage Foods Ltd	0.45
Aerospace and Defense	**0.30**
MTAR Technologies Ltd.	0.30
Equity & Equity related - Total	**98.58**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.39
Mutual Fund Units - Total	**0.39**
Triparty Repo	**1.01**
Net Current Assets/(Liabilities)	**0.02**
Grand Total	**100.00**

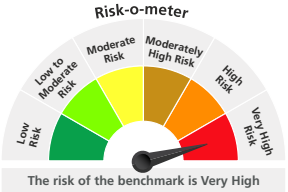
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	4,70,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	6,95,928	4,82,594	1,21,191
Scheme Returns (%)	**20.42**	**20.01**	**1.86**
NIFTY 500 MULTICAP 50:25:25 TRI (%)	17.40	17.90	5.60
Alpha*	**3.02**	**2.12**	**-3.75**
NIFTY 500 MULTICAP 50:25:25 TRI (₹)#	6,57,902	4,68,476	1,23,574
Nifty 50 (₹)^	6,02,983	4,37,497	1,23,612
Nifty 50 (%)	12.78	13.10	5.66

Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 500 Multicap 50:25:25 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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/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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya
AAUM:	₹28,238.96 crs
AUM:	₹28,084.13 crs
Benchmark*:**	NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2)
Allotment Date:	September 9, 2004
Folio Count:	7,12,615

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	₹339.9021	₹390.3319
IDCW	₹59.3001	₹68.8774

(as on July 31, 2025)

Ratios

Portfolio Turnover	14.57%
$Beta	0.89
$Sharpe##	1.06
$Standard Deviation	12.90%
^^P/E	26.15
^^P/BV	3.60

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	52.85%
Mid Cap	39.72%
Small Cap	5.61%
Debt & Money Market	1.82%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.57%
Direct Plan:	0.53%

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.

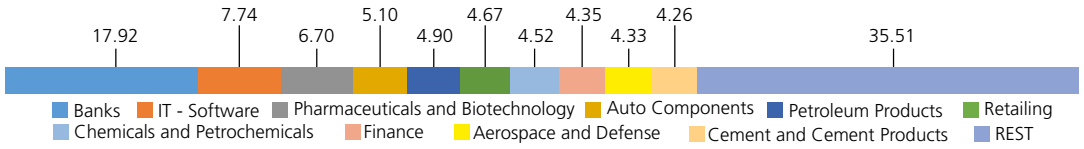
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**17.92**
HDFC Bank Ltd.	6.47
ICICI Bank Ltd.	3.69
STATE BANK OF INDIA	3.12
Axis Bank Ltd.	2.36
INDIAN BANK	1.33
Kotak Mahindra Bank Ltd.	0.95
IT - Software	**7.74**
Infosys Ltd.	3.12
Mphasis Ltd	2.19
Tech Mahindra Ltd.	1.67
HCL Technologies Ltd.	0.76
Pharmaceuticals and Biotechnology	**6.70**
Sun Pharmaceuticals Industries Ltd.	1.94
Biocon Ltd.	1.81
Ipca Laboratories Ltd.	1.32
GlaxoSmithKline Pharmaceuticals Ltd.	1.24
Ajanta Pharma Ltd.	0.39
Auto Components	**5.10**
Bharat Forge Ltd.	1.58
Apollo Tyres Ltd.	1.31
Schaeffler India Ltd	1.03
Exide Industries Ltd	0.60
Bosch Ltd.	0.58
Petroleum Products	**4.90**
HINDUSTAN PETROLEUM CORPORATION LTD	2.01
RELIANCE INDUSTRIES LTD.	1.78
Bharat Petroleum Corporation Ltd.	1.11
Retailing	**4.67**
ETERNAL LIMITED	3.81
SWIGGY LTD	0.86
Chemicals and Petrochemicals	**4.52**
Linde India Ltd.	1.91
SRF Ltd.	1.89
Tata Chemicals Ltd	0.72
Finance	**4.35**
BAJAJ FINANCE LTD.	2.12
SHRIRAM FINANCE LTD.	1.12
CRISIL Ltd.	1.11
Aerospace and Defense	**4.33**
Bharat Electronics Ltd.	3.82
ASTRA MICROWAVE PRODUCTS LTD.	0.51
Cement and Cement Products	**4.26**
JK Cement Ltd.	2.02
Ultratech Cement Ltd.	1.44
Dalmia Bharat Limited	0.80
Gas	**3.61**
GAIL (India) Ltd.	1.52
Petronet LNG Ltd.	0.82
Gujarat State Petronet Ltd.	0.76
Indraprastha Gas Ltd.	0.51
Fertilizers and Agrochemicals	**3.11**
Coromandel International Ltd.	3.11
Construction	**3.05**
Larsen And Toubro Ltd.	2.40
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.65
Telecom - Services	**2.57**
Bharti Airtel Ltd	2.49
Bharti Airtel Ltd - Partly Paid Shares	0.08
Power	**2.31**
Power Grid Corporation Of India Ltd.	1.24
TORRENT POWER LTD	1.07
Agricultural, Commercial and Construction Vehicles	**2.23**
Ashok Leyland Ltd.	1.81
BEML Ltd.	0.42
Consumer Durables	**2.19**
BLUE STAR LTD.	1.24
Voltas Ltd.	0.95
Automobiles	**2.15**
Hero MotoCorp Ltd.	1.48
Maruti Suzuki India Limited	0.67
Electrical Equipment	**2.11**
ABB India Ltd	1.13
Thermax Ltd.	0.98
Ferrous Metals	**1.79**
Jindal Steel & Power Ltd.	1.79
Capital Markets	**1.74**
MOTILAL OSWAL FINANCIAL SERVICES LTD	1.49
NUVAMA WEALTH MANAGEMENT LIMITED	0.25
Industrial Products	**1.65**
Cummins India Ltd.	1.14
AIA Engineering Limited.	0.51
Healthcare Services	**1.01**
Fortis Healthcare India Ltd	1.01
Realty	**0.93**
Oberoi Realty Ltd	0.93
Beverages	**0.81**
UNITED SPIRITS LTD.	0.81
Diversified FMCG	**0.81**
Hindustan Unilever Ltd.	0.81
Transport Services	**0.63**
Inter Globe Aviation Ltd	0.63
Industrial Manufacturing	**0.51**
Honeywell Automation India Ltd.	0.51
Entertainment	**0.48**
Sun TV Network Ltd.	0.48
Equity & Equity related - Total	**98.18**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.30
Mutual Fund Units - Total	**0.30**
Triparty Repo	**1.37**
Net Current Assets/(Liabilities)	**0.15**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,70,34,498	29,53,590	16,70,792	9,62,737	4,70,128	1,24,509
Scheme Returns (%)	**15.86**	**17.16**	**19.30**	**19.00**	**18.15**	**7.08**
Nifty Large Midcap 250 (TRI) Returns (%)	NA	17.58	19.72	19.11	17.87	6.15
Alpha*	**NA**	**-0.42**	**-0.41**	**-0.11**	**0.27**	**0.93**
Nifty Large Midcap 250 (TRI) (₹)#	NA	30,21,963	16,95,440	9,65,363	4,68,337	1,23,921
Nifty 200 Index (TRI) Returns (%)	13.66	15.22	16.50	15.84	14.87	4.73
Alpha*	**2.21**	**1.94**	**2.81**	**3.15**	**3.27**	**2.35**
Nifty 200 Index (TRI) (₹)#	1,27,79,669	26,61,590	15,11,937	8,91,300	4,48,802	1,23,023
Nifty 50 (TRI) (₹)^	1,20,30,702	25,49,389	14,39,504	8,55,947	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	13.19	14.42	15.12	14.20	13.10	5.66

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • 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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY Large Midcap 250 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 200 Index TRI

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/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 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

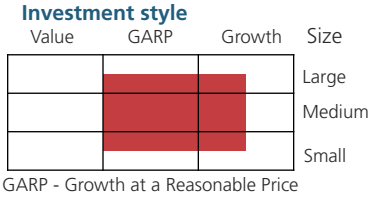
KOTAK MIDCAP FUND

(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



GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Atul Bhole

AAUM: ₹57,190.82 crs

AUM: ₹57,375.20 crs

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

Allotment Date: March 30, 2007

Folio Count: 19,66,934

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	₹136.1315	₹157.6296
IDCW	₹74.7671	₹93.9135

(as on July 31, 2025)

Ratios

Portfolio Turnover	29.83%
$Beta	0.89
$Sharpe##	1.10
$Standard Deviation	15.09%
^^P/E	35.60
^^P/BV	5.08

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	14.19%
Mid Cap	69.63%
Small Cap	14.16%
Debt & Money Market	2.02%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.39%

Direct Plan: 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

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.

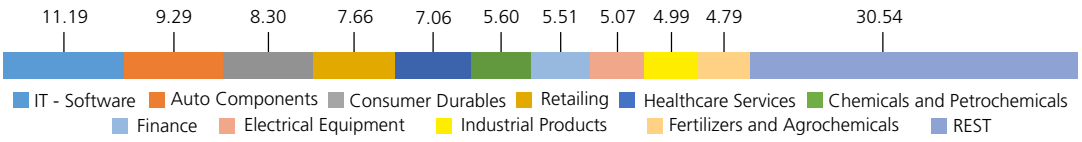
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**11.19**
Mphasis Ltd	3.21
Oracle Financial Services Software Ltd	2.26
PERSISTENT SYSTEMS LIMITED	1.95
Wipro Ltd.	1.63
Birlasoft Ltd.	1.26
Tech Mahindra Ltd.	0.55
HEXAWARE TECHNOLOGIES LTD.	0.33
Auto Components	**9.29**
Schaeffler India Ltd	2.08
Exide Industries Ltd	1.50
UNO MINDA LIMITED	1.26
MRF Limited	1.24
Bharat Forge Ltd.	1.19
Apollo Tyres Ltd.	0.87
ZF Commercial Vehicle Control Systems India Limited	0.83
Balkrishna Industries Ltd.	0.32
Consumer Durables	**8.30**
Dixon Technologies India Ltd.	3.24
BLUE STAR LTD.	1.60
Metro Brands Ltd.	1.53
Voltas Ltd.	1.20
V-Guard Industries Ltd.	0.73
Retailing	**7.66**
VISHAL MEGA MART LIMITED	2.94
SWIGGY LTD	2.91
ETERNAL LIMITED	1.81
Healthcare Services	**7.06**
Fortis Healthcare India Ltd	3.69
Global Health Ltd.	1.72
MAX HEALTHCARE INSTITUTE LTD.	1.16
ASTER DM HEALTHCARE LTD	0.49
Chemicals and Petrochemicals	**5.60**
SOLAR INDUSTRIES INDIA LIMITED	2.44
SRF Ltd.	1.88
Deepak Nitrite Ltd.	1.28
Finance	**5.51**
Power Finance Corporation Ltd.	1.76
LIC Housing Finance Ltd.	1.30
Cholamandalam Investment and Finance Company Ltd.	1.17
INDIA SHELTER FINANCE CORPORATION LTD	0.72
REC LTD	0.56
Electrical Equipment	**5.07**
GE VERNOVA T&D INDIA LIMITED	3.61
Apar Industries Limited	1.46
Industrial Products	**4.99**
KEI INDUSTRIES LTD.	2.17
Polycab India Ltd.	1.17
Ratnamani Metals & Tubes Ltd.	0.87
APL APOLLO TUBES LTD.	0.78
Fertilizers and Agrochemicals	**4.79**
Coromandel International Ltd.	2.69
P I Industries Ltd	2.10
Pharmaceuticals and Biotechnology	**4.55**
Ipca Laboratories Ltd.	3.06
JB CHEMICALS & PHARMACEUTICALS LTD.	1.49
Capital Markets	**3.17**
NUVAMA WEALTH MANAGEMENT LIMITED	1.33
Prudent Corporate Advisory Services Ltd.	0.97
BSE LTD.	0.87
Cement and Cement Products	**2.82**
JK Cement Ltd.	2.82
Banks	**2.74**
INDIAN BANK	1.50
FEDERAL BANK LTD.	1.24
Insurance	**2.73**
ICICI Lombard General Insurance Company Ltd	1.43
Max Financial Services Ltd.	1.30
Telecom - Services	**2.32**
BHARTI HEXACOM LTD.	2.32
Realty	**2.28**
Oberoi Realty Ltd	2.28
Aerospace and Defense	**2.24**
Bharat Electronics Ltd.	2.24
Petroleum Products	**1.77**
HINDUSTAN PETROLEUM CORPORATION LTD	1.77
Personal Products	**1.21**
Emami Ltd.	1.21
Oil	**1.17**
OIL INDIA LIMITED	1.17
Ferrous Metals	**0.87**
Jindal Steel & Power Ltd.	0.87
Construction	**0.65**
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.65
Equity & Equity related - Total	**97.98**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.19
Mutual Fund Units - Total	**0.19**
Triparty Repo	**1.45**
Net Current Assets/(Liabilities)	**0.38**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	22,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,58,02,377	34,89,183	19,51,736	10,67,518	5,03,139	1,28,345
Scheme Returns (%)	**18.66**	**20.25**	**23.68**	**23.26**	**23.02**	**13.23**
Nifty Midcap 150 (TRI) Returns (%)	18.20	20.49	23.97	23.58	21.99	7.62
Alpha*	**0.46**	**-0.25**	**-0.29**	**-0.32**	**1.03**	**5.60**
Nifty Midcap 150 (TRI) (₹)#	1,50,04,046	35,36,081	19,72,008	10,75,778	4,96,041	1,24,849
Nifty Midcap 100 (TRI) Returns (%)	17.00	19.69	23.93	24.02	22.30	6.28
Alpha*	**1.66**	**0.56**	**-0.24**	**-0.76**	**0.72**	**6.95**
Nifty Midcap 100 (TRI) (₹)#	1,30,96,997	33,85,563	19,68,653	10,87,317	4,98,142	1,24,001
Nifty 50 (TRI) (₹)^	83,13,112	25,49,152	14,38,952	8,55,982	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	12.92	14.42	15.11	14.19	13.10	5.66

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 midcap companies. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty Midcap 150 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty Midcap 100 TRI

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

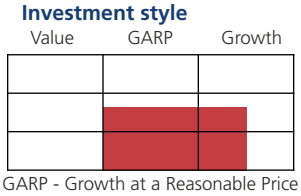
Scheme Inception : - March 30, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return 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/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 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani
AAUM:	₹18,116.51 crs
AUM:	₹17,902.58 crs
Benchmark*:**	NIFTY Smallcap 250 TRI (Tier 1), NIFTY Smallcap 100 TRI (Tier 2)
Allotment Date:	February 24, 2005
Folio Count:	10,01,380

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	₹263.1983	₹308.9398
IDCW	₹114.8246	₹135.6958

(as on July 31, 2025)

Ratios

Portfolio Turnover	20.89%
$Beta	0.80
$Sharpe##	0.78
$Standard Deviation	16.55%
^^P/E	39.57
^^P/BV	4.39

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	7.25%
Mid Cap	14.00%
Small Cap	76.67%
Debt & Money Market	2.08%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.64%
Direct Plan: 0.52%

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 July, 2025 unless otherwise specified.

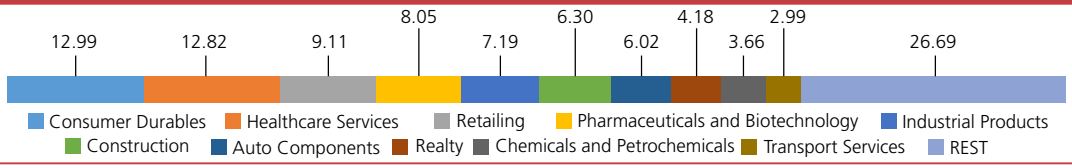
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Consumer Durables	**12.99**
Century Plyboards (India) Ltd.	2.71
AMBER ENTERPRISES INDIA LTD.	2.16
V-Guard Industries Ltd.	1.71
BLUE STAR LTD.	1.48
CELLO WORLD LTD.	1.03
Hawkins Cooker Ltd	0.90
SOMANY CERAMICS LTD.	0.85
Orient Electric Ltd.	0.76
Sheela Foam Ltd	0.71
Nilkamal Ltd	0.68
Healthcare Services	**12.82**
ASTER DM HEALTHCARE LTD	3.97
KRISHNA INSTITUTE OF MEDICAL	3.55
VIJAYA DIAGNOSTIC CENTRE PVT	3.14
Metropolis Healthcare Ltd.	1.45
SURAKSHA DIAGNOSTIC LTD	0.51
JUPITER LIFELINE HOSPITALS LTD	0.20
Retailing	**9.11**
VISHAL MEGA MART LIMITED	2.06
Medplus Health Services Ltd.	1.86
V-Mart Retail Ltd.	1.55
AVENUE SUPERMARTS LTD.	1.41
Shoppers Stop Ltd.	1.24
SWIGGY LTD	0.84
Go Fashion (India) Ltd.	0.15
Pharmaceuticals and Biotechnology	**8.05**
Alembic Pharmaceuticals Ltd.	1.87
Ajanta Pharma Ltd.	1.87
JB CHEMICALS & PHARMACEUTICALS LTD.	1.28
MANKIND PHARMA LTD	1.14
Torrent Pharmaceuticals Ltd.	0.97
ANTHEM BIOSCIENCES LTD	0.92
Industrial Products	**7.19**
Carborundum Universal Ltd.	1.42
Ratnamani Metals & Tubes Ltd.	1.39
BANSAL WIRE INDUSTRIES LIMITED	1.02
KEI INDUSTRIES LTD.	0.89
HAPPY FORGINGS LTD	0.84
R R KABEL LTD	0.80
WPIL LTD	0.49
Apollo Pipes Ltd.	0.34
Construction	**6.30**
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	3.00
KALPATARU PROJECTS INTERNATIONAL LIMITED	2.13
G R Infraprojects Limited	0.92
KNR Constructions Ltd.	0.25
Auto Components	**6.02**
Sansera Engineering Ltd.	2.10
MINDA CORPORATION LIMITED	1.24
Schaeffler India Ltd	1.17
Rolex Rings Ltd.	0.98
Sandhar Technologies Ltd.	0.53
Realty	**4.18**

Issuer/Instrument	% to Net Assets
BRIGADE ENTERPRISES LIMITED	2.31
Mahindra Lifespace Developers Ltd	1.22
MAX ESTATES LIMITED	0.65
Chemicals and Petrochemicals	**3.66**
SOLAR INDUSTRIES INDIA LIMITED	1.58
JUBILANT INGREVIA LTD	1.53
Atul Ltd.	0.55
Transport Services	**2.99**
Great Eastern Shipping Company Ltd	1.50
Blue Dart Express Ltd.	1.49
Finance	**2.80**
FIVE STAR BUSINESS FINANCE LTD	1.01
PNB HOUSING FINANCE LTD.	0.92
SHRIRAM FINANCE LTD.	0.87
Agricultural, Commercial and Construction Vehicles	**2.76**
BEML Ltd.	1.61
V.S.T Tillers Tractors Ltd	1.15
Textiles and Apparels	**2.68**
Garware Technical Fibres Ltd.	2.40
Kewal Kiran Clothing Limited.	0.28
IT - Services	**2.47**
CYIENT LTD.	2.41
SAGILITY INDIA LTD.	0.06
Electrical Equipment	**1.60**
GE VERNOVA T&D INDIA LIMITED	1.60
Banks	**1.55**
ICICI Bank Ltd.	0.96
Axis Bank Ltd.	0.32
KARUR VYSYA BANK LTD.	0.27
Telecom - Services	**1.45**
BHARTI HEXACOM LTD.	1.45
Agricultural Food and other Product	**1.43**
Balrampur Chini Mills Ltd.	1.43
Fertilizers and Agrochemicals	**1.43**
Dhanuka Agritech Ltd.	1.43
Cement and Cement Products	**1.18**
JK Cement Ltd.	1.18
Capital Markets	**1.17**
KFIN TECHNOLOGIES LTD.	1.17
Leisure Services	**1.15**
DEVYANI INTERNATIONAL LIMITED	0.81
TRAVEL FOOD SERVICES LTD	0.34
Insurance	**1.08**
ICICI Lombard General Insurance Company Ltd	1.08
Commercial Services and Supplies	**0.94**
CMS INFO SYSTEMS LTD	0.94
Entertainment	**0.54**
PVR INOX LIMITED	0.54
IT - Software	**0.38**
HEXAWARE TECHNOLOGIES LTD.	0.38
Equity & Equity related - Total	**97.92**
Triparty Repo	**2.03**
Net Current Assets/(Liabilities)	**0.05**
Grand Total	**100.00**

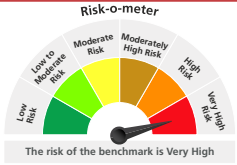
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,94,72,299	33,98,179	19,09,421	9,78,609	4,58,004	1,21,562
Scheme Returns (%)	**17.41**	**19.76**	**23.06**	**19.67**	**16.30**	**2.44**
NIFTY Smallcap 250 (TRI) Returns (%)	NA	19.07	24.24	23.70	21.84	5.17
Alpha*	**NA**	**0.68**	**-1.18**	**-4.04**	**-5.55**	**-2.74**
NIFTY Smallcap 250 (TRI) (₹)#	NA	32,75,224	19,90,631	10,78,954	4,95,027	1,23,302
Nifty Smallcap 100 (TRI) Returns (%)	13.55	17.01	21.97	21.86	22.06	2.89
Alpha*	**3.86**	**2.74**	**1.10**	**-2.20**	**-5.76**	**-0.45**
Nifty Smallcap 100 (TRI) (₹)#	1,19,02,682	29,30,525	18,36,590	10,32,086	4,96,489	1,21,852
Nifty 50 (TRI) (₹)^	1,11,63,678	25,49,152	14,38,952	8,55,982	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	13.04	14.42	15.11	14.19	13.10	5.66

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.			

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/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 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

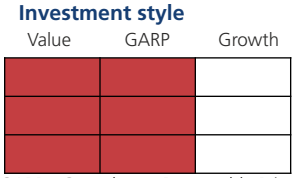
KOTAK CONTRA FUND

(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



GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹4,500.01 crs
AUM:	₹4,471.76 crs
Benchmark*:**	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
Allotment Date:	July 27, 2005
Folio Count:	1,26,718

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	₹149.0525	₹175.8594
IDCW	₹51.3778	₹62.5794

(as on July 31, 2025)

Ratios

Portfolio Turnover	34.33%
$Beta	0.98
$Sharpe##	1.14
$Standard Deviation	13.54%
^^P/E	23.41
^^P/BV	3.31

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	55.23%
Mid Cap	27.27%
Small Cap	15.79%
Debt & Money Market	1.71%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.86%
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 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.

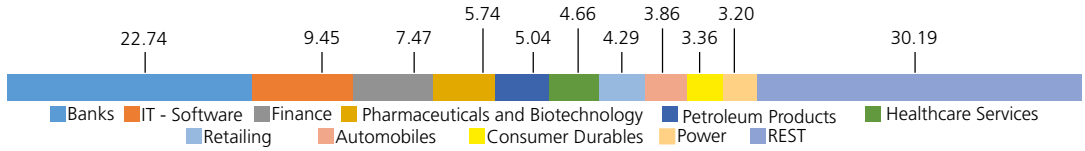
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**22.74**
HDFC Bank Ltd.	7.07
ICICI Bank Ltd.	5.79
STATE BANK OF INDIA	3.38
INDIAN BANK	1.96
Axis Bank Ltd.	1.82
IndusInd Bank Ltd.	1.27
Bank Of Baroda	0.80
Kotak Mahindra Bank Ltd.	0.65
IT - Software	**9.45**
Infosys Ltd.	3.18
Mphasis Ltd	2.86
Tech Mahindra Ltd.	2.56
HEXAWARE TECHNOLOGIES LTD.	0.85
Finance	**7.47**
POONAWALLA FINCORP LTD.	2.40
SHRIRAM FINANCE LTD.	2.23
Power Finance Corporation Ltd.	1.82
PNB HOUSING FINANCE LTD.	1.02
Pharmaceuticals and Biotechnology	**5.74**
Ipca Laboratories Ltd.	1.55
JUBILANT PHARMOVA LIMITED	1.44
JB CHEMICALS & PHARMACEUTICALS LTD.	0.99
Sun Pharmaceuticals Industries Ltd.	0.97
Ajanta Pharma Ltd.	0.79
Petroleum Products	**5.04**
RELIANCE INDUSTRIES LTD.	3.28
Bharat Petroleum Corporation Ltd.	1.76
Healthcare Services	**4.66**
Fortis Healthcare India Ltd	2.14
Global Health Ltd.	1.35
Metropolis Healthcare Ltd.	1.17
Retailing	**4.29**
SWIGGY LTD	2.60
Shoppers Stop Ltd.	0.88
VISHAL MEGA MART LIMITED	0.81
Automobiles	**3.86**
Maruti Suzuki India Limited	2.26
Hero MotoCorp Ltd.	1.60
Consumer Durables	**3.36**
Century Plyboards (India) Ltd.	1.21
Voltas Ltd.	1.16
Kajaria Ceramics Ltd.	0.99
Power	**3.20**
NTPC LTD	2.09
Power Grid Corporation Of India Ltd.	1.11
Telecom - Services	**3.07**
Bharti Airtel Ltd	3.07
Personal Products	**2.56**
Godrej Consumer Products Ltd.	1.63
Emami Ltd.	0.93
Chemicals and Petrochemicals	**2.46**
SRF Ltd.	1.86
Tata Chemicals Ltd	0.60
Beverages	**2.29**
Radico Khaitan Ltd.	1.45
United Breweries Ltd.	0.84
Cement and Cement Products	**2.22**
Ultratech Cement Ltd.	2.22
Electrical Equipment	**2.20**
GE VERNOVA T&D INDIA LIMITED	2.20
Construction	**2.14**
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.14
Larsen And Toubro Ltd.	1.00
Aerospace and Defense	**1.72**
Bharat Electronics Ltd.	1.72
Transport Services	**1.63**
Inter Globe Aviation Ltd	1.63
Gas	**1.55**
GAIL (India) Ltd.	1.55
Capital Markets	**1.29**
NUVAMA WEALTH MANAGEMENT LIMITED	1.29
Leisure Services	**1.13**
SAPPHIRE FOODS INDIA LTD.	1.13
Fertilizers and Agrochemicals	**1.09**
Coromandel International Ltd.	1.09
Diversified FMCG	**1.02**
ITC Ltd.	1.02
Industrial Products	**0.89**
APL APOLLO TUBES LTD.	0.89
Ferrous Metals	**0.62**
Jindal Steel & Power Ltd.	0.62
Industrial Manufacturing	**0.60**
JYOTI CNC AUTOMATION LTD	0.60
Equity & Equity related - Total	**98.29**
Triparty Repo	**1.68**
Net Current Assets/(Liabilities)	**0.03**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,31,94,410	30,62,829	17,01,004	9,87,753	4,78,228	1,23,243
Scheme Returns (%)	**14.85**	**17.83**	**19.81**	**20.05**	**19.36**	**5.08**
Nifty 500 (TRI) Returns (%)	13.74	15.76	17.32	16.68	15.66	5.07
Alpha*	**1.11**	**2.07**	**2.48**	**3.37**	**3.70**	**0.01**
Nifty 500 (TRI) (₹)#	1,14,99,549	27,40,151	15,57,033	9,09,774	4,53,899	1,23,239
Nifty 100 (TRI) Returns (%)	13.23	14.46	15.32	14.55	13.67	4.46
Alpha*	**1.62**	**3.37**	**4.49**	**5.50**	**5.69**	**0.62**
Nifty 100 (TRI) (₹)#	1,08,07,014	25,54,907	14,49,732	8,63,482	4,41,139	1,22,850
Nifty 50 (TRI) (₹)^	1,03,74,778	25,49,152	14,38,952	8,55,982	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	12.90	14.42	15.11	14.19	13.10	5.66

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • 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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 500 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 100 TRI

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

Scheme Inception : - July 27,2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/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 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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

Fund Manager*: Ms. Shibani Sircar Kurian

AAUM: ₹3,675.41 crs

AUM: ₹3,658.99 crs

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

Allotment Date: July 16, 2019

Folio Count: 1,04,000

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	₹25.1461	₹27.6498
IDCW	₹25.1461	₹27.6510

(as on July 31, 2025)

Ratios

Portfolio Turnover	23.89%
$Beta	0.89
$Sharpe##	0.84
$Standard Deviation	12.25%
^^P/E	26.34
^^P/BV	4.07

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	75.27%
Mid Cap	21.24%
Small Cap	2.37%
Debt & Money Market	1.12%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.89%

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 July, 2025 unless otherwise specified.

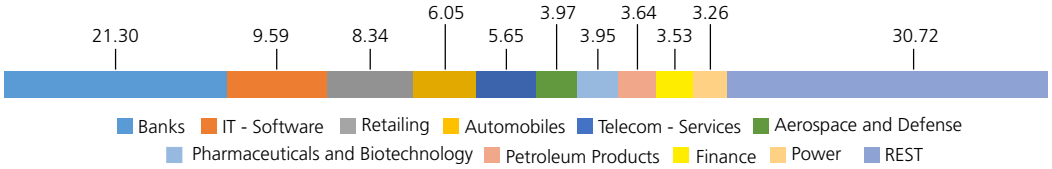
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**21.30**
HDFC Bank Ltd.	7.73
ICICI Bank Ltd.	7.24
STATE BANK OF INDIA	3.86
Axis Bank Ltd.	2.47
IT - Software	**9.59**
Tech Mahindra Ltd.	4.13
Infosys Ltd.	3.72
PERSISTENT SYSTEMS LIMITED	1.74
Retailing	**8.34**
ETERNAL LIMITED	5.67
FSN E-COMMERCE VENTURES LTD.	2.67
Automobiles	**6.05**
Hero MotoCorp Ltd.	3.03
Maruti Suzuki India Limited	3.02
Telecom - Services	**5.65**
Bharti Airtel Ltd	5.65
Aerospace and Defense	**3.97**
Bharat Electronics Ltd.	3.97
Pharmaceuticals and Biotechnology	**3.95**
Divi s Laboratories Ltd.	2.06
Sun Pharmaceuticals Industries Ltd.	1.89
Petroleum Products	**3.64**
RELIANCE INDUSTRIES LTD.	3.64
Finance	**3.53**
SHRIRAM FINANCE LTD.	3.53
Power	**3.26**
NTPC LTD	3.26

Issuer/Instrument	% to Net Assets
Transport Services	**3.25**
Inter Globe Aviation Ltd	3.25
Healthcare Services	**3.13**
Fortis Healthcare India Ltd	3.13
Cement and Cement Products	**3.11**
Ultratech Cement Ltd.	3.11
Electrical Equipment	**2.94**
GE VERNOVA T&D INDIA LIMITED	2.94
Industrial Products	**2.93**
KEI INDUSTRIES LTD.	2.93
Chemicals and Petrochemicals	**2.77**
SRF Ltd.	2.77
Personal Products	**2.39**
Godrej Consumer Products Ltd.	2.39
Construction	**2.38**
Larsen And Toubro Ltd.	2.38
Capital Markets	**2.37**
NUVAMA WEALTH MANAGEMENT LIMITED	2.37
Gas	**2.30**
GAIL (India) Ltd.	2.30
Consumer Durables	**2.03**
BLUE STAR LTD.	2.03
Equity & Equity related - Total	**98.88**
Triparty Repo	**0.92**
Net Current Assets/(Liabilities)	**0.20**
Grand Total	**100.00**

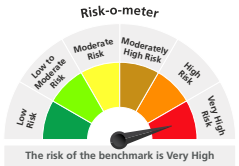
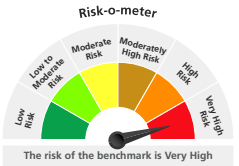
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	7,30,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	12,26,914	8,93,617	4,55,187	1,25,248
Scheme Returns (%)	**16.93**	**15.94**	**15.86**	**8.26**
Nifty 500 TRI (%)	18.03	16.68	15.66	5.07
Alpha*	**-1.10**	**-0.73**	**0.20**	**3.19**
Nifty 500 TRI (₹)#	12,68,759	9,09,774	4,53,899	1,23,239
Nifty 200 (TRI) Returns (%)	17.12	15.84	14.87	4.73
Alpha*	**-0.19**	**0.10**	**0.99**	**3.53**
Nifty 200 (TRI) (₹)#	12,34,140	8,91,337	4,48,802	1,23,023
Nifty 50 (TRI) (₹)^	11,75,774	8,55,982	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	15.53	14.19	13.10	5.66

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 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

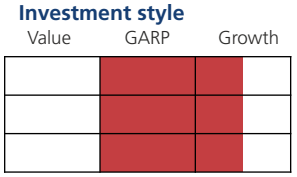
Scheme Inception : - July 16,2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return 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 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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



GARP - Growth at a Reasonable Price

Fund Manager*^: Mr. Harsha Upadhyaya
AAUM: ₹6,433.81 crs
AUM: ₹6,354.72 crs
Benchmark: Nifty 500 TRI
Allotment Date: November 23, 2005
Folio Count: 5,17,268

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	₹115.4055	₹135.2303
IDCW	₹43.1901	₹56.6471

(as on July 31, 2025)

Ratios

Portfolio Turnover	18.77%
$Beta	0.91
$Sharpe##	0.89
$Standard Deviation	12.81%
^^P/E	23.74
^^P/BV	3.47

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	70.80%
Mid Cap	19.42%
Small Cap	9.14%
Debt & Money Market	0.64%

*% 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)

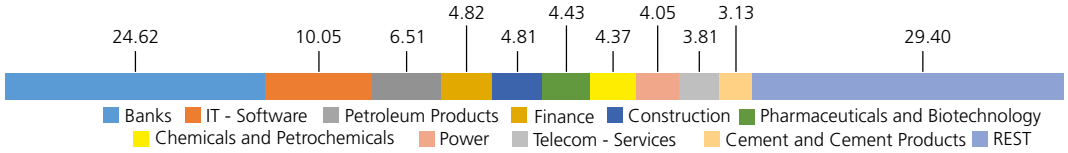
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**24.62**
HDFC Bank Ltd.	9.53
ICICI Bank Ltd.	6.06
STATE BANK OF INDIA	3.38
Axis Bank Ltd.	2.94
Kotak Mahindra Bank Ltd.	1.40
Bank Of Baroda	1.31
IT - Software	**10.05**
Infosys Ltd.	3.56
Tech Mahindra Ltd.	3.11
Mphasis Ltd	1.98
Wipro Ltd.	1.40
Petroleum Products	**6.51**
HINDUSTAN PETROLEUM CORPORATION LTD	2.47
Bharat Petroleum Corporation Ltd.	2.07
RELIANCE INDUSTRIES LTD.	1.97
Finance	**4.82**
BAJAJ FINANCE LTD.	2.08
HDB FINANCIAL SERVICES LTD	1.40
CRISIL Ltd.	1.34
Construction	**4.81**
Larsen And Toubro Ltd.	2.29
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.58
Engineers India Ltd.	0.94
Pharmaceuticals and Biotechnology	**4.43**
Sun Pharmaceuticals Industries Ltd.	2.01
Divi s Laboratories Ltd.	1.54
Zydus Lifesciences Limited	0.88
Chemicals and Petrochemicals	**4.37**
Linde India Ltd.	2.07
SOLAR INDUSTRIES INDIA LIMITED	1.34
SRF Ltd.	0.96
Power	**4.05**
NTPC LTD	2.63
Power Grid Corporation Of India Ltd.	1.42
Telecom - Services	**3.81**
Bharti Airtel Ltd	3.73
Bharti Airtel Ltd - Partly Paid Shares	0.08
Cement and Cement Products	**3.13**
Ultratech Cement Ltd.	1.64
Ambuja Cements Ltd.	1.49
Automobiles	**3.02**
Mahindra & Mahindra Ltd.	1.51
Hero MotoCorp Ltd.	1.51
Auto Components	**2.97**
Bosch Ltd.	2.54
JK TYRE & INDUSTRIES LTD.	0.43
Retailing	**2.58**
ETERNAL LIMITED	2.23
SWIGGY LTD	0.35
Industrial Manufacturing	**2.28**
KAYNES TECHNOLOGY INDIA LTD.	1.46
DEE DEVELOPMENT ENGINEEERS LTD	0.82
Food Products	**2.27**
Britannia Industries Ltd.	2.27
Fertilizers and Agrochemicals	**2.12**
Coromandel International Ltd.	2.12
Transport Services	**2.09**
Inter Globe Aviation Ltd	2.09
Gas	**1.68**
GAIL (India) Ltd.	1.68
Personal Products	**1.58**
Dabur India Ltd.	1.58
Ferrous Metals	**1.52**
Jindal Steel & Power Ltd.	1.52
Aerospace and Defense	**1.35**
Data Patterns (India) Ltd.	1.35
Consumer Durables	**1.25**
Voltas Ltd.	1.04
Hawkins Cooker Ltd	0.21
Beverages	**0.90**
UNITED SPIRITS LTD.	0.90
Electrical Equipment	**0.74**
ABB India Ltd	0.74
Entertainment	**0.71**
Sun TV Network Ltd.	0.71
Industrial Products	**0.61**
Carborundum Universal Ltd.	0.61
Capital Markets	**0.59**
NUVAMA WEALTH MANAGEMENT LIMITED	0.59
Textiles and Apparels	**0.50**
Garware Technical Fibres Ltd.	0.50
Equity & Equity related - Total	**99.36**
Triparty Repo	**0.35**
Net Current Assets/(Liabilities)	**0.29**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	23,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,11,42,298	27,55,573	15,66,034	9,10,614	4,49,308	1,22,526
Scheme Returns (%)	**13.86**	**15.87**	**17.48**	**16.71**	**14.95**	**3.95**
Nifty 500 (TRI) Returns (%)	13.71	15.76	17.32	16.68	15.66	5.07
Alpha*	**0.15**	**0.10**	**0.16**	**0.04**	**-0.71**	**-1.12**
Nifty 500 (TRI) (₹)#	1,09,45,234	27,40,151	15,57,033	9,09,774	4,53,899	1,23,239
Nifty 50 (TRI) (₹)^	98,40,903	25,49,152	14,38,952	8,55,982	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	12.83	14.42	15.11	14.19	13.10	5.66

Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 500 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹2,443.78 crs

AUM: ₹2,387.70 crs

Benchmark: Nifty Infrastructure TRI (Tier 1)

Allotment Date: February 25, 2008

Folio Count: 1,49,852

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	₹64.9760	₹76.7104
IDCW	₹51.9659	₹75.8330

(as on July 31, 2025)

Ratios

Portfolio Turnover	19.67%
$Beta	0.90
$Sharpe##	1.00
$Standard Deviation	18.23%
^^P/E	27.24
^^P/BV	3.97

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	41.69%
Mid Cap	17.48%
Small Cap	39.88%
Debt & Money Market	0.95%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.00%

Direct Plan: 0.66%

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 July, 2025 unless otherwise specified.

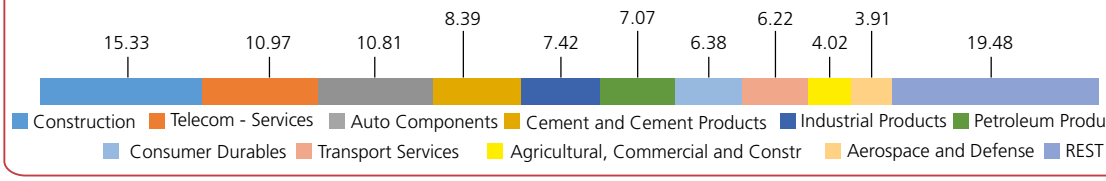
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Construction	**15.33**
Larsen And Toubro Ltd.	4.72
KALPATARU PROJECTS INTERNATIONAL LIMITED	3.08
Ashoka Buildcon Limited	2.11
G R Infraprojects Limited	1.84
Engineers India Ltd.	1.61
H G Infra Engineering Ltd.	0.86
PNC Infratech Ltd	0.71
CEIGALL INDIA LIMITED	0.40
Telecom - Services	**10.97**
Bharti Airtel Ltd	7.43
BHARTI HEXACOM LTD.	2.17
Indus Towers Ltd.	1.37
Auto Components	**10.81**
Bosch Ltd.	2.96
Apollo Tyres Ltd.	1.53
Schaeffler India Ltd	1.47
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.43
Sansera Engineering Ltd.	1.08
Exide Industries Ltd	0.95
Bharat Forge Ltd.	0.88
Rolex Rings Ltd.	0.51
Cement and Cement Products	**8.39**
Shree Cement Ltd.	4.52
Ultratech Cement Ltd.	3.08
M&B ENGINEERING LTD	0.79
Industrial Products	**7.42**
Cummins India Ltd.	2.38
Ratnamani Metals & Tubes Ltd.	1.66
AIA Engineering Limited.	1.50
Carborundum Universal Ltd.	1.05
WPIL LTD	0.83
Petroleum Products	**7.07**
RELIANCE INDUSTRIES LTD.	5.24
Indian Oil Corporation Ltd	1.83
Consumer Durables	**6.38**
Kajaria Ceramics Ltd.	2.51
GREENPANEL INDUSTRIES LTD	2.43
V-Guard Industries Ltd.	1.44

Issuer/Instrument	% to Net Assets
Transport Services	**6.22**
Inter Globe Aviation Ltd	2.45
MAHINDRA LOGISTICS LTD	2.03
Container Corporation of India Ltd.	1.63
MAHINDRA LOGISTICS LTD RIGHTS	0.11
Agricultural, Commercial and Construction Vehicles	**4.02**
V.S.T Tillers Tractors Ltd	2.50
Ashok Leyland Ltd.	1.52
Aerospace and Defense	**3.91**
Bharat Electronics Ltd.	1.60
ASTRA MICROWAVE PRODUCTS LTD.	1.21
ZEN TECHNOLOGIES LTD	1.10
Chemicals and Petrochemicals	**3.22**
SOLAR INDUSTRIES INDIA LIMITED	3.22
Industrial Manufacturing	**3.10**
JYOTI CNC AUTOMATION LTD	1.57
Tega Industries Ltd.	1.18
JNK INDIA LIMITED	0.35
Power	**2.65**
NTPC GREEN ENERGY LIMITED	2.02
NTPC LTD	0.63
Electrical Equipment	**2.28**
ABB India Ltd	1.17
AZAD ENGINEERING LTD	1.11
Realty	**2.05**
Mahindra Lifespace Developers Ltd	1.33
BRIGADE ENTERPRISES LIMITED	0.72
Finance	**1.72**
Power Finance Corporation Ltd.	1.72
Gas	**1.31**
Gujarat State Petronet Ltd.	1.31
Consumable Fuels	**1.28**
Coal India Ltd.	1.28
Other Utilities	**0.92**
CONCORD ENVIRO SYSTEMS LIMITED	0.92
Equity & Equity related - Total	**99.05**
Triparty Repo	**0.86**
Net Current Assets/(Liabilities)	**0.09**
Grand Total	**100.00**

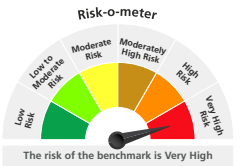
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,02,52,216	32,41,511	19,33,748	10,91,286	4,74,601	1,21,243
Scheme Returns (%)	**16.13**	**18.88**	**23.42**	**24.18**	**18.82**	**1.94**
Nifty Infrastructure (TRI) Returns (%)	11.65	17.59	21.42	21.85	20.89	7.03
Alpha*	**4.48**	**1.29**	**2.00**	**2.33**	**-2.07**	**-5.09**
Nifty Infrastructure (TRI) (₹)#	64,34,174	30,23,883	18,01,057	10,31,738	4,88,538	1,24,475
Nifty 50 (TRI) (₹)^	75,79,715	25,49,152	14,38,952	8,55,982	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	13.24	14.42	15.11	14.19	13.10	5.66

Product Label	Fund	Benchmark - Tier 1
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Infrastructure TRI

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

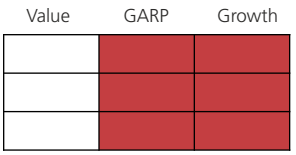
Scheme Inception : - February 25, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani
AAUM:	₹2,974.54 crs
AUM:	₹3,022.86 crs
Benchmark:	85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI
Allotment Date:	October 31, 2019
Folio Count:	78,715

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	₹31.7716	₹34.7967
IDCW	₹31.7860	₹34.7915

(as on July 31, 2025)

Ratios

Portfolio Turnover	20.62%
$Beta	0.95
$Sharpe##	1.28
$Standard Deviation	12.97%
^^P/E	52.92
^^P/BV	7.14

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	38.55%
Mid Cap	23.75%
Small Cap	19.71%
Debt & Money Market	17.99%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.86%
Direct Plan:	0.49%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

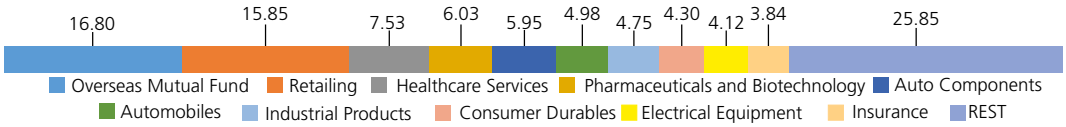
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Retailing	**15.85**
ETERNAL LIMITED	4.76
VISHAL MEGA MART LIMITED	2.90
AVENUE SUPERMARTS LTD.	2.11
Trent Ltd	1.74
INFO EDGE (INDIA) LTD.	1.38
Medplus Health Services Ltd.	1.21
SWIGGY LTD	1.08
BRAINBEES SOLUTIONS LIMITED	0.67
Healthcare Services	**7.53**
ASTER DM HEALTHCARE LTD	3.62
KRISHNA INSTITUTE OF MEDICAL	2.70
VIJAYA DIAGNOSTIC CENTRE PVT	1.21
Pharmaceuticals and Biotechnology	**6.03**
Sun Pharmaceuticals Industries Ltd.	2.20
ANTHEM BIOSCIENCES LTD	1.97
MANKIND PHARMA LTD	1.86
Auto Components	**5.95**
UNO MINDA LIMITED	2.66
Schaeffler India Ltd	1.34
MINDA CORPORATION LIMITED	0.99
Rolex Rings Ltd.	0.96
Automobiles	**4.98**
Maruti Suzuki India Limited	2.54
Mahindra & Mahindra Ltd.	2.44
Industrial Products	**4.75**
KEI INDUSTRIES LTD.	1.38
AIA Engineering Limited.	1.20
Ratnamani Metals & Tubes Ltd.	0.78
HAPPY FORGINGS LTD	0.76
Carborundum Universal Ltd.	0.63
Consumer Durables	**4.30**
Dixon Technologies India Ltd.	2.42
Titan Company Ltd.	1.88
Electrical Equipment	**4.12**
GE VERNOVA T&D INDIA LIMITED	2.71

Issuer/Instrument	Rating	% to Net Assets
ABB India Ltd		1.41
Insurance		**3.84**
ICICI Lombard General Insurance Company Ltd		2.01
SBI Life Insurance Company Ltd		1.83
Telecom - Services		**3.79**
BHARTI HEXACOM LTD.		3.79
Banks		**3.68**
ICICI Bank Ltd.		1.91
HDFC Bank Ltd.		1.77
Transport Services		**3.57**
Inter Globe Aviation Ltd		3.57
Petroleum Products		**2.94**
RELIANCE INDUSTRIES LTD.		2.94
Chemicals and Petrochemicals		**2.88**
SOLAR INDUSTRIES INDIA LIMITED		1.62
JUBILANT INGREVIA LTD		1.26
Personal Products		**2.56**
Godrej Consumer Products Ltd.		2.56
Financial Technology (Fintech)		**1.53**
PB FINTECH LTD.		1.53
Commercial Services and Supplies		**1.09**
CMS INFO SYSTEMS LTD		0.86
Tracxn Technologies Ltd.		0.23
Realty		**1.02**
Mahindra Lifespace Developers Ltd		1.02
IT - Services		**0.82**
CYIENT LTD.		0.82
Diversified		**0.71**
3M India Ltd.		0.71
Equity & Equity related - Total		**81.94**
Mutual Fund Units		
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	16.80
Mutual Fund Units - Total		**16.80**
Triparty Repo		**1.29**
Net Current Assets/(Liabilities)		**-0.03**
Grand Total		**100.00**

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 (%)



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 (₹)	7,00,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	13,45,390	10,06,785	5,05,557	1,29,849
Scheme Returns (%)	**22.37**	**20.84**	**23.37**	**15.66**
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI)	19.66	18.47	18.99	10.63
Alpha*	**2.71**	**2.37**	**4.38**	**5.04**
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) (₹)#	12,44,531	9,50,511	4,75,757	1,26,729
Nifty 50 (TRI) (₹)^	11,02,964	8,55,947	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	15.49	14.20	13.10	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity and equity related securities of companies operating with pioneering innovations theme without any market capitalisation and sector bias. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High 85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI

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

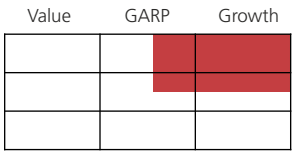
Scheme Inception : - October 31, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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



GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Mandar Pawar
AAUM: ₹877.63 crs
AUM: ₹863.50 crs
Benchmark: Nifty 100 ESG Index TRI
Allotment Date: December 11, 2020
Folio Count: 28,960

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	₹16.9990	₹18.3255
IDCW	₹16.9988	₹18.3260

(as on July 31, 2025)

Ratios

Portfolio Turnover	17.43%
$Beta	0.89
$Sharpe##	0.70
$Standard Deviation	12.07%
^^P/E	24.26
^^P/BV	3.52

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	75.58%
Mid Cap	18.29%
Small Cap	4.01%
Debt & Money Market	2.12%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.28%
Direct Plan: 0.88%

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).

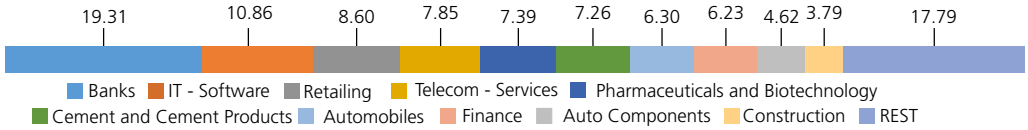
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**19.31**
HDFC Bank Ltd.	8.41
Axis Bank Ltd.	3.71
ICICI Bank Ltd.	3.43
STATE BANK OF INDIA	2.49
INDIAN BANK	0.65
Bank Of Baroda	0.62
IT - Software	**10.86**
Tech Mahindra Ltd.	4.07
Infosys Ltd.	3.15
Tata Consultancy Services Ltd.	1.41
HCL Technologies Ltd.	1.19
Wipro Ltd.	1.04
Retailing	**8.60**
ETERNAL LIMITED	5.35
AVENUE SUPERMARTS LTD.	1.63
Shoppers Stop Ltd.	0.96
V-Mart Retail Ltd.	0.66
Telecom - Services	**7.85**
Bharti Airtel Ltd	5.99
Indus Towers Ltd.	1.26
Bharti Airtel Ltd - Partly Paid Shares	0.60
Pharmaceuticals and Biotechnology	**7.39**
GlaxoSmithKline Pharmaceuticals Ltd.	2.01
Cipla Ltd.	1.62
Biocon Ltd.	1.37
Abbott India Ltd.	1.20
Sun Pharmaceuticals Industries Ltd.	1.19
Cement and Cement Products	**7.26**
Ultratech Cement Ltd.	3.83
Ambuja Cements Ltd.	2.27
JK Cement Ltd.	1.16
Automobiles	**6.30**
Hero MotoCorp Ltd.	3.55
Maruti Suzuki India Limited	1.61
Eicher Motors Ltd.	1.14
Finance	**6.23**
BAJAJ FINANCE LTD.	3.37
SHRIRAM FINANCE LTD.	2.01
Power Finance Corporation Ltd.	0.85
Auto Components	**4.62**
Bosch Ltd.	2.34
Bharat Forge Ltd.	1.50
Apollo Tyres Ltd.	0.78
Construction	**3.79**
Larsen And Toubro Ltd.	3.79
Chemicals and Petrochemicals	**3.43**
Linde India Ltd.	3.43
Gas	**3.21**
GAIL (India) Ltd.	3.21
Petroleum Products	**2.65**
HINDUSTAN PETROLEUM CORPORATION LTD	1.08
Bharat Petroleum Corporation Ltd.	0.93
RELIANCE INDUSTRIES LTD.	0.64
Personal Products	**1.31**
Godrej Consumer Products Ltd.	1.31
Industrial Products	**1.23**
Ratnamani Metals & Tubes Ltd.	1.23
Diversified FMCG	**1.17**
Hindustan Unilever Ltd.	1.17
Food Products	**1.00**
Britannia Industries Ltd.	1.00
Transport Services	**0.68**
Inter Globe Aviation Ltd	0.68
Power	**0.61**
Power Grid Corporation Of India Ltd.	0.61
Commercial Services and Supplies	**0.38**
Teamlease Services Ltd	0.38
Equity & Equity related - Total	**97.88**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.46
Mutual Fund Units - Total	**0.46**
Triparty Repo	**1.48**
Net Current Assets/(Liabilities)	**0.18**
Grand Total	**100.00**

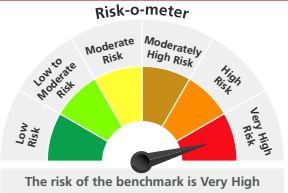
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,60,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	7,38,533	4,36,742	1,23,011
Scheme Returns (%)	**11.84**	**12.98**	**4.71**
Nifty 100 ESG Index (TRI) (%)	13.36	14.33	5.24
Alpha*	**-1.52**	**-1.35**	**-0.52**
Nifty 100 ESG Index (TRI) (₹)#	7,64,764	4,45,324	1,23,341
Nifty 50 (₹)^	7,62,875	4,37,497	1,23,612
Nifty 50 (%)	13.25	13.10	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in Portfolio of predominantly equity & equity related securities of companies following environmental, social and governance (ESG) criteria. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 100 ESG Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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/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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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

Fund Manager*:	Mr. Harsha Upadhyaya & Mr. Abhishek Bisen
AAUM:	₹2,506.77 crs
AUM:	₹2,484.14 crs
Benchmark:	Nifty India Manufacturing TRI
Allotment Date:	February 22, 2022
Folio Count:	96,286

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	₹18.6895	₹19.7406
IDCW	₹18.6893	₹19.7406

(as on July 31, 2025)

Ratios

Portfolio Turnover	31.40%
$Beta	0.95
$Sharpe##	0.91
$Standard Deviation	15.26%
^^P/E	32.04
^^P/BV	3.77

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	47.06%
Mid Cap	31.96%
Small Cap	18.20%
Debt & Money Market	2.78%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.97%
Direct Plan: 0.55%

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

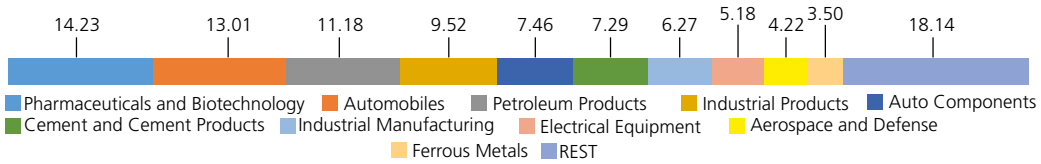
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**14.23**
Sun Pharmaceuticals Industries Ltd.	4.81
Divi s Laboratories Ltd.	2.66
Biocon Ltd.	2.52
ANTHEM BIOSCIENCES LTD	1.31
GlaxoSmithKline Pharmaceuticals Ltd.	1.27
PIRAMAL PHARMA LTD.	1.07
Ipca Laboratories Ltd.	0.59
Automobiles	**13.01**
Mahindra & Mahindra Ltd.	4.19
Tata Motors Ltd.	2.88
TVS Motors Company Ltd	2.26
Maruti Suzuki India Limited	2.03
Eicher Motors Ltd.	1.65
Petroleum Products	**11.18**
RELIANCE INDUSTRIES LTD.	4.20
HINDUSTAN PETROLEUM CORPORATION LTD	2.86
Bharat Petroleum Corporation Ltd.	2.65
Indian Oil Corporation Ltd	1.47
Industrial Products	**9.52**
Graphite India Ltd.	2.31
Cummins India Ltd.	1.97
OSWAL PUMPS LTD	1.38
KEI INDUSTRIES LTD.	1.24
Carborundum Universal Ltd.	1.03
QUADRANT FUTURE TEK LIMITED	0.82
AIA Engineering Limited.	0.77
Auto Components	**7.46**
Bosch Ltd.	2.03
Bharat Forge Ltd.	1.44
Exide Industries Ltd	1.08
Schaeffler India Ltd	0.95
Apollo Tyres Ltd.	0.85
KROSS LIMITED	0.57
Sansera Engineering Ltd.	0.54
Cement and Cement Products	**7.29**
Ambuja Cements Ltd.	2.39
Ultratech Cement Ltd.	2.10
Dalmia Bharat Limited	1.31
M&B ENGINEERING LTD	0.75
India Cements Ltd.	0.74
Industrial Manufacturing	**6.27**
KAYNES TECHNOLOGY INDIA LTD.	2.62
DEE DEVELOPMENT ENGINEEERS LTD	1.63
JYOTI CNC AUTOMATION LTD	1.04
JNK INDIA LIMITED	0.49
STANDARD GLASS LINING TECHNOLOGY LIMITED	0.49
Electrical Equipment	**5.18**
ABB India Ltd	1.72
WAAREE ENERGIES LIMITED	1.34
PREMIER ENERGIES LIMITED	1.09
Thermax Ltd.	1.03
Aerospace and Defense	**4.22**
Bharat Electronics Ltd.	3.12
MTAR Technologies Ltd.	1.10
Ferrous Metals	**3.50**
Tata Steel Ltd.	3.50
Non - Ferrous Metals	**2.75**
Hindalco Industries Ltd	2.75
Chemicals and Petrochemicals	**2.74**
SOLAR INDUSTRIES INDIA LIMITED	1.52
SRF Ltd.	1.22
Fertilizers and Agrochemicals	**2.17**
Coromandel International Ltd.	2.17
Consumer Durables	**2.00**
Voltas Ltd.	1.04
V-Guard Industries Ltd.	0.96
Agricultural, Commercial and Construction Vehicles	**1.46**
Ashok Leyland Ltd.	1.46
Personal Products	**1.28**
Dabur India Ltd.	1.28
Food Products	**1.16**
Britannia Industries Ltd.	1.16
Textiles and Apparels	**1.12**
Garware Technical Fibres Ltd.	0.65
SANATHAN TEXTILES LIMITED	0.47
Diversified	**0.68**
3M India Ltd.	0.68
Equity & Equity related - Total	**97.22**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.36
Mutual Fund Units - Total	**0.36**
Triparty Repo	**2.56**
Net Current Assets/(Liabilities)	**-0.14**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	4,20,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	5,84,623	4,74,739	1,24,747
Scheme Returns (%)	**19.27**	**18.84**	**7.46**
Nifty India Manufacturing (TRI) (%)	20.63	20.25	4.12
Alpha*	**-1.36**	**-1.41**	**3.34**
Nifty India Manufacturing (TRI) (₹)#	5,97,845	4,84,201	1,22,636
Nifty 50 (₹)^	5,29,798	4,37,497	1,23,612
Nifty 50 (%)	13.37	13.10	5.66

Product Label	Fund	Benchmark
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.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High Nifty India Manufacturing TRI

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

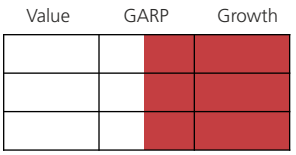
Scheme Inception : - February 22,2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani & Mr. Abhishek Bisen
AAUM:	₹2,850.03 crs
AUM:	₹2,848.67 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	September 28, 2022
Folio Count:	84,002

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	₹16.1565	₹16.8881
IDCW	₹16.1565	₹16.8873

(as on July 31, 2025)

Ratios

Portfolio Turnover	31.56%
$Beta	0.94
$Sharpe##	1.01
$Standard Deviation	13.65%
^^P/E	33.89
^^P/BV	4.51

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	45.46%
Mid Cap	25.09%
Small Cap	28.84%
Debt & Money Market	0.61%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.94%
Direct Plan: 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

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 July, 2025 unless otherwise specified.

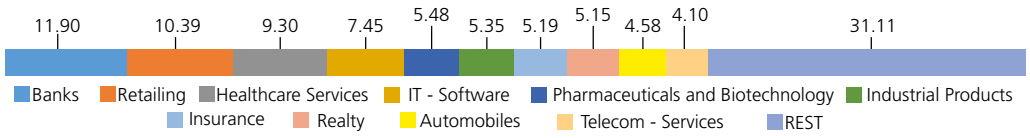
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**11.90**
ICICI Bank Ltd.	4.84
Axis Bank Ltd.	2.73
HDFC Bank Ltd.	2.62
INDIAN BANK	1.71
Retailing	**10.39**
ETERNAL LIMITED	3.42
VISHAL MEGA MART LIMITED	3.35
AVENUE SUPERMARTS LTD.	2.30
BRAINBEES SOLUTIONS LIMITED	0.69
Medplus Health Services Ltd.	0.63
Healthcare Services	**9.30**
ASTER DM HEALTHCARE LTD	3.69
KRISHNA INSTITUTE OF MEDICAL	2.84
VIJAYA DIAGNOSTIC CENTRE PVT	2.77
IT - Software	**7.45**
Infosys Ltd.	2.75
HEXAWARE TECHNOLOGIES LTD.	2.31
Mphasis Ltd	1.57
Tech Mahindra Ltd.	0.82
Pharmaceuticals and Biotechnology	**5.48**
MANKIND PHARMA LTD	1.81
Sun Pharmaceuticals Industries Ltd.	1.80
ANTHEM BIOSCIENCES LTD	1.07
Ipca Laboratories Ltd.	0.80
Industrial Products	**5.35**
KEI INDUSTRIES LTD.	1.52
BANSAL WIRE INDUSTRIES LIMITED	1.13
HAPPY FORGINGS LTD	0.97
Cummins India Ltd.	0.88
Carborundum Universal Ltd.	0.85
Insurance	**5.19**
SBI Life Insurance Company Ltd	2.15
ICICI Lombard General Insurance Company Ltd	2.07
MEDI ASSIST HEALTHCARE SERVICES LIMITED	0.97
Realty	**5.15**
BRIGADE ENTERPRISES LIMITED	2.21
Oberoi Realty Ltd	1.54
Mahindra Lifespace Developers Ltd	1.40
Automobiles	**4.58**
Mahindra & Mahindra Ltd.	2.42
Maruti Suzuki India Limited	2.16

Issuer/Instrument	% to Net Assets
Telecom - Services	**4.10**
BHARTI HEXACOM LTD.	4.10
Auto Components	**3.33**
UNO MINDA LIMITED	2.37
Rolex Rings Ltd.	0.84
Sansera Engineering Ltd.	0.12
Construction	**3.32**
Larsen And Toubro Ltd.	1.74
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.58
Cement and Cement Products	**3.27**
Ultratech Cement Ltd.	1.81
Ambuja Cements Ltd.	1.46
Consumer Durables	**2.91**
Century Plyboards (India) Ltd.	2.19
ADITYA INFOTECH LIMITED	0.72
Personal Products	**2.88**
Godrej Consumer Products Ltd.	2.88
Electrical Equipment	**2.87**
GE VERNOVA T&D INDIA LIMITED	2.87
Finance	**2.28**
HDB FINANCIAL SERVICES LTD	1.42
Power Finance Corporation Ltd.	0.86
Petroleum Products	**1.73**
RELIANCE INDUSTRIES LTD.	1.73
Beverages	**1.62**
UNITED SPIRITS LTD.	1.62
Chemicals and Petrochemicals	**1.34**
JUBILANT INGREVIA LTD	1.34
Diversified FMCG	**1.30**
ITC Ltd.	1.30
Power	**1.29**
NTPC LTD	1.29
Commercial Services and Supplies	**1.04**
CMS INFO SYSTEMS LTD	1.04
Aerospace and Defense	**0.95**
HINDUSTAN AERONAUTICS LTD.	0.95
Transport Services	**0.37**
WESTERN CARRIERS (INDIA) LTD	0.37
Equity & Equity related - Total	**99.39**
Triparty Repo	**0.64**
Net Current Assets/(Liabilities)	**-0.03**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,40,000	1,20,000
Total Value as on July 31, 2025 (₹)	4,42,170	1,26,599
Scheme Returns (%)	**18.97**	**10.42**
NIFTY 500 TRI (%)	15.48	5.07
Alpha*	**3.49**	**5.34**
NIFTY 500 TRI (₹)#	4,22,104	1,23,239
Nifty 50 (₹)^	4,07,732	1,23,612
Nifty 50 (%)	12.92	5.66

Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 500 TRI

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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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:	₹1,254.49 crs
AUM:	₹1,236.49 crs
Benchmark:	Nifty Financial Services Index TRI
Allotment Date:	February 27, 2023
Folio Count:	59,144

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	₹15.2859	₹15.8856
IDCW	₹15.2858	₹15.8835

(as on July 31, 2025)

Ratios

Portfolio Turnover	27.47%
$Beta	0.99
$Sharpe##	1.03
$Standard Deviation	12.68%
^^P/E	16.85
^^P/BV	2.40

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	70.67%
Mid Cap	9.50%
Small Cap	18.45%
Debt & Money Market	1.38%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.13%
Direct Plan: 0.65%

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

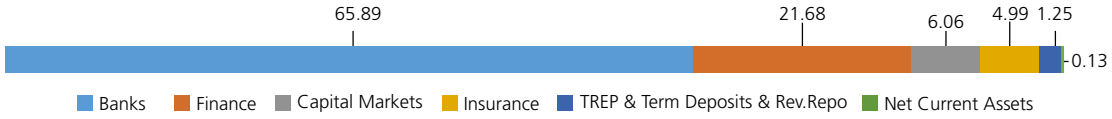
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**65.89**
HDFC Bank Ltd.	19.59
ICICI Bank Ltd.	18.83
STATE BANK OF INDIA	6.46
Kotak Mahindra Bank Ltd.	5.06
Axis Bank Ltd.	4.45
KARUR VYSYA BANK LTD.	2.07
INDIAN BANK	1.99
IndusInd Bank Ltd.	1.70
Bank Of Baroda	1.67
Ujjivan Small Finance Bank Ltd.	1.65
RBL Bank Ltd	1.37
SOUTH INDIAN BANK LTD.	1.05
Finance	**21.68**
BAJAJ FINANCE LTD.	5.68
SHRIRAM FINANCE LTD.	3.12
Power Finance Corporation Ltd.	2.57
POONAWALLA FINCORP LTD.	2.54
HDB FINANCIAL SERVICES LTD	1.96
Cholamandalam Investment and Finance Company Ltd.	1.26
PNB HOUSING FINANCE LTD.	1.26
APTUS VALUE HOUSING FINANCE	1.22
INDIA SHELTER FINANCE CORPORATION LTD	1.18
SBI Cards & Payment Services Pvt. Ltd.	0.89
Capital Markets	**6.06**
Nippon Life India Asset Management Ltd.	1.91
NUVAMA WEALTH MANAGEMENT LIMITED	1.76
Aditya Birla Sun Life AMC Ltd	1.25
Prudent Corporate Advisory Services Ltd.	1.14
Insurance	**4.99**
HDFC Life Insurance Company Ltd.	1.98
Max Financial Services Ltd.	1.70
ICICI Lombard General Insurance Company Ltd	1.31
Equity & Equity related - Total	**98.62**
Triparty Repo	**1.25**
Net Current Assets/(Liabilities)	**0.13**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,00,000	1,20,000
Total Value as on July 31, 2025 (₹)	3,62,854	1,27,653
Scheme Returns (%)	**15.47**	**12.11**
Nifty Financial Services Index TRI Returns (%)	18.29	19.32
Alpha*	**-2.82**	**-7.21**
Nifty Financial Services Index TRI (₹)#	3,75,025	1,32,087
Nifty 50 (TRI) (₹)^	3,51,429	1,23,612
Nifty 50 (TRI) Returns (%)	12.77	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Banking & Financial Services * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High Nifty Financial Services Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Rohit Tandon & Mr. Abhishek Bisen
AAUM:	₹656.63 crs
AUM:	₹641.87 crs
Benchmark:	Nifty 200 TRI
Allotment Date:	August 02, 2023
Folio Count:	16,848

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	₹14.6763	₹14.7571
IDCW	₹14.5642	₹14.7573

(as on July 31, 2025)

Ratios

Portfolio Turnover	152.54%
$Beta	1.16
$Sharpe##	0.89
$Standard Deviation	17.73%
^^P/E	29.83
^^P/BV	4.10

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	56.42%
Mid Cap	38.00%
Small Cap	4.68%
Debt & Money Market	0.90%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.71%
Direct Plan: 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 July, 2025 unless otherwise specified.

