

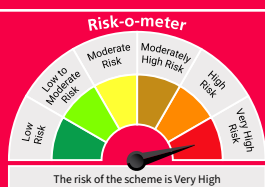
Kotak Multi Asset Allocation Fund

Smart investing made easy,
just load it, latch it and leave it!



www.kotakmf.com | Toll free Number : 1800 309 1490 |     

SEBI Registered Name - Kotak Mahindra Mutual Fund | SEBI Registered Number - MF/038/98/1



KOTAK MULTI ASSET ALLOCATION FUND

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

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

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

Kotak Asset Allocation View

As on 31st July 26

Asset Class Wise Stance	Equity – Neutral	Gold - OW	Silver – Tactical Allocation
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Market Cap Stance		
Large Cap (Equal Weight)	Mid Cap (Marginally OW)	Small Cap (Marginally UW)

Sectors We are Positive On	Automobiles	Healthcare (Hospitals & Domestic Pharma)	Cement & Building Materials
	Financial Services	Consumers@ (Discretionary)	Infrastructure

Themes We Are Positive On	Fin. Services	Consumption & E-Commerce	Healthcare Services
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Funds in Focus	Kotak Multi Asset Allocation Fund	Kotak Multicap Fund	Kotak Flexicap Fund
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Approach	Funds	Asset Category wise Allocation									
		Net Equity (%)			Commodities (%)					Debt, Cash, Arbitrage & others^^	
		Range %	Actual %	Stance	Range %	Gold %	Stance ^	Silver %	Stance ^	Range %	Actual %
Aggressive	Kotak Multi Asset Allocation Fund	~20-80	72	OW	10-25*	4	UW	7	OW	10-45	16
Conservative	Kotak Balanced Advantage Fund	20-80 #	65	OW	--	--	--	--	--	0-45	35

Source : KMAMC Internal Research. Data as on 31st July 2026. Net Equity Range As per Scheme information documents of the respective scheme. The net equity exposure is calculated net of stock futures and options (Notional Exposure). The portfolio of the scheme(s) are subject to changes within the provisions of the Scheme Information documents (SID) of the scheme(s) mentioned and as per the fund manager's view, in the best interest of the investors. Please refer to the SID for investment strategy, risk factors, the complete asset allocation details which will be as per SID. Net Equity range for Kotak Multi Asset Allocation Fund is 19.5 to 80%, rounded off here to 20-80%. For more details visit www.kotakmf.com For detailed portfolio and related disclosures for the scheme(s) please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>. The portfolio and its composition is subject to change, and the same position may or may not be sustained in future. The fund manager may make the changes, as per different market conditions as per the provisions of the SID of the scheme and in the best interest of the investors. (\$) For Kotak Multi Asset Omni FoF, investment in Equity schemes including Equity ETF/ Index schemes is considered. The exposure % is rounded off to closest integer. For more details on asset allocation pattern of schemes refer respective SID available on <https://www.kotakmf.com/>. **OW** stands for overweight in Equity and **UW** stands for underweight in allocation. Current Asset Allocation Tilt does not imply any futuristic outlook for the fund. ^ In comparison with respective benchmark. * Includes Gold and Silver Both. # For Kotak Balanced Advantage Fund, the SID allows equity exposure up to 100%. However, we intend to limit Net Equity allocation to 80%. More details on the equity allocation stance for each fund are available under Resources tab, Kotak Asset Allocation View on [Kotakmf.com](https://www.kotakmf.com). ^^Others includes InvITs. As per para 2.7 of SEBI Master Circular No. SEBI/HO/24/13/11(1)- IMD-POD-1/I/7602/ dated March 20, , 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

@includes sectors Fast Moving Consumer Goods, Consumer Durables & Consumer Services
Source for Market Cap Stance, Sectors & Themes: KMAMC Internal Research. Data as on 31st July 2026. Views expressed are based on portfolio data as on 31st July 2026 and are subject to change based on change in market and other conditions. The stocks/sectors mentioned do not constitute any kind of recommendation and are for information purpose only. Kotak Mahindra Mutual Fund may or may not hold position in the mentioned stock(s)/sector(s). Kotak Mahindra Asset Management Company Limited (KAMAMC) is not guaranteeing or promising any returns/futuristic returns.

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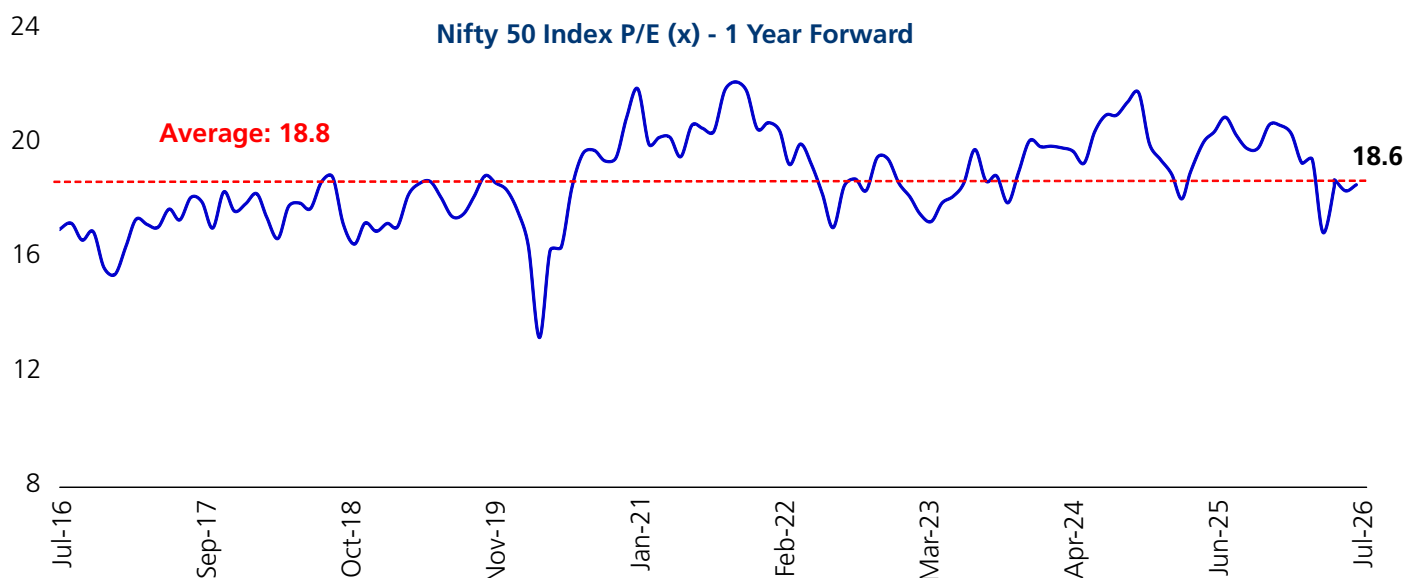
Market Overview

Key Events for the Month of July 2026

- **India's Services Purchasing Managers' Index (PMI) ease to 53.1 in July from 57.4 in June.** the data showed it was the weakest pace of growth in the past two years, reflecting slower growth.
- **India's Manufacturing Purchasing Managers' Index (PMI) falls to 54.2 in June from 55.0 in May,** Manufacturing activity expanded at a slower pace in June, with growth in output, new orders, export sales, and employment losing momentum, even as price pressures eased.
- **India's Consumer Price Inflation (CPI) increased to 4.38% in June,** up from **3.93% in May,** largely driven by spiraling transport and fuel costs since the U.S.-Iran conflict in late February.
- **India's Wholesale Price Index (WPI) inflation elevated at 9.87% in June,** up from **9.68% in May.**
- **India's gross GST collections grow 15.4% to more than ₹2.11 lakh crore in July** on higher mop-up from sales and imports, reflecting sustained domestic consumption.
- Indian equity markets ended the month on a positive note, with the **Nifty 50** gaining **2.17%** and the **BSE Sensex** rising **2.11%.**

Market Valuation Indicators

Valuations At Fair Value



Source: Bloomberg, as on 31st July 2026

Domestic Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty 50 Index	1.6%	-3.7%	-1.6%	7.3%	9.1%
Nifty Midcap150 Index	5.2%	7.7%	8.3%	17.8%	17.1%
Nifty Smallcap250 Index	7.1%	13.7%	4.5%	16.4%	14.4%
Nifty Next 50 Index	5.8%	8.6%	9.8%	17.6%	13.3%
Nifty 500 Index	3.4%	1.7%	2.4%	11.2%	11.4%

Source: Bloomberg, As on 31/07/2026 | As per para 3.9 of SEBI Master Circular No. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, Large Cap: 1st - 100th company in terms of full market capitalization. Mid Cap: 101st - 250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization. The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future.

Strategy For Investment In Current Scenario

Neutral Weight*	Equities
Equal Weight	Large cap
Marginally Over Weight	Midcap
Marginally Under Weight	Small cap

*Marginal Overweight For Investors With Aggressive Risk Profile

Source: KMAMC internal , OW – Overweight, UW – Under Weight, As per para 3.9 of SEBI Master Circular No. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, Large Cap: 1st - 100th company in terms of full market capitalization. Mid Cap: 101st - 250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization. The above does not constitute any kind of recommendation from Kotak Mahindra Mutual Fund and are for information purpose only

Sectoral Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty Auto Index	10.9%	7.5%	21.5%	22.3%	23.4%
Nifty Bank Index	4.4%	-3.9%	2.3%	7.8%	10.6%
Nifty Energy Index	-5.0%	10.2%	10.3%	13.0%	15.4%
Nifty Financial Services Index	3.7%	-2.7%	-0.2%	9.3%	10.0%
Nifty FMCG Index	-3.8%	-4.1%	-12.0%	-2.3%	6.4%
Nifty Healthcare Index	12.3%	20.6%	12.6%	20.5%	24.6%
Nifty Infrastructure Index	-0.1%	2.8%	3.8%	15.4%	16.2%
Nifty IT Index	4.6%	-19.3%	-13.0%	0.9%	0.1%
Nifty Media Index	11.2%	16.9%	-0.5%	-7.7%	-2.1%
Nifty Metal Index	-0.9%	7.5%	37.0%	23.4%	17.1%
Nifty Pharma Index	14.0%	22.2%	16.5%	20.9%	12.9%
Nifty PSU Bank Index	-1.4%	-7.2%	22.1%	21.9%	27.9%
Nifty Realty Index	13.6%	15.1%	-1.2%	16.7%	17.7%
BSE Consumer Durables Index	10.2%	17.7%	9.5%	15.1%	12.3%
BSE Industrial Index	1.1%	11.4%	9.6%	19.6%	27.2%

Source: Bloomberg, As on 31/07/2026. The Sector(s) mentioned in this document do not constitute any research report/recommendation of the same and the scheme(s)/Fund may or may not have any future position in these Sector(s) | The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future.

Global Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
MSCI World Index	4.0%	7.1%	18.9%	16.5%	9.6%
MSCI Emerging Index	4.1%	9.0%	34.0%	16.7%	5.4%
MSCI India index	2.6%	-0.5%	1.7%	10.3%	10.1%
Dow Jones Industrial Average Index	5.7%	7.3%	18.9%	13.8%	8.5%
Nasdaq Composite Index	1.9%	8.1%	20.1%	20.9%	11.6%
Nikkei 225 Index	8.6%	20.7%	56.7%	24.7%	18.7%
Shanghai Composite Index	-6.8%	-6.9%	7.2%	5.2%	2.4%
Deutsche Boerse AG german Stock Index DAX	5.5%	4.4%	6.5%	15.9%	10.5%

Source: Bloomberg, As on 31/07/2026 | The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future.

Debt Market Snapshot

Items	July-26	June-26	1 month change	July-25	1 yr change
Reverse repo	3.35%	3.35%	Nil	3.35%	Nil
Repo	5.25%	5.25%	Nil	5.50%	-25bps
CRR	3.00%	3.00%	Nil	4.00%	-100bps
SLR	18.00%	18.00%	Nil	18.00%	Nil
Mibor Overnight	5.41%	5.50%	-9bps	5.41%	9bps
Call ON	4.90%	4.85%	5bps	4.95%	-10bps
CBLO	4.80%	5.55%	-75bps	5.40%	15bps
1 yr TBILL	5.72%	5.50%	22bps	5.56%	-6bps
10 Gsec	6.77%	6.70%	7bps	6.46%	24bps
5 Year AAA	7.20%	7.20%	0bps	6.85%	35bps
USD/INR	₹95.37	₹94.60	7731bps	₹87.55	₹7.05

Source: Bloomberg; RBI. Data as on 31st July 2026

How to read Fact Sheet

Fund Manager

An employee of the asset management company such as mutual fund or life insurer, who manages investments of the scheme. He is usually part of larger team of fund managers and research analysts.

Application amount for fresh subscription

This is the minimum investment amount for a new investor in a mutual fund scheme

Minimum Additional Amount

This is the minimum investment amount for an existing investor in a mutual fund scheme

Yield to Maturity

The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity

SIP

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV

The NAV or net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which investors enter or exit the mutual fund

Benchmark

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmark include the Nifty 50 TRI, BSE Sensex TRI, BSE 200 TRI, BSE 500 TRI, Nifty 10 yr Benchmark G-Sec Index

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: In line with para 11.7 of SEBI Master circular No. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, No entry load shall be levied for all mutual fund schemes

Exit load

Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs 100 and an exit load is 1%, the redemption price would be Rs. 99 per unit

Modified Duration

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard deviation

Standard deviation is statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio

The Sharpe Ratio, named after its founder the Noble laureate William Sharpe, is measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta

Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by Mutual fund or any investment firm.

Holdings

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile

Mutual funds invest in securities after evaluating their credit worthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their rating becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Macaulay Duration

Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its internal cash flows. Macaulay Duration is used only for an instrument with fixed cash flows. Modified Duration as the name suggests, is a modified version of the Macaulay model that accounts for changing interest rates.

Average Maturity

A bond's maturity date indicates the specific future date on which an investor gets his principal back i.e. the borrowed amount is repaid in full. Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.

Standard Deviation

Standard deviation is a statistical tool that measures the deviation or dispersion of the data from the mean or average. When seen in mutual funds, it tells you how much the return from your mutual fund portfolio is straying from the expected return, based on the fund's historical performance.

IDCW

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

P/E Ratio

The price-earnings ratio (P/E Ratio) is the relation between a company's share price and earnings per share (EPS). It denotes what the market is willing to pay for a company's profits.

P/BV

The price-to-book ratio compares a company's market value to its book value. The market value of a company is its share price multiplied by the number of outstanding shares.

IDCW Yield

The dividend yield is a financial ratio that shows how much a company pays out in dividends each year relative to its stock price.

Interest Rate Swap (IRS)

An interest rate swap is a forward contract in which one stream of future interest payments is exchanged for another based on a specified principal amount. Interest rate swaps usually involve the exchange of a fixed interest rate for a floating rate, or vice versa, to reduce or increase exposure to fluctuations in interest rates.

Potential Risk Class (PRC) Matrix

In reference to Para 6.18 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, 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 no 3.9 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, 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

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 Scan to Invest Now

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price



Fund Manager*: Mr. Rohit Tandon

AAUM: ₹10,908.59 crs

AUM: ₹11,028.06 crs

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

Allotment Date: December 29, 1998

Folio Count: 4,01,150

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	₹572.2780	₹665.8420
IDCW	₹73.8710	₹88.0600

(as on July 31, 2026)

Ratios

Portfolio Turnover	27.10%
[§] Beta	0.96
[§] Sharpe ^{##}	0.41
[^] Standard Deviation	14.10%
^{^^} P/E	23.31
^{^^} P/BV	3.37

Source: [§]ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	84.32%
Mid Cap	9.61%
Small Cap	4.18%
Debt & Money Market	1.89%

*% of Net Asset

Expense Ratio**

Regular Plan: 1.75%

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

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.

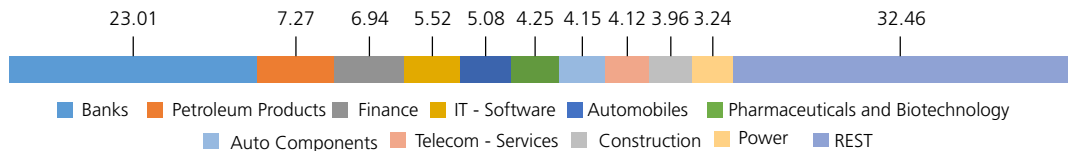
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		VISHAL MEGA MART LIMITED	0.41
Banks	23.01	LENSKART SOLUTIONS LIMITED	0.27
ICICI Bank Ltd.	8.05	SWIGGY LTD	0.19
HDFC Bank Ltd.	6.19	Cement and Cement Products	2.42
STATE BANK OF INDIA	4.45	Ultratech Cement Ltd.	2.06
Axis Bank Ltd.	2.88	India Cements Ltd.	2.06
KOTAK MAHINDRA BANK LTD.	1.44	Chemicals and Petrochemicals	2.04
Petroleum Products	7.27	SOLAR INDUSTRIES INDIA LIMITED	2.04
RELIANCE INDUSTRIES LTD.	6.04	Aerospace and Defense	2.03
Bharat Petroleum Corporation Ltd.	1.23	Bharat Electronics Ltd.	1.38
Finance	6.94	ASTRA MICROWAVE PRODUCTS LTD.	0.65
BAJAJ FINANCE LTD.	3.57	Ferrous Metals	2.01
SHRIRAM FINANCE LTD.	1.82	Tata Steel Ltd.	2.01
Power Finance Corporation Ltd.	0.90	Healthcare Services	1.91
POONAWALLA FINCORP LTD.	0.65	Apollo Hospitals Enterprises Ltd.	1.41
IT - Software	5.52	MANIPAL HEALTH ENTERPRISES LTD	0.50
Infosys Ltd.	2.91	Transport Services	1.61
Tech Mahindra Ltd.	1.38	Inter Globe Aviation Ltd	1.61
PERSISTENT SYSTEMS LIMITED	0.67	Non - Ferrous Metals	1.36
Mphasis Ltd	0.56	Hindalco Industries Ltd	1.36
Automobiles	5.08	Beverages	1.22
Mahindra & Mahindra Ltd.	2.45	UNITED SPIRITS LTD.	1.22
Maruti Suzuki India Limited	2.43	Fertilizers and Agrochemicals	1.18
HYUNDAI MOTORS INDIA LTD	0.20	Coromandel International Ltd.	1.18
Pharmaceuticals and Biotechnology	4.25	Industrial Products	1.07
Sun Pharmaceuticals Industries Ltd.	1.63	Cummins India Ltd.	1.07
TORRENT PHARMACEUTICALS LTD.	0.55	Personal Products	1.06
ANTHEM BIOSCIENCES LTD	0.55	Godrej Consumer Products Ltd.	1.06
Auto Components	4.15	Metals and Minerals Trading	0.94
BHARAT FORGE LTD.	0.99	ADANI ENTERPRISES LTD.	0.94
SAMVARDHANA MOTHERSON		Realty	0.84
INTERNATIONAL LIMITED	0.88	OBEROI REALTY LTD	0.52
Apollo Tyres Ltd.	0.88	Mahindra Lifespace Developers Ltd	0.32
Bosch Ltd.	0.79	Food Products	0.71
Schaeffler India Ltd	0.61	Britannia Industries Ltd.	0.71
Telecom - Services	4.12	Insurance	0.62
Bharti Airtel Ltd	4.12	HDFC Life Insurance Company Ltd.	0.62
Construction	3.96	Gas	0.06
Larsen And Toubro Ltd.	3.96	GSPL TRANSMISSION LIMITED	0.06
Power	3.24	Equity & Equity Related - Total	96.40
NTPC LTD	2.72	Mutual Fund Units	
ACME SOLAR HOLDINGS LTD.	0.52	Kotak Liquid Direct Growth	1.17
Consumer Durables	2.72	Mutual Fund Units - Total	1.17
Titan Company Ltd.	0.89	Futures	
V-Guard Industries Ltd.	0.58	CNX BANK INDEX-AUG2026	1.12
LG ELECTRONICS INDIA LTD	0.55	CNX NIFTY-AUG2026	0.57
VOLTA LTD.	0.39	Mphasis Ltd-AUG2026	0.05
PG ELECTROPLAST LTD	0.31	Tech Mahindra Ltd.-AUG2026	-0.04
Diversified FMCG	2.53	Triparty Repo	2.47
ITC Ltd.	1.42	Net Current Assets/(Liabilities)	-0.04
Hindustan Unilever Ltd.	1.11	Grand Total	100.00
Retailing	2.53		
ETERNAL LIMITED	1.66		

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 (₹)	28,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,91,96,668	22,85,777	13,10,771	7,61,046	3,93,153	1,21,140
Scheme Returns (%)	14.03	12.38	12.50	9.45	5.82	1.77
Nifty 100 (TRI) Returns (%)	13.58	12.36	12.31	9.19	5.69	2.26
Alpha*	0.44	0.02	0.19	0.26	0.13	-0.49
Nifty 100 (TRI) (₹)#	1,79,64,301	22,83,194	13,02,086	7,56,080	3,92,403	1,21,452
Nifty 50 (TRI) Returns (%)	13.09	11.97	11.56	8.16	4.41	-0.61
Alpha*	0.94	0.41	0.94	1.29	1.41	2.38
Nifty 50 (TRI) (₹)#	1,66,97,504	22,36,435	12,67,639	7,36,949	3,84,937	1,19,609
BSE SENSEX (TRI) (₹)^	1,66,64,796	21,62,774	12,13,182	7,11,081	3,75,043	1,18,223
BSE SENSEX (TRI) Returns (%)	13.08	11.34	10.33	6.73	2.68	-2.75

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 100 TRI	Risk-o-meter 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 - 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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1A/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 7.2 of SEBI Master circular no. HO/24/13/1(1)2026-IMD-POD-1A/7602/2026 dated March 20, 2026 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. ** The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. * For Fund Manager experience, please refer page 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*	Mr. Harsha Upadhyaya
AAUM:	₹55,959.24 crs
AUM:	₹56,118.90 crs
Benchmark***:	Nifty 500 TRI (Tier 1) Nifty 200 TRI (Tier 2)
Allotment Date:	September 11, 2009
Folio Count:	11,96,672

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹85.8460	₹97.5510
IDCW	₹51.8370	₹59.5760

(as on July 31, 2026)

Ratios

Portfolio Turnover	13.59%
¹ Beta	0.94
¹ Sharpe ^{##}	0.49
¹ Standard Deviation	14.84%
¹ P/E	25.94
¹ P/BV	3.37

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

Market Capitalisation*

Large Cap	71.74%
Mid Cap	23.40%
Small Cap	3.09%
Debt & Money Market	1.77%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.43%
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.

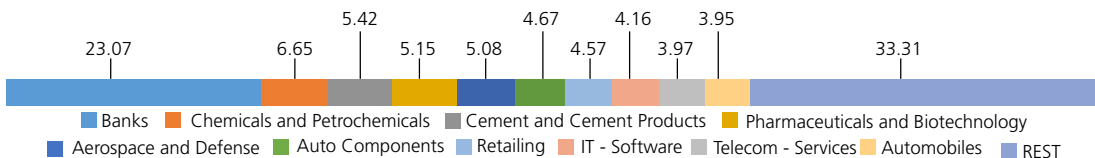
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		BILLIONBRAINS GARAGE VENTURES LIMITED (GROWV)	1.14
Banks	23.07	360 ONE WAM LTD.	0.63
ICICI Bank Ltd.	5.63	Ferrous Metals	3.73
HDFC Bank Ltd.	5.27	Jindal Steel & Power Ltd.	3.73
STATE BANK OF INDIA	4.36	Construction	3.72
Axis Bank Ltd.	3.51	Larsen And Toubro Ltd.	3.72
AU Small Finance Bank Ltd.	1.66	Finance	3.36
IndusInd Bank Ltd.	1.35	BAJAJ FINANCE LTD.	2.24
KOTAK MAHINDRA BANK LTD.	1.29	SHRIRAM FINANCE LTD.	1.12
Chemicals and Petrochemicals	6.65	Power	2.59
SOLAR INDUSTRIES INDIA LIMITED	3.28	NTPC LTD	1.30
SRF Ltd.	2.92	Power Grid Corporation Of India Ltd.	1.01
Tata Chemicals Ltd	0.45	TORRENT POWER LTD	0.28
Cement and Cement Products	5.42	Transport Services	2.49
Ultratech Cement Ltd.	2.92	Inter Globe Aviation Ltd	2.49
The Ramco Cements Ltd	1.26	Electrical Equipment	1.67
Dalmia Bharat Limited	0.87	Thermax Ltd.	1.67
Ambuja Cements Ltd.	0.37	Gas	1.30
Pharmaceuticals and Biotechnology	5.15	PETRONET LNG LTD.	1.30
Zydus Lifesciences Limited	2.09	Diversified FMCG	0.97
Sun Pharmaceuticals Industries Ltd.	1.14	Hindustan Unilever Ltd.	0.97
Ajanta Pharma Ltd.	1.00	Industrial Products	0.88
Cipla Ltd.	0.92	AIA Engineering Limited.	0.88
Aerospace and Defense	5.08	Insurance	0.72
Bharat Electronics Ltd.	5.08	Max Financial Services Ltd.	0.72
Auto Components	4.67	Agricultural, Commercial and Construction Vehicles	0.59
BHARAT FORGE LTD.	2.59	BEML LTD.	0.59
MRF Limited	0.90	Fertilizers and Agrochemicals	0.55
Balkrishna Industries Ltd.	0.75	Coromandel International Ltd.	0.55
Apollo Tyres Ltd.	0.43	Beverages	0.52
Retailing	4.57	United Breweries Ltd.	0.52
ETERNAL LIMITED	3.77	Personal Products	0.48
LENSKART SOLUTIONS LIMITED	0.60	Godrej Consumer Products Ltd.	0.48
SWIGGY LTD	0.20	Healthcare Services	0.35
IT - Software	4.16	MANIPAL HEALTH ENTERPRISES LTD	0.20
Infosys Ltd.	1.73	KRISHNA INSTITUTE OF MEDICAL	0.15
Tech Mahindra Ltd.	1.38	Industrial Manufacturing	0.01
Tata Consultancy Services Ltd.	1.05	INDO-MIM LTD	0.01
Telecom - Services	3.97	Equity & Equity Related - Total	98.23
Bharti Airtel Ltd	3.06	Mutual Fund Units	
Indus Towers Ltd.	0.91	Kotak Liquid Direct Growth	0.18
Automobiles	3.95	Mutual Fund Units - Total	0.18
Maruti Suzuki India Limited	2.03	Triparty Repo	0.17
Hero MotoCorp Ltd.	1.92	Net Current Assets/(Liabilities)	1.42
Petroleum Products	3.83	Grand Total	100.00
RELIANCE INDUSTRIES LTD.	2.33		
Bharat Petroleum Corporation Ltd.	1.08		
Indian Oil Corporation Ltd	0.42		
Capital Markets	3.78		
BSE LTD.	2.01		

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 (₹)	20,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	75,42,857	23,45,532	13,54,774	7,91,870	4,01,798	1,21,813
Scheme Returns (%)	14.02	12.86	13.42	11.05	7.28	2.83
Nifty 500 (TRI) Returns (%)	13.39	13.90	14.52	11.22	7.33	5.89
Alpha*	0.63	-1.04	-1.10	-0.17	-0.05	-3.06
Nifty 500 (TRI) (₹)#	70,82,745	24,79,322	14,08,828	7,95,143	4,02,089	1,23,761
Nifty 200 (TRI) Returns (%)	12.99	13.36	13.75	10.60	6.92	4.47
Alpha*	1.02	-0.50	-0.33	0.45	0.35	-1.65
Nifty 200 (TRI) (₹)#	68,11,372	24,08,515	13,70,743	7,83,106	3,99,700	1,22,864
Nifty 50 (TRI) (₹)^	61,54,872	22,36,435	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	11.97	11.97	11.56	8.16	4.41	-0.61

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.	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 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: A Additional Benchmark, TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-PD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 7.2 of SEBI Master circular no. HO/24/13/11(1)/2026-IMD-PD-1/17602/2026 dated March 20, 2026 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 163-167 & 182-186. ## Risk ratio assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK MULTICAP FUND

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

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities across market capitalization. There is no assurance that the investment objective of the Scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹28,789.31 crs
AUM:	₹29,274.39 crs
Benchmark:	Nifty 500 Multicap 50:25:25 TRI
Allotment Date:	September 29, 2021
Folio Count:	11,35,901

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	₹20.1580	₹21.5830
IDCW	₹18.5260	₹19.8350

(as on July 31, 2026)

Ratios

Portfolio Turnover	50.60%
¹ Beta	1.04
¹ Sharpe#	0.69
¹ Standard Deviation	17.42%
^{**} P/E	18.31
^{**} P/BV	2.30

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

Market Capitalisation*

Large Cap	41.73%
Mid Cap	26.97%
Small Cap	30.56%
Debt & Money Market	0.74%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.60%
Direct Plan:	0.49%

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, 2026 unless otherwise specified.

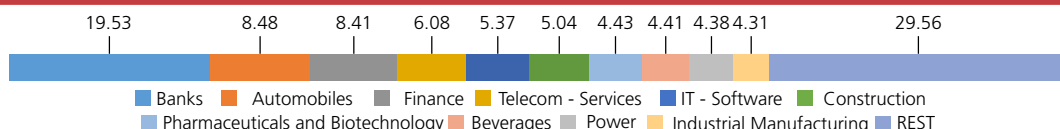
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	19.53	Indigo Paints Limited	0.41
Banks	3.90	Diversified FMCG	3.28
HDFC Bank Ltd.	3.45	ITC Ltd.	2.26
IndusInd Bank Ltd.	3.23	Hindustan Unilever Ltd.	1.02
STATE BANK OF INDIA	1.96	Cement and Cement Products	3.09
Bank Of Baroda	1.94	Dalmia Bharat Limited	0.91
SOUTH INDIAN BANK LTD.	1.89	SHREE CEMENT LTD.	0.91
JAMMU AND KASHMIR BANK LTD.	1.67	India Cements Ltd.	0.68
Bandhan Bank Ltd.	1.49	Ultratech Cement Ltd.	0.59
RBL Bank Ltd.	8.48	Entertainment	2.06
Automobiles	5.01	Sun TV Network Ltd.	1.35
Maruti Suzuki India Limited	3.47	PVR INOX LIMITED	0.71
Hero MotoCorp Ltd.	8.41	Capital Markets	1.75
Finance	2.91	Aditya Birla Sun Life AMC Ltd	1.18
Power Finance Corporation Ltd.	1.86	BILLIONBRAINS GARAGE	
POONAWALLA FINCORP LTD.	1.56	VENTURES LIMITED (GROWW)	0.57
LIC Housing Finance Ltd.	1.18	Transport Services	1.24
SHRIRAM FINANCE LTD.	0.90	Inter Globe Aviation Ltd	1.16
PIRAMAL FINANCE LTD	6.08	IT - Services	1.16
Telecom - Services	3.11	TATA TECHNOLOGIES LTD	1.16
Indus Towers Ltd.	1.92	Realty	1.04
Bharti Airtel Ltd	1.05	DLF Ltd.	1.04
Tata Communications Ltd.	5.37	Healthcare Services	0.88
IT - Software	3.77	YATHARTH HOSPITAL AND TRAUMA	
ORACLE FINANCIAL SERVICES	0.98	CARE SERVICES LTD	0.88
SOFTWARE LTD	0.62	Chemicals and Petrochemicals	0.81
Mphasis Ltd	5.04	SRF Ltd.	0.81
Tech Mahindra Ltd.	1.61	Insurance	0.81
Construction	1.22	LIFE INSURANCE CORPORATION	
Larsen And Toubro Ltd.	1.00	OF INDIA LTD.	0.81
Engineers India Ltd.	0.74	Industrial Products	0.68
KALPATARU PROJECTS	0.40	Subros Ltd.	0.68
INTERNATIONAL LIMITED	0.07	Non - Ferrous Metals	0.63
G R Infraprojects Limited	0.40	Hindalco Industries Ltd	0.63
Ashoka Buildcon Limited	0.07	Fertilizers and Agrochemicals	0.60
ISGEC HEAVY ENGINEERING LTD.	4.43	P I INDUSTRIES LTD	0.60
Pharmaceuticals and Biotechnology	2.28	Leisure Services	0.60
Sun Pharmaceuticals Industries Ltd.	0.98	JUBILANT FOODWORKS LIMITED	0.57
ACUTAA'S CHEMICALS LTD	0.60	JUNIPER HOTELS LIMITED	0.03
JUBILANT PHARMOVA LIMITED	0.58	Oil	0.59
INNOVA CAPTABS LTD	0.09	OIL INDIA LIMITED	0.59
ORCHID PHARMA LTD.	4.41	Auto Components	0.54
Beverages	2.97	AMARA RAJA ENERGY MOB LTD.	0.54
RADICO KHAITAN LTD.	1.44	Household Products	0.35
UNITED SPIRITS LTD.	4.38	Navneet Education Ltd.	0.35
Power	2.46	Petroleum Products	0.27
NTPC LTD	1.92	RELIANCE INDUSTRIES LTD.	0.27
NLC India Ltd.	4.31	Equity & Equity Related - Total	99.04
Industrial Manufacturing	2.23	Mutual Fund Units	
INDO-MIM LTD	1.05	Kotak Liquid Direct Growth	0.27
JYOTI CNC AUTOMATION LTD	0.81	Mutual Fund Units - Total	0.27
LOHIA CORP LIMITED	0.22	Futures	
JNK INDIA LIMITED	4.23	LIFE INSURANCE CORPORATION	
Retailing	2.89	OF INDIA LTD. -AUG2026	0.22
ETERNAL LIMITED	1.34	Triparty Repo	1.85
SWIGGY LTD	3.99	Net Current Assets/(Liabilities)	-1.16
Consumer Durables	1.90	Grand Total	100.00
Kajaria Ceramics Ltd.	0.91		
Whirlpool of India Ltd.	0.77		
Pokarna Ltd.			

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

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 (₹)	5,90,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	8,79,673	4,19,081	1,25,209
Scheme Returns (%)	16.29	10.14	8.18
NIFTY 500 MULTICAP 50:25:25 (TRI) Returns (%)	13.02	8.53	8.82
Alpha*	3.27	1.61	-0.64
NIFTY 500 MULTICAP 50:25:25 (TRI) (₹)#	8,12,839	4,09,310	1,25,608
Nifty 50 (TRI) (₹)^	7,20,026	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	8.05	4.41	-0.61

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 The risk of the scheme is Very High	Risk-o-meter 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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)/2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK LARGE & MIDCAP 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.

Fund Manager*:	Mr. Harsha Upadhyaya
AAUM:	₹31,777.28 crs
AUM:	₹32,050.32 crs
Benchmark***:	NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2)
Allotment Date:	September 9, 2004
Folio Count:	7,67,173

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	₹354.9380	₹411.8000
IDCW	₹61.9230	₹72.6660

(as on July 31, 2026)

Ratios

Portfolio Turnover	29.85%
¹ Beta	0.93
¹ Sharpe ^{##}	0.58
¹ Standard Deviation	15.26%
^{##} P/E	26.09
^{##} P/BV	3.33

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

Market Capitalisation*

Large Cap	52.68%
Mid Cap	39.35%
Small Cap	7.33%
Debt & Money Market	0.64%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.58%
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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

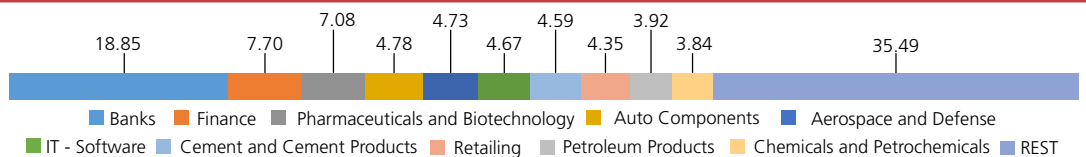
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PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	18.85	Maruti Suzuki India Limited	0.89
HDFC Bank Ltd.	4.55	Construction	2.91
STATE BANK OF INDIA	4.01	Larsen And Toubro Ltd.	2.27
ICICI Bank Ltd.	3.14	KALPATARU PROJECTS	0.64
Axis Bank Ltd.	2.38	INTERNATIONAL LIMITED	
IndusInd Bank Ltd.	1.38	Agricultural, Commercial and Construction Vehicles	2.51
INDIAN BANK	1.37	ASHOK LAYLAND LTD.	0.18
KOTAK MAHINDRA BANK LTD.	0.88	BEML LTD.	0.33
BANK OF MAHARASHTRA	0.74	Telecom - Services	2.34
Finance	7.70	Bharti Airtel Ltd	2.34
BAJAJ FINANCE LTD.	2.40	Consumer Durables	2.17
SHIRAM FINANCE LTD.	1.80	BLUE STAR LTD.	0.85
PRAMAL FINANCE LTD.	1.48	VOLTAS LTD.	0.83
POONAWALLA FINCORP LTD.	1.17	DIXON TECHNOLOGIES INDIA LTD.	0.29
CRISIL Ltd.	0.85	Fertilizers and Agrochemicals	2.07
Pharmaceuticals and Biotechnology	7.08	Coromandel International Ltd.	2.07
Sun Pharmaceuticals Industries Ltd.	1.99	Ferrous Metals	1.79
Biocon Ltd.	1.79	Jindal Steel & Power Ltd.	1.79
Ipca Laboratories Ltd.	1.38	Industrial Products	1.55
Ajanta Pharma Ltd.	1.07	Cummins India Ltd.	1.55
GlaxoSmithKline Pharmaceuticals Ltd.	0.91	Healthcare Services	1.39
Auto Components	4.78	Fortis Healthcare India Ltd	1.39
BHARAT FORGE LTD.	2.33	Electrical Equipment	1.31
Apollo Tyres Ltd.	1.27	ABB INDIA LTD	1.31
Schaeffler India Ltd	1.18	Transport Services	1.13
Aerospace and Defense	4.73	Inter Globe Aviation Ltd.	1.13
Bharat Electronics Ltd.	3.39	Industrial Manufacturing	1.05
ASTRA MICROWAVE PRODUCTS LTD.	1.34	INDO-MIM LTD	0.61
IT - Software	4.67	Honeywell Automation India Ltd.	0.44
Tech Mahindra Ltd.	1.65	Metals and Minerals Trading	1.05
Mphasis Ltd	1.61	ADANI ENTERPRISES LTD.	1.05
Infosys Ltd.	1.41	Beverages	1.03
Cement and Cement Products	4.59	UNITED SPIRITS LTD.	1.03
Ultratech Cement Ltd.	1.30	Realty	0.89
Dalmia Bharat Limited	1.25	OBEROI REALTY LTD	0.89
JK Cement Ltd.	1.02	Gas	0.46
India Cements Ltd.	1.02	PETRONET LNG LTD.	0.44
Retailing	4.35	GSPL TRANSMISSION LIMITED	0.02
ETERNAL LIMITED	3.40	Entertainment	0.38
SWIGGY LTD.	0.95	Sun TV Network Ltd.	0.38
Petroleum Products	3.92	Financial Technology (Fintech)	0.07
HINDUSTAN PETROLEUM CORPORATION LTD.	1.70	ONE 97 COMMUNICATIONS LTD.	0.07
RELIANCE INDUSTRIES LTD.	1.47	Equity & Equity Related - Total	98.32
Bharat Petroleum Corporation Ltd.	0.75	Mutual Fund Units	
Chemicals and Petrochemicals	3.84	Kotak Liquid Direct Growth	0.28
Linde India Ltd.	1.98	Mutual Fund Units - Total	0.28
SRF Ltd.	1.43	Futures	
Tata Chemicals Ltd	0.43	DIXON TECHNOLOGIES INDIA LTD.-AUG2026	0.90
Capital Markets	3.72	SWIGGY LTD-AUG2026	0.11
BSE LTD.	2.28	OBEROI REALTY LTD-AUG2026	0.03
MOTILAL OSWAL FINANCIAL SERVICES LTD	1.44	Triparty Repo	1.08
Power	3.04	Net Current Assets/(Liabilities)	0.32
TORRENT POWER LTD	1.06	Grand Total	100.00
Power Grid Corporation Of India Ltd.	1.06		
NTPC LTD	0.92		
Automobiles	2.95		
Hero MotoCorp Ltd.	2.06		

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 (₹)	26,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,79,12,391	26,78,601	14,99,731	8,37,996	4,10,975	1,24,349
Scheme Returns (%)	15.12	15.34	16.27	13.34	8.81	6.82
Nifty Large Midcap 250 (TRI) Returns (%)	NA	15.84	17.00	13.40	8.99	7.95
Alpha*	NA	-0.49	-0.72	-0.06	-0.18	-1.13
Nifty Large Midcap 250 (TRI) (₹)#	NA	27,50,671	15,38,903	8,39,241	4,12,076	1,25,063
Nifty 200 Index (TRI) Returns (%)	12.95	13.36	13.75	10.60	6.92	4.47
Alpha*	2.17	1.98	2.52	2.74	1.88	2.34
Nifty 200 Index (TRI) (₹)#	1,33,06,279	24,08,947	13,70,743	7,83,106	3,99,700	1,22,864
Nifty 50 (TRI) (₹)^	1,20,99,104	22,36,883	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	12.25	11.97	11.56	8.16	4.41	-0.61

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 here are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark: TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 7.2 of SEBI Master circular no. HO/24/13/11(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBI Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK MIDCAP 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

ValueGARP

Growth

Size

Large

Medium

Small

GARP - Growth at a Reasonable Price

Fund Manager* :	Mr. Atul Bhole
AAUM:	₹68,869.69 crs
AUM:	₹69,282.83 crs
Benchmark***:	NIFTY Midcap 150 TRI (Tier 1), Nifty Midcap 100 TRI (Tier 2)
Allotment Date:	March 30, 2007
Folio Count:	21,69,892

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	₹145.9250	₹170.6770
IDCW	₹80.1460	₹101.6870

(as on July 31, 2026)

Ratios

Portfolio Turnover	26.70%
¹ Beta	0.93
¹ Sharpe ^{##}	0.75
¹ Standard Deviation	17.79%
^{##} P/E	30.66
^{##} P/BV	4.50

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

Market Capitalisation*

Large Cap	15.67%
Mid Cap	68.21%
Small Cap	14.68%
Debt & Money Market	1.44%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.37%
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:

- 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.