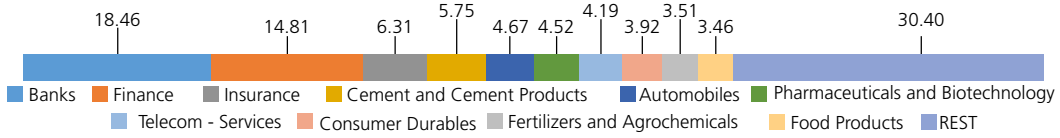
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**18.46**
ICICI Bank Ltd.	3.97
HDFC Bank Ltd.	3.93
Axis Bank Ltd.	3.05
FEDERAL BANK LTD.	2.61
AU Small Finance Bank Ltd.	2.21
Kotak Mahindra Bank Ltd.	1.65
STATE BANK OF INDIA	1.04
Finance	**14.81**
Bajaj Finserv Ltd.	2.60
BAJAJ FINANCE LTD.	2.51
Muthoot Finance Ltd	2.26
L&T FINANCE HOLDINGS LTD	2.06
SHRIRAM FINANCE LTD.	1.86
SBI Cards & Payment Services Pvt. Ltd.	0.85
Mahindra & Mahindra Financial Services Ltd.	0.79
LIC Housing Finance Ltd.	0.73
Piramal Enterprises Limited	0.58
PNB HOUSING FINANCE LTD.	0.57
Insurance	**6.31**
HDFC Life Insurance Company Ltd.	2.94
Max Financial Services Ltd.	2.53
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.84
Cement and Cement Products	**5.75**
Ultratech Cement Ltd.	3.07
Dalmia Bharat Limited	2.68
Automobiles	**4.67**
TVS Motors Company Ltd	2.44
Mahindra & Mahindra Ltd.	2.23
Pharmaceuticals and Biotechnology	**4.52**
Divi s Laboratories Ltd.	2.46
Laurus Labs Ltd.	2.06
Telecom - Services	**4.19**
Bharti Airtel Ltd	3.34
Bharti Airtel Ltd - Partly Paid Shares	0.85
Consumer Durables	**3.92**
Titan Company Ltd.	2.97
Berger Paints (I) Ltd.	0.95
Fertilizers and Agrochemicals	**3.51**
Coromandel International Ltd.	2.66
UPL Ltd	0.85

Issuer/Instrument	Rating	% to Net Assets
Food Products		**3.46**
Britannia Industries Ltd.		3.46
Healthcare Services		**3.06**
ASTER DM HEALTHCARE LTD		2.29
KRISHNA INSTITUTE OF MEDICAL		0.77
Textiles and Apparels		**2.92**
Page Industries Ltd		2.92
Agricultural Food and other Product		**2.90**
Marico Ltd.		2.90
Capital Markets		**2.90**
HDFC Asset Management Company Ltd.		2.43
NUVAMA WEALTH MANAGEMENT LIMITED		0.47
Ferrous Metals		**2.75**
JSW Steel Ltd.		2.75
Transport Services		**2.51**
Inter Globe Aviation Ltd		2.51
Industrial Products		**2.33**
APL APOLLO TUBES LTD.		2.33
Petroleum Products		**2.33**
Bharat Petroleum Corporation Ltd.		2.33
Non - Ferrous Metals		**2.29**
Hindalco Industries Ltd		2.29
Chemicals and Petrochemicals		**2.21**
SRF Ltd.		2.21
Power		**0.81**
Tata Power Co. Ltd.		0.81
Leisure Services		**0.72**
Jubilant Foodworks Limited		0.72
Minerals and Mining		**0.63**
NMDC Ltd.		0.63
Transport Infrastructure		**0.62**
JSW INFRASTRUCTURE LIMITED		0.62
Realty		**0.52**
MACROTECH DEVELOPERS LTD		0.52
Equity & Equity related - Total		**99.10**
Mutual Fund Units		
Kotak Liquid Direct Growth	Mutual Fund	0.09
Mutual Fund Units - Total		**0.09**
Triparty Repo		**0.87**
Net Current Assets/(Liabilities)		**-0.06**
Grand Total		**100.00**

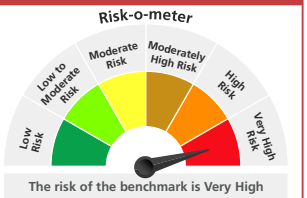
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,40,000	1,20,000
Total Value as on July 31, 2025 (₹)	2,63,887	1,19,577
Scheme Returns (%)	**9.44**	**-0.66**
Nifty 200 (TRI) Returns (%)	11.22	4.73
Alpha*	**-1.79**	**-5.39**
Nifty 200 TRI (₹)#	2,68,506	1,23,023
Nifty 50 (TRI) (₹)^	2,66,593	1,23,612
Nifty 50 (TRI) Returns (%)	10.48	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment predominantly in equity & equity related instruments selected based on quant model * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 200 TRI

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

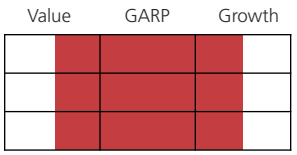
Scheme Inception : - August 02, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal, & Mr. Abhishek Bisen
AAUM:	₹1,353.83 crs
AUM:	₹1,373.36 crs
Benchmark:	Nifty India Consumption Index TRI
Allotment Date:	November 16, 2023
Folio Count:	59,113

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	₹13.6526	₹14.0358
IDCW	₹13.6506	₹14.0347

(as on July 31, 2025)

Ratios

Portfolio Turnover	26.53%
$Beta	0.91
$Sharpe##	0.88
$Standard Deviation	15.90%
^^P/E	44.71
^^P/BV	6.11

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	48.98%
Mid Cap	20.47%
Small Cap	29.49%
Debt & Money Market	1.06%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.10%
Direct Plan:	0.56%

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

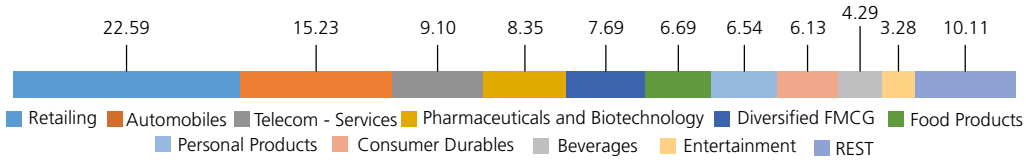
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Retailing	**22.59**
ETERNAL LIMITED	7.35
AVENUE SUPERMARTS LTD.	3.11
VISHAL MEGA MART LIMITED	2.95
FSN E-COMMERCE VENTURES LTD.	2.52
SWIGGY LTD	1.99
Trent Ltd	1.28
Vedant Fashions Ltd	1.09
Shoppers Stop Ltd.	0.95
BRAINBEES SOLUTIONS LIMITED	0.70
V-Mart Retail Ltd.	0.65
Automobiles	**15.23**
Maruti Suzuki India Limited	7.61
Hero MotoCorp Ltd.	4.45
Mahindra & Mahindra Ltd.	3.17
Telecom - Services	**9.10**
Bharti Airtel Ltd	6.27
Bharti Airtel Ltd - Partly Paid Shares	2.83
Pharmaceuticals and Biotechnology	**8.35**
ACUTAAS CHEMICALS LTD	3.01
JUBILANT PHARMOVA LIMITED	2.45
INNOVA CAPTABS LTD	1.46
ORCHID PHARMA LTD.	1.43
Diversified FMCG	**7.69**
ITC Ltd.	7.69
Food Products	**6.69**
Britannia Industries Ltd.	3.99
NESTLE INDIA LTD.	2.29
Heritage Foods Ltd	0.41
Personal Products	**6.54**
Dabur India Ltd.	2.89
Godrej Consumer Products Ltd.	2.17
Emami Ltd.	1.48
Consumer Durables	**6.13**
Pokarna Ltd.	2.21
Kajaria Ceramics Ltd.	1.29
Titan Company Ltd.	1.22
Century Plyboards (India) Ltd.	0.71
Indigo Paints Limited	0.70
Beverages	**4.29**
Radico Khaitan Ltd.	4.29
Entertainment	**3.28**
PVR INOX LIMITED	2.22
Sun TV Network Ltd.	1.06
Leisure Services	**3.18**
SAPPHIRE FOODS INDIA LTD.	1.80
Jubilant Foodworks Limited	1.38
Agricultural, Commercial and Construction Vehicles	**1.83**
V.S.T Tillers Tractors Ltd	1.83
Industrial Products	**1.56**
Subros Ltd.	1.56
Healthcare Services	**1.28**
KRISHNA INSTITUTE OF MEDICAL	1.28
Healthcare Equipment and Supplies	**0.81**
LAXMI DENTAL LIMITED	0.81
Printing and Publication	**0.39**
Navneet Education Ltd.	0.39
Equity & Equity related - Total	**98.94**
Triparty Repo	**1.12**
Net Current Assets/(Liabilities)	**-0.06**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,10,000	1,20,000
Total Value as on July 31, 2025 (₹)	2,36,915	1,24,019
Scheme Returns (%)	**13.90**	**6.31**
Nifty India Consumption Index (TRI) Returns (%)	11.64	5.74
Alpha*	**2.26**	**0.57**
Nifty India Consumption Index (TRI) (₹)#	2,32,495	1,23,659
Nifty 50 (TRI) (₹)^	2,27,060	1,23,612
Nifty 50 (TRI) Returns (%)	8.85	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Consumption & consumption related activities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High Nifty India Consumption Index TRI

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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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

Value	GARP	Growth	Size
	■		Large
	■		Medium
	■		Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen & Mr. Dhananjay Tikariha
AAUM:	₹467.23 crs
AUM:	₹485.27 crs
Benchmark:	Nifty Healthcare Index TRI
Allotment Date:	December 11, 2023
Folio Count:	33,032

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	₹13.9152	₹14.2963
IDCW	₹13.9196	₹14.2953

(as on July 31, 2025)

Ratios

Portfolio Turnover	30.14%
$Beta	0.96
$Sharpe##	0.89
$Standard Deviation	17.20%
^^P/E	41.35
^^P/BV	5.50

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	45.44%
Mid Cap	11.53%
Small Cap	37.44%
Debt & Money Market	5.59%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.40%
Direct Plan: 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 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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**67.78**
Sun Pharmaceuticals Industries Ltd.	14.07
JB CHEMICALS & PHARMACEUTICALS LTD.	5.87
Divi s Laboratories Ltd.	5.44
Cipla Ltd.	4.81
JUBILANT PHARMOVA LIMITED	3.44
GLAND PHARMA LIMITED	2.98
Lupin Ltd.	2.86
DR REDDYS LABORATORIES LTD.	2.62
Glenmark Pharmaceuticals Ltd	2.51
ACUTAAS CHEMICALS LTD	2.46
ANTHEM BIOSCIENCES LTD	2.45
Aurobindo Pharma Ltd.	2.37
Ajanta Pharma Ltd.	2.23
MANKIND PHARMA LTD	2.12
Marksans Pharma Ltd	2.06
SAI LIFE SCIENCES LIMITED	2.00
INNOVA CAPTABS LTD	1.72
Zydus Lifesciences Limited	1.60
ORCHID PHARMA LTD.	1.53
HIKAL LTD	1.40
Alkem Laboratories Ltd.	1.24
Healthcare Services	**24.80**
MAX HEALTHCARE INSTITUTE LTD.	7.83
Apollo Hospitals Enterprises Ltd.	4.09
Fortis Healthcare India Ltd	3.18
ASTER DM HEALTHCARE LTD	2.68
KRISHNA INSTITUTE OF MEDICAL	2.32
KRSNAA DIAGNOSTICS LTD	1.78
RAINBOW CHILDRENS MEDICARE LTD	1.46
YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	1.46
Healthcare Equipment and Supplies	**1.83**
LAXMI DENTAL LIMITED	1.83
Equity & Equity related - Total	**94.41**
Triparty Repo	**5.85**
Net Current Assets/(Liabilities)	**-0.26**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,00,000	1,20,000
Total Value as on July 31, 2025 (₹)	2,28,263	1,26,371
Scheme Returns (%)	**16.09**	**10.05**
Nifty Healthcare Index (TRI) Returns (%)	18.10	12.03
Alpha*	**-2.02**	**-1.98**
Nifty Healthcare Index (TRI) (₹)#	2,31,850	1,27,604
Nifty 50 (TRI) (₹)^	2,03,594	1,23,612
Nifty 50 (TRI) Returns (%)	2.07	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Pharma, Healthcare & allied sectors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High Nifty Healthcare Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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:	₹605.59 crs
AUM:	₹586.51 crs
Benchmark:	BSE Teck Index TRI
Allotment Date:	March 04, 2024
Folio Count:	52,011

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	₹11.2861	₹11.5186
IDCW	₹11.2868	₹11.5180

(as on July 31, 2025)

Ratios

Portfolio Turnover	10.99%
$Beta	0.97
$Sharpe##	0.52
$Standard Deviation	18.54%
^^P/E	32.07
^^P/BV	6.42

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	67.93%
Mid Cap	24.08%
Small Cap	4.94%
Debt & Money Market	3.05%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.39%
Direct Plan: 0.92%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**62.35**
Infosys Ltd.	19.82
Tata Consultancy Services Ltd.	7.23
Tech Mahindra Ltd.	7.13
Mphasis Ltd	3.99
HCL Technologies Ltd.	3.53
Wipro Ltd.	3.50
PERSISTENT SYSTEMS LIMITED	3.46
COFORGE LIMITED	2.77
HEXAWARE TECHNOLOGIES LTD.	2.68
Oracle Financial Services Software Ltd	2.46
ZENSAR TECHNOLGIES LTD.	1.64
COGNIZANT TECHNOLOGY SOLUTIONS	1.55
LTIMindtree Limited	1.31
Birlasoft Ltd.	1.28
Telecom - Services	**20.47**
Bharti Airtel Ltd	16.04
BHARTI HEXACOM LTD.	2.53
Indus Towers Ltd.	1.90
Retailing	**12.92**
ETERNAL LIMITED	6.80
SWIGGY LTD	3.67
FSN E-COMMERCE VENTURES LTD.	1.27
INFO EDGE (INDIA) LTD.	0.70
BRAINBEES SOLUTIONS LIMITED	0.48
Commercial Services and Supplies	**1.54**
Firstsource Solutions Ltd.	1.54
Consumer Durables	**1.09**
Dixon Technologies India Ltd.	1.09
Industrial Manufacturing	**0.17**
KAYNES TECHNOLOGY INDIA LTD.	0.17
Equity & Equity related - Total	**98.54**
Triparty Repo	**1.30**
Net Current Assets/(Liabilities)	**0.16**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,70,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,71,033	1,14,492
Scheme Returns (%)	**0.82**	**-8.45**
BSE Teck Index (TRI) Returns (%)	-2.91	-11.70
Alpha*	**3.73**	**3.25**
BSE Teck Index (TRI) Returns (%) (₹)#	1,66,310	1,12,329
Nifty 50 (TRI) (₹)^	1,78,476	1,23,612
Nifty 50 (TRI) Returns (%)	6.70	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of Technology & Technology related sectors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High BSE Teck Index TRI

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

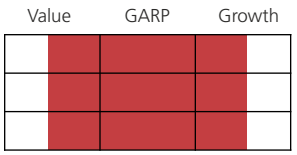
Scheme Inception : - March 04, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹2,050.66 crs
AUM:	₹1,972.92 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	June 29, 2024
Folio Count:	1,10,596

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	₹9.3846	₹9.5286
IDCW	₹9.3845	₹9.5296

(as on July 31, 2025)

Ratios

Portfolio Turnover	22.97%
$Beta	1.08
$Sharpe##	-0.55
$Standard Deviation	17.80%
^^P/E	26.57
^^P/BV	3.00

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	24.80%
Mid Cap	29.18%
Small Cap	45.62%
Debt & Money Market	0.40%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.05%
Direct Plan:	0.67%

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

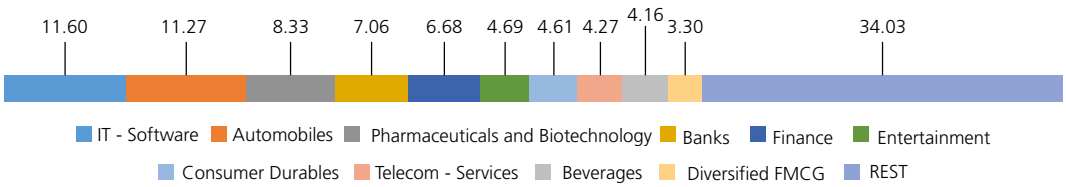
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**11.60**
Wipro Ltd.	4.03
Oracle Financial Services Software Ltd	3.10
Mphasis Ltd	2.62
Tech Mahindra Ltd.	1.85
Automobiles	**11.27**
Maruti Suzuki India Limited	6.77
Hero MotoCorp Ltd.	4.50
Pharmaceuticals and Biotechnology	**8.33**
JUBILANT PHARMOVA LIMITED	3.93
Marksans Pharma Ltd	2.91
ORCHID PHARMA LTD.	1.49
Banks	**7.06**
IndusInd Bank Ltd.	3.04
RBL Bank Ltd	2.16
JAMMU AND KASHMIR BANK LTD.	1.11
SOUTH INDIAN BANK LTD.	0.75
Finance	**6.68**
LIC Housing Finance Ltd.	2.87
POONAWALLA FINCORP LTD.	2.86
Piramal Enterprises Limited	0.95
Entertainment	**4.69**
PVR INOX LIMITED	2.42
Sun TV Network Ltd.	2.27
Consumer Durables	**4.61**
Indigo Paints Limited	2.74
Bata India Ltd.	1.87
Telecom - Services	**4.27**
Indus Towers Ltd.	2.45
Bharti Airtel Ltd - Partly Paid Shares	1.82
Beverages	**4.16**
Radico Khaitan Ltd.	4.16
Diversified FMCG	**3.30**
ITC Ltd.	3.30
Industrial Manufacturing	**3.14**
JYOTI CNC AUTOMATION LTD	3.14
Retailing	**3.13**
AVENUE SUPERMARTS LTD.	2.16
BRAINBEES SOLUTIONS LIMITED	0.97
Power	**3.11**
NLC India Ltd.	3.11
Personal Products	**3.00**
Dabur India Ltd.	3.00
Leisure Services	**2.44**
SAPPHIRE FOODS INDIA LTD.	2.44
Auto Components	**2.42**
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.42
Industrial Products	**2.24**
Graphite India Ltd.	1.16
Carborundum Universal Ltd.	1.08
Aerospace and Defense	**2.23**
MTAR Technologies Ltd.	2.23
Chemicals and Petrochemicals	**2.20**
SRF Ltd.	1.54
NOCIL LTD	0.66
Capital Markets	**1.86**
Aditya Birla Sun Life AMC Ltd	1.86
Electrical Equipment	**1.68**
AZAD ENGINEERING LTD	1.68
Construction	**1.63**
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.63
Healthcare Services	**1.30**
ASTER DM HEALTHCARE LTD	1.30
Realty	**1.24**
Oberoi Realty Ltd	1.24
Transport Services	**1.15**
MAHINDRA LOGISTICS LTD	1.09
MAHINDRA LOGISTICS LTD RIGHTS	0.06
Food Products	**0.86**
AVANTI FEEDS LTD	0.86
Equity & Equity related - Total	**99.60**
Triparty Repo	**0.10**
Net Current Assets/(Liabilities)	**0.30**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,40,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,36,388	1,17,805
Scheme Returns (%)	**-4.18**	**-3.39**
Nifty 500 (TRI) Returns (%)	4.10	5.07
Alpha*	**-8.27**	**-8.47**
Nifty 500 (TRI) Returns (%) (₹)#	1,43,508	1,23,239
Nifty 50 (TRI) (₹)^	1,44,330	1,23,612
Nifty 50 (TRI) Returns (%)	5.06	5.66

Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 500 TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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:	₹2,251.58 crs
AUM:	₹2,235.60 crs
Benchmark:	Nifty MNC Index TRI
Allotment Date:	October 28, 2024
Folio Count:	1,19,327

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	₹10.1762	₹10.2897
IDCW	₹10.1761	₹10.2903

(as on July 31, 2025)

Ratios

Portfolio Turnover	7.66%
$Beta	1.04
$Sharpe##	-0.11
$Standard Deviation	17.65%
^^P/E	47.21
^^P/BV	6.52

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	43.48%
Mid Cap	26.44%
Small Cap	28.41%
Debt & Money Market	1.67%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.99%
Direct Plan: 0.56%

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)

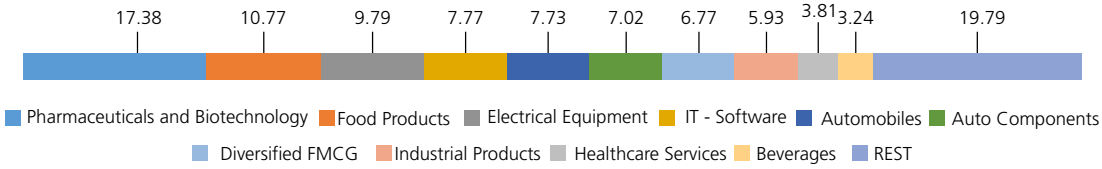
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**17.38**
JB CHEMICALS & PHARMACEUTICALS LTD.	2.93
Glenmark Pharmaceuticals Ltd	2.74
ACUTAAS CHEMICALS LTD	2.37
Marksans Pharma Ltd	2.03
GLAND PHARMA LIMITED	2.03
Sun Pharmaceuticals Industries Ltd.	1.98
JUBILANT PHARMOVA LIMITED	1.93
ANTHEM BIOSCIENCES LTD	0.76
ORCHID PHARMA LTD.	0.61
Food Products	**10.77**
Britannia Industries Ltd.	7.33
NESTLE INDIA LTD.	3.44
Electrical Equipment	**9.79**
GE VERNOVA T&D INDIA LIMITED	2.60
AZAD ENGINEERING LTD	2.24
ABB India Ltd	1.82
Siemens Ltd.	1.68
SIEMENS ENERGY INDIA LTD	1.45
IT - Software	**7.77**
Oracle Financial Services Software Ltd	2.71
Tech Mahindra Ltd.	1.96
Mphasis Ltd	1.62
Infosys Ltd.	1.48
Automobiles	**7.73**
Maruti Suzuki India Limited	6.77
HYUNDAI MOTORS INDIA LTD	0.96
Auto Components	**7.02**
Schaeffler India Ltd	2.17
ZF Commercial Vehicle Control Systems India Limited	1.92
Bosch Ltd.	1.68
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.84
SONA BLW PRECISION FORGINGS LTD	0.41
Diversified FMCG	**6.77**
Hindustan Unilever Ltd.	6.77
Industrial Products	**5.93**
Timken India Ltd.	1.98
Cummins India Ltd.	1.78
Grindwell Norton Ltd.	1.26
KSB LTD	0.91
Healthcare Services	**3.81**
ASTER DM HEALTHCARE LTD	2.08
Fortis Healthcare India Ltd	1.73
Beverages	**3.24**
UNITED SPIRITS LTD.	3.24
Telecom - Services	**3.00**
Bharti Airtel Ltd	3.00
Chemicals and Petrochemicals	**2.39**
Tata Chemicals Ltd	2.39
Retailing	**2.35**
SWIGGY LTD	2.35
Capital Markets	**2.24**
Nippon Life India Asset Management Ltd.	2.24
Agricultural, Commercial and Construction Vehicles	**1.97**
Ashok Leyland Ltd.	1.97
Finance	**1.44**
CRISIL Ltd.	1.44
Industrial Manufacturing	**1.37**
Tega Industries Ltd.	1.37
Aerospace and Defense	**1.15**
MTAR Technologies Ltd.	1.15
Personal Products	**1.00**
Colgate Palmolive (India) Ltd.	1.00
Diversified Metals	**0.76**
Vedanta Ltd.	0.76
Leisure Services	**0.45**
JUNIPER HOTELS LIMITED	0.45
Equity & Equity related - Total	**98.33**
Triparty Repo	**1.79**
Net Current Assets/(Liabilities)	**-0.12**
Grand Total	**100.00**

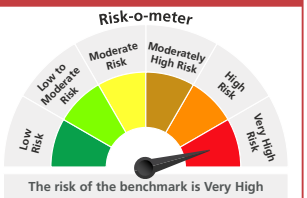
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	6 months
Total amount invested (₹)	1,00,000	60,000
Total Value as on July 31, 2025 (₹)	1,05,516	65,256
Scheme Returns (%)	**12.72**	**33.64**
Nifty MNC Index Returns (%)	10.64	27.69
Alpha*	**2.08**	**5.96**
Nifty MNC Index (TRI) (₹)#	1,04,632	64,393
Nifty 50 (TRI) (₹)^	1,04,259	62,735
Nifty 50 (TRI) Returns (%)	9.77	16.72

Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty MNC Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST.

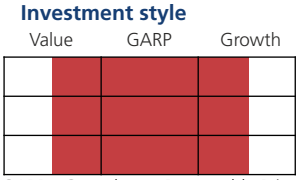
For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen
AAUM:	₹421.61 crs
AUM:	₹422.22 crs
Benchmark:	Nifty Transportation & Logistics Index TRI
Allotment Date:	December 16, 2024
Folio Count:	28,183

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	₹10.6204	₹10.7263
IDCW	₹10.6207	₹10.7259

(as on July 31, 2025)

Ratios

Portfolio Turnover	11.45%
$Beta	1.36
$Sharpe##	0.37
$Standard Deviation	18.51%
^^P/E	33.36
^^P/BV	4.71

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	49.08%
Mid Cap	17.64%
Small Cap	31.96%
Debt & Money Market	1.32%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.41%
Direct Plan:	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)

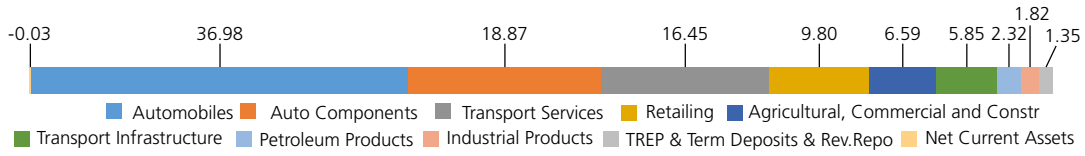
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Automobiles	**36.98**
Maruti Suzuki India Limited	8.87
Mahindra & Mahindra Ltd.	7.51
Hero MotoCorp Ltd.	7.27
Bajaj Auto Ltd.	5.97
Tata Motors Ltd.	3.69
HYUNDAI MOTORS INDIA LTD	3.67
Auto Components	**18.87**
ZF Commercial Vehicle Control Systems India Limited	5.62
Igarashi Motors India Ltd.	2.93
Bosch Ltd.	2.58
Sansera Engineering Ltd.	2.28
Sundaram Fasteners Ltd.	2.10
Apollo Tyres Ltd.	1.28
AMARA RAJA ENERGY MOB LTD.	1.14
KROSS LIMITED	0.94
Transport Services	**16.45**
Inter Globe Aviation Ltd	6.30
Blue Dart Express Ltd.	2.56
DELHIVERY LTD	1.81
Great Eastern Shipping Company Ltd	1.60
Container Corporation of India Ltd.	1.54
MAHINDRA LOGISTICS LTD	1.43
WESTERN CARRIERS (INDIA) LTD	1.13
MAHINDRA LOGISTICS LTD RIGHTS	0.08
Retailing	**9.80**
ETERNAL LIMITED	7.22
SWIGGY LTD	2.58
Agricultural, Commercial and Construction Vehicles	**6.59**
Ashok Leyland Ltd.	3.67
V.S.T Tillers Tractors Ltd	2.92
Transport Infrastructure	**5.85**
Adani Port and Special Economic Zone Ltd.	5.85
Petroleum Products	**2.32**
Castrol (India) Ltd.	2.32
Industrial Products	**1.82**
Subros Ltd.	1.82
Equity & Equity related - Total	**98.68**
Triparty Repo	**1.35**
Net Current Assets/(Liabilities)	**-0.03**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	6 months
Total amount invested (₹)	80,000	60,000
Total Value as on July 31, 2025 (₹)	87,847	64,301
Scheme Returns (%)	**28.84**	**27.06**
Nifty Transportation & Logistics TRI (%)	24.32	39.17
Alpha*	**4.52**	**-12.11**
Nifty Transportation & Logistics TRI (₹)#	86,684	66,035
Nifty 50 (TRI) (₹)^	83,831	62,735
Nifty 50 (TRI) Returns (%)	13.59	16.72

Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Transportation & Logistics Index TRI

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 (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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST.

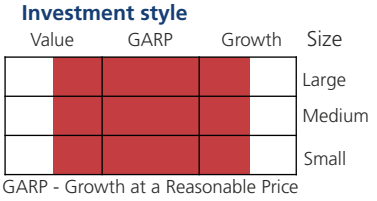
Scheme has not completed 6 months since inception

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



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen
AAUM:	₹200.01 crs
AUM:	₹200.78 crs
Benchmark:	Nifty Energy TRI
Allotment Date:	April 25, 2025
Folio Count:	25,555

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	₹10.1436	₹10.1846
IDCW	₹10.1436	₹10.1844

(as on July 31, 2025)

Ratios

Portfolio Turnover	1.85%
^^P/E	18.06
^^P/BV	2.71

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	55.45%
Mid Cap	26.23%
Small Cap	6.87%
Debt & Money Market	11.45%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.42%
Direct Plan:	0.93%

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 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.

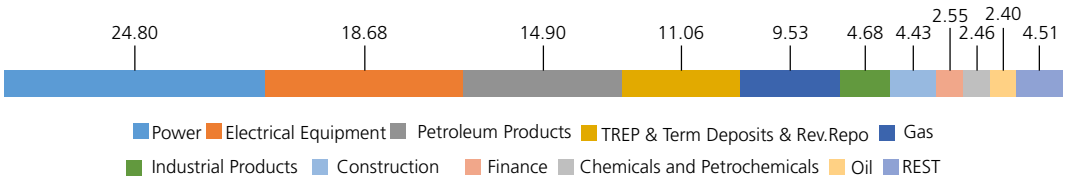
Data as on 31st July, 2025 unless otherwise specified.

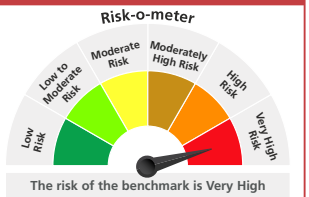
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Power	**24.80**
NTPC LTD	8.32
Power Grid Corporation Of India Ltd.	6.52
Tata Power Co. Ltd.	3.57
TORRENT POWER LTD	1.96
NHPC LIMITED	1.37
ACME SOLAR HOLDINGS LTD.	1.21
NLC India Ltd.	1.09
CESC LTD	0.76
Electrical Equipment	**18.68**
ABB India Ltd	4.94
Siemens Ltd.	4.53
GE VERNOVA T&D INDIA LIMITED	3.67
WAAREE ENERGIES LIMITED	2.24
Thermax Ltd.	1.77
SUZLON ENERGY LTD.	1.53
Petroleum Products	**14.90**
RELIANCE INDUSTRIES LTD.	7.62
HINDUSTAN PETROLEUM CORPORATION LTD	3.13
Bharat Petroleum Corporation Ltd.	2.95
Gulf Oil Lubricants India Ltd.	1.20
Gas	**9.53**
GAIL (India) Ltd.	6.64
Petronet LNG Ltd.	2.58
Gujarat State Petronet Ltd.	0.31
Industrial Products	**4.68**
KEI INDUSTRIES LTD.	2.30
Cummins India Ltd.	2.13
OSWAL PUMPS LTD	0.19
Ratnamani Metals & Tubes Ltd.	0.06
Construction	**4.43**
Larsen And Toubro Ltd.	2.72
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.71
Finance	**2.55**
Power Finance Corporation Ltd.	2.55
Chemicals and Petrochemicals	**2.46**
Linde India Ltd.	2.46
Oil	**2.40**
Oil & Natural Gas Corporation Ltd.	2.40
Consumer Durables	**2.25**
V-Guard Industries Ltd.	1.43
Havells India Ltd.	0.82
Consumable Fuels	**1.87**
Coal India Ltd.	1.87
Equity & Equity related - Total	**88.55**
Triparty Repo	**11.06**
Net Current Assets/(Liabilities)	**0.39**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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 Energy and Energy related activities. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Energy TRI

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 141-145 & 158-162. **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
			Low
	■		Medium
			High

Investment style

Value	GARP	Growth	Size
	■	■	Large
	■	■	Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Rohit Tandon, Mr. Hiten Shah & Mr. Abhishek Bisen
AAUM:	₹17,619.61 crs
AUM:	₹17,537.30 crs
Benchmark:	Nifty 50 Hybrid Composite Debt 50:50 Index TRI
Allotment Date:	August 3, 2018
Folio Count:	2,00,302

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	₹20.5217	₹22.2728
IDCW	₹20.5220	₹22.2730

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	18.73 yrs
Modified Duration	7.09 yrs
Macaulay Duration	7.36 yrs
Annualised YTM*	6.73%
$Standard Deviation	7.10%
$Beta	1.01
$Sharpe##	0.91
^^P/E$$	24.95
^^P/BV$$	3.97
Portfolio Turnover	209.37%

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.
Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	41.37%
Mid Cap	9.27%
Small Cap	6.23%
Debt & Money Market	43.13%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.65%
Direct Plan: 0.56%

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)

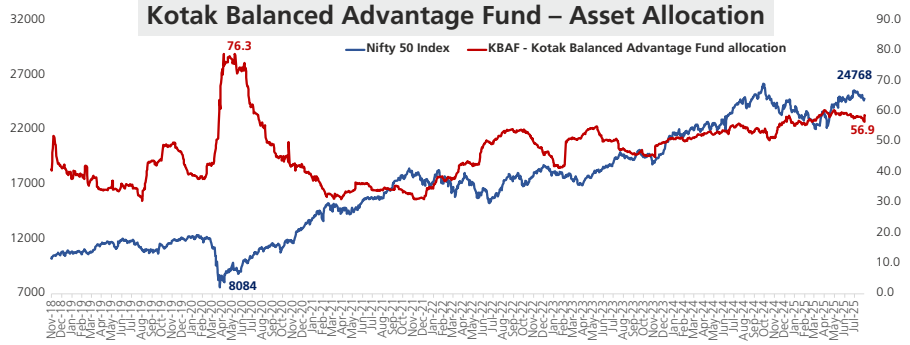
Exit Load:

- 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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

Kotak Balanced Advantage Fund – Asset Allocation



Source: KMAMC Internal Analysis. As on 31st July 2025. Disclaimer: The Nifty 50 Index exposure is considered to explain the equity valuations as category in comparison to KBAF Allocation. I 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
Equity & Equity related			
ICICI Bank Ltd.	Banks	4.16	
RELIANCE INDUSTRIES LTD.	Petroleum Products	3.85	
HDFC Bank Ltd.	Banks	3.14	
STATE BANK OF INDIA	Banks	2.60	
Infosys Ltd.	IT - Software	2.50	
Bharti Airtel Ltd	Telecom - Services	2.05	
Larsen And Toubro Ltd.	Construction	1.82	
ITC Ltd.	Diversified FMCG	1.75	
CNX NIFTY-AUG2025			-1.64
Inter Globe Aviation Ltd	Transport Services	1.58	
Others		44.21	-9.13
Equity & Equity related - Total		**67.66**	**-10.77**
Mutual Fund Units		**0.70**	
Debt Instruments			
Debentures and Bonds		6.21	
Government Dated Securities		**16.54**	
Public Sector Undertakings		**0.88**	
Triparty Repo			**4.36**
Real Estate & Infrastructure Investment Trusts		**0.41**	
Net Current Assets/(Liabilities)		**3.24**	
Grand Total		**100.00**	

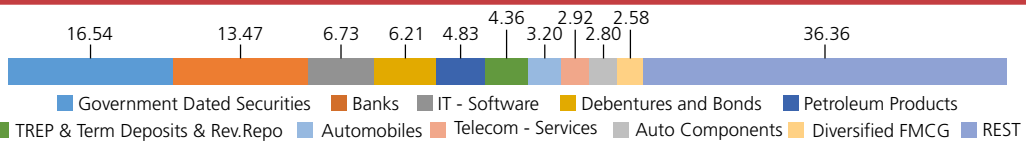
For detailed portfolio log on to

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 Exposuer is 10.77%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	8,30,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	12,78,935	7,98,565	4,29,951	1,24,300
Scheme Returns (%)	**12.30**	**11.39**	**11.89**	**6.75**
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI Returns (%)	12.05	10.76	10.83	7.03
Alpha*	**0.25**	**0.63**	**1.06**	**-0.28**
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (₹)#	12,67,857	7,86,136	4,23,382	1,24,478
Nifty 50 (TRI) (₹)^	14,69,277	8,55,947	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	16.24	14.20	13.10	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Wealth creation over a long period of time. • Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk 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

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/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 141-145 & 158-162. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **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
		■	Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Debt

Medium	Short	Low	Volatility
			Low
			Medium
		■	High

Fund Manager*:	Mr. Hiten Shah
AAUM:	₹71,609.20 crs
AUM:	₹71,608.20 crs
Benchmark:	Nifty 50 Arbitrage TRI
Allotment Date:	September 29, 2005
Folio Count:	99,554

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	₹37.6649	₹40.2682
Monthly IDCW	₹10.7176	₹11.1996

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	0.21 yrs
Modified Duration	0.21 yrs
Macaulay Duration	0.21 yrs
Annualised YTM*	5.64%
$Standard Deviation	0.42%
$Beta	0.60
$Sharpe##	3.50
^^P/E$$	26.74
^^P/BV$$	3.19
Portfolio Turnover	1,711.29%

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.
Source: $ICRA MFI Explorer, ^^Bloomberg

Total Expense Ratio**

Regular Plan: 1.05%
Direct Plan: 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

Monthly (Monday preceding the last Thursday 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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
RELIANCE INDUSTRIES LTD.	Petroleum Products	3.67	-3.68
HDFC Bank Ltd.	Banks	3.64	-3.64
Axis Bank Ltd.	Banks	2.79	-2.81
ICICI Bank Ltd.	Banks	2.58	-2.58
Mahindra & Mahindra Ltd.	Automobiles	2.36	-2.38
Tata Consultancy Services Ltd.	IT - Software	1.89	-1.90
Bharti Airtel Ltd	Telecom - Services	1.76	-1.77
Larsen And Toubro Ltd.	Construction	1.72	-1.73
BAJAJ FINANCE LTD.	Finance	1.72	-1.72
STATE BANK OF INDIA	Banks	1.64	-1.65
Others		52.50	-52.70
Equity & Equity related - Total		**76.27**	**-76.56**
Mutual Fund Units		**16.66**	
Money Market Instruments			
Commercial Paper(CP)/Certificate of Deposits(CD)		0.31	
Public Sector Undertakings		**2.01**	
Triparty Repo		**2.14**	
Net Current Assets/(Liabilities)		**2.61**	
Grand Total		**100.00**	

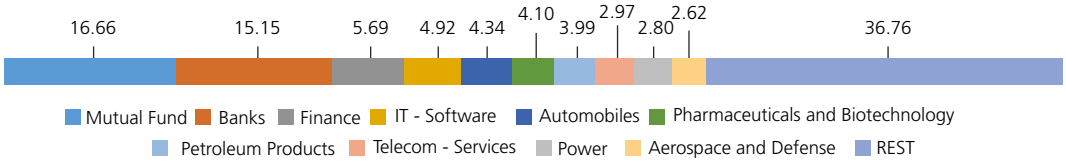
For detailed portfolio log on to

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 Exposuer is 76.56%

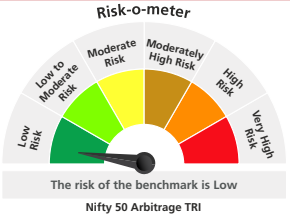
SECTOR ALLOCATION (%)



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 (₹)	23,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	48,47,235	16,33,361	10,45,985	7,09,546	4,02,149	1,24,380
Scheme Returns (%)	**6.61**	**6.01**	**6.17**	**6.65**	**7.33**	**6.88**
Nifty 50 Arbitrage TRI (%)	NA	5.77	6.15	6.79	7.58	7.52
Alpha*	**NA**	**0.24**	**0.02**	**-0.15**	**-0.24**	**-0.64**
Nifty 50 Arbitrage TRI (₹)#	NA	16,13,001	10,45,140	7,12,166	4,03,599	1,24,781
NIFTY 1 Year T-Bill Index (₹)^	48,33,609	16,46,719	10,42,007	7,02,924	4,00,509	1,24,565
NIFTY 1 Year T-Bill Index (%)	6.59	6.17	6.07	6.27	7.06	7.17

Product Label	Fund	Benchmark
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.	 The risk of the scheme is Low	 The risk of the benchmark is Low Nifty 50 Arbitrage TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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/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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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

Volatility	Short	Medium	Long
Low	■		
Medium			
High			

Investment style

Size	Value	GARP	Growth
Large		■	
Medium		■	
Small			

GARP - Growth at a Reasonable Price

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

AAUM: ₹8,428.95 crs

AUM: ₹8,452.12 crs

Benchmark: Nifty Equity Savings TRI

Allotment Date: October 13, 2014

Folio Count: 51,173

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	₹25.9633	₹28.5295
Monthly IDCW	₹19.0094	₹20.4814

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	2.40 yrs
Modified Duration	1.75 yrs
Macaulay Duration	1.83 yrs
Annualised YTM*	6.17%
$Standard Deviation	5.10%
$Beta	0.51
$Sharpe##	1.09
^^P/E$$	19.65
^^P/BV$$	2.93
Portfolio Turnover	402.82%

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	21.23%
Mid Cap	11.23%
Small Cap	3.50%
Debt & Money Market	64.04%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.76%
Direct Plan: 0.66%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
STATE BANK OF INDIA	Banks	3.90	
Bharti Airtel Ltd	Telecom - Services	3.88	-3.88
CNX NIFTY-AUG2025			-3.53
STATE BANK OF INDIA	Banks	2.80	-2.80
Maruti Suzuki India Limited	Automobiles	2.63	
Hero MotoCorp Ltd.	Automobiles	2.52	
Adani Port and Special Economic Zone Ltd.	Transport Infrastructure	2.45	-2.47
RELIANCE INDUSTRIES LTD.	Petroleum Products	2.06	
Indus Towers Ltd.	Telecom - Services	2.06	-2.06
Radico Khaitan Ltd.	Beverages	1.94	
Others		41.80	-15.28
Equity & Equity related - Total		**66.04**	**-30.02**
Mutual Fund Units		**7.83**	
Debt Instruments			
Debentures and Bonds		10.90	
Money Market Instruments		**2.67**	
Commercial Paper(CP)/Certificate of Deposits(CD)		**0.64**	
Triparty Repo		**8.25**	
Real Estate & Infrastructure Investment Trusts		**0.88**	
Net Current Assets/(Liabilities)		**2.79**	
Grand Total		**100.00**	

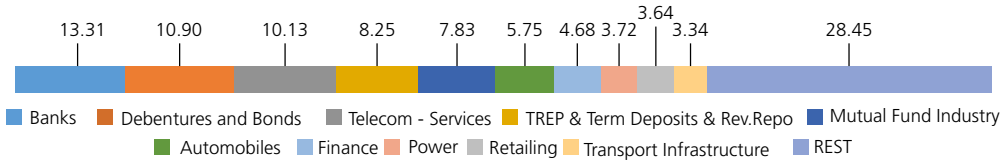
For detailed portfolio log on to

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 Exposuer is 30.02%

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 (₹)	13,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	22,51,193	20,03,235	12,22,803	7,83,261	4,20,628	1,23,336
Scheme Returns (%)	**9.74**	**9.89**	**10.55**	**10.61**	**10.39**	**5.23**
Nifty Equity Savings TRI (%)	9.43	9.56	9.82	9.62	9.89	7.44
Alpha*	**0.31**	**0.34**	**0.73**	**0.99**	**0.50**	**-2.21**
Nifty Equity Savings TRI (₹)#	22,10,731	19,67,590	11,91,321	7,64,230	4,17,579	1,24,731
CRISIL 10 Year Gilt Index (₹)^	18,88,169	16,87,555	10,71,411	7,20,636	4,13,657	1,25,864
CRISIL 10 Year Gilt Index (%)	6.68	6.63	6.85	7.27	9.24	9.24

Product Label	Fund	Benchmark - Tier 1
This product is suitable for investors who are seeking*: • Income from arbitrage opportunities in the equity market & long term capital growth • Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderately High	Risk-o-meter The risk of the benchmark is Moderate NIFTY Equity Savings TRI

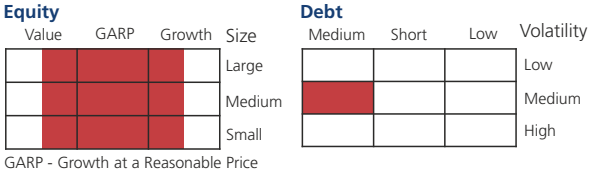
For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar
AAUM:	₹8,263.56 crs
AUM:	₹8,198.91 crs
Benchmark:	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)
Allotment Date:	September 22, 2023
Folio Count:	1,77,777

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	₹13.1584	₹13.5099
IDCW	₹13.1582	₹13.5088

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	14.05 yrs
Modified Duration	6.15 yrs
Macaulay Duration	6.37 yrs
Annualised YTM*	6.49%
$Standard Deviation	9.56%
$Beta	1.01
$Sharpe##	1.04
^^P/E$$	22.67
^^P/BV$$	2.87
Portfolio Turnover	93.08%

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	42.66%
Mid Cap	12.65%
Small Cap	12.76%
Debt & Money Market	31.93%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.74%
Direct Plan:	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

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**10.16**
STATE BANK OF INDIA	4.66
Bank Of Baroda	2.18
HDFC Bank Ltd.	1.90
ICICI Bank Ltd.	0.84
JAMMU AND KASHMIR BANK LTD.	0.58
IT - Software	**8.57**
Infosys Ltd.	3.40
Tech Mahindra Ltd.	1.83
Oracle Financial Services Software Ltd	1.09
Mphasis Ltd	0.90
Wipro Ltd.	0.79
PERSISTENT SYSTEMS LIMITED	0.56
Automobiles	**7.58**
Maruti Suzuki India Limited	4.46
Hero MotoCorp Ltd.	3.12
Power	**5.73**
NTPC LTD	3.20
NLC India Ltd.	1.79
NTPC GREEN ENERGY LIMITED	0.74
Telecom - Services	**5.04**
Bharti Airtel Ltd	2.57
Indus Towers Ltd.	1.77
Vodafone Idea Ltd	0.70
Finance	**4.70**
POONAWALLA FINCORP LTD.	2.24
Power Finance Corporation Ltd.	2.15
Piramal Enterprises Limited	0.31
Retailing	**4.59**
ETERNAL LIMITED	1.83
SWIGGY LTD	1.74
FSN E-COMMERCE VENTURES LTD.	1.02
Diversified FMCG	**4.40**
ITC Ltd.	2.31
Hindustan Unilever Ltd.	2.09
Petroleum Products	**1.91**
RELIANCE INDUSTRIES LTD.	1.91
Leisure Services	**1.52**
SAPPHIRE FOODS INDIA LTD.	1.52
Pharmaceuticals and Biotechnology	**1.49**
ACUTAAS CHEMICALS LTD	0.87
ORCHID PHARMA LTD.	0.62
Industrial Manufacturing	**1.47**
JYOTI CNC AUTOMATION LTD	1.01
DEE DEVELOPMENT ENGINEEERS LTD	0.46
Beverages	**1.43**
Radico Khaitan Ltd.	1.43
Cement and Cement Products	**1.23**
Ambuja Cements Ltd.	1.23
Entertainment	**1.20**
PVR INOX LIMITED	0.73
Sun TV Network Ltd.	0.47
Auto Components	**1.07**
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.07
Gas	**1.04**
GAIL (India) Ltd.	1.04
Personal Products	**1.03**
Emami Ltd.	0.77
Dabur India Ltd.	0.26
Chemicals and Petrochemicals	**0.84**
Tata Chemicals Ltd	0.84
Insurance	**0.76**
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.76
Industrial Products	**0.73**
Subros Ltd.	0.52
QUADRANT FUTURE TEK LIMITED	0.21
Ferrous Metals	**0.67**
Tata Steel Ltd.	0.67
Construction	**0.61**
Ashoka Buildcon Limited	0.61
Other Utilities	**0.52**
CONCORD ENVIRO SYSTEMS LIMITED	0.52
Printing and Publication	**0.28**
Navneet Education Ltd.	0.28
Agricultural, Commercial and Construction Vehicles	**0.20**
V.S.T Tillers Tractors Ltd	0.20
Minerals and Mining	**0.02**
NMDC Ltd.	0.02
Equity & Equity related - Total	**68.79**
Future	
Vodafone Idea Ltd – Telecom - Services	-0.70
NMDC Ltd. – Minerals and Mining	-0.02
Mutual Fund Units	
KOTAK MUTUAL FUND - KOTAK SILVER ETF – ETF Units	14.05
KOTAK MUTUAL FUND - KOTAK GOLD ETF – ETF Units	5.32
Kotak Liquid Direct Growth – Mutual Fund	0.33
Mutual Fund Units - Total	**19.70**
Debt Instruments	
Debentures and Bonds	
Corporate Debt/Financial Institutions	
INDIGRID INFRASTRUCTURE TRUST – CRISIL AAA	0.63
Corporate Debt/Financial Institutions - Total	**0.63**
Public Sector Undertakings	
REC LTD – CRISIL AAA	0.34
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA – CRISIL AAA	0.12
Public Sector Undertakings - Total	**0.46**
Government Dated Securities	
7.18% Central Government – SOV	2.81
7.34% Central Government – SOV	1.88
6.92% Central Government – SOV	0.62
6.90% Central Government – SOV	0.60
6.79% Central Government – SOV	0.44
7.09% Central Government – SOV	0.42
7.30% Central Government – SOV	0.13
7.06% Central Government – SOV	0.06
7.32% Central Government – SOV	0.06
Government Dated Securities - Total	**7.02**
Money Market Instruments	
Commercial Paper(CP)/ Certificate of Deposits(CD)	
Corporate Debt/Financial Institutions	
Nuvoco Vistas Corporation Ltd. – CRISIL A1+	0.60
Corporate Debt/Financial Institutions - Total	**0.60**
Triparty Repo	**2.50**
Real Estate & Infrastructure Investment Trusts	
INDUS INFRA TRUST – Transport Infrastructure	0.05
Real Estate & Infrastructure Investment Trusts - Total	**0.05**
Net Current Assets/(Liabilities)	**0.25**
Grand Total	**100.00**

KOTAK MULTI ASSET ALLOCATION FUND

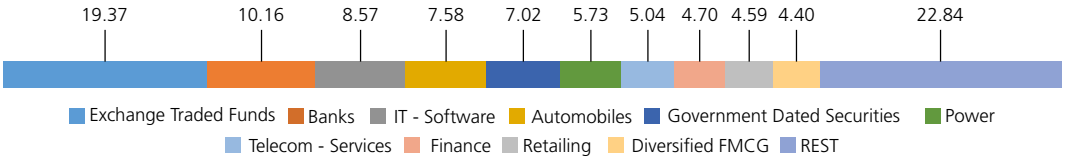
An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

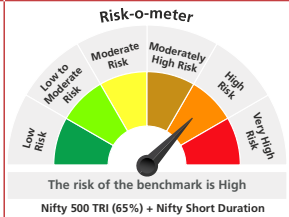
SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,30,000	1,20,000
Total Value as on July 31, 2025 (₹)	2,55,220	1,24,138
Scheme Returns (%)	**10.87**	**6.50**
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% Returns (%)	12.53	8.93
Alpha*	**-1.67**	**-2.44**
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% (₹)#	2,59,157	1,25,671
Nifty 50 (TRI) (₹)^	2,53,438	1,23,612
Nifty 50 (TRI) Returns (%)	10.11	5.66

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is High Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) +Domestic Price of Gold (5%) + Domestic Price of Silver (5%)

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025). **Total Expense Ratio includes applicable GST.

*For Fund Manager experience, please refer page 141-145 & 158-162. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

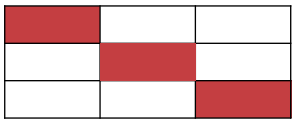
KOTAK AGGRESSIVE HYBRID FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY HYBRID FUND)

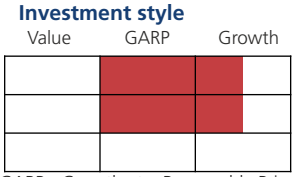
An open ended hybrid scheme investing predominantly in equity and equity related instruments

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



Investment style



GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Atul Bhole & Mr. Abhishek Bisen

AAUM: ₹7,843.50 crs

AUM: ₹7,864.24 crs

Benchmark: Nifty 50 Hybrid Composite Debt 65:35 Index TRI

Allotment Date: November 25, 1999

Folio Count: 1,52,123

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	₹62.3318	₹73.2367
IDCW	₹36.6318	₹44.8952

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	19.63 yrs
Modified Duration	7.77 yrs
Macaulay Duration	8.05 yrs
Annualised YTM*	6.72%
$Standard Deviation	10.48%
$Beta	1.13
$Sharpe##	0.97
^^P/E$$	27.62
^^P/BV$$	4.39
Portfolio Turnover	64.70%

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.
Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	43.86%
Mid Cap	19.80%
Small Cap	9.41%
Debt & Money Market	26.93%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.75%
Direct Plan: 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 July, 2025 unless otherwise specified.

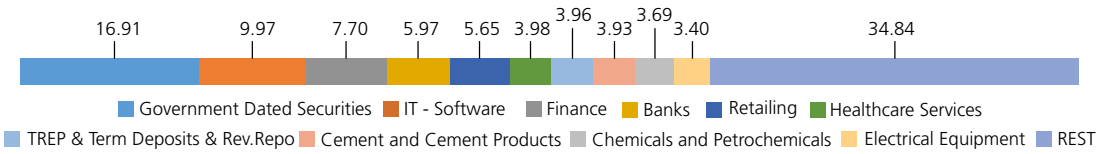
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**9.97**
Infosys Ltd.	2.47
Wipro Ltd.	1.97
Oracle Financial Services Software Ltd	1.72
Mphasis Ltd	1.31
Tata Consultancy Services Ltd.	1.23
Birlasoft Ltd.	0.68
Tech Mahindra Ltd.	0.59
Finance	**7.70**
Power Finance Corporation Ltd.	2.14
BAJAJ FINANCE LTD.	2.07
Cholamandalam Investment and Finance Company Ltd.	1.13
REC LTD	1.08
SHRIRAM FINANCE LTD.	0.84
LIC Housing Finance Ltd.	0.44
Banks	**5.97**
HDFC Bank Ltd.	4.42
ICICI Bank Ltd.	1.49
INDIAN BANK	0.06
Retailing	**5.65**
ETERNAL LIMITED	3.65
VISHAL MEGA MART LIMITED	1.09
SWIGGY LTD	0.91
Healthcare Services	**3.98**
Fortis Healthcare India Ltd	3.26
MAX HEALTHCARE INSTITUTE LTD.	0.72
Cement and Cement Products	**3.93**
Ultratech Cement Ltd.	2.80
JK Cement Ltd.	1.13
Chemicals and Petrochemicals	**3.69**
SRF Ltd.	1.52
SOLAR INDUSTRIES INDIA LIMITED	1.36
Deepak Nitrite Ltd.	0.81
Electrical Equipment	**3.40**
GE VERNOVA T&D INDIA LIMITED	2.32
Apar Industries Limited	1.08
Pharmaceuticals and Biotechnology	**3.17**
Ipca Laboratories Ltd.	1.23
Sun Pharmaceuticals Industries Ltd.	1.19
JB CHEMICALS & PHARMACEUTICALS LTD.	0.75
Telecom - Services	**3.00**
Bharti Airtel Ltd	1.83
Bharti Airtel Ltd - Partly Paid Shares	1.17
Consumer Durables	**2.60**
Havells India Ltd.	1.33
Century Plyboards (India) Ltd.	1.27
Power	**2.28**
NTPC LTD	2.28
Aerospace and Defense	**2.07**
Bharat Electronics Ltd.	2.07
Petroleum Products	**1.89**
Bharat Petroleum Corporation Ltd.	1.38
RELIANCE INDUSTRIES LTD.	0.51
Auto Components	**1.70**
UNO MINDA LIMITED	0.99
Schaeffler India Ltd	0.71
Capital Markets	**1.57**
Prudent Corporate Advisory Services Ltd.	0.84
NUVAMA WEALTH MANAGEMENT LIMITED	0.73
Construction	**1.47**
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	1.47
Realty	**1.16**
Mahindra Lifespace Developers Ltd	0.67
Oberoi Realty Ltd	0.49
Beverages	**1.20**
UNITED SPIRITS LTD.	1.20
Diversified FMCG	**1.13**
ITC Ltd.	1.13
Automobiles	**1.10**
Mahindra & Mahindra Ltd.	1.10
Industrial Products	**1.01**
Polycab India Ltd.	1.01
Insurance	**0.99**
ICICI Lombard General Insurance Company Ltd	0.99
Personal Products	**0.80**
Emami Ltd.	0.80
Ferrous Metals	**0.71**
Jindal Steel & Power Ltd.	0.71
Oil	**0.62**
OIL INDIA LIMITED	0.62
Agricultural, Commercial and Construction Vehicles	**0.31**
V.S.T Tillers Tractors Ltd	0.31
Equity & Equity related - Total	**73.07**
Debt Instruments	
Debentures and Bonds	
Corporate Debt/Financial Institutions	
ADITYA BIRLA CAPITAL LTD (ICRA AAA)	0.09
Larsen and Toubro Ltd. (CRISIL AAA)	0.06
Corporate Debt/Financial Institutions - Total	**0.15**
Public Sector Undertakings	
TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD. (FITCH AA(CE))	0.82
REC LTD (CRISIL AAA)	0.62
Power Finance Corporation Ltd. (CRISIL AAA)	0.41
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (CRISIL AAA)	0.32
U P Power Corporation Ltd (Guaranteed By UP State Government) (CRISIL A+(CE))	0.03
Public Sector Undertakings - Total	**2.20**
Government Dated Securities	
7.34% Central Government (SOV)	4.43
7.30% Central Government(^) (SOV)	3.79
6.90% Central Government (SOV)	2.48
7.09% Central Government (SOV)	2.23
6.92% Central Government (SOV)	1.10
6.79% Central Government (SOV)	0.72
7.25% Central Government (SOV)	0.52
7.10% Central Government (SOV)	0.27
GS CG 15/10/2038 - (STRIPS) (SOV)	0.16
GS CG 22/10/2038 - (STRIPS) (SOV)	0.16
7.21% Karnataka State Govt-Karnataka (SOV)	0.13
GS CG 15/04/2036 - (STRIPS) (SOV)	0.09
7.62% Haryana State Govt-Haryana (SOV)	0.07
7.67% Punjab State Govt-Punjab (SOV)	0.07
8.00% Kerala State Govt-Kerala (SOV)	0.07
8.15% Tamil Nadu State Govt-Tamil Nadu (SOV)	0.07
GS CG 25/11/2043 - (STRIPS) (SOV)	0.07
7.18% Central Government(^) (SOV)	0.06
8.01% Tamil Nadu State Govt-Tamil Nadu (SOV)	0.06
GS CG 22/10/2036 - (STRIPS) (SOV)	0.06
GS CG 22/10/2039 - (STRIPS) (SOV)	0.05
7.26% Central Government (SOV)	0.04
7.39% Tamil Nadu State Govt-Tamil Nadu (SOV)	0.03
7.71% Gujarat State Govt-Gujarat (SOV)	0.03
GS CG 19/06/2036 - (STRIPS) (SOV)	0.03
7.71% Andhra Pradesh State Govt-Andhra Pradesh (SOV)	0.02
7.78% Rajasthan State Govt-Rajasthan (SOV)	0.02
GS CG 22/04/2041 - (STRIPS) (SOV)	0.02
GS CG 22/04/2042 - (STRIPS) (SOV)	0.02
6.91% Rajasthan State Govt-Rajasthan (SOV)	0.01
GS CG 22/08/2026 - (STRIPS) (SOV)	0.01
GS CG 22/02/2027 - (STRIPS) (SOV)	0.01
GS CG 23/12/2025 - (STRIPS) (SOV)	0.01
Government Dated Securities - Total	**16.91**
Money Market Instruments	
Commercial Paper(CP)/ Certificate of Deposits(CD)	
Corporate Debt/Financial Institutions	
BAJAJ FINANCIAL SECURITIES LIMITED (CRISIL A1+)	0.63
Corporate Debt/Financial Institutions - Total	**0.63**
Public Sector Undertakings	
CANARA BANK (CRISIL A1+)	1.90
Public Sector Undertakings - Total	**1.90**
Triparty Repo	**3.96**
Real Estate & Infrastructure Investment Trusts	
MINDSPACE BUSINESS PARKS REIT (Realty)	0.19
BROOKFIELD INDIA REAL ESTATE TRUST (Realty)	0.09
Real Estate & Infrastructure Investment Trusts - Total	**0.28**
Net Current Assets/(Liabilities)	**0.90**
Grand Total	**100.00**

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 (₹)	12,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	28,83,494	25,79,035	15,14,099	8,91,669	4,53,318	1,25,030
Scheme Returns (%)	**14.23**	**14.64**	**16.54**	**15.86**	**15.57**	**7.91**
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI Returns (%)	12.04	12.28	12.61	11.80	11.54	6.64
Alpha*	**2.19**	**2.35**	**3.93**	**4.06**	**4.04**	**1.27**
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI (₹)#	25,39,493	22,73,945	13,16,270	8,06,793	4,27,732	1,24,229
Nifty 50 (TRI) (₹)^	28,46,819	25,49,389	14,39,504	8,55,947	4,37,497	1,23,612
Nifty 50 (TRI) Returns (%)	14.01	14.42	15.12	14.20	13.10	5.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is High Nifty 50 Hybrid Composite Debt 65:35 Index TRI

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 MFI Explorer. Alpha is difference of scheme return with benchmark return. *For Fund Manager experience, please refer page 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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

Size	Value	GARP	Growth
Large		■	
Medium		■	
Small			

GARP - Growth at a Reasonable Price

Maturity

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

Fund Manager*: Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
AAUM: ₹3,145.86 crs
AUM: ₹3,130.30 crs
Benchmark: CRISIL Hybrid 85+15-Conservative Index TRI
Allotment Date: December 02, 2003
Folio Count: 55,923

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	₹58.4114	₹67.4778
Monthly IDCW	₹12.8897	₹14.0849

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	21.66 yrs
Modified Duration	8.50 yrs
Macaulay Duration	8.82 yrs
Annualised YTM*	7.08%
$Standard Deviation	5.54%
^^P/E$$	19.37
^^P/BV$$	2.97

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.
Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	15.42%
Mid Cap	4.19%
Small Cap	2.30%
Debt & Money Market	78.09%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.66%
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

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

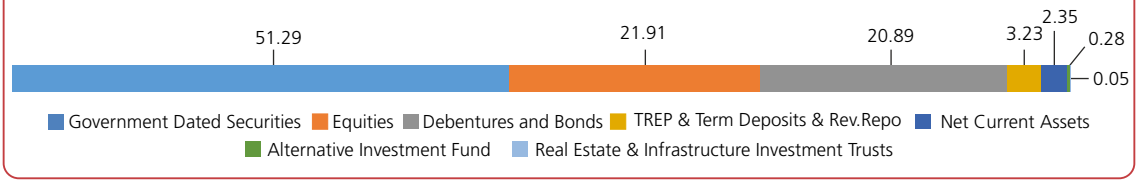
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
Banks		**5.22**
HDFC Bank Ltd.		1.51
ICICI Bank Ltd.		1.11
STATE BANK OF INDIA		0.90
Bank Of Baroda		0.76
Axis Bank Ltd.		0.59
INDIAN BANK		0.35
IT - Software		**2.62**
Infosys Ltd.		1.09
Tech Mahindra Ltd.		0.91
Mphasis Ltd		0.45
HEXAWARE TECHNOLOGIES LTD.		0.17
Automobiles		**2.03**
Maruti Suzuki India Limited		1.04
Hero MotoCorp Ltd.		0.99
Petroleum Products		**1.55**
RELIANCE INDUSTRIES LTD.		0.87
HINDUSTAN PETROLEUM CORPORATION LTD		0.68
Telecom - Services		**1.43**
Bharti Airtel Ltd		1.37
Bharti Airtel Ltd - Partly Paid Shares		0.06
Pharmaceuticals and Biotechnology		**1.07**
JB CHEMICALS & PHARMACEUTICALS LTD.		0.43
Divi s Laboratories Ltd.		0.40
Cipla Ltd.		0.24
Finance		**0.89**
Power Finance Corporation Ltd.		0.45
POONAWALLA FINCORP LTD.		0.44
Power		**0.87**
NTPC LTD		0.87
Healthcare Services		**0.79**
MAX HEALTHCARE INSTITUTE LTD.		0.45
Fortis Healthcare India Ltd		0.34
Gas		**0.68**
GAIL (India) Ltd.		0.68
Beverages		**0.67**
Radico Khaitan Ltd.		0.42
UNITED SPIRITS LTD.		0.25
Consumer Durables		**0.58**
Century Plyboards (India) Ltd.		0.30
Pokarna Ltd.		0.28
Retailing		**0.49**
SWIGGY LTD		0.49
Transport Services		**0.47**
Inter Globe Aviation Ltd		0.47
Food Products		**0.46**
Britannia Industries Ltd.		0.46
Industrial Manufacturing		**0.43**
JYOTI CNC AUTOMATION LTD		0.32
DEE DEVELOPMENT ENGINEERS LTD		0.11
Cement and Cement Products		**0.38**
Ambuja Cements Ltd.		0.38
Agricultural, Commercial and Construction Vehicles		**0.30**
V.S.T Tillers Tractors Ltd		0.30
Diversified FMCG		**0.29**
ITC Ltd.		0.29
Insurance		**0.27**
LIFE INSURANCE CORPORATION OF INDIA LTD.		0.27
Leisure Services		**0.16**
Jubilant Foodworks Limited		0.16
Fertilizers and Agrochemicals		**0.14**
P I Industries Ltd		0.14
Realty		**0.12**
Mahindra Lifespace Developers Ltd		0.12
Equity & Equity related - Total		**21.91**
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.34 Central Government	SOV	18.84
7.30 Central Government	SOV	11.67
6.90 Central Government	SOV	6.55
7.09 Central Government	SOV	3.34
6.92 Central Government	SOV	1.96
7.10 Central Government	SOV	1.66
7.17 Central Government	SOV	1.08
6.79 Central Government	SOV	0.99
7.45 Maharashtra State Govt-Maharashtra	SOV	0.83
7.25 Central Government	SOV	0.65
GS CG 25/11/2035 - (STRIPS)	SOV	0.51
GS CG 15/04/2038 - (STRIPS)	SOV	0.41
7.02 Central Government	SOV	0.32
GS CG 06/05/2038 - (STRIPS)	SOV	0.28
GS CG 15/04/2045 - (STRIPS)	SOV	0.25
GS CG 25/05/2043 - (STRIPS)	SOV	0.19
7.65 Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.17
GS CG 22/04/2036 - (STRIPS)	SOV	0.16
6.57 Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.16
GS 5.63 CG 12/04/2026 - (STRIPS)	SOV	0.15
7.96 Punjab State Govt-Punjab	SOV	0.10
7.84 Maharashtra State Govt-Maharashtra	SOV	0.10
GS CG 25/05/2036 - (STRIPS)	SOV	0.09
GS CG 25/05/2038 - (STRIPS)	SOV	0.08
GS CG 25/05/2037 - (STRIPS)	SOV	0.08
7.96 Maharashtra State Govt-Maharashtra	SOV	0.08
GS CG 25/11/2038 - (STRIPS)	SOV	0.07
8.05 Tamil Nadu State Govt-Tamil Nadu	SOV	0.07
GS CG 25/05/2040 - (STRIPS)	SOV	0.07
GS CG 25/05/2041 - (STRIPS)	SOV	0.06
8.29 Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.06
GS CG 25/11/2040 - (STRIPS)	SOV	0.06
GS CG 22 Aug 2026 - (STRIPS)	SOV	0.05
7.98 Kerala State Govt-Kerala	SOV	0.05
7.26 Central Government	SOV	0.04
GS CG 23/12/2025 - (STRIPS)	SOV	0.03
GS CG 22 Feb 2027 - (STRIPS)	SOV	0.03
Government Dated Securities - Total		**51.29**
Public Sector Undertakings		
National Housing Bank	CARE AAA	4.78
TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	3.87
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	1.98
REC LTD	CRISIL AAA	1.93
DME DEVELOPMENT LIMITED	CRISIL AAA	1.70
Power Finance Corporation Ltd. (^)	CRISIL AAA	1.09
Power Finance Corporation Ltd.	CRISIL AAA	0.37
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.25
Power Grid Corporation of India Ltd.	CRISIL AAA	0.19
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	0.14
Public Sector Undertakings - Total		**16.30**
Corporate Debt/Financial Institutions		
BHARTI TELECOM LTD.	CRISIL AAA	4.10
ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.17
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.16
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.16
Corporate Debt/Financial Institutions - Total		**4.59**
Triparty Repo		**3.23**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.28
Alternative Investment Fund - Total		**0.28**
Real Estate & Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	0.05
Real Estate & Infrastructure Investment Trusts - Total		**0.05**
Net Current Assets/(Liabilities)		**2.35**
Grand Total		**100.00**

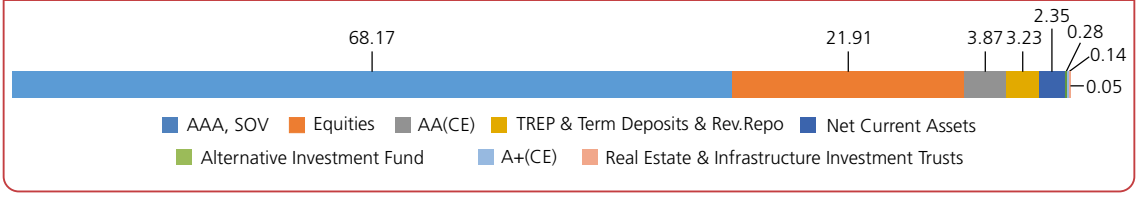
KOTAK DEBT HYBRID FUND

An open ended hybrid scheme investing predominantly in debt instruments

SECTOR ALLOCATION (%)



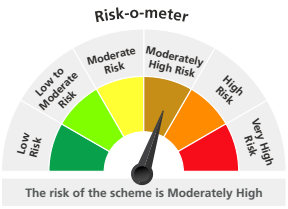
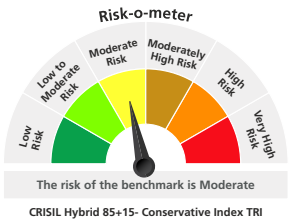
RATING PROFILE (%)



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 (₹)	26,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	76,89,710	20,00,676	12,19,478	7,70,990	4,17,790	1,23,123
Scheme Returns (%)	**9.04**	**9.87**	**10.47**	**9.97**	**9.92**	**4.89**
CRISIL Hybrid 85+15 - Conservative Index TRI Returns (%)	8.76	8.74	8.79	8.53	9.48	7.80
Alpha*	**0.29**	**1.13**	**1.68**	**1.45**	**0.45**	**-2.90**
CRISIL Hybrid 85+15 - Conservative Index TRI (₹)#	74,12,081	18,84,879	11,48,340	7,43,709	4,15,067	1,24,954
CRISIL 10 Year Gilt Index (₹)^	56,31,234	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index Returns (%)	6.59	6.63	6.84	7.26	9.23	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income & capital growth over a long term horizon • Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments * 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 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/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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 163-165. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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			

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey (w.e.f. June 01, 2025)
AAUM:	₹8,908.67 crs
AUM:	₹9,041.36 crs
Benchmark:	NIFTY 1D Rate index
Allotment Date:	January 15, 2019
Folio Count:	5,425

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

Ideal Investments Horizon
- 1 day

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1379.3973	₹1387.6970
Daily IDCW	₹1004.7568	₹1003.6055

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	1.46 days
Modified Duration	1.46 days
Macaulay Duration	1.46 days
Annualised YTM*	5.48%
$Standard Deviation	0.14%

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

Total Expense Ratio**

Regular Plan:	0.16%
Direct Plan:	0.08%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Daily

Load Structure

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

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

Folio Count data as on 30th June 2025.

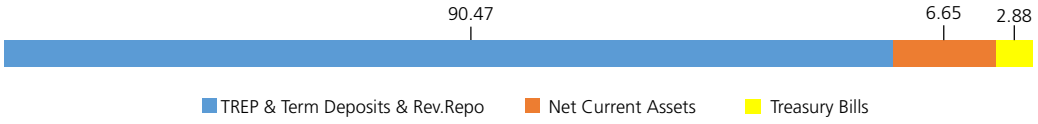
PRC Matrix

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			

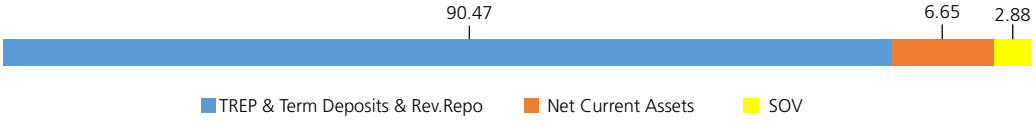
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Treasury Bills		
91 DAYS TREASURY BILL 07/08/2025	SOV	0.83
364 DAYS TREASURY BILL 28/08/2025	SOV	0.55
91 DAYS TREASURY BILL 28/08/2025	SOV	0.55
182 DAYS TREASURY BILL 07/08/2025	SOV	0.39
364 DAYS TREASURY BILL 07/08/2025	SOV	0.28
91 DAYS TREASURY BILL 21/08/2025	SOV	0.28
Treasury Bills - Total		**2.88**
Reverse Repo		**83.07**
Triparty Repo		**7.40**
Net Current Assets/(Liabilities)		**6.65**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
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.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Low	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Low NIFTY 1D Rate index

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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

Fund Manager*: Mr. Deepak Agrawal & Mr. Sunil Pandey (w.e.f. June 01, 2025)

AAUM: ₹41,648.47 crs

AUM: ₹38,176.23 crs

Benchmark: Nifty Liquid Index A-I

Allotment Date: November 4, 2003

Folio Count: 55,586

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 7 days to month

Net Asset Value (NAV)

	Regular	Direct
Growth	₹5303.5124	₹5354.2714
Daily IDCW	₹1222.8100	₹1222.8100

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	0.12 yrs
Modified Duration	0.12 yrs
Macaulay Duration	0.12 yrs
Annualised YTM*	5.93%
$Standard Deviation	0.15%

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

Total Expense Ratio**

Regular Plan: 0.31%

Direct Plan: 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

Daily and 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.

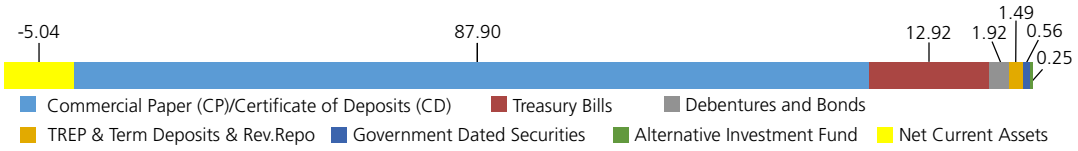
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

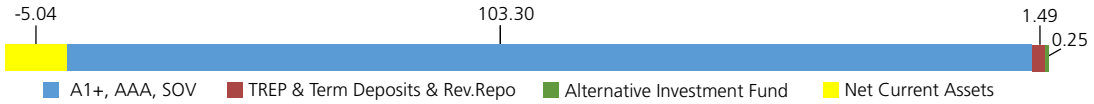
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Corporate Debt/Financial Institutions		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.26
Corporate Debt/Financial Institutions - Total		**0.26**
Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	1.66
Public Sector Undertakings - Total		**1.66**
Government Dated Securities		
8.00% Tamil Nadu State Govt-Tamil Nadu	SOV	0.53
7.96% Gujarat State Govt-Gujarat	SOV	0.01
8.23% Maharashtra State Govt-Maharashtra	SOV	0.01
8.29% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**0.56**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	6.30
Reliance Retail Ventures Ltd	CRISIL A1+	5.21
ICICI SECURITIES LIMITED	CRISIL A1+	3.12
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	2.61
IIFL FINANCE LIMITED	CRISIL A1+	2.60
Reliance Jio Infocomm Ltd.	CRISIL A1+	2.58
RELIANCE INDUSTRIES LTD.	CRISIL A1+	1.95
SBICAP SECURITIES LIMITED	CRISIL A1+	1.95
Hindustan Zinc Ltd.	CRISIL A1+	1.82
Sikka Ports & Terminals Ltd.	CRISIL A1+	1.82
PNB HOUSING FINANCE LTD.	CRISIL A1+	1.57
AXIS BANK LTD.	CRISIL A1+	1.56
BAJAJ FINANCE LTD.	CRISIL A1+	1.42
AXIS SECURITIES LIMITED	CRISIL A1+	1.36
KARUR VYSYA BANK LTD.	CRISIL A1+	1.31
Adani Ports and Special Economic Zone Limited	CRISIL A1+	1.30
BHARTI AIRTEL LTD.	CRISIL A1+	1.30
L&T METRO RAIL (HYDERABAD) LTD	CRISIL A1+	1.30
CAN FIN HOMES LTD.	ICRA A1+	1.05
ANGEL ONE LIMITED	ICRA A1+	0.97
JULIUS BAER CAPITAL (INDIA) PVT. LTD	CRISIL A1+	0.91
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	0.78
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	0.78
Nirma Ltd.	CRISIL A1+	0.78
PIRAMAL FINANCE LTD	CRISIL A1+	0.78
ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.65
ASEEM INFRASTRUCTURE FINANCE LIMITED	FITCH A1+	0.65
CESC Ltd.	ICRA A1+	0.52
HDFC SECURITIES LIMITED	ICRA A1+	0.52
Larsen and Toubro Ltd.	CRISIL A1+	0.52
POONAWALLA FINCORP LIMITED	CRISIL A1+	0.52
360 ONE WAM LIMITED	ICRA A1+	0.26
ADITYA BIRLA HOUSING FINANCE LTD	ICRA A1+	0.26
ADITYA BIRLA MONEY LTD	CRISIL A1+	0.26
MOTILAL OSWAL FINVEST LTD.	CRISIL A1+	0.26
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.26
SHAREKHAN LIMITED	CRISIL A1+	0.26
SHAREKHAN LIMITED	ICRA A1+	0.26
SUNDARAM FINANCE LTD.	CRISIL A1+	0.26
GODREJ INDUSTRIES LTD	CRISIL A1+	0.19
360 ONE PRIME LTD.	CRISIL A1+	0.13
CHOLAMANDALAM SECURITIES LIMITED	ICRA A1+	0.13
JM FINANCIAL SERVICES LIMITED	CRISIL A1+	0.13
Corporate Debt/Financial Institutions - Total		**53.17**
Public Sector Undertakings		
BANK OF BARODA	FITCH A1+	5.80
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	5.18
PUNJAB NATIONAL BANK	FITCH A1+	4.44
INDIAN OVERSEAS BANK	CARE A1+	4.29
PUNJAB NATIONAL BANK	CARE A1+	3.39
CANARA BANK	CRISIL A1+	2.67
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	2.33
INDIAN OIL CORPORATION LTD.	ICRA A1+	1.69
UCO BANK	CRISIL A1+	1.30
UNION BANK OF INDIA	ICRA A1+	1.30
SBI CARDS & PAYMENT SERVICES PVT. LTD.	CRISIL A1+	0.78
BANK OF INDIA	CRISIL A1+	0.65
INDIAN BANK	CRISIL A1+	0.65
PUNJAB & SIND BANK	ICRA A1+	0.26
Public Sector Undertakings - Total		**34.73**
Reverse Repo		**1.46**
Treasury Bills		
364 DAYS TREASURY BILL 07/08/2025	SOV	2.62
91 DAYS TREASURY BILL 04/09/2025	SOV	2.35
91 DAYS TREASURY BILL 23/10/2025	SOV	2.07
91 DAYS TREASURY BILL 18/09/2025	SOV	1.78
364 DAYS TREASURY BILL 15/08/2025	SOV	1.36
91 DAYS TREASURY BILL 21/08/2025	SOV	1.31
91 DAYS TREASURY BILL 02/10/2025	SOV	1.30
91 DAYS TREASURY BILL 28/08/2025	SOV	0.13
Treasury Bills - Total		**12.92**
Triparty Repo		**0.03**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.25
Alternative Investment Fund - Total		**0.25**
Net Current Assets/(Liabilities)		**-5.04**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



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			

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

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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			

Fund Manager*: Mr. Deepak Agrawal & Mr. Manu Sharma

AAUM: ₹16,055.58 crs

AUM: ₹15,954.41 crs

Benchmark: Nifty Ultra Short Duration Debt Index A-I

Allotment Date: August 13, 2004

Folio Count: 37,676

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	₹43.1481	₹45.2187
Monthly IDCW	₹10.7380	₹19.4969

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	0.50 yrs
Modified Duration	0.47 yrs
Macaulay Duration	0.48 yrs
Annualised YTM*	6.36%
$Standard Deviation	0.30%

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

Total Expense Ratio**
Regular Plan: 0.83%
Direct Plan: 0.37%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 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			

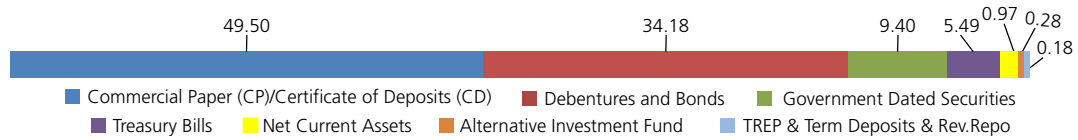
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
8.20% Central Government(^)	SOV	5.03
8.49% Tamil Nadu State Govt-Tamil Nadu	SOV	1.28
5.15% Central Government	SOV	1.25
6.04% Gujarat State Govt(^)-Gujarat	SOV	0.63
7.07% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.48
7.57% Gujarat State Govt(^)-Gujarat	SOV	0.29
GS CG 12/09/2025 - (STRIPS)	SOV	0.16
GS CG 17/12/2026 - (STRIPS)	SOV	0.15
7.97% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
8.29% Gujarat State Govt-Gujarat	SOV	0.03
7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
7.17% Rajasthan State Govt-Rajasthan	SOV	0.01
Government Dated Securities - Total		**9.40**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	5.49
REC LTD (^)	CRISIL AAA	3.00
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.89
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.64
Public Sector Undertakings - Total		**10.02**
Corporate Debt/Financial Institutions		
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	4.69
BHARTI TELECOM LTD. (^)	CRISIL AAA	2.84
MANKIND PHARMA LTD (^)	CRISIL AA+	2.70
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	1.92
VEDANTA LTD.(^)	ICRA AA	1.26
POONAWALLA FINCORP LIMITED (^)	CRISIL AAA	1.26
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	1.24
PIRAMAL FINANCE LTD (^)	CARE AA	1.10
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	1.03
Citicorp Finance (India) Ltd.	ICRA AAA	0.94
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A1) 20/09/2026(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	0.70
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.65
MUTHOOT FINANCE LTD.	CRISIL AA+	0.64
EMBASSY OFFICE PARKS REIT	CRISIL AAA	0.63
CAN FIN HOMES LTD.	FITCH AA+	0.63
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	0.46
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	0.38
Hindustan Zinc Ltd. (^)	CRISIL AAA	0.32
LIC HOUSING FINANCE LTD.(^)	CRISIL AAA	0.31
TATA CAPITAL LTD.	CRISIL AAA	0.21
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group) (^)	CRISIL AAA	0.16
SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.09
Corporate Debt/Financial Institutions - Total		**24.16**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Treasury Bills		
364 DAYS TREASURY BILL 19/03/2026(^)	SOV	1.51
364 DAYS TREASURY BILL 21/05/2026	SOV	1.50
364 DAYS TREASURY BILL 04/12/2025	SOV	0.65
182 DAYS TREASURY BILL 18/09/2025	SOV	0.62
364 DAYS TREASURY BILL 26/12/2025	SOV	0.61
364 DAYS TREASURY BILL 04/06/2026	SOV	0.60
Treasury Bills - Total		**5.49**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+	8.63
CANARA BANK(^)	CRISIL A1+	6.54
INDIAN BANK(^)	CRISIL A1+	3.05
UNION BANK OF INDIA(^)	FITCH A1+	2.74
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)	FITCH A1+	1.88
PUNJAB NATIONAL BANK(^)	CARE A1+	1.81
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	1.06
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)	CRISIL A1+	0.91
UCO BANK	CRISIL A1+	0.89
UNION BANK OF INDIA(^)	ICRA A1+	0.61
BANK OF BARODA(^)	FITCH A1+	0.60
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	0.30
Public Sector Undertakings - Total		**29.02**
Corporate Debt/Financial Institutions		
INDUSIND BANK LTD.	CRISIL A1+	3.66
AXIS BANK LTD.(^)	CRISIL A1+	2.90
BHARTI TELECOM LTD.(^)	CRISIL A1+	2.78
TORRENT ELECTRICALS LIMITED	CRISIL A1+	1.56
Panatone Finvest Ltd.(^)	CRISIL A1+	1.22
IDFC FIRST BANK LIMITED	CRISIL A1+	1.22
CREDILA FINANCIAL SERVICES PVT LTD	CRISIL A1+	1.21
BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	1.06
MUTHOOT FINANCE LTD.	CRISIL A1+	0.91
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.62
SUNDARAM HOME FINANCE LTD	CRISIL A1+	0.61
ICICI SECURITIES LIMITED	CRISIL A1+	0.61
HDFC BANK LTD.(^)	CARE A1+	0.61
ADITYA BIRLA CAPITAL LTD(^)	ICRA A1+	0.61
IDBI BANK LTD.	CRISIL A1+	0.45
Bahadur Chand Investments Private Limited	ICRA A1+	0.45
Corporate Debt/Financial Institutions - Total		**20.48**
Triparty Repo		**0.18**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.28
Alternative Investment Fund - Total		**0.28**
Net Current Assets/(Liabilities)		**0.97**
Grand Total		**100.00**

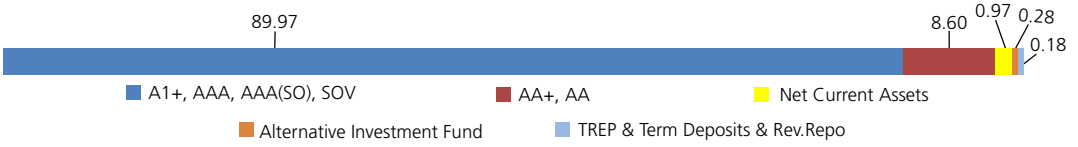
KOTAK SAVINGS FUND

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.

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 (₹)	25,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	56,65,200	16,53,015	10,44,577	7,05,502	4,01,368	1,24,743
Scheme Returns (%)	**7.11**	**6.24**	**6.13**	**6.42**	**7.20**	**7.46**
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.42	6.51	6.45	6.82	7.57	7.58
Alpha*	**-0.31**	**-0.27**	**-0.32**	**-0.40**	**-0.37**	**-0.12**
Nifty Ultra Short Duration Debt Index A-I (₹)#	58,81,294	16,76,372	10,56,522	7,12,556	4,03,554	1,24,820
NIFTY 1 Year T-Bill Index (Rs) (₹)^	53,10,349	16,46,615	10,42,007	7,02,924	4,00,509	1,24,550
NIFTY 1 Year T-Bill Index Returns (%)	6.58	6.16	6.07	6.27	7.06	7.15

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Low to Moderate	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Low to Moderate Nifty Ultra Short Duration Debt Index A-I

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 Jul 2025 is 43.18% of the net assets. *For Fund Manager experience, please refer page 141-145 & 158-162.**Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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

Volatility	Short	Medium	Long
Low	■		
Medium			
High			

Fund Manager*: Mr. Deepak Agrawal, Mr. Manu Sharma

AAUM: ₹34,390.87 crs

AUM: ₹35,214.67 crs

Benchmark: CRISIL Money Market A-I Index

Allotment Date: July 14, 2003

Folio Count: 16,227

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	₹4526.8972	₹4569.2897
Monthly IDCW	₹1055.1255	₹1226.0528

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	0.53 yrs
Modified Duration	0.53 yrs
Macaulay Duration	0.53 yrs
Annualised YTM*	6.14%
$Standard Deviation	0.39%

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

Total Expense Ratio**

Regular Plan: 0.36%
Direct Plan: 0.24%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

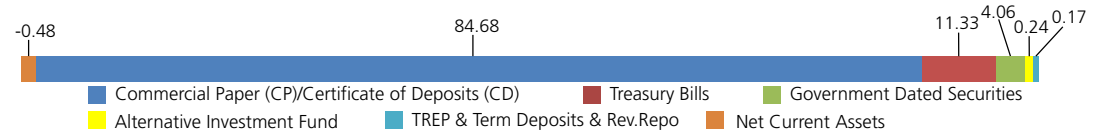
PRC Matrix

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			

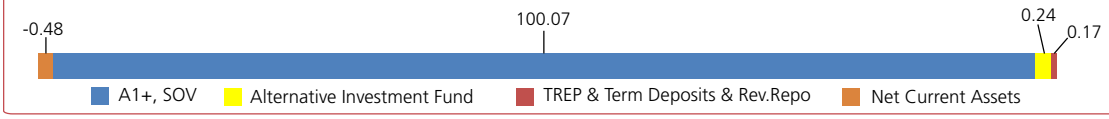
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities		
5.15% Central Government	SOV	1.42
8.28% Karnataka State Govt-Karnataka	SOV	0.56
8.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.39
8.24% Tamil Nadu State Govt-Tamil Nadu	SOV	0.33
8.59% Karnataka State Govt-Karnataka	SOV	0.30
8.39% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.22
8.15% Gujarat State Govt-Gujarat	SOV	0.21
7.96% Gujarat State Govt-Gujarat	SOV	0.14
8.27% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.14
8.38% Haryana State Govt-Haryana	SOV	0.14
6.90% Tamil Nadu State Govt-Tamil Nadu	SOV	0.10
7.97% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
8.16% Maharashtra State Govt-Maharashtra	SOV	0.04
8.29% Maharashtra State Govt-Maharashtra	SOV	0.02
8.29% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01
GS 5.63% CG 12/04/2026 - (STRIPS)	SOV	0.00#
Government Dated Securities - Total		**4.06**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	8.23
INDUSIND BANK LTD.	CRISIL A1+	4.96
AXIS BANK LTD.	CRISIL A1+	4.24
MUTHOOT FINANCE LTD.	CRISIL A1+	2.75
BHARTI TELECOM LTD.	CRISIL A1+	2.50
IDBI BANK LTD.	CRISIL A1+	1.86
PIRAMAL FINANCE LTD	CRISIL A1+	1.65
ICICI SECURITIES LIMITED	CRISIL A1+	1.51
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	1.37
FEDERAL BANK LTD.	CRISIL A1+	1.35
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	1.16
Panatone Finvest Ltd.	CRISIL A1+	1.10
AU SMALL FINANCE BANK LTD.	FITCH A1+	1.09
HERO FINCORP LTD.	CRISIL A1+	0.97
STANDARD CHARTERED CAPITAL LTD.	CRISIL A1+	0.97
360 ONE PRIME LTD.	CRISIL A1+	0.95
TATA CAPITAL LTD.	CRISIL A1+	0.95
MANKIND PHARMA LTD	CRISIL A1+	0.81
TORRENT ELECTRICALS LIMITED	CRISIL A1+	0.71
LIC HOUSING FINANCE LTD.	CRISIL A1+	0.48
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.42
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.40
Muthoot Fincorp Ltd.	CRISIL A1+	0.40
BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.34
JULIUS BAER CAPITAL (INDIA) PVT. LTD	CRISIL A1+	0.28
TATA PROJECTS LTD.	CRISIL A1+	0.28
GODREJ HOUSING FINANCE LTD	CRISIL A1+	0.27
GODREJ INDUSTRIES LTD	CRISIL A1+	0.21
Bahadur Chand Investments Private Limited	ICRA A1+	0.14
Corporate Debt/Financial Institutions - Total		**42.35**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	8.09
CANARA BANK	CRISIL A1+	5.71
PUNJAB NATIONAL BANK(^)	CARE A1+	4.20
UNION BANK OF INDIA	FITCH A1+	4.02
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	3.78
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	3.70
INDIAN BANK	CRISIL A1+	3.50
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	2.20
PUNJAB NATIONAL BANK	CRISIL A1+	1.38
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	1.37
UNION BANK OF INDIA	ICRA A1+	1.10
UCO BANK	CRISIL A1+	0.95
PUNJAB & SIND BANK	ICRA A1+	0.69
PUNJAB NATIONAL BANK	FITCH A1+	0.68
BANK OF BARODA	FITCH A1+	0.62
Export-Import Bank of India	CRISIL A1+	0.27
BANK OF INDIA	CRISIL A1+	0.07
Public Sector Undertakings - Total		**42.33**
Treasury Bills		
364 DAYS TREASURY BILL 21/05/2026	SOV	1.84
364 DAYS TREASURY BILL 05/02/2026	SOV	1.79
364 DAYS TREASURY BILL 29/01/2026	SOV	1.38
364 DAYS TREASURY BILL 04/12/2025	SOV	1.12
364 DAYS TREASURY BILL 12/02/2026	SOV	0.83
364 DAYS TREASURY BILL 19/03/2026	SOV	0.78
364 DAYS TREASURY BILL 20/02/2026	SOV	0.69
364 DAYS TREASURY BILL 27/02/2026	SOV	0.69
364 DAYS TREASURY BILL 12/03/2026	SOV	0.62
91 DAYS TREASURY BILL 30/10/2025	SOV	0.56
182 DAYS TREASURY BILL 18/12/2025	SOV	0.39
364 DAYS TREASURY BILL 04/06/2026	SOV	0.31
364 DAYS TREASURY BILL 21/11/2025	SOV	0.27
364 DAYS TREASURY BILL 06/11/2025	SOV	0.06
Treasury Bills - Total		**11.33**
Triparty Repo		**0.17**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative I nvestment Fund	0.24
Alternative Investment Fund - Total		**0.24**
Net Current Assets/(Liabilities)		**-0.48**
Grand Total		**100.00**

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 (₹)	26,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	62,98,349	16,84,110	10,61,270	7,14,943	4,04,872	1,25,186
Scheme Returns (%)	**7.19**	**6.60**	**6.58**	**6.95**	**7.79**	**8.16**
CRISIL Money Market A-I Index Returns (%)	7.01	6.38	6.36	6.72	7.39	7.37
Alpha*	**0.18**	**0.21**	**0.22**	**0.23**	**0.40**	**0.80**
CRISIL Money Market A-I Index (₹)#	61,55,623	16,65,467	10,53,035	7,10,920	4,02,498	1,24,686
NIFTY 1 Year T-Bill Index (₹)^	58,03,188	16,46,615	10,42,007	7,02,924	4,00,509	1,24,550
NIFTY 1 Year T-Bill Index Returns (%)	6.55	6.16	6.07	6.27	7.06	7.15

Product Label	Fund	Benchmark
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.	Risk-o-meter The risk of the scheme is Low to Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate CRISIL Money Market A-I Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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			

Fund Manager*: Mr. Deepak Agrawal, Mr. Manu Sharma (upto May 31, 2025) & Mr. Sunit Garg (w.e.f. June 01, 2025)

AAUM: ₹14,061.28 crs

AUM: ₹14,131.32 crs

Benchmark: Nifty Low Duration Debt Index A-I

Allotment Date: March 6, 2008

Folio Count: 80,172

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	₹3368.8359	₹3676.0173
Monthly IDCW	₹1284.1042	₹1562.1365

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	1.55 yrs
Modified Duration	0.95 yrs
Macaulay Duration	1.00 yrs
Annualised YTM*	6.74%
$Standard Deviation	0.53%

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

Total Expense Ratio**

Regular Plan: 1.18%
Direct Plan: 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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 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	

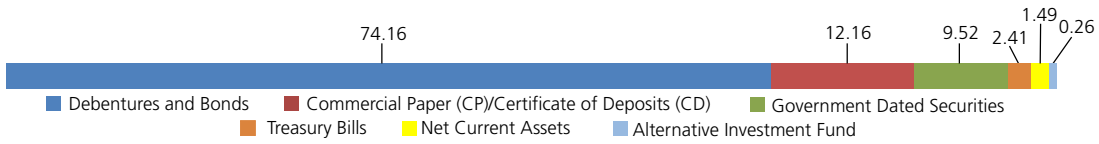
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.81% Central Government(^)	SOV	4.85
7.46% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.82
7.35% Haryana State Govt-Haryana	SOV	1.40
5.15% Central Government	SOV	0.71
6.24% Maharashtra State Govt-Maharashtra	SOV	0.36
7.59% Gujarat State Govt-Gujarat	SOV	0.33
6.99% Central Government	SOV	0.04
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01
Government Dated Securities - Total		**9.52**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	6.38
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	6.25
REC LTD (^)	CRISIL AAA	6.25
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	2.88
REC LTD	ICRA AAA	2.13
Power Finance Corporation Ltd.	CRISIL AAA	1.28
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	ICRA AAA	1.07
Public Sector Undertakings - Total		**26.24**
Corporate Debt/Financial Institutions		
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	5.08
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	2.71
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.64
BHARTI TELECOM LTD. (^)	CRISIL AAA	2.54
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	CRISIL AAA	2.23
BAJAJ FINANCE LTD. (^)	CRISIL AAA	2.20
MANKIND PHARMA LTD (^)	CRISIL AA+	2.15
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	1.60
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	1.57
TATA CAPITAL LTD. (^)	CRISIL AAA	1.44
ADITYA BIRLA HOUSING FINANCE LTD(^)	ICRA AAA	1.44
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(^)	CRISIL AAA(SO)	1.28
PNB HOUSING FINANCE LTD.(^)	CARE AA+	1.26
PTC INDIA UNIVERSAL TRUST AI1 (SERIES A2) 20/07/2027(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.25
INTERISE TRUST	ICRA AAA	1.01
MINDSPACE BUSINESS PARKS REIT (^)	CRISIL AAA	0.98
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) ^)	CRISIL AAA(CE)	0.88
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	0.79
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A1) 21/11/2026(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.78
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.74
VEDANTA LTD. (^)	ICRA AA	0.72
NEXUS SELECT TRUST REIT (^)	CRISIL AAA	0.72
Kotak Mahindra Prime Ltd. (^)	CRISIL AAA	0.72
CAN FIN HOMES LTD.(^)	ICRA AAA	0.72
ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA	0.72
VEDANTA LTD.(^)	ICRA AA	0.71
PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)	CRISIL AAA(SO)	0.71
PIRAMAL FINANCE LTD	CARE AA	0.71
INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	0.71
HINDUJA LEYLAND FINANCE LTD.(^)	CRISIL AA+	0.71
DLF Cyber City Developers Ltd	CRISIL AAA	0.71
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	ICRA AAA(SO)	0.53
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.47
SUNDARAM HOME FINANCE LTD	ICRA AAA	0.46
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.43
Nirma Ltd.	CRISIL AA	0.43
CAN FIN HOMES LTD.	FITCH AA+	0.43
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.40
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	0.36
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.36
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.32
PTC FIRST BUSINESS TRUST (SR 24) 01/01/2026(First Business Receivables Trust)	CRISIL AAA(SO)	0.32
JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	0.30
PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)(^)	CRISIL AAA(SO)	0.19
NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.14
BAJAJ FINANCE LTD.	CRISIL AAA	0.13
SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.12
GODREJ PROPERTIES LIMITED (^)	ICRA AA+	0.07
TATA PROJECTS LTD.	FITCH AA	0.01
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	FITCH AAA	0.01
GODREJ INDUSTRIES LTD	ICRA AA+	0.01
Corporate Debt/Financial Institutions - Total		**47.92**
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Treasury Bills		
364 DAYS TREASURY BILL 19/03/2026	SOV	1.71
91 DAYS TREASURY BILL 30/10/2025	SOV	0.70
Treasury Bills - Total		**2.41**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	1.37
UNION BANK OF INDIA	FITCH A1+	0.67
CANARA BANK	CRISIL A1+	0.27
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.17
PUNJAB NATIONAL BANK	CARE A1+	0.10
Public Sector Undertakings - Total		**2.58**
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	6.31
AXIS BANK LTD.	CRISIL A1+	1.35
FEDERAL BANK LTD.	CRISIL A1+	0.87
DCM SHRIRAM LTD.	CRISIL A1+	0.71
EMBASSY OFFICE PARKS REIT	CRISIL A1+	0.34
Corporate Debt/Financial Institutions - Total		**9.58**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.26
Alternative Investment Fund - Total		**0.26**
Net Current Assets/(Liabilities)		**1.49**
Grand Total		**100.00**

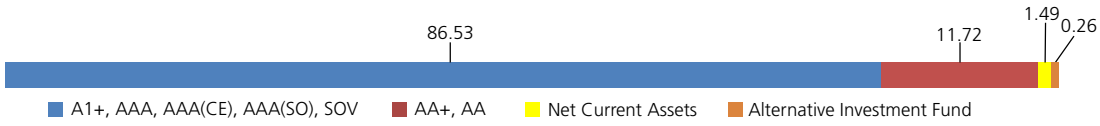
KOTAK LOW DURATION FUND

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.

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 (₹)	20,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	40,78,037	16,79,686	10,53,459	7,06,928	4,02,665	1,25,066
Scheme Returns (%)	**7.20**	**6.55**	**6.37**	**6.50**	**7.42**	**7.97**
Nifty Low Duration Debt Index A-I Returns (%)	7.17	6.49	6.44	6.73	7.64	7.92
Alpha*	**0.03**	**0.06**	**-0.06**	**-0.23**	**-0.22**	**0.06**
Nifty Low Duration Debt Index A-I (₹)#	40,67,007	16,74,598	10,55,821	7,11,039	4,03,993	1,25,030
NIFTY 1 Year T-Bill Index (₹)^	38,27,287	16,46,615	10,42,007	7,02,924	4,00,509	1,24,550
NIFTY 1 Year T-Bill Index Returns (%)	6.54	6.16	6.07	6.27	7.06	7.15

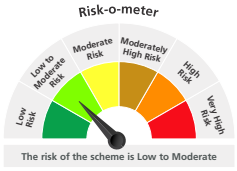
Product Label

This product is suitable for investors who are seeking*:

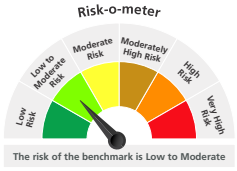
- Regular Income over short term
- Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 months

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

Fund



Benchmark



Nifty Low Duration Debt Index A-I

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 Jul 2025 is 26.11% of the net assets. *For Fund Manager experience, please refer page 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹17,528.92 crs
AUM:	₹17,810.61 crs
Benchmark:	Nifty Corporate Bond Index A-II
Allotment Date:	September 21, 2007
Folio Count:	27,195

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	₹3811.6574	₹3980.9912
Monthly IDCW	₹1241.6906	₹1074.4253

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	4.96 yrs
Modified Duration	3.26 yrs
Macaulay Duration	3.43 yrs
Annualised YTM*	6.83%
$Standard Deviation	1.36%

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

Total Expense Ratio**

Regular Plan: 0.68%
Direct Plan: 0.34%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

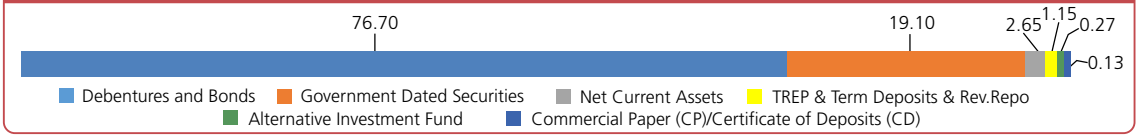
PRC Matrix

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	

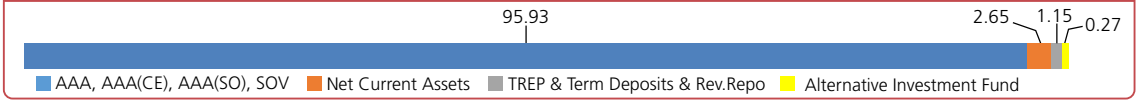
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government(^)	SOV	8.69
6.99% Central Government(^)	SOV	2.81
7.10% Central Government(^)	SOV	2.58
7.09% Central Government(^)	SOV	2.26
6.63% Central Government(^)	SOV	0.83
7.70% Maharashtra State Govt-Maharashtra	SOV	0.56
7.63% Maharashtra State Govt-Maharashtra	SOV	0.53
6.90% Central Government	SOV	0.49
7.30% Central Government	SOV	0.20
7.81% Central Government(^)	SOV	0.11
GS CG 12 Apr 2026 - (STRIPS)	SOV	0.02
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02
Government Dated Securities - Total		**19.10**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	8.65
Power Finance Corporation Ltd.	CRISIL AAA	7.25
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	6.27
REC LTD	ICRA AAA	3.01
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	2.74
REC LTD	CRISIL AAA	2.29
National Housing Bank	CARE AAA	1.97
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	ICRA AAA	1.40
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.11
Food Corporation of India	CRISIL AAA(CE)	1.06
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.63
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	0.60
NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	0.43
Export-Import Bank of India	CRISIL AAA	0.14
National Housing Bank	CRISIL AAA	0.11
Public Sector Undertakings - Total		**37.66**
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	3.96
BAJAJ FINANCE LTD.	CRISIL AAA	3.21
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	2.94
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.31
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.28
EMBASSY OFFICE PARKS REIT	CRISIL AAA	2.15
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	2.07
HDFC BANK LTD.	CRISIL AAA	1.90
Larsen and Toubro Ltd.	CRISIL AAA	1.60
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	1.56
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	1.44
L & T Finance Ltd.	ICRA AAA	1.28
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	CRISIL AAA	1.22
SMFG INDIA HOME FINANCE COMPANY LTD	CRISIL AAA	1.14
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.07
INDIA INFRADEBT LTD	CRISIL AAA	1.00
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.86
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.82
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	0.73
ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.71
TATA CAPITAL LTD.	CRISIL AAA	0.63
SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.57
CAN FIN HOMES LTD.	ICRA AAA	0.57
VERTIS INFRASTRUCTURE TRUST	CRISIL AAA	0.56
Hindustan Zinc Ltd.	CRISIL AAA	0.56
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.52
NOMURA FIXED INCOME SECURITIES PRIVATE LTD.	FITCH AAA	0.29
SMFG INDIA HOME FINANCE COMPANY LTD	CARE AAA	0.28
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.23
PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.18
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.14
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.14
MINDSPACE BUSINESS PARKS REIT	CRISIL AAA	0.06
ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.06
Corporate Debt/Financial Institutions - Total		**39.04**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	0.13
Corporate Debt/Financial Institutions - Total		**0.13**
Triparty Repo		**1.15**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.27
Alternative Investment Fund - Total		**0.27**
Net Current Assets/(Liabilities)		**2.65**
Grand Total		**100.00**

ALLOCATION (%)



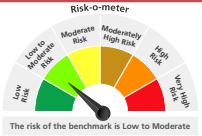
RATING PROFILE (%)



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 (₹)	21,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	44,89,720	17,38,646	10,80,972	7,19,800	4,08,847	1,25,873
Scheme Returns (%)	**7.66**	**7.20**	**7.10**	**7.22**	**8.45**	**9.26**
Nifty Corporate Bond Index A-II Returns (%)	7.60	6.97	6.83	6.77	7.87	8.49
Alpha*	**0.06**	**0.23**	**0.27**	**0.45**	**0.58**	**0.77**
Nifty Corporate Bond Index A-II (₹)#	44,64,242	17,17,533	10,70,682	7,11,794	4,05,351	1,25,391
CRISIL 10 Year Gilt Index (₹)^	40,78,740	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index (%)	6.71	6.63	6.84	7.26	9.23	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Regular Income over short term • Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		 Nifty Corporate Bond Index A-II

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; ^ 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 Jul 2025 is 7.44% of the net assets. *For Fund Manager experience, please refer page 141-145 & 158-162.**Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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			

Fund Manager*: Mr. Deepak Agrawal, Mr. Abhishek Bisen

AAUM: ₹18,049.03 crs

AUM: ₹18,174.25 crs

Benchmark: Nifty Short Duration Debt Index A-II

Allotment Date: May 2, 2002

Folio Count: 21,014

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	₹52.6121	₹57.9444
IDCW	₹12.4581	₹16.3955

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	4.33 yrs
Modified Duration	2.62 yrs
Macaulay Duration	2.76 yrs
Annualised YTM*	6.76%
$Standard Deviation	1.25%

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

Total Expense Ratio**
Regular Plan: 1.12%
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
At discretion of trustees

Load Structure

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

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

Folio Count data as on 30th June 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	

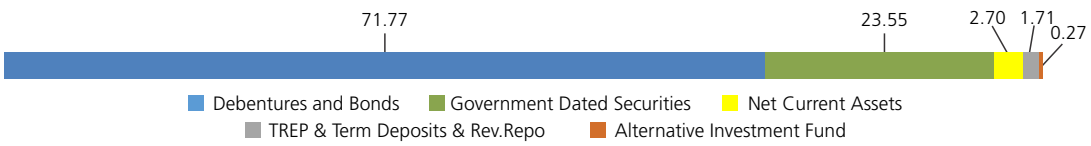
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government(^)	SOV	7.35
7.81% Central Government(^)	SOV	5.58
7.08% Karnataka State Govt(^)-Karnataka	SOV	2.82
7.09% Central Government	SOV	2.22
7.02% Tamil Nadu State Govt-Tamil Nadu	SOV	1.33
6.99% Tamil Nadu State Govt-Tamil Nadu	SOV	0.79
6.63% Central Government(^)	SOV	0.78
7.76% Maharashtra State Govt-Maharashtra	SOV	0.58
7.63% Maharashtra State Govt-Maharashtra	SOV	0.52
6.90% Central Government	SOV	0.48
6.99% Central Government(^)	SOV	0.37
7.42% Gujarat State Govt-Gujarat	SOV	0.26
7.10% Central Government(^)	SOV	0.23
7.30% Central Government	SOV	0.20
6.79% Central Government	SOV	0.03
7.17% Central Government(^)	SOV	0.01
Government Dated Securities - Total		**23.55**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	9.11
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	4.74
Power Finance Corporation Ltd. (^)	CRISIL AAA	4.04
REC LTD	ICRA AAA	3.87
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	3.52
REC LTD	CRISIL AAA	2.94
Power Finance Corporation Ltd.(^)	CRISIL AAA	1.54
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	ICRA AAA	1.38
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	1.15
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	1.10
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.09
Export-Import Bank of India (^)	CRISIL AAA	0.98
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.85
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	0.60
Public Sector Undertakings - Total		**36.91**
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	7.10
BAJAJ FINANCE LTD.	CRISIL AAA	4.78
HDB FINANCIAL SERVICES LTD. (^)	CRISIL AAA	2.46
HDFC BANK LTD. (^)	CRISIL AAA	1.67
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	1.67
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.40
CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.36
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) (^)	CRISIL AAA	1.27
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.13
TOYOTA FINANCIAL SERVICES INDIA LTD.	ICRA AAA	1.12
EMBASSY OFFICE PARKS REIT	CRISIL AAA	1.10
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.97
TATA CAPITAL LTD.	CRISIL AAA	0.92
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.83
PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)	CRISIL AAA(SO)	0.58
SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.56
Hindustan Zinc Ltd.	CRISIL AAA	0.56
TATA CAPITAL LTD. (^)	ICRA AAA	0.56
JIO CREDIT LIMITED	CRISIL AAA	0.55
VERTIS INFRASTRUCTURE TRUST	CRISIL AAA	0.55
POONAWALLA FINCORP LIMITED	CRISIL AAA	0.55
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group) (^)	CRISIL AAA	0.50
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.45
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.42
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.34
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.28
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	0.28
NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.25
ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.22
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.17
PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.14
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.09
ADITYA BIRLA CAPITAL LTD (^)	ICRA AAA	0.03
Corporate Debt/Financial Institutions - Total		**34.86**
Triparty Repo		**1.71**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.27
Alternative Investment Fund - Total		**0.27**
Net Current Assets/(Liabilities)		**2.70**
Grand Total		**100.00**

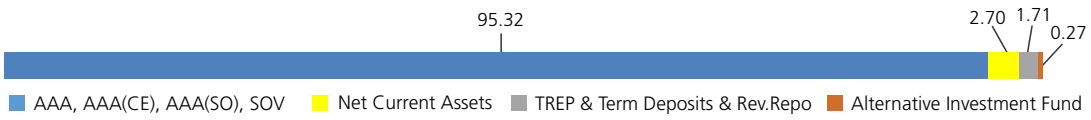
KOTAK BOND SHORT TERM FUND

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.

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 (₹)	27,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	71,83,892	16,96,295	10,64,182	7,10,510	4,05,693	1,25,498
Scheme Returns (%)	**7.40**	**6.73**	**6.66**	**6.70**	**7.93**	**8.66**
Nifty Short Duration Debt Index A-II Returns (%)	7.51	6.84	6.75	6.82	7.91	8.45
Alpha*	**-0.11**	**-0.10**	**-0.09**	**-0.12**	**0.02**	**0.21**
Nifty Short Duration Debt Index A-II (₹)#	72,93,059	17,05,464	10,67,768	7,12,689	4,05,601	1,25,367
CRISIL 10 Year Gilt Index (₹)^	63,72,075	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index (%)	6.52	6.63	6.84	7.26	9.23	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a medium term investment horizon • Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk The risk of the scheme is Moderate	Risk-o-meter Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk The risk of the benchmark is Low to Moderate Nifty Short Duration Debt Index A-II

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 Jul 2025 is 15.40% of the net assets. *For Fund Manager experience, please refer page 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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		■	

Fund Manager*: Mr. Deepak Agrawal, Mr. Sunit Garg

AAUM: ₹699.57 crs

AUM: ₹694.84 crs

Benchmark: CRISIL Credit Risk Debt B-II Index

Allotment Date: May 11, 2010

Folio Count: 6,168

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	₹29.7179	₹33.4540
Annual IDCW	₹12.9239	₹25.1272

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	3.06 yrs
Modified Duration	2.41 yrs
Macaulay Duration	2.55 yrs
Annualised YTM*	7.97%
[$]Standard Deviation	1.72%

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

Total Expense Ratio**

Regular Plan: 1.71%
Direct Plan: 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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 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

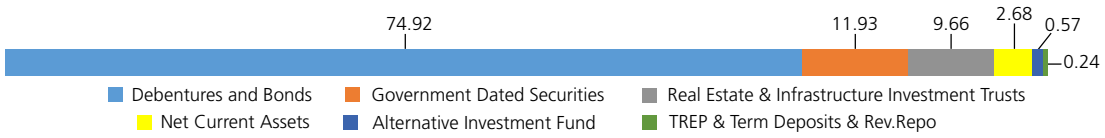
Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government	SOV	8.98
6.79% Central Government	SOV	2.95
Government Dated Securities - Total		**11.93**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.66
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	3.33
THDC India Ltd. (THDCIL)	CARE AA	1.45
Public Sector Undertakings - Total		**8.44**
Corporate Debt/Financial Institutions		
JUBILANT BEVCO LIMITED	CRISIL AA	7.48
VEDANTA LTD.	ICRA AA	7.28
TATA PROJECTS LTD.	CRISIL AA	7.28
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	7.26
ADITYA BIRLA REAL ESTATE LTD	CRISIL AA	6.92
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	5.87
AADHAR HOUSING FINANCE LIMITED	ICRA AA	5.86
AU SMALL FINANCE BANK LTD.	CRISIL AA	4.38
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	3.60
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST)	ICRA AAA(SO)	3.03
PRESTIGE PROJECTS PVT. LTD	ICRA A	2.88
TATA PROJECTS LTD.	FITCH AA	2.02
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	1.32
Nirma Ltd.	CRISIL AA	0.73
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.57
Corporate Debt/Financial Institutions - Total		**66.48**
Triparty Repo		**0.24**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.57
Alternative Investment Fund - Total		**0.57**
Real Estate & Infrastructure Investment Trusts		
Embassy Office Parks REIT	Realty	3.63
INDUS INFRA TRUST	Transport Infrastructure	3.54
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	2.49
Real Estate & Infrastructure Investment Trusts - Total		**9.66**
Net Current Assets/(Liabilities)		**2.68**
Grand Total		**100.00**

KOTAK CREDIT RISK FUND

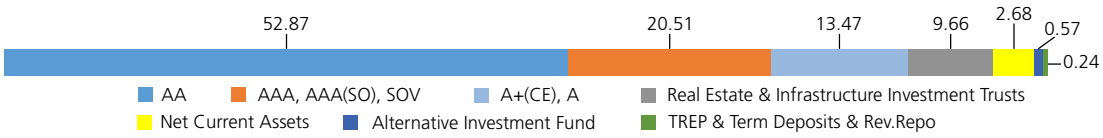
An open ended debt scheme predominantly investing in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.

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
Total	-	**0.00**	**0.00**	**16,135.07**

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 (₹)	18,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	32,18,780	16,63,893	10,49,980	7,06,710	4,05,442	1,25,661
Scheme Returns (%)	**7.02**	**6.36**	**6.28**	**6.49**	**7.88**	**8.92**
CRISIL Credit Risk Debt B-II Index Returns (%)	8.48	8.02	8.00	7.91	8.75	9.56
Alpha*	**-1.45**	**-1.66**	**-1.72**	**-1.42**	**-0.87**	**-0.64**
CRISIL Credit Risk Debt B-II Index (₹)#	36,38,643	18,14,984	11,16,273	7,32,256	4,10,652	1,26,062
CRISIL 10 Year Gilt Index (₹)^	31,64,025	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index (%)	6.82	6.63	6.84	7.26	9.23	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a medium term investment horizon • Investment predominantly in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds) * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Moderately High CRISIL Credit Risk Debt B-II Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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.

Fund Manager*: Mr. Deepak Agrawal, Mr. Abhishek Bisen

AAUM: ₹2,876.74 crs

AUM: ₹2,861.36 crs

Benchmark: Nifty Composite Debt Index A-III

Allotment Date: May 26, 2008

Folio Count: 19,439

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	₹37.6373	₹41.0824
Quarterly IDCW	₹14.1797	₹14.4181

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	18.03 yrs
Modified Duration	7.77 yrs
Macaulay Duration	8.09 yrs
Annualised YTM*	7.12%
$Standard Deviation	3.23%

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

Total Expense Ratio**
Regular Plan: 1.33%
Direct Plan: 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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

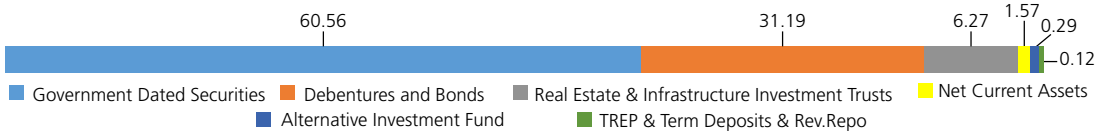
PRC Matrix

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	

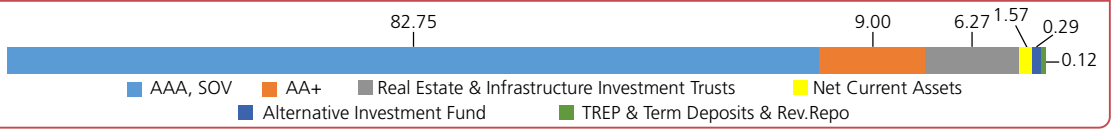
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.30% Central Government(^)	SOV	41.80
6.79% Central Government	SOV	5.73
7.25% Central Government(^)	SOV	4.45
7.09% Central Government	SOV	4.40
6.90% Central Government	SOV	2.05
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	1.42
7.38% Tamil Nadu State Govt-Tamil Nadu	SOV	0.42
7.42% Karnataka State Govt-Karnataka	SOV	0.21
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03
7.18% Central Government(^)	SOV	0.02
6.52% Karnataka State Govt-Karnataka	SOV	0.02
6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.01
Government Dated Securities - Total		**60.56**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	7.11
REC LTD	ICRA AAA	0.88
REC LTD(^)	CRISIL AAA	0.59
Public Sector Undertakings - Total		**8.58**
Corporate Debt/Financial Institutions		
MUTHOOT FINANCE LTD.	CRISIL AA+	6.32
BAJAJ FINANCE LTD.	CRISIL AAA	4.45
HDFC BANK LTD.	CRISIL AAA	4.34
HDFC BANK LTD.(^)	CRISIL AAA	3.07
Tata Steel Ltd. (^)	CARE AA+	2.68
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	1.75
Corporate Debt/Financial Institutions - Total		**22.61**
Triparty Repo		**0.12**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
Alternative Investment Fund - Total		**0.29**
Real Estate & Infrastructure Investment Trusts		
Embassy Office Parks REIT	Realty	3.06
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	1.35
INDUS INFRA TRUST	Transport Infrastructure	1.31
NEXUS SELECT TRUST REIT	Realty	0.55
Real Estate & Infrastructure Investment Trusts - Total		**6.27**
Net Current Assets/(Liabilities)		**1.57**
Grand Total		**100.00**

ALLOCATION (%)



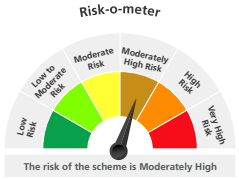
RATING PROFILE (%)



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 (₹)	20,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	42,84,366	17,40,948	10,74,735	7,12,648	4,06,067	1,24,292
Scheme Returns (%)	**7.88**	**7.23**	**6.93**	**6.82**	**7.99**	**6.74**
Nifty Composite Debt Index A-III Returns (%)	7.72	7.30	7.25	7.15	8.50	8.80
Alpha*	**0.16**	**-0.07**	**-0.31**	**-0.33**	**-0.51**	**-2.06**
Nifty Composite Debt Index A-III (₹)#	42,18,869	17,47,132	10,86,791	7,18,488	4,09,135	1,25,584
CRISIL 10 Year Gilt Index (₹)^	38,31,175	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index (%)	6.72	6.63	6.84	7.26	9.23	9.14

Product Label	Fund	Benchmark
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.		

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 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 Jul 2025 is 20.09% of the net assets. *For Fund Manager experience, please refer page 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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

Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹3,195.70 crs
AUM:	₹3,126.55 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 14, 2019
Folio Count:	4,350

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	₹1527.2619	₹1563.8554
IDCW	₹1361.1170	₹1362.3563

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	4.87 yrs
Modified Duration	1.83 yrs
Macaulay Duration	1.93 yrs
Annualised YTM*	6.92%
$Standard Deviation	0.86%

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

Total Expense Ratio**

Regular Plan: 0.63%
Direct Plan: 0.25%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 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	

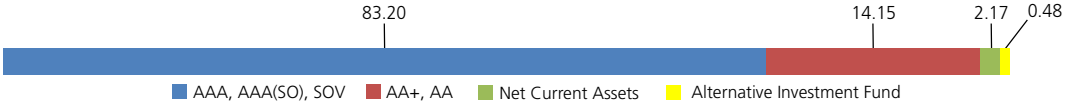
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
6.99% Central Government	SOV	21.09
6.63% Central Government	SOV	11.18
7.81% Central Government(^)	SOV	0.68
Government Dated Securities - Total		**32.95**
Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	3.26
REC LTD (^)	ICRA AAA	3.20
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	3.09
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	1.63
Public Sector Undertakings - Total		**11.18**
Corporate Debt/Financial Institutions		
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	7.79
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	6.59
PIPELINE INFRASTRUCTURE LIMITED (^)	CRISIL AAA	5.93
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	5.32
BAJAJ FINANCE LTD. (^)	CRISIL AAA	3.59
JUBILANT BEVCO LIMITED (^)	CRISIL AA	3.32
DLF Cyber City Developers Ltd	CRISIL AAA	3.20
TATA CAPITAL LTD.	ICRA AAA	3.07
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	2.29
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	1.93
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	ICRA AAA(SO)	1.89
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	1.64
GODREJ PROPERTIES LIMITED (^)	ICRA AA+	1.64
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	1.60
MANKIND PHARMA LTD (^)	CRISIL AA+	1.14
L & T Finance Ltd. (^)	ICRA AAA	0.81
Bahadur Chand Investments Private Limited	ICRA AA	0.80
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027) (VAJRA TRUST)	ICRA AAA(SO)	0.67
Corporate Debt/Financial Institutions - Total		**53.22**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.48
Alternative Investment Fund - Total		**0.48**
Net Current Assets/(Liabilities)		**2.17**
Grand Total		**100.00**

ALLOCATION (%)



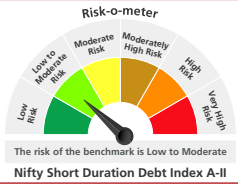
RATING PROFILE (%)



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 (₹)	7,50,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	9,41,897	7,21,311	4,09,170	1,25,999
Scheme Returns (%)	**7.20**	**7.30**	**8.50**	**9.46**
Nifty Short Duration Debt Index A-II Returns (%)	6.69	6.82	7.91	8.45
Alpha*	**0.51**	**0.48**	**0.59**	**1.01**
Nifty Short Duration Debt Index A-II (₹)#	9,26,846	7,12,689	4,05,601	1,25,367
CRISIL 10 Year Gilt Index (₹)^	9,29,059	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index (%)	6.77	7.26	9.23	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		 Nifty Short Duration Debt Index A-II

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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; ^ 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 Jul 2025 is 35.18% of the net assets. *For Fund Manager experience, please refer page 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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. Sunit Garg (upto May 31, 2025) & Mr. Vihag Mishra (w.e.f. June 01, 2025)

AAUM: ₹1,868.75 crs

AUM: ₹1,817.07 crs

Benchmark: CRISIL Medium Duration Debt A-III Index

Allotment Date: March 21, 2014

Folio Count: 9,596

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	₹22.9321	₹25.5098
IDCW	₹14.0754	₹25.5121

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	5.28 yrs
Modified Duration	3.31 yrs
Macaulay Duration	3.46 yrs
Annualised YTM*	7.73%
[$]Standard Deviation	1.45%

*in case of semi annual YTM, it will be annualized.
Source: [$]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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 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

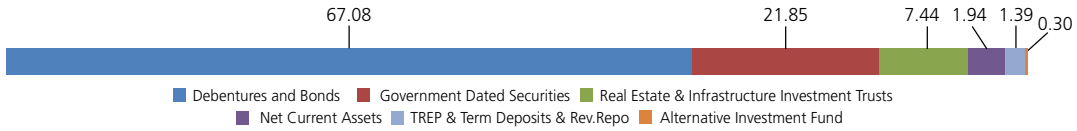
Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.10% Central Government	SOV	8.60
7.18% Central Government(^)	SOV	8.09
6.79% Central Government	SOV	1.41
7.09% Central Government	SOV	1.39
7.30% Central Government	SOV	1.13
6.90% Central Government	SOV	1.07
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.16
Government Dated Securities - Total		**21.85**
Public Sector Undertakings		
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	4.36
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.98
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.20
REC LTD	CRISIL AAA	0.12
Public Sector Undertakings - Total		**7.66**
Corporate Debt/Financial Institutions		
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	4.99
Tata Steel Ltd.	CARE AA+	4.23
AADHAR HOUSING FINANCE LIMITED	ICRA AA	3.64
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	3.60
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	3.37
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	3.10
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	2.83
GODREJ PROPERTIES LIMITED	ICRA AA+	2.82
EMBASSY OFFICE PARKS REIT	CRISIL AAA	2.82
VEDANTA LTD.	ICRA AA	2.78
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	2.76
JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	2.76
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	2.76
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	2.67
JM FINANCIAL ASSET RECONSTRUCTION CO. PVT. LTD	CRISIL AA-	2.38
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	1.68
VEDANTA LTD. (Axis Trustee Services Ltd.)	CRISIL AA	1.66
PRESTIGE PROJECTS PVT. LTD	ICRA A	1.65
MUTHOOT FINANCE LTD.	CRISIL AA+	1.43
PIRAMAL FINANCE LTD	CARE AA	1.38
Bahadur Chand Investments Private Limited	ICRA AA	1.38
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	1.09
BHARTI TELECOM LTD.	CRISIL AAA	0.85
TATA PROJECTS LTD.	FITCH AA	0.39
INDOSTAR CAPITAL FINANCE LIMITED	CRISIL AA-	0.28
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.11
IOT Utkal Energy Services Ltd.	CRISIL AAA	0.01
Corporate Debt/Financial Institutions - Total		**59.42**
Triparty Repo		**1.39**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.30
Alternative Investment Fund - Total		**0.30**
Real Estate & Infrastructure Investment Trusts		
Embassy Office Parks REIT	Realty	3.26
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	2.16
INDUS INFRA TRUST	Transport Infrastructure	1.44
NEXUS SELECT TRUST REIT	Realty	0.58
Real Estate & Infrastructure Investment Trusts - Total		**7.44**
Net Current Assets/(Liabilities)		**1.94**
Grand Total		**100.00**

KOTAK MEDIUM TERM FUND

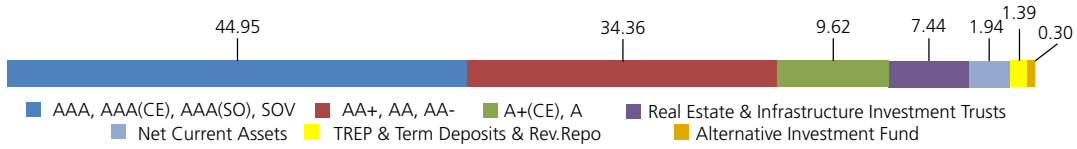
An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and relatively high credit risk.

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
Total	-	**0.00**	**0.00**	**4,427.34**

ALLOCATION (%)



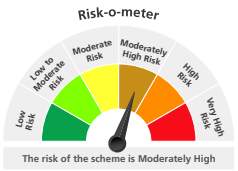
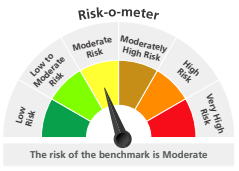
RATING PROFILE (%)



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 (₹)	13,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	20,68,460	17,05,050	10,76,809	7,20,841	4,09,480	1,25,765
Scheme Returns (%)	**6.97**	**6.83**	**6.99**	**7.28**	**8.55**	**9.09**
CRISIL Medium Duration Debt A-III Index Returns (%)	7.46	7.28	7.12	6.91	8.31	9.27
Alpha*	**-0.49**	**-0.45**	**-0.13**	**0.37**	**0.25**	**-0.18**
CRISIL Medium Duration Debt A-III Index (₹)#	21,30,170	17,45,783	10,81,929	7,14,146	4,07,985	1,25,876
CRISIL 10 Year Gilt Index (₹)^	20,42,800	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index Returns (%)	6.77	6.63	6.84	7.26	9.23	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a medium term investment horizon • Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years & 4 years * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		 CRISIL Medium Duration Debt A-III Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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. *For Fund Manager experience, please refer page 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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. Abhishek Bisen (upto May 31, 2025) & Mr. Dharmesh Thakar (w.e.f. June 01, 2025)
AAUM: ₹6,017.05 crs
AUM: ₹5,983.06 crs
Benchmark: CRISIL Banking & PSU Debt A-II Index
Allotment Date: December 29,1998
Folio Count: 14,914

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	₹65.9785	₹68.7639
Monthly Dividend	₹12.3958	₹10.2717

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	5.49 yrs
Modified Duration	3.43 yrs
Macaulay Duration	3.64 yrs
Annualised YTM*	6.82%
$Standard Deviation	1.51%

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

Total Expense Ratio**

Regular Plan: 0.75%
Direct Plan: 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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 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	

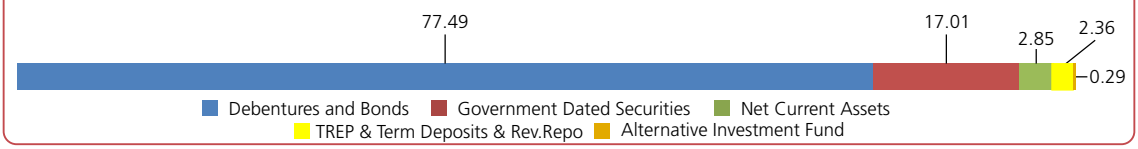
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government(^)	SOV	6.88
6.99% Central Government(^)	SOV	2.22
7.09% Central Government(^)	SOV	2.10
6.63% Central Government(^)	SOV	1.71
7.81% Central Government(^)	SOV	1.29
7.10% Central Government(^)	SOV	0.78
7.63% Maharashtra State Govt-Maharashtra	SOV	0.68
6.90% Central Government(^)	SOV	0.65
7.42% Gujarat State Govt-Gujarat	SOV	0.52
7.30% Central Government(^)	SOV	0.17
6.46% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**17.01**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	9.49
REC LTD	CRISIL AAA	7.82
Power Finance Corporation Ltd.	CRISIL AAA	7.43
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	5.31
Power Grid Corporation of India Ltd.(^)	CRISIL AAA	4.41
National Housing Bank (^)	CARE AAA	3.75
INDIAN OIL CORPORATION LTD. (^)	CRISIL AAA	3.26
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.25
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	2.50
STATE BANK OF INDIA (Basel III TIER II Bonds)(^)	CRISIL AAA	2.38
Power Finance Corporation Ltd. (^)	CRISIL AAA	1.73
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	1.72
Export-Import Bank of India(^)	CRISIL AAA	1.71
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.66
UNION BANK OF INDIA (Basel III TIER I Bonds)	CARE AA+	1.64
National Housing Bank	CRISIL AAA	1.35
Food Corporation of India	CRISIL AAA(CE)	1.30
NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	1.29
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	1.28
Food Corporation of India (^)	CRISIL AAA(CE)	0.86
Mahanagar Telephone Nigam Ltd.	BRICKWORK AA+(CE)	0.81
REC LTD	ICRA AAA	0.42
Mahanagar Telephone Nigam Ltd.	CARE AAA(CE)	0.08
Public Sector Undertakings - Total		**65.45**
Corporate Debt/Financial Institutions		
HDFC BANK LTD. (^)	CRISIL AAA	5.20
HDFC BANK LTD.(^)	CRISIL AAA	4.70
LIC HOUSING FINANCE LTD.	CRISIL AAA	2.14
Corporate Debt/Financial Institutions - Total		**12.04**
Triparty Repo		**2.36**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
Alternative Investment Fund - Total		**0.29**
Net Current Assets/(Liabilities)		**2.85**
Grand Total		**100.00**

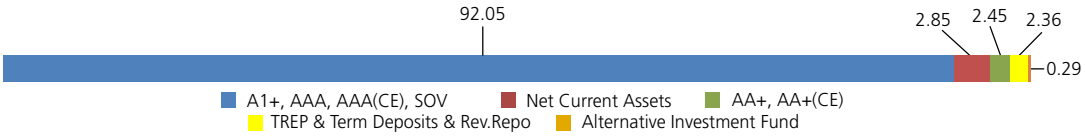
KOTAK BANKING AND PSU DEBT FUND

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.