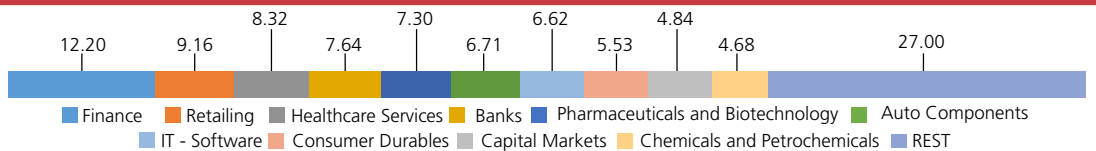
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	12.20	NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	1.59
L&T FINANCE LTD	2.85	Prudent Corporate Advisory Services Ltd.	0.91
Cholamandalam Investment and Finance Company Ltd.	1.80	BSE LTD.	0.66
HDB FINANCIAL SERVICES LTD	1.55	Chemicals and Petrochemicals	4.68
POONAWALLA FINCORP LTD.	1.32	SOLAR INDUSTRIES INDIA LIMITED	2.16
PIRAMAL FINANCE LTD	1.18	SRF Ltd.	1.54
REC LTD.	1.17	Deepak Nitrite Ltd.	0.98
Power Finance Corporation Ltd.	0.90	Electrical Equipment	4.33
INDIA SHELTER FINANCE CORPORATION LTD	0.77	GE VERNOVA T&D INDIA LIMITED	2.42
HOME FIRST FINANCE CO INDIA	0.66	Apar Industries Limited	1.91
Retailing	9.16	Industrial Products	3.12
ETERNAL LIMITED	3.24	KEI INDUSTRIES LTD.	2.47
VISHAL MEGA MART LIMITED	3.06	Ratnamani Metals & Tubes Ltd.	0.65
SWIGGY LTD.	1.61	Fertilizers and Agrochemicals	2.95
LENSKART SOLUTIONS LIMITED	1.25	Cormandel International Ltd.	1.71
Healthcare Services	8.32	P I INDUSTRIES LTD.	1.24
Fortis Healthcare India Ltd	3.83	Cement and Cement Products	2.33
Global Health Ltd.	1.80	Dalmia Bharat Limited	1.21
ASTER DM HEALTHCARE LTD	1.10	JK Cement Ltd.	1.12
MAX HEALTHCARE INSTITUTE LTD.	0.85	Insurance	2.24
Apollo Hospitals Enterprises Ltd.	0.58	Max Financial Services Ltd.	1.24
MANIPAL HEALTH ENTERPRISES LTD	0.16	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.00
Banks	7.64	Telecom - Services	2.17
FEDERAL BANK LTD.	2.85	BHARTI HEXACOM LTD.	2.17
INDIAN BANK	2.24	Realty	2.09
BANK OF MAHARASHTRA	2.08	OVEROI REALTY LTD.	2.09
City Union Bank Ltd.	0.47	Aerospace and Defense	1.88
Pharmaceuticals and Biotechnology	7.30	Bharat Electronics Ltd.	1.88
Ipca Laboratories Ltd.	3.12	Petroleum Products	1.30
TORRENT PHARMACEUTICALS LTD.	1.38	HINDUSTAN PETROLEUM CORPORATION LTD	1.30
EMCURE PHARMACEUTICALS LIMITED	1.02	Food Products	0.94
Biocon Ltd.	0.97	AVANTI FEEDS LTD	0.94
RUBICON RESEARCH LTD	0.81	Ferrous Metals	0.83
Auto Components	6.71	Jindal Steel & Power Ltd.	0.83
Schaeffler India Ltd	2.14	Beverages	0.39
BHARAT FORGE LTD.	1.34	UNITED SPIRITS LTD.	0.39
MRF Limited	0.94	Construction	0.36
UNO MINDA LIMITED	0.85	TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.36
ZF Commercial Vehicle Control Systems India Limited	0.75	Equity & Equity Related - Total Mutual Fund Units	97.93
Apollo Tyres Ltd.	0.69	Kotak Liquid Direct Growth	0.17
IT - Software	6.62	Mutual Fund Units - Total Futures	0.17
Mphasis Ltd	2.68	DIXON TECHNOLOGIES INDIA LTD -AUG2026	0.36
PERSISTENT SYSTEMS LIMITED	1.62	KEI INDUSTRIES LTD -AUG2026	0.17
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.51	SWIGGY LTD-AUG2026	0.09
Birlasoft Ltd.	0.81	OVEROI REALTY LTD-AUG2026	0.01
Consumer Durables	5.53	Triparty Repo	1.22
DIXON TECHNOLOGIES INDIA LTD.	2.03	Net Current Assets/(Liabilities)	0.68
BLUE STAR LTD.	1.28	Grand Total	100.00
Metro Brands Ltd.	1.22		
VOLTAS LTD.	1.00		
Capital Markets	4.84		
NUVAMA WEALTH MANAGEMENT LIMITED	1.68		

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 (₹)	23,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,70,68,268	32,00,499	17,54,367	9,17,200	4,40,503	1,28,983
Scheme Returns (%)	17.82	18.65	20.68	17.01	13.58	14.23
Nifty Midcap 150 (TRI) Returns (%)	17.53	19.14	21.63	17.53	12.17	13.78
Alpha*	0.29	-0.49	-0.95	-0.52	1.40	0.45
Nifty Midcap 150 (TRI) (₹)#	1,64,84,449	32,85,594	18,14,490	9,28,862	4,31,671	1,28,702
Nifty Midcap 100 (TRI) Returns (%)	16.51	18.82	22.19	18.20	12.66	14.48
Alpha*	1.31	-0.17	-1.51	-1.19	0.92	-0.24
Nifty Midcap 100 (TRI) (₹)#	1,45,73,595	32,29,550	18,50,648	9,44,188	4,34,705	1,29,133
Nifty 50 (TRI) (₹)^	83,97,338	22,36,435	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	11.85	11.97	11.56	8.16	4.41	-0.61

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.	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

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

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

Scheme Inception : - March 30, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7/602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PR). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *** As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/7/602/2026 dated March 20, 2026 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). ** The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Fund Manager*: Mr. Harish Bihani

AAUM: ₹18,871.76 crs

AUM: ₹18,932.78 crs

Benchmark*:** NIFTY Smallcap 250 TRI (Tier 1), NIFTY Smallcap 100 TRI (Tier 2)

Allotment Date: February 24, 2005

Folio Count: 9,80,062

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	₹268.7620	₹318.9930
IDCW	₹117.2520	₹140.1120

(as on July 31, 2026)

Ratios

Portfolio Turnover	20.34%
¹ Beta	0.85
¹ Sharpe#	0.39
¹ Standard Deviation	19.38%
¹ P/E	35.85
¹ P/BV	4.10

Source: ¹ICRA MFI Explorer, ¹Bloomberg

Market Capitalisation*

Large Cap	7.21%
Mid Cap	18.04%
Small Cap	74.51%
Debt & Money Market	0.24%

* % of Net Asset

Expense Ratio**

Regular Plan: 1.68%
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

Lead 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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

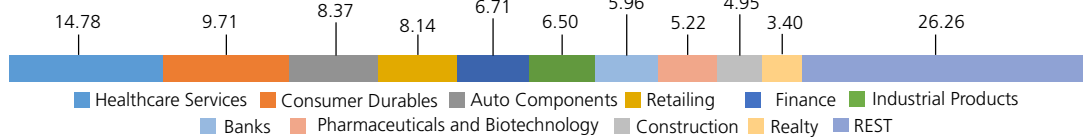
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PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	14.78	MAX ESTATES LIMITED	0.50
Healthcare Services	4.91	Capital Markets	3.09
ASTER DM HEALTHCARE LTD.	4.91	360 ONE WAM LTD.	1.23
VIJAYA DIAGNOSTIC CENTRE PVT	3.87	KFIN TECHNOLOGIES LTD.	1.23
KRISHNA INSTITUTE OF MEDICAL	3.59	ANGEL ONE LIMITED	0.50
Metropolis Healthcare Ltd.	1.96	ANAND RATHI SHARE AND STOCK	
SURAKSHA DIAGNOSTIC LTD	0.45	BROKERS LIMITED	0.14
Consumer Durables	9.71	Industrial Manufacturing	2.47
Century Plyboards (India) Ltd.	2.46	ADITYA INFOTECH LIMITED	1.45
V-Guard Industries Ltd.	0.73	INDO-MIM LTD	1.72
BLU STAR LTD	1.23	IT - Services	2.43
Crompton Greaves Consumer		CYIENT LTD.	1.36
Electricals Ltd.	1.14	SAGILITY INDIA LTD.	1.07
Hawkins Cooker Ltd	0.80	Agricultural, Commercial and	
Orient Electric Ltd.	0.73	Construction Vehicles	2.41
SOMANY CERAMICS LTD.	0.73	BEML LTD.	1.35
Sheela Foam Ltd.	0.69	V.S. Tillers Tractors Ltd	1.06
CELLO WORLD LTD.	0.60	Textiles and Apparels	2.03
Auto Components	8.37	Garware Technical Fibres Ltd.	1.79
Sansara Engineering Ltd.	3.68	Kewal Kiran Clothing Limited.	0.24
MINDA CORPORATION LIMITED	2.45	Chemicals and Petrochemicals	1.94
Schaeffler India Ltd.	1.10	JUBILANT INGREVIA LTD	1.41
Sandhar Technologies Ltd.	0.57	Atul Ltd.	0.53
ROLEX RINGS LTD.	0.57	Insurance	1.60
Retailing	8.14	ICICI LOMBARD GENERAL	
V-Mart Retail Ltd.	1.45	INSURANCE COMPANY LTD	1.03
Medplus Health Services Ltd.	1.33	MEDI ASSIST HEALTHCARE	
VISHAL MEGA MART LIMITED	1.19	SERVICES LIMITED	0.57
AVENUE SUPERMARTS LTD.	1.16	Transport Services	1.48
LENSKART SOLUTIONS LIMITED	1.11	Blue Dart Express Ltd.	1.06
SWIGGY LTD	1.02	SHADOWFAX TECHNOLOGIES LIMITED	0.42
Shoppers Stop Ltd.	0.88	Agricultural Food and other Product	1.35
Finance	6.71	Balrampur Chini Mills Ltd.	1.35
FIVE STAR BUSINESS FINANCE LTD	2.25	Telecom - Services	1.18
SHRIRAM FINANCE LTD.	1.99	BHARTI HEXACOM LTD.	1.18
APTUS VALUE HOUSING FINANCE	1.56	Leisure Services	1.13
HOME FIRST FINANCE CO INDIA	0.91	DEVYANI INTERNATIONAL LIMITED	1.13
Industrial Products	6.50	IT - Software	0.96
HAPPY FORGINGS LTD	1.39	CAPILLARY TECHNOLOGIES	0.48
R R KABEL LTD	1.37	HEXAWARE TECHNOLOGIES LTD.	0.48
Carborundum Universal Ltd.	1.33	Cement and Cement Products	0.90
Ratnamani Metals & Tubes Ltd.	1.17	JK Cement Ltd.	0.90
BANSAL WIRE INDUSTRIES LIMITED	0.77	Commercial Services and Supplies	0.89
WPIL LTD	0.47	CMS INFO SYSTEMS LTD	0.89
Banks	5.96	Power	0.74
ICICI Bank Ltd.	2.00	ACME SOLAR HOLDINGS LTD.	0.74
Ujjivan Small Finance Bank Ltd.	1.48	Fertilizers and Agrochemicals	0.72
Axis Bank Ltd.	1.42	Dhanuka Agritech Ltd.	0.72
KARUR VYSYA BANK LTD.	1.06	Entertainment	0.58
Pharmaceuticals and Biotechnology	5.22	PVR INOX LIMITED	0.58
Ajanta Pharma Ltd.	2.10	Other Consumer Services	0.12
Alembic Pharmaceuticals Ltd.	1.44	PHYSICSWALLAH LIMITED	0.12
MANKIND PHARMA LTD	1.04	Equity & Equity Related - Total	99.76
TORRENT PHARMACEUTICALS LTD.	0.64	Triparty Repo	0.19
Construction	4.95	Net Current Assets/(Liabilities)	0.05
KALPATARU PROJECTS		Grand Total	100.00
INTERNATIONAL LIMITED	2.43		
TECHNO ELECTRIC & ENGINEERING			
COMPANY LIMITED	1.89		
G R Infraprojects Limited	0.63		
Realty	3.40		
BRIGADE ENTERPRISES LIMITED	1.68		
Mahindra Lifespace Developers Ltd	1.22		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	2,00,12,942	29,87,420	16,19,382	7,99,376	4,01,789	1,28,999
Scheme Returns (%)	16.39	17.37	18.43	11.43	7.28	14.26
NIFTY Smallcap 250 (TRI) Returns (%)	NA	17.61	21.33	15.89	9.91	16.89
Alpha*	NA	-0.24	-2.90	-4.46	-2.63	-2.63
NIFTY Smallcap 250 (TRI) (₹)#	NA	30,26,100	17,95,306	8,92,247	4,17,668	1,30,621
Nifty Smallcap 100 (TRI) Returns (%)	13.21	16.31	20.49	16.44	11.21	20.53
Alpha*	3.18	1.06	-2.06	-5.01	-3.94	-6.27
Nifty Smallcap 100 (TRI) (₹)#	1,30,34,715	28,21,632	17,42,369	9,04,507	4,25,684	1,32,847
Nifty 50 (TRI) (₹)^	1,12,35,771	22,36,435	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	12.09	11.97	11.56	8.16	4.41	-0.61

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY Smallcap 250 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty Smallcap 100 TRI

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

Scheme Inception : - February 24, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark, ^ Additional Benchmark, TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). ** The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK CONTRA FUND

An open ended equity Scheme following contrarian investment strategy

Investment Objective: The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related instruments. The Scheme will invest in stocks of companies, which are fundamentally sound but are undervalued. Undervalued stocks are stocks of those companies whose true long term potential is not yet recognised by the market. At times, the broad market takes time to appreciate the long-term potential of some fundamentally sound companies. Stocks of such companies are traded at prices below their intrinsic value and are regarded as undervalued stocks. We believe that, over a period of time, the price of a stock reflects the intrinsic value of the underlying company. Thus, the moving up of the price of the undervalued stock towards its intrinsic value will help us generate capital appreciation for investors. There is no assurance that the investment objective of the Scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹5,407.12 crs
AUM:	₹5,449.89 crs
Benchmark***:	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
Allotment Date:	July 27, 2005
Folio Count:	1,48,480

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	₹154.3790	₹184.4610
IDCW	₹53.2140	₹65.6400

(as on July 31, 2026)

Ratios

Portfolio Turnover	35.05%
¹ Beta	1.00
¹ Sharpe ^{##}	0.65
¹ Standard Deviation	15.61%
^{^^} P/E	24.48
^{^^} P/BV	3.23

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

Market Capitalisation*

Large Cap	53.47%
Mid Cap	29.98%
Small Cap	15.17%
Debt & Money Market	1.38%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.88%
Direct Plan:	0.65%

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.

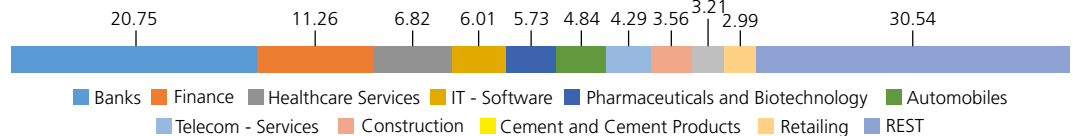
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Auto Components	2.95
Banks	20.75	Schaeffler India Ltd	1.41
ICICI Bank Ltd.	6.14	UNO MINDA LIMITED	1.03
HDFC Bank Ltd.	4.18	TENNECO CLEAN AIR INDIA LIMITED	0.51
STATE BANK OF INDIA	3.30	Petroleum Products	2.84
JAMMU AND KASHMIR BANK LTD.	1.61	RELIANCE INDUSTRIES LTD.	2.84
INDIAN BANK	1.61	Aerospace and Defense	2.81
IndusInd Bank Ltd.	1.53	Bharat Electronics Ltd.	1.43
Axis Bank Ltd.	1.42	ASTRA MICROWAVE PRODUCTS LTD.	1.38
BANK OF MAHARASHTRA	0.96	Power	2.52
Finance	11.26	NTPC LTD	2.52
SHRIRAM FINANCE LTD.	2.76	Ferrous Metals	2.36
BAJAJ FINANCE LTD.	2.27	Jindal Steel & Power Ltd.	1.28
POONAWALLA FINCORP LTD.	2.09	Tata Steel Ltd.	1.08
PIRAMAL FINANCE LTD	1.38	Consumer Durables	1.81
APTUS VALUE HOUSING FINANCE	1.18	Century Plyboards (India) Ltd.	1.17
Power Finance Corporation Ltd.	0.86	LG ELECTRONICS INDIA LTD	0.64
L&T FINANCE LTD	0.72	Beverages	1.58
Healthcare Services	6.82	RADICO KHAITAN LTD.	1.58
Fortis Healthcare India Ltd	2.32	Chemicals and Petrochemicals	1.31
PARK MEDI WORLD LIMITED (PARK HOSPITAL)	1.80	SRF Ltd.	1.31
Global Health Ltd.	1.58	Transport Services	1.30
Metropolis Healthcare Ltd.	1.12	Inter Globe Aviation Ltd	1.30
IT - Software	6.01	Electrical Equipment	1.16
Tech Mahindra Ltd.	2.28	GE VERNOVA T&D INDIA LIMITED	1.16
Mphasis Ltd	1.94	Industrial Manufacturing	1.15
Infosys Ltd.	1.79	INDO-MIM LTD	1.15
Pharmaceuticals and Biotechnology	5.73	Agricultural, Commercial and Construction vehicles	1.14
Ipca Laboratories Ltd.	1.63	ASHOK LEYLAND LTD.	1.14
Ajanta Pharma Ltd.	1.09	Industrial Products	1.14
Sun Pharmaceuticals Industries Ltd.	1.02	KEI INDUSTRIES LTD.	1.14
TORRENT PHARMACEUTICALS LTD.	1.00	Personal Products	1.14
JUBILANT PHARMOVA LIMITED	0.99	Godrej Consumer Products Ltd.	1.14
Automobiles	4.84	Realty	0.97
Hero MotoCorp Ltd.	2.62	DLF Ltd.	0.97
Maruti Suzuki India Limited	2.22	Capital Markets	0.94
Telecom - Services	4.29	SBI FUNDS MANAGEMENT LIMITED	0.94
Bharti Airtel Ltd	2.59	Non - Ferrous Metals	0.79
Indus Towers Ltd.	1.70	Hindalco Industries Ltd	0.79
Construction	3.56	Agricultural Food and other Product	0.68
Larsen And Toubro Ltd.	2.50	Balrampur Chini Mills Ltd.	0.68
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.06	Diversified FMCG	0.57
Cement and Cement Products	3.21	ITC Ltd.	0.57
Ultratech Cement Ltd.	1.91	Equity & Equity Related - Total	98.62
Dalmia Bharat Limited	1.30	Triparty Repo	1.32
Retailing	2.99	Net Current Assets/(Liabilities)	0.06
SWIGGY LTD	2.32	Grand Total	100.00
VISHAL MEGA MART LIMITED	0.67		

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 (₹)	25,30,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,37,89,227	27,46,465	15,24,292	8,47,069	4,07,855	1,23,259
Scheme Returns (%)	14.06	15.81	16.73	13.77	8.29	5.10
Nifty 500 (TRI) Returns (%)	13.01	13.90	14.52	11.22	7.33	5.89
Alpha*	1.06	1.91	2.21	2.56	0.96	-0.79
Nifty 500 (TRI) (₹)#	1,20,11,356	24,79,322	14,08,828	7,95,143	4,02,089	1,23,761
Nifty 100 (TRI) Returns (%)	12.39	12.36	12.31	9.19	5.69	2.26
Alpha*	1.67	3.45	4.42	4.58	2.60	2.84
Nifty 100 (TRI) (₹)#	1,10,94,886	22,83,194	13,02,086	7,56,080	3,92,403	1,21,452
Nifty 50 (TRI) (₹)^	1,04,50,228	22,36,435	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	11.93	11.97	11.56	8.16	4.41	-0.61

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 7.2 of SEBI Master circular no. HO/24/13/1(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBI). Overriding MIBOR rate as on 31st July 2026. ** The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK FOCUSED 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

Scan to Invest Now



Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹4,378.80 crs
AUM:	₹4,457.06 crs
Benchmark***:	Nifty 500 TRI (Tier 1), Nifty 200 TRI (Tier 2)
Allotment Date:	July 16, 2019
Folio Count:	1,08,535

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	₹27.6070	₹30.7620
IDCW	₹27.6070	₹30.7630

(as on July 31, 2026)

Ratios

Portfolio Turnover	26.90%
¹ Beta	0.93
¹ Sharpe ^{##}	0.66
¹ Standard Deviation	14.50%
^{^^} P/E	31.60
^{^^} P/BV	4.52

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

Market Capitalisation*

Large Cap	62.80%
Mid Cap	27.35%
Small Cap	5.62%
Debt & Money Market	4.23%

* % of Net Asset

Expense Ratio**

Regular Plan:	1.91%
Direct Plan:	0.60%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

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

- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

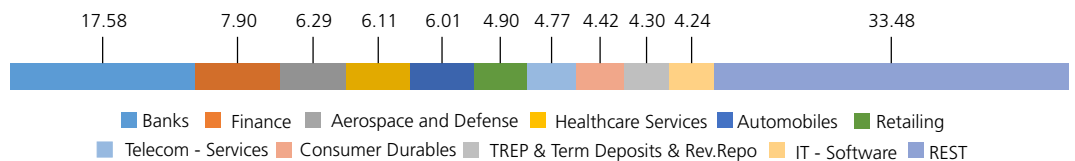
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		RELIANCE INDUSTRIES LTD.	3.71
Banks	17.58	Beverages	3.51
ICICI Bank Ltd.	7.17	RADICO KHAITAN LTD.	3.51
HDFC Bank Ltd.	5.38	Industrial Products	3.42
STATE BANK OF INDIA	5.03	KEI INDUSTRIES LTD.	3.42
Finance	7.90	Pharmaceuticals and Biotechnology	3.21
SHRIRAM FINANCE LTD.	4.76	Divi s Laboratories Ltd.	3.21
POONAWALLA FINCORP LTD.	2.74	Transport Services	2.86
PIRAMAL FINANCE LTD	0.40	Inter Globe Aviation Ltd	2.86
Aerospace and Defense	6.29	Power	2.78
ASTRA MICROWAVE PRODUCTS LTD.	3.15	NTPC LTD	2.78
Bharat Electronics Ltd.	3.14	Cement and Cement Products	2.71
Healthcare Services	6.11	Ultratech Cement Ltd.	2.71
Fortis Healthcare India Ltd	3.64	Capital Markets	2.70
KRISHNA INSTITUTE OF MEDICAL	2.47	BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	2.70
Automobiles	6.01	Electrical Equipment	2.65
Maruti Suzuki India Limited	3.01	GE VERNOVA T&D INDIA LIMITED	2.65
Hero MotoCorp Ltd.	3.00	Construction	2.37
Retailing	4.90	Larsen And Toubro Ltd.	2.37
ETERNAL LIMITED	4.90	Chemicals and Petrochemicals	1.96
Telecom - Services	4.77	SRF Ltd.	1.96
Bharti Airtel Ltd	4.77	Personal Products	1.67
Consumer Durables	4.42	Godrej Consumer Products Ltd.	1.67
DIXON TECHNOLOGIES INDIA LTD.	2.59	Equity & Equity Related - Total	95.77
BLUE STAR LTD.	1.83	Triparty Repo	4.30
IT - Software	4.24	Net Current Assets/(Liabilities)	-0.07
Tech Mahindra Ltd.	2.63	Grand Total	100.00
PERSISTENT SYSTEMS LIMITED	1.61		
Petroleum Products	3.71		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 years	1 year
Total amount invested (₹)	8,50,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	14,74,261	14,46,654	8,34,544	4,27,779	1,27,271
Scheme Returns (%)	15.27	15.26	13.17	11.55	11.48
Nifty 500 TRI (%)	14.53	14.52	11.22	7.33	5.89
Alpha*	0.74	0.74	1.95	4.22	5.59
Nifty 500 TRI (₹)#	14,35,333	14,08,828	7,95,143	4,02,089	1,23,761
Nifty 200 (TRI) Returns (%)	13.76	13.75	10.60	6.92	4.47
Alpha*	1.51	1.51	2.57	4.62	7.00
Nifty 200 (TRI) (₹)#	13,95,993	13,70,743	7,83,106	3,99,700	1,22,864
Nifty 50 (TRI) (₹)^	12,90,378	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	11.58	11.56	8.16	4.41	-0.61

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter Nifty 500 TRI The risk of the benchmark is Very High	Risk-o-meter Nifty 200 TRI The risk of the benchmark is Very High

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Fund Manager:** Mr. Harsha Upadhyaya

AAUM: ₹6,293.48 crs

AUM: ₹6,341.90 crs

Benchmark: Nifty 500 TRI

Allotment Date: November 23, 2005

Folio Count: 4,94,071

Minimum Investment Amount

Initial & Additional Investment

- ₹500 and in multiples of ₹500

Systematic Investment Plan (SIP)

- ₹500 and in multiples of ₹500

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹117.4510	₹139.2090
IDCW	₹43.9560	₹58.3140

(as on July 31, 2026)

Ratios

Portfolio Turnover	20.78%
¹ Beta	0.96
² Sharpe#	0.41
³ Standard Deviation	15.23%
⁴ P/E	21.79
⁵ P/BV	3.19

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	65.41%
Mid Cap	23.34%
Small Cap	10.72%
Debt & Money Market	0.53%

* % of Net Asset

Expense Ratio**

Regular Plan: 1.84%

Direct Plan: 0.73%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

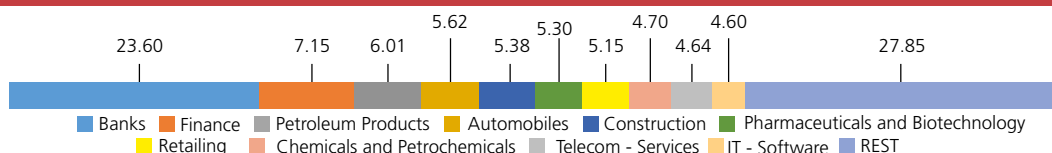
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PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Power	4.24
Banks	23.60	NTPC LTD	2.85
HDFC Bank Ltd.	7.08	Power Grid Corporation Of India Ltd.	1.39
ICICI Bank Ltd.	5.21	Consumer Durables	3.75
STATE BANK OF INDIA	5.10	DIXON TECHNOLOGIES INDIA LTD.	1.99
Axis Bank Ltd.	1.94	VOLTAS LTD.	1.05
Bank Of Baroda	1.45	MIDWEST LTD.	0.71
IndusInd Bank Ltd.	1.44	Food Products	2.43
KOTAK MAHINDRA BANK LTD.	1.38	Britannia Industries Ltd.	2.43
Finance	7.15	Auto Components	2.27
BAJAJ FINANCE LTD.	2.83	Bosch Ltd.	2.27
PIRAMAL FINANCE LTD	1.54	Transport Services	1.83
CRISIL Ltd.	1.10	Inter Globe Aviation Ltd	1.83
APTUS VALUE HOUSING FINANCE	0.88	Industrial Manufacturing	1.82
POONAWALLA FINCORP LTD.	0.80	DEE DEVELOPMENT ENGINEERS LTD	1.82
Petroleum Products	6.01	Cement and Cement Products	1.78
HINDUSTAN PETROLEUM CORPORATION LTD	2.30	Ultratech Cement Ltd.	1.78
Bharat Petroleum Corporation Ltd.	2.02	Ferrous Metals	1.74
RELIANCE INDUSTRIES LTD.	1.69	Jindal Steel & Power Ltd.	1.74
Automobiles	5.62	Aerospace and Defense	1.69
Hero MotoCorp Ltd.	2.55	Data Patterns (India) Ltd.	1.69
Mahindra & Mahindra Ltd.	1.88	Textiles and Apparels	1.43
TVS Motors Company Ltd	1.19	Page Industries Ltd	1.02
Construction	5.38	Garware Technical Fibres Ltd.	0.41
Larsen And Toubro Ltd.	2.48	Healthcare Services	1.21
KALPATARU PROJECTS	1.78	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	1.21
INTERNATIONAL LIMITED	1.12	Beverages	1.08
Engineers India Ltd.	1.12	UNITED SPIRITS LTD.	1.08
Pharmaceuticals and Biotechnology	5.30	Capital Markets	1.07
Sun Pharmaceuticals Industries Ltd.	2.51	BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	1.07
Divi s Laboratories Ltd.	2.22	Electrical Equipment	0.98
Lupin Ltd.	0.57	ABB INDIA LTD	0.98
Retailing	5.15	Equity & Equity Related - Total	99.47
ETERNAL LIMITED	2.86	Triparty Repo	0.33
LENSKART SOLUTIONS LIMITED	1.33	Net Current Assets/(Liabilities)	0.20
SWIGGY LTD	0.96	Grand Total	100.00
Chemicals and Petrochemicals	4.70		
Linde India Ltd.	2.13		
SOLAR INDUSTRIES INDIA LIMITED	1.74		
SRF Ltd.	0.83		
Telecom - Services	4.64		
Bharti Airtel Ltd	3.78		
Indus Towers Ltd.	0.86		
IT - Software	4.60		
Tech Mahindra Ltd.	3.12		
Mphasis Ltd	1.48		

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 (₹)	24,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,14,63,660	24,55,936	13,86,460	7,83,027	3,95,179	1,23,920
Scheme Returns (%)	12.99	13.72	14.07	10.60	6.16	6.14
Nifty 500 (TRI) Returns (%)	12.97	13.90	14.52	11.22	7.33	5.89
Alpha*	0.02	-0.18	-0.45	-0.62	-1.17	0.25
Nifty 500 (TRI) (₹)#	1,14,38,335	24,79,322	14,08,828	7,95,143	4,02,089	1,23,761
Nifty 50 (TRI) (₹)^	99,18,626	22,36,435	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	11.85	11.97	11.56	8.16	4.41	-0.61

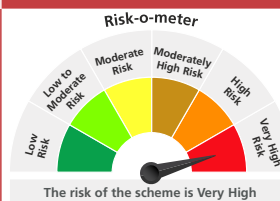
Product Label

This product is suitable for investors who are seeking*:

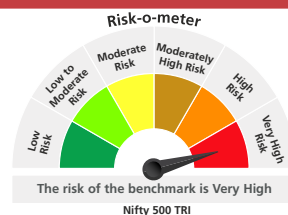
- long term capital growth with a 3 year lock in
- Investment in portfolio of predominantly equity & equity related securities.

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

Fund



Benchmark



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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

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Fund Manager*: Mr. Nalin Rasik Bhatt

AAUM: ₹2,428.09 crs

AUM: ₹2,429.85 crs

Benchmark: Nifty Infrastructure TRI (Tier 1)

Allotment Date: February 25, 2008

Folio Count: 1,36,253

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	₹69.0270	₹82.5770
IDCW	₹55.2060	₹81.6330

(as on July 31, 2026)

Ratios

Portfolio Turnover	27.77%
¹ Beta	1.04
¹ Sharpe#	0.51
¹ Standard Deviation	21.32%
¹ P/E	23.77
¹ P/BV	3.72

Source: ¹ICRA MFI Explorer, ¹Bloomberg

Market Capitalisation*

Large Cap	50.04%
Mid Cap	12.49%
Small Cap	36.46%
Debt & Money Market	1.01%

* % of Net Asset

Expense Ratio**

Regular Plan: 2.03%
Direct Plan: 0.74%

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.

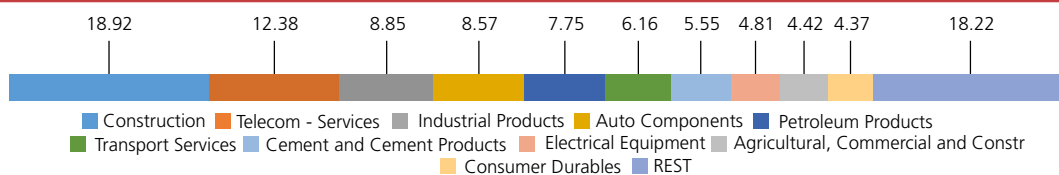
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Construction	18.92	Agricultural, Commercial and Construction Vehicles	4.42
Larsen And Toubro Ltd.	10.21	V.S.T Tillers Tractors Ltd.	2.37
KALPATARU PROJECTS		ASHOK LEYLAND LTD.	2.05
INTERNATIONAL LIMITED	3.34	Consumer Durables	4.37
Engineers India Ltd.	1.65	Kajaria Ceramics Ltd.	1.78
G R Infraprojects Limited	1.31	GREENPANEL INDUSTRIES LTD	1.43
Ashoka Buildcon Limited	1.21	V-Guard Industries Ltd.	1.16
M&B ENGINEERING LTD	0.76	Chemicals and Petrochemicals	4.09
H G Infra Engineering Ltd.	0.44	SOLAR INDUSTRIES INDIA LIMITED	4.09
Telecom - Services	12.38	Finance	3.20
Bharti Airtel Ltd.	8.76	SHRIRAM FINANCE LTD.	1.94
Indus Towers Ltd.	3.62	Power Finance Corporation Ltd.	1.26
Industrial Products	8.85	Industrial Manufacturing	2.20
KSH INTERNATIONAL LTD	2.18	JYOTI CNC AUTOMATION LTD	1.22
Cummins India Ltd.	1.84	MV ELECTROSYSTEMS LIMITED	0.98
Carborundum Universal Ltd.	1.58	Realty	1.93
Ratnamani Metals & Tubes Ltd.	1.40	Mahindra Lifespace Developers Ltd	1.38
AIA Engineering Limited.	1.02	BRIGADE ENTERPRISES LIMITED	0.55
WPII LTD	0.83	Aerospace and Defense	1.60
Auto Components	8.57	Bharat Electronics Ltd.	1.60
Bosch Ltd.	2.13	Healthcare Services	1.49
SAMVARDHANA MOTHERSON		PARK MEDI WORLD LIMITED	
INTERNATIONAL LIMITED	1.73	(PARK HOSPITAL)	1.49
Schaeffler India Ltd	1.43	Gas	0.94
Sansera Engineering Ltd.	1.24	PETRONET LNG LTD.	0.94
Exide Industries Ltd	1.09	Oil	0.85
Apollo Tyres Ltd.	0.95	OIL INDIA LIMITED	0.85
Petroleum Products	7.75	Power	0.49
RELANCE INDUSTRIES LTD.	7.75	NTPC LTD	0.49
Transport Services	6.16	Other Utilities	0.42
MAHINDRA LOGISTICS LTD	2.40	CONCORD ENVIRO SYSTEMS LIMITED	0.42
Inter Globe Aviation Ltd	2.30	Equity & Equity Related - Total	98.99
Container Corporation of India Ltd.	1.46	Triparty Repo	0.95
Cement and Cement Products	5.55	Net Current Assets/(Liabilities)	0.06
Ultratech Cement Ltd.	2.94	Grand Total	100.00
SHREE CEMENT LTD.	2.61		
Electrical Equipment	4.81		
ATLANTA ELECTRICALS LIMITED	1.69		
EMMVEE PHOTOVOLTAIC POWER LIMITED	1.61		
ABB INDIA LTD	1.51		

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 (₹)	22,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,10,18,586	30,19,890	17,55,758	8,91,702	4,12,667	1,27,185
Scheme Returns (%)	15.34	17.57	20.70	15.86	9.09	11.34
Nifty Infrastructure (TRI) Returns (%)	11.07	16.25	18.32	15.10	8.91	4.39
Alpha*	4.27	1.32	2.38	0.76	0.18	6.95
Nifty Infrastructure (TRI) (₹)#	68,61,371	28,12,707	16,13,074	8,75,214	4,11,597	1,22,809
Nifty 50 (TRI) (₹)^	76,67,062	22,36,435	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	12.08	11.97	11.56	8.16	4.41	-0.61

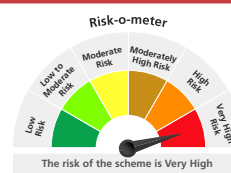
Product Label

This product is suitable for investors who are seeking*:

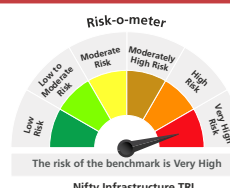
- Long term capital growth
- Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India

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

Fund



Benchmark - Tier 1



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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Fund Manager*:	Mr. Harish Bihani
AAUM:	₹3,958.88 crs
AUM:	₹4,019.94 crs
Benchmark:	85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI
Allotment Date:	October 31, 2019
Folio Count:	1,20,441

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹34.5330	₹38.3370
IDCW	₹34.5480	₹38.3320

(as on July 31, 2026)

Ratios

Portfolio Turnover	12.64%
¹ Beta	0.97
¹ Sharpe#	0.92
¹ Standard Deviation	15.04%
^{^^} P/E	52.45
^{^^} P/BV	6.48

Source: ¹ICRA MFI Explorer, ^{^^}Bloomberg
P/E ratio is for domestic portfolio

Market Capitalisation*

Large Cap	28.60%
Mid Cap	30.26%
Small Cap	21.72%
Debt & Money Market	19.42%
Overseas Investment	16.80%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.92%
Direct Plan:	0.62%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now

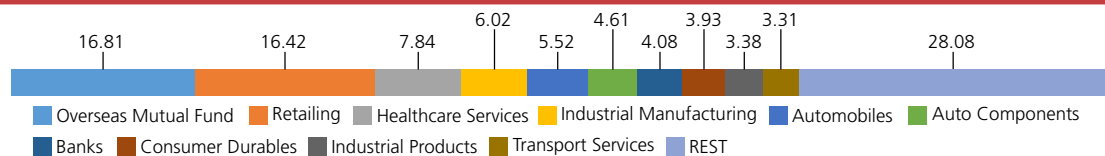


PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		SBI Life Insurance Company Ltd		1.40
Retailing	16.42	Chemicals and Petrochemicals		2.48
ETERNAL LIMITED	5.59	SOLAR INDUSTRIES INDIA LIMITED		1.58
LENSKART SOLUTIONS LIMITED	3.20	JUBILANT INGREVIA LTD		0.90
INFO EDGE (INDIA) LTD.	1.92	Telecom - Services		2.48
VISHAL MEGA MART LIMITED	1.61	BHARTI HEXACOM LTD.		2.48
AVENUE SUPERMARTS LTD.	1.46	Financial Technology (Fintech)		2.45
SWIGGY LTD	1.12	PB FINTECH LTD.		2.45
Medplus Health Services Ltd.	0.69	Pharmaceuticals and Biotechnology		2.34
Trent Ltd	0.52	MANKIND PHARMA LTD		1.34
BRAINBEES SOLUTIONS LIMITED	0.31	ANTHEM BIOSCIENCES LTD		1.00
Healthcare Services	7.84	Petroleum Products		2.08
ASTER DM HEALTHCARE LTD	3.70	RELiance INDUSTRIES LTD.		2.08
KRISHNA INSTITUTE OF MEDICAL	2.17	IT - Software		2.04
VIJAYA DIAGNOSTIC CENTRE PVT	1.97	CAPILLARY TECHNOLOGIES		2.04
Industrial Manufacturing	6.02	Capital Markets		1.89
INDO-MIM LTD	3.28	360 ONE WAM LTD.		1.89
ADITYA INFOTECH LIMITED	2.74	Personal Products		1.64
Automobiles	5.52	Godrej Consumer Products Ltd.		1.64
Maruti Suzuki India Limited	2.55	Electrical Equipment		1.35
Mahindra & Mahindra Ltd.	1.94	GE VERNOVA T&D INDIA LIMITED		1.35
TVS Motors Company Ltd	1.03	Finance		0.96
Auto Components	4.61	APTUS VALUE HOUSING FINANCE		0.96
UNO MINDA LIMITED	1.97	Realty		0.81
MINDA CORPORATION LIMITED	1.05	Mahindra Lifespace Developers Ltd		0.81
Schaeffler India Ltd	1	Diversified		0.60
ROLEX RINGS LTD.	0.59	3M India Ltd.		0.60
Banks	4.08	Commercial Services and Supplies		0.58
ICICI Bank Ltd.	3.09	CMS INFO SYSTEMS LTD		0.49
HDFC Bank Ltd.	0.99	Tracxn Technologies Ltd.		0.09
Consumer Durables	3.93	Other Consumer Services		0.54
Titan Company Ltd.	2.06	PHYSICSWALLAH LIMITED		0.54
DIXON TECHNOLOGIES INDIA LTD.	1.87	IT - Services		0.39
Industrial Products	3.38	CYIENT LTD.		0.39
AIA Engineering Limited.	1.32	Equity & Equity related - Total		80.57
HAPPY FORGINGS LTD	1.00	Mutual Fund Units		
Carborundum Universal Ltd.	0.54	Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	15.89
Ratnamani Metals & Tubes Ltd.	0.52	Geninnov Global Master Fund	Overseas Mutual Fund	0.92
Transport Services	3.31	Mutual Fund Units - Total		16.81
Inter Globe Aviation Ltd	2.67	Triparty Repo		2.73
SHADOWFAX TECHNOLOGIES LIMITED	0.64	Net Current Assets/(Liabilities)		-0.11
Insurance	2.83	Grand Total		100.00
ICICI LOMBARD GENERAL INSURANCE				
COMPANY LTD	1.43			

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 (₹)	8,20,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	15,92,589	9,14,105	4,47,604	1,30,284
Scheme Returns (%)	19.14	16.87	14.69	16.34
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI)	17.24	15.05	12.52	11.89
Alpha*	1.90	1.83	2.18	4.45
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) (₹)#	14,91,373	8,74,051	4,33,814	1,27,531
Nifty 50 (TRI) (₹)^	12,17,879	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	11.40	8.16	4.41	-0.61

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. # Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK ESG EXCLUSIONARY STRATEGY FUND

An Open ended Equity Scheme following Environment, Social and Governance (ESG) theme

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow Environmental, Social and Governance parameters. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*: Mr. Mandar Pawar

AAUM: ₹751.27 crs

AUM: ₹756.90 crs

Benchmark: Nifty 100 ESG Index TRI

Allotment Date: December 11, 2020

Folio Count: 26,071

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹17.0230	₹18.6150
IDCW	₹17.0230	₹18.6160

(as on July 31, 2026)

Ratios

Portfolio Turnover	23.58%
¹ Beta	0.91
² Sharpe ^{##}	0.33
³ Standard Deviation	13.77%
^{^^} P/E	21.94
^{^^} P/BV	3.31

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

Market Capitalisation*

Large Cap	74.90%
Mid Cap	15.80%
Small Cap	5.31%
Debt & Money Market	3.99%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.38%
Direct Plan:	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:

- 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).