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 (₹)	32,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	93,55,332	17,41,526	10,80,613	7,16,567	4,07,021	1,25,568
Scheme Returns (%)	**7.22**	**7.24**	**7.09**	**7.04**	**8.15**	**8.77**
CRISIL Banking & PSU Debt A-II Index Returns (%)	NA	7.06	6.87	6.83	7.87	8.52
Alpha*	**NA**	**0.18**	**0.21**	**0.21**	**0.28**	**0.26**
CRISIL Banking & PSU Debt A-II Index (₹)#	NA	17,25,574	10,72,456	7,12,844	4,05,339	1,25,407
CRISIL 10 Year Gilt Index (₹)^	NA	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index (%)	NA	6.63	6.84	7.26	9.23	9.14

Product Label

This product is suitable for investors who are seeking*:

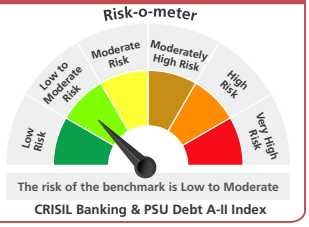
- Income over a short to medium term investment horizon.
- Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions , government securities, and Municipal Bonds.

* 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 : - 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 Jul 2025 is 16.71% of the net assets. *For Fund Manager experience, please refer page 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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

	Short	Medium	Long
Low			
Medium		■	
High			■

Volatility

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹3,996.21 crs
AUM: ₹4,006.68 crs
Benchmark: Nifty All Duration G-Sec Index
Allotment Date: Regular Plan December 29,1998; PF & Trust Plan - November 11, 2003
Folio Count: 11,727

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
Growth	₹96.05	₹109.10
Quarterly IDCW	₹18.77	₹24.33
Gilt PF & Trust Plan	**Regular Plan**	**Direct Plan**
Growth	₹98.27	₹111.75
Gilt PF & Trust Plan		
Quarterly IDCW	₹11.98	

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	30.20 yrs
Modified Duration	11.71 yrs
Macaulay Duration	12.12 yrs
Annualised YTM*	7.10%
$Standard Deviation	4.69%

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

Total Expense Ratio**

Regular Plan: 1.48%
Direct Plan: 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 July, 2025 unless otherwise specified.
Folio Count data as on 30th June 2025.

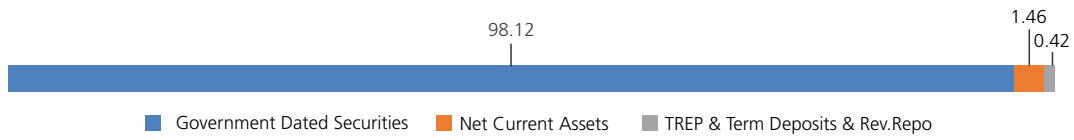
PRC Matrix

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		

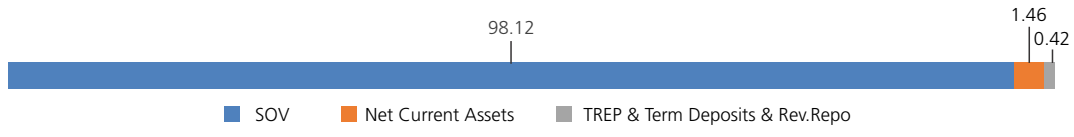
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.30% Central Government(^)	SOV	33.78
7.34% Central Government	SOV	26.34
7.09% Central Government	SOV	11.33
6.90% Central Government	SOV	11.20
7.10% Central Government	SOV	3.25
6.92% Central Government	SOV	1.65
6.79% Central Government	SOV	1.54
GS CG 06/05/2037 - (STRIPS)	SOV	0.52
7.02% Central Government	SOV	0.50
GS CG 25/05/2034 - (STRIPS)	SOV	0.44
GS CG 25/11/2034 - (STRIPS)	SOV	0.42
7.70% Maharashtra State Govt-Maharashtra	SOV	0.42
GS CG 22/04/2037 - (STRIPS)	SOV	0.41
GS CG 22/04/2039 - (STRIPS)	SOV	0.40
GS CG 22/10/2037 - (STRIPS)	SOV	0.39
GS CG 22/10/2035 - (STRIPS)	SOV	0.39
GS CG 25/11/2036 - (STRIPS)	SOV	0.36
GS CG 22/10/2036 - (STRIPS)	SOV	0.36
GS CG 15/04/2039 - (STRIPS)	SOV	0.30
GS CG 22/10/2039 - (STRIPS)	SOV	0.29
GS CG 22/04/2036 - (STRIPS)	SOV	0.29
GS CG 06/05/2038 - (STRIPS)	SOV	0.27
GS CG 15/10/2042 - (STRIPS)	SOV	0.23
GS CG 15/10/2043 - (STRIPS)	SOV	0.22
GS CG 25/11/2041 - (STRIPS)	SOV	0.21
8.28% Tamil Nadu State Govt-Tamil Nadu	SOV	0.18
GS CG 25/11/2037 - (STRIPS)	SOV	0.17
GS CG 25/05/2041 - (STRIPS)	SOV	0.17
GS CG 25/05/2037 - (STRIPS)	SOV	0.17
GS CG 15/10/2044 - (STRIPS)	SOV	0.17
GS CG 15/04/2044 - (STRIPS)	SOV	0.17
GS CG 25/05/2035 - (STRIPS)	SOV	0.16
GS CG 22/04/2038 - (STRIPS)	SOV	0.16
GS CG 15/04/2045 - (STRIPS)	SOV	0.16
GS CG 06/11/2037 - (STRIPS)	SOV	0.15
8.37% Tamil Nadu State Govt-Tamil Nadu	SOV	0.13
GS CG 22 Aug 2026 - (STRIPS)	SOV	0.08
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.08
7.38% Tamil Nadu State Govt-Tamil Nadu	SOV	0.08
GS CG 23/12/2025 - (STRIPS)	SOV	0.07
7.91% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
6.57% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.06
GS CG 25/11/2039 - (STRIPS)	SOV	0.05
GS CG 22/10/2038 - (STRIPS)	SOV	0.05
8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.05
8.08% Maharashtra State Govt-Maharashtra	SOV	0.05
GS CG 25/05/2042 - (STRIPS)	SOV	0.04
7.95% Central Government	SOV	0.04
7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
7.68% Karnataka State Govt-Karnataka	SOV	0.03
6.78% Karnataka State Govt-Karnataka	SOV	0.02
8.16% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**98.12**
Triparty Repo		**0.42**
Net Current Assets/(Liabilities)		**1.46**
Grand Total		**100.00**

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 (₹)	32,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,04,94,570	16,88,513	10,53,833	6,99,483	3,98,980	1,22,633
Scheme Returns (%)	**7.93**	**6.65**	**6.38**	**6.08**	**6.80**	**4.12**
Nifty All Duration G-Sec Index Returns (%)	NA	7.50	7.49	7.57	8.92	7.65
Alpha*	**NA**	**-0.85**	**-1.11**	**-1.49**	**-2.12**	**-3.53**
Nifty All Duration G-Sec Index (₹)#	NA	17,65,435	10,96,401	7,26,091	4,11,714	1,24,863
CRISIL 10 Year Gilt Index (₹)^	NA	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index Returns (%)	NA	6.63	6.84	7.26	9.23	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a long investment horizon • Investment in sovereign securities issued by theCentral and/or State Government(s) and/or reverse repos in such securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Moderate Nifty All Duration G-Sec Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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:	₹2,096.96 crs
AUM:	₹2,094.80 crs
Benchmark:	CRISIL Medium to Long Duration Debt A-III Index
Allotment Date:	November 25, 1999
Folio Count:	5,611

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	₹77.2027	₹86.7569
IDCW	₹47.2997	₹28.8755

(as on July 31, 2025)

Debt Quant & Ratios

Average Maturity	13.44 yrs
Modified Duration	6.45 yrs
Macaulay Duration	6.70 yrs
Annualised YTM*	6.69%
$Standard Deviation	2.48%

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

Total Expense Ratio**

Regular Plan: 1.66%
Direct Plan: 0.70%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

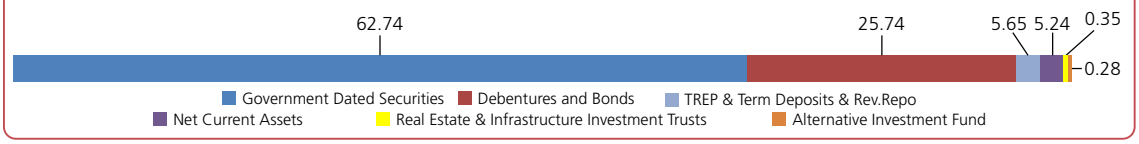
PRC Matrix

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
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.02% Central Government	SOV	11.05
6.90% Central Government	SOV	8.62
6.79% Central Government	SOV	7.61
7.1% Central Government	SOV	7.46
7.09% Central Government	SOV	5.89
6.92% Central Government	SOV	5.84
7.34% Central Government	SOV	5.80
7.3% Central Government	SOV	5.38
7.63% Maharashtra State Govt-Maharashtra	SOV	1.00
GS CG 15/10/2036 - (STRIPS)	SOV	0.68
GS CG 15/04/2037 - (STRIPS)	SOV	0.66
GS CG 22/04/2038 - (STRIPS)	SOV	0.62
GS CG 15/04/2036 - (STRIPS)	SOV	0.36
GS CG 15/04/2043 - (STRIPS)	SOV	0.35
GS CG 15/10/2043 - (STRIPS)	SOV	0.34
8.31% Telangana State Govt-Telangana	SOV	0.24
GS CG 25/11/2035 - (STRIPS)	SOV	0.14
GS CG 25/11/2036 - (STRIPS)	SOV	0.13
GS CG 25/11/2037 - (STRIPS)	SOV	0.12
GS CG 25/05/2039 - (STRIPS)	SOV	0.11
6.58% Gujarat State Govt-Gujarat	SOV	0.11
7.78% West Bengal State Govt-West Bengal	SOV	0.10
GS CG 22 Aug 2026 - (STRIPS)	SOV	0.08
7.32% Central Government	SOV	0.05
Government Dated Securities - Total		**62.74**
Public Sector Undertakings		
National Housing Bank	CARE AAA	8.34
REC LTD	CRISIL AAA	3.72
DME DEVELOPMENT LIMITED	CRISIL AAA	3.01
Power Finance Corporation Ltd. (^)	CRISIL AAA	2.97
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	2.43
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	2.14
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.46
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.19
National Housing Bank	CRISIL AAA	0.17
Public Sector Undertakings - Total		**24.43**
Corporate Debt/Financial Institutions		
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.21
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.10
Corporate Debt/Financial Institutions - Total		**1.31**
Triparty Repo		**5.65**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.28
Alternative Investment Fund - Total		**0.28**
Real Estate & Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	0.35
Real Estate & Infrastructure Investment Trusts - Total		**0.35**
Net Current Assets/(Liabilities)		**5.24**
Grand Total		**100.00**

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 (₹)	30,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	91,22,942	16,79,510	10,60,599	7,06,480	4,04,216	1,24,515
Scheme Returns (%)	**7.55**	**6.54**	**6.56**	**6.47**	**7.68**	**7.10**
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	7.48	7.39	7.26	8.70	9.01
Alpha*	**NA**	**-0.94**	**-0.82**	**-0.78**	**-1.02**	**-1.92**
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	17,63,922	10,92,209	7,20,499	4,10,343	1,25,718
CRISIL 10 Year Gilt Index (₹)^	NA	16,87,487	10,71,344	7,20,568	4,13,590	1,25,796
CRISIL 10 Year Gilt Index Returns (%)	NA	6.63	6.84	7.26	9.23	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a long investment horizon • Investment in debt & money market securities with a portfolio Macaulay duration between 4 years & 7 years. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		 CRISIL Medium to Long Duration Debt A-III Index

For latest Riskometer, investors may refer to an addendum issued or updated on website at 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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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

Short	Medium	Long	Volatility
			Low
			Medium
		■	High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹162.51 crs
AUM:	₹161.80 crs
Benchmark:	CRISIL Long Duration Debt A-III Index
Allotment Date:	March 11, 2024
Folio Count:	5,733

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	₹11.0699	₹11.1138
IDCW	₹11.0701	₹11.1143

(as on July 31, 2025)

Debt Quant

Average Maturity	26.87 yrs
Modified Duration	13.08 yrs
Macaulay Duration	13.54 yrs
Annualised YTM*	7.10%
$Standard Deviation	4.72%

*in case of semi annual YTM, it will be annualized. Source: $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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

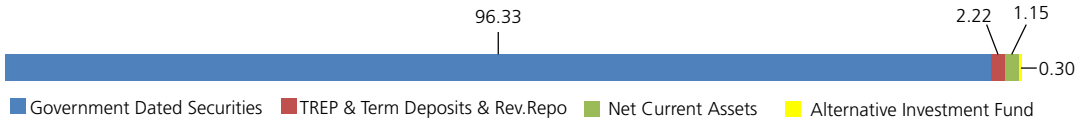
PRC Matrix

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		

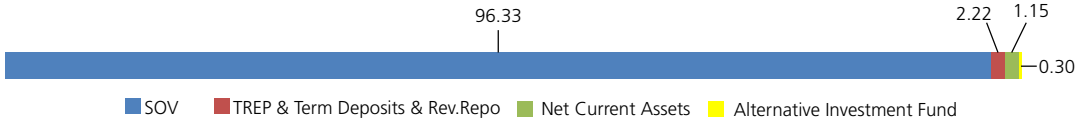
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.30% Central Government	SOV	24.85
6.90% Central Government	SOV	21.11
7.34% Central Government	SOV	15.27
GS CG 06/11/2037 - (STRIPS)	SOV	5.62
GS CG 15/04/2044 - (STRIPS)	SOV	5.15
GS CG 25/05/2038 - (STRIPS)	SOV	4.04
GS CG 25/05/2042 - (STRIPS)	SOV	3.99
GS CG 25/11/2038 - (STRIPS)	SOV	3.90
GS CG 15/10/2045 - (STRIPS)	SOV	3.82
GS CG 22/10/2038 - (STRIPS)	SOV	2.58
GS CG 25/11/2042 - (STRIPS)	SOV	1.06
GS CG 22/10/2041 - (STRIPS)	SOV	1.04
GS CG 25/05/2043 - (STRIPS)	SOV	1.03
GS CG 25/11/2043 - (STRIPS)	SOV	0.99
GS CG 25/05/2044 - (STRIPS)	SOV	0.96
GS CG 25/11/2044 - (STRIPS)	SOV	0.92
Government Dated Securities - Total		**96.33**
Triparty Repo		**2.22**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.30
Alternative Investment Fund - Total		**0.30**
Net Current Assets/(Liabilities)		**1.15**
Grand Total		**100.00**

ALLOCATION (%)



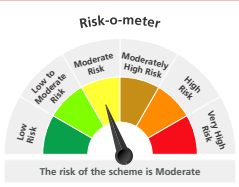
RATING PROFILE (%)



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 (₹)	1,70,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,78,287	1,23,360
Scheme Returns (%)	**6.57**	**5.27**
CRISIL Long Duration Debt A-III Index Returns (%)	7.78	7.14
Alpha*	**-1.22**	**-1.88**
CRISIL Long Duration Debt A-III Index Returns (₹)#	1,79,823	1,24,545
CRISIL 10 Year Gilt Index (₹)^	1,82,069	1,25,796
CRISIL 10 Year Gilt Index (%)	9.57	9.14

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term wealth creation • To generate income / capital appreciation through investments in debt and money market instruments. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		 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

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 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 datedJune 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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

Details of exposure across all Debt Funds of Kotak Mahindra Mutual Fund as on July 31, 2025

Issuer Name	%age of Exposure to Debt AUM
360 One Prime Ltd.	0.20
360 One Wam Limited	0.05
Aadhar Housing Finance Limited	0.11
Aditya Birla Capital Ltd	0.57
Aditya Birla Housing Finance Ltd	0.36
Aditya Birla Money Ltd	0.05
Aditya Birla Real Estate Ltd	0.06
Aditya Birla Renewables Limited	0.11
Angel One Limited	0.19
Aseem Infrastructure Finance Limited	0.13
Au Small Finance Bank Ltd.	0.22
Axis Bank Ltd.	1.42
AXIS Finance Ltd.	0.02
Axis Securities Limited	0.27
Adani Ports And Special Economic Zone Limited	0.26
Andhra Pradesh State Govt	0.40
Bajaj Finance Ltd.	1.40
Bajaj Financial Securities Limited	0.18
Bajaj Housing Finance Ltd.	0.88
Bamboo Hotel And Global Centre (Delhi) Private Ltd (Guaranteed by Prestige Estate Projects Limited)	0.07
Bank Of Baroda	1.31
Bank Of India	0.14
Barclays Investments & Loan (India) Pvt. Ltd.	0.15
Bharti Airtel Ltd.	0.26
Bharti Telecom Ltd.	1.28
Birla Group Holding Private Limited	0.21
Bahadur Chand Investments Private Limited	0.08
Bihar State Govt	0.12
Can Fin Homes Ltd.	0.40
Canara Bank	2.30
CESC Ltd.	0.10
Cholamandalam Investment And Finance Company Ltd.	0.12
Cholamandalam Securities Limited	0.03
Credila Financial Services Limited	0.10
Cube Highways Trust – NCDs	0.13
Central Government	18.02
Citicorp Finance (India) Ltd.	0.08
DCM Shriram Ltd.	0.05
Dhruva Trust (Originator Five-Star Business Fin Ltd.)	0.08
DLF Cyber City Developers Ltd	0.10
DME Development Limited (100% owned by NHAI and Letter of comfort from NHAI)	0.38
Embassy Office Parks REIT - NCDs	0.73
Export-Import Bank Of India	0.21
Federal Bank Ltd.	0.31
First Business Receivables Trust (Originator Reliance Industries Ltd)	0.13
Food Corporation of India (Guaranteed by Govt. of India)	0.17
Godrej Housing Finance Ltd	0.05
Godrej Industries Ltd	0.09
Godrej Properties Limited	0.06
Godrej Seeds And Genetics Ltd.	0.26
Gujarat State Govt	1.13
Hdb Financial Services Ltd.	0.51
Hdfc Bank Ltd.	4.04
Hdfc Securities Limited	0.10
Hero Fincorp Ltd.	0.18
Hinduja Leyland Finance Ltd.	0.05
Housing & Urban Development Corporation Ltd.	0.26
Haryana State Govt	0.58
Hindustan Zinc Ltd.	0.50
Icici Bank Ltd.	#
Icici Home Finance Company Limited	0.10
Icici Securities Limited	0.94
IDBI Bank Ltd.	0.38
Idfc First Bank Limited	0.10
IIFL Finance Limited	0.51
India Infradebt Ltd	0.09
India Universal Trust Al1 (Originator Hdfc Bank Ltd.)	0.36
India Universal Trust Al2 (Originator Hdfc Bank Ltd.)	0.21
Indian Bank	1.02
Indian Oil Corporation Ltd.	0.57
Indian Overseas Bank	0.85
Indian Railway Finance Corporation Ltd.	0.16
Indigrid Infrastructure Trust	0.26
Indostar Capital Finance Limited	#
Indusind Bank Ltd.	1.21
Interise Trust - NCDs	0.07
Iot Utkal Energy Services Ltd.	#
Jamnagar Utilities & Power Private Limited (Mukesh Ambani Group)	0.59
Jio Credit Limited	0.05
JM Financial Services Limited	0.03
Jm Financial Asset Reconstruction Co. Pvt. Ltd	0.03
Jm Financial Credit Solutions Ltd.	0.05
Jubilant Bevco Limited	0.19
Julius Baer Capital (India) Pvt. Ltd	0.23
Karur Vysya Bank Ltd.	0.26
Kotak Mahindra Investments Ltd.	#
Karnataka State Govt	1.63
Kerala State Govt	0.13
Kotak Mahindra Prime Ltd.	0.07
L & T Finance Ltd.	0.13

Issuer Name	%age of Exposure to Debt AUM
L&T Metro Rail (Hyderabad) Ltd (NCDs are Guaranteed By Larsen & Toubro Limited.)	0.47
Lic Housing Finance Ltd.	1.55
Liquid Gold Series 9 (Originator Iifl Finance Ltd.)	0.20
Larsen and Toubro Ltd.	0.26
Mankind Pharma Ltd	0.55
Mindspace Business Parks REIT - NCDs	0.12
Motilal Oswal Financial Services Limited	0.77
Motilal Oswal Finvest Ltd.	0.05
Muthoot Finance Ltd.	0.88
Madhya Pradesh State Govt	0.38
Mahanagar Telephone Nigam Ltd. (Guaranteed by Govt of India).	0.03
Maharashtra State Govt	0.90
Mahindra & Mahindra Financial Services Ltd.	0.33
Muthoot Fincorp Ltd.	0.07
National Bank For Agriculture & Rural Development	6.57
National Bank For Financing Infrastructure And Development	0.26
Nexus Select Trust REIT	0.05
Nomura Capital (India) Private Limited	0.03
Nomura Fixed Income Securities Private Ltd.	0.03
Nuclear Power Corporation Of India Ltd.	0.08
Nuvama Wealth And Investment Ltd	0.13
National Housing Bank	0.65
Nirma Ltd.	0.19
Pipeline Infrastructure Limited	0.27
Piramal Finance Ltd	0.61
Pnb Housing Finance Ltd.	0.40
Poonawalla Fincorp Limited	0.26
Prestige Projects Pvt. Ltd	0.03
Punjab & Sind Bank	0.18
Punjab National Bank	2.86
Panatone Finvest Ltd. (Sub. of Tata Sons)	0.30
Power Finance Corporation Ltd.	2.09
Power Grid Corporation Of India Ltd.	0.15
Punjab State Govt	0.01
Rural Electrification Corporation Ltd.	2.58
Reliance Industries Ltd.	0.39
Rajasthan State Govt	0.34
Reliance Jio Infocomm Ltd.	0.51
Reliance Retail Ventures Ltd	1.03
Samvardhana Motherson International Ltd	0.01
Sansar Trust (Originator Shriram Finance Ltd)	0.35
SBI Cards & Payment Services Pvt. Ltd.	0.15
Sbicap Securities Limited	0.39
Sharekhan Limited	0.10
Small Industries Development Bank Of India	5.70
SMFG India Credit Co. Ltd.	0.11
SMFG India Home Finance Company Ltd	0.13
Standard Chartered Capital Ltd.	0.18
State Bank Of India.	0.07
Sundaram Finance Ltd.	0.05
Sundaram Home Finance Ltd	0.08
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	0.70
Tata Capital Housing Finance Ltd.	0.53
Tata Capital Ltd.	0.61
Tata Projects Ltd.	0.10
Telangana State Industrial Infrastructure Corporation Ltd. (Guaranteed by Govt. of Telangana)	0.20
Thdc India Ltd. (Thdcil)	0.01
Torrent Electricals Limited	0.26
Toyota Financial Services India Ltd.	0.11
TREP/REVERSE REPO	6.71
Tamil Nadu State Govt	1.43
Tata Steel Ltd.	0.08
Telangana State Govt	0.02
U P Power Corporation Ltd (Guaranteed By Up State Government)	0.06
Uco Bank	0.50
Union Bank Of India	1.59
Uttar Pradesh State Govt	0.47
Vajra Trust (Originator Veritas Finance Private Ltd)	0.02
Vedanta Ltd.	0.34
Vertis Infrastructure Trust	0.10
West Bengal State Govt	0.31
Yes Bank Ltd.	0.00
Total	**100.00**

# Indicates Less than 0.005%

Industry / Sector	%age of Exposure to Debt AUM $
BANK	18.80
CASH(TREP/REVERSE REPO)	6.41
CORPORATES	6.87
FINANCIAL SERVICES	33.46
GOI/TBILLS	25.92
NBFC	8.54
Total	**100.00**

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.**

Ready Reckoner

Equity – Diversified

As on 31st July, 2025

kotak Mutual Fund

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
Kotak Large Cap Fund (Erstwhile known as Kotak Bluechip Fund)	29-Dec-98	Fund invests in companies with Large market capitalization through diversification across sectors.	Financial Services: 28.4/34.9 Information Technology: 9.4/9.0 Automobile and Auto Components: 9.2/7.2 Oil, Gas & Consumable Fuels: 8.4/9.5 Fast Moving Consumer Goods: 6.7/7.5	HDFC Bank Ltd: 8.0 ICICI Bank Ltd: 7.7 Reliance Industries Ltd: 6.6 Infosys Ltd: 4.1 Larsen And Toubro Ltd: 3.7	Mr. Rohit Tandon	10,342.14	LC: 83 MC: 9 SC: 5 D&O: 3	0.92	0.83	12.14	1.74	0.61
Kotak Flexicap Fund	11-Sep-09	Focus on select sectors of economy diversified at stock level. Flexibility to invest across market capitalization.	Financial Services: 25.6/31.4 Capital Goods: 9.7/5.8 Chemicals: 7.7/2.1 Information Technology: 7.3/8.1 Oil, Gas & Consumable Fuels: 7.2/7.6	ICICI Bank Ltd: 7.4 Bharat Electronics Ltd: 6.2 HDFC Bank Ltd: 6.1 Ultratech Cement Ltd: 4.0 Larsen And Toubro Ltd: 3.8	Mr. Harsha Upadhyaya	53,293.04	LC: 74 MC: 19 SC: 5 D&O: 2	0.93	0.92	12.86	1.44	0.59
Kotak Multicap Fund	29-Sep-21	Fund is mix of Largecap, Midcap, & Smallcap stocks that work together as a team to create winning opportunities	Financial Services: 23.4/28.7 Automobile and Auto Components: 10.9/6.2 Information Technology: 9.8/7.3 Consumer Services: 8.2/3.6 Fast Moving Consumer Goods: 6.0/5.9	Maruti Suzuki India Limited: 6.0 State Bank Of India: 4.0 Hero MotoCorp Ltd: 3.6 Radico Khaitan Ltd: 2.8 Hindustan Petroleum Corporation Ltd: 2.7	Mr. Devender Singhal Mr. Abhishek Bisen	18,854.40	LC: 38 MC: 31 SC: 29 D&O: 1	1.05	1.13	15.44	1.63	0.42
Kotak Large & Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund)	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: 24.1/29.0 Capital Goods: 10.8/8.4 Oil, Gas & Consumable Fuels: 8.5/6.5 Information Technology: 7.7/7.7 Healthcare: 7.7/8.2	HDFC Bank Ltd: 6.5 Bharat Electronics Ltd: 3.8 Eternal Limited: 3.8 ICICI Bank Ltd: 3.7 State Bank Of India: 3.1	Mr. Harsha Upadhyaya	28,084.13	LC: 53 MC: 40 SC: 6 D&O: 2	0.89	1.06	12.90	1.57	0.53
Kotak Midcap Fund (Erstwhile known as Kotak Emerging Equity Fund)	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: 14.2/23.2 Capital Goods: 12.3/14.4 Healthcare: 11.7/12.2 Information Technology: 11.2/6.5 Chemicals: 10.4/6.2	Fortis Healthcare India Ltd: 3.7 Ge Vernova T&d India Limited: 3.6 Dixon Technologies India Ltd: 3.2 Mphasis Ltd: 3.2 Ipca Laboratories Ltd: 3.1	Mr. Atul Bhole	57,375.20	LC: 14 MC: 70 SC: 14 D&O: 2	0.89	1.10	15.09	1.39	0.37

Ideal Investments Horizon – 5 Years & Above

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. *Standard Deviation
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Ready Reckoner

Equity – Diversified

As on 31st July, 2025

kotak Mutual Fund

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
Kotak Small Cap Fund	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: 20.9/13.4 Consumer Durables: 12.1/5.0 Capital Goods: 11.1/13.5 Consumer Services: 10.3/4.0 Financial Services: 6.6/21.8	Aster DM Healthcare Ltd: 4.0 Krishna Institute Of Medical: 3.6 Vijaya Diagnostic Centre Pvt: 3.1 Techno Electric & Engineering Company Limited: 3.0 Century Plyboards (india) Ltd: 2.7	Mr. Harish Bihani	17,902.58	LC: 7 MC: 14 SC: 77 D&O: 2	0.80	0.78	16.55	1.64	0.52
Kotak Contra Fund (Erstwhile known as Kotak India EQ Contra Fund)	27-Jul-05	Fund follows a contrarian strategy – "Sailing Against The Wind" which aims to selects stocks of high-quality companies using the Business-Management-Valuation approach.	Financial Services: 31.5/31.4 Healthcare: 10.4/6.6 Information Technology: 9.5/8.1 Oil, Gas & Consumable Fuels: 6.6/7.6 Fast Moving Consumer Goods: 5.9/6.	HDFC Bank Ltd: 7.1 ICICI Bank Ltd: 5.8 STATE BANK OF INDIA: 3.4 Reliance Industries Ltd: 3.3 Infosys Ltd.: 3.2	Ms. Shibani Sircar Kurian	4,471.76	LC: 55 MC: 27 SC: 16 D&O: 2	0.98	1.14	13.54	1.86	0.57
Kotak Focused Fund (Erstwhile known as Kotak Focused Equity Fund)	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: 27.2/31.4 Capital Goods: 9.9/5.8 Information Technology: 9.6/8.1 Consumer Services: 8.4/3.7 Healthcare: 7.1/6.6	HDFC Bank Ltd: 7.7 ICICI Bank Ltd: 7.2 Eternal Limited: 5.7 Bharti Airtel Ltd: 5.7 Tech Mahindra Ltd: 4.1	Ms. Shibani Sircar Kurian	3,658.99	LC: 75 MC: 21 SC: 2 D&O: 1	0.89	0.84	12.25	1.89	0.55
Kotak ELSS Tax Saver Fund	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: 30.1/31.4 Information Technology: 10.1/8.1 Oil, Gas & Consumable Fuels: 8.2/7.6 Chemicals: 6.5/2.1 Automobile and Auto Components: 6.0/6.7	HDFC Bank Ltd: 9.5 ICICI Bank Ltd: 6.1 Bharti Airtel Ltd: 3.7 Infosys Ltd: 3.6 State Bank Of India: 3.4	Mr. Harsha Upadhyaya	6,354.72	LC: 71 MC: 19 SC: 9 D&O: 1	0.91	0.89	12.81	1.76	0.62

Ideal Investments Horizon – 5 Years & Above

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Ready Reckoner

Equity - Thematic/Sectoral

As on 31st July, 2025

kotak Mutual Fund

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
Kotak Infrastructure & Economic Reform Fund	25-Feb-08	Fund mainly invests in infrastructure companies expected to benefit from economic growth and development.	Capital Goods: 20.1/4.4 Construction: 15.5/12.4 Telecommunication: 11.1/16.6 Automobile and Auto Components: 10.9/2.2 Oil, Gas & Consumable Fuels: 9.7/28.0	Bharti Airtel Ltd: 7.4 Reliance Industries Ltd: 5.2 Larsen And Toubro Ltd: 4.7 Shree Cement Ltd: 4.5 Solar Industries India Limited: 3.2	Mr. Nalin Rasik Bhatt	2,387.70	LC: 42 MC: 17 SC: 40 D&O: 1	0.90	1.00	18.23	2.00	0.66
Kotak Pioneer Fund	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: 6.3/3.7 Healthcare: 5.4/6.6 Automobile and Auto Components: 4.3/6.7 Financial Services: 3.6/31.4 Capital Goods: 3.5/5.8	Eternal Limited: 4.8 Bharti Hexacom Ltd: 3.8 Aster DM Healthcare Ltd: 3.6 Inter Globe Aviation Ltd: 3.6 Reliance Industries Ltd: 2.9	Mr. Harish Bihani	3,022.86	LC: 39 MC: 24 SC: 20 D&O: 18	0.95	1.28	12.97	1.86	0.49
Kotak ESG Exclusionary Strategy Fund	11-Dec-20	Portfolio consists of diversified companies that adhere to Environmental, Social & Governance parameters, with flexibility to invest across market capitalization	Financial Services: 25.6/34.8 Automobile and Auto Components: 10.9/10.8 Information Technology: 10.9/16.2 Consumer Services: 8.6/6.0 Telecommunication: 7.9/3.8	HDFC Bank Ltd: 8.4 Bharti Airtel Ltd: 6.0 Eternal Limited: 5.4 Tech Mahindra Ltd: 4.1 Ultratech Cement Ltd: 3.8	Mr. Mandar Pawar	863.50	LC: 76 MC: 18 SC: 4 D&O: 2	0.89	0.70	12.07	2.28	0.88
Kotak Manufacture in India Fund	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	Capital Goods: 26.8/19.3 Automobile and Auto Components: 20.6/28.5 Healthcare: 14.3/16.6 Oil, Gas & Consumable Fuels: 11.2/8.3 Construction Materials: 6.6	Sun Pharmaceuticals Industries Ltd: 4.8 Reliance Industries Ltd: 4.2 Mahindra & Mahindra Ltd: 4.2 Tata Steel Ltd: 3.5 Bharat Electronics Ltd: 3.1	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen	2,484.14	LC: 47 MC: 32 SC: 18 D&O: 3	0.95	0.91	15.26	1.97	0.55
Kotak Business Cycle Fund	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: 19.5/31.4 Healthcare: 14.9/6.6 Consumer Services: 10.5/3.7 Capital Goods: 9.2/5.8 Automobile and Auto Components: 8.0/6.7	ICICI Bank Ltd: 4.8 Bharti Hexacom Ltd: 4.1 Aster DM Healthcare Ltd: 3.7 Eternal Limited: 3.4 Vishal Mega Mart Limited: 3.4	Mr. Harish Bihani, Mr. Abhishek Bisen	2,848.67	LC: 45 MC: 25 SC: 29 D&O: 1	0.94	1.01	13.65	1.94	0.59

Ideal Investments Horizon – 5 Years & Above

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Equity - Thematic/Sectoral

As on 31st July, 2025

kotak Mutual Fund

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
Kotak Banking & Financial Services Fund	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: 98.8/100.0	HDFC Bank Ltd: 19.6 ICICI Bank Ltd: 18.8 State Bank Of India: 6.5 Bajaj Finance Ltd: 5.7 Kotak Mahindra Bank Ltd: 5.1	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	1,236.49	LC: 71 MC: 10 SC: 18 D&O: 1	0.99	1.03	12.68	2.13	0.65
Kotak Quant Fund	02-Aug-23	Fund selects stocks based on an in-house proprietary quantitative model across Market Capitalization and diverse sectors	Financial Services: 42.4/33.3 Healthcare: 7.6/5.2 Fast Moving Consumer Goods: 6.4/6.8 Construction Materials: 5.7/2.1 Chemicals: 5.7/1.2	ICICI Bank Ltd: 4.0 HDFC Bank Ltd: 3.9 Britannia Industries Ltd: 3.5 Bharti Airtel Ltd: 3.3 Ultratech Cement Ltd: 3.1	Mr. Harsha Upadhyaya, Mr. Rohit Tandon And Mr. Abhishek Bisen	641.87	LC: 56 MC: 38 SC: 5 D&O: 1	1.16	0.89	17.73	1.71	1.16
Kotak Consumption Fund	16-Nov-23	Fund invests in Consumption theme which aim to grow with the nation's growing lifestyle	Consumer Services: 25.8/15.6 Fast Moving Consumer Goods: 25.2/29.4 Automobile and Auto Components: 15.2/22.6 Healthcare: 10.4/5.2 Telecommunication: 9.1/9.8	ITC Ltd: 7.7 Maruti Suzuki India Limited: 7.6 Eternal Limited: 7.4 Bharti Airtel Ltd: 6.3 Hero MotoCorp Ltd: 4.5	Mr. Devender Singhal, Mr. Abhishek Bisen	1,373.36	LC: 49 MC: 20 SC: 29 D&O: 1	0.91	0.88	15.90	2.10	0.56
Kotak Healthcare Fund	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: 94.2/100.0	Sun Pharmaceuticals Industries Ltd: 14.1 Max Healthcare Institute Ltd: 7.8 Jb Chemicals & Pharmaceuticals Ltd: 5.9 Divi s Laboratories Ltd: 5.4 Cipla Ltd: 4.8	Ms. Shibani Sircar Kurian, Mr. Dhananjay Tikariha And Mr. Abhishek Bisen	485.27	LC: 45 MC: 12 SC: 37 D&O: 6	0.96	0.89	17.20	2.40	0.79
Kotak Technology Fund	04-Mar-24	Fund invest in the Potential Growth Story Of Technology Sector	Information Technology: 61.9/68.7 Telecommunication: 20.8/29.9 Consumer Services: 13.2 Services: 1.6	Infosys Ltd: 19.8 Bharti Airtel Ltd: 16.0 Tata Consultancy Services Ltd: 7.2 Tech Mahindra Ltd: 7.1 Eternal Limited: 6.8	Ms. Shibani Sircar Kurian And Mr. Abhishek Bisen	586.51	LC: 68 MC: 24 SC: 5 D&O: 3	0.97	0.52	18.54	2.39	0.92

Ideal Investments Horizon – 5 Years & Above

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Ready Reckoner

Equity - Thematic/Sectoral

As on 31st July, 2025

kotak Mutual Fund

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
Kotak Special Opportunities Fund	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	Financial Services: 15.7/31.4 Automobile and Auto Components: 13.7/6.7 Information Technology: 11.6/8.1 Fast Moving Consumer Goods: 11.4/6.5 Healthcare: 9.7/6.6	Maruti Suzuki India Limited: 6.8 Hero MotoCorp Ltd: 4.5 Radico Khaitan Ltd: 4.2 Wipro Ltd: 4.0 Jubilant Pharmova Limited: 3.9	Mr. Devender Singhal and Mr. Abhishek Bisen	1,972.92	LC: 25 MC: 29 SC: 46 D&O: 0	1.08	-0.55	17.80	2.05	0.67
Kotak MNC Fund	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.	Fast Moving Consumer Goods: 21.8/35.2 Healthcare: 21.2/6.4 Capital Goods: 20.2/21.6 Automobile and Auto Components: 14.7/18.4 Information Technology: 7.8/2.1	Britannia Industries Ltd: 7.3 Maruti Suzuki India Limited: 6.8 Hindustan Unilever Ltd: 6.8 Nestle India Ltd: 3.4 United Spirits Ltd: 3.2	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen	2,235.60	LC: 43 MC: 26 SC: 28 D&O: 2	1.04	-0.11	17.65	1.99	0.56
Kotak Transportation and Logistics Fund	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: 55.8/66.5 Services: 22.3/16.4 Consumer Services: 9.8/13.3 Capital Goods: 8.4/3.9 Oil, Gas & Consumable Fuels: 2.3	Maruti Suzuki India Limited: 8.9 Mahindra & Mahindra Ltd: 7.5 Hero MotoCorp Ltd: 7.3 Eternal Limited: 7.2 Inter Globe Aviation Ltd: 6.3	Mr. Nalin Bhatt, Mr. Abhishek Bisen and Mr. Arjun Khanna	422.22	LC: 49 MC: 18 SC: 32 D&O: 1	1.36	0.37	18.51	2.41	0.83
Kotak Energy Opportunities Fund	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: 30.8/49.9 Capital Goods: 23.9/25.0 Power: 22.5/25.1 Construction: 4.7 Financial Services: 2.7	NTPC Ltd: 8.3 Reliance Industries Ltd: 7.6 GAIL (India) Ltd: 6.6 Power Grid Corporation Of India Ltd: 6.5 ABB India Ltd: 4.9	Mr. Nalin Bhatt, Mr. Abhishek Bisen and Mr. Arjun Khanna	200.78	LC: 55 MC: 26 SC: 7 D&O: 11	-	-	-	2.42	0.93

Ideal Investments Horizon – 5 Years & Above

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Hybrid Funds

As on 31st July, 2025

kotak Mutual Fund

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
Kotak Balanced Advantage Fund	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	17,537.30	Avg Maturity - 18.73 Yrs Mac Duration - 7.36 Yrs YTM - 6.73%	LC-41 MC-9 SC-6 D&O-43	Net Equity- 56.9 Debt & Cash- 34.6 Arbitrage- 8.0 Reits/Invits- 0.4	1.01	0.91	7.10	1.65	0.56
Kotak Arbitrage Fund (Erstwhile known as Kotak Equity Arbitrage Fund)	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	71,608.20	Avg Maturity - 0.21 Yrs Mac Duration - 0.21 Yrs YTM - 5.64%	D&O-100	Net Equity- 0.1 Debt & Cash- 23.7 Arbitrage- 76.1	0.60	3.50	0.42	1.05	0.44
Kotak Equity Savings Fund	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	8,452.12	Avg Maturity - 2.40 Yrs Mac Duration - 1.83 Yrs YTM - 6.17%	LC-21 MC-11 SC-4 D&O-64	Net Equity- 36.1 Debt & Cash- 36.3 Arbitrage- 26.7 Reits/Invits- 0.9	0.51	1.09	5.10	1.76	0.66
Kotak Multi Asset Allocation Fund	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	8,198.91	Avg Maturity - 14.05 Yrs Mac Duration - 6.37 Yrs YTM - 6.49%	LC-43 MC-13 SC-13 D&O-32	*Net Equity- 68.1 Debt & Cash- 11.8 Arbitrage- 0.7 Gold- 5.3 Silver- 14.1 Reits/ Invits- 0.1	1.01	1.04	9.56	1.74	0.44
Kotak Aggressive Hybrid Fund (Erstwhile known as Kotak Equity Hybrid Fund)	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	7,864.24	Avg Maturity - 19.63 Yrs Mac Duration - 8.05 Yrs YTM - 6.72%	LC-44 MC-20 SC-9 D&O-27	Net Equity- 73.1 Debt & Cash- 26.7 Reits/Invits- 0.3	1.13	0.97	10.48	1.75	0.47
Kotak Debt Hybrid Fund	02-Dec-03	3 months & 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	3,130.30	Avg Maturity - 21.66 Yrs Mac Duration - 8.82 Yrs YTM - 7.08%	LC-15 MC-4 SC-2 D&O-78	Net Equity- 21.9 Debt & Cash- 78.0	-	-	5.54	1.66	0.48
Kotak Multi Asset Allocator FOF - Dynamic	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	1,857.79	NA	NA	*Net Equity- 76.8 Debt & Cash- 17.3 Foreign Equity- 6.5 Gold- 6.0	1.24	1.49	8.23	1.01^	0.33^
Kotak Income Plus Arbitrage FOF	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	5,085.13	NA	NA	Debt & Cash- 38.4 Arbitrage- 61.7	-	-	-	0.32	0.07

*Net Equity is inclusive of Foreign Equity allocation
^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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Ready Reckoner

Debt Funds

As on 31st July, 2025

kotak Mutual Fund

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
Kotak Overnight Fund	15-Jan-19	1 day	Fund invest in overnight securities having maturity of 1 day	Mr. Deepak Agrawal Mr. Sunil Pandey	9,041.36	SOV : 2.87 Cash/CBLO : 97.13	5.48	1.46 (Days)	1.46 (Days)	Nil	0.16	0.08
Kotak Liquid Fund	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	38,176.23	SOV : 13.47 AAA : 89.84 Cash/CBLO : -3.31	5.93	0.12	0.12	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
Kotak Savings Fund	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	15,954.41	SOV : 14.89 AAA : 75.10 AA+ : 3.97 AA : 4.64 Cash/CBLO : 1.39	6.36	0.50	0.48	Nil	0.83	0.37
Kotak Money Market Fund	14-Jul-03	3 to 6 months	Fund invest in Money Market instruments having maturity upto 1 year.	Mr. Deepak Agrawal, Mr. Manu Sharma	35,214.67	SOV : 15.38 AAA : 84.68 Cash/CBLO : -0.06	6.14	0.53	0.53	Nil	0.36	0.24
Kotak Low Duration Fund	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. Deepak Agrawal, Mr. Sunit Garg	14,131.32	SOV : 11.92 AAA : 74.58 AA+ : 5.00 AA : 6.71 Cash/CBLO : 1.80	6.74	1.55	1.00	Nil	1.18	0.42
Kotak Corporate Bond Fund	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	17,810.61	SOV : 19.10 AAA : 76.83 Cash/CBLO : 4.07	6.83	4.96	3.43	Nil	0.68	0.34
Kotak Bond Short Term Fund	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	18,174.25	SOV : 23.54 AAA : 71.74 Cash/CBLO : 4.71	6.76	4.33	2.76	Nil	1.12	0.38
Kotak Credit Risk Fund	11-May-10	2-3 year & above	Minimum investment in corporate bonds - 65% of total assets (investment in below highest rated instruments)	Mr. Deepak Agrawal, Mr. Sunit Garg	694.84	SOV : 11.93 AAA : 8.57 AA : 52.85 A+/A-/A/Below : 13.46 Cash/CBLO : 13.18	7.97	3.06	2.55	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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Ready Reckoner

Debt Funds

As on 31st July, 2025

kotak Mutual Fund

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
Kotak Dynamic Bond Fund	13-Aug-04	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	2,861.36	SOV : 60.54 AAA : 22.20 AA+ : 9.00 Cash/CBLO : 8.26	7.12	18.03	8.09	Nil	1.33	0.59
Kotak Floating Rate Fund	14-May-19	2 year & above	Fund invest minimum 65% of total assets in floating rate instruments	Mr. Deepak Agrawal, Mr. Manu Sharma	3,126.55	SOV : 32.96 AAA : 50.26 AA+ : 8.10 AA : 6.06 Cash/CBLO : 2.61	6.92	4.87	1.93	Nil	0.63	0.25
Kotak Medium Term Fund	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	1,817.07	SOV : 21.85 AAA : 23.08 AA+ : 8.47 AA : 23.21 AA- : 2.66 A+/A-/A/Below : 9.61 Cash/CBLO : 11.12	7.73	5.28	3.46	Nil	1.63	0.67
Kotak Banking and PSU Debt Fund	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	5,983.06	SOV : 17.02 AAA : 75.02 AA : 2.46 Cash/CBLO : 5.50	6.82	5.49	3.64	Nil	0.75	0.40
Kotak Gilt Fund	29-Dec-98	2 year & above	Minimum investment in G-secs- 80% of total assets (across maturity)	Mr. Abhishek Bisen	4,006.68	SOV : 98.16 Cash/CBLO : 1.84	7.10	30.20	12.12	Nil	1.48	0.47
Kotak Bond Fund	15-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	2,094.80	SOV : 62.73 AAA : 25.75 Cash/CBLO : 11.51	6.69	13.44	6.70	Nil	1.66	0.70
Kotak Long Duration Fund	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	161.80	SOV : 96.33 Cash/CBLO : 3.67	7.10	26.87	13.54	Nil	0.62	0.34

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.
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Ready Reckoner

Debt Index Funds

As on 31st July, 2025

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 31st July, 2025)	
							Regular	Direct	Regular	Direct
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	7,619.13	6.05	1.54	1.44	0.71	0.35	0.20	12.3706	12.4371
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	11-Feb-22	3,004.27	6.72	6.42	5.10	1.81	0.36	0.20	12.9025	12.9792
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	13-Oct-22	578.93	6.34	2.59	2.35	0.70	0.40	0.21	12.4962	12.5644
Kotak Nifty SDL JUL 2026 Index Fund	22-Dec-22	104.26	5.83	0.86	0.84	0.58	0.41	0.20	12.0684	12.1341
Kotak Nifty SDL JUL 2033 Index Fund	15-Feb-23	196.79	6.88	7.28	5.58	1.91	0.43	0.22	12.3995	12.4732
Kotak Nifty G-Sec Jul 2033 Index Fund	11-Oct-23	22.08	6.44	7.04	5.43	0.69	0.39	0.14	11.8666	11.9201
Kotak Crisil-IBX AAA Financial Services Index – Sep 2027 Fund	13-Sep-24	419.85	6.86	1.88	1.73	0.42	0.40	0.20	10.8308	10.8510
Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund	12-Feb-25	26.90	6.59	1.17	1.11	0.25	0.29	0.09	10.4330	10.4426
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	07-Mar-25	481.96	6.10	0.31	0.31	0.08	0.35	0.12	10.3081	10.3176
Kotak Nifty AAA Financial Services Bond Mar 2028 Index	09-Jul-25	404.32	6.86	2.39	2.19	0.41	0.35	0.15	10.0376	10.0389

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kotak Mutual Fund

Equity Index Funds

As on 31st July, 2025

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 31st July, 2025)	
					Regular	Direct	Regular	Direct
Kotak Nifty Next 50 Index Fund	10-Mar-21	705.97	0.18	54.13	0.57	0.10	19.0896	19.5245
Kotak Nifty 50 Index Fund	21-Jun-21	930.57	0.24	33.70	0.35	0.07	16.0748	16.2860
Kotak Nifty Smallcap 50 Index Fund	10-Apr-23	142.38	0.28	68.72	0.90	0.26	19.9722	20.2690
Kotak Nifty 200 Momentum 30 Index Fund	15-Jun-23	481.55	0.23	162.74	0.79	0.29	14.2796	14.4300
Kotak Nifty Financial Services Ex-Bank Index Fund	14-Aug-23	69.60	0.21	40.26	0.73	0.22	15.0171	15.1820
Kotak BSE Housing Index Fund	28-Aug-23	17.59	0.14	44.03	0.72	0.22	13.5867	13.7310
Kotak Nifty 100 Low Volatility 30 Index Fund	07-June-24	111.43	0.14	46.45	0.94	0.31	10.6755	10.7528
Kotak BSE PSU Index Fund	31-July-24	76.48	0.15	22.74	1.03	0.39	8.4828	8.5390
Kotak Nifty Midcap 50 Index Fund	16-Aug-24	57.89	0.20	65.39	0.86	0.25	9.9037	9.9620
Kotak Nifty India Tourism Index Fund	23-Sep-24	29.72	0.18	41.01	0.96	0.33	9.8260	9.8790

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Equity Index Funds

As on 31st July, 2025

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 31st July, 2025)	
					Regular	Direct	Regular	Direct
Kotak Nifty Midcap 150 Momentum 50 Index Fund	08-Oct-24	244.94	0.44	125.42	0.93	0.28	9.2093	9.2580
Kotak Nifty 50 Equal Weight Index Fund	23-Dec-24	18.39	0.30	63.42	0.72	0.22	10.5050	10.5370
Kotak Nifty 100 Equal Weight Index Fund	23-Dec-24	16.84	0.29	69.42	0.72	0.23	10.2816	10.3120
Kotak Nifty Smallcap 250 Index fund	27-Jan-25	30.68	0.15	26.19	0.73	0.24	11.0924	11.1200
Kotak BSE Sensex Index Fund	17-Feb-25	11.41	0.28	34.82	0.31	0.14	10.7526	10.7610
Kotak Nifty Commodities Index Fund	10-Mar-25	27.06	0.59	90.65	0.47	0.20	10.8898	10.9010
Kotak Nifty Midcap 150 Index Fund	21-Mar-25	8.01	1.76	90.89	0.78	0.30	10.9506	10.9700
Kotak Nifty Top 10 Equal Weight Index Fund	28-Apr-25	17.82	0.10	6.40	0.92	0.22	9.9315	9.9500
Kotak Nifty 200 Quality 30 Index Fund	14-Jul-25	9.55	0.39	0.10	0.60	0.23	9.7263	9.7280

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Ready Reckoner

ETFs

As on 31st July, 2025

kotak Mutual Fund

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Total Expense Ratio (%)	Creation Unit Size#		NAV (in Rs. as on 31st July, 2025)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty 50 ETF	02-Feb-10	3,255.51	0.02	15.62	0.04	1 Unit	12500 Units and in multiple thereof.	271.7124	34,04,896	NSE Symbol: NIFTY1
Kotak BSE Sensex ETF	06-Jun-08	24.45	0.02	13.14	0.18	1 Unit	50000 Units and in multiple thereof.	88.2355	44,22,804	NSE Symbol: SENSEX1 BSE Scrip Code: 532985
Kotak Nifty PSU Bank ETF	08-Nov-07	1,595.62	0.09	29.67	0.49	1 Unit	5000 Units and in multiple thereof.	685.0375	34,33,750	NSE Symbol: PSUBANK BSE Scrip Code : 590107
Kotak Nifty Bank ETF	04-Dec-14	5,351.92	0.03	29.69	0.15	1 Unit	7500 Units and in multiple thereof.	577.8709	43,44,867	NSE Symbol: BANKNIFTY1 BSE Scrip Code: 590136
Kotak Nifty 50 Value 20 ETF	02-Dec-15	116.00	0.05	24.76	0.14	1 Unit	25000 Units and in multiple thereof.	145.3395	36,42,571	NSE Symbol: NV20
Kotak Nifty IT ETF	02-Mar-21	341.79	0.05	58.15	0.09	1 Unit	100000 Units and in multiple thereof.	38.3329	38,42,873	NSE Symbol: IT
Kotak Nifty Alpha 50 ETF	22-Dec-21	699.28	0.27	187.35	0.30	1 Unit	100000 Units and in multiple thereof.	50.0463	50,17,142	NSE Symbol: ALPHA
Kotak Nifty Midcap 50 ETF	28-Jan-22	71.44	0.13	62.80	0.05	1 Unit	35000 Units and in multiple thereof.	164.9276	57,86,897	NSE Symbol: MIDCAP
Kotak Nifty 100 Low Volatility 30 ETF	23-Mar-22	175.19	0.04	42.30	0.09	1 Unit	200000 Units and in multiple thereof.	20.8039	41,71,182	NSE Symbol: LOWVOL1
Kotak Nifty India Consumption ETF	28-Jul-22	6.18	0.04	49.13	0.10	1 Unit	25000 Units and in multiple thereof.	119.9885	30,07,212	NSE Symbol: CONS

#Greater than Rs. 25 Crore- For Large Investors***

***Not applicable to Recognized Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organization 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.

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Ready Reckoner

ETFs

As on 31st July, 2025

kotak Mutual Fund

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Total Expense Ratio (%)	Creation Unit Size#		NAV (in Rs. as on 31st July, 2025)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty MNC ETF	05-Aug-22	37.40	0.04	29.84	0.30	1 Unit	150000 Units and in multiple thereof.	29.3223	44,09,341	NSE Symbol: MNC
Kotak MSCI India ETF	19-Feb-25	854.50	0.11	41.53	0.40	1 Unit	150000 Units and in multiple thereof.	29.3852	44,18,769	NSE Symbol: MSCIINDIA
Kotak Nifty 100 Equal Weight ETF	24-Feb-25	1.77	0.19	382.93	0.25	1 Unit	100000 Units and in multiple thereof.	32.4182	32,49,905	NSE Symbol: NIFTY100EW
Kotak Nifty Midcap 150 ETF	21-Mar-25	2.44	1.46	449.89	0.10	1 Unit	350000 Units and in multiple thereof	21.6040	75,80,304	NSE Symbol: MID150
Kotak Nifty200 Quality 30 ETF	14-Jul-25	2.15	0.07	102.74	0.25	1 Unit	100000 Units and in multiple thereof.	20.2627	20,34,574	NSE Symbol: Quality30
Kotak Gold ETF	27-Jul-07	7,842.26	0.34	21.81	0.55	1 Unit	115000 Units and in multiple thereof.	82.4449	-	NSE Symbol: GOLD1 BSE Scrip Code: 590097
Kotak Silver ETF	09-Dec-22	1,507.10	0.57	10.33	0.45	1 Unit	30000 Units and in multiple thereof.	107.6413	-	NSE Symbol: SILVER1
Kotak Nifty 1D Rate Liquid ETF	24-Jan-23	1,431.27	0.01	-	0.19	1 Unit	100 Units and in multiple thereof.	1061.6898	-	NSE Symbol: LIQUID1

#Greater than Rs. 25 Crore- For Large Investors***

***Not applicable to Recognized Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organization 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.

Disclosures

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

KOTAK MULTI ASSET ALLOCATOR FUND OF FUND - DYNAMIC

An open ended fund of fund scheme investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes (Domestic & Offshore Funds including Gold ETFs schemes).

Investment Objective: To generate long term capital appreciation from a portfolio created by investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes (Domestic & Offshore Funds including Gold ETFs scheme). However, there is no assurance that the objective of the scheme will be achieved.

Maturity For Debt:

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

Investment Style For Equity:

Size	Value	GARP	Growth
Large		■	■
Medium		■	■
Small		■	■

Growth at a Reasonable Price

Fund Manager*: Mr. Devender Singhal, Mr. Abhishek Bisen
AAUM: ₹1,866.54 crs
AUM: ₹1,857.79 crs
Benchmark: 90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold + 5% MSCI World Index
Allotment Date: August 9, 2004
Folio Count: 40,087

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	₹232.5744	₹250.3619
IDCW	₹226.3891	₹245.8570

(as on July 31, 2025)

Ratios

$Beta	1.24
$Sharpe##	1.49
$Standard Deviation	8.23%

Source: $ICRA MFI Explorer

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.33%	0.51%	0.84%
Regular	1.01%	0.51%	1.52%

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 July, 2025 unless otherwise specified.

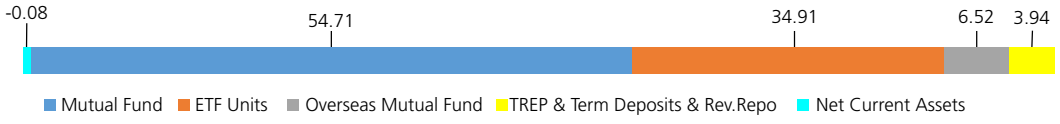
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK PSU BANK ETF	ETF Units	11.41
Kotak Consumption Fund Growth	Mutual Fund	11.08
Kotak Infrastructure & Economic Reform Fund Direct Growth	Mutual Fund	10.16
KOTAK NIFTY 50 ETF	ETF Units	9.65
KOTAK NIFTY IT ETF	ETF Units	7.89
Kotak Gilt Fund Direct Growth	Mutual Fund	7.42
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	6.52
Kotak Bond Direct Plan Growth	Mutual Fund	6.01
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	5.96
Kotak Quant Fund Growth	Mutual Fund	5.61
Kotak Manufacture In India Fund	Mutual Fund	4.37
Kotak India EQ Contra Fund Direct Growth	Mutual Fund	4.22
Kotak Technology Fund Growth	Mutual Fund	3.31
Kotak Transportation & Logistics Fund	Mutual Fund	2.53
Mutual Fund Units - Total		**96.14**
Triparty Repo		**3.94**
Net Current Assets/(Liabilities)		**-0.08**
Grand Total		**100.00**

*#Erstwhile Known As Kotak India EQ Contra Fund

SECTOR ALLOCATION (%)

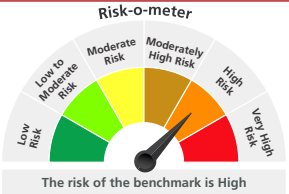


SYSTEMATIC INVESTMENT PLAN (SIP)

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 (₹)	25,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	1,43,10,009	28,49,849	16,18,630	9,32,369	4,62,522	1,25,831
Scheme Returns (%)	**14.44**	**16.49**	**18.41**	**17.68**	**16.99**	**9.19**
90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold + 5% MSCI World Index (%)	NA	11.96	12.34	11.79	12.44	9.47
Alpha*	**NA**	**4.53**	**6.07**	**5.89**	**4.55**	**-0.28**
90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold + 5% MSCI World Index (₹)#	NA	22,35,617	13,03,669	8,06,524	4,33,362	1,26,005
Nifty 50 TRI (₹)^	1,22,23,786	25,49,389	14,39,504	8,55,947	4,37,497	1,23,612
Nifty 50 TRI Returns (%)	13.23	14.42	15.12	14.20	13.10	5.66

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	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in Kotak Mahindra Mutual Fund schemes & ETFs/Index schemes (Domestic & Offshore Funds including Gold ETFs) * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter  The risk of the scheme is Very High	Risk-o-meter  The risk of the benchmark is High 90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold + 5% MSCI World Index

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 141-145 & 158-162. ## Risk rate assumed to be 5.54% (FBIL Overnight MIBOR rate as on 31st July 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 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

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.

Fund Manager*:	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar
AAUM:	₹3,255.83 crs
AUM:	₹3,301.61 crs
Benchmark:	Price of Physical Gold
Allotment Date:	March 25, 2011
Folio Count:	1,21,473

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	₹38.0843	₹40.1265
IDCW	₹38.0843	₹40.1262

(as on July 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	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.

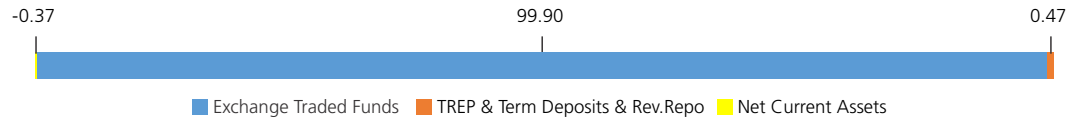
Data as on 31st July, 2025 unless otherwise specified.
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	99.90
Mutual Fund Units - Total		**99.90**

Issuer/Instrument	Rating	% to Net Assets
Triparty Repo		**0.47**
Net Current Assets/(Liabilities)		**-0.37**
Grand Total		**100.00**

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

*For Fund Manager experience, please refer page 141-145 & 158-162. **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 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.

Fund Manager*:	Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen
AAUM:	₹158.80 crs
AUM:	₹177.05 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	March 31, 2023
Folio Count:	6,715

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	₹14.8483	₹15.0079

(as on July 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	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

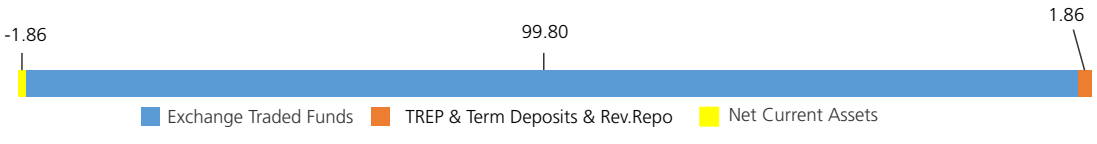
Data as on 31st July, 2025 unless otherwise specified.
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	99.80
Mutual Fund Units - Total		**99.80**

Issuer/Instrument	Rating	% to Net Assets
Triparty Repo		**1.86**
Net Current Assets/(Liabilities)		**-1.66**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



Product Label

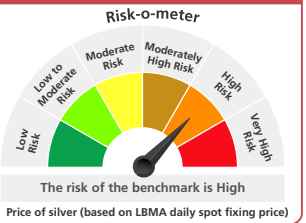
This product is suitable for investors who are seeking*:
- Long-term capital appreciation
- An open-ended Fund of Funds scheme with the primary objective of generating returns by investing in units of Kotak Silver ETF.

* 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

*For Fund Manager experience, please refer page 141-145 & 158-162. **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 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹4,548.93 crs
AUM: ₹5,085.13 crs
Benchmark: Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)
Allotment Date: November 17, 2022
Folio Count: 5,237

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	₹12.4134	₹12.4513
IDCW	₹12.4132	₹12.4515

(as on July 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.07%	0.38%	0.45%
Regular	0.32%	0.38%	0.70%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

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

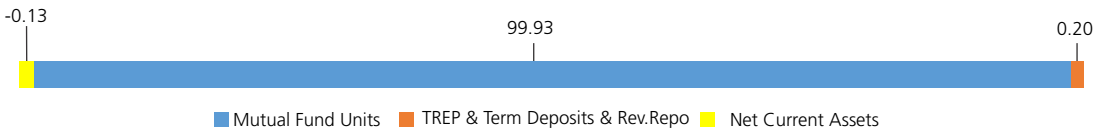
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

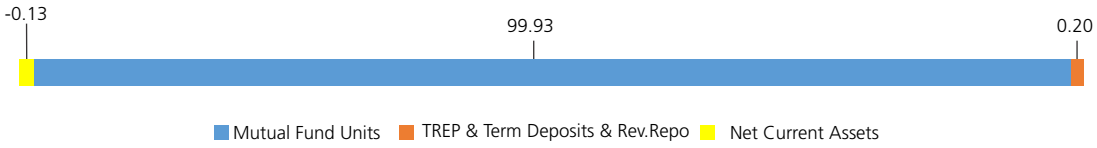
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Kotak Corporate Bond Fund Direct Growth	Mutual Fund	43.50
Kotak Arbitrage Fund Direct Plan Growth	Mutual Fund	38.35
Kotak Bond Short Term Scheme	Mutual Fund	17.08
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund Direct Plan Growth	Mutual Fund	0.99
Kotak Gilt Fund Direct Growth	Mutual Fund	0.01
Mutual Fund Units - Total		**99.93**
Triparty Repo		**0.20**
Net Current Assets/(Liabilities)		**-0.13**
Grand Total		**100.00**

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.

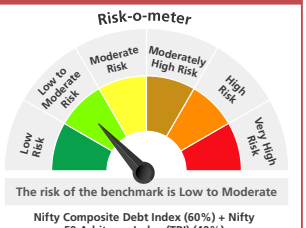
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



The risk of the scheme is Moderate

Benchmark



The risk of the benchmark is Low to Moderate

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

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 141-145 & 158-162. **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 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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

Value	GARP	Growth	Size
	■	■	Large
	■	■	Medium
	■	■	Small

Growth at a Reasonable Price

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹102.81 crs
AUM:	₹106.29 crs
Benchmark:	MSCI Emerging Market index TRI
Allotment Date:	September 26, 2007
Folio Count:	15,005

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	₹26.2774	₹28.5001
IDCW	₹26.2792	₹28.6202

(as on July 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	1.20%	0.75%	1.95%
Regular	1.62%	0.75%	2.37%

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 July, 2025 unless otherwise specified.

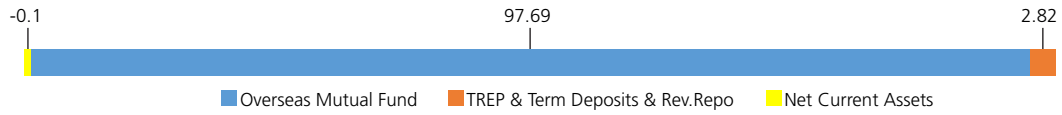
Folio Count data as on 30th June 2025.

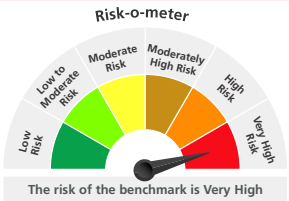
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
CI Emerging Markets Fund I - 974	Overseas Mutual Fund	97.69
Mutual Fund Units - Total		**97.69**
Triparty Repo		**2.82**
Net Current Assets/(Liabilities)		**-0.51**
Grand Total		**100.00**

For viewing detailed portfolio of CI Emerging Markets Fund on desktop please visit: www.kotakmf.com>> Forms & Downloads>>Portfolios>>CI Emerging Markets Fund

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High MSCI Emerging Market index TRI

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 141-145 & 158-162. **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 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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:	₹81.17 crs
AUM:	₹85.38 crs
Benchmark:	S&P Asia Pacific ex Japan REIT TRI
Allotment Date:	December 29, 2020
Folio Count:	5,531

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	₹10.7578	₹11.2129
IDCW	₹10.7580	₹11.2129

(as on July 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.53%	0.70%	1.23%
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

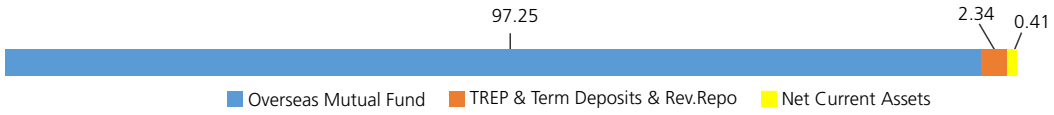
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
SMAM ASIA REIT Sub Trust	Overseas Mutual Fund	97.25
Mutual Fund Units - Total		**97.25**
Triparty Repo		**2.34**
Net Current Assets/(Liabilities)		**0.41**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High S&P Asia Pacific ex Japan REIT TRI

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 141-145 & 158-162. **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 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.

Fund Manager*:	Mr. Arjun Khanna & Mr. Abhishek Bisen
AAUM:	₹3,409.56 crs
AUM:	₹3,527.78 crs
Benchmark:	NASDAQ 100 Index TRI
Allotment Date:	February 2, 2021
Folio Count:	48,283

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	₹20.4708	₹20.8316

(as on July 31, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.25%	0.30%	0.55%
Regular	0.62%	0.30%	0.92%

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 July, 2025 unless otherwise specified.

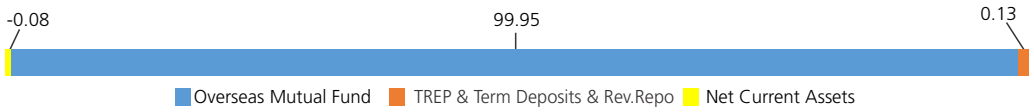
Folio Count data as on 30th June 2025.

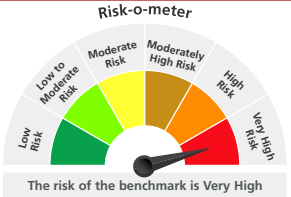
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	99.95
Mutual Fund Units - Total		**99.95**
Triparty Repo		**0.13**
Net Current Assets/(Liabilities)		**-0.08**
Grand Total		**100.00**

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	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NASDAQ 100 Index TRI

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 141-145 & 158-162. **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 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹514.51 crs
AUM:	₹523.17 crs
Benchmark:	MSCI All Country World Index (TRI)
Allotment Date:	July 29, 2021
Folio Count:	33,945

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	₹11.3971	₹11.9606
IDCW	₹11.3975	₹11.9591

(as on July 31, 2025)

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 31st July, 2025 unless otherwise specified.

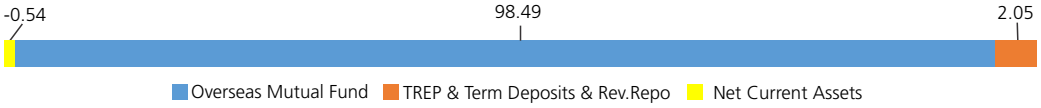
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Wellington Global Innovation S USD ACC	Overseas Mutual Fund	95.64
Geninnov Global Master Fund	Overseas Mutual Fund	2.85
Mutual Fund Units - Total		**98.49**
Triparty Repo		**2.05**
Net Current Assets/(Liabilities)		**-0.54**
Grand Total		**100.00**

https://www.kotakmf.com/Information/forms-and-downloads

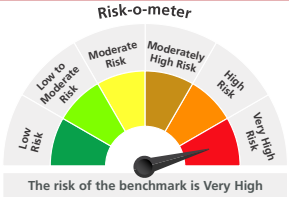
SECTOR ALLOCATION (%)



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 (₹)	4,90,000	3,60,000	1,20,000
Total Value as on July 31, 2025 (₹)	6,25,723	4,60,535	1,27,986
Scheme Returns (%)	**12.00**	**16.69**	**12.66**
MSCI All Country World Index TRI (%)	18.63	22.74	26.36
Alpha*	**-6.62**	**-6.05**	**-13.71**
MSCI All Country World Index TRI (₹)#	7,13,060	5,01,176	1,36,329
Nifty 50 TRI (₹)^	6,35,697	4,37,316	1,23,418
Nifty 50 TRI (%)	12.80	13.07	5.36

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High MSCI All Country World Index TRI

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 141-145 & 158-162. **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 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹3,296.94 crs
AUM: ₹3,255.51 crs
Benchmark: Nifty 50 TRI
Allotment Date: February 2, 2010
Folio Count: 39,041

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 July 31, 2025)

₹271.7124

Ratios

Portfolio Turnover	15.62%
Tracking Error	0.02%

Total Expense Ratio**

0.04%

Available Plans/Options

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

Load Structure

Entry Load: Nil.
Exit Load: Nil.

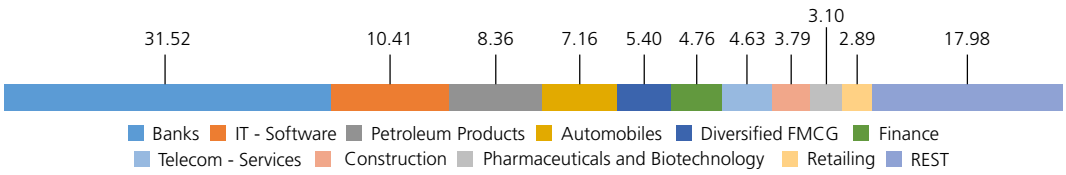
Data as on 31st July, 2025 unless otherwise specified.

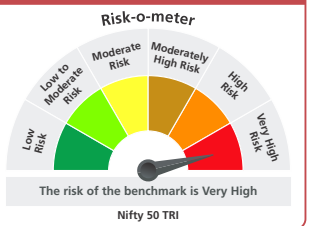
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**31.52**
HDFC Bank Ltd.	13.66
ICICI Bank Ltd.	9.38
STATE BANK OF INDIA	2.72
Axis Bank Ltd.	2.71
Kotak Mahindra Bank Ltd.	2.58
IndusInd Bank Ltd.	0.47
IT - Software	**10.41**
Infosys Ltd.	4.83
Tata Consultancy Services Ltd.	2.75
HCL Technologies Ltd.	1.38
Tech Mahindra Ltd.	0.82
Wipro Ltd.	0.63
Petroleum Products	**8.36**
RELIANCE INDUSTRIES LTD.	8.36
Automobiles	**7.16**
Mahindra & Mahindra Ltd.	2.51
Maruti Suzuki India Limited	1.47
Tata Motors Ltd.	1.23
Bajaj Auto Ltd.	0.79
Eicher Motors Ltd.	0.67
Hero MotoCorp Ltd.	0.49
Diversified FMCG	**5.40**
ITC Ltd.	3.41
Hindustan Unilever Ltd.	1.99
Finance	**4.76**
BAJAJ FINANCE LTD.	2.08
JIO FINANCIAL SERVICES LTD	0.96
Bajaj Finserv Ltd.	0.94
SHRIRAM FINANCE LTD.	0.78
Telecom - Services	**4.63**
Bharti Airtel Ltd	4.63
Construction	**3.79**
Larsen And Toubro Ltd.	3.79
Pharmaceuticals and Biotechnology	**3.10**
Sun Pharmaceuticals Industries Ltd.	1.63
Cipla Ltd.	0.78
DR REDDYS LABORATORIES LTD.	0.69
Retailing	**2.89**
ETERNAL LIMITED	1.90
Trent Ltd	0.99
Power	**2.58**
NTPC LTD	1.41
Power Grid Corporation Of India Ltd.	1.17
Cement and Cement Products	**2.22**
Ultratech Cement Ltd.	1.29
Grasim Industries Ltd.	0.93
Consumer Durables	**2.19**
Titan Company Ltd.	1.23
Asian Paints Ltd.	0.96
Ferrous Metals	**2.04**
Tata Steel Ltd.	1.16
JSW Steel Ltd.	0.88
Insurance	**1.45**
SBI Life Insurance Company Ltd	0.73
HDFC Life Insurance Company Ltd.	0.72
Aerospace and Defense	**1.22**
Bharat Electronics Ltd.	1.22
Transport Infrastructure	**0.90**
Adani Port and Special Economic Zone Ltd.	0.90
Non - Ferrous Metals	**0.88**
Hindalco Industries Ltd	0.88
Oil	**0.83**
Oil & Natural Gas Corporation Ltd.	0.83
Consumable Fuels	**0.76**
Coal India Ltd.	0.76
Food Products	**0.72**
NESTLE INDIA LTD.	0.72
Healthcare Services	**0.67**
Apollo Hospitals Enterprises Ltd.	0.67
Agricultural Food and other Product	**0.62**
Tata Consumer Products Ltd	0.62
Metals and Minerals Trading	**0.56**
Adani Enterprises Ltd.	0.56
Equity & Equity related - Total	**99.66**
Triparty Repo	**0.01**
Net Current Assets/(Liabilities)	**0.33**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 50 TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

***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.

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: ₹26.53 crs
AUM: ₹24.45 crs
Benchmark: BSE SENSEX TRI
Allotment Date: June 6, 2008
Folio Count: 4,922

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 July 31, 2025)
₹88.2355

Ratios

Portfolio Turnover	13.14%
Tracking Error	0.02%

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.

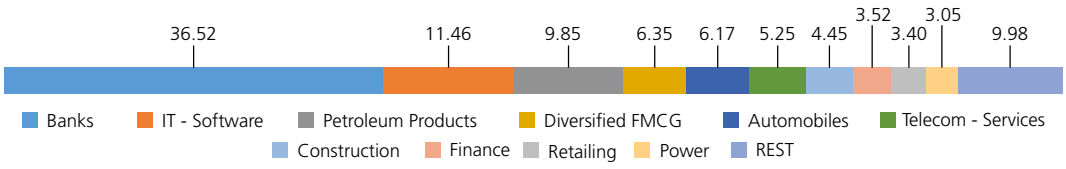
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**36.52**
HDFC Bank Ltd.	16.02
ICICI Bank Ltd.	11.06
STATE BANK OF INDIA	3.20
Axis Bank Ltd.	3.19
Kotak Mahindra Bank Ltd.	3.05
IT - Software	**11.46**
Infosys Ltd.	5.64
Tata Consultancy Services Ltd.	3.22
HCL Technologies Ltd.	1.63
Tech Mahindra Ltd.	0.97
Petroleum Products	**9.85**
RELIANCE INDUSTRIES LTD.	9.85
Diversified FMCG	**6.35**
ITC Ltd.	3.99
Hindustan Unilever Ltd.	2.36
Automobiles	**6.17**
Mahindra & Mahindra Ltd.	2.96
Maruti Suzuki India Limited	1.75
Tata Motors Ltd.	1.46
Telecom - Services	**5.25**
Bharti Airtel Ltd	5.25
Construction	**4.45**
Larsen And Toubro Ltd.	4.45
Finance	**3.52**
BAJAJ FINANCE LTD.	2.41
Bajaj Finserv Ltd.	1.11
Retailing	**3.40**
ETERNAL LIMITED	2.24
Trent Ltd	1.16
Power	**3.05**
NTPC LTD	1.66
Power Grid Corporation Of India Ltd.	1.39
Consumer Durables	**2.56**
Titan Company Ltd.	1.43
Asian Paints Ltd.	1.13
Pharmaceuticals and Biotechnology	**1.88**
Sun Pharmaceuticals Industries Ltd.	1.88
Cement and Cement Products	**1.51**
Ultratech Cement Ltd.	1.51
Aerospace and Defense	**1.44**
Bharat Electronics Ltd.	1.44
Ferrous Metals	**1.36**
Tata Steel Ltd.	1.36
Transport Infrastructure	**1.06**
Adani Port and Special Economic Zone Ltd.	1.06
Equity & Equity related - Total	**99.83**
Net Current Assets/(Liabilities)	**0.17**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 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

*For Fund Manager experience, please refer page 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

***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.

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: ₹1,651.65 crs
AUM: ₹1,595.62 crs
Benchmark: Nifty PSU Bank Index TRI
Allotment Date: November 8, 2007
Folio Count: 16,992

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 July 31, 2025)
₹685.0375

Ratios

Portfolio Turnover	29.67%
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).

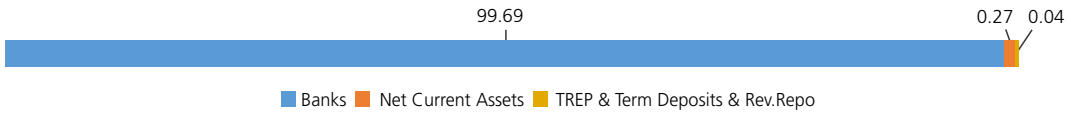
Load Structure
Entry Load: Nil.
Exit Load: Nil.

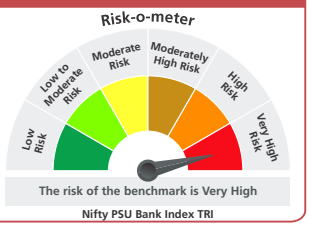
Data as on 31st July, 2025 unless otherwise specified.
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related		
Banks		**99.69**
STATE BANK OF INDIA		33.33
Bank Of Baroda		14.74
PUNJAB NATIONAL BANK		12.16
CANARA BANK		12.10
UNION BANK OF INDIA		8.47
INDIAN BANK		7.35
BANK OF INDIA		4.53
BANK OF MAHARASHTRA		2.95
Indian Overseas Bank		1.31
Central Bank Of India		1.19
UCO Bank		1.13
Punjab & Sind Bank		0.43
Equity & Equity related - Total		**99.69**
Triparty Repo		**0.04**
Net Current Assets/(Liabilities)		**0.27**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.		

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 141-145 & 158-162.**Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. For last three IDCW, please refer page no 163-165.

***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.

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: ₹5,432.18 crs
AUM: ₹5,351.92 crs
Benchmark: Nifty Bank Index TRI
Allotment Date: December 04, 2014
Folio Count: 30,122

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	₹577.8709

(as on July 31, 2025)

Ratios

Portfolio Turnover	29.69%
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

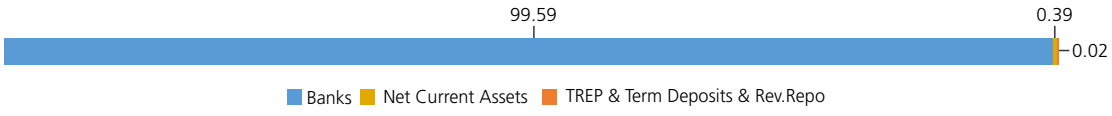
Load Structure
Entry Load: Nil.
Exit Load: Nil.

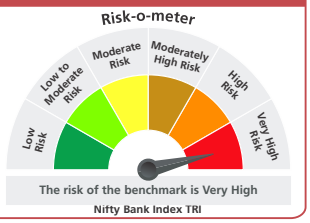
Data as on 31st July, 2025 unless otherwise specified.
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related		
HDFC Bank Ltd.	Banks	28.97
ICICI Bank Ltd.	Banks	26.36
STATE BANK OF INDIA	Banks	8.63
Kotak Mahindra Bank Ltd.	Banks	7.80
Axis Bank Ltd.	Banks	7.63
IndusInd Bank Ltd.	Banks	3.47
FEDERAL BANK LTD.	Banks	3.28
IDFC First Bank Limited	Banks	3.00
Bank Of Baroda	Banks	2.91
AU Small Finance Bank Ltd.	Banks	2.75
PUNJAB NATIONAL BANK	Banks	2.40
CANARA BANK	Banks	2.39
Equity & Equity related - Total		**99.59**
Triparty Repo		**0.02**
Net Current Assets/(Liabilities)		**0.39**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.		

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ***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.

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: ₹118.37 crs
AUM: ₹116.00 crs
Benchmark: Nifty 50 Value 20 Index TRI
Allotment Date: December 2, 2015
Folio Count: 13,778

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)

IDCW	₹145.3395

(as on July 31, 2025)

Ratios

Portfolio Turnover	24.76%
Tracking Error	0.05%

Total Expense Ratio**
0.14%

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

IDCW Frequency
Trustee's Discretion

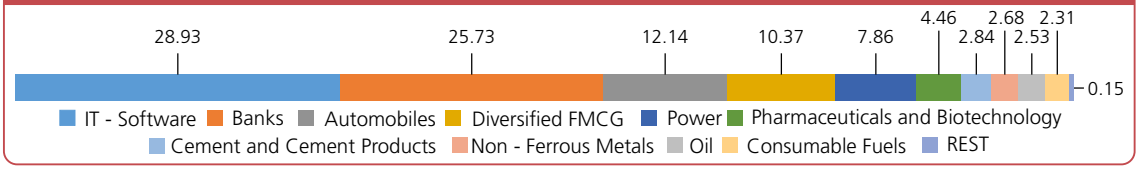
Load Structure
Entry Load: Nil.
Exit Load: Nil.

Data as on 31st July, 2025 unless otherwise specified.
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**28.93**
Infosys Ltd.	14.41
Tata Consultancy Services Ltd.	8.39
HCL Technologies Ltd.	4.21
Wipro Ltd.	1.92
Banks	**25.73**
ICICI Bank Ltd.	16.03
STATE BANK OF INDIA	8.28
IndusInd Bank Ltd.	1.42
Automobiles	**12.14**
Maruti Suzuki India Limited	4.48
Tata Motors Ltd.	3.76
Bajaj Auto Ltd.	2.40
Hero MotoCorp Ltd.	1.50
Diversified FMCG	**10.37**
ITC Ltd.	10.37
Power	**7.86**
NTPC LTD	4.29
Power Grid Corporation Of India Ltd.	3.57
Pharmaceuticals and Biotechnology	**4.46**
Cipla Ltd.	2.37
DR REDDYS LABORATORIES LTD.	2.09
Cement and Cement Products	**2.84**
Grasim Industries Ltd.	2.84
Non - Ferrous Metals	**2.68**
Hindalco Industries Ltd	2.68
Oil	**2.53**
Oil & Natural Gas Corporation Ltd.	2.53
Consumable Fuels	**2.31**
Coal India Ltd.	2.31
Equity & Equity related - Total	**99.85**
Net Current Assets/(Liabilities)	**0.15**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 50 Value 20 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ***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.

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: ₹367.39 crs
AUM: ₹341.79 crs
Benchmark: NIFTY IT TRI
Allotment Date: March 2, 2021
Folio Count: 22,010

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 July 31, 2025)
₹38.3329

Ratios

Portfolio Turnover	58.15%
Tracking Error	0.05%

Total Expense Ratio**
0.09%

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

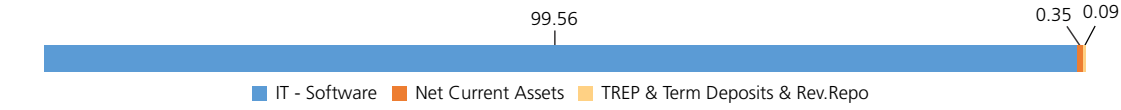
Load Structure
Entry Load: Nil.
Exit Load: Nil.

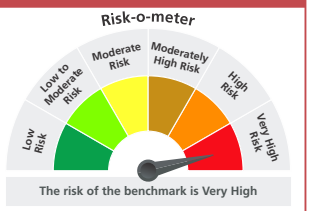
Data as on 31st July, 2025 unless otherwise specified.
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**99.56**
Infosys Ltd.	29.87
Tata Consultancy Services Ltd.	21.18
HCL Technologies Ltd.	10.62
Tech Mahindra Ltd.	9.35
Wipro Ltd.	7.13
COFORGE LIMITED	5.86
PERSISTENT SYSTEMS LIMITED	5.57
LTIMindtree Limited	4.76
Mphasis Ltd	3.20
Oracle Financial Services Software Ltd	2.02
Equity & Equity related - Total	**99.56**
Triparty Repo	**0.09**
Net Current Assets/(Liabilities)	**0.35**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY IT TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ***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.

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: ₹700.47 crs
AUM: ₹699.28 crs
Benchmark: NIFTY Alpha 50 Index TRI
Allotment Date: December 22, 2021
Folio Count: 97,125

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 July 31, 2025)
₹50.0463

Ratios

Portfolio Turnover	187.35%
Tracking Error	0.27%

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 July, 2025 unless otherwise specified.

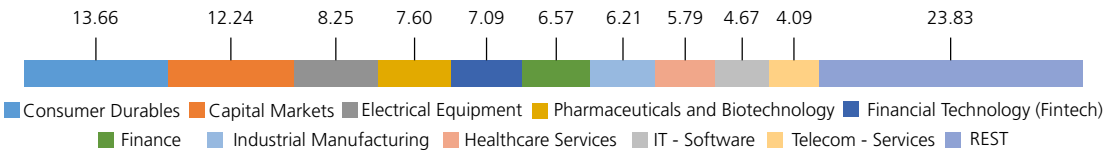
Folio Count data as on 30th June 2025.

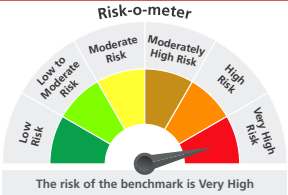
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Consumer Durables	**13.66**
PG ELECTROPLAST LTD	6.16
AMBER ENTERPRISES INDIA LTD.	3.42
Dixon Technologies India Ltd.	2.32
KALYAN JEWELLERS INDIA LTD.	1.76
Capital Markets	**12.24**
BSE LTD.	5.15
Multi Commodity Exchange of India Limited	2.55
KFIN TECHNOLOGIES LTD.	1.60
MOTILAL OSWAL FINANCIAL SERVICES LTD	1.53
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.41
Electrical Equipment	**8.25**
HITACHI ENERGY INDIA LIMITED	2.93
GE VERNOVA T&D INDIA LIMITED	2.80
SUZLON ENERGY LTD.	1.72
INOX WIND LIMITED	0.79
INOX WIND LIMITED RIGHTS	0.01
Pharmaceuticals and Biotechnology	**7.60**
Laurus Labs Ltd.	2.15
Divi s Laboratories Ltd.	2.13
PIRAMAL PHARMA LTD.	1.47
Glenmark Pharmaceuticals Ltd	1.05
Lupin Ltd.	0.80
Financial Technology (Fintech)	**7.09**
ONE 97 COMMUNICATIONS LTD.	5.87
PB FINTECH LTD.	1.22
Finance	**6.57**
Bajaj Holdings and Investment Ltd.	2.67
PNB HOUSING FINANCE LTD.	1.48
BAJAJ FINANCE LTD.	1.25
Muthoot Finance Ltd	1.17
Industrial Manufacturing	**6.21**
MAZAGOAN DOCK SHIPBUILDERS LTD	3.43
KAYNES TECHNOLOGY INDIA LTD.	2.78
Healthcare Services	**5.79**
Fortis Healthcare India Ltd	2.11
MAX HEALTHCARE INSTITUTE LTD.	1.93
Narayana Hrudayalaya Ltd.	1.75

Issuer/Instrument	% to Net Assets
IT - Software	**4.67**
COFORGE LIMITED	2.53
PERSISTENT SYSTEMS LIMITED	2.04
Oracle Financial Services Software Ltd	0.10
Telecom - Services	**4.09**
BHARTI HEXACOM LTD.	2.86
Bharti Airtel Ltd	1.23
Fertilizers and Agrochemicals	**4.00**
Coromandel International Ltd.	3.25
UPL Ltd	0.75
Insurance	**3.83**
Max Financial Services Ltd.	2.30
HDFC Life Insurance Company Ltd.	1.53
Power	**3.58**
RELIANCE POWER LTD	3.58
Commercial Services and Supplies	**3.20**
Firstsource Solutions Ltd.	3.20
Retailing	**2.55**
ETERNAL LIMITED	1.36
INFO EDGE (INDIA) LTD.	0.67
Trent Ltd	0.52
Chemicals and Petrochemicals	**2.22**
SOLAR INDUSTRIES INDIA LIMITED	2.22
Aerospace and Defense	**1.62**
BHARAT DYNAMICS LTD	0.85
Bharat Electronics Ltd.	0.77
Leisure Services	**1.11**
Jubilant Foodworks Limited	1.11
Transport Services	**0.94**
Inter Globe Aviation Ltd	0.94
Automobiles	**0.39**
Mahindra & Mahindra Ltd.	0.39
Gas	**0.28**
AEGIS LOGISTICS LTD	0.28
Equity & Equity related - Total	**99.89**
Triparty Repo	**0.14**
Net Current Assets/(Liabilities)	**-0.03**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY Alpha 50 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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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: ₹71.84 crs
AUM: ₹71.44 crs
Benchmark: Nifty Midcap 50 TRI
Allotment Date: January 28, 2022
Folio Count: 13,539

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 July 31, 2025)
₹164.9276

Ratios

Portfolio Turnover	62.80%
Tracking Error	0.13%

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.

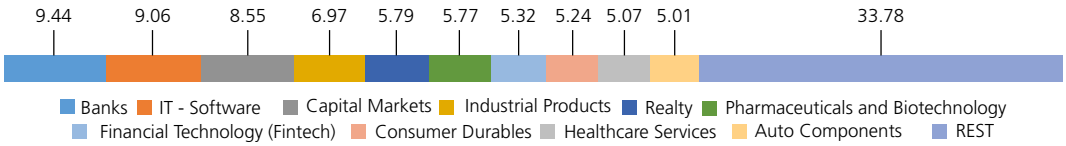
Data as on 31st July, 2025 unless otherwise specified.

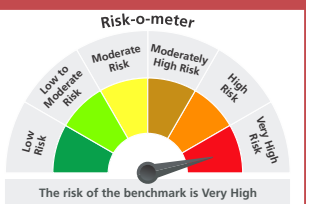
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**9.44**
FEDERAL BANK LTD.	2.72
IDFC First Bank Limited	2.49
AU Small Finance Bank Ltd.	2.28
YES BANK LTD	1.95
IT - Software	**9.06**
COFORGE LIMITED	3.19
PERSISTENT SYSTEMS LIMITED	3.03
Mphasis Ltd	1.74
Oracle Financial Services Software Ltd	1.10
Capital Markets	**8.55**
BSE LTD.	5.41
HDFC Asset Management Company Ltd.	3.14
Industrial Products	**6.97**
Cummins India Ltd.	2.63
Polycab India Ltd.	1.88
SUPREME INDUSTRIES LIMITED	1.52
Astral Ltd.	0.94
Realty	**5.79**
GODREJ PROPERTIES LIMITED	1.73
PHOENIX MILLS LTD.	1.51
PRESTIGE ESTATES PROJECTS LIMITED	1.50
Oberoi Realty Ltd	1.05
Pharmaceuticals and Biotechnology	**5.77**
Lupin Ltd.	2.55
Aurobindo Pharma Ltd.	1.74
Alkem Laboratories Ltd.	1.48
Financial Technology (Fintech)	**5.32**
PB FINTECH LTD.	3.29
ONE 97 COMMUNICATIONS LTD.	2.03
Consumer Durables	**5.24**
Dixon Technologies India Ltd.	3.59
Voltas Ltd.	1.65
Healthcare Services	**5.07**
MAX HEALTHCARE INSTITUTE LTD.	5.07
Auto Components	**5.01**
Bharat Forge Ltd.	1.71
TUBE INVESTMENTS OF INDIA LTD.	1.66
MRF Limited	1.64
Telecom - Services	**3.67**
Indus Towers Ltd.	2.63
Vodafone Idea Ltd	1.04
Finance	**2.85**
Muthoot Finance Ltd	1.53
SBI Cards & Payment Services Pvt. Ltd.	1.32
Power	**2.80**
NHPC LIMITED	1.44
TORRENT POWER LTD	1.36
Chemicals and Petrochemicals	**2.41**
SRF Ltd.	2.41
Petroleum Products	**2.20**
HINDUSTAN PETROLEUM CORPORATION LTD	2.20
Agricultural Food and other Product	**2.05**
Marico Ltd.	2.05
Agricultural, Commercial and Construction Vehicles	**1.90**
Ashok Leyland Ltd.	1.90
Fertilizers and Agrochemicals	**1.88**
P I Industries Ltd	1.88
Transport Infrastructure	**1.76**
GMR AIRPORTS LIMITED	1.76
Electrical Equipment	**1.68**
Bharat Heavy Electricals Ltd.	1.68
Textiles and Apparels	**1.68**
Page Industries Ltd	1.68
Personal Products	**1.62**
Colgate Palmolive (India) Ltd.	1.62
Minerals and Mining	**1.34**
NMDC Ltd.	1.34
Oil	**1.31**
OIL INDIA LIMITED	1.31
Leisure Services	**1.20**
Indian Railway Catering And Tourism Corporation Ltd.	1.20
Gas	**1.18**
Petronet LNG Ltd.	1.18
Transport Services	**1.09**
Container Corporation of India Ltd.	1.09
Ferrous Metals	**0.98**
Steel Authority of India Ltd.	0.98
Equity & Equity related - Total	**99.82**
Net Current Assets/(Liabilities)	**0.18**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Midcap 50 TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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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: ₹175.28 crs
AUM: ₹175.19 crs
Benchmark: NIFTY 100 Low Volatility 30 TRI
Allotment Date: March 23, 2022
Folio Count: 12,372

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 July 31, 2025)
₹20.8039

Ratios

Portfolio Turnover	42.30%
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.

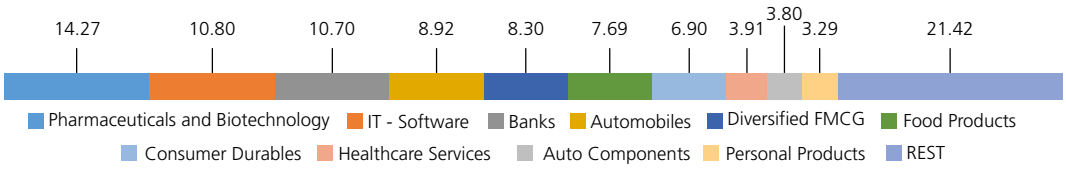
Data as on 31st July, 2025 unless otherwise specified.

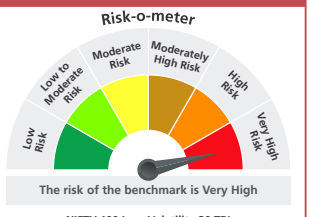
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**14.27**
Sun Pharmaceuticals Industries Ltd.	3.80
DR REDDYS LABORATORIES LTD.	3.58
Torrent Pharmaceuticals Ltd.	3.47
Cipla Ltd.	3.42
IT - Software	**10.80**
Tata Consultancy Services Ltd.	3.14
Infosys Ltd.	2.80
HCL Technologies Ltd.	2.51
Wipro Ltd.	2.35
Banks	**10.70**
ICICI Bank Ltd.	3.89
HDFC Bank Ltd.	3.81
Kotak Mahindra Bank Ltd.	3.00
Automobiles	**8.92**
Maruti Suzuki India Limited	3.43
Hero MotoCorp Ltd.	2.97
Bajaj Auto Ltd.	2.52
Diversified FMCG	**8.30**
Hindustan Unilever Ltd.	4.22
ITC Ltd.	4.08
Food Products	**7.69**
NESTLE INDIA LTD.	3.92
Britannia Industries Ltd.	3.77
Consumer Durables	**6.90**
Asian Paints Ltd.	3.83
Titan Company Ltd.	3.07
Healthcare Services	**3.91**
Apollo Hospitals Enterprises Ltd.	3.91
Auto Components	**3.80**
Bosch Ltd.	3.80
Personal Products	**3.29**
Dabur India Ltd.	3.29
Cement and Cement Products	**3.22**
Ultratech Cement Ltd.	3.22
Telecom - Services	**3.20**
Bharti Airtel Ltd	3.20
Petroleum Products	**3.12**
RELIANCE INDUSTRIES LTD.	3.12
Insurance	**3.10**
SBI Life Insurance Company Ltd	3.10
Chemicals and Petrochemicals	**2.85**
Pidilite Industries Ltd.	2.85
Finance	**2.85**
Bajaj Finserv Ltd.	2.85
Construction	**2.68**
Larsen And Toubro Ltd.	2.68
Equity & Equity related - Total	**99.60**
Triparty Repo	**0.17**
Net Current Assets/(Liabilities)	**0.23**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY 100 Low Volatility 30 TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ***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.

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: ₹6.18 crs
AUM: ₹6.18 crs
Benchmark: NIFTY India Consumption Index TRI
Allotment Date: July 28, 2022
Folio Count: 3,310

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 July 31, 2025)
₹119.9885

Ratios

Portfolio Turnover	49.13%
Tracking Error	0.04%

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.

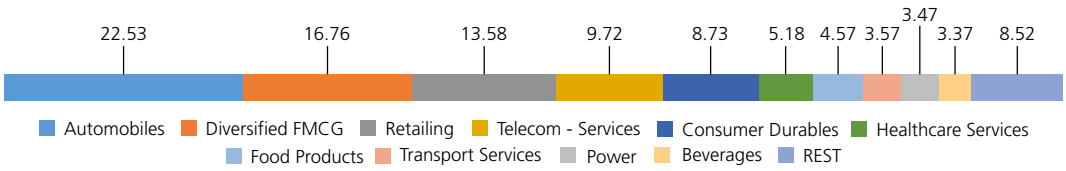
Data as on 31st July, 2025 unless otherwise specified.

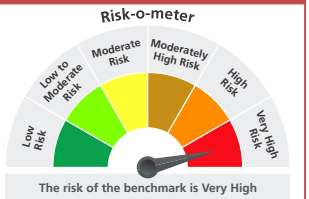
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Automobiles	**22.53**
Mahindra & Mahindra Ltd.	8.70
Maruti Suzuki India Limited	5.08
Bajaj Auto Ltd.	2.72
Eicher Motors Ltd.	2.31
TVS Motors Company Ltd	2.02
Hero MotoCorp Ltd.	1.70
Diversified FMCG	**16.76**
ITC Ltd.	9.88
Hindustan Unilever Ltd.	6.88
Retailing	**13.58**
ETERNAL LIMITED	6.57
Trent Ltd	3.42
AVENUE SUPERMARTS LTD.	1.93
INFO EDGE (INDIA) LTD.	1.66
Telecom - Services	**9.72**
Bharti Airtel Ltd	9.72
Consumer Durables	**8.73**
Titan Company Ltd.	4.24
Asian Paints Ltd.	3.33
Havells India Ltd.	1.16
Healthcare Services	**5.18**
MAX HEALTHCARE INSTITUTE LTD.	2.85
Apollo Hospitals Enterprises Ltd.	2.33
Food Products	**4.57**
NESTLE INDIA LTD.	2.48
Britannia Industries Ltd.	2.09
Transport Services	**3.57**
Inter Globe Aviation Ltd	3.57
Power	**3.47**
Tata Power Co. Ltd.	2.05
Adani Power Ltd.	1.42
Beverages	**3.37**
VARUN BEVERAGES LTD	2.15
UNITED SPIRITS LTD.	1.22
Personal Products	**2.47**
Godrej Consumer Products Ltd.	1.56
Colgate Palmolive (India) Ltd.	0.91
Agricultural Food and other Product	**2.15**
Tata Consumer Products Ltd	2.15
Leisure Services	**2.00**
INDIAN HOTELS COMPANY LTD.	2.00
Realty	**1.55**
DLF Ltd.	1.55
Equity & Equity related - Total	**99.65**
Net Current Assets/(Liabilities)	**0.35**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY India Consumption Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ***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.

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: ₹37.51 crs

AUM: ₹37.40 crs

Benchmark: NIFTY MNC TRI

Allotment Date: August 05, 2022

Folio Count: 12,552

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 July 31, 2025)
₹29.3223

Ratios

Portfolio Turnover	29.84%
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 July, 2025 unless otherwise specified.

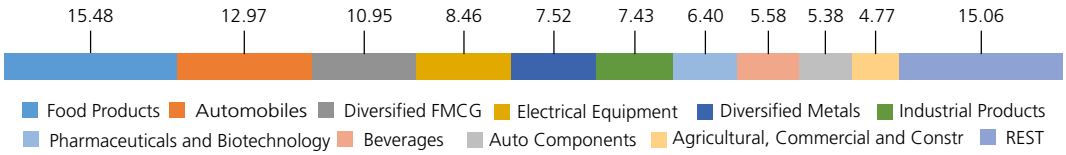
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Food Products	**15.48**
NESTLE INDIA LTD.	8.39
Britannia Industries Ltd.	7.09
Automobiles	**12.97**
Maruti Suzuki India Limited	9.77
HYUNDAI MOTORS INDIA LTD	3.20
Diversified FMCG	**10.95**
Hindustan Unilever Ltd.	10.95
Electrical Equipment	**8.46**
ABB India Ltd	3.01
Siemens Ltd.	2.79
HITACHI ENERGY INDIA LIMITED	2.66
Diversified Metals	**7.52**
Vedanta Ltd.	7.52
Industrial Products	**7.43**
Cummins India Ltd.	5.00
Timken India Ltd.	1.24
SKF India Ltd	1.19
Pharmaceuticals and Biotechnology	**6.40**
Abbott India Ltd.	1.87
GLAND PHARMA LIMITED	1.71
JB CHEMICALS & PHARMACEUTICALS LTD.	1.49
COHANCE LIFESCIENCES LIMITED	1.33
Beverages	**5.58**
UNITED SPIRITS LTD.	4.12
United Breweries Ltd.	1.46

Issuer/Instrument	% to Net Assets
Auto Components	**5.38**
Bosch Ltd.	3.65
Schaeffler India Ltd	1.73
Agricultural, Commercial and Construction Vehicles	**4.77**
Ashok Leyland Ltd.	3.61
Escorts Ltd.	1.16
Cement and Cement Products	**4.04**
Ambuja Cements Ltd.	4.04
Personal Products	**3.08**
Colgate Palmolive (India) Ltd.	3.08
IT - Software	**2.09**
Oracle Financial Services Software Ltd	2.09
Chemicals and Petrochemicals	**1.44**
Linde India Ltd.	1.44
Finance	**1.35**
CRISIL Ltd.	1.35
Petroleum Products	**1.10**
Castrol (India) Ltd.	1.10
Diversified	**0.90**
3M India Ltd.	0.90
Industrial Manufacturing	**0.89**
Honeywell Automation India Ltd.	0.89
Equity & Equity related - Total	**99.83**
Net Current Assets/(Liabilities)	**0.17**
Grand Total	**100.00**

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



The risk of the scheme is Very High

Benchmark



The risk of the benchmark is Very High

NIFTY MNC TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ***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.

KOTAK MSCI INDIA ETF

An open-ended scheme replicating/tracking the MSCI India Index
NSE Symbol - MSCIINDIA

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.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹868.88 crs

AUM: ₹854.50 crs

Benchmark: MSCI India Index TRI

Allotment Date: February 19, 2025

Folio Count: 1,656

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 July 31, 2025)

₹29.3852

Ratios

Portfolio Turnover	41.53%
Tracking Error	0.11%

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.

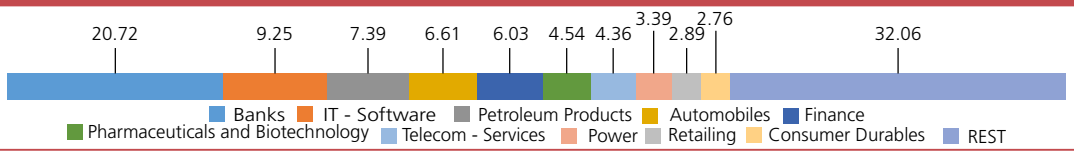
Data as on 31st July, 2025 unless otherwise specified.

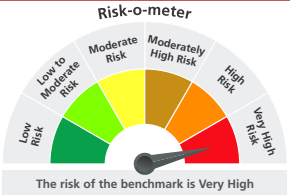
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**20.72**
HDFC Bank Ltd.	8.64
ICICI Bank Ltd.	5.90
Axis Bank Ltd.	1.85
Kotak Mahindra Bank Ltd.	1.64
STATE BANK OF INDIA	1.08
IndusInd Bank Ltd.	0.35
YES BANK LTD	0.20
AU Small Finance Bank Ltd.	0.20
Bank Of Baroda	0.19
IDFC First Bank Limited	0.19
PUNJAB NATIONAL BANK	0.18
CANARA BANK	0.15
UNION BANK OF INDIA	0.15
IT - Software	**9.25**
Infosys Ltd.	3.79
Tata Consultancy Services Ltd.	2.08
HCL Technologies Ltd.	1.05
Tech Mahindra Ltd.	0.60
Wipro Ltd.	0.49
PERSISTENT SYSTEMS LIMITED	0.43
LTIMindtree Limited	0.29
Mphasis Ltd	0.22
TATA ELXSI LTD.	0.16
Oracle Financial Services Software Ltd	0.14
Petroleum Products	**7.39**
RELIANCE INDUSTRIES LTD.	6.40
Bharat Petroleum Corporation Ltd.	0.38
Indian Oil Corporation Ltd	0.31
HINDUSTAN PETROLEUM CORPORATION LTD	0.30
Automobiles	**6.61**
Mahindra & Mahindra Ltd.	2.26
Maruti Suzuki India Limited	1.20
Tata Motors Ltd.	1.02
Eicher Motors Ltd.	0.57
TVS Motors Company Ltd	0.50
Bajaj Auto Ltd.	0.41
Hero MotoCorp Ltd.	0.39
HYUNDAI MOTORS INDIA LTD	0.26
Finance	**6.03**
BAJAJ FINANCE LTD.	1.86
JIO FINANCIAL SERVICES LTD	0.71
SHRIRAM FINANCE LTD.	0.67
Bajaj Finserv Ltd.	0.56
Cholamandalam Investment and Finance Company Ltd.	0.46
Power Finance Corporation Ltd.	0.46
REC LTD.	0.39
Bajaj Holdings and Investment Ltd.	0.28
Muthoot Finance Ltd	0.24
Sundaram Finance Ltd.	0.23
SBI Cards & Payment Services Pvt. Ltd.	0.17
Pharmaceuticals and Biotechnology	**4.54**
Sun Pharmaceuticals Industries Ltd.	1.24
Cipla Ltd.	0.66
Divi s Laboratories Ltd.	0.60
DR REDDYS LABORATORIES LTD.	0.56
Torrent Pharmaceuticals Ltd.	0.34
Lupin Ltd.	0.33
MANKIND PHARMA LTD	0.24
Aurobindo Pharma Ltd.	0.23
Zydus Lifesciences Limited	0.18
Alkem Laboratories Ltd.	0.16
Telecom - Services	**4.36**
Bharti Airtel Ltd	3.71
Indus Towers Ltd.	0.36
Tata Communications Ltd.	0.15
Vodafone Idea Ltd	0.14
Power	**3.39**
NTPC LTD	1.10
Power Grid Corporation Of India Ltd.	1.02
Tata Power Co. Ltd.	0.48
Adani Power Ltd.	0.26
NHPC LIMITED	0.19
JSW ENERGY LTD.	0.17
TORRENT POWER LTD	0.17
Retailing	**2.89**
ETERNAL LIMITED	1.12
Trent Ltd	0.69
AVENUE SUPERMARTS LTD.	0.52
INFO EDGE (INDIA) LTD.	0.38
FSN E-COMMERCE VENTURES LTD.	0.18
Consumer Durables	**2.76**
Titan Company Ltd.	0.90
Asian Paints Ltd.	0.70
Dixon Technologies India Ltd.	0.46
Havells India Ltd.	0.28
Voltas Ltd.	0.23
KALYAN JEWELLERS INDIA LTD.	0.19
Diversified FMCG	**2.51**
Hindustan Unilever Ltd.	1.57
ITC Ltd.	0.94
Cement and Cement Products	**2.15**
Ultratech Cement Ltd.	1.09
Grasim Industries Ltd.	0.57
Ambuja Cements Ltd.	0.28
Shree Cement Ltd.	0.21
Construction	**1.99**
Larsen And Toubro Ltd.	1.85
RAIL VIKAS NIGAM LIMITED.	0.14
Ferrous Metals	**1.84**
Tata Steel Ltd.	0.89
JSW Steel Ltd.	0.48
Jindal Steel & Power Ltd.	0.30
JINDAL STAINLESS LTD	0.17
Aerospace and Defense	**1.75**
Bharat Electronics Ltd.	1.06
HINDUSTAN AERONAUTICS LTD.	0.69
Insurance	**1.70**
SBI Life Insurance Company Ltd	0.63
HDFC Life Insurance Company Ltd.	0.55
ICICI Lombard General Insurance Company Ltd	0.35
ICICI Prudential Life Insurance Company Ltd	0.17
Auto Components	**1.60**
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.35
MRF Limited	0.26
Bharat Forge Ltd.	0.23
TUBE INVESTMENTS OF INDIA LTD.	0.23
Bosch Ltd.	0.22
Balkrishna Industries Ltd.	0.16
SONA BLW PRECISION FORGINGS LTD	0.15
Realty	**1.55**
DLF Ltd.	0.44
MACROTECH DEVELOPERS LTD	0.28
GODREJ PROPERTIES LIMITED	0.24
PHOENIX MILLS LTD.	0.22
PRESTIGE ESTATES PROJECTS LIMITED	0.21
Oberoi Realty Ltd	0.16
Electrical Equipment	**1.49**
SUZLON ENERGY LTD.	0.45
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.31
ABB India Ltd	0.22
Siemens Ltd.	0.20
Bharat Heavy Electricals Ltd.	0.19
Thermax Ltd.	0.12
Healthcare Services	**1.30**
MAX HEALTHCARE INSTITUTE LTD.	0.73
Apollo Hospitals Enterprises Ltd.	0.57
Industrial Products	**1.20**
Cummins India Ltd.	0.37
Polycab India Ltd.	0.27
APL APOLLO TUBES LTD.	0.22
SUPREME INDUSTRIES LIMITED	0.21
Astral Ltd.	0.13
Food Products	**1.04**
NESTLE INDIA LTD.	0.57
Britannia Industries Ltd.	0.47
Transport Services	**0.98**
Inter Globe Aviation Ltd	0.85
Container Corporation of India Ltd.	0.13
Chemicals and Petrochemicals	**0.93**
Pidilite Industries Ltd.	0.33
SRF Ltd.	0.31
SOLAR INDUSTRIES INDIA LIMITED	0.29
Personal Products	**0.83**
Godrej Consumer Products Ltd.	0.39
Colgate Palmolive (India) Ltd.	0.23
Dabur India Ltd.	0.21
Beverages	**0.82**
VARUN BEVERAGES LTD	0.53
UNITED SPIRITS LTD.	0.29
Leisure Services	**0.79**
INDIAN HOTELS COMPANY LTD.	0.48
Jubilant Foodworks Limited	0.18
Indian Railway Catering And Tourism Corporation Ltd.	0.13
Capital Markets	**0.78**
HDFC Asset Management Company Ltd.	0.41
BSE LTD.	0.37
Agricultural Food and other Product	**0.76**
Tata Consumer Products Ltd	0.48
Marico Ltd.	0.28
Transport Infrastructure	**0.74**
Adani Port and Special Economic Zone Ltd.	0.56
GMR AIRPORTS LIMITED	0.18
Oil	**0.73**
Oil & Natural Gas Corporation Ltd.	0.57
OIL INDIA LIMITED	0.16
Fertilizers and Agrochemicals	**0.72**
Coromandel International Ltd.	0.24
P I Industries Ltd	0.24
UPL Ltd	0.24
Non - Ferrous Metals	**0.70**
Hindalco Industries Ltd	0.70
Consumable Fuels	**0.53**
Coal India Ltd.	0.53
Financial Technology (Fintech)	**0.47**
PB FINTECH LTD.	0.47
Gas	**0.47**
GAIL (India) Ltd.	0.31
Petronet LNG Ltd.	0.16
Diversified Metals	**0.44**
Vedanta Ltd.	0.44
Metals and Minerals Trading	**0.30**
Adani Enterprises Ltd.	0.30
Agricultural, Commercial and Constr	**0.27**
Ashok Leyland Ltd.	0.27
Textiles and Apparels	**0.23**
Page Industries Ltd	0.23
Minerals and Mining	**0.16**
NMDC Ltd.	0.16
Equity & Equity related - Total	**99.71**
Net Current Assets/(Liabilities)	**0.29**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High MSCI India Index TRI

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 141-145 & 158-162. **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.

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.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹1.79 crs

AUM: ₹1.77 crs

Benchmark: Nifty 100 Equal Weight Index TRI

Allotment Date: February 24, 2025

Folio Count: 1,867

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 July 31, 2025)

₹32.4182

Ratios

Portfolio Turnover	382.93%
Tracking Error	0.19%

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.

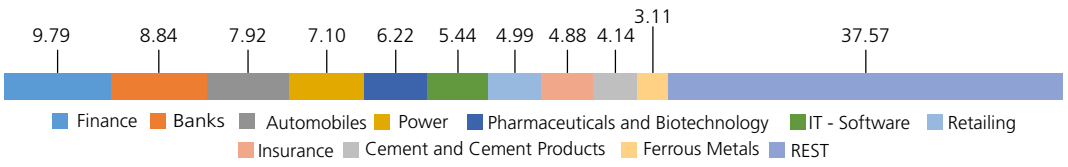
Data as on 31st July, 2025 unless otherwise specified.

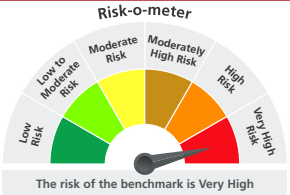
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**9.79**
JIO FINANCIAL SERVICES LTD	1.10
Bajaj Holdings and Investment Ltd.	1.03
Power Finance Corporation Ltd.	1.00
REC LTD	1.00
Bajaj Finserv Ltd.	0.98
BAJAJ FINANCE LTD.	0.96
BAJAJ HOUSING FINANCE LTD.	0.94
SHRIRAM FINANCE LTD.	0.94
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.93
Cholamandalam Investment and Finance Company Ltd.	0.91
Banks	**8.84**
ICICI Bank Ltd.	1.05
HDFC Bank Ltd.	1.03
STATE BANK OF INDIA	1.01
Bank Of Baroda	1.00
PUNJAB NATIONAL BANK	1.00
CANARA BANK	0.98
IndusInd Bank Ltd.	0.97
Kotak Mahindra Bank Ltd.	0.91
Axis Bank Ltd.	0.89
Automobiles	**7.92**
HYUNDAI MOTORS INDIA LTD	1.02
Mahindra & Mahindra Ltd.	1.00
Maruti Suzuki India Limited	1.00
Tata Motors Ltd.	1.00
Eicher Motors Ltd.	0.99
Hero MotoCorp Ltd.	0.99
TVS Motors Company Ltd	0.97
Bajaj Auto Ltd.	0.95
Power	**7.10**
Adani Power Ltd.	1.07
ADANI GREEN ENERGY LTD.	1.02
NTPC LTD	1.02
JSW ENERGY LTD.	1.02
Power Grid Corporation Of India Ltd.	1.01
Tata Power Co. Ltd.	1.00
ADANI ENERGY SOLUTIONS LTD.	0.96
Pharmaceuticals and Biotechnology	**6.22**
Torrent Pharmaceuticals Ltd.	1.17
Cipla Ltd.	1.04
Sun Pharmaceuticals Industries Ltd.	1.03
Divi s Laboratories Ltd.	1.01
Zydus Lifesciences Limited	1.01
DR REDDYS LABORATORIES LTD.	0.96
IT - Software	**5.44**
LTIMindtree Limited	0.95
Infosys Ltd.	0.94
Wipro Ltd.	0.93
Tata Consultancy Services Ltd.	0.89
Tech Mahindra Ltd.	0.87
HCL Technologies Ltd.	0.86
Retailing	**4.99**
ETERNAL LIMITED	1.20
AVENUE SUPERMARTS LTD.	1.02
SWIGGY LTD	1.02
INFO EDGE (INDIA) LTD.	0.93
Trent Ltd	0.82
Insurance	**4.88**
SBI Life Insurance Company Ltd	1.01
ICICI Prudential Life Insurance Company Ltd	0.98
HDFC Life Insurance Company Ltd.	0.97
ICICI Lombard General Insurance Company Ltd	0.97
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.95
Cement and Cement Products	**4.14**
Ambuja Cements Ltd.	1.07
Shree Cement Ltd.	1.05
Ultratech Cement Ltd.	1.04
Grasim Industries Ltd.	0.98
Ferrous Metals	**3.11**
Jindal Steel & Power Ltd.	1.06
JSW Steel Ltd.	1.03
Tata Steel Ltd.	1.02
Petroleum Products	**3.03**
Bharat Petroleum Corporation Ltd.	1.04
Indian Oil Corporation Ltd	1.04
RELIANCE INDUSTRIES LTD.	0.95
Consumer Durables	**2.96**
Asian Paints Ltd.	1.06
Havells India Ltd.	0.97
Titan Company Ltd.	0.93
Electrical Equipment	**2.91**
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.99
Siemens Ltd.	0.98
ABB India Ltd	0.94
Auto Components	**2.33**
Bosch Ltd.	1.37
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.96
Personal Products	**2.18**
Dabur India Ltd.	1.11
Godrej Consumer Products Ltd.	1.07
Diversified FMCG	**2.11**
Hindustan Unilever Ltd.	1.11
ITC Ltd.	1.00
Beverages	**2.08**
VARUN BEVERAGES LTD	1.15
UNITED SPIRITS LTD.	0.93
Food Products	**1.95**
Britannia Industries Ltd.	1.01
NESTLE INDIA LTD.	0.94
Aerospace and Defense	**1.90**
HINDUSTAN AERONAUTICS LTD.	0.95
Bharat Electronics Ltd.	0.95
Realty	**1.78**
DLF Ltd.	0.93
MACROTECH DEVELOPERS LTD	0.85
Transport Services	**1.07**
Inter Globe Aviation Ltd	1.07
Healthcare Services	**1.06**
Apollo Hospitals Enterprises Ltd.	1.06
Non - Ferrous Metals	**1.03**
Hindalco Industries Ltd	1.03
Construction	**1.01**
Larsen And Toubro Ltd.	1.01
Oil	**1.01**
Oil & Natural Gas Corporation Ltd.	1.01
Transport Infrastructure	**1.00**
Adani Port and Special Economic Zone Ltd.	1.00
Telecom - Services	**0.99**
Bharti Airtel Ltd	0.99
Gas	**0.98**
GAIL (India) Ltd.	0.98
Metals and Minerals Trading	**0.98**
Adani Enterprises Ltd.	0.98
Consumable Fuels	**0.97**
Coal India Ltd.	0.97
Diversified Metals	**0.97**
Vedanta Ltd.	0.97
Agricultural Food and other Product	**0.96**
Tata Consumer Products Ltd	0.96
Chemicals and Petrochemicals	**0.96**
Pidilite Industries Ltd.	0.96
Leisure Services	**0.96**
INDIAN HOTELS COMPANY LTD.	0.96
Equity & Equity related - Total	**99.61**
Net Current Assets/(Liabilities)	**0.39**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 100 Equal Weight Index TRI

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 141-145 & 158-162. **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.

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: ₹2.49 crs

AUM: ₹2.44 crs

Benchmark: Nifty Midcap 150 Index TRI

Allotment Date: March 21, 2025

Folio Count: 2,182

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 July 31, 2025)

₹21.6040

Ratios

Portfolio Turnover	449.89%
Tracking Error	1.46%

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.

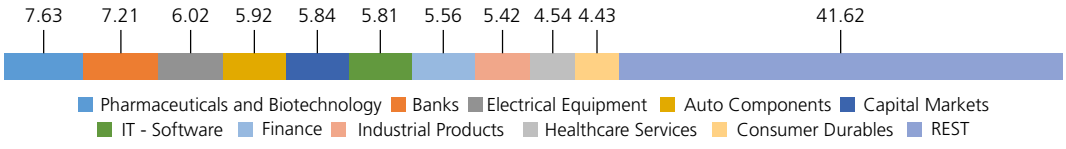
Data as on 31st July, 2025 unless otherwise specified.

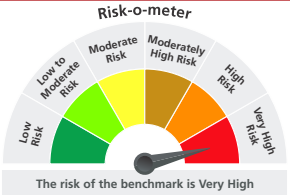
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**7.63**
Lupin Ltd.	1.31
Aurobindo Pharma Ltd.	0.90
Glenmark Pharmaceuticals Ltd	0.90
MANKIND PHARMA LTD	0.81
Alkem Laboratories Ltd.	0.76
Biocon Ltd.	0.66
Ipca Laboratories Ltd.	0.57
Abbott India Ltd.	0.56
GLAND PHARMA LIMITED	0.47
GlaxoSmithKline Pharmaceuticals Ltd.	0.36
Ajanta Pharma Ltd.	0.33
Banks	**7.21**
FEDERAL BANK LTD.	1.40
IDFC First Bank Limited	1.28
AU Small Finance Bank Ltd.	1.17
YES BANK LTD	1.00
UNION BANK OF INDIA	0.71
INDIAN BANK	0.62
Bandhan Bank Ltd.	0.40
BANK OF INDIA	0.38
BANK OF MAHARASHTRA	0.25
Electrical Equipment	**6.02**
SUZLON ENERGY LTD.	2.06
GE VERNOVA T&D INDIA LIMITED	0.95
Bharat Heavy Electricals Ltd.	0.86
HITACHI ENERGY INDIA LIMITED	0.74
Apar Industries Limited	0.44
Thermax Ltd.	0.44
WAAREE ENERGIES LIMITED	0.27
PREMIER ENERGIES LIMITED	0.26
Auto Components	**5.92**
Bharat Forge Ltd.	0.88
TUBE INVESTMENTS OF INDIA LTD.	0.85
MRF Limited	0.61
Balkrishna Industries Ltd.	0.60
SONA BLW PRECISION FORGINGS LTD	0.57
UNO MINDA LIMITED	0.52
Exide Industries Ltd	0.49
Schaeffler India Ltd	0.47
Apollo Tyres Ltd.	0.41
Motherson Sumi Wiring India Limited	0.27
Endurance Technologies Ltd.	0.25
Capital Markets	**5.84**
BSE LTD.	2.78
HDFC Asset Management Company Ltd.	1.62
360 ONE WAM LTD.	0.66
Nippon Life India Asset Management Ltd.	0.40
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.38
IT - Software	**5.81**
COFORGE LIMITED	1.63
PERSISTENT SYSTEMS LIMITED	1.57
Mphasis Ltd	0.89
TATA ELXSI LTD.	0.60
KPIT TECHNOLOGIES LTD.	0.56
Oracle Financial Services Software Ltd	0.56
Finance	**5.56**
Sundaram Finance Ltd.	0.90
Muthoot Finance Ltd	0.78
SBI Cards & Payment Services Pvt. Ltd.	0.68
Aditya Birla Capital Ltd.	0.52
LIC Housing Finance Ltd.	0.49
Mahindra & Mahindra Financial Services Ltd.	0.48
L&T FINANCE HOLDINGS LTD	0.46
CRISIL Ltd.	0.37
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.33
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.30
TATA INVESTMENT CORPORATION LTD	0.25
Industrial Products	**5.42**
Cummins India Ltd.	1.36
Polycab India Ltd.	0.98
APL APOLLO TUBES LTD.	0.81
SUPREME INDUSTRIES LIMITED	0.78
KEI INDUSTRIES LTD.	0.66
Astral Ltd.	0.48
AIA Engineering Limited.	0.35
Healthcare Services	**4.54**
MAX HEALTHCARE INSTITUTE LTD.	2.60
Fortis Healthcare India Ltd	1.25
Syngene International Limited	0.38
Global Health Ltd.	0.31
Consumer Durables	**4.43**
Dixon Technologies India Ltd.	1.86
Voltas Ltd.	0.85
KALYAN JEWELLERS INDIA LTD.	0.64
BLUE STAR LTD.	0.63
Berger Paints (I) Ltd.	0.45
Chemicals and Petrochemicals	**3.36**
SRF Ltd.	1.23
SOLAR INDUSTRIES INDIA LIMITED	0.99
Gujarat Fluorochemicals Ltd.	0.41
Linde India Ltd.	0.38
Deepak Nitrite Ltd.	0.35
Realty	**2.98**
GODREJ PROPERTIES LIMITED	0.89
PHOENIX MILLS LTD.	0.78
PRESTIGE ESTATES PROJECTS LIMITED	0.77
Oberoi Realty Ltd	0.54
Fertilizers and Agrochemicals	**2.87**
UPL Ltd	1.00
P I Industries Ltd	0.98
Coromandel International Ltd.	0.89
Telecom - Services	**2.85**
Indus Towers Ltd.	1.35
Tata Communications Ltd.	0.57
Vodafone Idea Ltd	0.54
BHARTI HEXACOM LTD.	0.39
Financial Technology (Fintech)	**2.73**
PB FINTECH LTD.	1.69
ONE 97 COMMUNICATIONS LTD.	1.04
Power	**2.12**
NHPC LIMITED	0.74
TORRENT POWER LTD	0.70
NTPC GREEN ENERGY LIMITED	0.27
NLC India Ltd.	0.22
SJVN LIMITED	0.19
Agricultural Food and other Product	**1.87**
Marico Ltd.	1.05
PATANJALI FOODS LIMITED	0.58
ADANI WILMAR LIMITED	0.24
Insurance	**1.87**
Max Financial Services Ltd.	1.11
General Insurance Corporation Of India	0.34
STAR HEALTH AND ALLIED INSURANCE LTD.	0.28
THE NEW INDIA ASSURANCE COMPANY LTD	0.14
Gas	**1.69**
Petronet LNG Ltd.	0.61
ADANI TOTAL GAS LTD.	0.47
Indraprastha Gas Ltd.	0.40
Gujarat Gas Ltd.	0.21
Cement and Cement Products	**1.62**
JK Cement Ltd.	0.79
Dalmia Bharat Limited	0.50
ACC Ltd.	0.33
Retailing	**1.35**
FSN E-COMMERCE VENTURES LTD.	0.80
VISHAL MEGA MART LIMITED	0.45
Aditya Birla Fashion and Retail Ltd	0.10
Industrial Manufacturing	**1.33**
MAZAGOAN DOCK SHIPBUILDERS LTD	0.59
COCHIN SHIPYARD LTD.	0.42
Honeywell Automation India Ltd.	0.32
Leisure Services	**1.32**
Jubilant Foodworks Limited	0.70
Indian Railway Catering And Tourism Corporation Ltd.	0.62
Agricultural, Commercial and Construction Vehicles	**1.29**
Ashok Leyland Ltd.	0.97
Escorts Ltd.	0.32
Minerals and Mining	**1.25**
NMDC Ltd.	0.69
LLOYDS METALS AND ENERGY LTD.	0.56
Petroleum Products	**1.19**
HINDUSTAN PETROLEUM CORPORATION LTD	1.13
Mangalore Refinery And Petrochemicals Ltd.	0.06
Personal Products	**1.16**
Colgate Palmolive (India) Ltd.	0.83
Emami Ltd.	0.33
Ferrous Metals	**1.13**
JINDAL STAINLESS LTD	0.63
Steel Authority of India Ltd.	0.50
Transport Infrastructure	**1.13**
GMR AIRPORTS LIMITED	0.90
JSW INFRASTRUCTURE LIMITED	0.23
Textiles and Apparels	**1.12**
Page Industries Ltd	0.80
K.P.R. Mill Ltd.	0.32
Non - Ferrous Metals	**0.91**
National Aluminium Company Ltd	0.47
Hindustan Zinc Ltd.	0.44
Construction	**0.81**
RAIL VIKAS NIGAM LIMITED.	0.56
IRB INFRASTRUCTURE DEVELOPERS LTD	0.25
Oil	**0.67**
OIL INDIA LIMITED	0.67
IT - Services	**0.65**
L&T Technology Services Ltd	0.34
TATA TECHNOLOGIES LTD	0.31
Transport Services	**0.56**
Container Corporation of India Ltd.	0.56
Aerospace and Defense	**0.42**
BHARAT DYNAMICS LTD	0.42
Diversified	**0.41**
3M India Ltd.	0.25
Godrej Industries Ltd.	0.16
Beverages	**0.39**
United Breweries Ltd.	0.39
Entertainment	**0.16**
Sun TV Network Ltd.	0.16
Automobiles	**0.12**
OLA ELECTRIC MOBILITY LIMITED	0.12
Equity & Equity related - Total	**99.71**
Net Current Assets/(Liabilities)	**0.29**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Midcap 150 Index TRI

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 141-145 & 158-162. **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- 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.

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: ₹4.00 crs

AUM: ₹2.15 crs

Benchmark: Nifty200 Quality 30 Index TRI

Allotment Date: July 14, 2025

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 July 31, 2025)

₹20.2627

Ratios

Portfolio Turnover	102.74%
Tracking Error	0.07%

Total Expense Ratio**

0.25%

Available Plans/Options

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

Load Structure

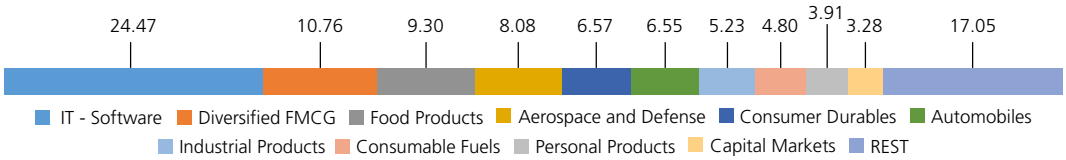
Entry Load: Nil.
Exit Load: Nil.

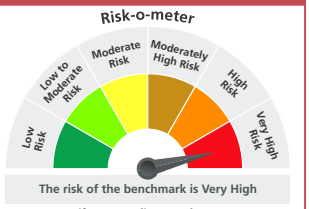
Data as on 31st July, 2025 unless otherwise specified.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**24.47**
Infosys Ltd.	4.80
Tata Consultancy Services Ltd.	4.53
HCL Technologies Ltd.	4.39
PERSISTENT SYSTEMS LIMITED	2.59
LTIMindtree Limited	2.42
TATA ELXSI LTD.	2.06
Oracle Financial Services Software Ltd	1.85
KPIT TECHNOLOGIES LTD.	1.83
Diversified FMCG	**10.76**
Hindustan Unilever Ltd.	5.68
ITC Ltd.	5.08
Food Products	**9.30**
NESTLE INDIA LTD.	4.80
Britannia Industries Ltd.	4.50
Aerospace and Defense	**8.08**
Bharat Electronics Ltd.	4.67
HINDUSTAN AERONAUTICS LTD.	3.41
Consumer Durables	**6.57**
Asian Paints Ltd.	4.46
Havells India Ltd.	2.11
Automobiles	**6.55**
Bajaj Auto Ltd.	3.72
Hero MotoCorp Ltd.	2.83
Industrial Products	**5.23**
Cummins India Ltd.	2.82
Polycab India Ltd.	2.41
Consumable Fuels	**4.80**
Coal India Ltd.	4.80
Personal Products	**3.91**
Colgate Palmolive (India) Ltd.	3.91
Capital Markets	**3.28**
HDFC Asset Management Company Ltd.	3.28
Petroleum Products	**2.99**
Bharat Petroleum Corporation Ltd.	2.99
Agricultural Food and other Product	**2.86**
Marico Ltd.	2.86
Textiles and Apparels	**2.72**
Page Industries Ltd	2.72
Chemicals and Petrochemicals	**2.50**
Pidilite Industries Ltd.	2.50
Leisure Services	**2.30**
Indian Railway Catering And Tourism Corporation Ltd.	2.30
Non - Ferrous Metals	**2.00**
Hindustan Zinc Ltd.	2.00
Gas	**1.35**
Indraprastha Gas Ltd.	1.35
Equity & Equity related - Total	**99.67**
Net Current Assets/(Liabilities)	**0.33**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital appreciation. • Investment in stocks comprising the Nifty200 Quality 30 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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty200 Quality 30 Index TRI

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 141-145 & 158-162. **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- 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.