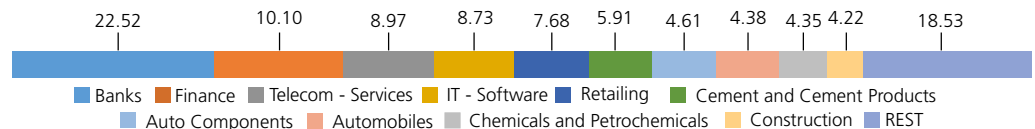
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Linde India Ltd.	3.21
Banks	22.52	SRF Ltd.	1.14
ICICI Bank Ltd.	6.83	Construction	4.22
HDFC Bank Ltd.	5.93	Larsen And Toubro Ltd.	4.22
Axis Bank Ltd.	4.39	Pharmaceuticals and Biotechnology	3.19
STATE BANK OF INDIA	3.66	GlaxoSmithKline Pharmaceuticals Ltd.	1.58
INDIAN BANK	0.99	Abbott India Ltd.	1.10
Bank Of Baroda	0.72	Biocon Ltd.	0.51
Finance	10.10	Healthcare Services	2.08
BAJAJ FINANCE LTD.	4.52	Metropolis Healthcare Ltd.	2.08
SHRIRAM FINANCE LTD.	3.73	Personal Products	2.04
Power Finance Corporation Ltd.	1.85	Godrej Consumer Products Ltd.	2.04
Telecom - Services	8.97	Electrical Equipment	1.64
Bharti Airtel Ltd	7.82	Siemens Ltd.	1.64
Indus Towers Ltd.	1.15	Food Products	1.57
IT - Software	8.73	Britannia Industries Ltd.	1.57
Infosys Ltd.	4.48	Diversified FMCG	1.11
Tata Consultancy Services Ltd.	2.06	Hindustan Unilever Ltd.	1.11
HCL TECHNOLOGIES LTD.	1.25	Petroleum Products	1.09
Tech Mahindra Ltd.	0.94	Bharat Petroleum Corporation Ltd.	0.63
Retailing	7.68	HINDUSTAN PETROLEUM CORPORATION LTD	0.46
ETERNAL LIMITED	3.60	Agricultural Food and other Product	0.70
AVENUE SUPERMARTS LTD.	1.86	Balrampur Chini Mills Ltd.	0.70
VISHAL MEGA MART LIMITED	0.94	Gas	0.50
Shoppers Stop Ltd.	0.82	GAIL (India) Ltd.	0.50
V-Mart Retail Ltd.	0.46	Commercial Services and Supplies	0.40
Cement and Cement Products	5.91	Teamlease Services Ltd	0.40
Ultratech Cement Ltd.	3.77	Industrial Products	0.22
Ambuja Cements Ltd.	1.71	APL APOLLO TUBES LTD.	0.22
JK Cement Ltd.	0.43	Equity & Equity Related - Total	96.01
Auto Components	4.61	Mutual Fund Units	
Bosch Ltd.	3.26	Kotak Liquid Direct Growth	0.56
Apollo Tyres Ltd.	0.85	Mutual Fund Units - Total	0.56
Schaeffler India Ltd	0.50	Triparty Repo	1.80
Automobiles	4.38	Net Current Assets/(Liabilities)	1.63
Hero MotoCorp Ltd.	2.45	Grand Total	100.00
Mahindra & Mahindra Ltd.	0.99		
Maruti Suzuki India Limited	0.94		
Chemicals and Petrochemicals	4.35		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	6,80,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	8,60,533	7,31,131	3,85,721	1,20,958
Scheme Returns (%)	8.23	7.85	4.54	1.49
Nifty 100 ESG Index (TRI) (%)	11.00	10.53	8.39	7.77
Alpha*	-2.77	-2.68	-3.84	-6.28
Nifty 100 ESG Index (TRI) (₹)#	9,31,159	7,81,678	4,08,433	1,24,949
Nifty 50 (TRI) (₹)^	8,79,236	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	8.99	8.16	4.41	-0.61

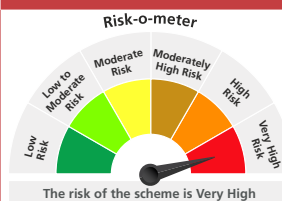
Product Label

This product is suitable for investors who are seeking*:

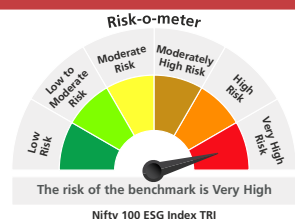
- Long term capital growth
- Investment in Portfolio of predominantly equity & equity related securities of companies following environmental, social and governance (ESG) criteria.

* 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 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBI Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Scan to Invest Now



Fund Manager*: Mr. Harsha Upadhyaya & Mr. Abhishek Bisen

AAUM: ₹2,870.50 crs

AUM: ₹2,951.35 crs

Benchmark: Nifty India Manufacturing TRI

Allotment Date: February 22, 2022

Folio Count: 94,983

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	₹21.7160	₹23.2580
IDCW	₹21.7160	₹23.2580

(as on July 31, 2026)

Ratios

Portfolio Turnover	34.62%
¹ Beta	0.97
¹ Sharpe ^{##}	0.79
¹ Standard Deviation	16.99%
^{^^} P/E	27.17
^{^^} P/BV	4.10

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

Market Capitalisation*

Large Cap	45.04%
Mid Cap	22.59%
Small Cap	31.50%
Debt & Money Market	0.87%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.98%
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 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

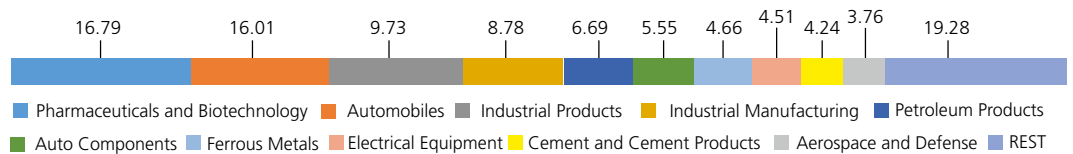
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Jindal Steel & Power Ltd.	0.93
Pharmaceuticals and Biotechnology	16.79	Electrical Equipment	4.51
Sun Pharmaceuticals Industries Ltd.	4.72	POWERICA LIMITED	1.82
RUBICON RESEARCH LTD	4.21	EMMVEE PHOTOVOLTAIC POWER LIMITED	1.46
Divi s Laboratories Ltd.	2.73	ABB INDIA LTD	1.23
Biocon Ltd.	1.44	Cement and Cement Products	4.24
ANTHEM BIOSCIENCES LTD	1.18	Ultratech Cement Ltd.	1.71
Lupin Ltd.	1.02	India Cements Ltd.	1.62
GlaxoSmithKline Pharmaceuticals Ltd.	0.90	Dalmia Bharat Limited	0.91
Ipca Laboratories Ltd.	0.59	Aerospace and Defense	3.76
Automobiles	16.01	Bharat Electronics Ltd.	2.66
Mahindra & Mahindra Ltd.	4.32	ROSSSELL TECHSYS LTD.	1.10
TVS Motors Company Ltd	3.65	Food Products	3.33
Maruti Suzuki India Limited	3.13	AVANTI FEEDS LTD	1.68
Hero MotoCorp Ltd.	2.92	Britannia Industries Ltd.	1.65
Eicher Motors Ltd.	1.99	Consumer Durables	3.26
Industrial Products	9.73	DIXON TECHNOLOGIES INDIA LTD.	2.38
Cummins India Ltd.	2.57	VOLTAS LTD.	0.88
Graphite India Ltd.	2.22	Non - Ferrous Metals	2.64
KSH INTERNATIONAL LTD	1.50	Hindalco Industries Ltd	2.64
KEI INDUSTRIES LTD.	1.36	Agricultural, Commercial and Constr	2.58
Carborundum Universal Ltd.	0.90	ASHOK LEYLAND LTD.	1.69
LASER POWER & INFRA LTD	0.71	TML COMMERCIAL VEHICLES LIMITED	0.89
QUADRANT FUTURE TEK LIMITED	0.47	Chemicals and Petrochemicals	2.54
Industrial Manufacturing	8.78	SOLAR INDUSTRIES INDIA LIMITED	1.65
DEE DEVELOPMENT ENGINEERS LTD	3.10	SRF Ltd.	0.89
INDO-MIM LTD	2.17	Textiles and Apparels	2.02
LOHIA CORP LIMITED	1.45	Page Industries Ltd	1.57
ADITYA INFOTECH LIMITED	1.02	Garware Technical Fibres Ltd.	0.45
JYOTI CNC AUTOMATION LTD	0.55	Agricultural Food and other Product	1.39
MV ELECTROSYSTEMS LIMITED	0.49	Balrampur Chini Mills Ltd.	1.39
Petroleum Products	6.69	Diversified	0.65
RELIANCE INDUSTRIES LTD.	3.32	3M India Ltd.	0.65
HINDUSTAN PETROLEUM CORPORATION LTD	1.85	Equity & Equity Related - Total	99.13
Bharat Petroleum Corporation Ltd.	1.52	Mutual Fund Units	
Auto Components	5.55	Kotak Liquid Direct Growth	0.49
Bosch Ltd.	1.39	Mutual Fund Units - Total	0.49
Sansera Engineering Ltd.	1.02	Triparty Repo	1.31
Schaeffler India Ltd	0.97	Net Current Assets/(Liabilities)	-0.93
TENNECO CLEAN AIR INDIA LIMITED	0.94	Grand Total	100.00
Apollo Tyres Ltd.	0.73		
KROSS LIMITED	0.50		
Ferrous Metals	4.66		
Tata Steel Ltd.	3.73		

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 (₹)	5,40,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	8,12,779	4,53,656	1,33,503
Scheme Returns (%)	18.34	15.64	21.61
Nifty India Manufacturing (TRI) Returns (%)	18.90	15.16	16.66
Alpha*	-0.56	0.48	4.95
Nifty India Manufacturing (TRI) (₹)#	8,22,686	4,50,581	1,30,480
Nifty 50 (TRI) (₹)^	6,47,152	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	8.00	4.41	-0.61

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 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK BUSINESS CYCLE FUND

An open ended equity scheme following business cycles based investing theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*:	Mr. Harish Bihani & Mr. Abhishek Bisen
AAUM:	₹3,373.75 crs
AUM:	₹3,411.09 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	September 28, 2022
Folio Count:	94,605

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹17.2000	₹18.2190
IDCW	₹15.9870	₹16.9340

(as on July 31, 2026)

Ratios

Portfolio Turnover	26.76%
¹ Beta	0.95
¹ Sharpe##	0.64
¹ Standard Deviation	15.30%
^{^^} P/E	30.19
^{^^} P/BV	4.26

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

Market Capitalisation*

Large Cap	45.03%
Mid Cap	21.86%
Small Cap	32.49%
Debt & Money Market	0.62%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.95%
Direct Plan:	0.69%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

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, 2026 unless otherwise specified.

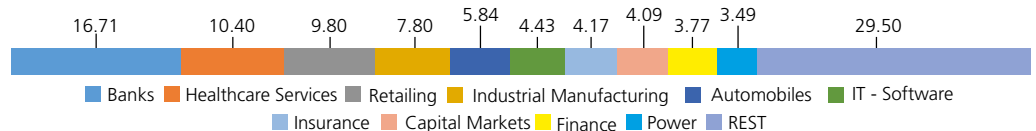
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Telecom - Services	2.98
Banks	16.71	BHARTI HEXACOM LTD.	2.98
ICICI Bank Ltd.	8.35	Realty	2.86
Axis Bank Ltd.	3.68	OBEROI REALTY LTD	1.44
HDFC Bank Ltd.	2.76	BRIGADE ENTERPRISES LIMITED	1.42
INDIAN BANK	1.92	Pharmaceuticals and Biotechnology	2.46
Healthcare Services	10.40	MANKIND PHARMA LTD	1.46
ASTER DM HEALTHCARE LTD	4.00	CORONA REMEDIES LIMITED	1.00
KRISHNA INSTITUTE OF MEDICAL	3.49	Auto Components	2.14
VIJAYA DIAGNOSTIC CENTRE PVT	2.91	UNO MINDA LIMITED	1.35
Retailing	9.80	TENNECO CLEAN AIR INDIA LIMITED	0.79
ETERNAL LIMITED	3.83	Personal Products	2.05
LENSKART SOLUTIONS LIMITED	2.23	Godrej Consumer Products Ltd.	2.05
VISHAL MEGA MART LIMITED	1.97	Non - Ferrous Metals	1.93
AVENUE SUPERMARTS LTD.	1.77	VEDANTA ALUMINIUM METAL LTD	1.93
Industrial Manufacturing	7.80	Cement and Cement Products	1.81
ADITYA INFOTECH LIMITED	5.06	Ultratech Cement Ltd.	1.81
INDO-MIM LTD	2.74	Construction	1.48
Automobiles	5.84	KALPATARU PROJECTS	
Maruti Suzuki India Limited	2.49	INTERNATIONAL LIMITED	1.48
Mahindra & Mahindra Ltd.	2.14	Industrial Products	1.41
TVS Motors Company Ltd	1.21	HAPPY FORGINGS LTD	1.41
IT - Software	4.43	Petroleum Products	1.36
Mphasis Ltd	1.59	RELIANCE INDUSTRIES LTD.	1.36
Infosys Ltd.	1.58	IT - Services	1.20
HEXAWARE TECHNOLOGIES LTD.	1.26	SAGILITY INDIA LTD.	1.20
Insurance	4.17	Chemicals and Petrochemicals	1.06
SBI Life Insurance Company Ltd	1.84	JUBILANT INGREVIA LTD	1.06
ICICI LOMBARD GENERAL INSURANCE		Transport Services	0.93
COMPANY LTD	1.65	SHADOWFAX TECHNOLOGIES LIMITED	0.67
MEDI ASSIST HEALTHCARE		WESTERN CARRIERS (INDIA) LTD	0.26
SERVICES LIMITED	0.68	Aerospace and Defense	0.82
Capital Markets	4.09	HINDUSTAN AERONAUTICS LTD.	0.82
360 ONE WAM LTD.	2.20	Diversified FMCG	0.74
ICICI PRUDENTIAL ASSET MANAGEMENT		ITC Ltd.	0.74
COMPANY LTD.	0.99	Commercial Services and Supplies	0.66
SBI FUNDS MANAGEMENT LIMITED	0.90	CMS INFO SYSTEMS LTD	0.66
Finance	3.77	Equity & Equity Related - Total	99.38
SHRIRAM FINANCE LTD.	2.64	Triparty Repo	0.68
APTUS VALUE HOUSING FINANCE	1.13	Net Current Assets/(Liabilities)	-0.06
Power	3.49	Grand Total	100.00
ACME SOLAR HOLDINGS LTD.	2.37		
NTPC LTD	1.12		
Consumer Durables	2.99		
Century Plyboards (India) Ltd.	2.00		
LG ELECTRONICS INDIA LTD	0.99		

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

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, 2026 (₹)	6,15,892	4,31,051	1,27,979
Scheme Returns (%)	13.90	12.08	12.61
NIFTY 500 (TRI) Returns (%)	10.46	7.33	5.89
Alpha*	3.44	4.75	6.73
NIFTY 500 TRI (₹)#	5,76,745	4,02,089	1,23,761
Nifty 50 (TRI) (₹)^	5,40,721	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	7.12	4.41	-0.61

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.	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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Fund Manager*:	Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
AAUM:	₹1,542.25 crs
AUM:	₹1,556.24 crs
Benchmark:	Nifty Financial Services Index TRI
Allotment Date:	February 27, 2023
Folio Count:	60,215

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	₹16.4160	₹17.3100
IDCW	₹16.4160	₹17.3070

(as on July 31, 2026)

Ratios

Portfolio Turnover	29.13%
¹ Beta	1.01
⁵ Sharpe#	0.46
⁵ Standard Deviation	16.24%
^{^^} P/E	16.65
^{^^} P/BV	2.24

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

Market Capitalisation*

Large Cap	66.20%
Mid Cap	12.98%
Small Cap	17.92%
Debt & Money Market	2.90%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.14%
Direct Plan:	0.73%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

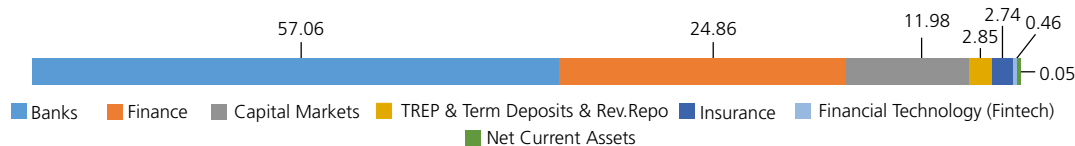
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PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		L&T FINANCE LTD	1.44
Banks	57.06	HOME FIRST FINANCE CO INDIA	0.76
ICICI Bank Ltd.	12.81	INDIA SHELTER FINANCE CORPORATION LTD	0.74
HDFC Bank Ltd.	10.48	Capital Markets	11.98
STATE BANK OF INDIA	8.29	BSE LTD.	2.64
Axis Bank Ltd.	6.87	SBI FUNDS MANAGEMENT LIMITED	1.98
KOTAK MAHINDRA BANK LTD.	3.21	BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	1.79
IndusInd Bank Ltd.	2.62	NUVAMA WEALTH MANAGEMENT LIMITED	1.75
Ujivan Small Finance Bank Ltd.	2.37	NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	1.74
JAMMU AND KASHMIR BANK LTD.	2.09	Prudent Corporate Advisory Services Ltd.	1.23
KARUR VYSSA BANK LTD.	2.02	COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.85
INDIAN BANK	1.98	Insurance	2.74
BANK OF MAHARASHTRA	1.69	SBI Life Insurance Company Ltd	1.92
RBL Bank Ltd	1.53	Max Financial Services Ltd.	0.82
SOUTH INDIAN BANK LTD.	1.09	Financial Technology (Fintech)	0.46
FEDERAL BANK LTD.	0.01	ONE 97 COMMUNICATIONS LTD.	0.46
Finance	24.86	Equity & Equity Related - Total	97.10
BAJAJ FINANCE LTD.	6.69	Triparty Repo	2.85
SHRIRAM FINANCE LTD.	4.79	Net Current Assets/(Liabilities)	0.05
Cholamandalam Investment and Finance Company Ltd.	2.67	Grand Total	100.00
POONAWALLA FINCORP LTD.	2.45		
Power Finance Corporation Ltd.	2.06		
PIRAMAL FINANCE LTD	1.75		
APTUS VALUE HOUSING FINANCE	1.51		

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, 2026 (₹)	5,16,112	4,24,862	1,26,435
Scheme Returns (%)	11.83	11.08	10.14
Nifty Financial Services (TRI) Returns (₹)	9.91	8.93	2.59
Alpha*	1.92	2.15	7.55
Nifty Financial Services (TRI) (₹)#	4,99,508	4,11,708	1,21,663
Nifty 50 (TRI) (₹)^	4,69,542	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	6.33	4.41	-0.61

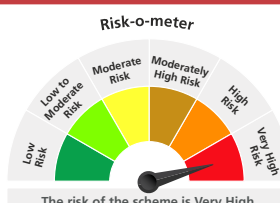
Product Label

This product is suitable for investors who are seeking*:

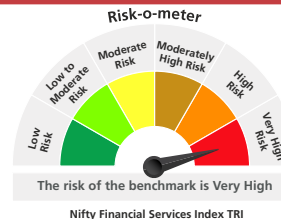
- Long-term capital growth
- Investment in portfolio of predominantly equity & equity related securities of companies engaged in Banking & Financial Services

* 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 : - 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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Scan to Invest Now



Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Rohit Tandon & Mr. Abhishek Bisen
AAUM:	₹489.51 crs
AUM:	₹490.27 crs
Benchmark:	Nifty 200 TRI
Allotment Date:	August 02, 2023
Folio Count:	14,614

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	₹15.1650	₹15.3460
IDCW	₹15.0490	₹15.3460

(as on July 31, 2026)

Ratios

Portfolio Turnover	144.63%
¹ Beta	1.08
¹ Sharpe#	0.59
¹ Standard Deviation	17.44%
^{^^} P/E	26.60
^{^^} P/BV	4.23

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

Market Capitalisation*

Large Cap	46.07%
Mid Cap	43.44%
Small Cap	9.98%
Debt & Money Market	0.51%

* % of Net Asset

Expense Ratio**

Regular Plan:	1.86%
Direct Plan:	1.18%

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, 2026 unless otherwise specified.

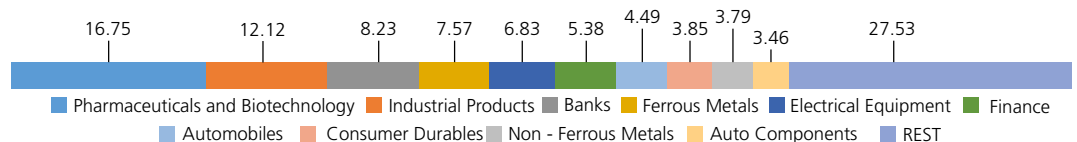
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		HINDUSTAN ZINC LTD.		0.96
Pharmaceuticals and Biotechnology	16.75	NATIONAL ALUMINIUM COMPANY LTD		0.92
Sun Pharmaceuticals Industries Ltd.	3.55	HINDUSTAN COPPER LTD.		0.62
Lupin Ltd.	3.26	Auto Components		3.46
Laurus Labs Ltd.	2.76	BHARAT FORGE LTD.		2.32
DR REDDYS LABORATORIES LTD.	2.48	Schaeffler India Ltd		1.14
Zydus Lifesciences Limited	1.61	Agricultural Food and other Product		3.43
Biocon Ltd.	1.37	Marico Ltd.		3.43
SAI LIFE SCIENCES LIMITED	1.04	Food Products		3.27
ACUTAAS CHEMICALS LTD	0.68	NESTLE INDIA LTD.		3.27
Industrial Products	12.12	Cement and Cement Products		2.95
Cummins India Ltd.	2.34	Grasim Industries Ltd.		2.95
Polycab India Ltd.	2.20	Consumable Fuels		2.76
AIA Engineering Limited.	2.13	Coal India Ltd.		2.76
KEI INDUSTRIES LTD.	2.05	Healthcare Services		2.30
APL APOLLO TUBES LTD.	1.30	ASTER DM HEALTHCARE LTD		2.30
Timken India Ltd.	1.09	Minerals and Mining		2.28
R R KABEL LTD	1.01	NMDC Ltd.		2.28
Banks	8.23	Beverages		2.21
FEDERAL BANK LTD.	2.84	RADICO KHAITAN LTD.		2.21
AU Small Finance Bank Ltd.	2.20	Chemicals and Petrochemicals		1.94
BANK OF MAHARASHTRA	1.68	Navin Fluorine International Ltd.		1.94
STATE BANK OF INDIA	1.51	Power		1.72
Ferrous Metals	7.57	Power Grid Corporation Of India Ltd.		1.72
JSW Steel Ltd.	2.88	Capital Markets		0.83
Tata Steel Ltd.	2.39	Aditya Birla Sun Life AMC Ltd		0.83
Jindal Steel & Power Ltd.	1.32	Agricultural, Commercial and Construction Vehicles		0.80
Steel Authority of India Ltd.	0.98	TML COMMERCIAL VEHICLES LIMITED		0.80
Electrical Equipment	6.83	Diversified Metals		0.72
Siemens Ltd.	2.32	Vedanta Ltd.		0.72
Bharat Heavy Electricals Ltd.	1.88	Aerospace and Defense		0.65
ABB INDIA LTD	1.26	Data Patterns (India) Ltd.		0.65
MTAR TECHNOLOGIES LTD.	0.88	Telecom - Services		0.59
EMMVEE PHOTOVOLTAIC POWER LIMITED	0.49	Vodafone Idea Ltd		0.59
Finance	5.38	IT - Services		0.57
L&T FINANCE LTD	1.91	NETWEB TECHNOLOGIES INDIA LTD.		0.57
SHRIRAM FINANCE LTD.	1.82	Equity & Equity Related - Total		99.49
PIRAMAL FINANCE LTD	1.65	Mutual Fund Units		
Automobiles	4.49	Kotak Liquid Direct Growth	Mutual Fund	0.12
Eicher Motors Ltd.	2.68	Mutual Fund Units - Total		0.12
Bajaj Auto Ltd.	1.81	Triparty Repo		0.22
Consumer Durables	3.85	Net Current Assets/(Liabilities)		0.17
Titan Company Ltd.	3.05	Grand Total		100.00
AMBER ENTERPRISES INDIA LTD.	0.80			
Non - Ferrous Metals	3.79			
Hindalco Industries Ltd	1.29			

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	3,95,320	1,22,640
Scheme Returns (%)	6.18	4.12
Nifty 200 (TRI) Returns (%)	6.95	4.47
Alpha*	-0.77	-0.35
Nifty 200 TRI (₹)#	3,99,853	1,22,864
Nifty 50 (TRI) (₹)^	3,85,068	1,19,609
Nifty 50 (TRI) Returns (%)	4.43	-0.61

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-PD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK CONSUMPTION FUND

An open ended equity scheme following Consumption theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in consumption and consumption related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small
GARP - Growth at a Reasonable Price			

Scan to Invest Now



Fund Manager*:	Mr. Devender Singhal, & Mr. Abhishek Bisen
AAUM:	₹1,735.37 crs
AUM:	₹1,758.97 crs
Benchmark:	Nifty India Consumption Index TRI
Allotment Date:	November 16, 2023
Folio Count:	69,379

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	₹14.2830	₹14.9080
IDCW	₹14.2800	₹14.9060

(as on July 31, 2026)

Ratios

Portfolio Turnover	41.84%
¹ Beta	0.94
¹ Sharpe##	0.54
¹ Standard Deviation	16.85%
¹ P/E	60.34
¹ P/BV	5.06

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

Market Capitalisation*

Large Cap	39.62%
Mid Cap	16.70%
Small Cap	42.94%
Debt & Money Market	0.74%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.10%
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

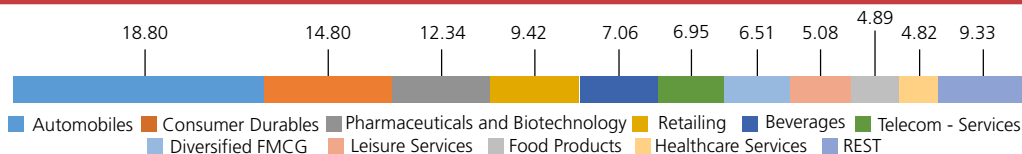
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Diversified FMCG	
Automobiles		18.80	
Maruti Suzuki India Limited	7.84	Hindustan Unilever Ltd.	3.70
Hero MotoCorp Ltd.	5.16	ITC Ltd.	2.81
OLA ELECTRIC MOBILITY LIMITED	2.20	Leisure Services	5.08
Mahindra & Mahindra Ltd.	1.93	UNITED FOODBRANDS LIMITED	2.52
Eicher Motors Ltd.	1.67	JUBILANT FOODWORKS LIMITED	1.74
Consumer Durables		SAPPHIRE FOODS INDIA LTD.	0.82
14.80		Food Products	4.89
MIDWEST LTD.	3.04	Britannia Industries Ltd.	3.57
GREENPANEL INDUSTRIES LTD	2.67	AVANTI FEEDS LTD	1.32
Crompton Greaves	2.22	Healthcare Services	4.82
Consumer Electricals Ltd	1.97	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	3.75
Kajaria Ceramics Ltd.	1.74	KRISHNA INSTITUTE OF MEDICAL	1.07
Pokarna Ltd.	1.60	Entertainment	3.29
Whirlpool of India Ltd.	0.95	PVR INOX LIMITED	1.96
Indigo Paints Limited	0.61	Sun TV Network Ltd.	1.33
Century Plyboards (India) Ltd.	12.34	Personal Products	2.46
Pharmaceuticals and Biotechnology		Godrej Consumer Products Ltd.	1.69
ACUTAAS CHEMICALS LTD	2.82	Emami Ltd.	0.77
Ajanta Pharma Ltd.	2.25	Agricultural, Commercial and Construction Vehicles	
ORCHID PHARMA LTD.	1.60	1.39	
JUBILANT PHARMOVA LIMITED	1.50	V.S.T Tillers Tractors Ltd	1.39
INNOVA CAPTABS LTD	1.20	Industrial Products	1.17
Divi s Laboratories Ltd.	1.14	Subros Ltd.	1.17
Sun Pharmaceuticals Industries Ltd.	0.70	Household Products	0.28
CORONA REMEDIES LIMITED	9.42	Navneet Education Ltd.	0.28
Retailing		Equity & Equity Related - Total	99.26
ETERNAL LIMITED	7.19	Triparty Repo	0.68
SWIGGY LTD	2.23	Net Current Assets/(Liabilities)	0.06
Beverages		Grand Total	100.00
RADICO KHAITAN LTD.	5.44		
UNITED SPIRITS LTD.	1.62		
Telecom - Services			
6.95			
Bharti Airtel Ltd	6.95		

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 (₹)	3,30,000	1,20,000
Total Value as on July 31, 2026 (₹)	3,72,968	1,25,121
Scheme Returns (%)	8.89	8.04
Nifty India Consumption Index (TRI) Returns (%)	7.52	7.42
Alpha*	1.37	0.63
Nifty India Consumption Index (TRI) (₹)#	3,66,142	1,24,726
Nifty 50 (TRI) (₹)^	3,45,702	1,19,609
Nifty 50 (TRI) Returns (%)	3.33	-0.61

Product Label

This product is suitable for investors who are seeking*:

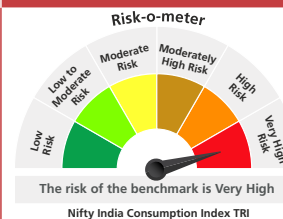
- Long-term capital growth
- Investment in portfolio of predominantly equity & equity related securities of companies engaged in Consumption & consumption related activities

* 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 : - 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Scan to Invest Now



Fund Manager*:	Mr. Abhishek Bisen & Mr. Dhananjay Tikariha
AAUM:	₹696.98 crs
AUM:	₹682.39 crs
Benchmark:	Nifty Healthcare Index TRI
Allotment Date:	December 11, 2023
Folio Count:	34,374

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	₹16.5100	₹17.2360
IDCW	₹16.5150	₹17.2350

(as on July 31, 2026)

Ratios

Portfolio Turnover	29.51%
¹ Beta	0.99
¹ Sharpe#	0.87
¹ Standard Deviation	16.75%
^{^^} P/E	48.25
^{^^} P/BV	6.50

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

Market Capitalisation*

Large Cap	36.25%
Mid Cap	23.47%
Small Cap	39.01%
Debt & Money Market	1.27%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.42%
Direct Plan:	0.91%

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

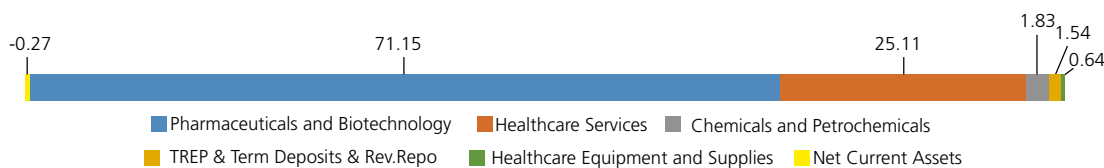
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Healthcare Services	25.11
Pharmaceuticals and Biotechnology	71.15	MAX HEALTHCARE INSTITUTE LTD.	5.15
Sun Pharmaceuticals Industries Ltd.	14.88	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	3.86
Divi s Laboratories Ltd.	8.26	Fortis Healthcare India Ltd	3.46
TORRENT PHARMACEUTICALS LTD.	6.16	YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	2.99
ACUTAAS CHEMICALS LTD	4.32	KRISHNA INSTITUTE OF MEDICAL	2.95
Cipla Ltd.	4.32	Apollo Hospitals Enterprises Ltd.	2.63
MANKIND PHARMA LTD	3.26	RAINBOW CHILDRENS MEDICARE LTD	1.56
SAI LIFE SCIENCES LIMITED	3.08	Metropolis Healthcare Ltd.	1.28
GLAND PHARMA LIMITED	2.75	DR. Lal Pathlabs Ltd.	1.23
Laurus Labs Ltd.	2.66	Chemicals and Petrochemicals	1.83
ANTHEM BIOSCIENCES LTD	2.37	JUBILANT INGREVIA LTD	1.83
Ajanta Pharma Ltd.	2.29	Healthcare Equipment and Supplies	0.64
Marksans Pharma Ltd	2.27	LAXMI DENTAL LIMITED	0.64
RUBICON RESEARCH LTD	2.18	Equity & Equity Related - Total	98.73
ORCHID PHARMA LTD.	1.88	Triparty Repo	1.54
EMCURE PHARMACEUTICALS LIMITED	1.87	Net Current Assets/(Liabilities)	-0.27
CORONA REMEDIES LIMITED	1.85	Grand Total	100.00
Aurobindo Pharma Ltd.	1.62		
Lupin Ltd.	1.42		
JUBILANT PHARMOVA LIMITED	1.37		
Zydus Lifesciences Limited	1.24		
INNOVA CAPTABS LTD	1.10		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,20,000	1,20,000
Total Value as on July 31, 2026 (₹)	4,15,049	1,44,217
Scheme Returns (%)	20.05	39.62
Nifty Healthcare Index (TRI) Returns (%)	17.02	27.98
Alpha*	3.03	11.64
Nifty Healthcare Index (TRI) (₹)#	3,99,734	1,37,342
Nifty 50 (TRI) (₹)^	3,32,532	1,19,609
Nifty 50 (TRI) Returns (%)	2.83	-0.61

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 The risk of the scheme is Very High	Risk-o-meter 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen
AAUM:	₹541.02 crs
AUM:	₹570.71 crs
Benchmark:	BSE Teck Index TRI
Allotment Date:	March 04, 2024
Folio Count:	49,330

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	₹10.4140	₹10.7860
IDCW	₹10.4150	₹10.7850

(as on July 31, 2026)

Ratios

Portfolio Turnover	23.35%
¹ Beta	0.97
¹ Sharpe#	0.04
¹ Standard Deviation	20.21%
^{^^} P/E	29.34
^{^^} P/BV	5.88

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

Market Capitalisation*

Large Cap	61.99%
Mid Cap	26.30%
Small Cap	6.50%
Debt & Money Market	5.21%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.44%
Direct Plan:	1.02%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small
GARP - Growth at a Reasonable Price			

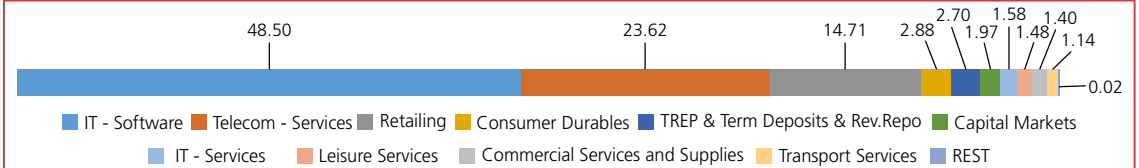
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PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		SWIGGY LTD	2.66
IT - Software		FSN E-COMMERCE VENTURES LTD.	1.76
Infosys Ltd.	15.37	Consumer Durables	
Tech Mahindra Ltd.	7.18	DIXON TECHNOLOGIES INDIA LTD.	2.88
Tata Consultancy Services Ltd.	5.99	Capital Markets	
PERSISTENT SYSTEMS LIMITED	4.06	BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	1.97
Mphasis Ltd	3.73	IT - Services	
COFORGE LIMITED	3.58	SAGILITY INDIA LTD.	1.58
HCL TECHNOLOGIES LTD.	2.81	Leisure Services	
COGNIZANT TECHNOLOGY SOLUTIONS	2.49	TBO TEK LIMITED	1.48
LTIMINDTREE LIMITED	1.43	Commercial Services and Supplies	
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.96	Firstsource Solutions Ltd.	1.40
CAPILLARY TECHNOLOGIES	0.90	Transport Services	
Telecom - Services		DELHIVERY LTD	1.14
Bharti Airtel Ltd	17.31	Equity & Equity Related - Total	
BHARTI HEXACOM LTD.	3.53	Triparty Repo	
Indus Towers Ltd.	2.78	Net Current Assets/(Liabilities)	
Retailing		Grand Total	
ETERNAL LIMITED	7.15	100.00	
LENSKART SOLUTIONS LIMITED	3.14		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,90,000	1,20,000
Total Value as on July 31, 2026 (₹)	2,75,740	1,17,921
Scheme Returns (%)	-4.00	-3.21
BSE Teck Index (TRI) Returns (%)	-5.73	-6.13
Alpha*	1.73	2.92
BSE Teck Index (TRI) Returns (₹)#	2,69,682	1,16,010
Nifty 50 (TRI) (₹)^	2,97,325	1,19,609
Nifty 50 (TRI) Returns (%)	2.02	-0.61

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1//7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK SPECIAL OPPORTUNITIES FUND

An open ended equity scheme following Special Situations Theme

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in opportunities presented by Special Situations such as Company Specific Event/Developments, Corporate Restructuring, Government Policy change and/or Regulatory changes, Technology led Disruption/ Innovation or companies going through temporary but unique challenges and other similar instances. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹1,473.67 crs
AUM:	₹1,478.53 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	June 29, 2024
Folio Count:	84,499

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	₹10.8660	₹11.1840
IDCW	₹10.8660	₹11.1840

(as on July 31, 2026)

Ratios

Portfolio Turnover	28.56%
¹ Beta	1.18
¹ Sharpe#	0.03
¹ Standard Deviation	20.57%
^{^^} P/E	34.52
^{^^} P/BV	2.78

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

Market Capitalisation*

Large Cap	8.43%
Mid Cap	29.18%
Small Cap	61.80%
Debt & Money Market	0.59%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.15%
Direct Plan:	0.85%

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

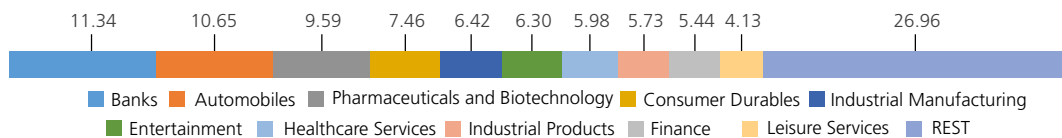
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Graphite India Ltd.	1.78
Banks	11.34	CMR GREEN TECHNOLOGIES LTD	0.78
IndusInd Bank Ltd.	3.56	Finance	5.44
JAMMU AND KASHMIR BANK LTD.	2.23	POONAWALLA FINCORP LTD.	2.94
JANA SMALL FINANCE BANK	2.20	PIRAMAL FINANCE LTD	2.50
Bandhan Bank Ltd.	2.06	Leisure Services	4.13
SOUTH INDIAN BANK LTD.	1.29	UNITED FOODBRANDS LIMITED	2.22
Automobiles	10.65	SAPPHIRE FOODS INDIA LTD.	1.91
Hero MotoCorp Ltd.	4.44	Electrical Equipment	3.95
Maruti Suzuki India Limited	4.38	AZAD ENGINEERING LTD	2.79
OLA ELECTRIC MOBILITY LIMITED	1.83	MTAR TECHNOLOGIES LTD.	1.16
Pharmaceuticals and Biotechnology	9.59	Beverages	3.64
Marksans Pharma Ltd	3.08	RADICO KHAITAN LTD.	3.64
JUBILANT PHARMOVA LIMITED	3.05	Power	3.63
ORCHID PHARMA LTD.	2.85	NLC India Ltd.	3.63
Sun Pharmaceuticals Industries Ltd.	0.61	Telecom - Services	3.44
Consumer Durables	7.46	Indus Towers Ltd.	3.44
MIDWEST LTD.	3.50	Retailing	2.99
Indigo Paints Limited	2.78	SWIGGY LTD	2.99
Bata India Ltd.	1.18	IT - Software	2.46
Industrial Manufacturing	6.42	ORACLE FINANCIAL SERVICES	
JYOTI CNC AUTOMATION LTD	3.32	SOFTWARE LTD	2.46
INDO-MIM LTD	2.13	Construction	2.35
MV ELECTROSYSTEMS LIMITED	0.97	KALPATARU PROJECTS	
Entertainment	6.30	INTERNATIONAL LIMITED	2.35
PVR INOX LIMITED	3.56	Food Products	2.06
Sun TV Network Ltd.	2.74	AVANTI FEEDS LTD	2.06
Healthcare Services	5.98	Realty	1.85
PARK MEDI WORLD LIMITED (PARK HOSPITAL)		OBEROI REALTY LTD	1.85
YATHARTH HOSPITAL AND TRAUMA	3.09	Equity & Equity Related - Total	99.41
CARE SERVICES LTD		Triparty Repo	0.72
ASTER DM HEALTHCARE LTD	1.72	Net Current Assets/(Liabilities)	-0.13
Industrial Products	5.73	Grand Total	100.00
Carborundum Universal Ltd.	3.17		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	2,92,460	1,34,549
Scheme Returns (%)	10.90	23.33
Nifty 500 (TRI) Returns (%)	4.17	5.89
Alpha*	6.73	17.45
Nifty 500 (TRI) (₹)#	2,72,232	1,23,761
Nifty 50 (TRI) (₹)^	2,63,325	1,19,609
Nifty 50 (TRI) Returns (%)	1.14	-0.61

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.	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

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen
AAUM:	₹2,179.89 crs
AUM:	₹2,236.88 crs
Benchmark:	Nifty MNC Index TRI
Allotment Date:	October 28, 2024
Folio Count:	1,05,384

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.2730	₹12.5860
IDCW	₹12.2720	₹12.5870

(as on July 31, 2026)

Ratios

Portfolio Turnover	35.94%
¹ Beta	0.97
¹ Sharpe#	0.42
¹ Standard Deviation	18.55%
¹ P/E	43.40
¹ P/BV	6.98

Source: ¹ICRA MFI Explorer, ¹Bloomberg

Market Capitalisation*

Large Cap	39.96%
Mid Cap	26.17%
Small Cap	33.74%
Debt & Money Market	0.13%

* % of Net Asset

Expense Ratio**

Regular Plan:	2.04%
Direct Plan:	0.69%

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, 2026 unless otherwise specified.

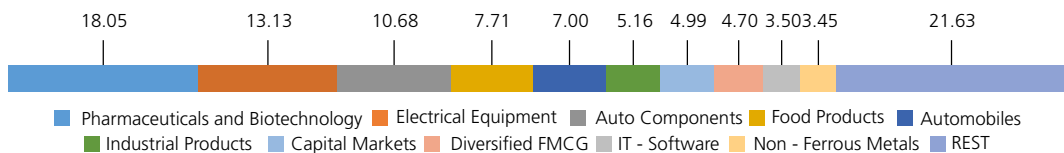
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		SBI FUNDS MANAGEMENT LIMITED	0.69
Pharmaceuticals and Biotechnology	18.05	Diversified FMCG	4.70
ACUTAS CHEMICALS LTD	4.16	Hindustan Unilever Ltd.	4.70
TORRENT PHARMACEUTICALS LTD.	4.15	IT - Software	3.50
Sun Pharmaceuticals Industries Ltd.	3.11	ORACLE FINANCIAL SERVICES	
Marksans Pharma Ltd	2.31	SOFTWARE LTD	3.50
JUBILANT PHARMOVA LIMITED	1.22	Non - Ferrous Metals	3.45
ORCHID PHARMA LTD.	1.15	VEDANTA ALUMINIUM METAL LTD	3.45
ANTHEM BIOSCIENCES LTD	1.13	Healthcare Services	3.44
SAI LIFE SCIENCES LIMITED	0.82	Fortis Healthcare India Ltd	1.86
Electrical Equipment	13.13	ASTER DM HEALTHCARE LTD	1.58
GE VERNOVA T&D INDIA LIMITED	3.48	Agricultural, Commercial and Construction vehicles	2.97
AZAD ENGINEERING LTD	3.38	ASHOK LEYLAND LTD.	2.97
MTAR TECHNOLOGIES LTD.	2.69	Industrial Manufacturing	2.90
Siemens Ltd.	1.91	INDO-MIM LTD	2.90
ABB INDIA LTD	1.67	Beverages	2.78
Auto Components	10.68	UNITED SPIRITS LTD.	2.78
Schaeffler India Ltd	2.13	Diversified Metals	1.77
ZF Commercial Vehicle Control Systems India Limited	2.12	Vedanta Ltd.	1.77
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.02	Aerospace and Defense	1.45
Bosch Ltd.	2.02	ROSSELL TECHSYS LTD.	1.45
Igarashi Motors India Ltd.	1.31	Finance	1.40
TENNECO CLEAN AIR INDIA LIMITED	1.08	APTUS VALUE HOUSING FINANCE	1.40
Food Products	7.71	Textiles and Apparels	1.31
Britannia Industries Ltd.	4.00	Garware Technical Fibres Ltd.	1.31
NESTLE INDIA LTD.	3.71	Consumer Durables	1.25
Automobiles	7.00	MIDWEST LTD.	1.25
Maruti Suzuki India Limited	7.00	Fertilizers and Agrochemicals	1.23
Industrial Products	5.16	P I INDUSTRIES LTD	1.23
Cummins India Ltd.	2.47	Banks	1.00
Grindwell Norton Ltd.	1.73	IndusInd Bank Ltd.	1.00
KSB LTD	0.96	Equity & Equity Related - Total	99.87
Capital Markets	4.99	Triparty Repo	0.59
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	2.49	Net Current Assets/(Liabilities)	-0.46
Aditya Birla Sun Life AMC Ltd	1.81	Grand Total	100.00

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,30,000	1,20,000
Total Value as on July 31, 2026 (₹)	2,75,069	1,36,083
Scheme Returns (%)	20.60	25.88
Nifty MNC Index Returns (%)	15.74	17.95
Alpha*	4.86	7.93
Nifty MNC Index (TRI) (₹)#	2,64,251	1,31,270
Nifty 50 (TRI) (₹)^	2,33,216	1,19,609
Nifty 50 (TRI) Returns (%)	1.50	-0.61

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK TRANSPORTATION & LOGISTICS FUND

An open-ended equity scheme following Transportation & Logistics theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in transportation & logistics and related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*:	Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen
AAUM:	₹514.71 crs
AUM:	₹531.70 crs
Benchmark:	Nifty Transportation & Logistics Index TRI
Allotment Date:	December 16, 2024
Folio Count:	29,782

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	₹11.6410	₹11.9430
IDCW	₹11.6420	₹11.9430

(as on July 31, 2026)

Ratios

Portfolio Turnover	40.80%
[§] Beta	0.93
[§] Sharpe ^{##}	0.32
[§] Standard Deviation	19.43%
^{^^} P/E	34.86
^{^^} P/BV	4.56

Source: [§]ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	39.48%
Mid Cap	16.77%
Small Cap	40.13%
Debt & Money Market	3.62%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.44%
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 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)

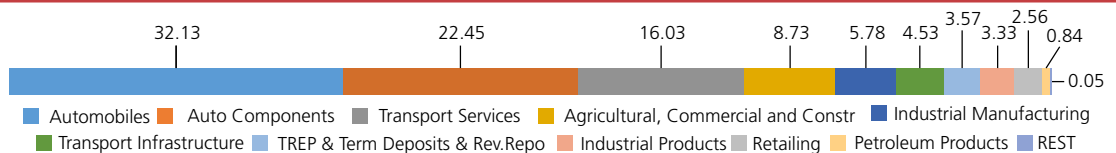
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Agricultural, Commercial and Constr	8.73
Automobiles	32.13	ASHOK LEYLAND LTD.	3.66
Maruti Suzuki India Limited	9.18	TML COMMERCIAL VEHICLES LIMITED	2.81
Hero MotoCorp Ltd.	8.53	V.S.T Tillers Tractors Ltd	2.26
Mahindra & Mahindra Ltd.	6.57	Industrial Manufacturing	5.78
Bajaj Auto Ltd.	5.27	INDO-MIM LTD	5.78
HYUNDAI MOTORS INDIA LTD	2.58	Transport Infrastructure	4.53
Auto Components	22.45	Adani Port and Special Economic Zone Ltd.	4.53
ZF Commercial Vehicle Control Systems India Limited	4.89	Industrial Products	3.33
Sansera Engineering Ltd.	3.40	Carborundum Universal Ltd.	1.80
Igarashi Motors India Ltd.	2.66	Subros Ltd.	1.53
TENNECO CLEAN AIR INDIA LIMITED	2.55	Retailing	2.56
Bosch Ltd.	2.09	ETERNAL LIMITED	2.56
Sundaram Fasteners Ltd.	1.65	Petroleum Products	0.84
AMARA RAJA ENERGY MOB LTD.	1.54	Castrol (India) Ltd.	0.84
Schaeffler India Ltd	1.38	Equity & Equity Related - Total	96.38
KROSS LIMITED	1.26	Triparty Repo	3.57
Motherson Sumi Wiring India Limited	1.03	Net Current Assets/(Liabilities)	0.05
Transport Services	16.03	Grand Total	100.00
Inter Globe Aviation Ltd	5.98		
Great Eastern Shipping Company Ltd	3.89		
MAHINDRA LOGISTICS LTD	1.91		
Blue Dart Express Ltd.	1.75		
DELHIVERY LTD	1.39		
Container Corporation of India Ltd.	1.11		

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, 2026 (₹)	2,22,274	1,25,982
Scheme Returns (%)	12.72	9.41
Nifty Transportation & Logistics TRI (%)	15.13	13.89
Alpha*	-2.41	-4.47
Nifty Transportation & Logistics TRI (₹)#	2,26,532	1,28,768
Nifty 50 (TRI) (₹)^	2,02,646	1,19,609
Nifty 50 (TRI) Returns (%)	1.52	-0.61

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK ENERGY OPPORTUNITIES FUND

An open-ended equity scheme following Energy theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Energy and Energy related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*: Mr. Mandar Pawar & Mr. Abhishek Bisen

AAUM: ₹272.27 crs

AUM: ₹275.37 crs

Benchmark: Nifty Energy TRI

Allotment Date: April 25, 2025

Folio Count: 28,233

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	₹10.6670	₹10.8740
IDCW	₹10.6670	₹10.8730

(as on July 31, 2026)

Ratios

Portfolio Turnover	22.71%
¹ Beta	0.84
¹ Sharpe#	0.07
¹ Standard Deviation	17.29%
^{^^} P/E	14.09
^{^^} P/BV	2.39

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

Market Capitalisation*

Large Cap	53.38%
Mid Cap	25.80%
Small Cap	18.20%
Debt & Money Market	2.62%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.45%
Direct Plan:	0.98%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

(With effect from 30th Oct 2025)

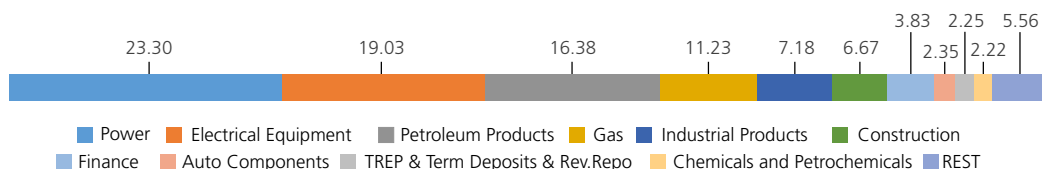
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		KEI INDUSTRIES LTD.	2.18
Power	23.30	Cummins India Ltd.	1.80
NTPC LTD	7.57	JINDAL SAW LTD.	0.42
Tata Power Co. Ltd.	3.73	OSWAL PUMPS LTD	0.24
NHPC LIMITED	2.57	Construction	6.67
Power Grid Corporation Of India Ltd.	2.27	Larsen And Toubro Ltd.	3.86
CESC LTD	2.16	KALPATARU PROJECTS INTERNATIONAL LIMITED	2.81
ACME SOLAR HOLDINGS LTD.	1.85	Finance	3.83
TORRENT POWER LTD	1.85	REC LTD	2.44
NLC India Ltd.	1.30	Power Finance Corporation Ltd.	1.39
Electrical Equipment	19.03	Auto Components	2.35
ABB INDIA LTD	4.76	Exide Industries Ltd	2.35
GE VERNOVA T&D INDIA LIMITED	4.71	Chemicals and Petrochemicals	2.22
Siemens Ltd.	4.51	Linde India Ltd.	2.22
EMMVEE PHOTOVOLTAIC POWER LIMITED	2.08	Oil	1.76
WAAREE ENERGIES LIMITED	1.46	Oil & Natural Gas Corporation Ltd.	1.76
VIKRAM SOLAR LIMITED	1.16	Consumable Fuels	1.50
SUZLON ENERGY LTD.	0.35	Coal India Ltd.	1.50
Petroleum Products	16.38	Consumer Durables	1.36
RELIANCE INDUSTRIES LTD.	7.12	V-Guard Industries Ltd.	0.86
Bharat Petroleum Corporation Ltd.	4.18	Havells India Ltd.	0.50
HINDUSTAN PETROLEUM CORPORATION LTD	2.55	Agricultural Food and other Product	0.57
Indian Oil Corporation Ltd	1.37	Balrampur Chini Mills Ltd.	0.57
Gulf Oil Lubricants India Ltd.	1.16	Equity & Equity Related - Total	97.38
Gas	11.23	Triparty Repo	2.25
GAIL (India) Ltd.	7.56	Net Current Assets/(Liabilities)	0.37
PETRONET LNG LTD.	3.67	Grand Total	100.00
Industrial Products	7.18		
LASER POWER & INFRA LTD	2.54		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	1,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,66,554	1,24,517
Scheme Returns (%)	5.87	7.09
Nifty Energy TRI (%)	11.68	13.01
Alpha*	-5.81	-5.92
Nifty Energy TRI (₹)#	1,73,016	1,28,224
Nifty 50 (TRI) (₹)^	1,59,824	1,19,609
Nifty 50 (TRI) Returns (%)	-0.16	-0.61

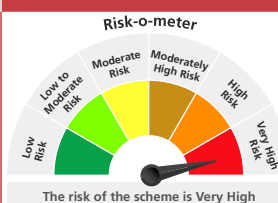
Product Label

This product is suitable for investors who are seeking*:

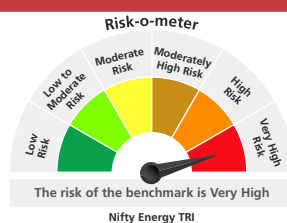
- Long-term capital growth
- Investment in portfolio of predominantly equity and equity related securities of companies engaged in Energy and Energy related activities.

* 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 : - April 25, 2025. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK ACTIVE MOMENTUM FUND

An open-ended equity scheme following momentum theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities selected based on momentum theme, following an in-house model i.e. enhanced earnings factor model. However, there is no assurance that the objective of the scheme will be achieved

Fund Manager*: Mr. Rohit Tandon & Mr. Abhishek Bisen

AAUM: ₹1,535.39 crs

AUM: ₹1,624.76 crs

Benchmark: Nifty 500 TRI

Allotment Date: August 20, 2025

Folio Count: 45,133

Minimum Investment Amount

Initial Investment

- ₹5000 and any amount thereafter

Additional Investment

- ₹1000 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 (Subject to a minimum of 10 SIP installments of ₹500/- each)

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.1220	₹11.2670
IDCW	₹11.1220	₹11.2670

(as on July 31, 2026)

Ratios

Portfolio Turnover	188.00%
^{^^} P/E	31.00
^{^^} P/BV	4.36

Source: ^{^^}Bloomberg

Market Capitalisation*

Large Cap	42.95%
Mid Cap	47.77%
Small Cap	3.52%
Debt & Money Market	5.76%

*% of Net Asset

Expense Ratio**

Regular Plan: 2.13%

Direct Plan: 0.84%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now

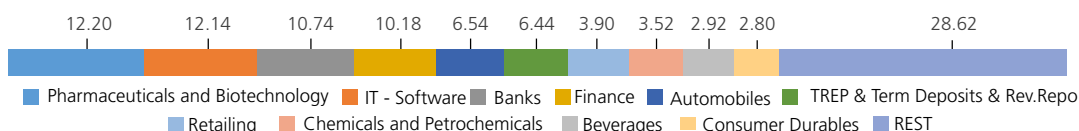


PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Asian Paints Ltd.	0.33
Pharmaceuticals and Biotechnology	12.20	Capital Markets	2.73
Laurus Labs Ltd.	5.39	BSE LTD.	2.73
Alkem Laboratories Ltd.	1.76	Non - Ferrous Metals	2.58
Aurobindo Pharma Ltd.	1.73	HINDUSTAN ZINC LTD.	1.44
Sun Pharmaceuticals Industries Ltd.	1.68	VEDANTA ALUMINIUM METAL LTD	1.14
Lupin Ltd.	1.64	Electrical Equipment	2.27
IT - Software	12.14	HITACHI ENERGY INDIA LIMITED	2.27
COFORGE LIMITED	2.92	Ferrous Metals	2.17
PERSISTENT SYSTEMS LIMITED	2.14	JSW Steel Ltd.	2.17
Mphasis Ltd	1.71	Food Products	2.16
LTIMINDTREE LIMITED	1.70	NESTLE INDIA LTD.	2.16
Tech Mahindra Ltd.	1.50	Realty	2.10
Infosys Ltd.	1.22	PHOENIX MILLS LTD.	2.10
Tata Consultancy Services Ltd.	0.95	Power	2.01
Banks	10.74	ADANI POWER LTD.	2.01
AU Small Finance Bank Ltd.	2.58	Telecom - Services	2.01
IDFC First Bank Limited	2.58	Tata Communications Ltd.	2.01
YES BANK LTD	2.11	Petroleum Products	1.98
Axis Bank Ltd.	1.86	RELIANCE INDUSTRIES LTD.	1.98
IndusInd Bank Ltd.	1.61	Cement and Cement Products	1.87
Finance	10.18	Ultratech Cement Ltd.	1.87
L&T FINANCE LTD	3.92	Diversified Metals	1.76
BAJAJ FINANCE LTD.	3.38	Vedanta Ltd.	1.76
Mahindra & Mahindra Financial Services Ltd.	2.55	Minerals and Mining	1.53
POONAWALLA FINCORP LTD.	0.33	NMDC Ltd.	1.53
Automobiles	6.54	Oil	1.44
TVS Motors Company Ltd	3.06	OIL INDIA LIMITED	1.44
Hero MotoCorp Ltd.	2.11	Insurance	1.37
Bajaj Auto Ltd.	1.37	ICICI Prudential Life Insurance Company Ltd	1.37
Retailing	3.90	Industrial Products	1.32
ETERNAL LIMITED	2.59	SUPREME INDUSTRIES LIMITED	1.32
Trent Ltd	1.31	Equity & Equity Related - Total	94.24
Chemicals and Petrochemicals	3.52	Triparty Repo	6.44
Navin Fluorine International Ltd.	3.52	Net Current Assets/(Liabilities)	-0.68
Beverages	2.92	Grand Total	100.00
RADICO KHAITAN LTD.	2.92		
Consumer Durables	2.80		
Titan Company Ltd.	2.47		

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

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 (₹)	1,20,000	90,000
Total Value as on July 31, 2026 (₹)	1,31,136	97,780
Scheme Returns (%)	17.89	22.05
Nifty 500 (TRI) Returns (%)	5.58	7.11
Alpha*	12.31	14.94
Nifty 500 (TRI) (₹)#	1,23,537	92,591
Nifty 50 (TRI) (₹)^	1,19,401	89,662
Nifty 50 (TRI) Returns (%)	-0.94	-0.91

Product Label

This product is suitable for investors who are seeking*:

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

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

Fund

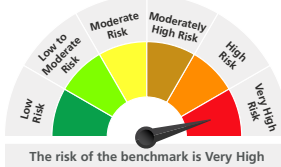
Risk-o-meter



The risk of the scheme is Very High

Benchmark

Risk-o-meter



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: - August 20, 2025. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan - Growth Option.** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index. In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026dated March 20, 2026, the performance of the scheme is benchmarked to 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 MPI Explorer.* For Fund Manager experience, please refer page 163-167 & 182-186. ** The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK RURAL OPPORTUNITIES FUND

An open-ended equity scheme following Rural and allied theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Rural & allied theme. However, there can be no assurance that the investment objective of the scheme would be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*: Mr. Arjun Khanna & Mr. Abhishek Bisen

AAUM: ₹795.55 crs

AUM: ₹806.95 crs

Benchmark: Nifty Rural Index TRI

Allotment Date: November 27, 2025

Folio Count: 31,972

Minimum Investment Amount

Initial Investment

- ₹1000 and any amount thereafter

Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.9040	₹10.0090
IDCW	₹9.9040	₹10.0090

(as on July 31, 2026)

Ratios

Portfolio Turnover	14.27%
^^P/E	24.56
^^P/BV	3.78

Source: ^Bloomberg

Market Capitalisation*

Large Cap	70.87%
Mid Cap	12.24%
Small Cap	15.31%
Debt & Money Market	1.58%

*% of Net Asset

Expense Ratio**

Regular Plan: 2.36%
Direct Plan: 0.81%

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, 2026 unless otherwise specified.

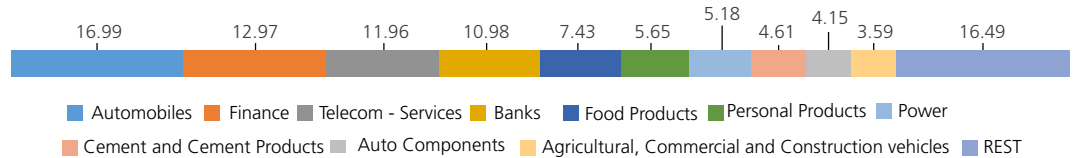
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		MRF Limited	2.47
Automobiles	16.99	Sansera Engineering Ltd.	1.24
Mahindra & Mahindra Ltd.	8.42	KROSS LIMITED	0.44
TVS Motors Company Ltd	4.01	Agricultural, Commercial and Construction vehicles	3.59
Eicher Motors Ltd.	2.14	V.S.T Tillers Tractors Ltd	2.66
Bajaj Auto Ltd.	1.32	ASHOK LEYLAND LTD.	0.93
Maruti Suzuki India Limited	1.10	Diversified FMCG	3.19
Finance	12.97	Hindustan Unilever Ltd.	1.63
SHRIRAM FINANCE LTD.	3.42	ITC Ltd.	1.56
BAJAJ FINANCE LTD.	3.18	Consumer Durables	2.72
Cholamandalam Investment and Finance Company Ltd.	2.52	Asian Paints Ltd.	0.85
POONAWALLA FINCORP LTD.	1.49	BLUE STAR LTD.	0.68
Mahindra & Mahindra Financial Services Ltd.	1.20	MAYUR UNIQUOTERS LTD	0.63
Muthoot Finance Ltd	1.16	Crompton Greaves	0.56
Telecom - Services	11.96	Consumer Electricals Ltd	0.56
Bharti Airtel Ltd	9.78	Industrial Products	2.23
Indus Towers Ltd.	2.18	Cummins India Ltd.	1.33
Banks	10.98	TIME TECHNOPLAST LIMITED	0.90
STATE BANK OF INDIA	9.29	Insurance	2.10
ICICI Bank Ltd.	1.07	SBI Life Insurance Company Ltd	2.10
INDIAN BANK	0.62	Agricultural Food and other Product	1.94
Food Products	7.43	Marico Ltd.	1.94
AVANTI FEEDS LTD	3.37	Chemicals and Petrochemicals	1.88
Britannia Industries Ltd.	3.09	SRF Ltd.	0.97
Godrej Agrovet Ltd.	0.97	JUBILANT INGREVIA LTD	0.91
Personal Products	5.65	Fertilizers and Agrochemicals	0.51
Emami Ltd.	3.63	Coromandel International Ltd.	0.51
Godrej Consumer Products Ltd.	2.02	Non - Ferrous Metals	0.34
Power	5.18	VEDANTA ALUMINIUM METAL LTD	0.34
NTPC LTD	2.80	Equity & Equity Related - Total	98.42
Tata Power Co. Ltd.	1.70	Triparty Repo	1.34
NHPC LIMITED	0.68	Net Current Assets/(Liabilities)	0.24
Cement and Cement Products	4.61	Grand Total	100.00
Ultratech Cement Ltd.	2.95		
Dalmia Bharat Limited	1.37		
Grasim Industries Ltd.	0.29		
Auto Components	4.15		

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

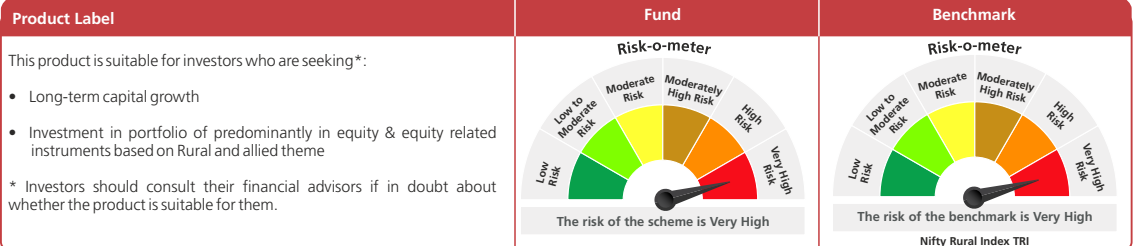
SECTOR ALLOCATION (%)



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 (₹)	90,000	70,000
Total Value as on July 31, 2026 (₹)	91,253	71,639
Scheme Returns (%)	3.48	7.27
Nifty Rural (TRI) Returns (%)	6.70	10.45
Alpha*	-3.22	-3.18
Nifty Rural (TRI) (₹)#	92,392	72,335
Nifty 50 (TRI) (₹)^	89,544	70,417
Nifty 50 (TRI) Returns (%)	-1.25	1.82



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

Scheme Inception : - November 27, 2025. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark; TRI – Total Return Index; In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 no 7.2 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-POD-1/7602/2026 dated March 20, 2026. 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



KOTAK DIVIDEND YIELD FUND

An open-ended equity scheme predominantly investing in dividend yielding stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen
AAUM:	₹237.62 crs
AUM:	₹240.91 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	January 27, 2026
Folio Count:	22,466

Minimum Investment Amount

Initial Investment

- ₹100 and any amount thereafter

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	₹9.8520	₹9.9270
IDCW	₹9.8520	₹9.9270

(as on July 31, 2026)

Ratios

Portfolio Turnover	2.45%
^{^^} P/E	20.72
^{^^} P/BV	3.11

Source: ^{^^}Bloomberg

Market Capitalisation*

Large Cap	76.30%
Mid Cap	19.93%
Small Cap	1.30%
Debt & Money Market	2.47%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.45%
Direct Plan:	1.04%

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

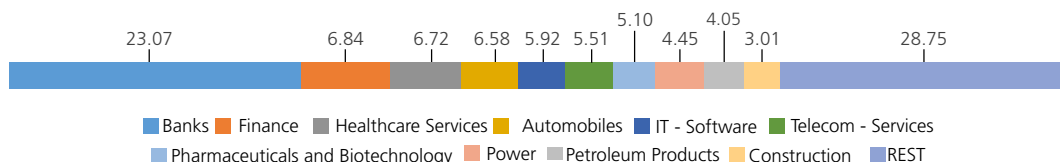
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	23.07	HINDUSTAN PETROLEUM CORPORATION LTD	0.78
ICICI Bank Ltd.	6.08	Construction	3.01
HDFC Bank Ltd.	4.88	Larsen And Toubro Ltd.	3.01
STATE BANK OF INDIA	3.05	Capital Markets	2.91
IndusInd Bank Ltd.	2.54	HDFC Asset Management Company Ltd.	1.97
BANK OF MAHARASHTRA	2.14	BSE LTD.	0.94
Axis Bank Ltd.	2.05	Chemicals and Petrochemicals	2.79
Bank Of Baroda	1.29	SOLAR INDUSTRIES INDIA LIMITED	2.79
Ujivan Small Finance Bank Ltd.	1.04	Beverages	2.73
Finance	6.84	UNITED SPIRITS LTD.	2.73
Cholamandalam Investment and Finance Company Ltd.	2.19	Auto Components	2.58
SHRIRAM FINANCE LTD.	1.78	BHARAT FORGE LTD.	1.78
BAJAJ FINANCE LTD.	1.55	MRF Limited	0.80
Power Finance Corporation Ltd.	1.32	Cement and Cement Products	2.07
Healthcare Services	6.72	Ultratech Cement Ltd.	2.07
Apollo Hospitals Enterprises Ltd.	3.05	Consumer Durables	2.02
MAX HEALTHCARE INSTITUTE LTD.	2.71	Titan Company Ltd.	2.02
ASTER DM HEALTHCARE LTD	0.96	Ferrous Metals	1.76
Automobiles	6.58	Tata Steel Ltd.	1.76
TVS Motors Company Ltd	2.33	Food Products	1.73
Maruti Suzuki India Limited	2.22	Britannia Industries Ltd.	1.73
Mahindra & Mahindra Ltd.	1.17	Aerospace and Defense	1.60
Hero MotoCorp Ltd.	0.86	Bharat Electronics Ltd.	1.60
IT - Software	5.92	Non - Ferrous Metals	1.19
Infosys Ltd.	1.56	Hindalco Industries Ltd	1.19
Tata Consultancy Services Ltd.	1.55	Agricultural, Commercial and Construction Vehicles	1.05
Tech Mahindra Ltd.	1.43	ASHOK LEYLAND LTD.	1.05
PERSISTENT SYSTEMS LIMITED	1.38	Consumable Fuels	1.00
Telecom - Services	5.51	Coal India Ltd.	1.00
Bharti Airtel Ltd	3.33	Realty	0.93
Indus Towers Ltd.	2.18	DLF Ltd.	0.93
Pharmaceuticals and Biotechnology	5.10	Gas	0.85
Sun Pharmaceuticals Industries Ltd.	2.69	PETRONET LNG LTD.	0.85
Ajanta Pharma Ltd.	1.35	Oil	0.81
TORRENT PHARMACEUTICALS LTD.	1.06	Oil & Natural Gas Corporation Ltd.	0.81
Power	4.45	Commercial Services and Supplies	0.26
NTPC LTD	2.68	Teamlease Services Ltd	0.26
Power Grid Corporation Of India Ltd.	1.77	Equity & Equity Related - Total	97.53
Petroleum Products	4.05	Triparty Repo	2.32
RELIANCE INDUSTRIES LTD.	3.27	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	6 Months
Total amount invested (₹)	70,000	60,000
Total Value as on July 31, 2026 (₹)	71,701	61,868
Scheme Returns (%)	7.82	11.24
Nifty 500 (TRI) Returns (%)	14.00	16.18
Alpha*	-6.18	-4.94
Nifty 500 (TRI) (₹)#	72,995	62,650
Nifty 50 (TRI) (₹)^	70,839	61,082
Nifty 50 (TRI) Returns (%)	3.81	6.42

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly in equity & equity related securities of dividend yielding 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 500 TRI

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

Scheme Inception : - January 27, 2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/1 (1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 no 7.2 of SEBI Master Circular no. HO/24/13/1 (1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

Scheme has not completed 6 months since inception



KOTAK SERVICES FUND

An open-ended equity scheme focused on the Services theme, the fund aims to deliver long-term capital appreciation through active investment in equity and equity-related securities of services companies, with flexibility across market capitalizations and a bottom-up stock selection approach following Growth at Reasonable Price (GARP)

Investment Objective: The investment objective of the scheme is to provide long term capital appreciation from an actively managed portfolio of equity and equity related securities of companies belonging to the services industry. However, there can be no assurance that the investment objective of the scheme would be achieved.

Fund Manager*:	Mr. Rohit Tandon, Mr. Abhishek Bisen
AAUM:	₹756.73 crs
AUM:	₹758.75 crs
Benchmark:	Nifty Services Sector TRI
Allotment Date:	February 25, 2026
Folio Count:	29,917

Minimum Investment Amount

Initial Investment

- ₹1000 and any amount thereafter

Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.4830	₹10.5470
IDCW	₹10.4820	₹10.5470

(as on July 31, 2026)

Ratios

Portfolio Turnover	48.08%
^^P/E	20.78
^^P/BV	2.93

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	71.98%
Mid Cap	4.74%
Small Cap	16.18%
Debt & Money Market	7.10%

*% of Net Asset

Expense Ratio**

Regular Plan:	2.39%
Direct Plan:	1.04%

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

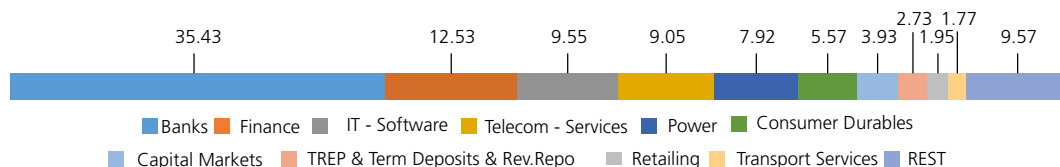
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		360 ONE WAM LTD.	0.43
Banks	35.43	Prudent Corporate Advisory Services Ltd.	0.22
ICICI Bank Ltd.	11.03	Retailing	1.95
STATE BANK OF INDIA	9.29	INFO EDGE (INDIA) LTD.	1.45
Axis Bank Ltd.	8.55	ETERNAL LIMITED	0.50
HDFC Bank Ltd.	5.15	Transport Services	1.77
Ujjivan Small Finance Bank Ltd.	0.94	DELHIVERY LTD	1.25
BANK OF MAHARASHTRA	0.47	Container Corporation of India Ltd.	0.52
Finance	12.53	Industrial Products	1.16
BAJAJ FINANCE LTD.	4.49	QUADRANT FUTURE TEK LIMITED	1.00
PNB HOUSING FINANCE LTD.	3.94	Graphite India Ltd.	0.16
SHRIRAM FINANCE LTD.	2.11	Healthcare Services	1.00
Cholamandalam Investment and Finance Company Ltd.	1.07	Global Health Ltd.	0.62
L&T FINANCE LTD	0.92	KRISHNA INSTITUTE OF MEDICAL	0.38
IT - Software	9.55	Pharmaceuticals and Biotechnology	0.78
Infosys Ltd.	3.98	SAI LIFE SCIENCES LIMITED	0.65
Tech Mahindra Ltd.	3.49	ORCHID PHARMA LTD.	0.13
HCL TECHNOLOGIES LTD.	1.71	Electrical Equipment	0.68
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.37	EMMVEE PHOTOVOLTAIC POWER LIMITED	0.68
Telecom - Services	9.05	IT - Services	0.64
Bharti Airtel Ltd	8.09	TATA TECHNOLOGIES LTD	0.64
Tata Communications Ltd.	0.58	Auto Components	0.49
Indus Towers Ltd.	0.38	Motherson Sumi Wiring India Limited	0.49
Power	7.92	Industrial Manufacturing	0.34
Power Grid Corporation Of India Ltd.	5.14	JNK INDIA LIMITED	0.34
NTPC LTD	1.88	Realty	0.28
ACME SOLAR HOLDINGS LTD.	0.76	BROOKFIELD INDIA REAL ESTATE TRUST	0.28
Tata Power Co. Ltd.	0.14	Leisure Services	0.11
Consumer Durables	5.57	CHALET HOTELS LTD.	0.11
Titan Company Ltd.	4.98	Equity & Equity Related - Total	93.18
Metro Brands Ltd.	0.47	Triparty Repo	2.73
Crompton Greaves Consumer Electricals Ltd	0.12	Net Current Assets/(Liabilities)	4.09
Capital Markets	3.93	Grand Total	100.00
SBI FUNDS MANAGEMENT LIMITED	1.35		
ANGEL ONE LIMITED	1.16		
Aditya Birla Sun Life AMC Ltd	0.77		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly in equity & equity related instruments of companies engaged in Services theme * 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 Services Sector 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

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

GARP - Growth at a Reasonable Price

Size
Large
Medium
Small



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

AAUM: ₹17,419.79 crs

AUM: ₹17,428.74 crs

Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index

Allotment Date: August 3, 2018

Folio Count: 2,02,956

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	₹21.1840	₹23.2430
IDCW	₹21.1840	₹23.2430

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	12.05 yrs
Modified Duration	4.81 yrs
Macaulay Duration	5.00 yrs
Annualised YTM*	7.20%
⁵ Standard Deviation	8.93%
⁵ Beta	1.14
⁵ Sharpe ^{##}	0.44
[^] P/E ⁵⁵	23.75
[^] P/BV ⁵⁵	3.24
Equity Portfolio Turnover ⁵⁵	17.71%
Total Portfolio Turnover ⁹	188.98%

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

⁵⁵Equity Component of the Portfolio.

⁹Total Portfolio Turnover=Equity+Debt+Derivative.