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.

Fund Manager*:	Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹7,781.02 crs
AUM:	₹7,842.26 crs
Benchmark:	Prices of Gold
Allotment Date:	July 27, 2007
Folio Count:	4,56,611

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 July 31, 2025)
₹82.4449

Ratios

Portfolio Turnover	21.81%
Tracking Error	0.34%

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.

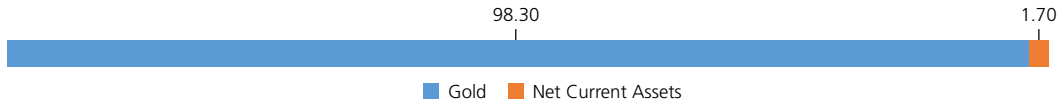
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Gold	**98.30**	**Net Current Assets/(Liabilities)**	**1.70**
Gold 1 Kg Fineness 0.995	72.18	**Grand Total**	**100.00**
GOLD 1 KG FINENESS 0.995 - GUJARAT	26.12		
Equity & Equity related - Total	**98.30**		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is High	 The risk of the benchmark is High Prices of Gold

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ***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.

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.

Fund Manager*:	Mr. Jeetu Valechha Sonar, Mr. Abhishek Bisen
AAUM:	₹1,483.76 crs
AUM:	₹1,507.10 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	December 09, 2022
Folio Count:	13,389

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 July 31, 2025)
₹107.6413

Ratios

Portfolio Turnover	10.33%
Tracking Error:	0.57%

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.

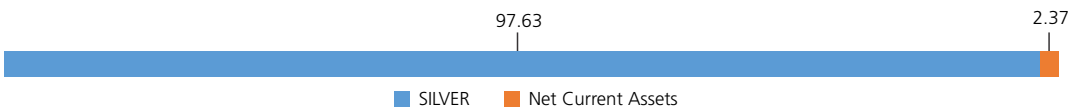
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
SILVER	**97.63**	**Net Current Assets/(Liabilities)**	**2.37**
Silver(30 Kgs)	92.09	**Grand Total**	**100.00**
SILVER(30 KGS) - GUJARAT	5.54		
Equity & Equity related - Total	**97.63**		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is High Price of silver (based on LBMA daily spot fixing price)

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. ***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.

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: ₹1,387.12 crs
AUM: ₹1,431.27 crs
Benchmark: NIFTY 1D Rate Index
Allotment Date: January 24, 2023
Folio Count: 7,187

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 July 31, 2025)

₹1061.6898

Debt Quant

Average Maturity	0.99 days
Modified Duration	0.99 days
Macaulay Duration	0.99 days
Annualised YTM*	5.38%
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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

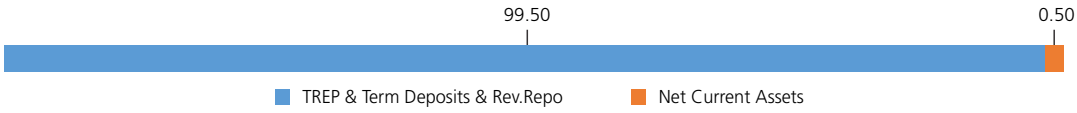
PRC Matrix

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			

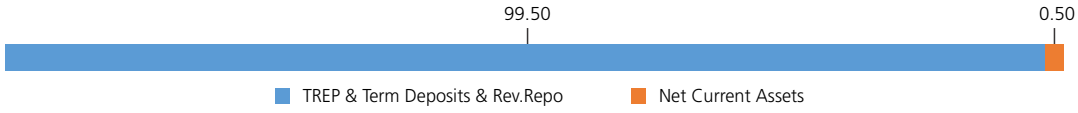
PORTFOLIO

Issuer/Instrument	% to Net Assets
Triparty Repo	99.50
Net Current Assets/(Liabilities)	0.50
Grand Total	100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon. • Investment in Tri-party repo on Government securities or treasury bills (TREPS). * 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

*For Fund Manager experience, please refer page 141-145 & 158-162. For last three IDCW, please refer page no 163-165. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

***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.

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: ₹696.72 crs

AUM: ₹705.97 crs

Benchmark: Nifty Next 50 Index TRI

Allotment Date: March 10, 2021

Folio Count: 47,671

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	₹19.0896	₹19.5245
IDCW	₹19.0901	₹19.5243

(as on July 31, 2025)

Ratios

Portfolio Turnover	54.13%
Tracking Error	0.18%

Total Expense Ratio**

Regular Plan: 0.57%

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 July, 2025 unless otherwise specified.

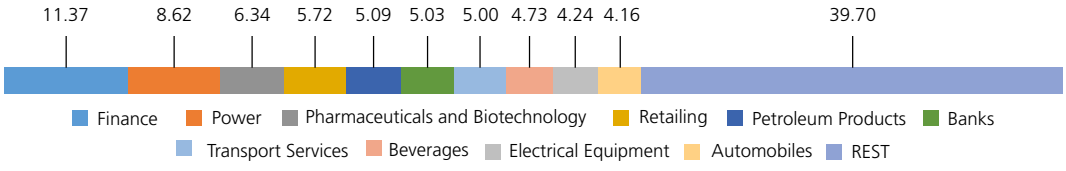
Folio Count data as on 30th June 2025.

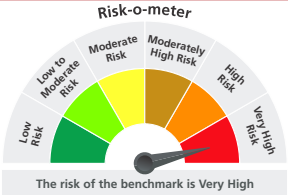
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**11.37**
Cholamandalam Investment and Finance Company Ltd.	2.62
Bajaj Holdings and Investment Ltd.	2.60
Power Finance Corporation Ltd.	2.57
REC LTD	2.13
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.99
BAJAJ HOUSING FINANCE LTD.	0.46
Power	**8.62**
Tata Power Co. Ltd.	2.88
Adani Power Ltd.	1.99
ADANI GREEN ENERGY LTD.	1.30
ADANI ENERGY SOLUTIONS LTD.	1.26
JSW ENERGY LTD.	1.19
Pharmaceuticals and Biotechnology	**6.34**
Divi s Laboratories Ltd.	3.61
Torrent Pharmaceuticals Ltd.	1.69
Zydus Lifesciences Limited	1.04
Retailing	**5.72**
AVENUE SUPERMARTS LTD.	2.71
INFO EDGE (INDIA) LTD.	2.33
SWIGGY LTD	0.68
Petroleum Products	**5.09**
Bharat Petroleum Corporation Ltd.	2.75
Indian Oil Corporation Ltd	2.34
Banks	5.03
Bank Of Baroda	1.90
PUNJAB NATIONAL BANK	1.57
CANARA BANK	1.56
Transport Services	**5.00**
Inter Globe Aviation Ltd	5.00
Beverages	**4.73**
VARUN BEVERAGES LTD	3.02
UNITED SPIRITS LTD.	1.71
Electrical Equipment	**4.24**
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.83
ABB India Ltd	1.25
Siemens Ltd.	1.16
Automobiles	**4.16**
TVS Motors Company Ltd	2.84
HYUNDAI MOTORS INDIA LTD	1.32
Insurance	**3.90**
ICICI Lombard General Insurance Company Ltd	2.00
ICICI Prudential Life Insurance Company Ltd	1.04
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.86
Aerospace and Defense	**3.71**
HINDUSTAN AERONAUTICS LTD.	3.71
Realty	**3.66**
DLF Ltd.	2.17
MACROTECH DEVELOPERS LTD	1.49
Personal Products	**3.52**
Godrej Consumer Products Ltd.	2.18
Dabur India Ltd.	1.34
Cement and Cement Products	**3.44**
Shree Cement Ltd.	1.77
Ambuja Cements Ltd.	1.67
Auto Components	**3.36**
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.85
Bosch Ltd.	1.51
Diversified Metals	**3.11**
Vedanta Ltd.	3.11
Food Products	**2.93**
Britannia Industries Ltd.	2.93
Leisure Services	**2.80**
INDIAN HOTELS COMPANY LTD.	2.80
Gas	**2.07**
GAIL (India) Ltd.	2.07
IT - Software	**2.04**
LTIMindtree Limited	2.04
Chemicals and Petrochemicals	**1.91**
Pidilite Industries Ltd.	1.91
Consumer Durables	**1.63**
Havells India Ltd.	1.63
Ferrous Metals	**1.54**
Jindal Steel & Power Ltd.	1.54
Equity & Equity related - Total	**99.92**
Triparty Repo	**0.07**
Net Current Assets/(Liabilities)	**0.01**
Grand Total	**100.00**

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	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Next 50 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹924.73 crs

AUM: ₹930.57 crs

Benchmark: Nifty 50 Index TRI

Allotment Date: June 21, 2021

Folio Count: 57,788

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	₹16.0748	₹16.2863
IDCW	₹16.0744	₹16.2829

(as on July 31, 2025)

Ratios

Portfolio Turnover	33.70%
Tracking Error	0.24%

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 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)

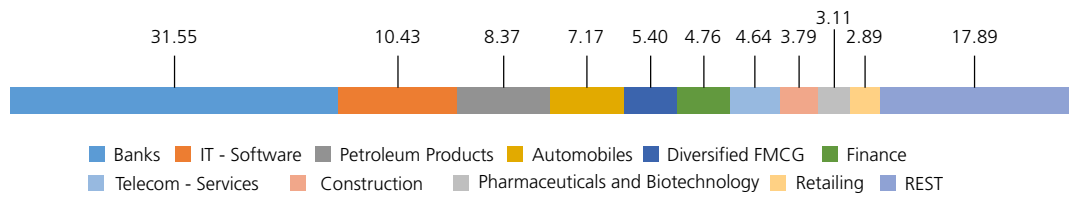
Data as on 31st July, 2025 unless otherwise specified.

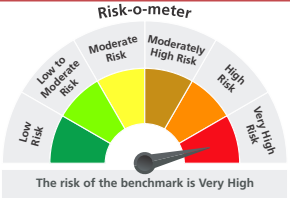
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**31.55**
HDFC Bank Ltd.	13.67
ICICI Bank Ltd.	9.38
Axis Bank Ltd.	2.72
STATE BANK OF INDIA	2.72
Kotak Mahindra Bank Ltd.	2.59
IndusInd Bank Ltd.	0.47
IT - Software	**10.43**
Infosys Ltd.	4.83
Tata Consultancy Services Ltd.	2.76
HCL Technologies Ltd.	1.38
Tech Mahindra Ltd.	0.83
Wipro Ltd.	0.63
Petroleum Products	**8.37**
RELIANCE INDUSTRIES LTD.	8.37
Automobiles	**7.17**
Mahindra & Mahindra Ltd.	2.51
Maruti Suzuki India Limited	1.47
Tata Motors Ltd.	1.24
Bajaj Auto Ltd.	0.79
Eicher Motors Ltd.	0.67
Hero MotoCorp Ltd.	0.49
Diversified FMCG	**5.40**
ITC Ltd.	3.41
Hindustan Unilever Ltd.	1.99
Finance	**4.76**
BAJAJ FINANCE LTD.	2.08
JIO FINANCIAL SERVICES LTD	0.96
Bajaj Finserv Ltd.	0.94
SHRIRAM FINANCE LTD.	0.78
Telecom - Services	**4.64**
Bharti Airtel Ltd	4.64
Construction	**3.79**
Larsen And Toubro Ltd.	3.79
Pharmaceuticals and Biotechnology	**3.11**
Sun Pharmaceuticals Industries Ltd.	1.64
Cipla Ltd.	0.78
DR REDDYS LABORATORIES LTD.	0.69
Retailing	**2.89**
ETERNAL LIMITED	1.90
Trent Ltd	0.99
Power	**2.58**
NTPC LTD	1.41
Power Grid Corporation Of India Ltd.	1.17
Cement and Cement Products	**2.22**
Ultratech Cement Ltd.	1.29
Grasim Industries Ltd.	0.93
Consumer Durables	**2.19**
Titan Company Ltd.	1.23
Asian Paints Ltd.	0.96
Ferrous Metals	**2.04**
Tata Steel Ltd.	1.16
JSW Steel Ltd.	0.88
Insurance	**1.45**
SBI Life Insurance Company Ltd	0.73
HDFC Life Insurance Company Ltd.	0.72
Aerospace and Defense	**1.22**
Bharat Electronics Ltd.	1.22
Transport Infrastructure	**0.90**
Adani Port and Special Economic Zone Ltd.	0.90
Non - Ferrous Metals	**0.88**
Hindalco Industries Ltd	0.88
Oil	**0.83**
Oil & Natural Gas Corporation Ltd.	0.83
Consumable Fuels	**0.76**
Coal India Ltd.	0.76
Food Products	**0.72**
NESTLE INDIA LTD.	0.72
Healthcare Services	**0.67**
Apollo Hospitals Enterprises Ltd.	0.67
Agricultural Food and other Product	**0.62**
Tata Consumer Products Ltd	0.62
Metals and Minerals Trading	**0.56**
Adani Enterprises Ltd.	0.56
Equity & Equity related - Total	**99.75**
Triparty Repo	**0.09**
Net Current Assets/(Liabilities)	**0.16**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 50 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹146.63 crs

AUM: ₹142.38 crs

Benchmark: Nifty Smallcap 50 Index TRI

Allotment Date: April 10, 2023

Folio Count: 24,580

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	₹19.9722	₹20.2693
IDCW	₹19.9721	₹20.2805

(as on July 31, 2025)

Ratios

Portfolio Turnover	68.72%
Tracking Error	0.28%

Total Expense Ratio**

Regular Plan: 0.90%

Direct Plan: 0.26%

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)

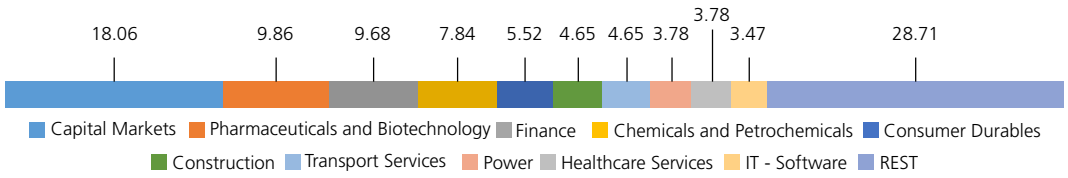
Data as on 31st July, 2025 unless otherwise specified.

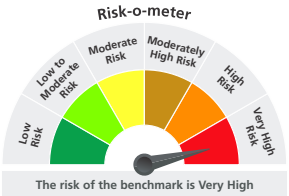
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Capital Markets	**18.06**
Multi Commodity Exchange of India Limited	5.84
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	3.92
COMPUTER AGE MANAGEMENT SERVICES LIMITED	2.66
ANGEL ONE LIMITED	2.25
KFIN TECHNOLOGIES LTD.	1.87
Indian Energy Exchange Ltd	1.52
Pharmaceuticals and Biotechnology	**9.86**
Laurus Labs Ltd.	5.09
PIRAMAL PHARMA LTD.	1.81
NEULAND LABORATORIES LTD.	1.69
Natco Pharma Ltd	1.27
Finance	**9.68**
PNB HOUSING FINANCE LTD.	2.35
Piramal Enterprises Limited	2.23
POONAWALLA FINCORP LTD.	1.80
FIVE STAR BUSINESS FINANCE LTD	1.65
IIFL Finance Ltd	1.65
Chemicals and Petrochemicals	**7.84**
Navin Fluorine International Ltd.	2.62
Tata Chemicals Ltd	2.29
HIMADRI SPECIALITY CHEMICAL LTD.	1.65
Aarti Industries Ltd.	1.28
Consumer Durables	**5.52**
Crompton Greaves Consumer Electricals Ltd	3.09
AMBER ENTERPRISES INDIA LTD.	2.43
Construction	**4.65**
NBCC (India) Ltd	1.67
Kec International Ltd.	1.66
NCC LIMITED	1.32
Transport Services	**4.65**
DELHIVERY LTD	3.26
Great Eastern Shipping Company Ltd	1.39
Healthcare Services	**3.78**
ASTER DM HEALTHCARE LTD	2.03
DR.Lal Pathlabs Ltd.	1.75
Power	**3.78**
RELIANCE POWER LTD	2.19
CESC LTD	1.59
IT - Software	**3.47**
ZENSAR TECHNOLGIES LTD.	1.37
Sonata Software Ltd.	1.14
Birlasoft Ltd.	0.96
IT - Services	**3.35**
Affle (India) Ltd.	1.84
CYIENT LTD.	1.51
Beverages	**3.18**
Radico Khaitan Ltd.	3.18
Gas	**2.91**
Gujarat State Petronet Ltd.	1.56
AEGIS LOGISTICS LTD	1.35
Auto Components	**2.65**
AMARA RAJA ENERGY MOB LTD.	1.76
RAMKRISHNA FORGINGS LTD.	0.89
Industrial Manufacturing	**2.49**
KAYNES TECHNOLOGY INDIA LTD.	2.49
Cement and Cement Products	**2.21**
The Ramco Cements Ltd	2.21
Electrical Equipment	**2.18**
INOX WIND LIMITED	2.16
INOX WIND LIMITED RIGHTS	0.02
Realty	**2.08**
BRIGADE ENTERPRISES LIMITED	2.08
Commercial Services and Supplies	**1.61**
Firstsource Solutions Ltd.	1.61
Petroleum Products	**1.57**
Castrol (India) Ltd.	1.57
Paper, Forest and Jute Products	**1.47**
ADITYA BIRLA REAL ESTATE LTD	1.47
Non - Ferrous Metals	**1.19**
HINDUSTAN COPPER LTD.	1.19
Telecom - Services	**1.06**
HFCL LTD	1.06
Telecom - Equipment & Accessories	**0.70**
Tejas Networks Ltd	0.70
Equity & Equity related - Total	**99.94**
Triparty Repo	**0.14**
Net Current Assets/(Liabilities)	**-0.08**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Smallcap 50 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹483.71 crs

AUM: ₹481.55 crs

Benchmark: Nifty 200 Momentum 30 Index TRI

Allotment Date: June 15, 2023

Folio Count: 30,964

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	₹14.2796	₹14.4301
IDCW	₹14.2796	₹14.4300

(as on July 31, 2025)

Ratios

Portfolio Turnover	162.74%
Tracking Error	0.23%

Total Expense Ratio**

Regular Plan: 0.79%
Direct Plan: 0.29%

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)

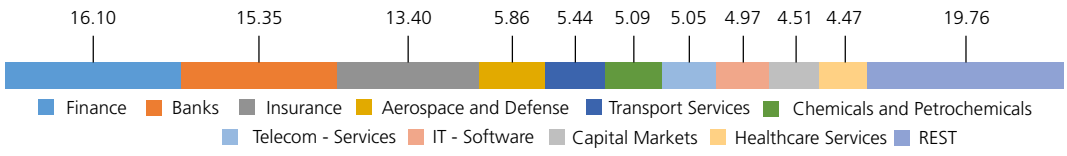
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**16.10**
Bajaj Finserv Ltd.	5.02
BAJAJ FINANCE LTD.	4.93
Cholamandalam Investment and Finance Company Ltd.	3.16
SBI Cards & Payment Services Pvt. Ltd.	1.69
Muthoot Finance Ltd	1.30
Banks	**15.35**
ICICI Bank Ltd.	5.39
HDFC Bank Ltd.	5.29
Kotak Mahindra Bank Ltd.	4.67
Insurance	**13.40**
SBI Life Insurance Company Ltd	5.15
HDFC Life Insurance Company Ltd.	4.99
Max Financial Services Ltd.	3.26
Aerospace and Defense	**5.86**
Bharat Electronics Ltd.	4.89
BHARAT DYNAMICS LTD	0.97
Transport Services	**5.44**
Inter Globe Aviation Ltd	5.44
Chemicals and Petrochemicals	**5.09**
SOLAR INDUSTRIES INDIA LIMITED	2.70
SRF Ltd.	2.39
Telecom - Services	**5.05**
Bharti Airtel Ltd	5.05
IT - Software	**4.97**
COFORGE LIMITED	2.71
PERSISTENT SYSTEMS LIMITED	2.26
Capital Markets	**4.51**
BSE LTD.	4.51
Healthcare Services	**4.47**
MAX HEALTHCARE INSTITUTE LTD.	4.47
Pharmaceuticals and Biotechnology	**4.43**
Divi s Laboratories Ltd.	4.43
Automobiles	**2.96**
TVS Motors Company Ltd	2.96
Financial Technology (Fintech)	**2.23**
ONE 97 COMMUNICATIONS LTD.	2.23
Consumer Durables	**2.18**
Dixon Technologies India Ltd.	2.18
Leisure Services	**2.11**
INDIAN HOTELS COMPANY LTD.	2.11
Cement and Cement Products	**1.91**
Shree Cement Ltd.	1.91
Beverages	**1.44**
UNITED SPIRITS LTD.	1.44
Industrial Manufacturing	**1.39**
MAZAGOAN DOCK SHIPBUILDERS LTD	1.39
Retailing	**1.25**
FSN E-COMMERCE VENTURES LTD.	1.25
Equity & Equity related - Total	**100.14**
Triparty Repo	**0.25**
Net Current Assets/(Liabilities)	**-0.39**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 200 Momentum 30 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹71.05 crs

AUM: ₹69.60 crs

Benchmark: Nifty Financial Services Ex-Bank Index TRI

Allotment Date: August 14, 2023

Folio Count: 7,531

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	₹15.0171	₹15.1817
IDCW	₹15.0172	₹15.1818

(as on July 31, 2025)

Ratios

Portfolio Turnover	40.26%
Tracking Error	0.21%

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)

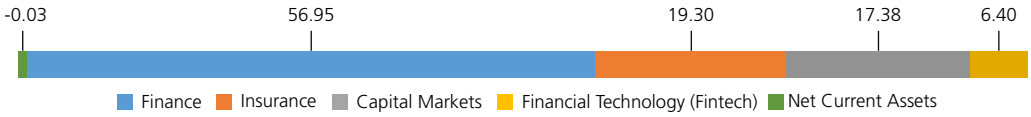
Data as on 31st July, 2025 unless otherwise specified.

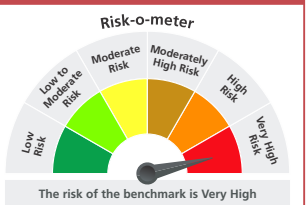
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**56.95**
BAJAJ FINANCE LTD.	15.41
JIO FINANCIAL SERVICES LTD	7.10
Bajaj Finserv Ltd.	6.96
SHRIRAM FINANCE LTD.	5.81
Cholamandalam Investment and Finance Company Ltd.	4.00
Power Finance Corporation Ltd.	3.93
REC LTD	3.25
Muthoot Finance Ltd	1.84
SBI Cards & Payment Services Pvt. Ltd.	1.59
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.51
Aditya Birla Capital Ltd.	1.21
LIC Housing Finance Ltd.	1.16
Mahindra & Mahindra Financial Services Ltd.	1.12
L&T FINANCE HOLDINGS LTD	1.07
Piramal Enterprises Limited	0.99
Insurance	**19.30**
SBI Life Insurance Company Ltd	5.43
HDFC Life Insurance Company Ltd.	5.33
ICICI Lombard General Insurance Company Ltd 3.04	
Max Financial Services Ltd.	2.60
ICICI Prudential Life Insurance Company Ltd	1.59
LIFE INSURANCE CORPORATION OF INDIA LTD. 1.31	
Capital Markets	**17.38**
BSE LTD.	6.50
HDFC Asset Management Company Ltd.	3.76
Multi Commodity Exchange of India Limited	2.56
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.73
COMPUTER AGE MANAGEMENT SERVICES LIMITED	1.17
ANGEL ONE LIMITED	0.99
Indian Energy Exchange Ltd	0.67
Financial Technology (Fintech)	**6.40**
PB FINTECH LTD.	3.96
ONE 97 COMMUNICATIONS LTD.	2.44
Equity & Equity related - Total	**100.03**
Net Current Assets/(Liabilities)	**-0.03**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Financial Services Ex-Bank Index TRI

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 141-145 & 158-162. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. **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: ₹18.00 crs

AUM: ₹17.59 crs

Benchmark: BSE Housing Index TRI

Allotment Date: August 28, 2023

Folio Count: 4,442

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	₹13.5867	₹13.7314
IDCW	₹13.5867	₹13.7301

(as on July 31, 2025)

Ratios

Portfolio Turnover	44.03%
Tracking Error	0.14%

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)

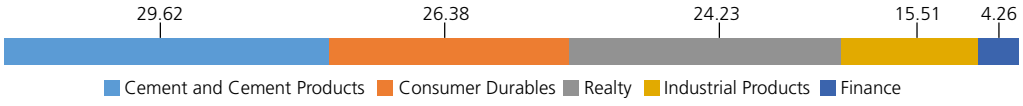
Data as on 31st July, 2025 unless otherwise specified.

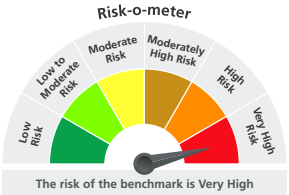
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Cement and Cement Products	**29.62**
Ultratech Cement Ltd.	5.39
Ambuja Cements Ltd.	5.32
Shree Cement Ltd.	5.20
Grasim Industries Ltd.	5.08
JK Cement Ltd.	4.19
Dalmia Bharat Limited	2.66
ACC Ltd.	1.78
Consumer Durables	**26.38**
Dixon Technologies India Ltd.	5.75
Asian Paints Ltd.	5.46
Havells India Ltd.	4.79
Voltas Ltd.	4.59
BLUE STAR LTD.	3.40
Berger Paints (I) Ltd.	2.39
Realty	**24.23**
DLF Ltd.	4.54
GODREJ PROPERTIES LIMITED	4.33
MACROTECH DEVELOPERS LTD	4.20
PHOENIX MILLS LTD.	4.17
PRESTIGE ESTATES PROJECTS LIMITED	4.13
Oberoi Realty Ltd	2.86
Industrial Products	**15.51**
Polycab India Ltd.	5.12
SUPREME INDUSTRIES LIMITED	4.22
KEI INDUSTRIES LTD.	3.55
Astral Ltd.	2.62
Finance	**4.26**
LIC Housing Finance Ltd.	2.68
BAJAJ HOUSING FINANCE LTD.	1.58
Equity & Equity related - Total	**100.00**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High BSE Housing Index TRI

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 141-145 & 158-162. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. **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: ₹110.68 crs
AUM: ₹111.43 crs
Benchmark: NIFTY 100 Low Volatility 30 Index TRI
Allotment Date: June 07, 2024
Folio Count: 8,715

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	₹10.6755	₹10.7528
IDCW	₹10.6756	₹10.7528

(as on July 31, 2025)

Ratios

Portfolio Turnover	46.45%
Tracking Error	0.14%

Total Expense Ratio**
Regular Plan: 0.94%
Direct Plan: 0.31%

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)

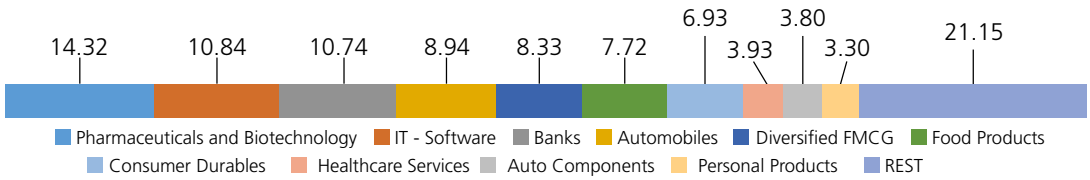
Data as on 31st July, 2025 unless otherwise specified.

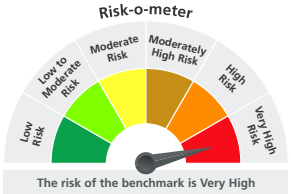
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**14.32**
Sun Pharmaceuticals Industries Ltd.	3.81
DR REDDYS LABORATORIES LTD.	3.60
Torrent Pharmaceuticals Ltd.	3.48
Cipla Ltd.	3.43
IT - Software	**10.84**
Tata Consultancy Services Ltd.	3.15
Infosys Ltd.	2.81
HCL Technologies Ltd.	2.52
Wipro Ltd.	2.36
Banks	**10.74**
ICICI Bank Ltd.	3.90
HDFC Bank Ltd.	3.83
Kotak Mahindra Bank Ltd.	3.01
Automobiles	**8.94**
Maruti Suzuki India Limited	3.44
Hero MotoCorp Ltd.	2.98
Bajaj Auto Ltd.	2.52
Diversified FMCG	**8.33**
Hindustan Unilever Ltd.	4.24
ITC Ltd.	4.09
Food Products	**7.72**
NESTLE INDIA LTD.	3.93
Britannia Industries Ltd.	3.79
Consumer Durables	**6.93**
Asian Paints Ltd.	3.85
Titan Company Ltd.	3.08
Healthcare Services	**3.93**
Apollo Hospitals Enterprises Ltd.	3.93
Auto Components	**3.80**
Bosch Ltd.	3.80
Personal Products	**3.30**
Dabur India Ltd.	3.30
Cement and Cement Products	**3.23**
Ultratech Cement Ltd.	3.23
Telecom - Services	**3.21**
Bharti Airtel Ltd	3.21
Petroleum Products	**3.13**
RELIANCE INDUSTRIES LTD.	3.13
Insurance	**3.12**
SBI Life Insurance Company Ltd	3.12
Chemicals and Petrochemicals	**2.87**
Pidilite Industries Ltd.	2.87
Finance	**2.86**
Bajaj Finserv Ltd.	2.86
Construction	**2.69**
Larsen And Toubro Ltd.	2.69
Equity & Equity related - Total	**99.96**
Triparty Repo	**0.54**
Net Current Assets/(Liabilities)	**-0.50**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY 100 Low Volatility 30 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹79.29 crs

AUM: ₹76.48 crs

Benchmark: BSE PSU Index TRI

Allotment Date: July 31, 2024

Folio Count: 21,136

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	₹8.4828	₹8.5385
IDCW	₹8.4830	₹8.5385

(as on July 31, 2025)

Ratios

Portfolio Turnover	22.74%
Tracking Error	0.15%

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)

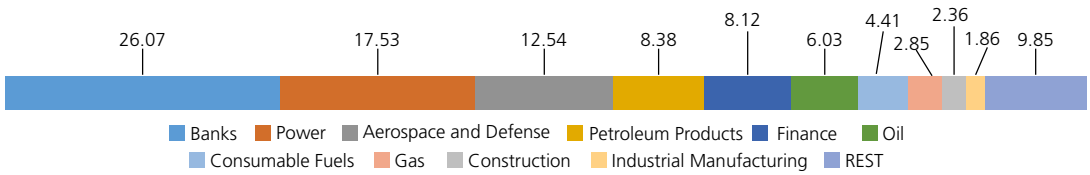
Data as on 31st July, 2025 unless otherwise specified.

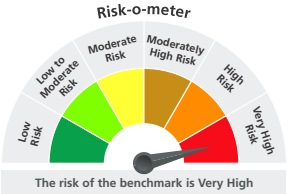
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**26.07**
STATE BANK OF INDIA	15.69
Bank Of Baroda	2.27
PUNJAB NATIONAL BANK	1.87
CANARA BANK	1.85
UNION BANK OF INDIA	1.28
INDIAN BANK	1.12
BANK OF INDIA	0.70
BANK OF MAHARASHTRA	0.44
JAMMU AND KASHMIR BANK LTD.	0.24
Central Bank Of India	0.19
Indian Overseas Bank	0.19
UCO Bank	0.17
Punjab & Sind Bank	0.06
Power	**17.53**
NTPC LTD	8.15
Power Grid Corporation Of India Ltd.	6.81
NHPC LIMITED	1.33
NTPC GREEN ENERGY LIMITED	0.50
NLC India Ltd.	0.40
SJVN LIMITED	0.34
Aerospace and Defense	**12.54**
Bharat Electronics Ltd.	7.04
HINDUSTAN AERONAUTICS LTD.	4.36
BHARAT DYNAMICS LTD	0.76
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.38
Petroleum Products	**8.38**
Bharat Petroleum Corporation Ltd.	3.30
Indian Oil Corporation Ltd	2.74
HINDUSTAN PETROLEUM CORPORATION LTD	2.06
Chennai Petroleum Corporation Ltd.	0.17
Mangalore Refinery And Petrochemicals Ltd.	0.11
Finance	**8.12**
Power Finance Corporation Ltd.	3.06
REC LTD	2.51
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.21
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.60
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.55
IFCI Ltd.	0.19
Oil	**6.03**
Oil & Natural Gas Corporation Ltd.	4.82
OIL INDIA LIMITED	1.21
Consumable Fuels	**4.41**
Coal India Ltd.	4.41
Gas	**2.85**
GAIL (India) Ltd.	2.46
Gujarat Gas Ltd.	0.39
Construction	**2.36**
RAIL VIKAS NIGAM LIMITED.	1.01
NBCC (India) Ltd	0.57
Ircon International Ltd	0.30
Engineers India Ltd.	0.30
RITES Ltd.	0.18
Industrial Manufacturing	**1.86**
MAZAGOAN DOCK SHIPBUILDERS LTD	1.09
COCHIN SHIPYARD LTD.	0.77
Insurance	**1.76**
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.87
General Insurance Corporation Of India	0.64
THE NEW INDIA ASSURANCE COMPANY LTD	0.25
Electrical Equipment	**1.58**
Bharat Heavy Electricals Ltd.	1.58
Minerals and Mining	**1.42**
NMDC Ltd.	1.25
Gujarat Mineral Development Corporation Ltd.	0.17
Non - Ferrous Metals	**1.27**
National Aluminium Company Ltd	0.86
HINDUSTAN COPPER LTD.	0.41
Ferrous Metals	**1.14**
Steel Authority of India Ltd.	0.92
NMDC STEEL LTD	0.21
KIOCL LTD	0.01
Leisure Services	**1.13**
Indian Railway Catering And Tourism Corporation Ltd.	1.13
Transport Services	**1.02**
Container Corporation of India Ltd.	1.02
Agricultural, Commercial and Construction Vehicles	**0.39**
BEML Ltd.	0.39
Fertilizers and Agrochemicals	**0.11**
RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.11
Commercial Services and Supplies	**0.05**
MMTC LTD	0.05
Telecom - Equipment & Accessories	**0.03**
ITI LTD	0.03
Equity & Equity related - Total	**100.05**
Triparty Repo	**0.13**
Net Current Assets/(Liabilities)	**-0.18**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High BSE PSU Index TRI

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 141-145 & 158-162. **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: ₹58.70 crs
AUM: ₹57.89 crs
Benchmark: Nifty Midcap 50 Index TRI
Allotment Date: August 16, 2024
Folio Count: 21,326

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	₹9.9037	₹9.9619
IDCW	₹9.9037	₹9.9619

(as on July 31, 2025)

Ratios

Portfolio Turnover	65.39%
Tracking Error	0.20%

Total Expense Ratio**
Regular Plan: 0.86%
Direct Plan: 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)

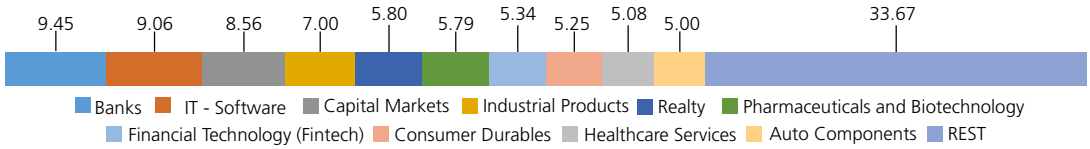
Data as on 31st July, 2025 unless otherwise specified.

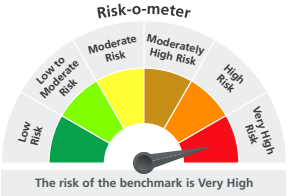
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**9.45**
FEDERAL BANK LTD.	2.72
IDFC First Bank Limited	2.49
AU Small Finance Bank Ltd.	2.28
YES BANK LTD	1.96
IT - Software	**9.06**
COFORGE LIMITED	3.19
PERSISTENT SYSTEMS LIMITED	3.03
Mphasis Ltd	1.74
Oracle Financial Services Software Ltd	1.10
Capital Markets	**8.56**
BSE LTD.	5.42
HDFC Asset Management Company Ltd.	3.14
Industrial Products	**7.00**
Cummins India Ltd.	2.63
Polycab India Ltd.	1.89
SUPREME INDUSTRIES LIMITED	1.53
Astral Ltd.	0.95
Realty	**5.80**
GODREJ PROPERTIES LIMITED	1.73
PHOENIX MILLS LTD.	1.52
PRESTIGE ESTATES PROJECTS LIMITED	1.50
Oberoi Realty Ltd	1.05
Pharmaceuticals and Biotechnology	**5.79**
Lupin Ltd.	2.56
Aurobindo Pharma Ltd.	1.75
Alkem Laboratories Ltd.	1.48
Financial Technology (Fintech)	**5.34**
PB FINTECH LTD.	3.30
ONE 97 COMMUNICATIONS LTD.	2.04
Consumer Durables	**5.25**
Dixon Technologies India Ltd.	3.59
Voltas Ltd.	1.66
Healthcare Services	**5.08**
MAX HEALTHCARE INSTITUTE LTD.	5.08
Auto Components	**5.00**
Bharat Forge Ltd.	1.71
TUBE INVESTMENTS OF INDIA LTD.	1.66
MRF Limited	1.63
Telecom - Services	**3.68**
Indus Towers Ltd.	2.63
Vodafone Idea Ltd	1.05
Finance	**2.87**
Muthoot Finance Ltd	1.54
SBI Cards & Payment Services Pvt. Ltd.	1.33
Power	**2.81**
NHPC LIMITED	1.44
TORRENT POWER LTD	1.37
Chemicals and Petrochemicals	**2.42**
SRF Ltd.	2.42
Petroleum Products	**2.20**
HINDUSTAN PETROLEUM CORPORATION LTD	2.20
Agricultural Food and other Product	**2.06**
Marico Ltd.	2.06
Agricultural, Commercial and Construction Vehicles	**1.90**
Ashok Leyland Ltd.	1.90
Fertilizers and Agrochemicals	**1.89**
P I Industries Ltd	1.89
Transport Infrastructure	**1.76**
GMR AIRPORTS LIMITED	1.76
Textiles and Apparels	**1.69**
Page Industries Ltd	1.69
Electrical Equipment	**1.68**
Bharat Heavy Electricals Ltd.	1.68
Personal Products	**1.62**
Colgate Palmolive (India) Ltd.	1.62
Minerals and Mining	**1.34**
NMDC Ltd.	1.34
Oil	**1.32**
OIL INDIA LIMITED	1.32
Leisure Services	**1.20**
Indian Railway Catering And Tourism Corporation Ltd.	1.20
Gas	**1.18**
Petronet LNG Ltd.	1.18
Transport Services	**1.09**
Container Corporation of India Ltd.	1.09
Ferrous Metals	**0.98**
Steel Authority of India Ltd.	0.98
Equity & Equity related - Total	**100.02**
Net Current Assets/(Liabilities)	**-0.02**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Midcap 50 Index TRI

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 141-145 & 158-162. **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: ₹31.38 crs
AUM: ₹29.72 crs
Benchmark: Nifty India Tourism Index TRI
Allotment Date: September 23, 2024
Folio Count: 13,017

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	₹9.8260	₹9.8791
IDCW	₹9.8261	₹9.8791

(as on July 31, 2025)

Ratios

Portfolio Turnover	41.01%
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)

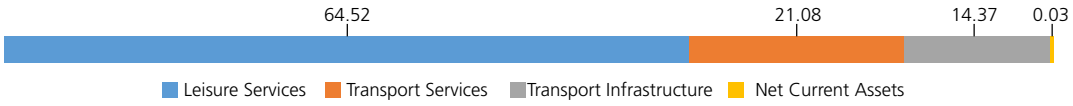
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Leisure Services	**64.52**
INDIAN HOTELS COMPANY LTD.	19.05
Jubilant Foodworks Limited	11.15
Indian Railway Catering And Tourism Corporation Ltd.	9.80
SAPPHIRE FOODS INDIA LTD.	3.35
EIH Ltd.	3.33
LEMON TREE HOTELS LTD	3.32
DEVYANI INTERNATIONAL LIMITED	2.94
CHALET HOTELS LTD.	2.90
Westlife Development Ltd.	2.21
BLS INTERNATIONAL SERVICES LTD.	2.06
VALOR ESTATE LIMITED	2.03
TBO TEK LIMITED	2.02
ADVENT HOTELS INTERNATIONAL PRIVATE LIMITED	0.36
Transport Services	**21.08**
Inter Globe Aviation Ltd	21.08
Transport Infrastructure	**14.37**
GMR AIRPORTS LIMITED	14.37
Equity & Equity related - Total	**99.97**
Net Current Assets/(Liabilities)	**0.03**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty India Tourism Index TRI

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 141-145 & 158-162. **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: ₹244.54 crs
AUM: ₹244.94 crs
Benchmark: Nifty Midcap 150 Momentum 50 Index (TRI)
Allotment Date: October 8, 2024
Folio Count: 30,365

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	₹9.2093	₹9.2581
IDCW	₹9.2092	₹9.2579

(as on July 31, 2025)

Ratios

Portfolio Turnover	125.42%
Tracking Error	0.44%

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)

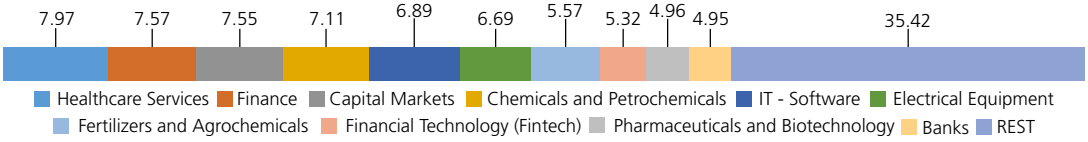
Data as on 31st July, 2025 unless otherwise specified.

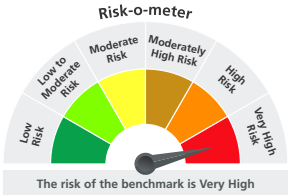
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Healthcare Services	**7.97**
MAX HEALTHCARE INSTITUTE LTD.	5.16
Fortis Healthcare India Ltd	2.81
Finance	**7.57**
SBI Cards & Payment Services Pvt. Ltd.	2.37
Sundaram Finance Ltd.	1.96
Muthoot Finance Ltd	1.83
L&T FINANCE HOLDINGS LTD	0.88
CRISIL Ltd.	0.53
Capital Markets	**7.55**
BSE LTD.	4.46
HDFC Asset Management Company Ltd.	3.09
Chemicals and Petrochemicals	**7.11**
SOLAR INDUSTRIES INDIA LIMITED	3.76
SRF Ltd.	3.35
IT - Software	**6.89**
COFORGE LIMITED	3.75
PERSISTENT SYSTEMS LIMITED	3.14
Electrical Equipment	**6.69**
SUZLON ENERGY LTD.	4.31
HITACHI ENERGY INDIA LIMITED	2.38
Fertilizers and Agrochemicals	**5.57**
Coromandel International Ltd.	3.40
UPL Ltd	2.17
Financial Technology (Fintech)	**5.32**
ONE 97 COMMUNICATIONS LTD.	3.06
PB FINTECH LTD.	2.26
Pharmaceuticals and Biotechnology	**4.96**
Lupin Ltd.	1.76
Abbott India Ltd.	1.00
GlaxoSmithKline Pharmaceuticals Ltd.	0.90
Ipca Laboratories Ltd.	0.69
Biocon Ltd.	0.61
Banks	**4.95**
AU Small Finance Bank Ltd.	2.12
FEDERAL BANK LTD.	1.98
INDIAN BANK	0.85
Consumer Durables	**4.78**
Dixon Technologies India Ltd.	3.04
Berger Paints (I) Ltd.	1.07
KALYAN JEWELLERS INDIA LTD.	0.67
Insurance	**4.51**
Max Financial Services Ltd.	4.51
Cement and Cement Products	**3.48**
JK Cement Ltd.	2.59
Dalmia Bharat Limited	0.89
Telecom - Services	**3.22**
Indus Towers Ltd.	1.99
BHARTI HEXACOM LTD.	1.23
Textiles and Apparels	**2.42**
Page Industries Ltd	1.71
K.P.R. Mill Ltd.	0.71
Auto Components	**2.24**
MRF Limited	1.64
UNO MINDA LIMITED	0.60
Agricultural Food and other Product	**2.16**
Marico Ltd.	2.16
Minerals and Mining	**1.98**
LLOYDS METALS AND ENERGY LTD.	1.98
Industrial Manufacturing	**1.93**
MAZAGOAN DOCK SHIPBUILDERS LTD	1.93
Industrial Products	**1.77**
APL APOLLO TUBES LTD.	1.77
Retailing	**1.76**
FSN E-COMMERCE VENTURES LTD.	1.76
Petroleum Products	**1.64**
HINDUSTAN PETROLEUM CORPORATION LTD	1.64
Aerospace and Defense	**1.37**
BHARAT DYNAMICS LTD	1.37
Leisure Services	**1.22**
Jubilant Foodworks Limited	1.22
Gas	**0.65**
Indraprastha Gas Ltd.	0.65
Construction	**0.52**
RAIL VIKAS NIGAM LIMITED.	0.52
Diversified	**0.34**
Godrej Industries Ltd.	0.34
Equity & Equity related - Total	**100.57**
Triparty Repo	**0.65**
Net Current Assets/(Liabilities)	**-1.22**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Midcap 150 Momentum 50 Index (TRI)

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 141-145 & 158-162. **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: ₹13.96 crs
AUM: ₹18.39 crs
Benchmark: Nifty 50 Equal Weight Index (TRI)
Allotment Date: December 23, 2024
Folio Count: 4,239

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	₹10.5050	₹10.5369
IDCW	₹10.5052	₹10.5369

(as on July 31, 2025)

Ratios

Portfolio Turnover	63.42%
Tracking Error	0.30%

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)

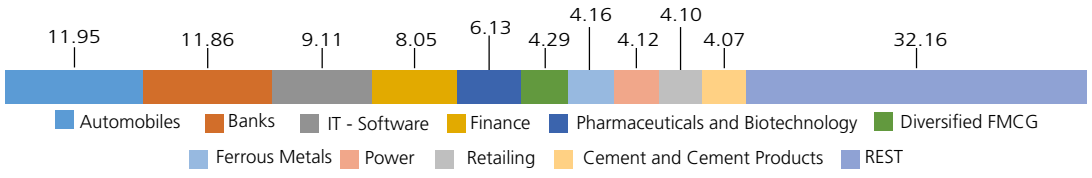
Data as on 31st July, 2025 unless otherwise specified.

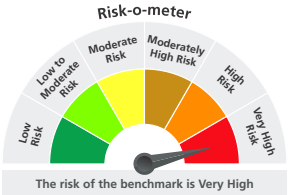
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Automobiles	**11.95**
Mahindra & Mahindra Ltd.	2.03
Tata Motors Ltd.	2.02
Hero MotoCorp Ltd.	2.01
Eicher Motors Ltd.	1.98
Maruti Suzuki India Limited	1.98
Bajaj Auto Ltd.	1.93
Banks	**11.86**
ICICI Bank Ltd.	2.13
HDFC Bank Ltd.	2.08
STATE BANK OF INDIA	2.04
IndusInd Bank Ltd.	1.97
Kotak Mahindra Bank Ltd.	1.84
Axis Bank Ltd.	1.80
IT - Software	**9.11**
Infosys Ltd.	1.91
Wipro Ltd.	1.89
Tata Consultancy Services Ltd.	1.80
Tech Mahindra Ltd.	1.76
HCL Technologies Ltd.	1.75
Finance	**8.05**
JIO FINANCIAL SERVICES LTD	2.22
Bajaj Finserv Ltd.	1.98
BAJAJ FINANCE LTD.	1.94
SHRIRAM FINANCE LTD.	1.91
Pharmaceuticals and Biotechnology	**6.13**
Cipla Ltd.	2.10
Sun Pharmaceuticals Industries Ltd.	2.09
DR REDDYS LABORATORIES LTD.	1.94
Diversified FMCG	**4.29**
Hindustan Unilever Ltd.	2.26
ITC Ltd.	2.03
Ferrous Metals	**4.16**
JSW Steel Ltd.	2.09
Tata Steel Ltd.	2.07
Power	**4.12**
NTPC LTD	2.07
Power Grid Corporation Of India Ltd.	2.05
Retailing	**4.10**
ETERNAL LIMITED	2.44
Trent Ltd	1.66
Cement and Cement Products	**4.07**
Ultratech Cement Ltd.	2.09
Grasim Industries Ltd.	1.98
Consumer Durables	**4.02**
Asian Paints Ltd.	2.15
Titan Company Ltd.	1.87
Insurance	**4.01**
SBI Life Insurance Company Ltd	2.04
HDFC Life Insurance Company Ltd.	1.97
Healthcare Services	**2.15**
Apollo Hospitals Enterprises Ltd.	2.15
Non - Ferrous Metals	**2.08**
Hindalco Industries Ltd	2.08
Construction	**2.05**
Larsen And Toubro Ltd.	2.05
Oil	**2.04**
Oil & Natural Gas Corporation Ltd.	2.04
Transport Infrastructure	**2.02**
Adani Ports and Special Economic Zone Ltd.	2.02
Telecom - Services	**1.99**
Bharti Airtel Ltd	1.99
Consumable Fuels	**1.97**
Coal India Ltd.	1.97
Metals and Minerals Trading	**1.96**
Adani Enterprises Ltd.	1.96
Agricultural Food and other Product	**1.95**
Tata Consumer Products Ltd	1.95
Petroleum Products	**1.94**
RELIANCE INDUSTRIES LTD.	1.94
Aerospace and Defense	**1.93**
Bharat Electronics Ltd.	1.93
Food Products	**1.91**
NESTLE INDIA LTD.	1.91
Equity & Equity related - Total	**99.86**
Net Current Assets/(Liabilities)	**0.14**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 50 Equal Weight Index (TRI)

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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: ₹13.02 crs
AUM: ₹16.84 crs
Benchmark: Nifty 100 Equal Weight Index (TRI)
Allotment Date: December 23, 2024
Folio Count: 4,497

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	₹10.2816	₹10.3124
IDCW	₹10.2817	₹10.3121

(as on July 31, 2025)

Ratios

Portfolio Turnover	69.42%
Tracking Error	0.29%

Total Expense Ratio**
Regular Plan: 0.72%
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)

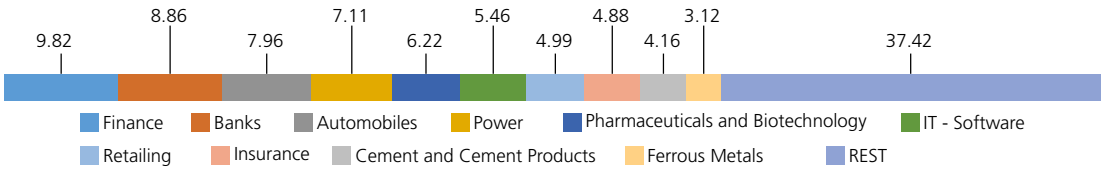
Data as on 31st July, 2025 unless otherwise specified.

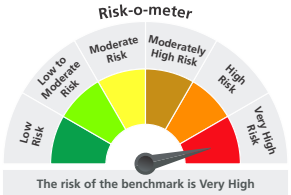
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**9.82**
JIO FINANCIAL SERVICES LTD	1.10
Bajaj Holdings and Investment Ltd.	1.03
Power Finance Corporation Ltd.	1.01
REC LTD	1.00
Bajaj Finserv Ltd.	0.98
BAJAJ FINANCE LTD.	0.96
BAJAJ HOUSING FINANCE LTD.	0.95
SHRIRAM FINANCE LTD.	0.95
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.93
Cholamandalam Investment and Finance Company Ltd.	0.91
Banks	**8.86**
ICICI Bank Ltd.	1.05
HDFC Bank Ltd.	1.03
Bank Of Baroda	1.01
PUNJAB NATIONAL BANK	1.01
STATE BANK OF INDIA	1.01
CANARA BANK	0.98
IndusInd Bank Ltd.	0.97
Kotak Mahindra Bank Ltd.	0.91
Axis Bank Ltd.	0.89
Automobiles	**7.96**
HYUNDAI MOTORS INDIA LTD	1.02
Mahindra & Mahindra Ltd.	1.01
Hero MotoCorp Ltd.	1.00
Maruti Suzuki India Limited	1.00
Tata Motors Ltd.	1.00
Eicher Motors Ltd.	0.99
Bajaj Auto Ltd.	0.97
TVS Motors Company Ltd	0.97
Power	**7.11**
Adani Power Ltd.	1.07
JSW ENERGY LTD.	1.03
ADANI GREEN ENERGY LTD.	1.02
NTPC LTD	1.02
Power Grid Corporation Of India Ltd.	1.01
Tata Power Co. Ltd.	1.00
ADANI ENERGY SOLUTIONS LTD.	0.96
Pharmaceuticals and Biotechnology	**6.22**
Torrent Pharmaceuticals Ltd.	1.17
Cipla Ltd.	1.04
Sun Pharmaceuticals Industries Ltd.	1.03
Divi s Laboratories Ltd.	1.01
Zydus Lifesciences Limited	1.01
DR REDDYS LABORATORIES LTD.	0.96
IT - Software	**5.46**
LTIMindtree Limited	0.95
Infosys Ltd.	0.95
Wipro Ltd.	0.93
Tata Consultancy Services Ltd.	0.89
HCL Technologies Ltd.	0.87
Tech Mahindra Ltd.	0.87
Retailing	**4.99**
ETERNAL LIMITED	1.20
SWIGGY LTD	1.02
AVENUE SUPERMARTS LTD.	1.01
INFO EDGE (INDIA) LTD.	0.93
Trent Ltd	0.83
Insurance	**4.88**
SBI Life Insurance Company Ltd	1.01
ICICI Prudential Life Insurance Company Ltd	0.98
HDFC Life Insurance Company Ltd.	0.97
ICICI Lombard General Insurance Company Ltd	0.97
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.95
Cement and Cement Products	**4.16**
Ambuja Cements Ltd.	1.07
Shree Cement Ltd.	1.06
Ultratech Cement Ltd.	1.05
Grasim Industries Ltd.	0.98
Ferrous Metals	**3.12**
Jindal Steel & Power Ltd.	1.06
JSW Steel Ltd.	1.04
Tata Steel Ltd.	1.02
Petroleum Products	**3.04**
Bharat Petroleum Corporation Ltd.	1.04
Indian Oil Corporation Ltd	1.04
RELIANCE INDUSTRIES LTD.	0.96
Consumer Durables	**2.96**
Asian Paints Ltd.	1.06
Havells India Ltd.	0.97
Titan Company Ltd.	0.93
Electrical Equipment	**2.89**
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.99
Siemens Ltd.	0.97
ABB India Ltd	0.93
Auto Components	**2.25**
Bosch Ltd.	1.29
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.96
Personal Products	**2.20**
Dabur India Ltd.	1.12
Godrej Consumer Products Ltd.	1.08
Diversified FMCG	**2.12**
Hindustan Unilever Ltd.	1.12
ITC Ltd.	1.00
Beverages	**2.08**
VARUN BEVERAGES LTD	1.15
UNITED SPIRITS LTD.	0.93
Food Products	**1.97**
Britannia Industries Ltd.	1.02
NESTLE INDIA LTD.	0.95
Aerospace and Defense	**1.92**
Bharat Electronics Ltd.	0.96
HINDUSTAN AERONAUTICS LTD.	0.96
Realty	**1.79**
DLF Ltd.	0.93
MACROTECH DEVELOPERS LTD	0.86
Healthcare Services	**1.07**
Apollo Hospitals Enterprises Ltd.	1.07
Transport Services	**1.06**
Inter Globe Aviation Ltd	1.06
Non - Ferrous Metals	**1.03**
Hindalco Industries Ltd	1.03
Construction	**1.02**
Larsen And Toubro Ltd.	1.02
Oil	**1.01**
Oil & Natural Gas Corporation Ltd.	1.01
Transport Infrastructure	**1.00**
Adani Port and Special Economic Zone Ltd.	1.00
Telecom - Services	**0.99**
Bharti Airtel Ltd	0.99
Diversified Metals	**0.98**
Vedanta Ltd.	0.98
Gas	**0.98**
GAIL (India) Ltd.	0.98
Consumable Fuels	**0.97**
Coal India Ltd.	0.97
Metals and Minerals Trading	**0.97**
Adani Enterprises Ltd.	0.97
Agricultural Food and other Product	**0.96**
Tata Consumer Products Ltd	0.96
Chemicals and Petrochemicals	**0.96**
Pidilite Industries Ltd.	0.96
Leisure Services	**0.96**
INDIAN HOTELS COMPANY LTD.	0.96
Equity & Equity related - Total	**99.76**
Net Current Assets/(Liabilities)	**0.24**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 100 Equal Weight Index (TRI)

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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: ₹30.25 crs

AUM: ₹30.68 crs

Benchmark: Nifty Smallcap 250 Index TRI

Allotment Date: January 27, 2025

Folio Count: 13,579

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	₹11.0924	₹11.1201
IDCW	₹11.0923	₹11.1202

(as on July 31, 2025)

Ratios

Portfolio Turnover	26.19%
Tracking Error	0.15%

Total Expense Ratio**

Regular Plan: 0.73%
Direct Plan: 0.24%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

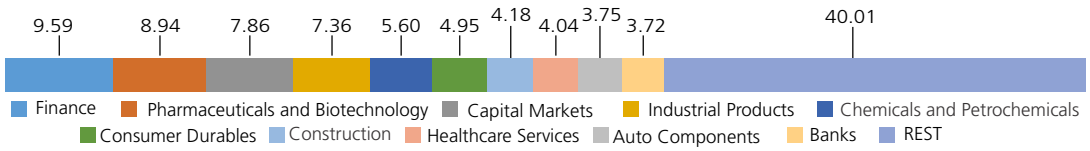
PORTFOLIO

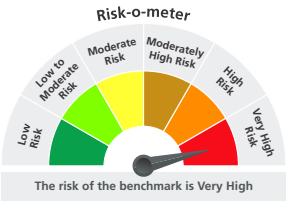
Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**9.59**
Cholamandalam Financial Holdings Ltd.	0.96
PNB HOUSING FINANCE LTD.	0.81
Piramal Enterprises Limited	0.77
Manappuram Finance Ltd	0.71
POONAWALLA FINCORP LTD.	0.62
AUTHUM INVESTMENT & INFRASTRUCTURE LTD.	0.60
IIFL Finance Ltd	0.57
FIVE STAR BUSINESS FINANCE LTD	0.57
SAMMAAN CAPITAL LIMITED	0.50
HOME FIRST FINANCE CO INDIA	0.49
JSW HOLDINGS LTD.	0.38
Aavas Financiers Ltd.	0.35
APTUS VALUE HOUSING FINANCE	0.34
CREDITACCESS GRAMEEN LTD.	0.34
CAN FIN HOMES LTD	0.33
JM FINANCIAL LTD	0.32
CAPRI GLOBAL CAPITAL LTD	0.28
AADHAR HOUSING FINANCE LTD.	0.27
IFCI Ltd.	0.19
SBFC FINANCE LTD	0.19
Pharmaceuticals and Biotechnology	**8.94**
Laurus Labs Ltd.	1.75
JB CHEMICALS & PHARMACEUTICALS LTD.	0.73
Wockhardt Ltd.	0.70
COHANCE LIFESCIENCES LIMITED	0.65
PIRAMAL PHARMA LTD.	0.62
NEULAND LABORATORIES LTD.	0.58
Eris Lifesciences Ltd.	0.50
JUBILANT PHARMOVA LIMITED	0.46
Natco Pharma Ltd	0.44
Pfizer Ltd.	0.40
Granules India Ltd.	0.35
CONCORD BIOTECH LTD.	0.30
Astrazeneca Pharma (I) Ltd	0.29
Alembic Pharmaceuticals Ltd.	0.28
SAI LIFE SCIENCES LIMITED	0.27
CAPLIN POINT LABORATORIES LTD.	0.21
EMCURE PHARMACEUTICALS LIMITED	0.18
ALIVUS LIFE SCIENCES LTD.	0.16
AKUMS DRUGS & PHARMACEUTICALS LTD.	0.07
Capital Markets	**7.86**
Multi Commodity Exchange of India Limited	2.01
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.35
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.92
ANGEL ONE LIMITED	0.77
KFIN TECHNOLOGIES LTD.	0.64
NUVAMA WEALTH MANAGEMENT LIMITED	0.55
Indian Energy Exchange Ltd	0.52
Anand Rathi Wealth Ltd.	0.50
Aditya Birla Sun Life AMC Ltd	0.32
UTI Asset Management Company Ltd	0.28
Industrial Products	**7.36**
Elgi Equipments Limited	0.63
Welspun Corp Limited	0.62
Timken India Ltd.	0.61
SKF India Ltd	0.58
Carborundum Universal Ltd.	0.54
PTC INDUSTRIES LTD	0.46
Kirloskar Oil Engines Ltd.	0.38
Shyam Metalics and Energy Ltd	0.35
Finolex Cables Ltd.	0.34
HBL ENGINEERING LTD	0.34
Usha Martin Ltd.	0.33
FINOLEX INDUSTRIES LTD.	0.30
Kirloskar Brothers Ltd.	0.26
H.E.G. LTD.	0.25
JINDAL SAW LTD.	0.25
GODAWARI POWER AND ISPAT LIMITED	0.24
R R KABEL LTD	0.24
Graphite India Ltd.	0.20
RHI MAGNESITA INDIA LTD.	0.16
Maharashtra Seamless Ltd.	0.15
INOX INDIA LTD	0.13
Chemicals and Petrochemicals	**5.60**
Navin Fluorine International Ltd.	0.90
Tata Chemicals Ltd	0.79
HIMADRI SPECIALITY CHEMICAL LTD.	0.57
Deepak Fertilizers & Petrochemicals Corp Ltd	0.55
Atul Ltd.	0.54
Aarti Industries Ltd.	0.44
PCBL LTD	0.35
SWAN ENERGY LTD	0.33
JUBILANT INGREVIA LTD	0.30
BASF INDIA LIMITED	0.29
Gujarat Narmada Valley Fertilisers Co Ltd.	0.23
Alkyl Amines Chemicals Ltd.	0.17
Clean Science and Technology Ltd	0.14
Consumer Durables	**4.95**
Crompton Greaves Consumer Electricals Ltd	1.06
AMBER ENTERPRISES INDIA LTD.	0.83
PG ELECTROPLAST LTD	0.60
Kajaria Ceramics Ltd.	0.50
Whirlpool of India Ltd.	0.42
Bata India Ltd.	0.39
V-Guard Industries Ltd.	0.36
Kansai Nerolac Paints Ltd	0.25
Century Plyboards (India) Ltd.	0.23
CERA SANITARYWARE LTD	0.19
CAMPUS ACTIVEWEAR LTD	0.12
Construction	**4.18**
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.67
Kec International Ltd.	0.57
NBCC (India) Ltd	0.57
NCC LIMITED	0.46
TECHNO ELECTRIC & ENGINEERING COMPANY LTD	0.37
Engineers India Ltd.	0.30
Ircon International Ltd	0.30
AFCONS INFRASTRUCTURE LTD.	0.24
PNC Infratech Ltd	0.18
RITES Ltd.	0.18
STERLING & WILSON RENEWABLE ENERGY LTD	0.18
KNR Constructions Ltd.	0.16
Healthcare Services	**4.04**
KRISHNA INSTITUTE OF MEDICAL	0.94
ASTER DM HEALTHCARE LTD	0.70
Narayana Hrudayalaya Ltd.	0.66
DR.Lal Pathlabs Ltd.	0.60
RAINBOW CHILDRENS MEDICARE LTD	0.39
Metropolis Healthcare Ltd.	0.27
VIJAYA DIAGNOSTIC CENTRE PVT	0.27
INDEGENE LTD	0.21
Auto Components	**3.75**
AMARA RAJA ENERGY MOB LTD.	0.60
Sundaram Fasteners Ltd.	0.56
Asahi India Glass Ltd.	0.47
ZF Commercial Vehicle Control Systems India Limited	0.47
CRAFTSMAN AUTOMATION LTD	0.42
CEAT Ltd.	0.36
RAMKRISHNA FORGINGS LTD.	0.31
JK TYRE & INDUSTRIES LTD.	0.23
MINDA CORPORATION LIMITED	0.20
JBM AUTO LTD.	0.13
Banks	**3.72**
KARUR VYSYA BANK LTD.	1.06
RBL Bank Ltd	0.81
City Union Bank Ltd.	0.79
IDBI Bank Ltd.	0.27
JAMMU AND KASHMIR BANK LTD.	0.24
Indian Overseas Bank	0.20
Central Bank Of India	0.18
UCO Bank	0.17
IT - Software	**2.87**
Intellect Design Arena Ltd.	0.48
ZENSAR TECHNOLGIES LTD.	0.47
Sonata Software Ltd.	0.39
Birlasoft Ltd.	0.33
NEWGEN SOFTWARE TECHNOLOGIES LTD	0.27
Happiest Minds Technologies Limited	0.25
TANLA PLATFORMS LTD	0.23
Mastek Ltd.	0.17
Latent View Analytics Ltd	0.15
C.E. INFO SYSTEMS LTD.	0.13
Leisure Services	**2.80**
LEMON TREE HOTELS LTD	0.38
EIH Ltd.	0.38
SAPPHIRE FOODS INDIA LTD.	0.38
DEVYANI INTERNATIONAL LIMITED	0.34
CHALET HOTELS LTD.	0.33
Westlife Development Ltd.	0.25
BLS INTERNATIONAL SERVICES LTD.	0.24
TBO TEK LIMITED	0.23
VALOR ESTATE LIMITED	0.23
ADVENT HOTELS INTERNATIONAL PRIVATE LIMITED	0.04
Industrial Manufacturing	**2.42**
KAYNES TECHNOLOGY INDIA LTD.	0.86
JYOTI CNC AUTOMATION LTD	0.44
TITAGARH RAIL SYSTEMS LTD.	0.35
Praj Industries Ltd.	0.29
JUPITER WAGONS LTD	0.24
SYRMA SGS TECHNOLOGY LTD.	0.24
Power	**2.40**
RELIANCE POWER LTD	0.75
CESC LTD	0.55
Jaiprakash Power Ventures Ltd.	0.51
NAVA LTD.	0.45
ACME SOLAR HOLDINGS LTD.	0.14
Commercial Services and Supplies	**1.97**
Redington India Ltd	0.76
Firstsource Solutions Ltd.	0.55
ECLERX SERVICES LTD.	0.41
INTERNATIONAL GEMMOLOGICAL INSTITUTE (INDIA) LTD.	0.20
MMTC LTD	0.05
Transport Services	**1.97**
DELHIVERY LTD	1.12
Great Eastern Shipping Company Ltd	0.48
Shipping Corporation of India Ltd.	0.19
Blue Dart Express Ltd.	0.18
Electrical Equipment	**1.94**
INOX WIND LIMITED	0.74
TRIVENI TURBINE LTD	0.35
SCHNEIDER ELECTRIC INFRASTRUCTURE LTD	0.30
TRANSFORMERS & RECTIFIERS (INDIA) LTD.	0.28
ELECON ENGINEERING CO.LTD	0.26
INOX WIND LIMITED RIGHTS	0.01
IT - Services	**1.89**
Affle (India) Ltd.	0.63
CYIENT LTD.	0.52
SAGILITY INDIA LTD.	0.36
INVENTURUS KNOWLEDGE SOLUTIONS LTD.	0.21
NETWEB TECHNOLOGIES INDIA LTD.	0.17
Realty	**1.81**
BRIGADE ENTERPRISES LIMITED	0.72
Anant Raj Industries Ltd.	0.39
Sobha Developers Ltd.	0.36
SIGNATURE GLOBAL LTD	0.23
RAYMOND LIMITED	0.11
Fertilizers and Agrochemicals	**1.63**
Bayer Cropscience Ltd.	0.41
SUMITOMO CHEMICAL INDIA LTD	0.41
Chambal Fertilisers & Chemicals Ltd.	0.40
FERTILISERS AND CHEMICALS TRAVANCORE LTD	0.30
RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.11
Gas	**1.40**
Gujarat State Petronet Ltd.	0.54
AEGIS LOGISTICS LTD	0.46
Mahanagar Gas Ltd	0.40
Entertainment	**1.30**
Zee Entertainment Enterprises Ltd	0.56
PVR INOX LIMITED	0.36
SAREGAMA INDIA LTD.	0.19
Network18 Media & Investments Limited	0.19
Agricultural Food and other Product	**1.26**
Balrampur Chini Mills Ltd.	0.34
LT FOODS LTD.	0.34
CCL PRODUCTS INDIA LTD	0.31
Triveni Engineering & Industries Ltd.	0.15
Shree Renuka Sugars Ltd.	0.12
Food Products	**1.24**
EID Parry (India) Ltd	0.65
Bikaji Foods International Ltd.	0.24
Godrej Agrovet Ltd.	0.18
Bombay Burmah Trading Corporation Ltd.	0.17
Retailing	**1.19**
INDIAMART INTERMESH LTD.	0.40
BRAINBEES SOLUTIONS LIMITED	0.37
Vedant Fashions Ltd	0.23
RATTANINDIA ENTERPRISES LTD	0.10
Just Dial Limited	0.09
Aerospace and Defense	**1.13**
Data Patterns (India) Ltd.	0.40
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.39
ZEN TECHNOLOGIES LTD	0.34
Beverages	**1.09**
Radico Khaitan Ltd.	1.09
Textiles and Apparels	**0.90**
Vardhman Textiles Ltd.	0.23
WELSPUN LIVING LTD	0.20
Trident Ltd	0.19
RAYMOND LIFESTYLE LIMITED	0.16
ALOK INDUSTRIES LTD.	0.12
Cement and Cement Products	**0.85**
The Ramco Cements Ltd	0.76
India Cements Ltd.	0.09
Telecom - Services	**0.75**
HFCL LTD	0.37
RAILTEL CORPORATION OF INDIA LTD	0.16
TATA TELESERVICES LTD	0.15
ROUTE MOBILE LTD	0.07
Petroleum Products	**0.71**
Castrol (India) Ltd.	0.54
Chennai Petroleum Corporation Ltd.	0.17
Personal Products	**0.64**
Gillette India Ltd	0.45
HONASA CONSUMER LTD	0.19
Agricultural, Commercial and Construction Vehicles	**0.63**
BEML Ltd.	0.39
ACTION CONSTRUCTION EQUIPMENT LTD.	0.24
Cigarettes and Tobacco Products	**0.63**
Godfrey Phillips India Ltd.	0.63
Insurance	**0.62**
GO DIGIT GENERAL INSURANCE LTD.	0.45
NIVA BUPA HEALTH INSURANCE COMPANY LTD.	0.17
Paper, Forest and Jute Products	**0.50**
ADITYA BIRLA REAL ESTATE LTD	0.50
Household Products	**0.45**
JYOTHY LABORATORIES LIMITED	0.23
DOMS INDUSTRIES LTD	0.22
Minerals and Mining	**0.45**
GRAVITA INDIA LTD.	0.28
Gujarat Mineral Development Corporation Ltd.	0.17
Ferrous Metals	**0.43**
NMDC STEEL LTD	0.22
SARDA ENERGY AND MINERALS LTD.	0.21
Non - Ferrous Metals	**0.41**
HINDUSTAN COPPER LTD.	0.41
Healthcare Equipment and Supplies	**0.38**
POLY MEDICURE LTD	0.38
Telecom - Equipment & Accessories	**0.38**
Tejas Networks Ltd	0.24
ITI LTD	**0.14**
Automobiles	**0.29**
OLECTRA GREENTECH LTD	0.29
Diversified	**0.29**
DCM SHRIRAM LTD.	0.29
Transport Infrastructure	**0.22**
Gujarat Pipavav Port Limited	0.22
Equity & Equity related - Total	**99.83**
Net Current Assets/(Liabilities)	**0.17**
Grand Total	**100.00**

KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty SmallCap 250 Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Smallcap 250 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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: ₹10.93 crs
AUM: ₹11.41 crs
Benchmark: BSE Sensex Index TRI
Allotment Date: February 17, 2025
Folio Count: 4,498

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	₹10.7526	₹10.7607
IDCW	₹10.7527	₹10.7609

(as on July 31, 2025)

Ratios

Portfolio Turnover	34.82%
Tracking Error	0.28%

Total Expense Ratio**
Regular Plan: 0.31%
Direct Plan: 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)

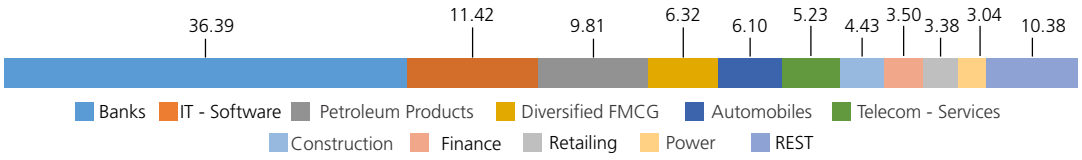
Data as on 31st July, 2025 unless otherwise specified.