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	45.85%
Mid Cap	8.88%
Small Cap	8.55%
Debt & Money Market	36.72%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.69%
Direct Plan:	0.63%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

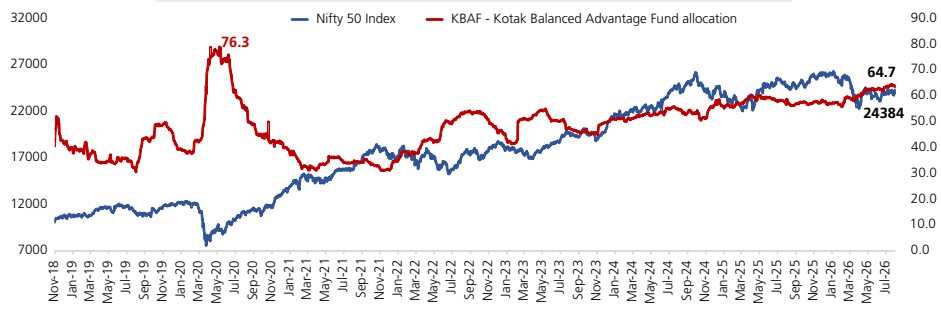
- If units redeemed or switched out are in excess of the limit within 180 days from the date of allotment: 1%

- If units are redeemed or switched out on or after 180 days from the date of allotment: NIL.

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

Folio Count data as on 30th June 2026.

Kotak Balanced Advantage Fund – Asset Allocation



Source: KAMC Internal Analysis. As on 31st July 2026. 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	5.09	
RELIANCE INDUSTRIES LTD.	Petroleum Products	3.43	
STATE BANK OF INDIA	Banks	2.92	
HDFC Bank Ltd.	Banks	2.58	
Bharti Airtel Ltd.	Telecom - Services	2.49	
Larsen And Toubro Ltd.	Construction	1.99	
BAJAJ FINANCE LTD.	Finance	1.88	
Infosys Ltd.	IT - Software	1.66	
SOLAR INDUSTRIES INDIA LIMITED	Chemicals and Petrochemicals	1.54	
ETERNAL LIMITED	Retailing	1.46	
Others		45.83	-6.13
Equity & Equity related - Total		70.80	-6.13
Mutual Fund Units		0.75	
Debt Instruments			
Debentures and Bonds		7.47	
Money Market Instruments		10.00	
Government Dated Securities		10.00	
Commercial Paper(CP)/Certificate of Deposits(CD)		1.80	
Public Sector Undertakings		3.65	
Triparty Repo		4.68	
Infrastructure Investment Trusts		0.51	
Net Current Assets/(Liabilities)		0.34	
Grand Total		100.00	

For detailed portfolio log on to

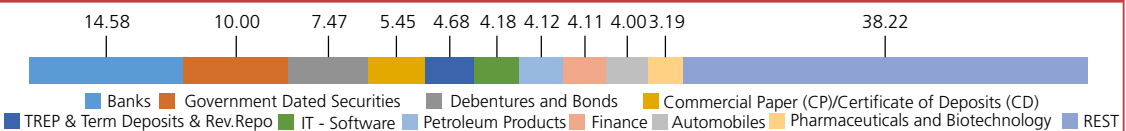
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-balanced-advantage-fund/dir-g>

Also you can scan the QR code for detailed portfolio.



Mutual Fund Units as provided above is towards margin for derivatives transactions.
Equity Derivative Exposure is 6.13%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 year	1 year
Total amount invested (₹)	9,60,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	14,38,917	11,88,549	7,45,677	3,98,574	1,23,525
Scheme Returns (%)	9.89	9.76	8.63	6.73	5.52
NIFTY 50 Hybrid Composite Debt 50:50 Index Returns (%)	9.21	8.87	7.18	5.03	1.68
Alpha*	0.69	0.89	1.46	1.71	3.84
NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)#	13,98,705	11,51,423	7,19,044	3,88,539	1,21,077
Nifty 50 (TRI) (₹)^	15,51,941	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	11.72	11.56	8.16	4.41	-0.61

Product Label

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.

Fund



Benchmark



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 no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PR). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (N) Fully or Partly blocked against Interest Rate Swap (IRS) (N) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be less than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Jul 2026 is 9.80% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. For scheme performance Regular Plan, please refer page no. 147-162. For scheme performance Direct Plan, please refer page no. 168-181. # Risk rate assumed to be 5.41% (FBI). Overnight MIBOR rate as on 31st July 2026). ** The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

KOTAK 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

Scan to Invest Now



Fund Manager*:	Mr. Hiten Shah
AAUM:	₹73,679.64 crs
AUM:	₹74,398.69 crs
Benchmark:	Nifty 50 Arbitrage TRI
Allotment Date:	September 29, 2005
Folio Count:	1,40,931

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 months & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹39.9223	₹42.9431
Monthly IDCW	₹10.7272	₹11.2099

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	0.46 yrs
Modified Duration	0.42 yrs
Macaulay Duration	0.43 yrs
Annualised YTM*	6.87%
⁵ Standard Deviation	0.55%
⁶ Beta	0.71
⁵ Sharpe**	2.54
^{^^} P/E ^{ss}	19.00
^{^^} P/BV ^{ss}	2.92
Equity Portfolio Turnover ^{ss}	494.24%
Total Portfolio Turnover [®]	1,728.05%

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

^{ss}Equity Component of the Portfolio.

[®]Total Portfolio Turnover=Equity+Debt+Derivative.

Source: ICRA MFI Explorer, Bloomberg

Expense Ratio**

Regular Plan:	0.99%
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

For Monthly IDCW Option - The Friday immediately preceding the last Tuesday of the Month

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemptions/switch outs (including SIP/STP) within 30 days from the date of allotment of units: 0.25%

- For redemptions/switch outs (including SIP/STP) after 30 days from the date of allotment of units: Nil

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

Folio Count data as on 30th June 2026.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
Axis Bank Ltd.	Banks	2.73	-2.74
RELIANCE INDUSTRIES LTD.	Petroleum Products	2.15	-2.15
HDFC Bank Ltd.	Banks	2.09	-2.09
KOTAK MAHINDRA BANK LTD.	Banks	2.05	-2.05
Hindalco Industries Ltd	Non - Ferrous Metals	1.81	-1.82
Vodafone Idea Ltd	Telecom - Services	1.58	-1.58
ICICI Bank Ltd.	Banks	1.51	-1.50
STATE BANK OF INDIA	Banks	1.36	-1.37
Cholamandalam Investment and Finance Company Ltd.	Finance	1.17	-1.18
BAJAJ FINANCE LTD.	Finance	1.14	-1.14
Others		50.94	-51.12
Equity & Equity related - Total		68.53	-68.74
Mutual Fund Units			
Money Market Instruments		21.68	
Commercial Paper(CP)/Certificate of Deposits(CD)		2.58	
Public Sector Undertakings		6.07	
Triparty Repo		1.74	
Net Current Assets/(Liabilities)		-0.60	
Grand Total		100.00	

For detailed portfolio log on to

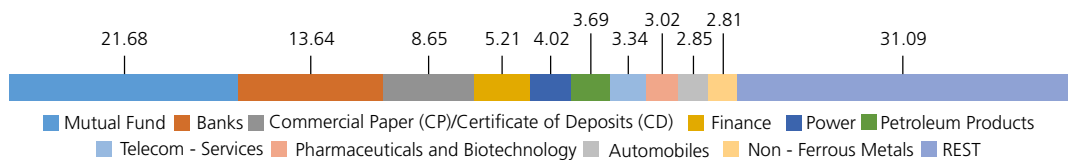
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-arbitrage-fund/dir-g>

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 68.74%

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, 2026 (₹)	52,61,710	16,34,808	10,48,965	7,09,891	3,97,669	1,23,962
Scheme Returns (%)	6.56	6.03	6.25	6.67	6.58	6.21
Nifty 50 Arbitrage Index (TRI) Returns (%)	NA	6.10	6.60	7.23	7.39	7.26
Alpha*	NA	-0.08	-0.35	-0.57	-0.80	-1.05
Nifty 50 Arbitrage Index (TRI) (₹)#	NA	16,41,307	10,62,166	7,20,013	4,02,441	1,24,625
NIFTY 1 Year T-Bill Index (₹)^	52,23,416	16,33,386	10,37,466	7,02,553	3,95,824	1,23,545
NIFTY 1 Year T-Bill Index (%)	6.50	6.01	5.94	6.25	6.27	5.55

Product Label

This product is suitable for investors who are seeking*:

- Income from arbitrage opportunities in the equity market
- Investment in arbitrage opportunities in the cash & derivatives segment of the equity market.

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

Fund



Benchmark



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 no 7.23 of SEBI Master Circular no. HO/24/13/1(11)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Short	Medium	Long

Volatility

Low

Medium

High

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*:	Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Hiten Shah
AAUM:	₹10,333.45 crs
AUM:	₹10,409.45 crs
Benchmark:	Nifty Equity Savings TRI
Allotment Date:	October 13, 2014
Folio Count:	63,375

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	₹27.5371	₹30.5828
Monthly IDCW	₹20.1616	₹21.9554

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	2.94 yrs
Modified Duration	1.98 yrs
Macaulay Duration	2.07 yrs
Annualised YTM*	6.96%
[§] Standard Deviation	6.27%
[§] Beta	0.63
[§] Sharpe ^{##}	0.62
^{##} P/E ^{§§}	20.15
^{##} P/BV ^{§§}	2.76
Equity Portfolio Turnover ^{§§}	29.31%
Total Portfolio Turnover [§]	468.87%

*in case of semi annual YTM, it will be annualized.
^{§§}Equity Component of the Portfolio.

[§]Total Portfolio Turnover=Equity+Debt+Derivative.

Source: [§]ICRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	16.60%
Mid Cap	13.51%
Small Cap	3.99%
Debt & Money Market	65.90%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.72%
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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
Bharti Airtel Ltd	Telecom - Services	3.31	-3.31
HDFC Bank Ltd.	Banks	2.89	-2.90
CNX NIFTY-AUG2026			-2.76
ONE 97 COMMUNICATIONS LTD.	Financial Technology (Fintech)	2.55	-2.55
Adani Port and Special Economic Zone Ltd.	Transport Infrastructure	2.47	-2.49
RADICO KHAITAN LTD.	Beverages	2.39	
Bharti Airtel Ltd	Telecom - Services	2.36	
Maruti Suzuki India Limited	Automobiles	2.34	
Hero MotoCorp Ltd.	Automobiles	2.30	
Indus Towers Ltd.	Telecom - Services	2.20	
Others		45.42	-19.34
Equity & Equity related - Total		68.23	-33.35
Mutual Fund Units		8.75	
Debt Instruments			
Debentures and Bonds		9.66	
Money Market Instruments		2.39	
Government Dated Securities		2.39	
Commercial Paper(CP)/Certificate of Deposits(CD)		0.92	
Public Sector Undertakings		2.30	
Triparty Repo		5.98	
Infrastructure Investment Trusts		3.32	
Net Current Assets/(Liabilities)		-1.55	
Grand Total		100.00	

For detailed portfolio log on to

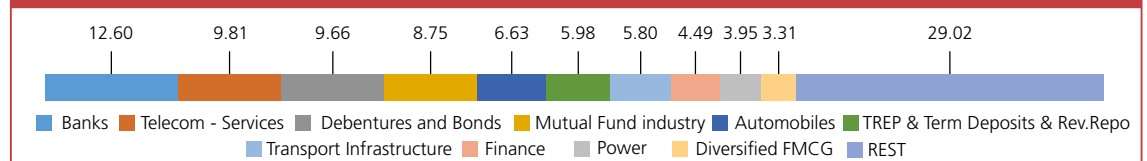
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-savings-fund/dir-g>

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 33.35%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	14,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	25,11,213	19,46,788	11,83,966	7,50,726	4,00,746	1,23,561
Scheme Returns (%)	9.22	9.36	9.65	8.91	7.10	5.57
Nifty Equity Savings Index (TRI) Returns (%)	8.66	8.65	8.49	7.62	6.37	4.09
Alpha*	0.55	0.70	1.16	1.29	0.73	1.48
Nifty Equity Savings Index (TRI) (₹)#	24,24,540	18,75,986	11,35,976	7,27,016	3,96,411	1,22,622
CRISIL 10 Year Gilt Index (₹)^	20,53,478	16,20,422	10,27,302	7,02,072	3,93,080	1,22,523
CRISIL 10 Year Gilt Index (%)	6.03	5.86	5.67	6.23	5.80	3.94

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17/602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK MULTI ASSET ALLOCATION FUND

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

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing in Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. However, there is no assurance that the objective of the scheme will be achieved.

Equity

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Debt

Medium	Short	Low

Volatility

Low
Medium
High



Fund Manager*:	Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar
AAUM:	₹14,548.35 crs
AUM:	₹14,770.10 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:	3,27,266

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	₹15.8060	₹16.4270
IDCW	₹14.8760	₹15.4580

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	6.88 yrs
Modified Duration	2.61 yrs
Macaulay Duration	2.70 yrs
Annualised YTM*	6.48%
^s Standard Deviation	11.53%
^s Beta	1.09
^s Sharpe ^{##}	1.00
^{##} P/E ^{ss}	18.06
^{##} P/BV ^{ss}	2.41
Equity Portfolio Turnover ^{ss}	12.63%
Total Portfolio Turnover ^o	61.41%

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

^{ss}Equity Component of the Portfolio.

^oTotal Portfolio Turnover=Equity+Debt+Derivative.

Source: ⁱCRA MFI Explorer, ^{##}Bloomberg

Market Capitalisation*

Large Cap	38.69%
Mid Cap	16.46%
Small Cap	16.09%
Debt & Money Market	28.76%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.66%
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 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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		Reality		0.45
Banks	11.66	DLF Ltd.		0.45
STATE BANK OF INDIA	3.26	Transport Services		0.42
HDFC Bank Ltd.	2.10	Inter Globe Aviation Ltd		0.42
Bandhan Bank Ltd.	1.74	Gas		0.41
Bank Of Baroda	1.81	GAIL (India) Ltd.		0.41
ICICI Bank Ltd.	1.52	Insurance		0.40
SOUTH INDIAN BANK LTD.	0.75	LIFE INSURANCE CORPORATION		
JAMMU AND KASHMIR BANK LTD.	0.48	OF INDIA LTD.		0.40
Finance	6.55	Consumer Durables		0.39
Power Finance Corporation Ltd.	2.69	Whirlpool of India Ltd.		0.39
SHRIRAM FINANCE LTD.	1.91	Construction		0.19
POONAWALLA FINCORP LTD.	1.36	Ashoka Buildcon Limited		0.19
PIRAMAL FINANCE LTD	0.59	Household Products		0.14
Power	5.43	Navneet Education Ltd.		0.14
NTPC LTD	2.78	Other Utilities		0.13
NLC India Ltd.	1.84	CONCORD ENVIRO SYSTEMS LIMITED		0.13
NTPC GREEN ENERGY LIMITED	0.81	Minerals and Mining		0.01
Automobiles	5.31	NMDC Ltd.		0.01
Maruti Suzuki India Limited	2.94	Equity & Equity Related - Total		71.10
Hero MotoCorp Ltd.	2.37	Future		
Diversified FMCG	5.09	SWIGGY LTD-AUG2026	Retailing	0.56
ITC Ltd.	2.81	WIPO LTD.-AUG2026	IT - Software	0.32
Hindustan Unilever Ltd.	2.28	SBI Life Insurance Company		
Telecom - Services	4.46	Limited - AUG2026	Insurance	0.00\$
Indus Towers Ltd.	2.26	REC LTD.-AUG2026	Finance	0.00\$
Bharti Airtel Ltd	1.47	Vodafone Idea Ltd-AUG2026	Telecom - Services	-0.73
Vodafone Idea Ltd	0.73	NMDC Ltd.-AUG2026	Minerals and Mining	-0.01
IT - Software	3.36	GOLD 1 KG Fineness 0.995 -CT2026C		-0.29
ORACLE FINANCIAL SERVICES		Commodity		
SOFTWARE LTD	2.17	Gold		0.29
Tech Mahindra Ltd.	0.81	GOLD 99.9 FINENESS -		
Infosys Ltd.	0.38	GUJ PHYSICAL SETTLEMENT		0.29
Industrial Manufacturing	3.10	Mutual Fund Units		
INDO-MIM LTD	1.88	KOTAK MUTUAL FUND -	ETF Units	7.20
DEE DEVELOPMENT ENGINEERS LTD	0.62	KOTAK SILVER ETF		
JYOTI CNC AUTOMATION LTD	0.47	KOTAK MUTUAL FUND -	ETF Units	4.28
DEE DEVELOPMENT ENGINEERS		KOTAK GOLD ETF	Mutual Fund	0.54
LIMITED - PREFERENTIAL ALLOTMENT	0.13	Kotak Liquid Direct Growth		
Beverages	2.88	Mutual Fund Units - Total		12.02
RADICO KHAITAN LTD.	1.93	Debt Instruments		
United Breweries Ltd.	0.95	Debentures and Bonds		
Retailing	2.64	Corporate Debt/Financial Institutions		
ETERNAL LIMITED	2.33	MUTHOOT FINANCE LTD.	CRISIL AA+	0.68
SWIGGY LTD	0.31	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.34
Pharmaceuticals and Biotechnology	2.45	AADHAR HOUSING FINANCE LIMITED	ICRA AA	0.07
ACUTAS CHEMICALS LTD	0.95	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.07
ANTHEM BIOSCIENCES LTD	0.87	Corporate Debt/Financial		
ORCHID PHARMA LTD.	0.63	Institutions - Total		1.16
Electrical Equipment	2.34	Public Sector Undertakings		
MTAR TECHNOLOGIES LTD.	1.17	REC LTD	CRISIL AAA	0.09
PREMIER ENERGIES LIMITED	0.72	SMALL INDUSTRIES DEVELOPMENT		
EMMVEE PHOTOVOLTAIC POWER LIMITED	0.29	BANK OF INDIA	CRISIL AAA	0.07
VIKRAM SOLAR LIMITED	0.16	Public Sector Undertakings - Total		0.16
Oil	1.81	Government Dated Securities		
OIL INDIA LIMITED	1.81	6.90% Central Government	SOV	1.19
Healthcare Services	1.78	7.34% Central Government	SOV	0.98
PARK MEDI WORLD LIMITED		7.09% Central Government	SOV	0.43
(PARK HOSPITAL)		6.98% West Bengal State		
Petroleum Products	1.35	Govt-West Bengal	SOV	0.28
RELIANCE INDUSTRIES LTD.	1.35	7.44% Rajasthan State		
Agricultural, Commercial and	1.05	Govt-Rajasthan	SOV	0.17
Construction Vehicles	0.94	7.61% Rajasthan State		
TML COMMERCIAL VEHICLES LIMITED	0.11	Govt-Rajasthan	SOV	0.17
V.S.T Tillers Tractors Ltd		6.88% Bihar State Govt-Bihar	SOV	0.16
Non - Ferrous Metals	1.02	7.06% Central Government	SOV	0.03
Hindalco Industries Ltd	1.02	7.09% Rajasthan State		
Auto Components	0.97	Govt-Rajasthan	SOV	0.01
SAMVARDHANA MOTHERSON		7.20% Karnataka State		
INTERNATIONAL LIMITED	0.97	Govt-Karnataka	SOV	0.01
Capital Markets	0.89	Government Dated Securities - Total		3.43
Aditya Birla Sun Life AMC Ltd	0.54	Money Market Instruments		
BILLIONBRAINS GARAGE VENTURES		Commercial Paper(CP)/		
LIMITED (GROWWW)	0.35	Certificate of Deposits(CD)		
Entertainment	0.80	Corporate Debt/Financial Institutions		
PVR INOX LIMITED	0.46	HDFC BANK LTD.	CARE A1+	1.96
Sun TV Network Ltd.	0.34	Corporate Debt/Financial		
IT - Services	0.76	Institutions - Total		1.96
TATA TECHNOLOGIES LTD	0.76	Public Sector Undertakings		
Industrial Products	0.73	PUNJAB NATIONAL BANK	CRISIL A1+	1.62
KSH INTERNATIONAL LTD	0.45	BANK OF BARODA	FITCH A1+	0.97
Subros Ltd.	0.28	NATIONAL BANK FOR AGRICULTURE &		
Ferrous Metals	0.71	RURAL DEVELOPMENT	FITCH A1+	0.65
Tata Steel Ltd.	0.71	Public Sector Undertakings - Total		3.24
Leisure Services	0.49	Triparty Repo		5.69
SAPPHIRE FOODS INDIA LTD.	0.49	Infrastructure Investment Trusts		
Personal Products	0.47	INDUS INFRA TRUST	Transport Infrastructure	0.03
Dabur India Ltd.	0.17	Infrastructure Investment		
Emami Ltd.	0.30	Trusts - Total		0.03
Chemicals and Petrochemicals	0.46	Net Current Assets/(Liabilities)		0.92
Tata Chemicals Ltd	0.46	Grand Total		100.00

Less than 0.005%

KOTAK MULTI ASSET ALLOCATION FUND

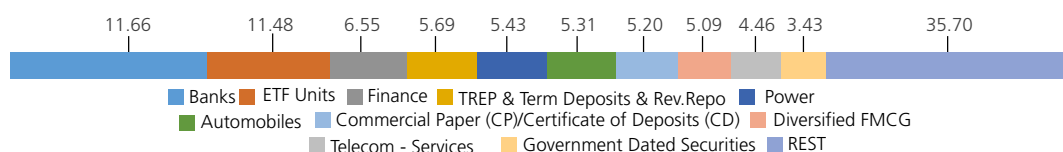
An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

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 (₹)	3,50,000	1,20,000
Total Value as on July 31, 2026 (₹)	4,33,898	1,27,315
Scheme Returns (%)	14.94	11.55
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% Returns (%)	10.91	7.88
Alpha*	4.03	3.67
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% (₹)#	4,10,107	1,25,017
Nifty 50 (TRI) (₹)^	3,71,968	1,19,609
Nifty 50 (TRI) Returns (%)	4.12	-0.61

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

*For Fund Manager experience, please refer page 163-167 & 182-186. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK AGGRESSIVE 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

Short	Medium	Long

Volatility

Low
Medium
High

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*:	Mr. Atul Bhole & Mr. Abhishek Bisen
AAUM:	₹9,097.91 crs
AUM:	₹9,204.96 crs
Benchmark:	Nifty 50 Hybrid Composite Debt 65:35 Index
Allotment Date:	November 25, 1999
Folio Count:	1,73,896

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	₹65.4090	₹77.8350
IDCW	₹38.4400	₹47.7140

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	9.25 yrs
Modified Duration	4.00 yrs
Macaulay Duration	4.15 yrs
Annualised YTM*	6.97%
^s Standard Deviation	12.89%
^b Beta	1.25
[^] Sharpe**	0.56
[^] P/E ^{ss}	24.11
[^] P/BV ^{ss}	3.85
Equity Portfolio Turnover ^{ss}	19.14%
Total Portfolio Turnover ^o	45.83%

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

^{ss}Equity Component of the Portfolio.

^oTotal Portfolio Turnover=Equity+Debt+Derivative.

Source: ^oICRA MFI Explorer, ^{ss}Bloomberg

Market Capitalisation*

Large Cap	45.82%
Mid Cap	25.62%
Small Cap	6.91%
Debt & Money Market	21.65%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.78%
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 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

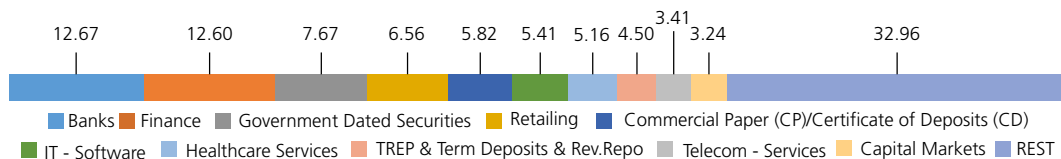
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related Finance	12.67	Equity & Equity Related - Total		78.35
Cholamandalam Investment and Finance Company Ltd.	3.15	Debt Instruments		
SHRIRAM FINANCE LTD.	2.65	Debentures and Bonds		
BAJAJ FINANCE LTD.	2.47	Corporate Debt/Financial Institutions		
Power Finance Corporation Ltd.	1.89	360 ONE PRIME LTD. (^)	ICRA AA	0.54
POONAWALLA FINCORP LTD.	1.02	ANDHRA PRADESH STATE BEVERAGES		
REC LTD	0.87	CORPORATION LIMITED	FITCH AA(CE)	0.51
TATA CAPITAL LIMITED	0.62	MUTHOOT FINANCE LTD.	CRISIL AA+	0.38
Banks	12.60	TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.16
HDFC Bank Ltd.	3.41	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.07
ICICI Bank Ltd.	3.34	Corporate Debt/Financial Institutions - Total		1.66
STATE BANK OF INDIA	3.01	Public Sector Undertakings		
INDIAN BANK	1.72	REC LTD(^)	CRISIL AAA	0.36
BANK OF MAHARASHTRA	1.12	Power Finance Corporation Ltd.	CRISIL AAA	0.35
Retailing	6.56	SMALL INDUSTRIES DEVELOPMENT		
ETERNAL LIMITED	4.38	BANK OF INDIA (^)	CRISIL AAA	0.28
VISHAL MEGA MART LIMITED	1.13	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	0.19
SWIGGY LTD	1.05	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.11
IT - Software	5.41	REC LTD	CRISIL AAA	0.11
Infosys Ltd.	1.64	Public Sector Undertakings - Total		1.40
Mphasis Ltd.	1.58	Government Dated Securities		
ORACLE FINANCIAL SERVICES		7.34% Central Government	SOV	1.98
SOFTWARE LTD	1.17	7.24% Central Government	SOV	1.16
Tech Mahindra Ltd.	0.57	6.90% Central Government(^)	SOV	0.96
Birlasoft Ltd.	0.45	7.54% Tamil Nadu State		
Healthcare Services	5.16	Govt(^)-Tamil Nadu	SOV	0.82
Fortis Healthcare India Ltd	3.29	7.58% Karnataka State		
Apollo Hospitals Enterprises Ltd.	1.33	Govt(^)-Karnataka	SOV	0.71
MAX HEALTHCARE INSTITUTE LTD.	0.54	7.62% Uttar Pradesh State		
Telecom - Services	3.41	Govt(^)-Uttar Pradesh	SOV	0.33
Bharti Airtel Ltd	3.41	7.21% Tamil Nadu State		
Capital Markets	3.24	Govt-Tamil Nadu	SOV	0.27
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	1.25	6.79% Central Government(^)	SOV	0.22
Prudent Corporate Advisory Services Ltd.	0.80	G5 CG 15/10/2038 - (STRIPS)	SOV	0.14
NUVAMA WEALTH MANAGEMENT LIMITED		G5 CG 22/10/2038 - (STRIPS)	SOV	0.14
BSE LTD.	0.76	7.21% Karnataka State		
Aerospace and Defense	3.21	Govt-Karnataka	SOV	0.11
Bharat Electronics Ltd.	2.00	7.30% Central Government(^)	SOV	0.11
ROSSELL TECHSYS LTD.	1.21	G5 CG 15/04/2036 - (STRIPS)	SOV	0.08
Electrical Equipment	3.17	7.62% Haryana State		
GE VERNOVA T&D INDIA LIMITED	1.75	Govt(^)-Haryana	SOV	0.06
Apar Industries Limited	1.42	7.67% Punjab State Govt(^)-Punjab	SOV	0.06
Pharmaceuticals and Biotechnology	3.16	8.00% Kerala State Govt-Kerala	SOV	0.06
Ipca Laboratories Ltd.	1.25	8.15% Tamil Nadu State		
Sun Pharmaceuticals Industries Ltd.	0.97	Govt(^)-Tamil Nadu	SOV	0.06
TORRENT PHARMACEUTICALS LTD.	0.94	G5 CG 25/11/2043 - (STRIPS)	SOV	0.06
Chemicals and Petrochemicals	3.13	6.48% Central Government	SOV	0.05
SOLAR INDUSTRIES INDIA LIMITED	1.37	G5 CG 22/10/2036 - (STRIPS)	SOV	0.05
SRF Ltd.	1.12	G5 CG 22/10/2039 - (STRIPS)	SOV	0.04
Deepak Nitrite Ltd.	0.64	G5 CG 22/04/2042 - (STRIPS)	SOV	0.03
Cement and Cement Products	3.11	G5 CG 19/06/2036 - (STRIPS)	SOV	0.03
Ultratech Cement Ltd.	2.32	7.39% Tamil Nadu State		
JK Cement Ltd.	0.79	Govt-Tamil Nadu	SOV	0.02
Consumer Durables	2.82	7.71% Andhra Pradesh State		
Century Plyboards (India) Ltd.	1.18	Govt-Andhra Pradesh	SOV	0.02
LG ELECTRONICS INDIA LTD	0.88	7.71% Gujarat State Govt-Gujarat	SOV	0.02
Havells India Ltd.	0.74	7.78% Rajasthan State		
DIXON TECHNOLOGIES INDIA LTD.	0.02	Govt-Rajasthan	SOV	0.02
Auto Components	2.07	G5 CG 22/04/2041 - (STRIPS)	SOV	0.02
UNO MINDA LIMITED	0.88	G5 CG 22/04/2042 - (STRIPS)	SOV	0.02
Schaeffler India Ltd	0.71	6.91% Rajasthan State		
MRF Limited	0.48	Govt-Rajasthan	SOV	0.01
Petroleum Products	1.52	7.09% Central Government(^)	SOV	0.01
RELIANCE INDUSTRIES LTD.	0.77	Government Dated Securities - Total		7.67
Bharat Petroleum Corporation Ltd.	0.75	Money Market Instruments		
Beverages	1.16	Commercial Paper(CP)/ Certificate of Deposits(CD)		
UNITED SPIRITS LTD.	1.16	Corporate Debt/Financial Institutions		
Ferrous Metals	1.07	AXIS BANK LTD.	CRISIL A1+	1.33
Jindal Steel & Power Ltd.	1.07	HDFC BANK LTD.(^)	CARE A1+	1.05
Construction	0.85	Bahadur Chand Investments		
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.85	Private Limited(^)	ICRA A1+	0.53
Power	0.83	SUNDARAM FINANCE LTD.(^)	CRISIL A1+	0.16
Tata Power Co. Ltd.	0.83	Corporate Debt/Financial Institutions - Total		3.07
Fertilizers and Agrochemicals	0.79	Public Sector Undertakings		
P I INDUSTRIES LTD	0.79	SMALL INDUSTRIES DEVELOPMENT		
Industrial Products	0.78	BANK OF INDIA	CARE A1+	1.07
Polycab India Ltd.	0.78	BANK OF BARODA	FITCH A1+	1.06
Food Products	0.76	BANK OF BARODA	CARE A1+	0.26
AVANTI FEEDS LTD	0.76	INDIAN BANK	CRISIL A1+	0.20
Realty	0.61	CANARA BANK	ICRA A1+	0.16
OBEROI REALTY LTD	0.61	Public Sector Undertakings - Total		2.75
Agricultural, Commercial and Construction Vehicles	0.26	Triparty Repo		4.50
V.S.T Tillers Tractors Ltd	0.26	Net Current Assets/(Liabilities)		0.60
		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 (₹)	14,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	31,51,210	24,10,453	13,86,215	8,02,265	4,12,820	1,25,373
Scheme Returns (%)	12.95	13.37	14.07	11.58	9.11	8.44
NIFTY 50 Hybrid Composite Debt 65:35 Index Returns (%)	10.41	10.32	9.70	7.51	4.88	1.03
Alpha*	2.54	3.05	4.36	4.07	4.24	7.42
NIFTY 50 Hybrid Composite Debt 65:35 Index (₹)#	26,78,390	20,48,787	11,86,350	7,24,983	3,87,668	1,20,661
Nifty 50 (TRI) (₹)^	29,54,311	22,36,883	12,67,639	7,36,949	3,84,937	1,19,609
Nifty 50 (TRI) Returns (%)	11.94	11.97	11.56	8.16	4.41	-0.61

Product Label

This product is suitable for investors who are seeking*:

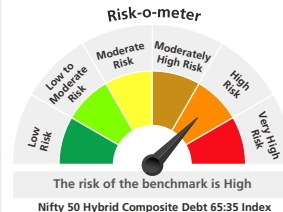
- Long term capital growth
- Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments.

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

Fund



Benchmark



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 - 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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. (^) 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. Alpha is difference of scheme return with benchmark return. Hedging Position through Interest Rate Swaps as on 31 Jul 2026 is 5.46% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Value	GARP	Growth

GARP - Growth at a Reasonable Price

Maturity

Short	Medium	Long

Volatility

Low
Medium
High



Scan to Invest Now

Fund Manager*:	Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
AAUM:	₹2,871.37 crs
AUM:	₹2,860.04 crs
Benchmark:	CRISIL Hybrid 85+15 Conservative Index
Allotment Date:	December 02, 2003
Folio Count:	54,628

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹59.9826	₹70.1123
Monthly IDCW	₹12.2806	₹13.5108

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	9.81 yrs
Modified Duration	4.73 yrs
Macaulay Duration	4.93 yrs
Annualised YTM*	7.43%
⁵ Standard Deviation	5.95%
^{**} P/E ⁵⁵	14.16
^{**} P/BV ⁵⁵	2.23

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

⁵⁵Equity Component of the Portfolio.

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

Market Capitalisation*

Large Cap	15.35%
Mid Cap	6.49%
Small Cap	1.38%
Debt & Money Market	76.78%

*% of Net Asset

Expense Ratio**

Regular Plan:	1.71%
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

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%

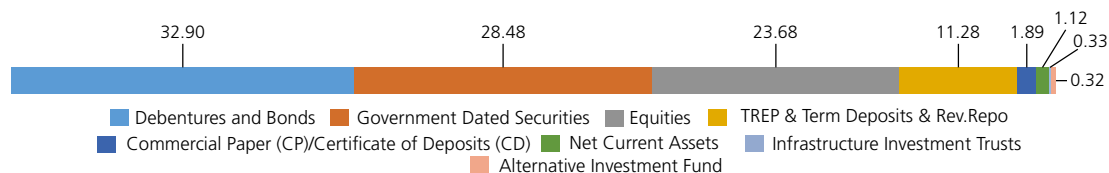
- If units are redeemed or switched out after 6 months from the date of allotment: NIL

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

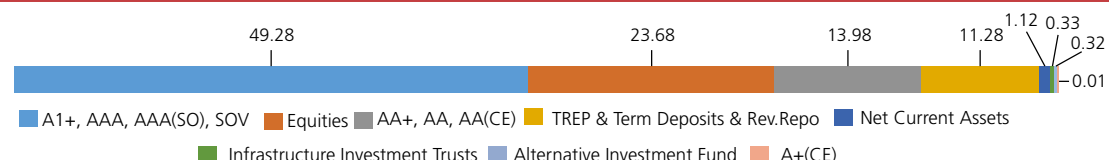
Folio Count data as on 30th June 2026.

PORTFOLIO					
Issuer/Instrument		Rating	% to Net Assets	Issuer/Instrument	
Equity & Equity related Banks			5.75	7.74% Tamil Nadu State Govt-Tamil Nadu	SOV
ICICI Bank Ltd.		1.51		7.56% Karnataka State Govt-Karnataka	SOV
STATE BANK OF INDIA		1.27		GS CG 15/04/2038 - (STRIPS)	SOV
HDFC Bank Ltd.		0.92		7.52% Bihar State Govt-Bihar	SOV
Axis Bank Ltd.		0.66		7.17% Tamil Nadu State Govt-Tamil Nadu	SOV
BANK OF MAHARASHTRA		0.42		GS CG 06/05/2038 - (STRIPS)	SOV
Bank Of Baroda		0.39		7.3% Central Government(^)	SOV
INDIAN BANK		0.39		GS CG 15/04/2045 - (STRIPS)	SOV
IndusInd Bank Ltd.		0.19		GS CG 25/05/2043 - (STRIPS)	SOV
Automobiles		2.06		GS CG 22/04/2036 - (STRIPS)	SOV
Maruti Suzuki India Limited		1.15		8.15% Tamil Nadu State Govt-Tamil Nadu	SOV
Hero MotoCorp Ltd.		0.91		7.65% Madhya Pradesh State Govt-Madhya Pradesh	SOV
Telecom - Services		1.61		6.88% Bihar State Govt-Bihar	SOV
Bharti Airtel Ltd		1.13		6.57% Andhra Pradesh State Govt-Andhra Pradesh	SOV
Indus Towers Ltd.		0.48		7.17% Central Government	SOV
Healthcare Services		1.38		GS CG 25/05/2036 - (STRIPS)	SOV
MAX HEALTHCARE INSTITUTE LTD.		0.59		GS CG 25/05/2038 - (STRIPS)	SOV
Fortis Healthcare India Ltd		0.40		GS CG 25/05/2037 - (STRIPS)	SOV
ASTER DM HEALTHCARE LTD		0.39		GS CG 25/11/2038 - (STRIPS)	SOV
IT - Software		1.33		GS CG 25/11/2040 - (STRIPS)	SOV
Tech Mahindra Ltd.		0.59		GS CG 25/05/2040 - (STRIPS)	SOV
Mphasis Ltd		0.42		8.05% Tamil Nadu State Govt-Tamil Nadu	SOV
Infosys Ltd.		0.32		7.09% Central Government(^)	SOV
Pharmaceuticals and Biotechnology		1.30		GS CG 25/05/2041 - (STRIPS)	SOV
Divi s Laboratories Ltd.		0.53		7.26% Central Government	SOV
TORRENT PHARMACEUTICALS LTD.		0.49		7.34% Central Government	SOV
Sun Pharmaceuticals Industries Ltd.		0.28		Government Dated Securities - Total	28.48
Beverages		1.25		Public Sector Undertakings	
UNITED SPIRITS LTD.		0.68		NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA
RADICO KHAITAN LTD.		0.57		National Housing Bank (^)	CARE AAA
Power		1.12		REC LTD	CRISIL AAA
NTPC LTD		1.12		TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)
Capital Markets		0.96		NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA
BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)		0.53		Power Finance Corporation Ltd. (^)	CRISIL AAA
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.		0.35		INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA
SBI FUNDS MANAGEMENT LIMITED		0.08		Power Finance Corporation Ltd.	CRISIL AAA
Finance		0.94		U P Power Corporation Ltd (	Guaranteed By
POONAWALLA FINCORP LTD.		0.43		UP State Government)	CRISIL A+(CE)
Power Finance Corporation Ltd.		0.31		Public Sector Undertakings - Total	11.09
Cholamandalam Investment and Finance Company Ltd.		0.20		Corporate Debt/Financial Institutions	
Petroleum Products		0.90		JTPM METAL TRADERS PVT LTD (^)	CRISIL AA
RELiance INDUSTRIES LTD.		0.90		ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)
Retailing		0.76		LIC HOUSING FINANCE LTD.	CRISIL AAA
LENSKART SOLUTIONS LIMITED		0.38		MUTHOOT FINANCE LTD.	CRISIL AA+
SWIGGY LTD		0.38		PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030	CRISIL AAA(SO)
Consumer Durables		0.67		(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)
Century Plyboards (India) Ltd.		0.35		PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029	CRISIL AAA(SO)
Pokarna Ltd.		0.22		(SHIVSHAKTI TRUST)	CRISIL AAA
LG ELECTRONICS INDIA LTD		0.10		360 ONE PRIME LTD. (^)	ICRA AA
Agricultural, Commercial and Construction Vehicles		0.60		ADANI POWER LTD	CRISIL AA
V.S.T Tillers Tractors Ltd		0.32		BHARTI TELECOM LTD.	CRISIL AAA
ASHOK LEYLAND LTD.		0.28		HDB FINANCIAL SERVICES LTD.	CRISIL AAA
Food Products		0.58		Corporate Debt/Financial Institutions - Total	21.81
Britannia Industries Ltd.		0.58		Money Market Instruments	
Reality		0.46		Commercial Paper(CP)/ Certificate of Deposits(CD)	
BAGMANE PRIME OFFICE REIT(***)		0.46		Corporate Debt/Financial Institutions	
Ferrous Metals		0.45		HERO FINCORP LTD.	CRISIL A1+
Tata Steel Ltd.		0.45		HDFC BANK LTD.	CARE A1+
Transport Services		0.45		SUNDARAM FINANCE LTD.	CRISIL A1+
Inter Globe Aviation Ltd		0.45		Corporate Debt/Financial Institutions - Total	1.89
Industrial Manufacturing		0.32		Triparty Repo	11.28
DEE DEVELOPMENT ENGINEERS LTD		0.27		Alternative Investment Fund	
INDO-MIM LTD		0.05		CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund
Cement and Cement Products		0.30			0.32
Ultratech Cement Ltd.		0.30		Alternative Investment Fund - Total	0.32
Diversified FMCG		0.22		Infrastructure Investment Trusts	
ITC Ltd.		0.22		RAAJMARG INFRA INVESTMENT TRUST	Transport Infrastructure
Insurance		0.18		INDUS INFRA TRUST	Transport Infrastructure
LIFE INSURANCE CORPORATION OF INDIA LTD.		0.18		Infrastructure Investment Trusts - Total	0.33
Auto Components		0.09		Net Current Assets/(Liabilities)	1.12
TENNECO CLEAN AIR INDIA LIMITED		0.09		Grand Total	100.00
Equity & Equity Related - Total Debt Instruments		23.68			
Debentures and Bonds					
Government Dated Securities					
7.24% Central Government	SOV	7.14			
6.90% Central Government(^)	SOV	6.63			
7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	1.78			
7.21% Tamil Nadu State Govt-Tamil Nadu	SOV	1.76			
7.58% Karnataka State Govt-Karnataka	SOV	1.23			
7.45% Bihar State Govt-Bihar	SOV	1.23			
7.54% Tamil Nadu State Govt-Tamil Nadu	SOV	1.06			
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.05			
7.73% Tamil Nadu State Govt-Tamil Nadu	SOV	0.89			
GS CG 25/11/2035 - (STRIPS)	SOV	0.57			

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 (₹)	27,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	80,19,119	18,79,219	11,36,280	7,21,491	3,90,738	1,22,565
Scheme Returns (%)	8.61	8.69	8.50	7.32	5.40	4.01
CRISIL Hybrid 85+15 Conservative Index Returns (%)	8.45	7.94	7.58	7.34	6.67	5.80
Alpha*	0.15	0.75	0.91	-0.02	-1.26	-1.80
CRISIL Hybrid 85+15 Conservative Index (₹)#	78,54,853	18,06,645	10,99,933	7,21,874	3,98,167	1,23,705
CRISIL 10 Year Gilt Index (₹)^	58,81,431	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index Returns (%)	6.28	5.86	5.67	6.23	5.80	4.05

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.	Risk-o-meter The risk of the scheme is High	Risk-o-meter The risk of the benchmark is Moderately High CRISIL Hybrid 85+15- Conservative Index

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)/2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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. (^) 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 2026 is 1.76% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). ** Existing investment in REITs held by debt schemes of Mutual Funds as on July 31, 2026, is grandfathered. ** The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For last three IDCW, please refer page no 187-189. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey
AUM:	₹9,600.93 crs
AUM:	₹8,817.59 crs
Benchmark:	NIFTY 1D Rate index
Allotment Date:	January 15, 2019
Folio Count:	6,411

Minimum Investment Amount

Minimum Application Amount (Non - SIP)

- ₹1000 and any amount thereafter

Minimum Additional Purchase Amount

- ₹500 and any amount thereafter

Systematic Investment Plan (SIP)

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

Ideal Investments Horizon

- 1 day

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1451.8048	₹1461.8688
Daily IDCW	₹1004.7568	₹1003.6055

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	3.36 days
Modified Duration	3.25 days
Macaulay Duration	3.25 days
Annualised YTM*	5.30%
⁵ Standard Deviation	0.08%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Expense Ratio**

Regular Plan:	0.18%
Direct Plan:	0.07%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

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

Folio Count data as on 30th June 2026.