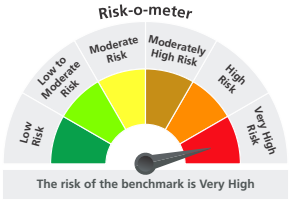
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**36.39**
HDFC Bank Ltd.	15.97
ICICI Bank Ltd.	11.02
STATE BANK OF INDIA	3.19
Axis Bank Ltd.	3.18
Kotak Mahindra Bank Ltd.	3.03
IT - Software	**11.42**
Infosys Ltd.	5.62
Tata Consultancy Services Ltd.	3.21
HCL Technologies Ltd.	1.62
Tech Mahindra Ltd.	0.97
Petroleum Products	**9.81**
RELIANCE INDUSTRIES LTD.	9.81
Diversified FMCG	**6.32**
ITC Ltd.	3.98
Hindustan Unilever Ltd.	2.34
Automobiles	**6.10**
Mahindra & Mahindra Ltd.	2.95
Maruti Suzuki India Limited	1.69
Tata Motors Ltd.	1.46
Telecom - Services	**5.23**
Bharti Airtel Ltd	5.23
Construction	**4.43**
Larsen And Toubro Ltd.	4.43
Finance	**3.50**
BAJAJ FINANCE LTD.	2.40
Bajaj Finserv Ltd.	1.10
Retailing	**3.38**
ETERNAL LIMITED	2.23
Trent Ltd	1.15
Power	**3.04**
NTPC LTD	1.66
Power Grid Corporation Of India Ltd.	1.38
Consumer Durables	**2.54**
Titan Company Ltd.	1.42
Asian Paints Ltd.	1.12
Pharmaceuticals and Biotechnology	**1.87**
Sun Pharmaceuticals Industries Ltd.	1.87
Cement and Cement Products	**1.47**
Ultratech Cement Ltd.	1.47
Aerospace and Defense	**1.43**
Bharat Electronics Ltd.	1.43
Ferrous Metals	**1.36**
Tata Steel Ltd.	1.36
Transport Infrastructure	**1.05**
Adani Port and Special Economic Zone Ltd.	1.05
Equity & Equity related - Total	**99.34**
Net Current Assets/(Liabilities)	**0.66**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of BSE Sensex Index subject to tracking error. * 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

*For Fund Manager experience, please refer page 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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: ₹17.44 crs
AUM: ₹27.06 crs
Benchmark: Nifty Commodities Index TRI
Allotment Date: March 10, 2025
Folio Count: 3,663

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	₹10.8898	₹10.9008
IDCW	₹10.8897	₹10.9007

(as on July 31, 2025)

Ratios

Portfolio Turnover	90.65%
Tracking Error	0.59%

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)

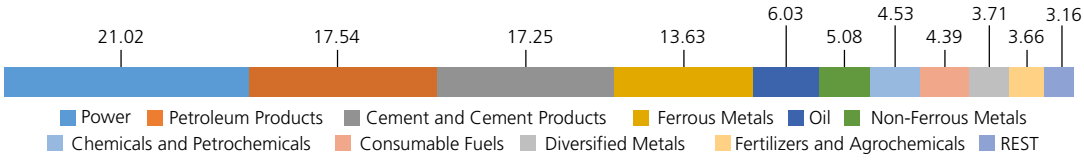
Data as on 31st July, 2025 unless otherwise specified.

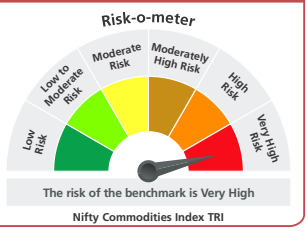
Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
Power		**21.02**
NTPC LTD		8.13
Tata Power Co. Ltd.		3.43
Adani Power Ltd.		2.37
ADANI GREEN ENERGY LTD.		1.55
ADANI ENERGY SOLUTIONS LTD.		1.50
JSW ENERGY LTD.		1.41
NHPC LIMITED		1.35
TORRENT POWER LTD		1.28
Petroleum Products		**17.54**
RELIANCE INDUSTRIES LTD.		9.41
Bharat Petroleum Corporation Ltd.		3.28
Indian Oil Corporation Ltd		2.79
HINDUSTAN PETROLEUM CORPORATION LTD		2.06
Cement and Cement Products		**17.25**
Ultratech Cement Ltd.		7.73
Grasim Industries Ltd.		5.38
Shree Cement Ltd.		2.15
Ambuja Cements Ltd.		1.99
Ferrous Metals		**13.63**
Tata Steel Ltd.		6.70
JSW Steel Ltd.		5.10
Jindal Steel & Power Ltd.		1.83
Oil		**6.03**
Oil & Natural Gas Corporation Ltd.		4.80
OIL INDIA LIMITED		1.23
Non - Ferrous Metals		**5.08**
Hindalco Industries Ltd		5.08
Chemicals and Petrochemicals		**4.53**
Pidilite Industries Ltd.		2.27
SRF Ltd.		2.26
Consumable Fuels		**4.39**
Coal India Ltd.		4.39
Diversified Metals		**3.71**
Vedanta Ltd.		3.71
Fertilizers and Agrochemicals		**3.66**
P I Industries Ltd		1.83
UPL Ltd		1.83
Industrial Products		**1.49**
APL APOLLO TUBES LTD.		1.49
Minerals and Mining		**1.26**
NMDC Ltd.		1.26
Equity & Equity related - Total		**99.59**
Net Current Assets/(Liabilities)		**0.41**
Grand Total		**100.00**

ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Commodities Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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: ₹7.53 crs

AUM: ₹8.01 crs

Benchmark: Nifty Midcap 150 Index TRI

Allotment Date: March 21, 2025

Folio Count: 5,251

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	₹10.9506	₹10.9702
IDCW	₹10.9507	₹10.9698

(as on July 31, 2025)

Ratios

Portfolio Turnover	90.89%
Tracking Error	1.76%

Total Expense Ratio**

Regular Plan: 0.78%

Direct Plan: 0.30%

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 July, 2025 unless otherwise specified.

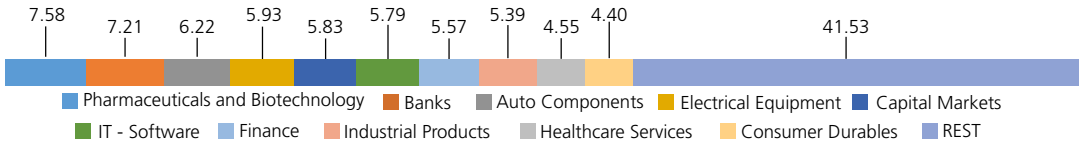
Folio Count data as on 30th June 2025.

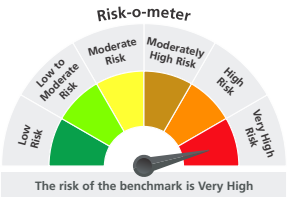
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**7.58**
Lupin Ltd.	1.31
Aurobindo Pharma Ltd.	0.90
Glenmark Pharmaceuticals Ltd	0.90
MANKIND PHARMA LTD	0.81
Alkem Laboratories Ltd.	0.76
Biocon Ltd.	0.66
Ipca Laboratories Ltd.	0.58
Abbott India Ltd.	0.52
GLAND PHARMA LIMITED	0.46
GlaxoSmithKline Pharmaceuticals Ltd.	0.36
Ajanta Pharma Ltd.	0.32
Banks	**7.21**
FEDERAL BANK LTD.	1.40
IDFC First Bank Limited	1.28
AU Small Finance Bank Ltd.	1.17
YES BANK LTD	1.00
UNION BANK OF INDIA	0.71
INDIAN BANK	0.62
Bandhan Bank Ltd.	0.40
BANK OF INDIA	0.38
BANK OF MAHARASHTRA	0.25
Auto Components	**6.22**
MRF Limited	0.92
Bharat Forge Ltd.	0.88
TUBE INVESTMENTS OF INDIA LTD.	0.85
Balkrishna Industries Ltd.	0.60
SONA BLW PRECISION FORGINGS LTD	0.57
UNO MINDA LIMITED	0.52
Exide Industries Ltd	0.49
Schaeffler India Ltd	0.46
Apollo Tyres Ltd.	0.41
Motherson Sumi Wiring India Limited	0.27
Endurance Technologies Ltd.	0.25
Electrical Equipment	**5.93**
SUZLON ENERGY LTD.	2.06
GE VERNOVA T&D INDIA LIMITED	0.94
Bharat Heavy Electricals Ltd.	0.86
HITACHI ENERGY INDIA LIMITED	0.70
Apar Industries Limited	0.42
Thermax Ltd.	0.42
WAAREE ENERGIES LIMITED	0.27
PREMIER ENERGIES LIMITED	0.26
Capital Markets	**5.83**
BSE LTD.	2.78
HDFC Asset Management Company Ltd.	1.61
360 ONE WAM LTD.	0.66
Nippon Life India Asset Management Ltd.	0.40
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.38
IT - Software	**5.79**
COFORGE LIMITED	1.64
PERSISTENT SYSTEMS LIMITED	1.55
Mphasis Ltd	0.89
TATA ELXSI LTD.	0.59
KPIT TECHNOLOGIES LTD.	0.56
Oracle Financial Services Software Ltd	0.56
Finance	**5.57**
Sundaram Finance Ltd.	0.90
Muthoot Finance Ltd	0.79
SBI Cards & Payment Services Pvt. Ltd.	0.68
Aditya Birla Capital Ltd.	0.52
LIC Housing Finance Ltd.	0.50
Mahindra & Mahindra Financial Services Ltd.	0.48
L&T FINANCE HOLDINGS LTD	0.46
CRISIL Ltd.	0.36
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.33
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.30
TATA INVESTMENT CORPORATION LTD	0.25
Industrial Products	**5.39**
Cummins India Ltd.	1.35
Polycab India Ltd.	0.96
APL APOLLO TUBES LTD.	0.82
SUPREME INDUSTRIES LIMITED	0.78
KEI INDUSTRIES LTD.	0.66
Astral Ltd.	0.48
AIA Engineering Limited.	0.34
Healthcare Services	**4.55**
MAX HEALTHCARE INSTITUTE LTD.	2.60
Fortis Healthcare India Ltd	1.26
Syngene International Limited	0.38
Global Health Ltd.	0.31
Consumer Durables	**4.40**
Dixon Technologies India Ltd.	1.83
Voltas Ltd.	0.85
KALYAN JEWELLERS INDIA LTD.	0.64
BLUE STAR LTD.	0.63
Berger Paints (I) Ltd.	0.45
Chemicals and Petrochemicals	**3.35**
SRF Ltd.	1.24
SOLAR INDUSTRIES INDIA LIMITED	0.96
Gujarat Fluorochemicals Ltd.	0.41
Linde India Ltd.	0.39
Deepak Nitrite Ltd.	0.35
Realty	**2.98**
GODREJ PROPERTIES LIMITED	0.89
PHOENIX MILLS LTD.	0.78
PRESTIGE ESTATES PROJECTS LIMITED	0.77
Oberoi Realty Ltd	0.54

Issuer/Instrument	% to Net Assets
Fertilizers and Agrochemicals	**2.86**
UPL Ltd	1.00
P I Industries Ltd	0.97
Coromandel International Ltd.	0.89
Telecom - Services	**2.85**
Indus Towers Ltd.	1.35
Tata Communications Ltd.	0.57
Vodafone Idea Ltd	0.54
BHARTI HEXACOM LTD.	0.39
Financial Technology (Fintech)	**2.73**
PB FINTECH LTD.	1.69
ONE 97 COMMUNICATIONS LTD.	1.04
Power	**2.12**
NHPC LIMITED	0.74
TORRENT POWER LTD	0.70
NTPC GREEN ENERGY LIMITED	0.27
NLC India Ltd.	0.22
SJVN LIMITED	0.19
Agricultural Food and other Product	**1.87**
Marico Ltd.	1.05
PATANJALI FOODS LIMITED	0.58
ADANI WILMAR LIMITED	0.24
Insurance	**1.87**
Max Financial Services Ltd.	1.11
General Insurance Corporation Of India	0.34
STAR HEALTH AND ALLIED INSURANCE LTD.	0.28
THE NEW INDIA ASSURANCE COMPANY LTD	0.14
Gas	**1.69**
Petronet LNG Ltd.	0.61
ADANI TOTAL GAS LTD.	0.47
Indraprastha Gas Ltd.	0.40
Gujarat Gas Ltd.	0.21
Cement and Cement Products	**1.60**
JK Cement Ltd.	0.77
Dalmia Bharat Limited	0.50
ACC Ltd.	0.33
Retailing	**1.35**
FSN E-COMMERCE VENTURES LTD.	0.80
VISHAL MEGA MART LIMITED	0.45
Aditya Birla Fashion and Retail Ltd	0.10
Leisure Services	**1.32**
Jubilant Foodworks Limited	0.70
Indian Railway Catering And Tourism Corporation Ltd.	0.62
Agricultural, Commercial and Construction Vehicles	**1.28**
Ashok Leyland Ltd.	0.97
Escorts Ltd.	0.31
Industrial Manufacturing	**1.25**
MAZAGOAN DOCK SHIPBUILDERS LTD	0.59
COCHIN SHIPYARD LTD.	0.42
Honeywell Automation India Ltd.	0.24
Minerals and Mining	**1.24**
NMDC Ltd.	0.69
LLOYDS METALS AND ENERGY LTD.	0.55
Petroleum Products	**1.19**
HINDUSTAN PETROLEUM CORPORATION LTD	1.13
Mangalore Refinery And Petrochemicals Ltd.	0.06
Textiles and Apparels	**1.17**
Page Industries Ltd	0.85
K.P.R. Mill Ltd.	0.32
Personal Products	**1.16**
Colgate Palmolive (India) Ltd.	0.83
Emami Ltd.	0.33
Ferrous Metals	**1.13**
JINDAL STAINLESS LTD	0.63
Steel Authority of India Ltd.	0.50
Transport Infrastructure	**1.13**
GMR AIRPORTS LIMITED	0.90
JSW INFRASTRUCTURE LIMITED	0.23
Non - Ferrous Metals	**0.91**
National Aluminium Company Ltd	0.47
Hindustan Zinc Ltd.	0.44
Construction	**0.81**
RAIL VIKAS NIGAM LIMITED.	0.56
IRB INFRASTRUCTURE DEVELOPERS LTD	0.25
Oil	**0.67**
OIL INDIA LIMITED	0.67
IT - Services	**0.63**
L&T Technology Services Ltd	0.33
TATA TECHNOLOGIES LTD	0.30
Transport Services	**0.56**
Container Corporation of India Ltd.	0.56
Aerospace and Defense	**0.42**
BHARAT DYNAMICS LTD	0.42
Beverages	**0.39**
United Breweries Ltd.	0.39
Diversified	**0.39**
3M India Ltd.	0.23
Godrej Industries Ltd.	0.16
Entertainment	**0.16**
Sun TV Network Ltd.	0.16
Automobiles	**0.12**
OLA ELECTRIC MOBILITY LIMITED	0.12
Equity & Equity related - Total	**99.67**
Net Current Assets/(Liabilities)	**0.33**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Midcap 150 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

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: ₹14.18 crs
AUM: ₹17.82 crs
Benchmark: Nifty Top 10 Equal Weight Index TRI
Allotment Date: April 28, 2025
Folio Count: 6,434

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	₹9.9315	₹9.9496
IDCW	₹9.9314	₹9.9496

(as on July 31, 2025)

Ratios

Portfolio Turnover	6.40%
Tracking Error	0.10%

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)

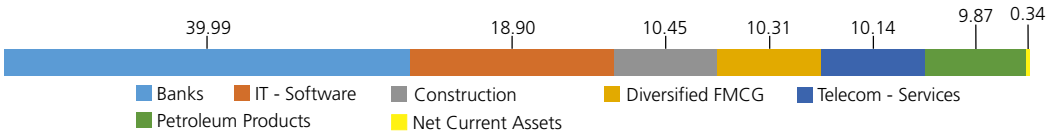
Data as on 31st July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**39.99**
ICICI Bank Ltd.	10.82
HDFC Bank Ltd.	10.62
Kotak Mahindra Bank Ltd.	9.37
Axis Bank Ltd.	9.18
IT - Software	**18.90**
Infosys Ltd.	9.73
Tata Consultancy Services Ltd.	9.17
Construction	**10.45**
Larsen And Toubro Ltd.	10.45
Diversified FMCG	**10.31**
ITC Ltd.	10.31
Telecom - Services	**10.14**
Bharti Airtel Ltd	10.14
Petroleum Products	**9.87**
RELIANCE INDUSTRIES LTD.	9.87
Equity & Equity related - Total	**99.66**
Net Current Assets/(Liabilities)	**0.34**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Top 10 Equal Weight Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

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: ₹9.44 crs

AUM: ₹9.55 crs

Benchmark: Nifty 200 Quality 30 Index TRI

Allotment Date: July 14, 2025

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	₹9.7263	₹9.7280
IDCW	₹9.7263	₹9.7280

(as on July 31, 2025)

Ratios

Portfolio Turnover	0.10%
Tracking Error	0.39%

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)

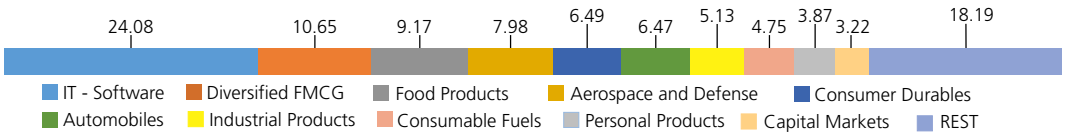
Exit Load: Nil. (applicable for all plans)

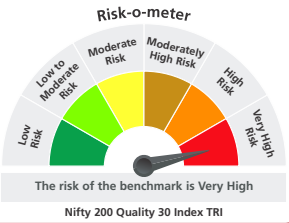
Data as on 31st July, 2025 unless otherwise specified.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
IT - Software		**24.08**
Infosys Ltd.		4.74
Tata Consultancy Services Ltd.		4.47
HCL Technologies Ltd.		4.34
PERSISTENT SYSTEMS LIMITED		2.54
LTIMindtree Limited		2.37
TATA ELXSI LTD.		2.03
KPIT TECHNOLOGIES LTD.		1.81
Oracle Financial Services Software Ltd		1.78
Diversified FMCG		**10.65**
Hindustan Unilever Ltd.		5.62
ITC Ltd.		5.03
Food Products		**9.17**
NESTLE INDIA LTD.		4.74
Britannia Industries Ltd.		4.43
Aerospace and Defense		**7.98**
Bharat Electronics Ltd.		4.62
HINDUSTAN AERONAUTICS LTD.		3.36
Consumer Durables		**6.49**
Asian Paints Ltd.		4.41
Havells India Ltd.		2.08
Automobiles		**6.47**
Bajaj Auto Ltd.		3.68
Hero MotoCorp Ltd.		2.79
Industrial Products		**5.13**
Cummins India Ltd.		2.78
Polycab India Ltd.		2.35
Consumable Fuels		**4.75**
Coal India Ltd.		4.75
Personal Products		**3.87**
Colgate Palmolive (India) Ltd.		3.87
Capital Markets		**3.22**
HDFC Asset Management Company Ltd.		3.22
Petroleum Products		**2.96**
Bharat Petroleum Corporation Ltd.		2.96
Agricultural Food and other Product		**2.83**
Marico Ltd.		2.83
Textiles and Apparels		**2.61**
Page Industries Ltd		2.61
Chemicals and Petrochemicals		**2.47**
Pidilite Industries Ltd.		2.47
Leisure Services		**2.28**
Indian Railway Catering And Tourism Corporation Ltd.		2.28
Non - Ferrous Metals		**1.98**
Hindustan Zinc Ltd.		1.98
Gas		**1.34**
Indraprastha Gas Ltd.		1.34
Equity & Equity related - Total		**98.28**
Net Current Assets/(Liabilities)		**1.72**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty 200 Quality 30 Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 200 Quality 30 Index TRI

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

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: ₹7,638.45 crs
AUM: ₹7,619.13 crs
Benchmark: Nifty SDL Apr 2027 Top 12 Equal Weight Index
Allotment Date: February 11, 2022
Folio Count: 5,265

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	₹12.3706	₹12.4371
IDCW	₹12.3708	₹12.4365

(as on July 31, 2025)

Debt Quant

Average Maturity	1.54 yrs
Modified Duration	1.40 yrs
Macaulay Duration	1.44 yrs
Annualised YTM*	6.05%
Tracking Error	0.71%

*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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

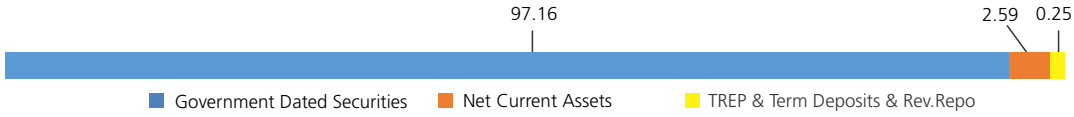
PRC Matrix

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		

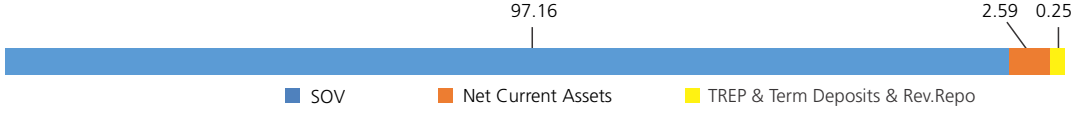
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.59% Karnataka State Govt-Karnataka	SOV	13.85
7.86% Karnataka State Govt-Karnataka	SOV	7.97
7.59% Gujarat State Govt-Gujarat	SOV	5.00
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	4.37
7.62% Tamil Nadu State Govt-Tamil Nadu	SOV	4.03
7.75% Karnataka State Govt-Karnataka	SOV	4.01
7.78% West Bengal State Govt-West Bengal	SOV	3.94
7.71% Gujarat State Govt-Gujarat	SOV	3.92
7.64% Haryana State Govt-Haryana	SOV	3.27
7.20% Tamil Nadu State Govt-Tamil Nadu	SOV	3.21
6.58% Gujarat State Govt-Gujarat	SOV	3.05
7.61% Tamil Nadu State Govt-Tamil Nadu	SOV	2.61
7.76% Madhya Pradesh State Govt-Madhya Pradesh	SOV	2.36
7.61% Rajasthan State Govt-Rajasthan	SOV	2.29
7.60% Madhya Pradesh State Govt-Madhya Pradesh	SOV	2.15
7.64% West Bengal State Govt-West Bengal	SOV	2.12
7.74% Tamil Nadu State Govt-Tamil Nadu	SOV	2.04
7.85% Tamil Nadu State Govt-Tamil Nadu	SOV	2.02
6.54% Maharashtra State Govt-Maharashtra	SOV	1.97
7.19% Gujarat State Govt-Gujarat	SOV	1.94
7.43% Gujarat State Govt-Gujarat	SOV	1.94
7.59% Haryana State Govt-Haryana	SOV	1.75
7.87% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.74
6.72% Kerala State Govt-Kerala	SOV	1.66
8.31% Rajasthan State Govt-Rajasthan	SOV	1.56
7.73% Rajasthan State Govt-Rajasthan	SOV	1.41
7.85% Rajasthan State Govt-Rajasthan	SOV	1.08
7.10% Bihar State Govt-Bihar	SOV	1.03
7.64% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.03
7.2 % Karnataka State Govt-Karnataka	SOV	0.89
7.89% Haryana State Govt-Haryana	SOV	0.88
7.92% West Bengal State Govt-West Bengal	SOV	0.76
7.59% Bihar State Govt-Bihar	SOV	0.67
7.63% West Bengal State Govt-West Bengal	SOV	0.60
7.80% Haryana State Govt-Haryana	SOV	0.47
7.80% Kerala State Govt-Kerala	SOV	0.47
7.77% Kerala State Govt-Kerala	SOV	0.47
7.78% Bihar State Govt-Bihar	SOV	0.46
7.12% Bihar State Govt-Bihar	SOV	0.40
7.14% Gujarat State Govt-Gujarat	SOV	0.36
7.15% Karnataka State Govt-Karnataka	SOV	0.34
7.16% West Bengal State Govt-West Bengal	SOV	0.27
7.85% Bihar State Govt-Bihar	SOV	0.13
6.9 % Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.13
7.59% Rajasthan State Govt-Rajasthan	SOV	0.09
7.64% Kerala State Govt-Kerala	SOV	0.09
7.29% Bihar State Govt-Bihar	SOV	0.07
7.29% Kerala State Govt-Kerala	SOV	0.07
7.67% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
7.20% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
7.14% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.04
7.63% Gujarat State Govt-Gujarat	SOV	0.03
7.23% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.01
Government Dated Securities - Total		**97.16**
Triparty Repo		**0.25**
Net Current Assets/(Liabilities)		**2.59**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Periods • Target Maturity Index Fund tracking Nifty SDL Apr 2027 Top 12 Equal weight Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate Nifty SDL Apr 2027 Top 12 Equal Weight Index

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹3,000.36 crs
AUM: ₹3,004.27 crs
Benchmark: Nifty SDL Apr 2032 Top 12 Equal Weight Index
Allotment Date: February 11, 2022
Folio Count: 2,911

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	₹12.9025	₹12.9792
IDCW	₹12.9064	₹12.9778

(as on July 31, 2025)

Debt Quant

Average Maturity	6.42 yrs
Modified Duration	4.93 yrs
Macaulay Duration	5.10 yrs
Annualised YTM*	6.72%
Tracking Error	1.81%

*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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

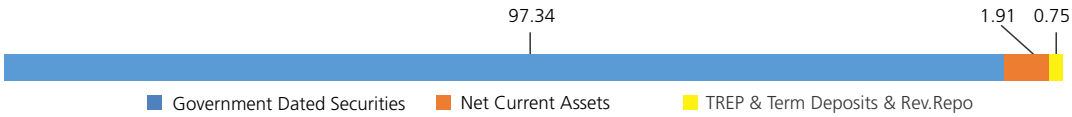
PRC Matrix

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		

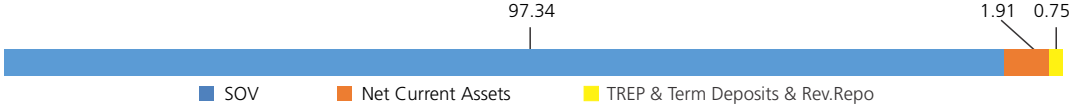
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.7% Andhra Pradesh State Govt-Andhra Pradesh	SOV	17.91
7.73% Maharashtra State Govt-Maharashtra	SOV	15.53
7.72% Maharashtra State Govt-Maharashtra	SOV	12.32
7.63% Gujarat State Govt-Gujarat	SOV	11.38
7.73% Haryana State Govt-Haryana	SOV	10.72
7.14% Karnataka State Govt-Karnataka	SOV	5.81
7.74% Andhra Pradesh State Govt-Andhra Pradesh	SOV	5.10
7.57% Gujarat State Govt-Gujarat	SOV	3.65
7.28% Uttar Pradesh State Govt-Uttar Pradesh	SOV	2.92
7.30% Tamil Nadu State Govt-Tamil Nadu	SOV	2.79
7.17% Rajasthan State Govt-Rajasthan	SOV	1.37
7.88% Rajasthan State Govt-Rajasthan	SOV	1.25
7.09% Rajasthan State Govt-Rajasthan	SOV	1.19
7.10% Karnataka State Govt-Karnataka	SOV	1.02
7.21% Karnataka State Govt-Karnataka	SOV	0.86
7.70% Haryana State Govt-Haryana	SOV	0.70
7.24% Tamil Nadu State Govt-Tamil Nadu	SOV	0.69
7.42% Karnataka State Govt-Karnataka	SOV	0.35
7.36% West Bengal State Govt-West Bengal	SOV	0.19
7.25% Haryana State Govt-Haryana	SOV	0.19
7.17% West Bengal State Govt-West Bengal	SOV	0.18
7.14% Punjab State Govt-Punjab	SOV	0.14
6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.13
6.91% Rajasthan State Govt-Rajasthan	SOV	0.12
7.17% Kerala State Govt-Kerala	SOV	0.10
6.98% Tamil Nadu State Govt-Tamil Nadu	SOV	0.10
6.85% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.07
7.30% Karnataka State Govt-Karnataka	SOV	0.07
6.48% Karnataka State Govt-Karnataka	SOV	0.07
6.89% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
6.95% Maharashtra State Govt-Maharashtra	SOV	0.07
6.57% Gujarat State Govt-Gujarat	SOV	0.06
7.13% Haryana State Govt-Haryana	SOV	0.06
6.87% Rajasthan State Govt-Rajasthan	SOV	0.05
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
6.97% Karnataka State Govt-Karnataka	SOV	0.03
8.39% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
6.98% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**97.34**
Triparty Repo		**0.75**
Net Current Assets/(Liabilities)		**1.91**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate Nifty SDL Apr 2032 Top 12 Equal Weight Index

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹578.55 crs
AUM: ₹578.93 crs
Benchmark: Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index
Allotment Date: October 13, 2022
Folio Count: 927

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	₹12.4962	₹12.5644
IDCW	₹12.4922	₹12.5645

(as on July 31, 2025)

Debt Quant

Average Maturity	2.59 yrs
Modified Duration	2.25 yrs
Macaulay Duration	2.35 yrs
Annualised YTM*	6.34%
Tracking Error	0.70%

*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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

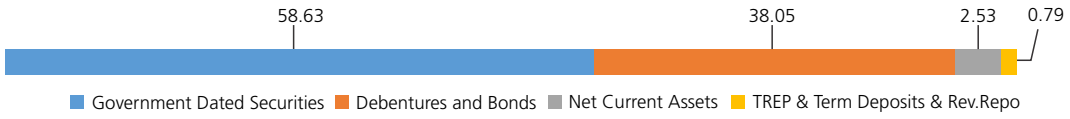
PRC Matrix

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		

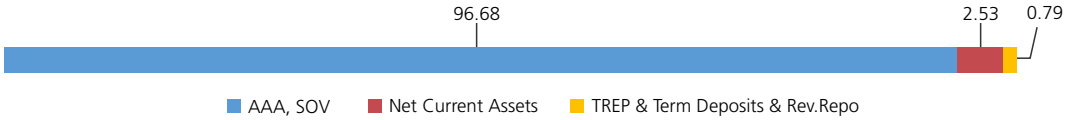
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	16.71
8.28% Tamil Nadu State Govt-Tamil Nadu	SOV	6.86
8.05% Tamil Nadu State Govt-Tamil Nadu	SOV	5.79
8.56% Maharashtra State Govt-Maharashtra	SOV	5.73
8.35% Gujarat State Govt-Gujarat	SOV	4.55
8.16% Gujarat State Govt-Gujarat	SOV	2.86
8.44% Rajasthan State Govt-Rajasthan	SOV	2.73
6.24% Maharashtra State Govt-Maharashtra	SOV	2.60
8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.64
8.43% Tamil Nadu State Govt-Tamil Nadu	SOV	1.56
8.05% Gujarat State Govt-Gujarat	SOV	1.48
8.28% Rajasthan State Govt-Rajasthan	SOV	1.20
8.54% Rajasthan State Govt-Rajasthan	SOV	1.10
8.25% Gujarat State Govt-Gujarat	SOV	1.00
7.82% Karnataka State Govt-Karnataka	SOV	0.82
8.00% Karnataka State Govt-Karnataka	SOV	0.74
8.57% Rajasthan State Govt-Rajasthan	SOV	0.63
7.86% Rajasthan State Govt-Rajasthan	SOV	0.54
8.39% Gujarat State Govt-Gujarat	SOV	0.09
Government Dated Securities - Total		**58.63**
Public Sector Undertakings		
REC LTD	CRISIL AAA	14.42
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	13.08
Power Finance Corporation Ltd.	CRISIL AAA	9.68
Power Grid Corporation of India Ltd.	CRISIL AAA	0.87
Public Sector Undertakings - Total		**38.05**
Triparty Repo		**0.79**
Net Current Assets/(Liabilities)		**2.53**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • Target Maturity Index Fund tracking Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹104.04 crs
AUM: ₹104.26 crs
Benchmark: Nifty SDL Jul 2026 Index
Allotment Date: December 22, 2022
Folio Count: 371

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	₹12.0684	₹12.1341
IDCW	₹12.0685	₹11.7092

(as on July 31, 2025)

Debt Quant

Average Maturity	0.86 yrs
Modified Duration	0.81 yrs
Macaulay Duration	0.84 yrs
Annualised YTM*	5.83%
Tracking Error	0.58%

*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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

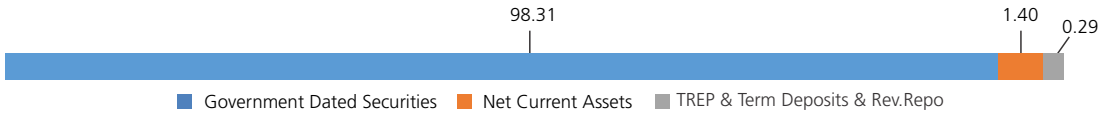
PRC Matrix

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		

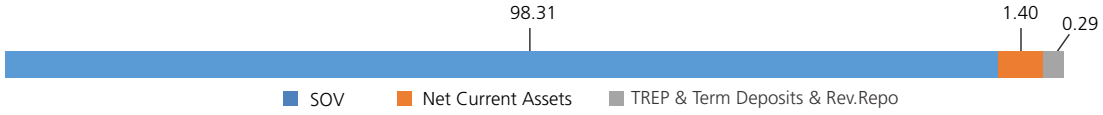
PORTFOLIO

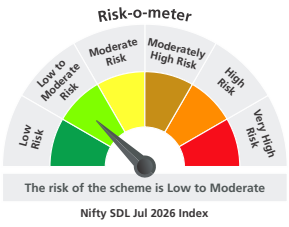
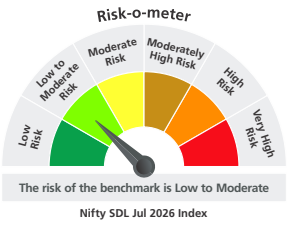
Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.84% Maharashtra State Govt-Maharashtra	SOV	25.41
8.01% Tamil Nadu State Govt-Tamil Nadu	SOV	19.99
7.85% Telangana State Govt-Telangana	SOV	19.55
8.07% Kerala State Govt-Kerala	SOV	9.77
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	6.84
7.96% Punjab State Govt-Punjab	SOV	6.82
7.98% Kerala State Govt-Kerala	SOV	3.41
8.28% Karnataka State Govt-Karnataka	SOV	2.43
7.85% Andhra Pradesh State Govt-Andhra Pradesh 1.95	SOV	
8.58% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.85
8.05% Gujarat State Govt-Gujarat	SOV	0.29
Government Dated Securities - Total		**98.31**
Triparty Repo		**0.29**
Net Current Assets/(Liabilities)		**1.40**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Low to Moderate Nifty SDL Jul 2026 Index	 The risk of the benchmark is Low to Moderate Nifty SDL Jul 2026 Index

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹197.03 crs
AUM: ₹196.79 crs
Benchmark: Nifty SDL Jul 2033 Index
Allotment Date: February 15, 2023
Folio Count: 933

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	₹12.3995	₹12.4732
IDCW	₹12.3995	₹12.1066

(as on July 31, 2025)

Debt Quant

Average Maturity	7.28 yrs
Modified Duration	5.40 yrs
Macaulay Duration	5.58 yrs
Annualised YTM*	6.88%
Tracking Error	1.91%

*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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

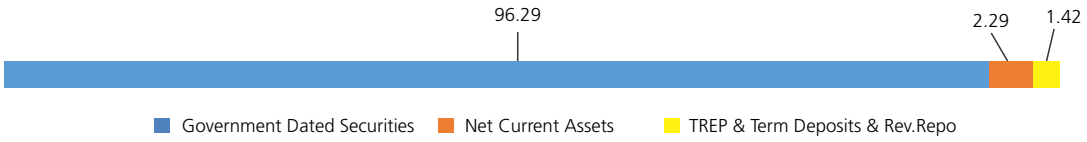
PRC Matrix

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		

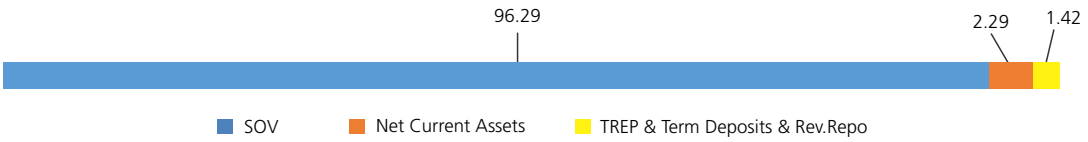
PORTFOLIO

Issuer/Instrument		Rating	% to Net Assets
Government Dated Securities			
7.71%	Andhra Pradesh State Govt-Andhra Pradesh	SOV	20.01
7.64%	Maharashtra State Govt-Maharashtra	SOV	13.31
7.17%	Tamil Nadu State Govt-Tamil Nadu	SOV	12.97
7.79%	Uttar Pradesh State Govt-Uttar Pradesh	SOV	10.73
7.74%	Maharashtra State Govt-Maharashtra	SOV	8.02
7.72%	Bihar State Govt-Bihar	SOV	8.00
7.32%	Tamil Nadu State Govt-Tamil Nadu	SOV	7.85
7.73%	Bihar State Govt-Bihar	SOV	5.34
7.44%	Tamil Nadu State Govt-Tamil Nadu	SOV	5.27
7.57%	Gujarat State Govt-Gujarat	SOV	4.79
Government Dated Securities - Total			**96.29**
Triparty Repo			**1.42**
Net Current Assets/(Liabilities)			**2.29**
Grand Total			**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate Nifty SDL Jul 2033 Index

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157.

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: ₹22.35 crs
AUM: ₹22.08 crs
Benchmark: Nifty G-sec July 2033 Index
Allotment Date: October 11, 2023
Folio Count: 1,959

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	₹11.8666	₹11.9201
IDCW	₹11.8665	₹11.9203

(as on July 31, 2025)

Debt Quant

Average Maturity	7.04 yrs
Modified Duration	5.26 yrs
Macaulay Duration	5.43 yrs
Annualised YTM*	6.44%
Tracking Error	0.69%

*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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

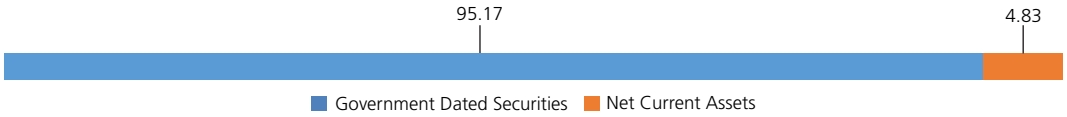
PRC Matrix

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		

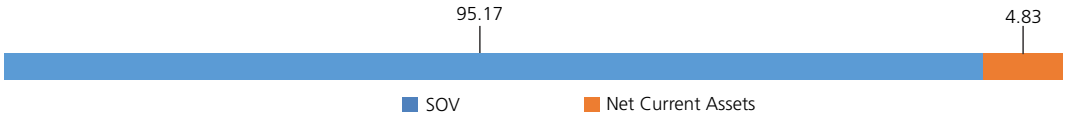
PORTFOLIO

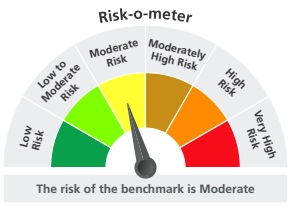
Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.26% Central Government	SOV	95.17
Government Dated Securities - Total		**95.17**
Net Current Assets/(Liabilities)		**4.83**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate Nifty G-sec July 2033 Index

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 141-145 & 158-162. For scheme performance Regular Plan, please refer page no 127-140. For scheme performance Direct Plan, please refer page no 146-157. **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: ₹411.25 crs
AUM: ₹419.85 crs
Benchmark: CRISIL-IBX AAA Financial Services Index – Sep 2027
Allotment Date: September 13, 2024
Folio Count: 4,767

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	₹10.8308	₹10.8510
IDCW	₹10.8308	₹10.8496

(as on July 31, 2025)

Debt Quant

Average Maturity	1.88 yrs
Modified Duration	1.62 yrs
Macaulay Duration	1.73 yrs
Annualised YTM*	6.86%
Tracking Error	0.42%

*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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

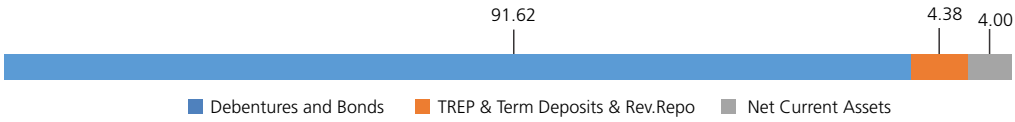
PRC Matrix

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		

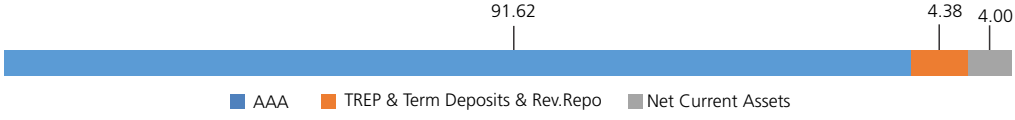
PORTFOLIO

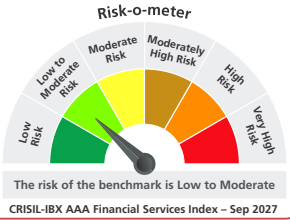
Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
National Housing Bank	CRISIL AAA	4.86
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	4.86
REC LTD	ICRA AAA	1.21
Public Sector Undertakings - Total		**10.93**
Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	CRISIL AAA	12.12
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	12.05
AXIS Finance Ltd.	CARE AAA	11.21
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	10.93
BAJAJ FINANCE LTD.	CRISIL AAA	9.72
Kotak Mahindra Prime Ltd.	CRISIL AAA	8.49
LIC HOUSING FINANCE LTD.	CRISIL AAA	7.22
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	6.04
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.42
L & T Finance Ltd.	ICRA AAA	0.49
Corporate Debt/Financial Institutions - Total		**80.69**
Triparty Repo		**4.38**
Net Current Assets/(Liabilities)		**4.00**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate CRISIL-IBX AAA Financial Services Index – Sep 2027

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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: ₹32.39 crs
AUM: ₹26.90 crs
Benchmark: CRISIL-IBX AAA Financial Services Index – Dec 2026
Allotment Date: February 17, 2025
Folio Count: 1,449

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	₹10.4330	₹10.4426
IDCW	₹10.4330	₹10.4425

(as on July 31, 2025)

Debt Quant

Average Maturity	1.17 yrs
Modified Duration	1.04 yrs
Macaulay Duration	1.11 yrs
Annualised YTM*	6.59%
Tracking Error	0.25%

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

Total Expense Ratio**
Regular Plan: 0.29%
Direct Plan: 0.09%

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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

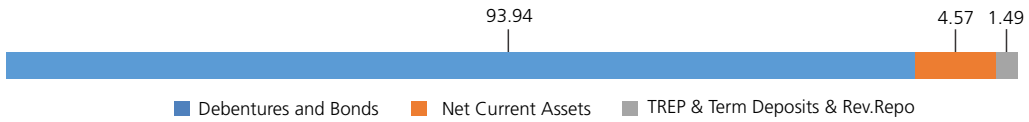
PRC Matrix

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			

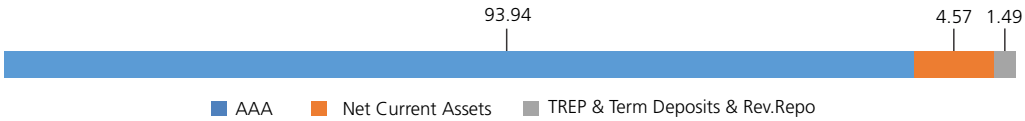
PORTFOLIO

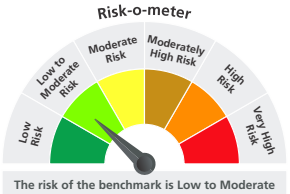
Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	11.28
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	7.56
REC LTD	CRISIL AAA	7.53
National Housing Bank	CRISIL AAA	5.62
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	3.78
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	3.75
Public Sector Undertakings - Total		**39.52**
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	14.87
KOTAK MAHINDRA INVESTMENTS LTD.	CRISIL AAA	9.44
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	9.42
SUNDARAM FINANCE LTD.	ICRA AAA	9.40
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	3.77
TATA CAPITAL LTD.	ICRA AAA	3.76
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	3.76
Corporate Debt/Financial Institutions - Total		**54.42**
Triparty Repo		**1.49**
Net Current Assets/(Liabilities)		**4.57**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate CRISIL-IBX AAA Financial Services Index – Dec 2026

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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.

Fund Manager*: Mr. Manu Sharma
AAUM: ₹413.49 crs
AUM: ₹481.96 crs
Benchmark: CRISIL-IBX Financial Services 3-6 Months Debt Index
Allotment Date: March 7, 2025
Folio Count: 1,013

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	₹10.3081	₹10.3176
IDCW	₹10.3080	₹10.3180

(as on July 31, 2025)

Debt Quant

Average Maturity	0.31 yrs
Modified Duration	0.30 yrs
Macaulay Duration	0.31 yrs
Annualised YTM*	6.10%
Tracking Error	0.08%

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

Total Expense Ratio**
Regular Plan: 0.35%
Direct Plan: 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 July, 2025 unless otherwise specified.

Folio Count data as on 30th June 2025.

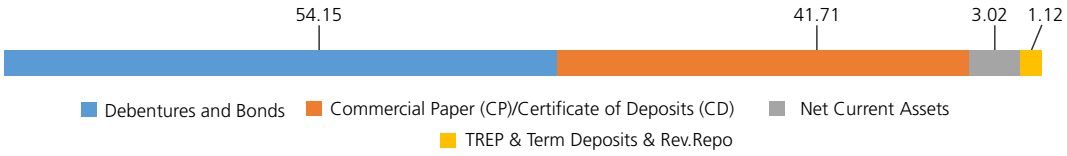
PRC Matrix

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			

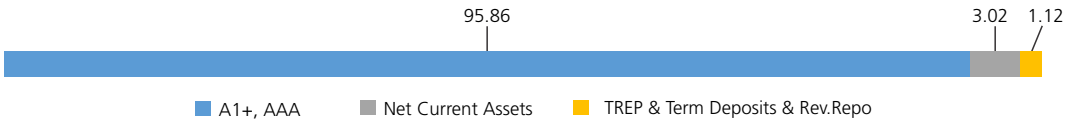
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	ICRA AAA	10.42
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	ICRA AAA	10.41
Public Sector Undertakings - Total		**20.83**
Corporate Debt/Financial Institutions		
BAJAJ FINANCE LTD.	CRISIL AAA	11.45
LIC HOUSING FINANCE LTD.	CRISIL AAA	10.42
TATA CAPITAL LTD.	CRISIL AAA	10.41
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.04
Corporate Debt/Financial Institutions - Total		**33.32**
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
CANARA BANK	CRISIL A1+	11.20
UNION BANK OF INDIA	FITCH A1+	10.17
PUNJAB NATIONAL BANK	CARE A1+	5.08
INDIAN BANK	CRISIL A1+	2.03
Public Sector Undertakings - Total		**28.48**
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	11.18
AXIS BANK LTD.	CRISIL A1+	1.03
ICICI BANK LTD.	ICRA A1+	1.02
Corporate Debt/Financial Institutions - Total		**13.23**
Triparty Repo		**1.12**
Net Current Assets/(Liabilities)		**3.02**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income generated from exposure to shorter-term maturities on the yield curve. • An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate CRISIL-IBX Financial Services 3-6 Months Debt Index

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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: ₹369.93 crs

AUM: ₹404.32 crs

Benchmark: Nifty AAA Financial Services Bond Mar 2028 Index

Allotment Date: July 9, 2025

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	₹10.0376	₹10.0389
IDCW	₹10.0376	₹10.0389

(as on July 31, 2025)

Debt Quant

Average Maturity	2.39 yrs
Modified Duration	2.04 yrs
Macaulay Duration	2.19 yrs
Annualised YTM*	6.86%
Tracking Error	0.41%

*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 July, 2025 unless otherwise specified.

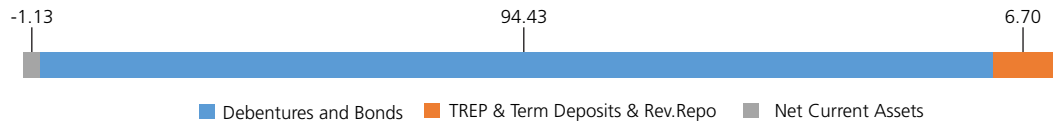
PRC Matrix

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			

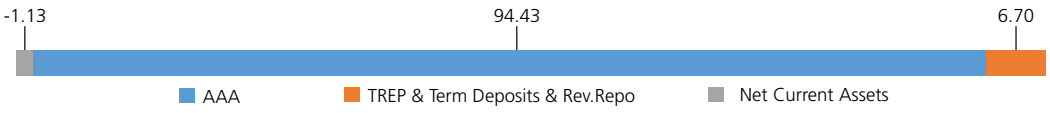
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	11.35
REC LTD	CRISIL AAA	6.35
Power Finance Corporation Ltd.	CRISIL AAA	3.78
Public Sector Undertakings - Total		**21.48**
Corporate Debt/Financial Institutions		
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	12.57
LIC HOUSING FINANCE LTD.	CRISIL AAA	11.35
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	10.06
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	10.06
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	10.05
TATA CAPITAL LTD.	CRISIL AAA	6.30
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	6.28
BAJAJ FINANCE LTD.	CRISIL AAA	6.28
Corporate Debt/Financial Institutions - Total		**72.95**
Triparty Repo		**6.70**
Net Current Assets/(Liabilities)		**-1.13**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
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.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate Nifty AAA Financial Services Bond Mar 2028 Index

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 141-145 & 158-162. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

Scheme Performances as on July 31, 2025 (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	18.69%	17.21%	1.47%	16.62%	2.07%	17.01%	4,72,135	3,56,402	3,17,815	3,42,609
Last 1 Year	-0.37%	-1.32%	0.95%	0.54%	-0.91%	0.54%	9,963	9,868	10,054	10,054
Last 3 Years	15.91%	14.59%	1.33%	14.29%	1.62%	13.52%	15,594	15,062	14,946	14,643
Last 5 Years	19.32%	19.05%	0.27%	18.88%	0.44%	18.05%	24,198	23,927	23,751	22,934

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	14.37%	12.99%	1.38%	12.71%	1.66%	12.17%	84,516	69,718	66,970	62,083
Last 1 Year	0.32%	-1.63%	1.95%	-1.46%	1.78%	0.54%	10,032	9,837	9,854	10,054
Last 3 Years	17.90%	17.10%	0.80%	16.09%	1.81%	14.29%	16,409	16,078	15,664	14,946
Last 5 Years	19.93%	21.69%	-1.77%	20.58%	-0.65%	18.88%	24,818	26,703	25,502	23,751

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	17.54%	14.75%	2.79%	10.46%	18,594	16,957	14,648
Last 1 Year	-4.32%	-1.86%	-2.46%	0.54%	9,568	9,814	10,054
Last 3 Years	24.06%	20.00%	4.06%	14.29%	19,128	17,305	14,946

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	18.37%	NA	NA	15.45%	2.92%	15.26%	3,39,902	NA	2,01,577	1,94,807
Last 1 Year	-1.41%	-1.40%	-0.01%	-1.46%	0.05%	0.54%	9,859	9,860	9,854	10,054
Last 3 Years	19.95%	19.70%	0.24%	16.09%	3.86%	14.29%	17,284	17,178	15,664	14,946
Last 5 Years	23.01%	24.76%	-1.75%	20.58%	2.43%	18.88%	28,183	30,245	25,502	23,751

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	15.29%	16.18%	-0.89%	15.71%	-0.42%	12.05%	1,36,131	1,56,794	1,45,623	80,677
Last 1 Year	2.58%	-1.74%	4.33%	-2.17%	4.76%	0.54%	10,258	9,826	9,783	10,054
Last 3 Years	23.06%	24.71%	-1.65%	25.34%	-2.28%	14.29%	18,670	19,431	19,730	14,946
Last 5 Years	29.37%	30.42%	-1.06%	30.96%	-1.59%	18.88%	36,260	37,767	38,551	23,751

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	17.35%	NA	NA	14.45%	2.90%	14.36%	2,63,198	NA	1,57,763	1,55,349
Last 1 Year	-5.07%	-3.93%	-1.13%	-5.49%	0.42%	0.54%	9,493	9,607	9,451	10,054
Last 3 Years	18.37%	25.69%	-7.32%	25.93%	-7.56%	14.29%	16,610	19,894	20,010	14,946
Last 5 Years	31.02%	32.74%	-1.72%	30.16%	0.86%	18.88%	38,641	41,240	37,387	23,751

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	14.44%	14.19%	0.26%	14.17%	0.27%	13.95%	1,49,052	1,42,452	1,42,111	1,36,656
Last 1 Year	-2.57%	-1.63%	-0.94%	-1.32%	-1.26%	0.54%	9,743	9,837	9,868	10,054
Last 3 Years	21.91%	17.10%	4.81%	14.59%	7.32%	14.29%	18,148	16,078	15,062	14,946
Last 5 Years	23.90%	21.69%	2.21%	19.05%	4.85%	18.88%	29,217	26,703	23,927	23,751

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	16.47%	16.85%	-0.37%	15.96%	0.52%	14.63%	25,146	25,639	24,477	22,836
Last 1 Year	-0.24%	-1.63%	1.39%	-1.46%	1.22%	0.54%	9,976	9,837	9,854	10,054
Last 3 Years	16.17%	17.10%	-0.93%	16.09%	0.08%	14.29%	15,698	16,078	15,664	14,946
Last 5 Years	19.98%	21.69%	-1.71%	20.58%	-0.60%	18.88%	24,875	26,703	25,502	23,751

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	13.22%	13.81%	-0.59%	13.48%	1,15,406	1,27,843	1,20,797
Last 1 Year	-3.93%	-1.63%	-2.30%	0.54%	9,607	9,837	10,054
Last 3 Years	17.40%	17.10%	0.31%	14.29%	16,204	16,078	14,946
Last 5 Years	21.79%	21.69%	0.10%	18.88%	26,809	26,703	23,751

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	11.33%	5.08%	6.25%	10.68%	64,976	23,723	58,711
Last 1 Year	-10.13%	-3.62%	-6.52%	0.54%	8,987	9,638	10,054
Last 3 Years	24.43%	23.86%	0.58%	14.29%	19,301	19,033	14,946
Last 5 Years	31.12%	24.95%	6.16%	18.88%	38,780	30,481	23,751

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	22.25%	19.22%	3.04%	14.95%	31,772	27,492	22,294
Last 1 Year	7.05%	2.82%	4.23%	0.54%	10,705	10,282	10,054
Last 3 Years	22.50%	19.37%	3.13%	14.29%	18,412	17,035	14,946
Last 5 Years	24.83%	22.35%	2.49%	18.88%	30,334	27,430	23,751

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.

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	12.12%	15.46%	-3.34%	15.34%	16,999	19,481	19,389
Last 1 Year	-2.40%	-1.15%	-1.25%	0.54%	9,760	9,885	10,054
Last 3 Years	14.13%	14.06%	0.08%	14.29%	14,884	14,853	14,946

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	19.95%	20.61%	-0.67%	12.77%	18,690	19,049	15,116
Last 1 Year	-4.30%	-5.66%	1.36%	0.54%	9,570	9,434	10,054
Last 3 Years	19.79%	21.88%	-2.09%	14.29%	17,216	18,134	14,946

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	18.40%	18.23%	0.16%	15.83%	16,157	16,094	15,180
Last 1 Year	4.47%	-1.63%	6.11%	0.54%	10,447	9,837	10,054

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	19.13%	18.87%	0.26%	17.15%	15,286	15,206	14,679
Last 1 Year	7.26%	14.95%	-7.69%	0.54%	10,726	11,495	10,054

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	21.18%	16.91%	4.26%	14.03%	14,676	13,663	12,997
Last 1 Year	-8.56%	-1.46%	-7.09%	0.54%	9,144	9,854	10,054

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	20.01%	20.39%	-0.38%	15.53%	13,653	13,727	12,794
Last 1 Year	3.06%	0.47%	2.59%	0.54%	10,306	10,047	10,054

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	22.34%	26.63%	-4.29%	12.02%	13,915	14,723	12,043
Last 1 Year	9.22%	9.00%	0.22%	0.54%	10,922	10,900	10,054

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	8.97%	3.65%	5.32%	8.83%	11,286	10,517	11,266
Last 1 Year	-5.27%	-8.13%	2.86%	0.54%	9,473	9,187	10,054

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	-5.65%	2.47%	-8.13%	4.19%	9,385	10,269	10,456
Last 1 Year	-8.22%	-1.63%	-6.58%	0.54%	9,178	9,837	10,054

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 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	2.33%	-0.84%	3.17%	3.74%	10,176	9,936	10,282
Last 6 Months	10.84%	10.93%	-0.10%	12.45%	10,537	10,542	10,617

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. 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 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	9.97%	2.58%	7.39%	2.11%	10,620	10,160	10,131
Last 6 Months	19.49%	20.12%	-0.63%	12.45%	10,967	10,998	10,617

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. 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	10.82%	10.99%	-0.17%	13.12%	20,522	20,743	23,697
Last 1 Year	3.91%	4.68%	-0.78%	0.54%	10,391	10,468	10,054
Last 3 Years	12.41%	11.31%	1.10%	14.29%	14,219	13,804	14,946
Last 5 Years	12.49%	12.61%	-0.12%	18.88%	18,016	18,115	23,751

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	6.91%	NA	NA	6.61%	37,665	NA	35,627
Last 1 Year	7.00%	7.48%	-0.48%	7.14%	10,700	10,748	10,714
Last 3 Years	7.21%	7.37%	-0.16%	6.75%	12,331	12,386	12,172
Last 5 Years	5.85%	5.92%	-0.07%	5.51%	13,289	13,331	13,077

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	9.23%	9.04%	0.20%	7.22%	25,963	25,465	21,237
Last 1 Year	3.41%	5.53%	-2.12%	9.88%	10,341	10,553	10,988
Last 3 Years	11.53%	10.07%	1.47%	8.69%	13,886	13,345	12,850
Last 5 Years	11.47%	10.70%	0.76%	5.33%	17,212	16,632	12,966

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	15.92%	16.50%	-0.58%	14.57%	13,158	13,280	12,875
Last 1 Year	1.98%	4.54%	-2.55%	0.54%	10,198	10,454	10,054

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	12.43%	10.90%	1.53%	12.02%	35,214	30,387	33,861
Last 1 Year	1.71%	3.46%	-1.75%	0.54%	10,171	10,346	10,054
Last 3 Years	16.19%	12.23%	3.95%	14.29%	15,705	14,151	14,946
Last 5 Years	20.23%	14.51%	5.72%	18.88%	25,137	19,693	23,751

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	8.48%	8.46%	0.03%	5.87%	58,411	58,105	34,429
Last 1 Year	5.04%	7.25%	-2.21%	9.88%	10,504	10,725	10,988
Last 3 Years	10.80%	9.45%	1.34%	8.69%	13,613	13,123	12,850
Last 5 Years	11.22%	8.24%	2.98%	5.33%	17,024	14,858	12,966

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	5.04%	5.18%	-0.15%	5.97%	13,794	13,920	14,614
Last 1 Year	6.23%	6.30%	-0.08%	7.14%	10,623	10,630	10,714
Last 3 Years	6.36%	6.49%	-0.13%	6.75%	12,033	12,077	12,168
Last 5 Years	5.11%	5.26%	-0.16%	5.51%	12,829	12,925	13,077

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019.
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. Alpha is difference of scheme return with benchmark return.