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			

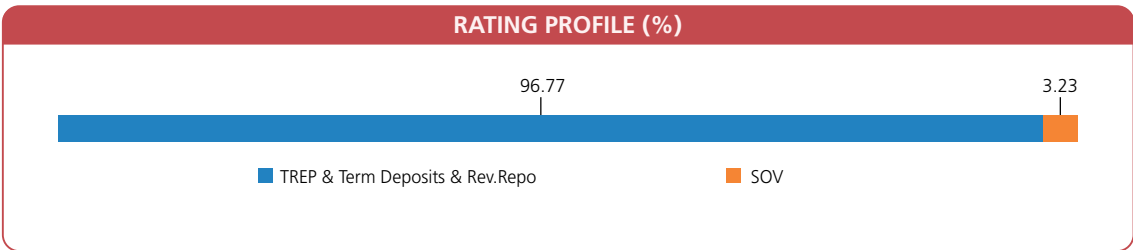
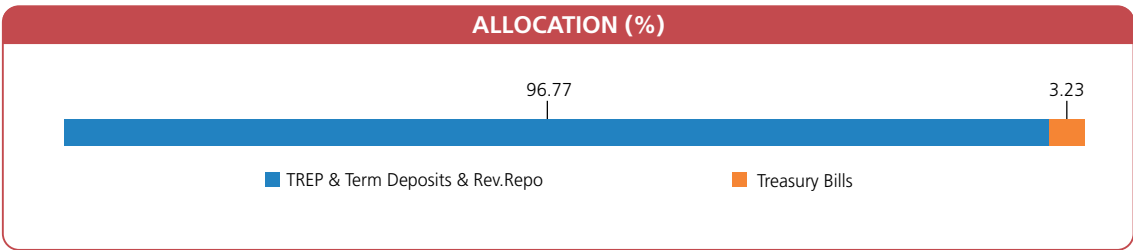
Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

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PORTFOLIO		
Issuer/Instrument	Industry/Rating	% to Net Assets
Treasury Bills		
182 DAYS TREASURY BILL 06/08/2026	SOV	1.13
182 DAYS TREASURY BILL 21/08/2026	SOV	1.13
182 DAYS TREASURY BILL 13/08/2026	SOV	0.57
91 DAYS TREASURY BILL 20/08/2026	SOV	0.40
Treasury Bills - Total		3.23
Reverse Repo		73.17
Triparty Repo		23.60
Grand Total		100.00



SYSTEMATIC INVESTMENT PLAN (SIP)						
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month						
Monthly SIP of (₹) 10000	Since Inception	7 years	5 years	3 years	1 year	
Total amount invested (₹)	9,10,000	8,40,000	6,00,000	3,60,000	1,20,000	
Total Value as on July 31, 2026 (₹)	11,21,072	10,20,740	6,95,666	3,92,602	1,23,318	
Scheme Returns (%)	5.41	5.49	5.86	5.72	5.19	
Nifty 1D Rate Index Returns (%)	5.54	5.61	5.97	5.80	5.27	
Alpha*	-0.12	-0.12	-0.10	-0.08	-0.07	
Nifty 1D Rate Index (₹)#	11,26,466	10,25,172	6,97,497	3,93,071	1,23,365	
NIFTY 1 Year T-Bill Index (₹)^	11,43,797	10,37,468	7,02,555	3,95,826	1,23,547	
NIFTY 1 Year T-Bill Index Returns (%)	5.93	5.94	6.25	6.27	5.55	

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 The risk of the scheme is Low	Risk-o-meter 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

Scheme Inception : - January 15, 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 is for 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. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Short

Medium

Long

Volatility

Low

Medium

High



Fund Manager*	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹15,208.94 crs
AUM:	₹15,707.88 crs
Benchmark:	Nifty Ultra Short Duration Debt Index A-I
Allotment Date:	August 13, 2004
Folio Count:	36,047

- 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	₹45.7048	₹48.1189
Monthly IDCW	₹10.7454	₹20.7469

(as on July 31, 2026)

Debt Quant & Ratios	
Average Maturity	0.52 yrs
Modified Duration	0.39 yrs
Macaulay Duration	0.40 yrs
Annualised YTM*	7.25%
⁵ Standard Deviation	0.71%

*in case of semi annual YTM, it will be annualized. Source: ¹ICRA MFI Explorer.

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

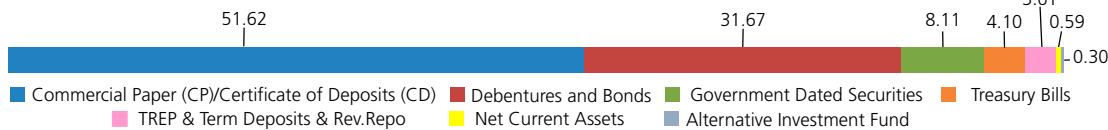
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate		B-II	
Relatively High			

PORTFOLIO					
Issuer/Instrument		Rating	% to Net Assets	Issuer/Instrument	
Debt Instruments				Money Market Instruments	
Debentures and Bonds				Commercial Paper(CP)/ Certificate of Deposits(CD)	
Government Dated Securities				Treasury Bills	
6.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	2.85	182 DAYS TREASURY BILL 06/08/2026	SOV	1.59
6.90% Maharashtra State Govt(^)-Maharashtra	SOV	1.91	364 DAYS TREASURY BILL 11/02/2027	SOV	1.24
7.35% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.97	182 DAYS TREASURY BILL 13/08/2026	SOV	0.64
6.17% Central Government	SOV	0.80	364 DAYS TREASURY BILL 10/09/2026	SOV	0.63
6.04% Gujarat State Govt(^)-Gujarat	SOV	0.64	Treasury Bills - Total		4.10
7.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.48	Public Sector Undertakings		
7.57% Gujarat State Govt-Gujarat	SOV	0.29	BANK OF BARODA(^)	CARE A1+	4.15
GS CG 17/12/2026 - (STRIPS)	SOV	0.16	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+	3.69
7.17% Rajasthan State Govt-Rajasthan	SOV	0.01	PUNJAB NATIONAL BANK(^)	CRISIL A1+	3.23
Government Dated Securities - Total		8.11	CANARA BANK(^)	CRISIL A1+	2.46
Public Sector Undertakings			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)	FITCH A1+	2.46
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.67	UNION BANK OF INDIA(^)	ICRA A1+	2.16
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	1.30	BANK OF BARODA	FITCH A1+	1.24
Power Finance Corporation Ltd. (^)	CRISIL AAA	0.63	PUNJAB & SIND BANK(^)	ICRA A1+	1.22
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.02	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	0.92
Public Sector Undertakings - Total		5.62	UNION BANK OF INDIA	FITCH A1+	0.61
Corporate Debt/Financial Institutions			BANK OF INDIA	CRISIL A1+	0.31
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	3.01	Export-Import Bank of India	CRISIL A1+	0.16
MANKIND PHARMA LTD. (^)	CRISIL AA+	2.71	Public Sector Undertakings - Total		22.61
BHARTI TELECOM LTD. (^)	CRISIL AAA	1.63	Corporate Debt/Financial Institutions		
360 ONE PRIME LTD. (^)	ICRA AA	1.59	HDFC BANK LTD.(^)	CARE A1+	6.63
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA	1.55	AXIS BANK LTD.(^)	CRISIL A1+	5.56
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.30	INDUSIND BANK LTD.(^)	CRISIL A1+	2.47
VEDANTA LTD.(^)	ICRA AA+	1.28	MUTHOOT FINANCE LTD.	CRISIL A1+	1.99
MUTHOOT FINANCE LTD.	CRISIL AA+	1.28	MINDSPACE BUSINESS PARKS REIT(*)	CRISIL A1+	1.79
TORRENT PHARMACEUTICALS LTD. (^)	ICRA AA+	1.27	FEDERAL BANK LTD.(^)	CRISIL A1+	1.67
POONAWALLA FINCORP LIMITED (^)	CRISIL AAA	1.27	YES BANK LTD.(^)	CRISIL A1+	1.53
ADANI POWER LTD. (^)	CRISIL AA	1.21	TATA TELESERVICES LIMITED	CRISIL A1+	0.93
PIRAMAL FINANCE LTD. (^)	CARE AA+	1.12	TATA HOUSING DEVELOPMENT CO. LTD.(^)	FITCH A1+	0.92
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	1.10	IIFL FINANCE LIMITED(^)	CRISIL A1+	0.92
NUVAMA WEALTH FINANCE LIMITED (^)	CARE AA	0.95	TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.90
ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.80	Manappuram Finance Ltd.	CRISIL A1+	0.62
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.71	Bahadur Chand Investments Private Limited	ICRA A1+	0.62
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.64	BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.61
EMBASSY OFFICE PARKS REIT(*)	CRISIL AAA	0.64	AXIS SECURITIES LIMITED	CRISIL A1+	0.61
TATA CAPITAL LTD.	CRISIL AAA	0.36	EMBASSY OFFICE PARKS REIT(^)	CRISIL A1+	0.46
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.36	CHOLAMANDALAM SECURITIES LIMITED	ICRA A1+	0.42
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.34	CREDILA FINANCIAL SERVICES PVT LTD(^)	CRISIL A1+	0.30
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	0.32	360 ONE PRIME LTD.	CRISIL A1+	0.06
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.16	Corporate Debt/Financial Institutions - Total		29.01
GODREJ PROPERTIES LIMITED (^)	ICRA AA+	0.16	Triparty Repo		3.61
GODREJ INDUSTRIES LTD	CRISIL AA+	0.16	Alternative Investment Fund		
GODREJ INDUSTRIES LTD	ICRA AA+	0.10	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.30
GODREJ FINANCE LTD	CRISIL AA+	0.03	Alternative Investment Fund - Total		0.30
Corporate Debt/Financial Institutions - Total		26.05	Net Current Assets/(Liabilities)		0.59
			Grand Total		100.00

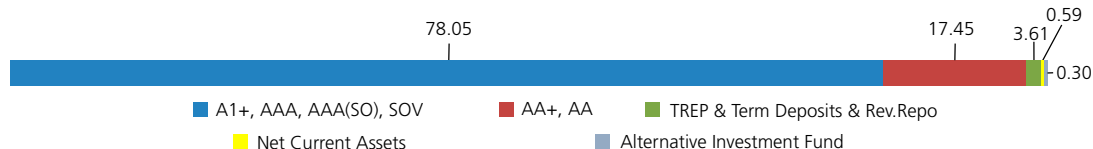
KOTAK SAVINGS FUND

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 (₹)	26,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	61,24,806	16,43,954	10,44,059	7,07,473	3,97,723	1,23,920
Scheme Returns (%)	7.03	6.13	6.12	6.53	6.59	6.14
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.35	6.47	6.53	6.98	7.03	6.81
Alpha*	-0.33	-0.33	-0.41	-0.45	-0.44	-0.67
Nifty Ultra Short Duration Debt Index A-I (₹)#	63,86,261	16,72,586	10,59,274	7,15,533	4,00,328	1,24,343
NIFTY 1 Year T-Bill Index (₹)^	57,26,420	16,33,345	10,37,468	7,02,555	3,95,826	1,23,547
NIFTY 1 Year T-Bill Index Returns (%)	6.50	6.01	5.94	6.25	6.27	5.55

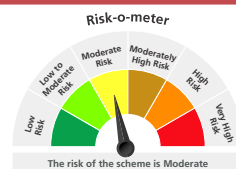
Product Label

This product is suitable for investors who are seeking*:

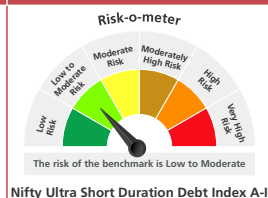
- Income over a short term investment horizon
- Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months

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

Fund



Benchmark



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 2026 is 42.43% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

KOTAK MONEY MARKET FUND

An open ended debt scheme investing in money market instruments.
A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns by investing in money market instruments having maturity upto 1 year. There is no assurance that the investment objective of the Scheme will be realized.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

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Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹29,664.43 crs
AUM:	₹30,296.53 crs
Benchmark:	CRISIL Money Market A-I Index
Allotment Date:	July 14, 2003
Folio Count:	19,089

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	₹4807.7359	₹4861.2038
Monthly IDCW	₹1054.1715	₹1292.8442

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	0.46 yrs
Modified Duration	0.46 yrs
Macaulay Duration	0.46 yrs
Annualised YTM*	6.92%
⁵ Standard Deviation	0.80%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Expense Ratio**

Regular Plan:	0.38%
Direct Plan:	0.16%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW (Under Monthly IDCW option only), Reinvestment of IDCW & Growth applicable for all plans

IDCW Frequency

Monthly (2nd of every month - effective April 01, 2025).

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

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

Folio Count data as on 30th June 2026.

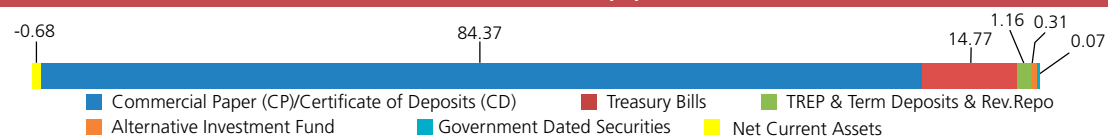
PRC Matrix

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

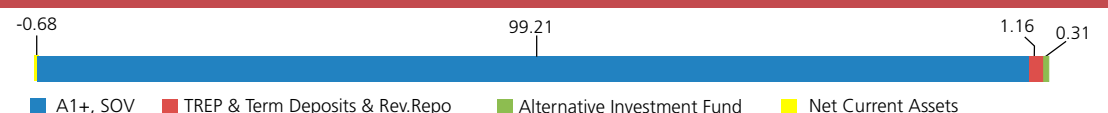
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities			Public Sector Undertakings		
7.40% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.05	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	7.30
7.04% Gujarat State Govt-Gujarat	SOV	0.02	CANARA BANK	CRISIL A1+	6.06
Government Dated Securities - Total		0.07	PUNJAB NATIONAL BANK	CRISIL A1+	5.11
Money Market Instruments			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	5.03
Commercial Paper(CP)/ Certificate of Deposits(CD)			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	4.14
Corporate Debt/Financial Institutions			UNION BANK OF INDIA	ICRA A1+	3.09
HDFC BANK LTD.	CARE A1+	6.54	BANK OF BARODA	CARE A1+	3.08
INDUSIND BANK LTD.	CRISIL A1+	5.44	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	2.07
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	3.01	INDIAN OVERSEAS BANK	CARE A1+	1.91
MUTHOOT FINANCE LTD.	CRISIL A1+	2.57	PUNJAB & SIND BANK	ICRA A1+	1.90
ADITYA BIRLA CAPITAL LTD(^)	ICRA A1+	2.43	Export-Import Bank of India	CRISIL A1+	0.80
YES BANK LTD.	CRISIL A1+	2.38	CTBC BANK CO. LTD (CTBC INDIA)	ICRA A1+	0.48
MUTHOOT FINCORP LTD.	CRISIL A1+	2.37	NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	FITCH A1+	0.48
FEDERAL BANK LTD.	CRISIL A1+	2.24	UNION BANK OF INDIA	FITCH A1+	0.40
AU SMALL FINANCE BANK LTD.(^)	FITCH A1+	2.08	Public Sector Undertakings - Total		41.85
ICICI SECURITIES LIMITED	CRISIL A1+	1.74	Treasury Bills		
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	ICRA A1+	1.27	182 DAYS TREASURY BILL 18/09/2026	SOV	4.43
360 ONE PRIME LTD.	CRISIL A1+	1.03	182 DAYS TREASURY BILL 10/09/2026	SOV	3.28
IDBI BANK LTD.	CRISIL A1+	0.95	182 DAYS TREASURY BILL 21/01/2027	SOV	1.61
IIFL FINANCE LIMITED	CRISIL A1+	0.79	182 DAYS TREASURY BILL 06/08/2026	SOV	1.32
KARUR VYSYA BANK LTD.	ICRA A1+	0.79	182 DAYS TREASURY BILL 03/09/2026	SOV	1.23
ANGEL ONE LIMITED	ICRA A1+	0.78	182 DAYS TREASURY BILL 28/01/2027	SOV	1.11
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.71	364 DAYS TREASURY BILL 11/02/2027	SOV	0.64
AXIS SECURITIES LIMITED(^)	CRISIL A1+	0.64	182 DAYS TREASURY BILL 27/08/2026	SOV	0.49
ICICI BANK LTD.	ICRA A1+	0.56	182 DAYS TREASURY BILL 13/08/2026	SOV	0.33
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	0.48	364 DAYS TREASURY BILL 10/09/2026	SOV	0.33
BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	0.48	Treasury Bills - Total		14.77
SUNDARAM FINANCE LTD.	CRISIL A1+	0.48	Triparty Repo		
TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.45	Alternative Investment Fund		
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.32	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.31
CREDILA FINANCIAL SERVICES PVT LTD	CRISIL A1+	0.32	Alternative Investment Fund - Total		0.31
HERO FINCORP LTD.	CRISIL A1+	0.32	Net Current Assets/(Liabilities)		
PILANI INVESTMENT AND INDUSTRIES CORPORATION LTD	CRISIL A1+	0.32	Grand Total		
NUVAMA WEALTH MANAGEMENT LIMITED	CRISIL A1+	0.31			
AXIS BANK LTD.	CRISIL A1+	0.24			
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.24			
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.24			
Corporate Debt/Financial Institutions - Total		42.52			

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 (₹)	27,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	68,13,237	16,76,491	10,60,305	7,15,736	4,00,369	1,24,152
Scheme Returns (%)	7.12	6.51	6.56	7.00	7.04	6.51
CRISIL Money Market A-I Index Returns (%)	6.94	6.28	6.34	6.72	6.65	6.24
Alpha*	0.18	0.23	0.22	0.27	0.39	0.27
CRISIL Money Market A-I Index (₹)#	66,46,501	16,56,858	10,52,071	7,10,851	3,98,076	1,23,983
NIFTY 1 Year T-Bill Index (₹)^	62,46,407	16,33,345	10,37,468	7,02,555	3,95,826	1,23,547
NIFTY 1 Year T-Bill Index Returns (%)	6.48	6.01	5.94	6.25	6.27	5.55

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.		

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: ¹ICRA 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 2026 is 3.30% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 167-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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.

Fund Manager*:	Mr. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹11,947.75 crs
AUM:	₹12,082.77 crs
Benchmark:	Nifty Low Duration Debt Index A-I
Allotment Date:	March 6, 2008
Folio Count:	78,768

- Minimum Investment Amount**
- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

- Idle Investments Horizon**
- 6-9 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3556.0045	₹3910.5219
Monthly IDCW	₹1008.5651	₹1017.1156

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	1.04 yrs
Modified Duration	0.88 yrs
Macaulay Duration	0.94 yrs
Annualised YTM*	7.50%
⁵ Standard Deviation	1.01%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Expense Ratio**

Regular Plan:	1.18%
Direct Plan:	0.40%

Available Plans/Options

- A) Regular Plan B) Direct Plan
Income Distribution cum Capital Withdrawal (IDCW)
I) Payout of Income Distribution cum Capital Withdrawal Option – Weekly & Monthly Frequency
II) Reinvestment of Income Distribution cum Capital Withdrawal Option - Weekly & Monthly Frequency

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

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	

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

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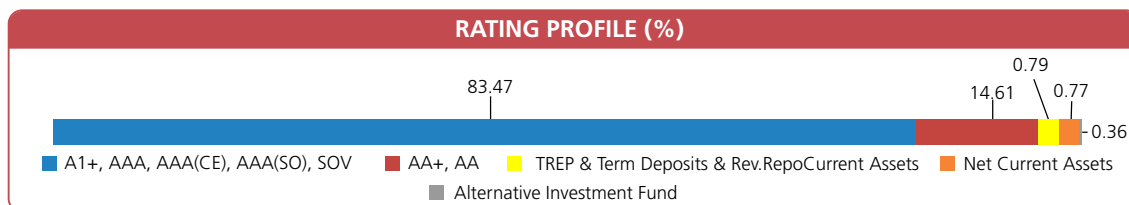
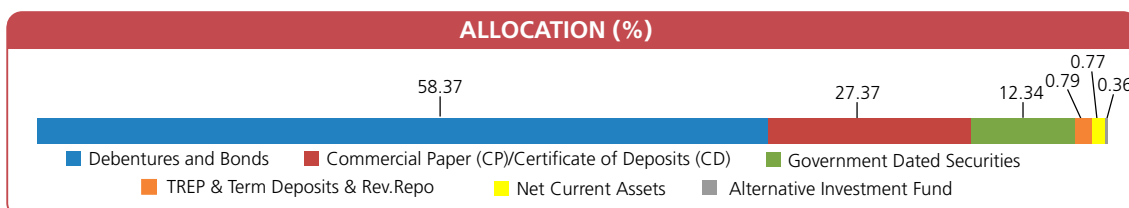


PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	ICRA AAA(SO)	0.41
Debentures and Bonds			GOLDMAN SACHS (INDIA) FINANCE PRIVATE LIMITED	ICRA AAA	0.41
Government Dated Securities			PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(^)	CRISIL AAA(SO)	0.36
7.15% Karnataka State Govt(^)-Karnataka	SOV	4.16	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.36
7.25% Karnataka State Govt(^)-Karnataka	SOV	1.67	MINDSPACE BUSINESS PARKS REIT (^)	CRISIL AAA	0.21
6.92% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.66	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.21
7.19% Karnataka State Govt(^)-Karnataka	SOV	1.63	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.17
7.31% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.52	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.14
7.46% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.84	Nirma Ltd.	CRISIL AA	0.08
7.03% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.83	AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	0.08
6.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.02	SUNDARAM FINANCE LTD.	ICRA AAA	0.04
6.75% Central Government	SOV	0.01	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A1) 21/11/2026 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.04
Government Dated Securities - Total			3.94 JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	0.02
Public Sector Undertakings			2.47 TATA CAPITAL LTD.	ICRA AAA	0.01
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA		1.66 PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)(^)	CRISIL AAA(SO)	0.01
REC LTD (^)	ICRA AAA		0.83 ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.01
Power Finance Corporation Ltd. (^)	CRISIL AAA		10.22 Corporate Debt/Financial Institutions - Total		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA		48.15		
REC LTD (^)	CRISIL AAA		Money Market Instruments		
Public Sector Undertakings - Total			5.90 Commercial Paper(CP)/ Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions			3.56 Public Sector Undertakings		
BHARTI TELECOM LTD. (^)	CRISIL AAA		3.49 PUNJAB NATIONAL BANK	CRISIL A1+	5.60
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA		3.07 PUNJAB NATIONAL BANK	CARE A1+	3.98
JTPM METAL TRADERS PVT LTD (^)	CRISIL AA		2.49 CANARA BANK(^)	CRISIL A1+	3.60
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA		BANK OF BARODA(^)	CARE A1+	2.40
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA		1.69 SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	2.00
BAJAJ FINANCE LTD. (^)	CRISIL AAA		1.67 UNION BANK OF INDIA	FITCH A1+	1.99
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)		1.66 NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	1.39
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA		1.66 BANK OF BARODA	FITCH A1+	0.80
TATA CAPITAL LTD. (^)	CRISIL AAA		1.57 Public Sector Undertakings - Total		21.76
ADITYA BIRLA HOUSING FINANCE LTD(^)	ICRA AAA		Corporate Debt/Financial Institutions		
ADANI POWER LTD (^)	CRISIL AA		0.95 HDFC BANK LTD.(^)	CARE A1+	3.46
RJ CORP LIMITED (^)	CRISIL AAA		0.84 SUNDARAM FINANCE LTD.	CRISIL A1+	0.81
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027 (INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)		0.83 FEDERAL BANK LTD.	CRISIL A1+	0.78
VEDANTA LTD. (^)	ICRA AA+		0.83 AXIS BANK LTD.	CRISIL A1+	0.56
VEDANTA LTD.(^)	ICRA AA+		Corporate Debt/Financial Institutions - Total		
POONAWALLA FINCORP LIMITED	CRISIL AAA		5.61		
PIRAMAL FINANCE LTD	CARE AA+		Triparty Repo		
NEXUS SELECT TRUST REIT (^)	CRISIL AAA		0.79		
MUTHOOT FINANCE LTD.	CRISIL AA+		Alternative Investment Fund		
Kotak Mahindra Prime Ltd. (^)	CRISIL AAA		0.83 CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.36
HINDUJA LEYLAND FINANCE LTD.(^)	CRISIL AA+		Alternative Investment Fund - Total		
CAN FIN HOMES LTD.(^)	ICRA AAA		0.36		
DLF Cyber City Developers Ltd (^)	CRISIL AAA		Net Current Assets/(Liabilities)		
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)		0.77		
PNB HOUSING FINANCE LTD.(^)	CARE AAA		Grand Total		
LIC HOUSING FINANCE LTD.	CRISIL AAA		100.00		
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA				
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)				

KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	22,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	44,28,361	16,58,383	10,45,570	7,06,452	3,97,519	1,23,753
Scheme Returns (%)	7.05	6.30	6.16	6.47	6.56	5.88
Nifty Low Duration Debt Index A-I Returns (%)	7.08	6.39	6.40	6.85	6.92	6.47
Alpha*	-0.03	-0.09	-0.24	-0.37	-0.36	-0.59
Nifty Low Duration Debt Index A-I (₹)#	44,40,774	16,65,968	10,54,538	7,13,060	3,99,674	1,24,129
NIFTY 1 Year T-Bill Index (₹)^	41,61,662	16,33,345	10,37,468	7,02,555	3,95,826	1,23,547
NIFTY 1 Year T-Bill Index Returns (%)	6.45	6.01	5.94	6.25	6.27	5.55

Product Label	Fund	Benchmark
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.	Risk-o-meter The risk of the scheme is Low to Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate 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 Partly blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 Jul 2026 is 24.11% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

KOTAK CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA+ and above rated corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

Scan to Invest Now



Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹14,974.84 crs
AUM:	₹15,170.62 crs
Benchmark:	Nifty Corporate Bond Index A-II
Allotment Date:	September 21, 2007
Folio Count:	26,667

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	₹4002.7844	₹4194.4910
Monthly IDCW	₹1303.9554	₹1073.1774

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	5.47 yrs
Modified Duration	3.10 yrs
Macaulay Duration	3.27 yrs
Annualised YTM*	7.55%
⁵ Standard Deviation	2.09%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Expense Ratio**

Regular Plan:	0.70%
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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PRC Matrix

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

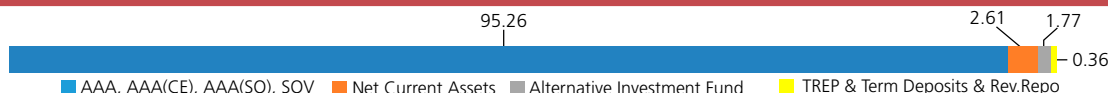
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			INDIA INFRADEBT LTD^(^)	CRISIL AAA	1.47
Debentures and Bonds			JAINNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	1.33
Government Dated Securities			SMFG INDIA HOME FINANCE COMPANY LTD^(^)	CRISIL AAA	1.32
7.56% Karnataka State Govt^(^)-Karnataka	SOV	3.04	BHARTI TELECOM LTD. (^)	CRISIL AAA	1.30
6.90% Central Government^(^)	SOV	2.91	L&T METRO RAIL (HYDERABAD) LTD		
7.71% Central Government	SOV	2.89	(Axis Trusteeship services Ltd .		
7.49% Karnataka State Govt^(^)-Karnataka	SOV	2.57	Guaranteed by Larsen & Toubro Limited.)^(^)	CRISIL AAA(CE)	1.18
7.69% Tamil Nadu State Govt-Tamil Nadu	SOV	1.57	PTC INDIA UNIVERSAL TRUST A1 (SERIES A3) 20/09/2030	FITCH AAA(SO)	1.14
7.17% Gujarat State Govt^(^)-Gujarat	SOV	1.32	(INDIA UNIVERSAL TRUST AL1)		
7.54% Bihar State Govt^(^)-Bihar	SOV	0.67	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.13
7.7% Maharashtra State Govt^(^)-Maharashtra	SOV	0.64	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.10
7.63% Maharashtra State Govt^(^)-Maharashtra	SOV	0.60	TATA CAPITAL LTD.	CRISIL AAA	0.99
7.47% Karnataka State Govt^(^)-Karnataka	SOV	0.50	AXIS Finance Ltd.	CRISIL AAA	0.99
7.19% Tamil Nadu State Govt^(^)-Tamil Nadu	SOV	0.49	ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.83
7.65% Bihar State Govt^(^)-Bihar	SOV	0.34	TATA CAPITAL LTD. (^)	CRISIL AAA	0.73
7.18% Maharashtra State Govt^(^)-Maharashtra	SOV	0.22	SMFG INDIA CREDIT CO. LTD.(^)	ICRA AAA	0.66
7.24% Central Government^(^)	SOV	0.19	INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	0.66
7.10% Central Government^(^)	SOV	0.01	Hindustan Zinc Ltd. (^)	CRISIL AAA	0.66
Government Dated Securities - Total			CAN FIN HOMES LTD.	ICRA AAA	0.66
Public Sector Undertakings			VERTIS INFRASTRUCTURE TRUST - NCDS (^)	CRISIL AAA	0.65
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	8.72	PTC INDIA UNIVERSAL TRUST A12 (SERIES A3) 21/11/2030	FITCH AAA(SO)	0.57
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	6.27	(INDIA UNIVERSAL TRUST AL2)	ICRA AAA	0.49
Power Finance Corporation Ltd.(^)	CRISIL AAA	4.39	MINDSPACE BUSINESS PARKS REIT(*)		
Power Finance Corporation Ltd. (^)	CRISIL AAA	2.62	NOMURA FIXED INCOME SECURITIES PRIVATE LTD.	FITCH AAA	0.33
REC LTD (^)	ICRA AAA	2.62	SMFG INDIA HOME FINANCE COMPANY LTD^(^)	CARE AAA	0.32
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.57	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)		
REC LTD (^)	CRISIL AAA	2.32	(SANSAR TRUST)	CRISIL AAA(SO)	0.25
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)	ICRA AAA	1.63	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.17
Food Corporation of India	CRISIL AAA(CE)	1.21	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.10
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.73	ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.07
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.64	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.04
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.33	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029)	CRISIL AAA(SO)	0.01
National Housing Bank (^)	CARE AAA	0.33	(SANSAR TRUST)		
Export-Import Bank of India	CRISIL AAA	0.16	Corporate Debt/Financial Institutions - Total		
National Housing Bank (^)	CRISIL AAA	0.13	Tripartite Repo		
Public Sector Undertakings - Total			Alternative Investment Fund		
Corporate Debt/Financial Institutions			CORPORATE DEBT MARKET		
BAJAJ FINANCE LTD.	CRISIL AAA	3.67	DEVELOPMENT FUND - CLASS A2		
Mahindra & Mahindra Financial Services Ltd. (^)	CRISIL AAA	2.65		Alternative Investment Fund	0.36
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.63			0.36
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	2.55			2.61
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.53			1.77
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	2.31			0.36
KNOWLEDGE REALTY TRUST (^)	CRISIL AAA	1.97			
Larsen and Toubro Ltd. (^)	CRISIL AAA	1.82			
PIPELINE INFRASTRUCTURE LIMITED (^)	CRISIL AAA	1.65			
L & T FINANCE LTD. (^)	ICRA AAA	1.48			
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 (₹)	22,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	48,38,515	17,00,329	10,60,406	7,12,841	3,99,454	1,23,668
Scheme Returns (%)	7.43	6.78	6.56	6.83	6.88	5.74
Nifty Corporate Bond Index A-II Returns (%)	7.33	6.47	6.12	6.27	6.15	4.73
Alpha*	0.11	0.31	0.44	0.57	0.74	1.02
Nifty Corporate Bond Index A-II (₹)#	47,82,515	16,72,638	10,44,058	7,02,774	3,95,091	1,23,024
CRISIL 10 Year Gilt Index (₹)^	42,93,757	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index (%)	6.32	5.86	5.67	6.23	5.80	4.05

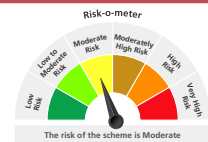
Product Label

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.

Fund



Benchmark



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 Partly blocked against Interest Rate Swap (IRS). (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 31 July 2026 is 10.85% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. ** The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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

Short	Medium	Long	Volatility
			Low
			Medium
			High

Scan to Invest Now



Fund Manager*:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹14,430.11 crs
AUM:	₹14,291.67 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 2, 2002
Folio Count:	20,545

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	₹55.0879	₹61.1184
IDCW	₹12.2302	₹16.2180

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	4.56 yrs
Modified Duration	2.69 yrs
Macaulay Duration	2.83 yrs
Annualised YTM*	7.55%
[§] Standard Deviation	1.79%

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

Expense Ratio**

Regular Plan:	1.12%
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

At discretion of trustees

Load Structure

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

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

Folio Count data as on 30th June 2026.

PRC Matrix

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

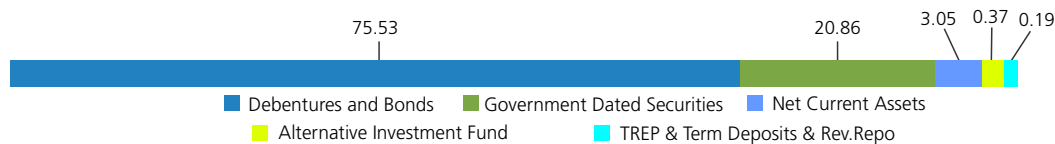
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			KNOWLEDGE REALTY TRUST (^)	CRISIL AAA	2.09
Debentures and Bonds			ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.09
Government Dated Securities			EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.08
7.08% Karnataka State Govt(^)-Karnataka	SOV	3.51	CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.72
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.96	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.57
6.90% Central Government(^)	SOV	2.30	TOYOTA FINANCIAL SERVICES INDIA LTD.	ICRA AAA	1.40
7.71% Central Government	SOV	2.21	PTC INDIA UNIVERSAL TRUST AI1 (SERIES A3) 20/09/2030 (INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.30
7.69% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.75	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.10
7.55% Karnataka State Govt(^)-Karnataka	SOV	1.49	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.09
7.17% Gujarat State Govt(^)-Gujarat	SOV	1.40	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	1.04
6.99% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.99	TATA CAPITAL LTD. (^)	CRISIL AAA	0.70
7.56% Karnataka State Govt(^)-Karnataka	SOV	0.83	TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	0.70
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.63	POONAWALLA FINCORP LIMITED	CRISIL AAA	0.70
7.47% Karnataka State Govt(^)-Karnataka	SOV	0.53	Hindustan Zinc Ltd. (^)	CRISIL AAA	0.70
7.25% Karnataka State Govt-Karnataka	SOV	0.53	TATA CAPITAL LTD.	CRISIL AAA	0.70
6.61% Gujarat State Govt(^)-Gujarat	SOV	0.48	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.70
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.35	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.69
7.42% Gujarat State Govt(^)-Gujarat	SOV	0.32	JIO CREDIT LIMITED(^)	CRISIL AAA	0.69
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.23	BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.56
7.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.20	HDFC BANK LTD. (^)	CRISIL AAA	0.54
7.24% Central Government(^)	SOV	0.07	MINDSPACE BUSINESS PARKS REIT(*)	ICRA AAA	0.52
7.09% Central Government(^)	SOV	0.07	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.40
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.38
Government Dated Securities - Total			LIC HOUSING FINANCE LTD.	CRISIL AAA	0.35
Public Sector Undertakings			JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) (^)	CRISIL AAA	0.35
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	10.18	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.35
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	7.13	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.32
Power Finance Corporation Ltd. (^)	CRISIL AAA	6.45	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.05
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.36	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.03
REC LTD (^)	ICRA AAA	3.05	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.01
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.04	Corporate Debt/Financial Institutions - Total		38.25
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)	ICRA AAA	1.73	Triparty Repo		0.19
REC LTD (^)	CRISIL AAA	1.22	Alternative Investment Fund		
REC LTD	ICRA AAA	0.69	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.37
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.68	Alternative Investment Fund - Total		0.37
REC LTD	CRISIL AAA	0.36	Net Current Assets/(Liabilities)		3.05
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.35	Grand Total		100.00
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.04			
Public Sector Undertakings - Total					
Corporate Debt/Financial Institutions					
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	5.57			
BAJAJ FINANCE LTD. (^)	CRISIL AAA	5.35			
BHARTI TELECOM LTD. (^)	CRISIL AAA	2.41			

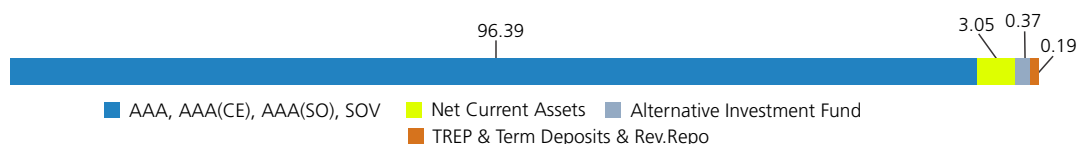
KOTAK BOND SHORT TERM FUND

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 (₹)	29,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	76,45,385	16,61,472	10,43,734	7,04,847	3,96,901	1,23,436
Scheme Returns (%)	7.23	6.34	6.11	6.38	6.45	5.38
Nifty Short Duration Debt Index A-II Returns (%)	7.34	6.46	6.24	6.50	6.45	5.35
Alpha*	-0.12	-0.12	-0.13	-0.11	0.00	0.02
Nifty Short Duration Debt Index A-II (₹)#	77,73,641	16,71,846	10,48,621	7,06,823	3,96,898	1,23,421
CRISIL 10 Year Gilt Index (₹)^	66,39,060	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index (%)	6.24	5.86	5.67	6.23	5.80	4.05

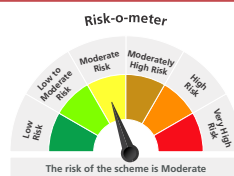
Product Label

This product is suitable for investors who are seeking*:

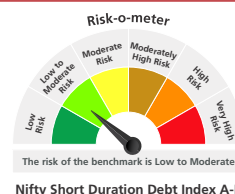
- Income over a medium term investment horizon
- Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years

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

Fund



Benchmark



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 2026 is 11.69% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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

Short	Medium	Long	Volatility
			Low
			Medium
			High

Scan to Invest Now



Fund Manager*:	Mr. Vihag Mishra and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹770.00 crs
AUM:	₹770.02 crs
Benchmark:	CRISIL Credit Risk Debt B-II Index
Allotment Date:	May 11, 2010
Folio Count:	5,724

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	₹31.7226	₹36.0405
Annual IDCW	₹13.7958	₹27.0698

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	2.73 yrs
Modified Duration	1.69 yrs
Macaulay Duration	1.78 yrs
Annualised YTM*	8.57%
⁵ Standard Deviation	1.95%

*in case of semi annual YTM, it will be annualized.
Source: ⁵ICRA MFI Explorer.

Expense Ratio**

Regular Plan:	1.73%
Direct Plan:	0.80%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

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
Equity & Equity related		
Embassy Office Parks REIT(***)	Realty	3.18
BROOKFIELD INDIA REAL ESTATE TRUST(***)	Realty	1.68
Equity & Equity related - Total		4.86
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.49% Karnataka State Govt-Karnataka	SOV	5.89
7.47% Karnataka State Govt-Karnataka	SOV	3.26
6.48% Central Government	SOV	2.54
7.71% Central Government	SOV	0.66
Government Dated Securities - Total		12.35
Public Sector Undertakings		
REC LTD	ICRA AAA	3.21
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.24
THDC India Ltd. (THDCIL)	CARE AA+	1.30
SURAT MUNICIPAL CORPORATION	CRISIL AA+	0.14
Public Sector Undertakings - Total		6.89
Corporate Debt/Financial Institutions		
JUBILANT BEVCO LIMITED (^)	CRISIL AA	7.22
VEDANTA LTD. (^)	ICRA AA+	6.56
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	6.52
TATA PROJECTS LTD.	CRISIL AA	6.50
MUTHOOT FINANCE LTD.	CRISIL AA+	6.50
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	5.87
ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA	5.21
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	5.21
AU SMALL FINANCE BANK LTD.	CRISIL AA	3.91
360 ONE PRIME LTD.	ICRA AA	3.25
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	3.22
MAS FINANCIAL SERVICES LTD.	CARE AA-	3.20
ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	1.97
Nirma Ltd.	CRISIL AA	0.65
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST)	ICRA AAA(SO)	0.36
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHURUVA TRUST)	ICRA AAA(SO)	0.34
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.30
Corporate Debt/Financial Institutions - Total		66.79
Triparty Repo		0.96
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.55
Alternative Investment Fund - Total		0.55
Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	4.67
CUBE HIGHWAY INFRASTRUCTURE LIMITED	Transport Infrastructure	0.43
Infrastructure Investment Trusts - Total		5.10
Net Current Assets/(Liabilities)		2.50
Grand Total		100.00

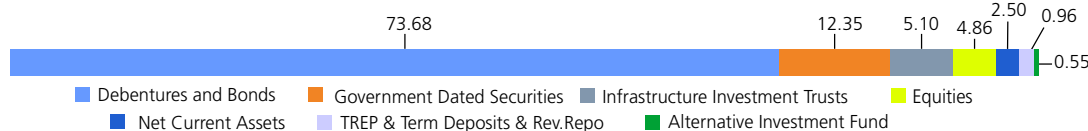
KOTAK CREDIT RISK FUND

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.

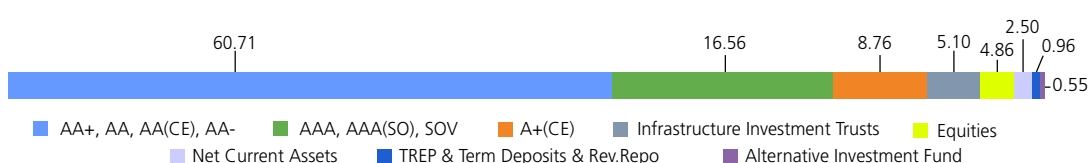
Securities Below Investment grade or Default

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 (₹)	19,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	35,38,948	16,62,564	10,54,781	7,14,061	4,02,954	1,24,357
Scheme Returns (%)	6.99	6.35	6.41	6.90	7.47	6.83
CRISIL Credit Risk Debt B-II Index Returns (%)	8.34	7.84	7.71	7.88	8.02	7.51
Alpha*	-1.35	-1.49	-1.30	-0.97	-0.55	-0.67
CRISIL Credit Risk Debt B-II Index (₹)#	39,95,585	17,97,034	11,04,754	7,31,660	4,06,231	1,24,782
CRISIL 10 Year Gilt Index (₹)^	33,41,397	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index (%)	6.34	5.86	5.67	6.23	5.80	4.05

Product Label

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.

Fund



Benchmark



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. (^) 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 2026 is 19.44% of the net assets. ** Existing investment in REITs held by debt schemes of Mutual Funds as on July 31, 2026, is grandfathered. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

KOTAK DYNAMIC BOND FUND

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

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:	₹2,376.60 crs
AUM:	₹2,366.30 crs
Benchmark:	Nifty Composite Debt Index A-III
Allotment Date:	May 26, 2008
Folio Count:	16,858

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	₹39.5145	₹43.4529
Quarterly IDCW	₹14.8869	₹15.2501

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	17.28 yrs
Modified Duration	6.67 yrs
Macaulay Duration	6.95 yrs
Annualised YTM*	7.82%
Standard Deviation	3.98%

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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

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	

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

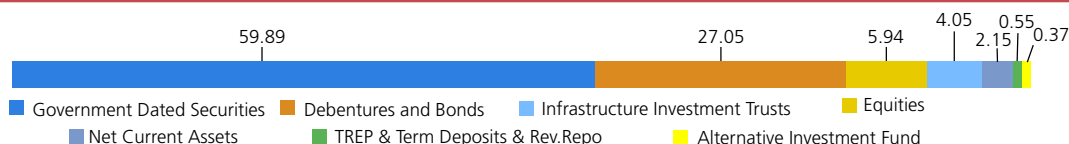
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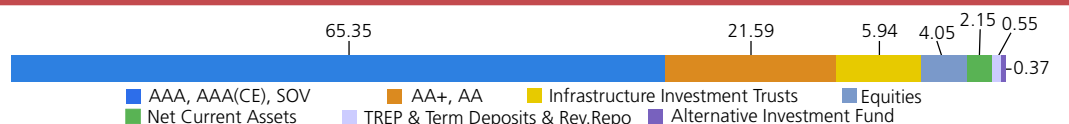
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Government Dated Securities - Total		59.89
Embassy Office Parks REIT(*)	Realty	2.31	Public Sector Undertakings		
BROOKFIELD INDIA REAL ESTATE TRUST(*)	Realty	0.99	ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	2.07
NEXUS SELECT TRUST REIT(*)	Realty	0.75	REC LTD(^)	CRISIL AAA	0.26
Equity & Equity related- Total		4.05	Public Sector Undertakings - Total		2.33
Debt Instruments			Corporate Debt/Financial Institutions		
Debentures and Bonds			MUTHOOT FINANCE LTD. (^)	CRISIL AA+	7.48
Government Dated Securities			VVEDANTA LTD.		
6.90% Central Government(^)	SOV	20.48	(Axis Trustee Services Ltd.) (^)	CRISIL AA+	6.40
7.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	10.51	ADANI POWER LTD (^)	CRISIL AA	4.00
7.69% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	6.27	Tata Steel Ltd. (^)	CARE AA+	3.18
7.71% Central Government	SOV	5.38	INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	2.08
7.25% Central Government(^)	SOV	4.67	BAJAJ FINANCE LTD.	CRISIL AAA	1.05
7.56% Karnataka State Govt(^)-Karnataka	SOV	4.28	TORRENT PHARMACEUTICALS LTD.	ICRA AA+	0.53
7.62% Uttar Pradesh State Govt(^)-Uttar Pradesh	SOV	4.24	Corporate Debt/Financial Institutions - Total		24.72
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	1.44	Triparty Repo		0.55
7.30% Central Government(^)	SOV	1.02	Alternative Investment Fund		
7.24% Central Government(^)	SOV	0.82	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.37
7.38% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.47	Alternative Investment Fund - Total		0.37
7.42% Karnataka State Govt-Karnataka	SOV	0.25	Infrastructure Investment Trusts		
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03	INDUS INFRA TRUST	Transport Infrastructure	3.82
6.52% Karnataka State Govt-Karnataka	SOV	0.02	CAPITAL INFRA TRUST INVIT	Construction	1.84
6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.01	CUBE HIGHWAY INFRASTRUCTURE LIMITED	Transport Infrastructure	0.28
			Infrastructure Investment Trusts - Total		5.94
			Net Current Assets/(Liabilities)		2.15
			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	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	46,22,654	16,96,019	10,51,983	7,08,750	3,97,969	1,24,601
Scheme Returns (%)	7.62	6.73	6.33	6.60	6.63	7.22
Nifty Composite Debt Index A-III Returns (%)	7.35	6.61	6.20	6.35	6.10	4.52
Alpha*	0.27	0.12	0.14	0.25	0.53	2.70
Nifty Composite Debt Index A-III (₹)#	44,94,957	16,85,524	10,46,912	7,04,252	3,94,830	1,22,893
CRISIL 10 Year Gilt Index (₹)^	40,40,582	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index (%)	6.31	5.86	5.67	6.23	5.80	4.05

Product Label

This product is suitable for investors who are seeking*:

- Income over a medium term investment horizon
- Investment in debt & money market securities across duration.

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

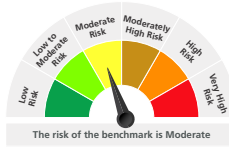
Fund

Risk-o-meter



Benchmark

Risk-o-meter



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 Partly blocked against Interest Rate Swap (IRS). (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. **Existing investment in REITs held by debt schemes of Mutual Funds as on July 31, 2026, is grandfathered. Hedging Position through Interest Rate Swaps as on 31 Jul 2026 is 16.98% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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

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Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹3,422.36 crs
AUM:	₹3,438.29 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 14, 2019
Folio Count:	5,120

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	₹1615.1552	₹1660.3968
IDCW	₹1439.4501	₹1446.4619

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	2.47 yrs
Modified Duration	1.94 yrs
Macaulay Duration	2.06 yrs
Annualised YTM*	7.66%
Standard Deviation	1.56%

*in case of semi annual YTM, it will be annualized.
Source: ¹CRA MFI Explorer.

Expense Ratio**

Regular Plan: 0.64%

Direct Plan: 0.24%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

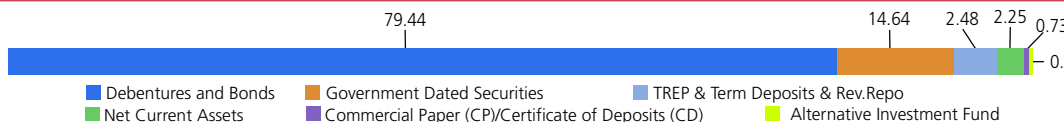
PRC Matrix

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

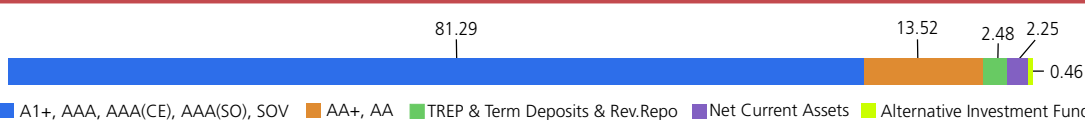
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			LIC HOUSING FINANCE LTD. (A)	CRISIL AAA	1.46
Debentures and Bonds			ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	1.46
Government Dated Securities			L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd. Guaranteed by Larsen & Toubro Limited.) (A)	CRISIL AAA(CE)	1.44
7.19% Karnataka State Govt(A)-Karnataka	SOV	5.69	BAJAJ FINANCE LTD. (A)	CRISIL AAA	1.44
7.31% Tamil Nadu State Govt(A)-Tamil Nadu	SOV	5.34	VEDANTA LTD.		
7.25% Karnataka State Govt-Karnataka	SOV	2.20	(Axis Trustee Services Ltd.) (A)	CRISIL AA	1.32
6.68% Central Government(A)	SOV	1.41	PTC DHURVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHURVA TRUST)	ICRA AAA(SO)	1.15
Government Dated Securities - Total		14.64	KNOWLEDGE REALTY TRUST	CRISIL AAA	0.87
Public Sector Undertakings			Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.73
Power Finance Corporation Ltd. (A)	CRISIL AAA	5.78	L & T FINANCE LTD. (A)	ICRA AAA	0.72
REC LTD (A)	CRISIL AAA	5.06	Bahadur Chand Investments Private Limited	ICRA AA+	0.72
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(A)	CRISIL AAA	5.06	PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027) (VAJRA TRUST)	ICRA AAA(SO)	0.08
Power Finance Corporation Ltd.(A)	CRISIL AAA	2.91	Corporate Debt/Financial Institutions - Total		57.71
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (A)	ICRA AAA	1.46	Money Market Instruments		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (A)	CRISIL AAA	0.73	Commercial Paper(CP)/ Certificate of Deposits(CD)		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.73	Corporate Debt/Financial Institutions	CARE A1+	0.73
Public Sector Undertakings - Total		21.73	Corporate Debt/Financial Institutions - Total		0.73
Corporate Debt/Financial Institutions			Triparty Repo		2.48
TATA CAPITAL HOUSING FINANCE LTD. (A)	CRISIL AAA	7.15	Alternative Investment Fund		
EMBASSY OFFICE PARKS REIT (A)	CRISIL AAA	6.96	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.46
PIPELINE INFRASTRUCTURE LIMITED (A)	CRISIL AAA	5.28	Alternative Investment Fund - Total		0.46
MUTHOOT FINANCE LTD. (A)	CRISIL AA+	5.11	Net Current Assets/(Liabilities)		2.25
JUBILANT BEVCO LIMITED (A)	CRISIL AA	3.24	Grand Total		100.00
JTPM METAL TRADERS PVT LTD (A)	CRISIL AA	3.13			
DLF Cyber City Developers Ltd (A)	CRISIL AAA	2.87			
BHARTI TELECOM LTD. (A)	CRISIL AAA	2.87			
SMFG INDIA CREDIT CO. LTD.	CRISIL AAA	2.18			
BAJAJ HOUSING FINANCE LTD. (A)	CRISIL AAA	2.05			
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.00			
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.99			
HDFC BANK LTD.(A)	CRISIL AAA	1.49			

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	7 years	5 years	3 years	1 year
Total amount invested (₹)	8,70,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	11,20,016	10,71,798	7,17,755	4,01,680	1,23,913
Scheme Returns (%)	6.86	6.86	7.11	7.26	6.13
Nifty Short Duration Debt Index A-II Returns (%)	6.26	6.24	6.50	6.45	5.35
Alpha*	0.59	0.61	0.61	0.81	0.78
Nifty Short Duration Debt Index A-II (₹)#	10,95,657	10,48,621	7,06,823	3,96,898	1,23,421
CRISIL 10 Year Gilt Index (₹)^	10,72,704	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index (%)	5.69	5.67	6.23	5.80	4.05

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.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter 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 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. (A) Fully or Partly blocked against Interest Rate Swap (IRS) (A) 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 July 2026 is 56.77% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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

Short

Medium

Long

Volatility

Low

Medium

High



Fund Manager* :	Mr. Deepak Agrawal & Mr. Vihag Mishra
AAUM:	₹1,893.27 crs
AUM:	₹1,915.30 crs
Benchmark:	CRISIL Medium Duration Debt A-III Index
Allotment Date:	March 21, 2014
Folio Count:	11,537

- 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	₹24.4227	₹27.4307
IDCW	₹14.9904	₹27.4332

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	5.55 yrs
Modified Duration	2.99 yrs
Macaulay Duration	3.14 yrs
Annualised YTM*	8.37%
⁵ Standard Deviation	2.53%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

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
Equity & Equity related		
Embassy Office Parks REIT(*)	Realty	4.09
BROOKFIELD INDIA REAL ESTATE TRUST(*)	Realty	2.23
NEXUS SELECT TRUST REIT(*)	Realty	0.62
Equity & Equity related - Total		6.94
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.71% Central Government	SOV	2.93
6.98% Gujarat State Govt-Gujarat	SOV	2.59
6.90% Central Government	SOV	2.15
7.19% Tamil Nadu State Govt-Tamil Nadu	SOV	2.08
7.09% Central Government	SOV	1.50
7.47% Karnataka State Govt-Karnataka	SOV	1.31
7.18% Maharashtra State Govt-Maharashtra	SOV	0.87
7.49% Karnataka State Govt-Karnataka	SOV	0.79
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.15
Government Dated Securities - Total		14.37
Public Sector Undertakings		
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.34
REC LTD	CRISIL AAA	0.11
Public Sector Undertakings - Total		2.45
Corporate Debt/Financial Institutions		
JTPM METAL TRADERS PVT LTD (^)	CRISIL AA	5.61
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	5.19
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	5.18
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	4.72
ADANI POWER LTD (^)	CRISIL AA	4.68
Tata Steel Ltd.	CARE AA+	3.93
360 ONE PRIME LTD.	ICRA AA	3.92
MAS FINANCIAL SERVICES LTD.	CARE AA-	3.86
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	3.41
ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA	3.14
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	2.89
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA+	2.64
VEDANTA LTD. (^)	ICRA AA+	2.64
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	2.64
GODREJ PROPERTIES LIMITED	ICRA AA+	2.63
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.62
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.05
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.78
MUTHOOT FINANCE LTD.	CRISIL AA+	1.32
PIRAMAL FINANCE LTD	CARE AA+	1.31
Bahadur Chand Investments Private Limited	ICRA AA+	1.30
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.69
TORRENT PHARMACEUTICALS LTD.	ICRA AA+	0.65
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.61
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	0.41
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.40
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.11
Corporate Debt/Financial Institutions - Total		70.33
Triparty Repo		1.11
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.31
Alternative Investment Fund - Total		0.31
Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	1.57
CAPITAL INFRA TRUST INVIT	Construction	1.26
Infrastructure Investment Trusts - Total		2.83
Net Current Assets/(Liabilities)		1.66
Grand Total		100.00

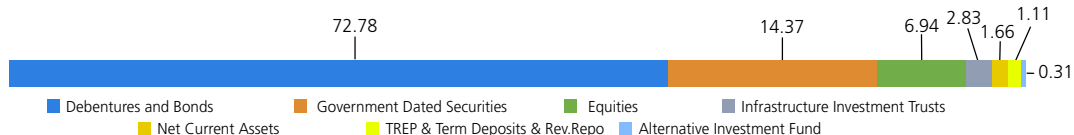
KOTAK MEDIUM TERM FUND

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.

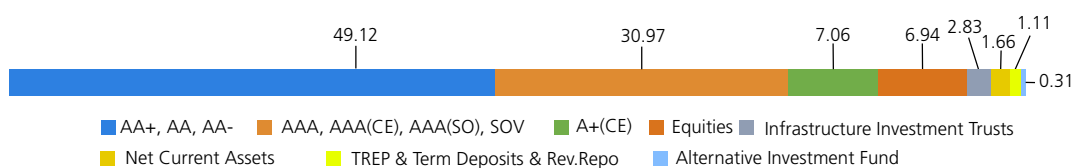
Securities Below Investment grade or Default

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 (₹)	14,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	23,27,218	16,96,814	10,75,423	7,21,781	4,04,501	1,24,307
Scheme Returns (%)	6.91	6.74	6.95	7.33	7.73	6.75
CRISIL Medium Duration Debt A-III Index Returns (%)	7.10	6.79	6.39	6.59	6.76	5.65
Alpha*	-0.20	-0.05	0.56	0.74	0.97	1.10
CRISIL Medium Duration Debt A-III Index (₹)#	23,57,591	17,01,487	10,54,251	7,08,486	3,98,705	1,23,609
CRISIL 10 Year Gilt Index (₹)^	22,11,682	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index Returns (%)	6.14	5.86	5.67	6.23	5.80	4.05

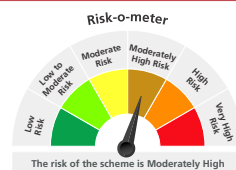
Product Label

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.

Fund



Benchmark



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. (^) 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 2026 is 13.02% of the net assets. ***Existing investment in REITs held by debt schemes of Mutual Funds as on July 31, 2026, is grandfathered. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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

Short	Medium	Long	Volatility
			Low
			Medium
			High

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Fund Manager*:	Mr. Deepak Agrawal & Mr. Dharmesh Thakar
AAUM:	₹5,005.56 crs
AUM:	₹4,991.20 crs
Benchmark:	CRISIL Banking & PSU Debt A-II Index
Allotment Date:	December 29, 1998
Folio Count:	14,103

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	₹69.5080	₹72.6975
Monthly Dividend	₹13.0591	₹10.2659

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	4.91 yrs
Modified Duration	3.27 yrs
Macaulay Duration	3.48 yrs
Annualised YTM*	7.37%
⁵ Standard Deviation	2.21%

*in case of semi annual YTM, it will be annualized.
Source: ⁵ICRA MFI Explorer.

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PRC Matrix

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

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			UNION BANK OF INDIA (Basel III TIER I Bonds)	CARE AA+	1.93
Debentures and Bonds			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.70
Government Dated Securities			National Housing Bank (^)	CRISIL AAA	1.59
6.98% Gujarat State Govt(^)-Gujarat	SOV	3.33	Food Corporation of India(^)	CRISIL AAA(CE)	1.51
7.17% Gujarat State Govt(^)-Gujarat	SOV	3.01	REC LTD	CRISIL AAA	1.23
7.69% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	2.05	Food Corporation of India (^)	CRISIL AAA(CE)	1.01
7.71% Central Government(^)	SOV	1.94	ONGC PETRO ADDITIONS LTD.	CRISIL AAA(CE)	0.98
6.90% Central Government(^)	SOV	1.65	Mahanagar Telephone Nigam Ltd.	BRICKWORK AA+(CE)	0.97
7.49% Karnataka State Govt(^)-Karnataka	SOV	1.39	REC LTD	ICRA AAA	0.50
7.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.30	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.50
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.78	Mahanagar Telephone Nigam Ltd.	CARE AAA(CE)	0.10
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.70	Public Sector Undertakings - Total		67.51
7.42% Gujarat State Govt(^)-Gujarat	SOV	0.61	Corporate Debt/Financial Institutions		
7.18% Maharashtra State Govt(^)-Maharashtra	SOV	0.33	HDFC BANK LTD.(^)	CRISIL AAA	5.48
7.24% Central Government(^)	SOV	0.10	ICICI BANK LTD. (Basel III TIER II Bonds)(^)	ICRA AAA	1.97
6.46% Gujarat State Govt-Gujarat	SOV	0.01	ICICI BANK LTD.(^)	ICRA AAA	1.97
Government Dated Securities - Total			HDFC BANK LTD. (^)	CRISIL AAA	1.95
Public Sector Undertakings			Corporate Debt/Financial Institutions - Total		11.37
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	10.02	Triparty Repo		
Power Finance Corporation Ltd.(^)	CRISIL AAA	8.74	Alternative Investment Fund		
REC LTD (^)	CRISIL AAA	7.85	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.37
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	5.42	Alternative Investment Fund - Total		
Power Grid Corporation of India Ltd.(^)	CRISIL AAA	4.61	Net Current Assets/(Liabilities)		
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	4.00	Grand Total		
INDIAN OIL CORPORATION LTD. (^)	CRISIL AAA	3.84	100.00		
STATE BANK OF INDIA. (Basel III TIER II Bonds)(^)	CRISIL AAA	2.89			
INDIAN RAILWAY FINANCE CORPORATION LTD. (^)	CRISIL AAA	2.12			
Power Finance Corporation Ltd. (^)	CRISIL AAA	2.03			
Export-Import Bank of India(^)	CRISIL AAA	2.02			
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	1.95			

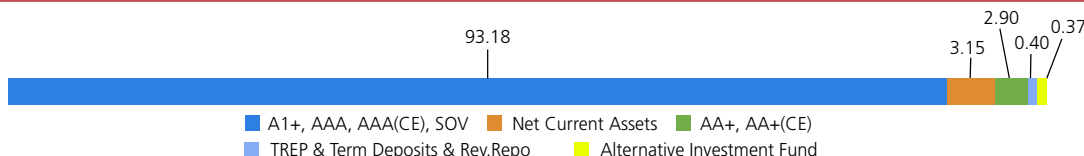
KOTAK BANKING AND PSU DEBT FUND

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 (₹)	33,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	99,79,682	17,07,053	10,60,293	7,12,283	3,99,518	1,23,890
Scheme Returns (%)	7.12	6.86	6.56	6.80	6.89	6.09
CRISIL Banking & PSU Debt A-II Index Returns (%)	NA	6.66	6.37	6.59	6.63	5.92
Alpha*	NA	0.19	0.18	0.22	0.27	0.17
CRISIL Banking & PSU Debt A-II Index (₹)#	NA	16,89,977	10,53,501	7,08,449	3,97,928	1,23,782
CRISIL 10 Year Gilt Index (₹)^	NA	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index (%)	NA	5.86	5.67	6.23	5.80	4.05

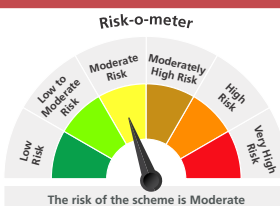
Product Label

This product is suitable for investors who are seeking*:

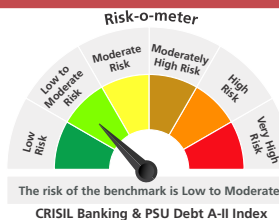
- Income over a short to medium term investment horizon.
- Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions, government securities, and Municipal Bonds.

* 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 2026 is 17.51% of the net assets. *For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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	Volatility
			Low
			Medium
			High

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Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹2,237.82 crs
AUM:	₹2,207.04 crs
Benchmark:	Nifty All Duration G-Sec Index
Allotment Date:	Regular Plan December 29, 1998; PF & Trust Plan - November 11, 2003
Folio Count:	8,017

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	₹97.36	₹111.70
Quarterly IDCW	₹19.02	₹24.58
Gilt PF & Trust Plan	Regular Plan	Direct Plan
Growth	₹99.60	₹114.41
Quarterly IDCW	₹11.83	

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	17.12 yrs
Modified Duration	8.17 yrs
Macaulay Duration	8.48 yrs
Annualised YTM*	7.19%
Standard Deviation	5.55%

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

Expense Ratio**

Regular Plan:	1.48%
Direct Plan:	0.48%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

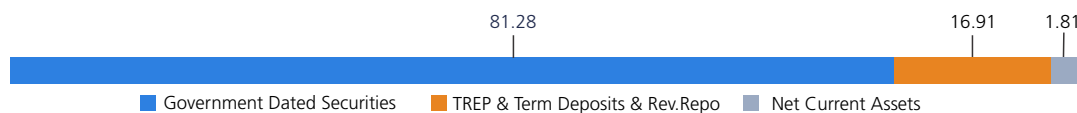
PRC Matrix

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

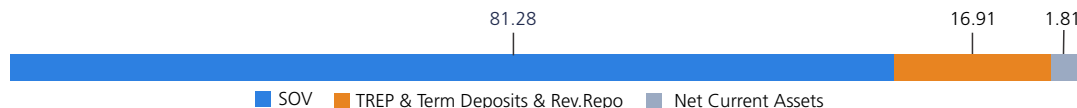
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities					
7.24% Central Government	SOV	15.49	GS CG 25/05/2041 - (STRIPS)	SOV	0.32
6.90% Central Government(^)	SOV	14.91	GS CG 22/04/2038 - (STRIPS)	SOV	0.31
7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	8.86	GS CG 15/04/2044 - (STRIPS)	SOV	0.31
7.58% Karnataka State Govt(^)-Karnataka	SOV	6.81	GS CG 25/05/2035 - (STRIPS)	SOV	0.29
7.62% Uttar Pradesh State Govt(^)-Uttar Pradesh	SOV	6.36	GS CG 15/10/2044 - (STRIPS)	SOV	0.29
7.49% Karnataka State Govt(^)-Karnataka	SOV	5.23	GS CG 15/04/2045 - (STRIPS)	SOV	0.28
7.55% Karnataka State Govt(^)-Karnataka	SOV	4.86	GS CG 06/11/2037 - (STRIPS)	SOV	0.28
6.88% Bihar State Govt-Bihar	SOV	2.19	8.37% Tamil Nadu State Govt-Tamil Nadu	SOV	0.23
7.30% Central Government(^)	SOV	1.96	7.38% Tamil Nadu State Govt-Tamil Nadu	SOV	0.14
GS CG 06/05/2037 - (STRIPS)	SOV	0.98	7.91% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.12
GS CG 25/05/2034 - (STRIPS)	SOV	0.82	GS CG 25/11/2039 - (STRIPS)	SOV	0.10
GS CG 25/11/2034 - (STRIPS)	SOV	0.79	GS CG 22/10/2038 - (STRIPS)	SOV	0.10
GS CG 22/04/2037 - (STRIPS)	SOV	0.76	8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.09
GS CG 22/04/2039 - (STRIPS)	SOV	0.75	8.08% Maharashtra State Govt-Maharashtra	SOV	0.09
GS CG 22/10/2037 - (STRIPS)	SOV	0.74	7.09% Central Government(^)	SOV	0.06
GS CG 22/10/2035 - (STRIPS)	SOV	0.73	7.70% Maharashtra State Govt-Maharashtra	SOV	0.05
GS CG 25/11/2036 - (STRIPS)	SOV	0.68	Govt-Maharashtra	SOV	0.04
GS CG 22/10/2036 - (STRIPS)	SOV	0.68	6.78% Karnataka State Govt-Karnataka	SOV	0.01
GS CG 15/04/2039 - (STRIPS)	SOV	0.56	8.16% Gujarat State Govt-Gujarat	SOV	0.01
7.39% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.55	Government Dated Securities - Total		81.28
GS CG 22/10/2039 - (STRIPS)	SOV	0.54	Triparty Repo		16.91
GS CG 22/04/2036 - (STRIPS)	SOV	0.54	Net Current Assets/(Liabilities)		1.81
GS CG 06/05/2038 - (STRIPS)	SOV	0.50	Grand Total		100.00
6.98% West Bengal State Govt-West Bengal	SOV	0.43			
GS CG 15/10/2042 - (STRIPS)	SOV	0.42			
GS CG 15/10/2043 - (STRIPS)	SOV	0.38			
GS CG 25/05/2037 - (STRIPS)	SOV	0.33			
GS CG 25/11/2037 - (STRIPS)	SOV	0.32			

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 (₹)	33,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,07,60,080	15,99,238	10,00,430	6,77,380	3,82,606	1,23,060
Scheme Returns (%)	7.56	5.60	4.92	4.80	4.00	4.79
Nifty All Duration G-Sec Index Returns (%)	NA	6.66	6.21	6.45	5.85	4.95
Alpha*	NA	-1.05	-1.29	-1.65	-1.85	-0.16
Nifty All Duration G-Sec Index (₹)#	NA	16,89,598	10,47,475	7,05,990	3,93,371	1,23,162
CRISIL 10 Year Gilt Index (₹)^	NA	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index Returns (%)	NA	5.86	5.67	6.23	5.80	4.05

Product Label

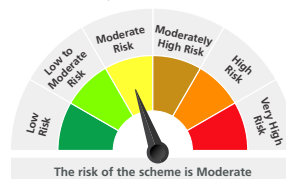
This product is suitable for investors who are seeking*:

- Income over a long investment horizon
- Investment in sovereign securities issued by the Central 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.

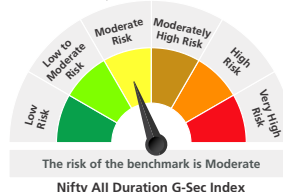
Fund

Risk-o-meter



Benchmark

Risk-o-meter



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

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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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

Short	Medium	Long	Volatility
			Low
			Medium
			High

Scan to Invest Now



Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹1,804.97 crs
AUM:	₹1,795.04 crs
Benchmark:	CRISIL Medium to Long Duration Debt A-III Index
Allotment Date:	November 25, 1999
Folio Count:	4,905

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	₹80.0244	₹90.7897
IDCW	₹49.0286	₹30.2178

(as on July 31, 2026)

Debt Quant & Ratios

Average Maturity	11.42 yrs
Modified Duration	5.53 yrs
Macaulay Duration	5.75 yrs
Annualised YTM*	7.02%
⁵ Standard Deviation	3.91%

*In case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Expense Ratio**

Regular Plan:	1.65%
Direct Plan:	0.74%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

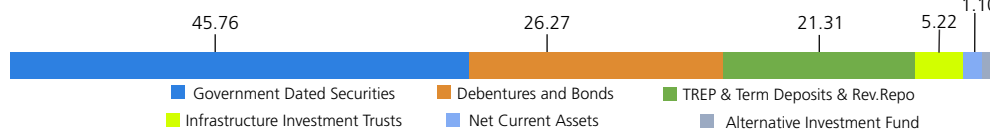
PRC Matrix

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

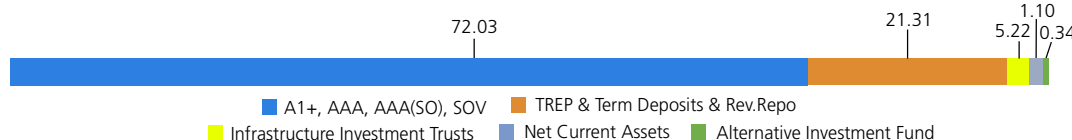
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			BANK OF INDIA	CRISIL AAA	1.40
Debentures and Bonds			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.37
Government Dated Securities			REC LTD	CRISIL AAA	1.34
7.24% Central Government	SOV	15.11	Public Sector Undertakings - Total		
7.09% Central Government	SOV	5.34	Corporate Debt/Financial Institutions		
7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	4.74	PTC SIDDHIVINAYAK SECURITISATION		15.16
7.52% Bihar State Govt-Bihar	SOV	4.46	TRUST 28/09/2030		
7.45% Bihar State Govt-Bihar	SOV	4.46	(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	4.10
6.90% Central Government	SOV	4.44	PTC SHIVSHAKTI SECURITISATION		
7.14% Karnataka State Govt-Karnataka	SOV	1.39	TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	4.08
6.88% Bihar State Govt-Bihar	SOV	1.34	LIC HOUSING FINANCE LTD.	CRISIL AAA	1.43
GS CG 15/10/2036 - (STRIPS)	SOV	0.82	Mahindra & Mahindra		
GS CG 15/04/2037 - (STRIPS)	SOV	0.79	Financial Services Ltd.	CRISIL AAA	1.39
GS CG 22/04/2038 - (STRIPS)	SOV	0.75	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.11
GS CG 15/04/2036 - (STRIPS)	SOV	0.43	Corporate Debt/Financial Institutions - Total		
GS CG 15/04/2043 - (STRIPS)	SOV	0.41	Triparty Repo		
GS CG 15/10/2043 - (STRIPS)	SOV	0.39	Alternative Investment Fund		
GS CG 25/11/2035 - (STRIPS)	SOV	0.16	CORPORATE DEBT MARKET		
GS CG 25/11/2036 - (STRIPS)	SOV	0.15	DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.34
GS CG 25/11/2037 - (STRIPS)	SOV	0.14	Alternative Investment Fund - Total		
GS CG 25/05/2039 - (STRIPS)	SOV	0.13	Infrastructure Investment Trusts		
7.64% Maharashtra State Govt-Maharashtra	SOV	0.11	CAPITAL INFRA TRUST INVIT	Construction	4.32
7.78% West Bengal State Govt-West Bengal	SOV	0.11	INDUS INFRA TRUST	Transport Infrastructure	4.47
7.02% Central Government	SOV	0.09	RAAJMARG INFRA INVESTMENT TRUST	Transport Infrastructure	0.43
Government Dated Securities - Total			Infrastructure Investment Trusts - Total		
Public Sector Undertakings			Net Current Assets/(Liabilities)		
National Housing Bank	CARE AAA	7.65	Grand Total		
Power Finance Corporation Ltd.	CRISIL AAA	3.40			
SMALL INDUSTRIES DEVELOPMENT					

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 (₹)	32,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	95,80,172	16,32,666	10,29,254	6,96,946	3,93,138	1,23,793
Scheme Returns (%)	7.32	6.00	5.72	5.93	5.81	5.94
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	6.88	6.48	6.74	6.71	5.96
Alpha*	NA	-0.88	-0.76	-0.80	-0.90	-0.02
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	17,09,557	10,57,614	7,11,138	3,98,416	1,23,803
CRISIL 10 Year Gilt Index (₹)^	NA	16,20,422	10,27,302	7,02,072	3,93,081	1,22,592
CRISIL 10 Year Gilt Index Returns (%)	NA	5.86	5.67	6.23	5.80	4.05

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.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Moderate 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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

Scan to Invest Now



Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹64.27 crs
AUM:	₹61.18 crs
Benchmark:	CRISIL Long Duration Debt A-III Index
Allotment Date:	March 11, 2024
Folio Count:	4,646

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	₹11.2640	₹11.3432
IDCW	₹11.2642	₹11.3436

(as on July 31, 2026)

Debt Quant

Average Maturity	12.74 yrs
Modified Duration	11.32 yrs
Macaulay Duration	11.74 yrs
Annualised YTM*	7.29%
⁵ Standard Deviation	6.27%

*in case of semi annual YTM, it will be annualized.
Source: ¹ICRA MFI Explorer.

Expense Ratio**

Regular Plan:	0.62%
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

No exit load will be chargeable in case of switches made between different plans/options of the scheme.

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

Folio Count data as on 30th June 2026.

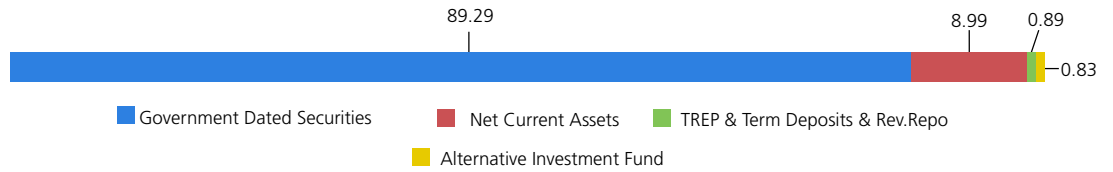
PRC Matrix

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

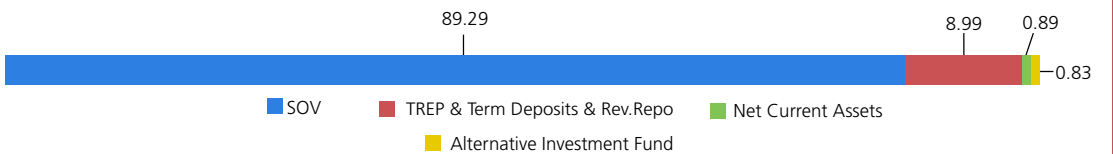
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			Government Dated Securities - Total		
7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	16.69	Triparty Repo		
GS CG 06/11/2037 - (STRIPS)	SOV	15.41	Alternative Investment Fund		
GS CG 15/04/2044 - (STRIPS)	SOV	12.74	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.83
GS CG 25/05/2038 - (STRIPS)	SOV	11.07	Alternative Investment Fund - Total		
GS CG 25/11/2038 - (STRIPS)	SOV	10.66	0.83		
GS CG 22/10/2038 - (STRIPS)	SOV	7.07	Net Current Assets/(Liabilities)		
GS CG 25/11/2042 - (STRIPS)	SOV	2.79	0.89		
GS CG 22/10/2041 - (STRIPS)	SOV	2.79	Grand Total		
GS CG 25/05/2043 - (STRIPS)	SOV	2.68	100.00		
GS CG 25/11/2043 - (STRIPS)	SOV	2.57			
GS CG 25/05/2044 - (STRIPS)	SOV	2.46			
GS CG 25/11/2044 - (STRIPS)	SOV	2.36			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	2,90,000	1,20,000
Total Value as on July 31, 2026 (₹)	3,05,515	1,24,102
Scheme Returns (%)	4.24	6.43
CRISIL Long Duration Debt A-III Index Returns (%)	5.17	5.50
Alpha*	-0.93	0.93
CRISIL Long Duration Debt A-III Index Returns (₹)#	3,08,952	1,23,515
CRISIL 10 Year Gilt Index (₹)^	3,08,787	1,22,592
CRISIL 10 Year Gilt Index (%)	5.12	4.05

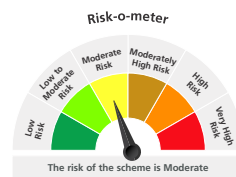
Product Label

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.