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	6.88%	7.00%	-0.12%	6.34%	42,501	43,551	38,093
Last 1 Year	7.02%	7.05%	-0.03%	7.14%	10,702	10,705	10,714
Last 3 Years	6.93%	7.06%	-0.13%	6.75%	12,230	12,274	12,168
Last 5 Years	5.50%	5.63%	-0.13%	5.51%	13,074	13,155	13,077

Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007.
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 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	7.22%	7.54%	-0.33%	6.47%	43,148	45,979	37,258
Last 1 Year	7.35%	7.58%	-0.23%	7.14%	10,735	10,758	10,714
Last 3 Years	6.92%	7.37%	-0.45%	6.75%	12,230	12,386	12,172
Last 5 Years	5.55%	5.91%	-0.36%	5.51%	13,100	13,327	13,077

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	7.08%	6.89%	0.19%	6.33%	45,269	43,528	38,733
Last 1 Year	7.99%	7.35%	0.64%	7.14%	10,799	10,735	10,714
Last 3 Years	7.46%	7.25%	0.21%	6.75%	12,418	12,345	12,172
Last 5 Years	6.01%	5.89%	0.13%	5.51%	13,394	13,313	13,077

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	7.22%	7.65%	-0.43%	6.67%	33,688	36,109	30,772
Last 1 Year	7.77%	7.79%	-0.03%	7.14%	10,777	10,779	10,714
Last 3 Years	7.05%	7.33%	-0.27%	6.75%	12,275	12,370	12,172
Last 5 Years	5.70%	5.76%	-0.06%	5.51%	13,197	13,235	13,077

Scheme Inception date is 06/03/2008. 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 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	7.77%	7.87%	-0.09%	6.66%	38,117	38,706	31,652
Last 1 Year	9.18%	8.29%	0.89%	9.88%	10,918	10,829	10,988
Last 3 Years	7.76%	7.31%	0.45%	8.69%	12,522	12,366	12,850
Last 5 Years	6.25%	5.94%	0.31%	5.33%	13,541	13,347	12,966

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	7.40%	7.49%	-0.09%	6.58%	52,612	53,702	43,990
Last 1 Year	8.56%	8.29%	0.28%	9.88%	10,856	10,829	10,988
Last 3 Years	7.28%	7.40%	-0.12%	8.69%	12,353	12,395	12,850
Last 5 Years	5.70%	5.91%	-0.22%	5.33%	13,195	13,330	12,966

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	7.41%	8.59%	-1.18%	6.61%	29,718	35,114	26,507
Last 1 Year	7.93%	9.21%	-1.29%	9.88%	10,793	10,921	10,988
Last 3 Years	7.14%	8.43%	-1.29%	8.69%	12,306	12,758	12,850
Last 5 Years	5.79%	7.43%	-1.64%	5.33%	13,252	14,310	12,966

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Sunit Garg 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 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	8.01%	7.92%	0.09%	6.69%	37,637	37,092	30,441
Last 1 Year	8.04%	8.98%	-0.94%	9.88%	10,804	10,898	10,988
Last 3 Years	7.59%	8.02%	-0.44%	8.69%	12,460	12,613	12,850
Last 5 Years	5.83%	6.00%	-0.16%	5.33%	13,280	13,382	12,966

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	7.05%	6.80%	0.24%	6.92%	15,273	15,059	15,158
Last 1 Year	9.06%	8.29%	0.77%	9.88%	10,906	10,829	10,988
Last 3 Years	7.88%	7.40%	0.48%	8.69%	12,563	12,395	12,850
Last 5 Years	6.40%	5.91%	0.49%	5.33%	13,640	13,330	12,966

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	7.57%	8.16%	-0.59%	7.40%	22,932	24,395	22,509
Last 1 Year	9.35%	9.08%	0.27%	9.88%	10,935	10,908	10,988
Last 3 Years	7.68%	7.60%	0.09%	8.69%	12,494	12,464	12,850
Last 5 Years	6.60%	5.90%	0.70%	5.33%	13,765	13,319	12,966

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Sunit Garg 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 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	7.35%	NA	NA	NA	65,978	NA	NA
Last 1 Year	8.79%	8.27%	0.53%	9.88%	10,879	10,827	10,988
Last 3 Years	7.62%	7.41%	0.20%	8.69%	12,471	12,400	12,850
Last 5 Years	6.09%	6.01%	0.08%	5.33%	13,442	13,389	12,966

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & 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 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	8.88%	NA	NA	NA	96,054	NA	NA
Last 1 Year	6.30%	8.83%	-2.54%	9.88%	10,630	10,883	10,988
Last 3 Years	7.22%	8.83%	-1.60%	8.69%	12,334	12,897	12,850
Last 5 Years	5.22%	6.10%	-0.88%	5.33%	12,897	13,447	12,966

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	7.22%	6.26%	0.96%	5.82%	45,505	37,435	34,188
Last 1 Year	6.30%	8.83%	-2.53%	9.88%	10,630	10,883	10,988
Last 3 Years	7.22%	8.83%	-1.60%	8.69%	12,334	12,897	12,850
Last 5 Years	5.22%	6.10%	-0.88%	5.33%	12,897	13,447	12,966

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	8.28%	NA	NA	NA	77,203	NA	NA
Last 1 Year	7.74%	9.27%	-1.53%	9.88%	10,774	10,927	10,988
Last 3 Years	7.40%	8.22%	-0.82%	8.69%	12,396	12,681	12,850
Last 5 Years	5.34%	5.97%	-0.63%	5.33%	12,974	13,366	12,966

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	7.59%	8.02%	-0.43%	9.43%	11,070	11,131	11,333
Last 1 Year	7.09%	8.10%	-1.00%	9.88%	10,709	10,810	10,988

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 Allocator Fund of Fund - Dynamic

	Kotak Multi Asset Allocator Fund of Fund - Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index#	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocator Fund of Fund - Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index#	Nifty 50 TRI ##
Since Inception	16.17%	NA	NA	15.25%	2,32,574	NA	1,96,554
Last 1 Year	6.12%	7.20%	-1.07%	0.54%	10,612	10,720	10,054
Last 3 Years	19.24%	12.47%	6.77%	14.29%	16,980	14,242	14,946
Last 5 Years	20.22%	13.00%	7.23%	18.88%	25,129	18,430	23,751

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	9.76%	11.30%	-1.54%	NA	38,084	46,551	NA
Last 1 Year	39.53%	42.03%	-2.51%	NA	13,953	14,203	NA
Last 3 Years	22.44%	23.97%	-1.52%	NA	18,387	19,085	NA
Last 5 Years	11.39%	12.88%	-1.48%	NA	17,155	18,330	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	18.43%	20.32%	-1.89%	NA	14,848	15,409	NA
Last 1 Year	30.89%	32.83%	-1.94%	NA	13,089	13,283	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 Fund of Fund

	Kotak Income Plus Arbitrage Fund of Fund	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Fund of Fund	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%) #	CRISIL 10 Year Gilt ##
Since Inception	8.32%	7.98%	0.34%	8.88%	12,413	12,307	12,588
Last 1 Year	8.86%	8.18%	0.68%	9.88%	10,886	10,818	10,988

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 Fund

	Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	5.56%	7.38%	-1.82%	10.75%	26,277	35,637	61,973
Last 1 Year	18.32%	22.60%	-4.28%	0.54%	11,832	12,260	10,054
Last 3 Years	11.28%	14.21%	-2.92%	14.29%	13,793	14,912	14,946
Last 5 Years	7.35%	8.77%	-1.43%	18.88%	14,256	15,231	23,751

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 Fund of Fund

	Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	1.60%	6.29%	-4.69%	NA	10,758	13,231	NA
Last 1 Year	15.83%	16.00%	-0.17%	NA	11,583	11,600	NA
Last 3 Years	2.31%	7.62%	-5.31%	NA	10,711	12,472	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 NASDAQ 100 Fund of Fund

	Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	17.29%	18.53%	-1.24%	13.80%	20,471	21,462	17,879
Last 1 Year	26.02%	26.41%	-0.39%	0.54%	12,602	12,641	10,054
Last 3 Years	25.94%	26.48%	-0.54%	14.29%	20,013	20,271	14,946

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 Fund of Fund

	Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	3.32%	12.51%	-9.19%	13.24%	11,400	16,041	16,459
Last 1 Year	18.10%	21.23%	-3.13%	0.54%	11,810	12,123	10,054
Last 3 Years	16.41%	19.10%	-2.70%	14.29%	15,794	16,920	14,946

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.

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	11.79%	12.49%	-0.70%	12.49%	56,252	61,958	62,021
Last 1 Year	0.49%	0.54%	-0.05%	0.54%	10,049	10,054	10,054
Last 3 Years	14.16%	14.29%	-0.13%	13.52%	14,896	14,946	14,643
Last 5 Years	18.72%	18.88%	-0.15%	18.05%	23,600	23,751	22,934

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	10.66%	11.61%	-0.94%	11.61%	56,897	65,816	65,856
Last 1 Year	0.35%	0.54%	-0.19%	0.54%	10,035	10,054	10,054
Last 3 Years	13.22%	13.52%	-0.30%	14.29%	14,527	14,643	14,946
Last 5 Years	17.72%	18.05%	-0.33%	18.88%	22,616	22,934	23,751

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	4.99%	6.29%	-1.29%	9.94%	23,740	29,490	53,701
Last 1 Year	-7.29%	-6.77%	-0.52%	0.54%	9,271	9,323	10,054
Last 3 Years	35.11%	35.83%	-0.73%	14.29%	24,723	25,125	14,946
Last 5 Years	37.53%	38.44%	-0.91%	18.88%	49,239	50,890	23,751

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	11.11%	11.49%	-0.37%	11.84%	30,757	31,877	32,965
Last 1 Year	9.22%	9.42%	-0.20%	0.54%	10,922	10,942	10,054
Last 3 Years	14.93%	15.19%	-0.26%	14.29%	15,199	15,303	14,946
Last 5 Years	21.45%	21.76%	-0.30%	18.88%	26,439	26,772	23,751

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	15.86%	16.26%	-0.40%	13.90%	41,526	42,927	35,203
Last 1 Year	-9.83%	-9.67%	-0.16%	0.54%	9,017	9,033	10,054
Last 3 Years	14.63%	14.86%	-0.24%	14.29%	15,078	15,172	14,946
Last 5 Years	20.14%	20.41%	-0.27%	18.88%	25,042	25,326	23,751

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	9.79%	10.08%	-0.28%	13.55%	15,108	15,282	17,529
Last 1 Year	-11.73%	-11.63%	-0.10%	0.54%	8,827	8,837	10,054
Last 3 Years	8.58%	8.72%	-0.14%	14.29%	12,811	12,860	14,946

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	12.14%	14.34%	-2.20%	12.44%	15,120	16,217	15,269
Last 1 Year	-13.25%	-12.59%	-0.66%	0.54%	8,675	8,741	10,054
Last 3 Years	21.82%	23.42%	-1.59%	14.29%	18,109	18,831	14,946

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	21.73%	22.22%	-0.48%	12.54%	19,929	20,209	15,134
Last 1 Year	-2.39%	-2.23%	-0.15%	0.54%	9,761	9,777	10,054
Last 3 Years	25.99%	26.41%	-0.42%	14.29%	20,038	20,239	14,946

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	16.15%	16.40%	-0.24%	12.79%	16,536	16,653	14,982
Last 1 Year	-0.02%	0.15%	-0.17%	0.54%	9,998	10,015	10,054
Last 3 Years	16.74%	16.99%	-0.25%	14.29%	15,931	16,034	14,946

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	17.22%	17.55%	-0.33%	14.79%	16,136	16,273	15,147
Last 1 Year	0.39%	0.47%	-0.08%	0.54%	10,039	10,047	10,054

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	14.98%	15.42%	-0.43%	13.85%	15,179	15,351	14,736
Last 1 Year	-7.30%	-6.93%	-0.37%	0.54%	9,270	9,307	10,054

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 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	13.21%	14.30%	-1.10%	NA	93,539	1,11,264	NA
Last 1 Year	40.35%	42.03%	-1.68%	NA	14,035	14,203	NA
Last 3 Years	22.81%	23.97%	-1.16%	NA	18,554	19,085	NA
Last 5 Years	12.00%	12.88%	-0.88%	NA	17,628	18,330	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	20.16%	21.37%	-1.21%	NA	16,251	16,688	NA
Last 1 Year	31.35%	32.83%	-1.48%	NA	13,135	13,283	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	6.33%	6.60%	-0.27%	7.02%	11,671	11,745	11,863
Last 1 Year	6.12%	6.30%	-0.19%	7.14%	10,612	10,630	10,714

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.

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	15.85%	16.81%	-0.96%	13.18%	19,090	19,794	17,231
Last 1 Year	-10.15%	-9.53%	-0.62%	0.54%	8,985	9,047	10,054
Last 3 Years	17.85%	18.70%	-0.85%	14.29%	16,390	16,748	14,946

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	12.24%	13.00%	-0.76%	12.54%	16,075	16,530	16,255
Last 1 Year	-0.09%	0.54%	-0.63%	0.54%	9,991	10,054	10,054
Last 3 Years	13.54%	14.29%	-0.75%	13.52%	14,651	14,946	14,643

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	34.92%	37.83%	-2.91%	17.41%	19,972	20,980	14,486
Last 1 Year	-3.56%	-2.38%	-1.19%	0.54%	9,644	9,762	10,054

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	18.22%	19.72%	-1.50%	15.55%	14,280	14,668	13,603
Last 1 Year	-18.11%	-17.62%	-0.49%	0.54%	8,189	8,238	10,054

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	23.00%	24.98%	-1.99%	14.47%	15,017	15,498	13,041
Last 1 Year	13.17%	14.49%	-1.32%	0.54%	11,317	11,449	10,054

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	17.25%	18.57%	-1.32%	15.15%	13,587	13,883	13,121
Last 1 Year	-7.58%	-6.66%	-0.92%	0.54%	9,242	9,334	10,054

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	5.88%	7.23%	-1.35%	6.90%	10,676	10,830	10,792
Last 1 Year	-1.13%	0.15%	-1.28%	0.54%	9,887	10,015	10,054

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 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	-15.17%	-14.19%	-0.98%	0.54%	8,483	8,581	10,054
Last 1 Year	-15.17%	-14.19%	-0.98%	0.54%	8,483	8,581	10,054

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 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	-1.00%	0.24%	-1.24%	2.13%	9,904	10,023	10,204
Last 6 Months	16.45%	17.75%	-1.30%	12.45%	10,816	10,880	10,617

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 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 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	-2.04%	-0.81%	-1.23%	-4.10%	9,826	9,931	9,650
Last 6 Months	15.11%	16.48%	-1.37%	12.45%	10,749	10,817	10,617

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 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 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	-9.75%	-8.04%	-1.71%	0.09%	9,209	9,348	10,007
Last 6 Months	13.38%	14.99%	-1.61%	12.45%	10,664	10,744	10,617

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 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 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	8.38%	10.59%	-2.21%	8.65%	10,505	10,638	10,521
Last 6 Months	9.97%	12.06%	-2.08%	12.45%	10,495	10,598	10,617

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 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	4.68%	6.08%	-1.40%	8.65%	10,282	10,366	10,521
Last 6 Months	12.10%	13.34%	-1.25%	12.45%	10,600	10,662	10,617

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 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	21.54%	22.71%	-1.17%	18.49%	11,092	11,151	10,937
Last 6 Months	15.97%	17.02%	-1.04%	12.45%	10,792	10,844	10,617

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 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	6.33%	6.93%	-0.60%	7.19%	12,371	12,615	12,722
Last 1 Year	8.47%	8.99%	-0.52%	9.88%	10,847	10,899	10,988
Last 3 Years	7.63%	8.10%	-0.47%	8.69%	12,475	12,639	12,850

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	7.62%	8.19%	-0.57%	7.19%	12,903	13,139	12,722
Last 1 Year	10.48%	10.99%	-0.51%	9.88%	11,048	11,099	10,988
Last 3 Years	9.08%	9.67%	-0.59%	8.69%	12,987	13,202	12,850

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 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	8.28%	8.89%	-0.62%	9.24%	12,496	12,697	12,812
Last 1 Year	9.31%	9.64%	-0.33%	9.88%	10,931	10,964	10,988

Scheme Inception date is 12/10/2022. Mr. Abhishek Bisen has been managing the fund since 12/10/2022
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	7.47%	8.00%	-0.53%	9.03%	12,068	12,223	12,529
Last 1 Year	7.87%	8.48%	-0.62%	9.88%	10,787	10,848	10,988

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	9.15%	9.75%	-0.61%	9.25%	12,400	12,569	12,429
Last 1 Year	9.56%	10.39%	-0.83%	9.88%	10,956	11,039	10,988

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	9.94%	10.50%	-0.56%	10.13%	11,867	11,976	11,904
Last 1 Year	9.83%	10.45%	-0.61%	9.88%	10,983	11,045	10,988

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	9.45%	9.77%	-0.32%	9.13%	10,831	10,859	10,803
Last 6 Months	10.16%	10.63%	-0.47%	9.99%	10,504	10,527	10,496

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. 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 - 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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	0.32	-1.63	17.90	17.10	19.93	21.69
	(Tier 2): Nifty 200 TRI		-1.46		16.09		20.58
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	-1.41	-1.40	19.95	19.70	23.01	24.76
	(Tier 2): Nifty 200 TRI		-1.46		16.09		20.58
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	-3.93	-1.63	17.40	17.10	21.79	21.69
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	-4.30	-5.66	19.79	21.88	NA	NA
Kotak Quant Fund	Nifty 200 TRI	-8.56	-1.46	NA	NA	NA	NA

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 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 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

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 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



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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	7.05	2.82	22.50	19.37	24.83	22.35
Kotak Business Cycle Fund	Nifty 500 TRI	4.47	-1.63	NA	NA	NA	NA
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	-5.07	-3.93	18.37	25.69	31.02	32.74
	(Tier 2): Nifty Smallcap 100 TRI		-5.49		25.93		30.16

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 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 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



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 66 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 Allocator Fund of Fund – Dynamic (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03' 18), 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 FOF (Nov. 17'22), Kotak Nifty SDL 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 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).

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		1 YEAR		3 YEARS		5 YEARS	
		Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Gold ETF	Price of Gold^	40.35	42.03	22.81	23.97	12.00	12.88
	Kotak Gold Fund	Price of Physical Gold	39.53	42.03	22.44	23.97	11.39	12.88
	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	31.35	32.83	NA	NA	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-13.25	-12.59	21.82	23.42	NA	NA
	Kotak BSE PSU Index Fund	BSE PSU TRI	-15.17	-14.19	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-18.11	-17.62	NA	NA	NA	NA

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 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 Silver ETF -Growth - *Name of the Benchmark- Price of silver, Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, 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.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 31/07/2024Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , 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.

^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 FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	10.13	7.66	NA	NA	NA	NA
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	9.35	9.08	7.68	7.60	6.60	5.90
	Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	9.18	8.29	7.76	7.31	6.25	5.94
Bottom 3	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	7.35	7.58	6.92	7.37	5.55	5.91
	Kotak Liquid Fund	NIFTY Liquid Index A-I	7.02	7.05	6.93	7.06	5.50	5.63
	Kotak Overnight Fund	NIFTY 1D Rate Index	6.23	6.30	6.36	6.49	5.11	5.26

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 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 Corporate Bond Fund - Growth, *Name of the Benchmark - NIFTY Corporate Bond Index A-II, 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

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

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



Name: Mr. Devender Singhal

Mr. Devender Singhal 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. 02, '15), Kotak Nifty Bank ETF (Dec. 04, '14), 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 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).

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 P N 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 Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	13.17	14.49	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	9.22	9.42	14.93	15.19	21.45	21.76
	Kotak Multi Asset Allocator FoF-Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index #	6.12	7.20	19.24	12.47	20.22	13.00
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-13.25	-12.59	21.82	23.42	NA	NA
	Kotak BSE PSU Index Fund	BSE PSU TRI	-15.17	-14.19	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-18.11	-17.62	NA	NA	NA	NA

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 Nifty Bank ETF , *Name of the Benchmark -Nifty Bank Index TRI, Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Multi Asset Allocator FoF-Dynamic, *Name of the Benchmark - 90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index #. 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 Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, 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.

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 Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , 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.



Name: Ms. Shibani Sircar Kurian

Ms. Shibani Kurian manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund) (Jul 16, '19), Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund) - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23) & Kotak Debt Hybrid Fund (Sep. 03' 24)

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 Healthcare Fund	Nifty Healthcare Index TRI	9.22	9.00	NA	NA	NA	NA
	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	7.26	14.95	NA	NA	NA	NA
	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	5.04	7.25	10.80	9.45	11.22	8.24
Bottom 3	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	-0.24	-1.63	16.17	17.10	19.98	21.69
		(Tier 2): Nifty 200 TRI		-1.46		16.09		20.58
	Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	-2.57	-1.63	21.91	17.10	23.90	21.69
		(Tier 2): Nifty 100 TRI		-1.32		14.59		19.05
	Kotak Technology Fund	BSE Teck TRI	-5.27	-8.13	NA	NA	NA	NA

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 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 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 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 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 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 International REIT FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Fund - Growth (Sep. 26, '07), Kotak NASDAQ 100 FUND OF FUND (Feb. 02' 21) & Kotak Global Innovation Fund of Fund (Jul. 29, '21).

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 NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI	26.02	26.41	25.94	26.48	NA	NA
Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI	18.32	22.60	11.28	14.21	7.35	8.77
Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI	18.10	21.23	16.41	19.10	NA	NA
Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI	15.83	16.00	NA	NA	NA	NA

Kotak NASDAQ 100 Fund of Fund - 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 Emerging Market Fund - 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 Fund of Fund - 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 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.



Name: Mr. Satish Dondapati

Mr. Satish Dondapati manages 35 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).

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 Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	13.17	14.49	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	9.22	9.42	14.93	15.19	21.45	21.76
	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index	-3.47	6.30	NA	NA	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-13.25	-12.59	21.82	23.42	NA	NA
	Kotak BSE PSU Index Fund	BSE PSU TRI	-15.17	-14.19	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-18.11	-17.62	NA	NA	NA	NA

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 Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index TRI. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Nifty 1D Rate Liquid ETF - Growth, *Name of the Benchmark - NIFTY 1D Rate Index . Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, 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.

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 Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , 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.



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 (%)^*
Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)	Nifty 50 Arbitrage	7.00	7.48	7.21	7.37	5.85	5.92
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	3.91	4.68	12.41	11.31	12.49	12.61
Kotak Equity Savings Fund	Nifty Equity Savings	3.41	5.53	11.53	10.07	11.47	10.70
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%)	1.98	4.54	NA	NA	NA	NA

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 22/1/2024 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 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 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



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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Gold ETF	Price of Gold^	40.35	42.03	22.81	23.97	12.00	12.88
Kotak Gold Fund	Price of Physical Gold	39.53	42.03	22.44	23.97	11.39	12.88
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	31.35	32.83	NA	NA	NA	NA
Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price)	30.89	32.83	NA	NA	NA	NA
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%)	1.98	4.54	NA	NA	NA	NA

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 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 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

^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 5 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) & 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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	10.13	7.66	NA	NA	NA	NA
	Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	9.18	19.09	7.76	10.76	6.25	7.97
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	9.06	8.29	7.88	7.40	6.40	5.91
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	7.52	8.88	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	7.48	8.88	NA	NA	NA	NA
	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	7.35	7.58	6.92	7.37	5.55	5.91

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 Corporate Bond Fund - Growth, *Name of the Benchmark - NIFTY Corporate Bond Index A-II, 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

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 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. Sunit Garg

Mr. Sunit Garg 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 Credit Risk Fund (May. 11, '10) & Kotak Low Duration Fund (Mar. 06, '08).

Business Experience

Mr. Sunit Garg has more than 16 years of experience in financial service industry in India. Out of which, more than 6 years has been with Kotak Mahindra Asset Management Company Limited. Prior to this he has worked with various Banks such as FirstRand Bank, Barclays Bank, ICICI Bank etc.

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	CRISIL Credit Risk Debt B-II Index	7.93	9.21	7.14	8.43	5.79	7.43
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.77	7.79	7.05	7.33	5.70	5.76

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. Sunit Garg has been managing the fund since 01/11/2022.

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. Sunit Garg has been managing the fund since 01/06/2025.



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 overall 20 years of experience spread over Equity Research and Fund Management. Prior to joining KMAMC, 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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	-10.13	-3.62	24.43	23.86	31.12	24.95

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 KMAMC, he has worked with DSP Asset Managers as SVPInvestments 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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)	(Tier 1): Nifty Midcap 150 TRI	2.58	-1.74	23.06	24.71	29.37	30.42
	(Tier 2): Nifty Midcap 100 TRI		-2.17		25.34		30.96
Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)	Nifty 50 Hybrid Composite Debt 65:35 Index TRI	1.71	3.46	16.19	12.23	20.23	14.51

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 22/1/2024

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 22/1/2024



Name: Mr. Rohit Tandon

Mr. Rohit Tandon 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 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).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMAMC 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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	3.91	4.68	12.41	11.31	12.49	12.61
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	-0.37	-1.32	15.91	14.59	19.32	19.05
	(Tier 2): Nifty 50 TRI		0.54		14.29		18.88
Kotak Quant Fund	Nifty 200 TRI	-8.56	-1.46	NA	NA	NA	NA

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 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



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		1 YEAR		3 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	-2.40	-1.15	14.13	14.06

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		1 YEAR	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Healthcare Fund	Nifty Healthcare Index TRI	9.22	9.00

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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	7.02	7.05	6.93	7.06	5.50	5.63
Kotak Overnight Fund	NIFTY 1D Rate Index	6.23	6.30	6.36	6.49	5.11	5.26

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



Name: Mr. Dharmesh Thakar

Mr. Dharmesh Thakar manages 1 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).

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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	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	8.79	8.27	7.62	7.41	6.09	6.01

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.



Name: Mr. Vihag Mishra

Mr. Vihag Mishra manages 1 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).

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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	9.35%	9.08%	7.68%	7.60%	6.60%	5.90%

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 July 31, 2025 (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	15.12%	13.69%	1.43%	13.38%	1.74%	13.44%	58,841	50,252	48,568	48,912
Last 1 Year	0.77%	-1.32%	2.09%	0.54%	0.23%	0.54%	10,077	9,868	10,054	10,054
Last 3 Years	17.31%	14.59%	2.72%	14.29%	3.02%	13.52%	16,166	15,062	14,946	14,643
Last 5 Years	20.77%	19.05%	1.71%	18.88%	1.89%	18.05%	25,700	23,927	23,751	22,934

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	16.87%	14.52%	2.36%	14.10%	2.77%	13.38%	71,174	55,070	52,629	48,568
Last 1 Year	1.18%	-1.63%	2.81%	-1.46%	2.64%	0.54%	10,118	9,837	9,854	10,054
Last 3 Years	18.93%	17.10%	1.83%	16.09%	2.84%	14.29%	16,847	16,078	15,664	14,946
Last 5 Years	21.02%	21.69%	-0.68%	20.58%	0.44%	18.88%	25,968	26,703	25,502	23,751

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: ICRAMFI 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	19.29%	14.75%	4.54%	10.46%	19,679	16,957	14,648
Last 1 Year	-3.13%	-1.86%	-1.27%	0.54%	9,687	9,814	10,054
Last 3 Years	25.80%	20.00%	5.81%	14.29%	19,948	17,305	14,946

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	17.60%	16.48%	1.12%	14.10%	3.49%	13.38%	76,902	68,185	52,629	48,568
Last 1 Year	-0.36%	-1.40%	1.05%	-1.46%	1.11%	0.54%	9,964	9,860	9,854	10,054
Last 3 Years	21.31%	19.70%	1.60%	16.09%	5.22%	14.29%	17,879	17,178	15,664	14,946
Last 5 Years	24.45%	24.76%	-0.31%	20.58%	3.87%	18.88%	29,868	30,245	25,502	23,751

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	21.27%	19.03%	2.24%	17.45%	3.82%	13.38%	1,13,289	89,603	75,728	48,568
Last 1 Year	3.65%	-1.74%	5.40%	-2.17%	5.83%	0.54%	10,365	9,826	9,783	10,054
Last 3 Years	24.44%	24.71%	-0.27%	25.34%	-0.90%	14.29%	19,307	19,431	19,730	14,946
Last 5 Years	30.89%	30.42%	0.47%	30.96%	-0.07%	18.88%	38,446	37,767	38,551	23,751

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	20.22%	16.94%	3.28%	14.39%	5.83%	13.38%	1,01,545	71,709	54,313	48,568
Last 1 Year	-3.99%	-3.93%	-0.06%	-5.49%	1.50%	0.54%	9,601	9,607	9,451	10,054
Last 3 Years	19.81%	25.69%	-5.88%	25.93%	-6.12%	14.29%	17,223	19,894	20,010	14,946
Last 5 Years	32.75%	32.74%	0.01%	30.16%	2.58%	18.88%	41,251	41,240	37,387	23,751

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	17.37%	14.52%	2.85%	13.69%	3.68%	13.38%	75,035	55,070	50,252	48,568
Last 1 Year	-1.29%	-1.63%	0.34%	-1.32%	0.02%	0.54%	9,871	9,837	9,868	10,054
Last 3 Years	23.55%	17.10%	6.45%	14.59%	8.97%	14.29%	18,894	16,078	15,062	14,946
Last 5 Years	25.58%	21.69%	3.89%	19.05%	6.53%	18.88%	31,255	26,703	23,927	23,751

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	18.32%	16.85%	1.47%	15.96%	2.36%	14.63%	27,650	25,639	24,477	22,836
Last 1 Year	1.13%	-1.63%	2.76%	-1.46%	2.59%	0.54%	10,113	9,837	9,854	10,054
Last 3 Years	17.84%	17.10%	0.74%	16.09%	1.75%	14.29%	16,386	16,078	15,664	14,946
Last 5 Years	21.83%	21.69%	0.14%	20.58%	1.25%	18.88%	26,852	26,703	25,502	23,751

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	16.25%	14.52%	1.73%	13.38%	66,544	55,070	48,568
Last 1 Year	-2.83%	-1.63%	-1.19%	0.54%	9,717	9,837	10,054
Last 3 Years	18.85%	17.10%	1.75%	14.29%	16,813	16,078	14,946
Last 5 Years	23.35%	21.69%	1.65%	18.88%	28,569	26,703	23,751

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	18.56%	11.92%	6.64%	13.38%	85,214	41,275	48,568
Last 1 Year	-8.92%	-3.62%	-5.30%	0.54%	9,108	9,638	10,054
Last 3 Years	26.18%	23.86%	2.32%	14.29%	20,126	19,033	14,946
Last 5 Years	32.93%	24.95%	7.97%	18.88%	41,532	30,481	23,751

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	24.20%	19.22%	4.98%	14.95%	34,797	27,492	22,294
Last 1 Year	8.55%	2.82%	5.73%	0.54%	10,855	10,282	10,054
Last 3 Years	24.28%	19.37%	4.91%	14.29%	19,232	17,035	14,946
Last 5 Years	26.79%	22.35%	4.44%	18.88%	32,781	27,430	23,751

Scheme Inception date is 31/10/2019. Mr. Harish Bihani been managing the fund since 20/10/2023 & Mr. Arjun Khanna has been managing the fund since 31/10/2019.
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 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	13.95%	15.46%	-1.51%	15.34%	18,325	19,481	19,389
Last 1 Year	-0.98%	-1.15%	0.16%	0.54%	9,902	9,885	10,054
Last 3 Years	15.93%	14.06%	1.87%	14.29%	15,598	14,853	14,946

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	21.87%	20.61%	1.26%	12.77%	19,741	19,049	15,116
Last 1 Year	-2.89%	-5.66%	2.77%	0.54%	9,711	9,434	10,054
Last 3 Years	21.68%	21.88%	-0.20%	14.29%	18,046	18,134	14,946

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	20.25%	18.23%	2.02%	15.83%	16,888	16,094	15,180
Last 1 Year	5.95%	-1.63%	7.58%	0.54%	10,595	9,837	10,054

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	21.03%	18.87%	2.16%	17.15%	15,886	15,206	14,679
Last 1 Year	8.88%	14.95%	-6.07%	0.54%	10,888	11,495	10,054

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	21.51%	16.91%	4.60%	14.03%	14,757	13,663	12,997
Last 1 Year	-8.28%	-1.46%	-6.82%	0.54%	9,172	9,854	10,054

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	21.97%	20.39%	1.58%	15.53%	14,036	13,727	12,794
Last 1 Year	4.71%	0.47%	4.24%	0.54%	10,471	10,047	10,054

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	24.38%	26.63%	-2.26%	12.02%	14,296	14,723	12,043
Last 1 Year	11.02%	9.00%	2.02%	0.54%	11,102	10,900	10,054

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	10.56%	3.65%	6.92%	8.83%	11,519	10,517	11,266
Last 1 Year	-3.88%	-8.13%	4.25%	0.54%	9,612	9,187	10,054

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	-4.33%	2.47%	-6.80%	4.19%	9,529	10,269	10,456
Last 1 Year	-6.93%	-1.63%	-5.29%	0.54%	9,307	9,837	10,054

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 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 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	3.84%	-0.84%	4.68%	3.74%	10,290	9,936	10,282
Last 6 Months	12.40%	10.93%	1.46%	12.45%	10,615	10,542	10,617

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. 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 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	11.67%	2.58%	9.10%	2.11%	10,726	10,160	10,131
Last 6 Months	21.24%	20.12%	1.12%	12.45%	11,053	10,998	10,617

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. 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	12.12%	10.99%	1.13%	13.12%	22,273	20,743	23,697
Last 1 Year	5.07%	4.68%	0.38%	0.54%	10,507	10,468	10,054
Last 3 Years	13.72%	11.31%	2.41%	14.29%	14,721	13,804	14,946
Last 5 Years	13.85%	12.61%	1.24%	18.88%	19,138	18,115	23,751

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	7.12%	6.13%	1.00%	6.74%	23,777	21,133	22,720
Last 1 Year	7.64%	7.48%	0.16%	7.14%	10,764	10,748	10,714
Last 3 Years	7.85%	7.37%	0.47%	6.75%	12,551	12,386	12,172
Last 5 Years	6.47%	5.92%	0.55%	5.51%	13,683	13,331	13,077

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: ICRAMFI 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	10.19%	9.04%	1.15%	7.22%	28,530	25,465	21,237
Last 1 Year	4.57%	5.53%	-0.96%	9.88%	10,457	10,553	10,988
Last 3 Years	12.75%	10.07%	2.68%	8.69%	14,346	13,345	12,850
Last 5 Years	12.63%	10.70%	1.93%	5.33%	18,133	16,632	12,966

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	17.58%	16.50%	1.08%	14.57%	13,510	13,280	12,875
Last 1 Year	3.37%	4.54%	-1.16%	0.54%	10,337	10,454	10,054

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	13.99%	10.90%	3.08%	12.03%	40,789	30,384	33,861
Last 1 Year	3.05%	3.46%	-0.41%	0.54%	10,305	10,346	10,054
Last 3 Years	17.77%	12.23%	5.53%	14.29%	16,356	14,151	14,946
Last 5 Years	21.87%	14.51%	7.37%	18.88%	26,903	19,693	23,751

Scheme Inception date is 25/11/1999 and ggressive Hybrid Fund - Regular plan growth option inception date is 3rd 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	10.97%	9.08%	1.89%	6.75%	37,062	29,852	22,742
Last 1 Year	6.30%	7.25%	-0.94%	9.88%	10,630	10,725	10,988
Last 3 Years	12.21%	9.45%	2.76%	8.69%	14,143	13,123	12,850
Last 5 Years	12.66%	8.24%	4.42%	5.33%	18,156	14,858	12,966

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). 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 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	5.13%	5.18%	-0.05%	5.97%	13,877	13,920	14,614
Last 1 Year	6.31%	6.30%	0.01%	7.14%	10,631	10,630	10,714
Last 3 Years	6.46%	6.49%	-0.03%	6.75%	12,068	12,077	12,168
Last 5 Years	5.21%	5.26%	-0.05%	5.51%	12,895	12,925	13,077

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019.
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.Alpha is difference of scheme return with benchmark return.

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	6.83%	6.79%	0.05%	6.74%	22,974	22,851	22,720
Last 1 Year	7.13%	7.05%	0.08%	7.14%	10,713	10,705	10,714
Last 3 Years	7.06%	7.06%	0.00%	6.75%	12,273	12,274	12,168
Last 5 Years	5.63%	5.63%	-0.01%	5.51%	13,149	13,155	13,077

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.
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 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	7.46%	7.27%	0.19%	6.74%	24,731	24,180	22,720
Last 1 Year	7.83%	7.58%	0.25%	7.14%	10,783	10,758	10,714
Last 3 Years	7.40%	7.37%	0.02%	6.75%	12,394	12,386	12,172
Last 5 Years	6.01%	5.91%	0.10%	5.51%	13,391	13,327	13,077

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	7.30%	7.06%	0.24%	6.74%	24,278	23,593	22,720
Last 1 Year	8.12%	7.35%	0.77%	7.14%	10,812	10,735	10,714
Last 3 Years	7.59%	7.25%	0.33%	6.75%	12,461	12,345	12,172
Last 5 Years	6.12%	5.89%	0.24%	5.51%	13,462	13,313	13,077

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	8.00%	7.20%	0.81%	6.74%	26,349	23,980	22,720
Last 1 Year	8.60%	7.79%	0.81%	7.14%	10,860	10,779	10,714
Last 3 Years	7.88%	7.33%	0.55%	6.75%	12,563	12,370	12,172
Last 5 Years	6.52%	5.76%	0.75%	5.51%	13,714	13,235	13,077

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. 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 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	8.12%	8.43%	-0.32%	6.75%	26,705	27,711	22,742
Last 1 Year	9.55%	8.29%	1.26%	9.88%	10,955	10,829	10,988
Last 3 Years	8.13%	7.33%	0.80%	8.69%	12,649	12,366	12,850
Last 5 Years	6.61%	5.94%	0.67%	5.33%	13,774	13,347	12,966

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	8.14%	7.49%	0.65%	6.75%	26,769	24,827	22,742
Last 1 Year	9.37%	8.29%	1.08%	9.88%	10,937	10,829	10,988
Last 3 Years	8.11%	7.40%	0.71%	8.69%	12,645	12,395	12,850
Last 5 Years	6.54%	5.91%	0.63%	5.33%	13,729	13,330	12,966

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	8.30%	8.68%	-0.38%	6.75%	27,268	28,504	22,742
Last 1 Year	8.94%	9.21%	-0.28%	9.88%	10,894	10,921	10,988
Last 3 Years	8.16%	8.43%	-0.28%	8.69%	12,661	12,758	12,850
Last 5 Years	6.82%	7.43%	-0.60%	5.33%	13,913	14,310	12,966

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. Sunit Garg 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 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	8.81%	7.75%	1.06%	6.75%	28,943	25,577	22,742
Last 1 Year	8.87%	8.98%	-0.11%	9.88%	10,887	10,898	10,988
Last 3 Years	8.49%	8.02%	0.47%	8.69%	12,779	12,613	12,850
Last 5 Years	6.70%	6.00%	0.71%	5.33%	13,835	13,382	12,966

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	7.45%	6.80%	0.65%	6.92%	15,639	15,059	15,158
Last 1 Year	9.49%	8.29%	1.20%	9.88%	10,949	10,829	10,988
Last 3 Years	8.32%	7.40%	0.92%	8.69%	12,716	12,395	12,850
Last 5 Years	6.83%	5.91%	0.92%	5.33%	13,917	13,330	12,966

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	8.59%	8.16%	0.43%	7.40%	25,510	24,395	22,509
Last 1 Year	10.41%	9.08%	1.33%	9.88%	11,041	10,908	10,988
Last 3 Years	8.74%	7.60%	1.14%	8.69%	12,866	12,464	12,850
Last 5 Years	7.66%	5.90%	1.77%	5.33%	14,468	13,319	12,966

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Sunit Garg 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 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	8.26%	7.88%	0.38%	6.75%	27,147	25,969	22,742
Last 1 Year	9.18%	8.27%	0.92%	9.88%	10,918	10,827	10,988
Last 3 Years	8.06%	7.41%	0.64%	8.69%	12,625	12,400	12,850
Last 5 Years	6.53%	6.01%	0.52%	5.33%	13,719	13,389	12,966

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. 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 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	8.32%	7.54%	NA	6.75%	27,335	24,952	22,742
Last 1 Year	7.38%	8.83%	-1.45%	9.88%	10,738	10,883	10,988
Last 3 Years	8.34%	8.83%	-0.48%	8.69%	12,725	12,897	12,850
Last 5 Years	6.31%	6.10%	0.21%	5.33%	13,583	13,447	12,966

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	8.34%	7.54%	0.81%	6.75%	27,421	24,952	22,742
Last 1 Year	7.38%	8.83%	-1.45%	9.88%	10,738	10,883	10,988
Last 3 Years	8.35%	8.83%	-0.48%	8.69%	12,728	12,897	12,850
Last 5 Years	6.31%	6.10%	0.22%	5.33%	13,584	13,447	12,966

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	7.90%	8.01%	-0.10%	6.75%	26,041	26,360	22,742
Last 1 Year	8.78%	9.27%	-0.50%	9.88%	10,878	10,927	10,988
Last 3 Years	8.54%	8.22%	0.33%	8.69%	12,796	12,681	12,850
Last 5 Years	6.47%	5.97%	0.50%	5.33%	13,682	13,366	12,966

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	7.90%	8.02%	-0.12%	9.43%	11,114	11,131	11,333
Last 1 Year	7.40%	8.10%	-0.69%	9.88%	10,740	10,810	10,988

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 Allocator Fund of Fund - Dynamic

	Kotak Multi Asset Allocator Fund of Fund - Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index#	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocator Fund of Fund - Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index#	Nifty 50 TRI ##
Since Inception	15.89%	11.31%	4.58%	13.38%	63,972	38,506	48,568
Last 1 Year	6.85%	7.20%	-0.35%	0.54%	10,685	10,720	10,054
Last 3 Years	20.12%	12.47%	7.65%	14.29%	17,358	14,242	14,946
Last 5 Years	21.12%	13.00%	8.12%	18.88%	26,075	18,430	23,751

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	8.55%	9.64%	-1.09%	NA	28,088	31,836	NA
Last 1 Year	40.00%	42.03%	-2.03%	NA	14,000	14,203	NA
Last 3 Years	22.86%	23.97%	-1.10%	NA	18,579	19,085	NA
Last 5 Years	11.80%	12.88%	-1.08%	NA	17,469	18,330	NA

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	18.97%	20.32%	-1.35%	NA	15,008	15,409	NA
Last 1 Year	31.49%	32.83%	-1.34%	NA	13,149	13,283	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 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 Fund of Fund

	Kotak Income Plus Arbitrage Fund of Fund	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Fund of Fund	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%) #	CRISIL 10 Year Gilt ##
Since Inception	8.45%	7.98%	0.47%	8.88%	12,451	12,307	12,588
Last 1 Year	9.05%	8.18%	0.87%	9.88%	10,905	10,818	10,988

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 Fund

	Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	6.92%	7.62%	-0.70%	13.32%	23,209	25,207	48,225
Last 1 Year	18.84%	22.60%	-3.76%	0.54%	11,884	12,260	10,054
Last 3 Years	11.83%	14.21%	-2.38%	14.29%	13,997	14,912	14,946
Last 5 Years	7.89%	8.77%	-0.88%	18.88%	14,623	15,231	23,751

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 Fund of Fund

	Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	2.53%	6.29%	-3.77%	NA	11,213	13,231	NA
Last 1 Year	16.83%	16.00%	0.83%	NA	11,683	11,600	NA
Last 3 Years	3.21%	7.62%	-4.41%	NA	10,998	12,472	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 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. 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 NASDAQ 100 Fund of Fund

	Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	17.74%	18.53%	-0.78%	13.80%	20,832	21,462	17,879
Last 1 Year	26.49%	26.41%	0.08%	0.54%	12,649	12,641	10,054
Last 3 Years	26.42%	26.48%	-0.06%	14.29%	20,243	20,271	14,946

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 Fund of Fund

	Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	4.57%	12.51%	-7.94%	13.24%	11,963	16,041	16,459
Last 1 Year	19.42%	21.23%	-1.81%	0.54%	11,942	12,123	10,054
Last 3 Years	17.78%	19.10%	-1.32%	14.29%	16,362	16,920	14,946

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.

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	16.45%	16.81%	-0.36%	13.18%	19,525	19,794	17,231
Last 1 Year	-9.71%	-9.53%	-0.18%	0.54%	9,029	9,047	10,054
Last 3 Years	18.45%	18.70%	-0.25%	14.29%	16,640	16,748	14,946

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	12.59%	13.00%	-0.41%	12.54%	16,286	16,530	16,255
Last 1 Year	0.20%	0.54%	-0.34%	0.54%	10,020	10,054	10,054
Last 3 Year	13.89%	14.29%	-0.40%	13.52%	14,788	14,946	14,643

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	35.78%	37.83%	-2.04%	17.41%	20,269	20,980	14,486
Last 1 Year	-2.94%	-2.38%	-0.57%	0.54%	9,706	9,762	10,054

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	18.80%	19.72%	-0.92%	15.55%	14,430	14,668	13,603
Last 1 Year	-17.70%	-17.62%	-0.09%	0.54%	8,230	8,238	10,054

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	23.68%	24.98%	-1.30%	14.47%	15,182	15,498	13,041
Last 1 Year	13.76%	14.49%	-0.74%	0.54%	11,376	11,449	10,054

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	17.90%	18.57%	-0.68%	15.15%	13,731	13,883	13,121
Last 1 Year	-7.13%	-6.66%	-0.47%	0.54%	9,287	9,334	10,054

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	6.56%	7.23%	-0.68%	6.90%	10,753	10,830	10,792
Last 1 Year	-0.51%	0.15%	-0.66%	0.54%	9,949	10,015	10,054

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.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	-14.61%	-14.19%	-0.42%	0.54%	8,539	8,581	10,054
Last 1 Year	-14.61%	-14.19%	-0.42%	0.54%	8,539	8,581	10,054

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. 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	-0.40%	0.24%	-0.64%	2.13%	9,962	10,023	10,204
Last 6 Months	17.11%	17.75%	-0.64%	12.45%	10,848	10,880	10,617

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. 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 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	-1.42%	-0.81%	-0.61%	-4.10%	9,879	9,931	9,650
Last 6 Months	15.78%	16.48%	-0.70%	12.45%	10,783	10,817	10,617

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. 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 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	-9.15%	-8.04%	-1.11%	0.09%	9,258	9,348	10,007
Last 6 Months	14.07%	14.99%	-0.92%	12.45%	10,698	10,744	10,617

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. 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 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	8.91%	10.59%	-1.68%	8.65%	10,537	10,638	10,521
Last 6 Months	10.51%	12.06%	-1.54%	12.45%	10,521	10,598	10,617

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. 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	5.18%	6.08%	-0.90%	8.65%	10,312	10,366	10,521
Last 6 Months	12.59%	13.34%	-0.75%	12.45%	10,624	10,662	10,617

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. 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 Fund	Nifty Smallcap 50 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 50 TRI	Nifty 50 TRI ##
Since Inception	22.10%	22.76%	-0.66%	18.49%	11,120	11,154	10,937
Last 6 Months	16.50%	16.27%	0.23%	12.45%	10,818	10,807	10,617

Scheme Inception date is 27/01/2025. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & 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 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	6.49%	6.93%	-0.44%	7.19%	12,437	12,615	12,722
Last 1 Year	8.63%	8.99%	-0.36%	9.88%	10,863	10,899	10,988
Last 3 Years	7.79%	8.10%	-0.30%	8.69%	12,533	12,639	12,850

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	7.81%	8.19%	-0.38%	7.19%	12,979	13,139	12,722
Last 1 Year	10.66%	10.99%	-0.33%	9.88%	11,066	11,099	10,988
Last 3 Years	9.26%	9.67%	-0.42%	8.69%	13,052	13,202	12,850

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	8.48%	8.88%	-0.40%	9.22%	12,559	12,688	12,802
Last 1 Year	9.52%	9.64%	-0.13%	9.88%	10,952	10,964	10,988

Scheme Inception date is 12/10/2022. 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	7.70%	8.00%	-0.30%	9.03%	12,134	12,223	12,529
Last 1 Year	8.09%	8.48%	-0.39%	9.88%	10,809	10,848	10,988

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	9.41%	9.75%	-0.34%	9.25%	12,473	12,569	12,429
Last 1 Year	9.81%	10.39%	-0.58%	9.88%	10,981	11,039	10,988

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	10.22%	10.50%	-0.28%	10.13%	11,920	11,976	11,904
Last 1 Year	10.11%	10.45%	-0.34%	9.88%	11,011	11,045	10,988

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	9.68%	9.77%	-0.09%	9.13%	10,851	10,859	10,803
Last 6 Months	10.38%	10.63%	-0.25%	9.99%	10,515	10,527	10,496

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. 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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	1.18	-1.63	18.93	17.10	21.02	21.69
	(Tier 2): Nifty 200 TRI		-1.46		16.09		20.58
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	-0.36	-1.40	21.31	19.70	24.45	24.76
	(Tier 2): Nifty 200 TRI		-1.46		16.09		20.58
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	-2.83	-1.63	18.85	17.10	23.35	21.69
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	-2.89	-5.66	21.68	21.88	NA	NA
Kotak Quant Fund	Nifty 200 TRI	-8.28	-1.46	NA	NA	NA	NA

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 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

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 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



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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	8.55	2.82	24.28	19.37	26.79	22.35
Kotak Business Cycle Fund	Nifty 500 TRI	5.95	-1.63	NA	NA	NA	NA
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	-3.99	-3.93	19.81	25.69	32.75	32.74
	(Tier 2): Nifty Smallcap 100 TRI		-5.49		25.93		30.16

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 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 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



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 66 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 Allocator Fund of Fund – Dynamic (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03' 18), 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 FOF (Nov. 17'22), Kotak Nifty SDL 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 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).

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		1 YEAR		3 YEARS		5 YEARS	
		Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Gold ETF	Price of Gold^	40.35	42.03	22.81	23.97	12.00	12.88
	Kotak Gold Fund	Price of Physical Gold	40.00	42.03	22.86	23.97	11.80	12.88
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	31.49	32.83	NA	NA	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-13.25	-12.59	21.82	23.42	NA	NA
	Kotak BSE PSU Index Fund	BSE PSU TRI	-14.61	-14.19	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-17.70	-17.62	NA	NA	NA	NA

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 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 Silver ETF FOF - 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 Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, 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.

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 Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , 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.

^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 Medium Term Fund	CRISIL Medium Duration Debt A-III Index	10.41	9.08	8.74	7.60	7.66	5.90
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	10.16	7.66	NA	NA	NA	NA
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	9.55	8.29	8.13	7.31	6.61	5.94
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	7.64	8.88	NA	NA	NA	NA
	Kotak Liquid Fund	NIFTY Liquid Index A-I	7.13	7.05	7.06	7.06	5.63	5.63
	Kotak Overnight Fund	NIFTY 1D Rate Index	6.31	6.30	6.46	6.49	5.21	5.26

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 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 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 11/01/2013. 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 305 - (1200D) - Growth, *Name of the Benchmark -NIFTY Medium Duration Debt Index, SScheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

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



Name: Mr. Devender Singhal

Mr. Devender Singhal 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. 02, '15), Kotak Nifty Bank ETF (Dec. 04, '14), 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 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).

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 P N 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 Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	13.76	14.49	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	9.22	9.42	14.93	15.19	21.45	21.76
	Kotak Multi Asset Allocator FoF-Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5% MSCI World Index #	6.85	7.20	20.12	12.47	21.12	13.00
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-13.25	-12.59	21.82	23.42	NA	NA
	Kotak BSE PSU Index Fund	BSE PSU TRI	-14.61	-14.19	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-17.70	-17.62	NA	NA	NA	NA

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 Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index TRI, Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Multi Asset Allocator FoF-Dynamic - Growth, *Name of the Benchmark - 90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5% MSCI World Index. 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 Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, 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.

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 Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , 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.



Name: Ms. Shibani Sircar Kurian

Ms. Shibani Kurian manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund) (Jul 16, '19), Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund) - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23) & Kotak Debt Hybrid Fund (Sep. 03' 24)

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 Healthcare Fund	Nifty Healthcare Index TRI	11.02	9.00	NA	NA	NA	NA
	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	8.88	14.95	NA	NA	NA	NA
	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	6.30	7.25	12.21	9.45	12.66	8.24
Bottom 3	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	1.13	-1.63	17.84	17.10	21.83	21.69
		(Tier 2): Nifty 200 TRI		-1.46		16.09		20.58
	Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	-1.29	-1.63	23.55	17.10	25.58	21.69
		(Tier 2): Nifty 100 TRI		-1.32		14.59		19.05
	Kotak Technology Fund	BSE Teck TRI	-3.88	-8.13	NA	NA	NA	NA

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 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 Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI7 (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 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 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 International REIT FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Fund - Growth (Sep. 26, '07), Kotak NASDAQ 100 FUND OF FUND (Feb. 02' 21) & Kotak Global Innovation Fund of Fund (Jul. 29, '21).

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 NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI	26.49	26.41	26.42	26.48	NA	NA
Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI	19.42	21.23	17.78	19.10	NA	NA
Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI	18.84	22.60	11.83	14.21	7.89	8.77
Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI	16.83	16.00	3.21	7.62	NA	NA

Kotak NASDAQ 100 Fund of Fund - 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 Fund of Fund - 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 Global Emerging Market Fund - 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 04/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak International REIT 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.



Name: Mr. Satish Dondapati

Mr. Satish Dondapati manages 35 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).

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 Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	13.76	14.49	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	9.22	9.42	14.93	15.19	21.45	21.76
	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index	6.12	6.30	NA	NA	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-13.25	-12.59	21.82	23.42	NA	NA
	Kotak BSE PSU Index Fund	BSE PSU TRI	-14.61	-14.19	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-17.70	-17.62	NA	NA	NA	NA

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 Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index TRI. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Nifty 1D Rate Liquid ETF - Growth, *Name of the Benchmark - NIFTY 1D Rate Index #. Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, 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.

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 Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , 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.



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 Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)	Nifty 50 Arbitrage	7.64	7.48	7.85	7.37	6.47	5.92
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	5.07	4.68	13.72	11.31	13.85	12.61
Kotak Equity Savings Fund	Nifty Equity Savings TRI	4.57	5.53	12.75	10.07	12.63	10.70
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%)	3.37	4.54	NA	NA	NA	NA

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.

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 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 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



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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Gold ETF	Price of Gold^	40.35	42.03	22.81	23.97	12.00	12.88
Kotak Gold Fund	Price of Physical Gold	40.00	42.03	22.86	23.97	11.80	12.88
Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	31.49	32.83	NA	NA	NA	NA
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	31.35	32.83	NA	NA	NA	NA
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%)	3.37	4.54	NA	NA	NA	NA

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. 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 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 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 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

^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 5 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) & 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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	10.16	7.66	NA	NA	NA	NA
	Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	9.55	8.29	8.13	7.31	6.61	5.94
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	9.49	8.29	8.32	7.40	6.83	5.91
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	7.80	8.88	NA	NA	NA	NA
	Kotak FMP Series 300 - (1223D)	NIFTY Medium Duration Debt Index	7.79	8.88	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	7.64	8.88	NA	NA	NA	NA

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 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 11/01/2013. 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 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 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), *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) - 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. Sunit Garg

Mr. Sunit Garg 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 Credit Risk Fund (May. 11, '10) & Kotak Low Duration Fund (Mar. 06, '08).

Business Experience

Mr. Sunit Garg has more than 16 years of experience in financial service industry in India. Out of which, more than 6 years has been with Kotak Mahindra Asset Management Company Limited. Prior to this he has worked with various Banks such as FirstRand Bank, Barclays Bank, ICICI Bank etc.

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	CRISIL Credit Risk Debt B-II Index	8.94	9.21	8.16	8.43	6.82	7.43
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	8.60	7.79	7.88	7.33	6.52	5.76

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. Sunit Garg has been managing the fund since 01/11/2022

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. Sunit Garg has been managing the fund since 01/06/2025



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 KMAMC, 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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	-8.92	-3.62	26.18	23.86	32.93	24.95

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 KMAMC, he has worked with DSP Asset Managers as SVPInvestments 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(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)	(Tier 1): Nifty Midcap 150 TRI	3.65	-1.74	24.44	24.71	30.89	30.42
	(Tier 2): Nifty Midcap 100 TRI		-2.17		25.34		30.96
Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)	Nifty 50 Hybrid Composite Debt 65:35 Index	3.05	3.46	17.77	12.23	21.87	14.51

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 22/1/2024

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 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 22/1/2024



Name: Mr. Rohit Tandon

Mr. Rohit Tandon 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 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).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMAMC 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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	5.07	4.68	13.72	11.31	13.85	12.61
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	0.77	-1.32	17.31	14.59	20.77	19.05
	(Tier 2): Nifty 50 TRI		0.54		14.29		18.88
Kotak Quant Fund	Nifty 200 TRI	-8.28	-1.46	NA	NA	NA	NA

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 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



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		1 YEAR		3 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	-0.98	-1.15	15.93	14.06

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		1 YEAR	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Healthcare Fund	Nifty Healthcare Index TRI	11.02	9.00

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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	7.13	7.05	7.06	7.06	5.63	5.63
Kotak Overnight Fund	NIFTY 1D Rate Index	6.31	6.30	6.46	6.49	5.21	5.26

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



Name: Mr. Dharmesh Thakar

Mr. Dharmesh Thakar manages 1 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).

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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	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	9.18	8.27	8.06	7.41	6.53	6.01

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 1 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).

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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	10.41	9.08	8.74	7.60	7.66	5.90

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
Jul-28-25	10.7600	0.0528
Jun-23-25	10.7699	0.0681
May-26-25	10.7739	0.0600
Apr-21-25	10.7970	0.0730
Mar-24-25	10.7565	0.0396
Feb-24-25	10.7602	0.0627

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Fortnightly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Sep-06-21	23.0028	0.0077
Aug-23-21	23.0325	0.0374
Aug-9-21	23.0227	0.0276
Jul-26-21	23.0392	0.0441
Jul-12-21	23.0415	0.0464
Jun-28-21	23.0429	0.0478

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Bimonthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-26-21	20.1339	0.1659
May-24-21	20.1136	0.1649
Mar-22-21	20.0433	0.0851
Jan-25-21	20.0406	0.1071
Nov-23-20	20.0743	0.1481
Sep-21-20	20.0553	0.0964

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) - IDCW

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	38.489	1.523
Dec-23-19	37.059	2.5606
Dec-27-18	32.943	0.8677
Mar-23-18	35.3566	3.604
Dec-28-17	39.2181	1.52
Jun-28-17	39.0457	1.5

Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)

Record Date	Cum IDCW NAV	₹/Unit
Jul-20-20	18.519	1.086
Jul-25-19	20.628	1.8797
Mar-23-18	23.714	4.778
Jul-28-17	23.4326	0.7
Jul-15-16	19.6923	0.5
Nov-20-15	18.54	0.5

Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

Record Date	Cum IDCW NAV	₹/Unit
Feb-23-21	28.46	0.575
Nov-23-20	25.459	0.488
Aug-24-20	23.396	0.457
May-26-20	19.263	0.387
Feb-26-20	25.006	0.4533
Nov-26-19	24.65	0.4498

Kotak Small Cap Fund

Record Date	Cum IDCW NAV	₹/Unit
Feb-24-21	52.435	2.586
Feb-27-20	38.797	2.8244
Feb-20-19	33.152	0.8942
Feb-28-18	45.3733	1.265
Feb-27-17	36.4033	1.45
Feb-23-16	26.77	1

Kotak ELSS Tax Saver Fund

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	20.119	0.399
Sep-28-20	17.455	0.349
Jun-12-20	15.531	0.155
Mar-26-20	13.818	0.2878
Dec-24-19	19.111	0.3346
Sep-26-19	18.653	0.3108

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)

Record Date	Cum IDCW NAV	₹/Unit
May-20-20	17.646	0.536
May-24-19	23.623	1.6123
Mar-23-18	26.1532	2.674
May-26-17	26.01	1.59
May-27-16	21.1956	1.3
Apr-28-15	21.499	2.1

Kotak Multi Asset Allocator Fund of Fund – Dynamic

Record Date	Cum IDCW NAV	₹/Unit
Aug-30-10	37.774	Individual/ HUF: 0.8784 Others: 0.8186

Kotak Flexicap Fund

Record Date	Cum IDCW NAV	₹/Unit
Sep-24-20	20.984	0.883
Sep-24-19	24.035	1.2024
Sep-24-18	23.504	1.3281
Sep-27-17	23.5921	1.5
Sep-30-16	21.3488	1.25
Oct-12-15	19.739	1.00

Kotak Equity Saving Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Apr-12-23	14.528	0.0638
Mar-13-23	14.4361	0.0426
Dec-14-20	12.0606	0.0404
Nov-12-20	11.8299	0.0381
Oct-12-20	11.6235	0.0395
Sep-14-20	11.4749	0.0405

Kotak Equity Saving Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-21-20	11.3791	0.1253
Jun-22-20	11.1034	0.221
Dec-20-19	11.3744	0.0329
Sep-20-19	11.0934	0.1354
Jun-20-19	11.2538	0.1576
Mar-20-19	11.2372	0.1553

Kotak Infrastructure and Economic Reform Fund

Record Date	Cum IDCW NAV	₹/Unit
Feb-21-19	16.252	0.4356
Feb-28-18	20.5821	0.625
Feb-23-17	17.5644	0.5
Jun-23-15	15.2601	0.5

Hybrid Schemes

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	17.878	0.089
Sep-25-20	15.192	0.077
Jun-12-20	13.671	0.068
Dec-26-19	15.994	0.139
Sep-25-19	15.339	0.1301
Jun-25-19	15.572	0.1398

Kotak Debt Hybrid Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-14-25	13.0290	Individual/ HUF: 0.0851 Others: 0.0851
Jun-12-25	13.0162	Individual/ HUF: 0.0747 Others: 0.0747
May-13-25	13.0581	Individual/ HUF: 0.0740 Others: 0.0740

Kotak Debt Hybrid Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	15.0172	Individual/ HUF: 0.2942 Others: 0.2942
Mar-22-21	14.6143	Individual/ HUF: 0.2468 Others: 0.2468
Dec-22-20	14.3163	Individual/ HUF: 0.1881 Others: 0.1881

ETF Schemes

Kotak Nifty PSU Bank ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-10-17	334.3964	0.2
Feb-21-13	358.8668	19.00

Kotak BSE Sensex ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-11-17	297.6072	7.50
Mar-10-17	297.6072	7.50
Jun-18-13	201.3164	7.00

Kotak Nifty 50 ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-10-17	904.9522	10.00
May-06-16	785.7880	11.00
May-06-13	613.1266	11.00

Debt Schemes

Kotak Bond Fund Regular Plan - Quarterly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Dec-22-20	13.01	Individual/ HUF: 0.0557 Others: 0.0557
Sep-21-20	12.6259	Individual/ HUF: 0.041 Others: 0.041
Dec-20-19	12.139	Individual/ HUF: 0.3879 Others: 0.3592

Kotak Bond Fund Regular Plan - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-20-14	21.2977	Individual/ HUF: 0.2158 Others: 0.2067
Mar-20-13	22.5941	Individual/ HUF: 1.4008 Others: 1.2006

Kotak Bond Short Term Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	10.1208	Individual/ HUF: 0.0767 Others: 0.0767
Aug-12-21	10.1062	Individual/ HUF: 0.0621 Others: 0.0621
Jun-14-21	10.1114	Individual/ HUF: 0.0599 Others: 0.0599

Kotak Bond Short Term Fund - Half Yearly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-22-21	14.8013	Individual/ HUF: 0.2087 Others: 0.2087
Sep-21-20	14.5527	Individual/ HUF: 0.0102 Others: 0.0102
Mar-20-19	12.6446	Individual/ HUF: 0.0039 Others: 0.0036

Kotak Bond Short Term-Standard IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-21	10.0456	Individual/ HUF: 0.0456 Others: 0.0456

Kotak Credit Risk Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.5102	Individual/ HUF: 0.0217 Others: 0.0217
Oct-12-20	10.4296	Individual/ HUF: 0.0664 Others: 0.0664
Sep-14-20	10.4173	Individual/ HUF: 0.0842 Others: 0.0842

Kotak Credit Risk Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	11.4909	Individual/ HUF: 0.1018 Others: 0.1018
Sep-21-20	11.1727	Individual/ HUF: 0.2223 Others: 0.2223
Jun-22-20	10.9416	Individual/ HUF: 0.1109 Others: 0.1109

Kotak Credit Risk Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.7312	Individual/ HUF: 0.6454 Others: 0.6454
Mar-12-20	11.0635	Individual/ HUF: 0.7027 Others: 0.6507
Mar-12-19	10.8959	Individual/ HUF: 0.4539 Others: 0.4203

Kotak Savings Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-14-25	10.7759	Individual/ HUF: 0.0632 Others: 0.0632
Jun-12-25	10.7880	Individual/ HUF: 0.0753 Others: 0.0753
May-13-25	10.7647	Individual/ HUF: 0.0520 Others: 0.0520

Kotak Dynamic Bond Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	22.0315	Individual/ HUF: 0.2809 Others: 0.2809
Aug-12-21	21.8108	Individual/ HUF: 0.0602 Others: 0.0602
Jun-14-21	21.9491	Individual/ HUF: 0.1787 Others: 0.1787

Kotak Dynamic Bond Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	11.2294	Individual/ HUF: 0.1356 Others: 0.1356
Dec-22-20	11.4483	Individual/ HUF: 0.3302 Others: 0.3302
Sep-21-20	11.3106	Individual/ HUF: 0.1959 Others: 0.1959

Debt Schemes

Kotak Corporate Bond Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
May-12-23	1043.519	Individual/ HUF: 4.0825 Others: 4.0825
Apr-12-23	1045.399	Individual/ HUF: 6.6895 Others: 6.6895
Mar-13-23	1039.0926	Individual/ HUF: 3.8351 Others: 3.8351

Kotak Corporate Bond Fund - Regular Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-20-17	1070.4266	Individual/ HUF: 15.966 Others: 14.7922
Mar-20-17	1062.9423	Individual/ HUF: 11.1398 Others: 10.3208
Dec-20-16	1070.3117	Individual/ HUF: 17.6919 Others: 16.3912

Kotak Gilt Fund Non - Direct Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Dec-22-20	15.0693	Individual/ HUF: 0.1522 Others: 0.1522
Sep-21-20	14.6362	Individual/ HUF: 0.0417 Others: 0.0417
Jun-22-20	15.4225	Individual/ HUF: 0.8284 Others: 0.8284

Kotak Gilt Fund PF and Trust Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-20-25	12.05	Individual/ HUF: 0.1221 Others: 0.1221
Mar-20-25	12.145	Individual/ HUF: 0.1617 Others: 0.1617
Dec-20-24	11.9854	Individual/ HUF: 0.1143 Others: 0.1143

Kotak Money Market Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-02-25	1057.761	Individual/ HUF: 7.2161 Others: 7.2161
Jun-02-25	1057.751	Individual/ HUF: 7.2061 Others: 7.2061
May-02-25	1058.431	Individual/ HUF:7.8860 Others: 7.8860

Kotak NIFTY 1D Rate Liquid ETF - Daily IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-26-24	1000	0.33939
Jun-30-24	1000	0.17066
May-31-24	1000	0.35304
Apr-30-24	1000	0.17494
Mar-28-24	1000	0.74190

Kotak Banking and PSU Debt Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
May-12-23	10.48	Individual/ HUF: 0.0626 Others: 0.0626
Apr-12-23	10.533	Individual/ HUF: 0.0718 Others: 0.0718
Mar-13-23	10.4919	Individual/ HUF: 0.0595 Others: 0.0595

Kotak Banking and PSU Debt Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-15-17	16.8762	Individual/ HUF: 1.0169 Others: 0.9421
Mar-14-16	16.6687	Individual/ HUF: 0.884 Others: 0.819
Mar-20-15	16.7914	Individual/ HUF: 0.9986 Others: 0.9261

Kotak Low Duration Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	1028.3051	Individual/ HUF: 5.0225 Others: 5.0225
Aug-12-21	1027.8012	Individual/ HUF: 4.5186 Others: 4.5186
Jul-12-21	1024.987	Individual/ HUF: 1.7043 Others: 1.7043

Kotak Medium Term Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	10.7898	Individual/ HUF: 0.243 Others: 0.243
Dec-22-20	10.9108	Individual/ HUF: 0.3469 Others: 0.3469
Sep-21-20	10.8378	Individual/ HUF: 0.2771 Others: 0.2771

Kotak Medium Term Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.9688	Individual/ HUF: 0.4043 Others: 0.4043
Mar-12-20	11.2021	Individual/ HUF: 0.635 Others: 0.588
Mar-12-19	11.1171	Individual/ HUF: 0.4473 Others: 0.4142

Kotak Floating Rate Fund

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	1073.4860	Individual/ HUF: 9.3500 Others: 9.3500
Aug-12-21	1074.3688	Individual/ HUF: 10.2328 Others: 10.2328
Jul-12-21	1066.187	Individual/ HUF: 2.0511 Others: 2.0511

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IDCW frequency is as per Trustee's discretion.

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