Fund



Benchmark



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 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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

Issuer Name	%age of Exposure to Debt AUM
360 One Prime Ltd.	0.43
Aadhar Housing Finance Limited	0.06
Adani Power Ltd	0.32
Aditya Birla Capital Ltd	0.79
Aditya Birla Housing Finance Ltd	0.22
Aditya Birla Money Ltd	0.16
Aditya Birla Real Estate Ltd	0.05
Aditya Birla Renewables Limited	0.05
Andhra Pradesh State Beverages Corporation Limited	0.17
Angel One Limited	0.26
AU Small Finance Bank Ltd.	0.44
Axis Bank Ltd.	0.82
Axis Finance Ltd.	0.10
Axis Securities Limited	0.23
Adani Ports And Special Economic Zone Limited	0.24
Andhra Pradesh State Govt	0.45
Assam State Govt	0.01
Bajaj Finance Ltd.	0.94
Bajaj Financial Securities Limited	0.38
Bajaj Housing Finance Ltd.	0.65
Bamboo Hotel And Global Centre (Delhi) Private Ltd (Guaranteed by Prestige Estate Projects Limited)	0.08
Bank Of Baroda	2.15
Bank Of India	0.29
Bharti Telecom Ltd.	1.01
Birla Group Holding Private Limited	0.33
Brookfield REIT	0.04
Bahadur Chand Investments Private Limited (One of the promoter entities of Hero Motocorp)	0.15
Bihar State Govt	0.31
Can Fin Homes Ltd.	0.24
Canara Bank	2.06
Central Bank Of India	0.08
Cholamandalam Investment And Finance Company Ltd.	0.21
Cholamandalam Securities Limited	0.05
City Union Bank Ltd.	0.27
Credila Financial Services Limited	0.08
CTBC Bank Co. Ltd (CTBC India)	0.08
Cube Highways Trust – NCDs	0.13
Central Government	11.46
DBS Bank India	0.13
DCB Bank Limited	0.13
Dhruva Trust (Originator Five-Star Business Fin Ltd.)	0.06
DLF Cyber City Developers Ltd	0.11
DSP Finance Private Limited	0.26
Embassy Office Parks REIT - NCDs	0.81
Export-Import Bank Of India	0.51
Fed Bank Financial Services Limited	0.08
Federal Bank Ltd.	0.87
Food Corporation of India (Guaranteed by Govt. of India)	0.17
GLC Housing Finance Ltd.	0.15
Godrej Finance Ltd	0.04
Godrej Industries Ltd	0.03
Godrej Properties Limited	0.04
Godrej Seeds And Genetics Ltd.	0.42
Goldman Sachs (India) Finance Private Limited	0.03
Grasim Industries Ltd.	0.13
Gujarat State Govt	1.41
HDB Financial Services Ltd.	0.05
HFDC Bank Ltd.	4.51
HFDC Securities Limited	0.29
Hero Fincorp Ltd.	0.18
Hinduja Leyland Finance Ltd.	0.05
Hindustan Petroleum Corporation Ltd.	0.13
Housing & Urban Development Corporation Ltd.	0.26
Haryana State Govt	0.33
Hindustan Zinc Ltd.	0.11
ICICI Bank Ltd.	0.41
ICICI Home Finance Company Limited	0.17
ICICI Securities Limited	1.45
IDBI Bank Ltd.	0.42
IDFC First Bank Limited	0.24
IGH Holdings Private Limited (One Of The Promoter Entity Of Aditya Birla Group Companies)	0.11
IIFL Capital Services Ltd.	0.11
IIFL Finance Limited	0.52
India Infradebt Ltd	0.12
India Universal Trust A1 (Originator Hdfc Bank Ltd.)	0.25
India Universal Trust A12 (Originator Hdfc Bank Ltd.)	0.13
Indian Bank	0.06
Indian Oil Corporation Ltd.	0.69
Indian Overseas Bank	0.71
Indian Railway Finance Corporation Ltd.	0.07
Indigrid Infrastructure Trust	0.13
Indusind Bank Ltd.	1.85
IOT Utkal Energy Services Ltd.	#
Jammu & Kashmir Bank Ltd	0.27
Jamnagar Utilities & Power Private Limited (Mukesh Ambani Group)	0.14
Jio Credit Limited	0.16
JTPM Metal Traders Pvt Ltd (JSW Group)	0.52
Jubilant Bevco Limited	0.15
Julius Baer Capital (India) Pvt. Ltd	0.32
Karur Vysya Bank Ltd.	0.34
Knowledge Realty Trust	0.34
Kotak Mahindra Investments Ltd.	#
Karnataka State Govt	3.37
Kerala State Govt	0.04
Kotak Mahindra Prime Ltd.	0.08
L & T Finance Ltd.	0.13
L&T Metro Rail (Hyderabad) Ltd (NCDs are Guaranteed By Larsen & Toubro Limited.)	0.25
LIC Housing Finance Ltd.	0.99
Liquid Gold Series 14 (Originator IIFL Finance Ltd.)	0.06

Issuer Name	%age of Exposure to Debt AUM
Liquid Gold Series 9 (Originator lifl Finance Ltd.)	0.07
Larsen and Toubro Ltd.	0.15
Mankind Pharma Ltd	0.23
MAS Financial Services Ltd.	0.05
Mashreq Bank PSC- India Branch.	0.13
Mindspace Business Parks REIT - NCDs	0.28
Mirae Asset Capital Markets (India) Private Limited	0.03
Motilal Oswal Financial Services Limited	0.67
Motilal Oswal Finvest Ltd.	0.16
Muthoot Finance Ltd.	1.31
Muthoot Fincorp Ltd.	0.39
Madhya Pradesh State Govt	0.28
Mahanagar Telephone Nigam Ltd. (Guaranteed by Govt of India).	0.03
Maharashtra State Govt	1.00
Mahindra & Mahindra Financial Services Ltd.	0.58
Manappuram Finance Ltd.	0.26
National Bank For Agriculture & Rural Development	6.76
National Bank For Financing Infrastructure And Development	0.60
Network18 Media & Investments Ltd.	0.16
Nexus Select Trust REIT	0.05
NJ Capital Private Limited	0.03
Nomura Capital (India) Private Limited	0.03
Nomura Fixed Income Securities Private Ltd.	0.03
Nuvama Wealth And Investment Ltd	0.07
Nuvama Wealth Finance Limited	0.25
Nuvama Wealth Management Limited	0.05
Nuvoco Vistas Corporation Ltd.	0.11
National Housing Bank	0.31
Nirma Ltd.	0.12
ONGC Petro Additions Ltd.	0.16
Pilani Investment And Industries Corporation Ltd	0.05
Pipeline Infrastructure Limited	0.24
Piramal Finance Ltd	0.16
PNB Housing Finance Ltd.	0.31
Poonawalla Fincorp Limited	0.21
Punjab & Sind Bank	1.00
Punjab National Bank	2.38
Power Finance Corporation Ltd.	1.82
Power Grid Corporation Of India Ltd.	0.14
Punjab State Govt	0.01
Radhakrishna Trust (Originator - Jamnagar Utilities and Power Limited)	0.22
Rural Electrification Corporation Ltd.	1.85
RJ Corp Limited	0.08
Rajasthan State Govt	0.37
Reliance Retail Ventures Ltd	0.40
Sansar Trust (Originator Shriram Finance Ltd)	0.08
Sbicap Securities Limited	0.11
Sharekhan Limited	0.21
Shivshakti Trust (Originator - Sikka Ports & Terminals Limited)	0.31
Siddhivinayak Trust (Originator - Sikka Ports & Terminals Limited)	0.31
Small Industries Development Bank Of India	5.20
SMFG India Credit Co. Ltd.	0.15
SMFG India Home Finance Company Ltd	0.13
State Bank Of India.	0.08
Sundaram Finance Ltd.	0.15
Surat Municipal Corporation	#
Tata Capital Housing Finance Ltd.	0.52
Tata Capital Ltd.	0.52
Tata Communications Ltd	0.12
Tata Housing Development Co. Ltd.	0.08
Tata Projects Ltd.	0.03
Tata Teleservices Limited	0.08
Telangana State Industrial Infrastructure Corporation Ltd. (Guaranteed by Govt. of Telangana)	0.06
THDC India Ltd. (Thdcil)	0.01
Titan Company Ltd.	0.27
Torrent Pharmaceuticals Ltd.	0.27
Toyota Financial Services India Ltd.	0.12
TREP/REVERSE REPO	8.11
TVS Credit Services Limited	0.05
Tamil Nadu State Govt	2.51
Tata Steel Ltd.	0.08
U P Power Corporation Ltd (Guaranteed By Up State Government)	0.03
Union Bank Of India	2.95
Uttar Pradesh State Govt	0.58
Vajra Trust (Originator Veritas Finance Private Ltd)	#
Vedanta Ltd.	0.54
Vertis Infrastructure Trust - NCDs	0.11
West Bengal State Govt	0.45
Yes Bank Ltd.	0.51
Total	100.00
# Indicates Less than 0.005%	

Industry / Sector	%age of Exposure to Debt AUM \$
BANK	23.18
CASH(TREP/REVERSE REPO)	7.61
CORPORATES	6.91
FINANCIAL SERVICES	31.01
GOV/TBILLS	22.61
NBFC	8.68
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**.

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Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D* (%)	Expense Ratio (%)		Scan For Portfolio Details
											Reg	Dir	
Kotak Large Cap Fund	29-Dec-98	Fund invests in companies with Large market capitalization through diversification across sectors.	Financial Services: 30.7/33.1 Automobile and Auto Components: 9.0/7.4 Oil, Gas & Consumable Fuels: 7.3/9.0 Information Technology: 5.7/7.3 Healthcare: 5.7/5.4	ICICI Bank Ltd.: 8.1 HDFC Bank Ltd.: 6.2 Reliance Industries Ltd.: 6.0 State Bank Of India: 4.5 Bharti Airtel Ltd.: 4.1	Mr. Rohit Tandon	11,028.06	LC: 84 MC: 10 SC: 4 D&O: 2	0.96	0.41	14.10	1.75	0.67	
Kotak Flexicap Fund	11-Sep-09	Focus on select sectors of economy diversified at stock level. Flexibility to invest across market capitalization.	Financial Services: 30.9/30.9 Automobile and Auto Components: 8.6/7.5 Capital Goods: 8.2/6.9 Chemicals: 7.2/2.0 Construction Materials: 5.4/1.9	ICICI Bank Ltd.: 5.6 HDFC Bank Ltd.: 5.3 Bharat Electronics Ltd.: 5.1 State Bank Of India: 4.4 Eternal Ltd.: 3.8	Mr. Harsha Upadhyaya	56,118.90	LC: 72 MC: 23 SC: 3 D&O: 2	0.94	0.49	14.84	1.43	0.61	
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: 29.9/29.2 Automobile and Auto Components: 8.3/7.6 Fast Moving Consumer Goods: 7.9/5.0 Information Technology: 6.4/6.0 Telecommunication: 5.9/3.3	Maruti Suzuki India Ltd.: 5.0 HDFC Bank Ltd.: 3.9 Oracle Financial Services Software Ltd.: 3.8 Hero MotoCorp Ltd.: 3.5 IndusInd Bank Ltd.: 3.5	Mr. Devender Singhal Mr. Abhishek Bisen	29,274.39	LC: 42 MC: 27 SC: 31 D&O: 1	1.04	0.69	17.42	1.60	0.49	
Kotak Large & Midcap 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: 30.1/30.5 Capital Goods: 10.9/8.6 Healthcare: 8.5/7.9 Automobile and Auto Components: 7.7/7.1 Chemicals: 5.9/2.2	HDFC Bank Ltd.: 4.6 State Bank Of India: 4.0 Eternal Ltd.: 3.4 Bharat Electronics Ltd.: 3.4 ICICI Bank Ltd.: 3.1	Mr. Harsha Upadhyaya	32,050.32	LC: 53 MC: 39 SC: 7 D&O: 1	0.93	0.58	15.26	1.58	0.59	
Kotak Midcap 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: 26.9/27.8 Healthcare: 15.5/10.4 Consumer Services: 9.5/5.6 Capital Goods: 9.3/13.0 Chemicals: 7.6/3.6	Fortis Healthcare India Ltd.: 3.8 Eternal Ltd.: 3.2 Ipca Laboratories Ltd.: 3.1 Vishal Mega Mart Ltd.: 3.1 L&T Finance Ltd.: 2.9	Mr. Atul Bhole	69,282.83	LC: 16 MC: 68 SC: 15 D&O: 1	0.93	0.75	17.79	1.37	0.39	

Ideal Investments Horizon – 5 Years & Above

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

• To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: <https://www.kotakmf.com/Information/forms-and-downloads>

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Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D [#] (%)	Expense Ratio (%)		Scan For Portfolio Details
											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: 19.9/13.3 Financial Services: 17.3/22.7 Capital Goods: 11.2/12.8 Consumer Durables: 9.6/3.2 Consumer Services: 9.4/4.4	Aster Dm Healthcare Ltd.: 4.9 Vijaya Diagnostic Centre Pvt: 3.9 Sansera Engineering Ltd.: 3.7 Krishna Institute Of Medical: 3.6 Century Plyboards (India) Ltd.: 2.5	Mr. Harish Bihani	18,932.78	LC: 7 MC: 18 SC: 75 D&O: 0	0.85	0.39	19.38	1.68	0.59	
Kotak Contra Fund	27-Jul-05	Fund follows a contrarian strategy – “Sailing Against The Wind” which aims to select stocks of high-quality companies using the Business-Management-Valuation approach.	Financial Services: 32.9/30.9 Healthcare: 12.5/7.3 Automobile and Auto Components: 7.8/7.5 Capital Goods: 7.1/6.9 Information Technology: 6.1/6.5	ICICI Bank Ltd.: 6.1 HDFC Bank Ltd.: 4.2 State Bank Of India: 3.3 Reliance Industries Ltd.: 2.8 Shriram Finance Ltd.: 2.8	Ms. Shibani Sircar Kurian	5,449.89	LC: 53 MC: 30 SC: 15 D&O: 1	1.00	0.65	15.61	1.88	0.65	
Kotak Focused 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: 28.1/30.9 Capital Goods: 12.0/6.9 Healthcare: 9.3/7.3 Automobile and Auto Components: 6.0/7.5 Fast Moving Consumer Goods: 5.2/5.5	ICICI Bank Ltd.: 7.2 HDFC Bank Ltd.: 5.4 State Bank Of India: 5.0 Eternal Ltd.: 4.9 Bharti Airtel Ltd.: 4.8	Ms. Shibani Sircar Kurian	4,457.06	LC: 63 MC: 27 SC: 6 D&O: 4	0.93	0.66	14.50	1.91	0.60	
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: 31.8/30.9 Automobile and Auto Components: 7.8/7.5 Healthcare: 6.4/7.3 Oil, Gas & Consumable Fuels: 6.0/7.0 Construction: 5.4/2.7	HDFC Bank Ltd.: 7.1 ICICI Bank Ltd.: 5.2 State Bank Of India: 5.1 Bharti Airtel Ltd.: 3.8 Tech Mahindra Ltd.: 3.1	Mr. Harsha Upadhyaya	6,341.90	LC: 65 MC: 23 SC: 11 D&O: 1	0.96	0.41	15.23	1.84	0.73	
Kotak Dividend Yield Fund	27-Jan-26	The scheme predominantly investing in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. To reduce the risk of volatility, the scheme will diversify across major industries and economic sectors to the extent possible.	Financial Services: 32.7/30.9 Healthcare: 11.9/7.3 Automobile and Auto Components: 9.1/7.5 Oil, Gas & Consumable Fuels: 6.7/7.0 Information Technology: 6.1/6.5	ICICI Bank Ltd.: 6.1 HDFC Bank Ltd.: 4.9 Bharti Airtel Ltd.: 3.3 Reliance Industries Ltd.: 3.3 State Bank Of India: 3.1	Ms. Shibani Sircar Kurian and Mr. Abhishek Bisen	240.91	LC: 76 MC: 20 SC: 1 D&O: 2	0.89	-0.29	21.92	2.45	1.04	

Ideal Investments Horizon – 5 Years & Above

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta [#]	Sharpe [#]	S.D [#] (%)	Expense Ratio (%)		Scan For Portfolio Details
											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: 21.0/6.1 Construction: 19.3/12.1 Telecommunication: 12.6/16.9 Oil, Gas & Consumable Fuels: 9.6/27.7 Automobile and Auto Components: 8.6/3.2	Larsen And Toubro Ltd.: 10.2 Bharti Airtel Ltd.: 8.8 Reliance Industries Ltd.: 7.8 Solar Industries India Ltd.: 4.1 Indus Towers Ltd.: 3.6	Mr. Nalin Rasik Bhatt	2,429.85	LC: 50 MC: 12 SC: 36 D&O: 1	1.04	0.51	21.32	2.03	0.74	
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: 19.5/3.9 Financial Services: 14.0/31.0 Capital Goods: 12.3/7.0 Healthcare: 11.7/7.3 Automobile and Auto Components: 11.6/7.5	Eternal Ltd.: 5.8 Aster Dm Healthcare Ltd.: 3.7 Lenskart Solutions Ltd.: 3.2 Indo-MIM Ltd.: 3.2 ICICI Bank Ltd.: 3.1	Mr. Harish Bihani	4,019.94	LC: 29 MC: 30 SC: 22 O/S: 17 D&O: 3	0.97	0.92	15.04	1.92	0.62	
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: 32.3/33.5 Automobile and Auto Components: 9.0/11.9 Telecommunication: 8.9/5.0 Information Technology: 8.9/12.7 Consumer Services: 7.8/5.6	Bharti Airtel Ltd.: 7.8 ICICI Bank Ltd.: 6.8 HDFC Bank Ltd.: 5.9 Bajaj Finance Ltd.: 4.5 Infosys Ltd.: 4.5	Mr. Mandar Pawar	756.90	LC: 75 MC: 16 SC: 5 D&O: 4	0.91	0.33	13.77	2.38	1.05	
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: 27.4/23.4 Automobile and Auto Components: 21.5/26.8 Healthcare: 16.9/18.0 Metals & Mining: 7.3/12.9 Oil, Gas & Consumable Fuels: 6.7/7.8	Sun Pharmaceuticals Industries Ltd.: 4.7 Mahindra & Mahindra Ltd.: 4.3 Rubicon Research Ltd.: 4.2 Tata Steel Ltd.: 3.7 TVS Motors Company Ltd.: 3.7	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen	2,951.35	LC: 45 MC: 23 SC: 32 D&O: 1	0.97	0.79	16.99	1.98	0.65	
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: 28.2/30.9 Healthcare: 12.7/7.3 Consumer Services: 9.7/3.9 Capital Goods: 9.5/6.9 Automobile and Auto Components: 7.7/7.5	ICICI Bank Ltd.: 8.4 Aditya Infotech Ltd.: 5.1 Aster Dm Healthcare Ltd.: 4.0 Eternal Ltd.: 3.8 Axis Bank Ltd.: 3.7	Mr. Harish Bihani, Mr. Abhishek Bisen	3,411.09	LC: 45 MC: 22 SC: 32 D&O: 1	0.95	0.64	15.30	1.95	0.69	

Ideal Investments Horizon – 5 Years & Above

• Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. *Standard Deviation. # Kotak Pioneer Fund - Reg - Growth data as on 30th July 2026

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°O/S stands for overseas exposure

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. [#] (%)	Expense Ratio (%)		Scan For Portfolio Details
											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: 97.1/100.0	ICICI Bank Ltd.: 12.8 HDFC Bank Ltd.: 10.5 State Bank Of India: 8.3 Axis Bank Ltd.: 6.9 Bajaj Finance Ltd.: 6.7	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	1,556.24	LC: 66 MC: 13 SC: 18 D&O: 3	1.01	0.46	16.24	2.14	0.73	
Kotak Quant Fund	02-Aug-23	Fund selects stocks based on an in-house proprietary quantitative model across Market Capitalization and diverse sectors	Capital Goods: 20.2/6.0 Healthcare: 19.1/6.4 Financial Services: 14.4/32.3 Metals & Mining: 14.4/4.1 Fast Moving Consumer Goods: 9.1/5.9	Sun Pharmaceuticals Industries Ltd.: 3.6 Marico Ltd.: 3.4 Nestle India Ltd.: 3.3 Lupin Ltd.: 3.3 Titan Company Ltd.: 3.1	Mr. Harsha Upadhyaya, Mr. Rohit Tandon And Mr. Abhishek Bisen	490.27	LC: 46 MC: 43 SC: 10 D&O: 1	1.08	0.59	17.44	1.86	1.18	
Kotak Consumption Fund	16-Nov-23	Fund invests in Consumption theme which aim to grow with the nation's growing lifestyle	Fast Moving Consumer Goods: 21.4/24.6 Automobile and Auto Components: 18.6/25.3 Healthcare: 17.1/5.1 Consumer Durables: 14.7/11.9 Consumer Services: 14.7/14.3	Maruti Suzuki India Ltd.: 7.8 Eternal Ltd.: 7.2 Bharti Airtel Ltd.: 7.0 Radico Khaitan Ltd.: 5.4 Hero MotoCorp Ltd.: 5.2	Mr. Devender Singhal, Mr. Abhishek Bisen	1,758.97	LC: 40 MC: 17 SC: 43 D&O: 1	0.94	0.54	16.85	2.10	0.67	
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: 96.8/100.0 Chemicals: 1.8	Sun Pharmaceuticals Industries Ltd.: 14.9 Divi s Laboratories Ltd.: 8.3 Torrent Pharmaceuticals Ltd.: 6.2 Max Healthcare Institute Ltd.: 5.2 Acutaas Chemicals Ltd.: 4.3	Mr. Dhananjay Tikariha And Mr. Abhishek Bisen	682.39	LC: 36 MC: 23 SC: 39 D&O: 1	0.99	0.87	16.75	2.42	0.91	
Kotak Technology Fund	04-Mar-24	Fund invest in the Potential Growth Story Of Technology Sector	Information Technology: 49.1/60.0 Telecommunication: 23.9/38.6 Consumer Services: 16.7 Consumer Durables: 3.0 Services: 2.5	Bharti Airtel Ltd.: 17.3 Infosys Ltd.: 15.4 Tech Mahindra Ltd.: 7.2 Eternal Ltd.: 7.2 Tata Consultancy Services Ltd.: 6.0	Ms. Shibani Sircar Kurian And Mr. Abhishek Bisen	570.71	LC: 62 MC: 26 SC: 7 D&O: 5	0.97	0.04	20.21	2.44	1.02	

Ideal Investments Horizon – 5 Years & Above

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D* (%)	Expense Ratio (%)		Scan For Portfolio Details
											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: 16.8/30.9 Healthcare: 15.6/7.3 Capital Goods: 15.0/6.9 Automobile and Auto Components: 10.6/7.5 Consumer Durables: 7.4/3.0	Hero MotoCorp Ltd.: 4.4 Maruti Suzuki India Ltd.: 4.4 Radico Khaitan Ltd.: 3.6 NLC India Ltd.: 3.6 IndusInd Bank Ltd.: 3.6	Mr. Devender Singhal and Mr. Abhishek Bisen	1,478.53	LC: 8 MC: 29 SC: 62 D&O: 1	1.18	0.03	20.57	2.15	0.85	
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.	Capital Goods: 23.9/26.7 Healthcare: 21.4/4.0 Automobile and Auto Components: 17.3/18.3 Fast Moving Consumer Goods: 15.1/35.3 Financial Services: 7.3/3.0	Maruti Suzuki India Ltd.: 7.0 Hindustan Unilever Ltd.: 4.7 Acutaas Chemicals Ltd.: 4.2 Torrent Pharmaceuticals Ltd.: 4.2 Britannia Industries Ltd.: 4.0	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen	2,236.88	LC: 40 MC: 26 SC: 34 D&O: 0	0.97	0.42	18.55	2.04	0.69	
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: 54.0/63.7 Services: 20.6/15.6 Capital Goods: 17.2/7.2 Consumer Services: 2.6/13.6 Oil, Gas & Consumable Fuels: 0.8	Maruti Suzuki India Ltd.: 9.2 Hero MotoCorp Ltd.: 8.5 Mahindra & Mahindra Ltd.: 6.6 Inter Globe Aviation Ltd.: 6.0 Indo-MIM Ltd.: 5.8	Mr. Nalin Bhatt, and Mr. Abhishek Bisen	531.70	LC: 39 MC: 17 SC: 40 D&O: 4	0.93	0.32	19.43	2.44	0.93	
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: 31.0/51.2 Capital Goods: 26.0/23.7 Power: 23.4/25.1 Construction: 6.7 Financial Services: 3.9	NTPC LTD.: 7.6 GAIL (India) Ltd.: 7.6 Reliance Industries Ltd.: 7.1 ABB India Ltd.: 4.8 Ge Vernova T&d India Ltd.: 4.7	Mr. Abhishek Bisen and Mr. Mandar Pawar	275.37	LC: 53 MC: 26 SC: 18 D&O: 3	0.84	0.07	17.29	2.45	0.98	
Kotak Active Momentum Fund	20-Aug-25	The scheme runs on the in-house developed Enhanced Earnings factor model which is primarily based on earnings momentum factor. The model utilizes quantitative measures & analyst estimates to determine the extent of earnings upgrades and downgrades for stocks within the universe.	Financial Services: 24.7/30.9 Information Technology: 12.3/6.5 Healthcare: 12.2/7.3 Metals & Mining: 8.1/3.9 Automobile and Auto Components: 6.5/7.5	Laurus Labs Ltd.: 5.4 L&T Finance Ltd.: 3.9 Navin Fluorine International Ltd.: 3.5 Bajaj Finance Ltd.: 3.4 TVS Motors Company Ltd.: 3.1	Mr. Rohit Tandon and Mr. Abhishek Bisen	1,624.76	LC: 43 MC: 48 SC: 4 D&O: 6	0.98	0.40	19.02	2.13	0.84	
Kotak Rural Opportunities Fund	27-Nov-25	The scheme invests predominantly in equity and equity-related securities of companies aligned with India's rural and allied economy. It has the flexibility to invest across market capitalizations. The fund follows a disciplined bottom-up approach; focusing on business fundamentals, management quality, and valuations. It seeks to identify companies that offer Growth at a Reasonable Price.	Financial Services: 25.9/24.6 Automobile and Auto Components: 21.0/19.0 Fast Moving Consumer Goods: 18.7/16.7 Telecommunication: 12.0/11.3 Capital Goods: 5.8/4.9	Bharti Airtel Ltd.: 9.8 State Bank Of India: 9.3 Mahindra & Mahindra Ltd.: 8.4 TVS Motors Company Ltd.: 4.0 Emami Ltd.: 3.6	Mr. Arjun Khanna and Mr. Abhishek Bisen	806.95	LC: 71 MC: 12 SC: 15 D&O: 2	0.94	-0.21	22.08	2.36	0.81	
Kotak Services Fund	25-Feb-26	An open-ended equity scheme focused on the Services theme, the fund aims to deliver long-term capital appreciation through active investment in equity and equity-related securities of services companies, with flexibility across market capitalizations and a bottom-up stock selection approach following Growth at Reasonable Price (GARP)	Financial Services: 51.6/60.9 Information Technology: 10.4/13.8 Telecommunication: 9.0/8.6 Power: 8.0/5.1 Healthcare: 5.9/2.5	ICICI Bank Ltd.: 11.0 State Bank Of India: 9.3 Axis Bank Ltd.: 8.6 Bharti Airtel Ltd.: 8.1 HDFC Bank Ltd.: 5.2	Mr. Rohit Tandon and Mr. Abhishek Bisen	758.75	LC: 72 MC: 5 SC: 16 D&O: 7	-	-	-	2.39	1.04	

Ideal Investments Horizon – 5 Years & Above

Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Debt Quants	Market Cap (%)	Asset Allocation (%)	Beta	Sharpe	Standard Deviation (%)	Expense Ratio (%)		Scan For Portfolio Details
												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	17,428.74	Avg Maturity - 12.05 Yrs Mac Duration - 5.00 Yrs YTM - 7.20%	LC-46 MC-9 SC-9 D&O-37	Net Equity- 65 Debt & Cash- 26 Arbitrage- 8 Reits/Invits- 1	1.14	0.44	8.93	1.69	0.63	
Kotak 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	74,398.69	Avg Maturity - 0.46 Yrs Mac Duration - 0.43 Yrs YTM - 6.87%	D&O-100	Debt & Cash- 31 Arbitrage- 69	0.71	2.54	0.55	0.99	0.39	
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	10,409.45	Avg Maturity - 2.94 Yrs Mac Duration - 2.07 Yrs YTM - 6.96%	LC-17 MC-14 SC-4 D&O-66	Net Equity- 35 Debt & Cash- 31 Arbitrage- 31 Reits/Invits- 3	0.63	0.62	6.27	1.72	0.67	
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	14,770.10	Avg Maturity - 6.88 Yrs Mac Duration - 2.70 Yrs YTM - 6.48%	LC-39 MC-16 SC-16 D&O-29	*Net Equity- 72 Debt & Cash- 16 Arbitrage- 1 Gold- 4 Silver- 7	1.09	1.00	11.53	1.66	0.53	
Kotak Aggressive 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	9,204.96	Avg Maturity - 9.25 Yrs Mac Duration - 4.15 Yrs YTM - 6.97%	LC-46 MC-26 SC-7 D&O-22	Net Equity- 78 Debt & Cash- 22	1.25	0.56	12.89	1.78	0.52	
Kotak Debt Hybrid Fund	02-Dec-03	3 Years & above	Fund combines relatively stable debt market returns with upside equity potential range between 75-90% in debt and 10-25% in equities.	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	2,860.04	Avg Maturity - 9.81 Yrs Mac Duration - 4.93 Yrs YTM - 7.43%	LC-15 MC-6 SC-1 D&O-77	Net Equity- 24 Debt & Cash- 76	-	-	5.95	1.71	0.57	

*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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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	Expense Ratio (%)		Scan For Portfolio Details
											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	8,817.59	SOV: 3.23 Cash/CBLO: 96.77	5.30	3.36 (Days)	3.25 (Days)	Nil	0.18	0.07	
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	51,309.35	SOV: 17.68 AAA: 81.95 Cash/CBLO: 0.36	6.40	0.11	0.11	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	0.33	0.19	
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	15,707.88	SOV: 12.19 AAA: 65.83 AA+: 11.11 AA: 6.32 Cash/CBLO: 4.54	7.25	0.52	0.40	Nil	0.82	0.36	
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	30,296.53	SOV: 14.84 AAA: 84.29 Cash/CBLO: 0.87	6.92	0.46	0.46	Nil	0.38	0.16	
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. Dharmesh Thakkar, Mr. Deepak Agrawal	12,082.77	SOV: 12.34 AAA: 71.09 AA+: 4.15 AA: 10.45 Cash/CBLO: 1.96	7.50	1.04	0.94	Nil	1.17	0.41	
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	15,170.62	SOV: 18.17 AAA: 77.07 Cash/CBLO: 4.76	7.55	5.47	3.27	Nil	0.69	0.36	
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	14,291.67	SOV: 20.87 AAA: 75.56 Cash/CBLO: 3.57	7.55	4.56	2.83	Nil	1.12	0.39	
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. Vihag Mishra, Mr. Deepak Agrawal	770.02	SOV: 12.35 AAA: 4.21 AA+: 14.50 AA: 43.01 AA-: 3.20 A+/A-/A/Below: 8.76 Cash/CBLO: 13.96	8.57	2.73	1.78	1% for 1 Year 6% of the initial investment within 1 year from the date of allotment: Nil.	1.73	0.81	

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

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Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Expense Ratio (%)		Scan For Portfolio Details
											Reg	Dir	
Kotak Dynamic Bond Fund	26-May-08	2 years and above	The fund has the flexibility to invest across duration with an aim to benefit from the changing interest rate cycles	Mr. Deepak Agrawal, Mr. Abhishek Bisen	2,366.30	SOV: 59.91 AAA: 5.47 AA+: 11.18 AA: 10.39 Cash/CBLO: 13.05	7.82	17.28	6.95	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	3,438.29	SOV: 14.65 AAA: 66.64 AA+: 5.83 AA: 7.68 Cash/CBLO: 5.19	7.66	2.47	2.06	Nil	0.62	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	1,915.30	SOV: 14.36 AAA: 16.60 AA+: 13.79 AA: 31.46 AA-: 3.86 A+/A-/A/Below: 7.07 Cash/CBLO: 12.86	8.37	5.55	3.14	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	4,991.20	SOV: 17.21 AAA: 75.97 AA+: 2.90 Cash/CBLO: 3.92	7.37	4.91	3.48	Nil	0.75	0.40	
Kotak Gilt Fund	25-Nov-99	2 year & above	Minimum investment in G-secs- 80% of total assets (across maturity)	Mr. Abhishek Bisen	2,207.04	SOV: 81.28 Cash/CBLO: 18.72	7.19	17.12	8.48	Nil	1.48	0.48	
Kotak Bond Fund	25-Nov-99	2 to 3 years	Fund invest in the range of Macaulay duration of the portfolio between 4 to 7 years which offers a play on interest rates by managing duration actively	Mr. Abhishek Bisen	1,795.04	SOV: 45.79 AAA: 26.28 Cash/CBLO: 27.93	7.02	11.42	5.75	Nil	1.65	0.74	
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	61.18	SOV: 89.28 Cash/CBLO: 10.72	7.29	12.74	11.74	Nil	0.59	0.31	

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

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Scheme Name	Inception Date	Ideal Investment Horizon	Fund Manager	AUM (Rs. Crs.)	Top Underlying Schemes: (%) to Net Assets ^s	Debt Quants	Asset Allocation (%)	Expense Ratio (%)					Scan For Portfolio Details
								Scheme		Underlying Funds**	Total		
								Reg	Dir		Reg	Dir	
Kotak Multi Asset Omni FOF	09-Aug-04	5 years & above	Mr. Devender Singhal Mr. Abhishek Bisen	2,566.76	Kotak Infrastructure & Economic Reform Fund : 9.1 Kotak Silver ETF: 9.1 Kotak PSU Bank ETF: 8.8 Kotak Consumption Fund: 8.5 Kotak Nifty Bank ETF: 8.3	-	Net Equity: 68 Gold: 6 Silver: 9 Debt & Cash: 17	1.14%	0.40%	0.57%	1.71%	0.97%	
Kotak Income Plus Arbitrage Omni FOF	17-Nov-22	2 year & above	Mr. Abhishek Bisen	7,902.09	Kotak Arbitrage Fund: 36.7 Kotak Corporate Bond Fund: 31.2 Kotak Bond Short Term Fund: 19.1 Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund: 8.0 Kotak Bond Fund: 0.9	Avg. Maturity: 3.30 Modified Duration: 2.05 Mac Duration: 2.15 YTM: 7.23%	Arbitrage: 37 Debt & Cash: 63	0.32%	0.07%	0.36%	0.69%	0.43%	
Kotak Gold Silver Passive FOF	28-Oct-25	5 years & above	Mr. Rohit Tandon, Mr. Abhishek Bisen	1,020.63	Kotak Silver ETF: 51.5 Kotak Gold ETF: 46.8	-	Gold: 47 Silver: 52 Debt & Cash: 2	0.53%	0.19%	0.43%	0.96%	0.62%	
Kotak Multi Factor Passive FOF	20-Mar-26	5 years & above	Mr. Rohit Tandon, Mr. Abhishek Bisen	117.66	Kotak Nifty 100 Low Volatility 30 ETF: 79.3 Kotak Nifty 200 Momentum 30 ETF: 19.6	-	-	0.30%	0.10%	0.15%	0.45%	0.25%	
Kotak Multi Asset Active FOF	27-Apr-26	5 years & above	Mr. Devender Singhal, Mr. Abhishek Bisen	75.19	Kotak Large & Midcap Fund: 14.5 Kotak Small Cap Fund: 12.5 Kotak Midcap Fund: 10.5 Kotak Focused Fund: 9.7 Kotak Flexicap Fund: 9.5	-	Net Equity: 63 Gold: 7 Silver: 9 Debt & Cash: 21	1.06%	0.32%	0.52%	1.58%	0.84%	
Kotak Gold Fund	25-Mar-11	3 years & above	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar	6,531.97	Kotak Gold ETF: 99.8	-	Gold: 99.8 Debt & Cash: 0.2	0.45%	0.14%	0.52%	0.97%	0.66%	
Kotak Silver ETF FOF	31-Mar-25	3 years & above	Jeetu Valechha Sonar & Mr. Abhishek Bisen	914.33	Kotak Silver ETF: 99.1	-	Silver: 99.1 Debt & Cash: 0.9	0.64%	0.27%	0.35%	0.99%	0.62%	

**The details herein provided are of Weighted average TER of the underlying funds, Direct Plan - Growth Option. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

§The details are provided for the Top 5/Applicable Underlying Funds.

Scheme Name	Inception Date	Ideal Investment Horizon	Fund Manager	AUM (Rs. Crs.)	Top Underlying Schemes: (%) to Net Assets ^s	Underlying Scheme – Portfolio Details [^]			Expense Ratio (%)					Scan For Portfolio Details
									Scheme		Underlying Funds**	Total		
						Top 5 Holding (%)	Top 5 Sectors (%)	Country Exposure (%)	Reg	Dir		Reg	Dir	
Kotak Global Emerging Market Overseas Equity Omni FOF	26/09/2007	5 years & above	Mr. Arjun Khanna	1,663.05	CI Emerging Markets Fund I – 974: 98.4	Taiwan Semiconductor Manufacturing Co. Ltd.: 10.5 Samsung Electronics Co. Ltd.: 10.2 SK Hynix Inc.: 9.0 Tencent Holdings Ltd.: 3.1 MediaTek Inc: 2.4	Information Technology: 45.7 Financials: 21.4 Industrials: 8.6 Materials: 6.0 Consumer Discretionary: 5.3	Taiwan: 26.0 Korea: 24.0 China: 15.5 India: 9.5 United Kingdom: 6.3	1.46%	0.77%	0.62%	2.08%	1.39%	
Kotak International REIT Overseas Equity Omni FOF	29/12/2020	5 years & above	Mr. Arjun Khanna	106.60	SMAM ASIA REIT Sub Trust: 99.2	Capitaland Int Com Npv (Reit): 9.4 Goodman Group Npv (stapled Units): 9.3 Capitaland Ascenda Npv (Reit): 8.9 Link R/est Invest Npv: 7.8 Scentre Group Ltd Stapled Securities: 6.8	-	Singapore: 51.3 Australia: 36.4 Hong Kong: 7.8 India: 1.5 Malaysia: 1.2 Thailand: 1.0 New Zealand: 0.8	1.35%	0.63%	0.70%	2.05%	1.33%	
Kotak US Specific Equity Passive FOF	02/02/2021	5 years & above	Mr. Arjun Khanna & Mr. Abhishek Bisen	4,289.52	Ishares Nasdaq 100 UCITS ETF USD: 99.9	Nvidia Corp: 8.0 Apple Inc: 8.0 Microsoft Corp: 4.8 Amazon Com Inc: 4.4 Micron Technology Inc: 4.3	Information Technology: 57.9 Communication: 14.0 Consumer Discretionary: 11.1 Consumer Staples: 6.6 Industrials: 3.7	United States: 97.1 Netherlands: 1.1 Canada: 0.9 United Kingdom: 0.5 China: 0.3	0.72%	0.34%	0.30%	1.02%	0.64%	
Kotak Global Innovation Overseas Equity Omni FOF	29/07/2021	5 years & above	Mr. Arjun Khanna	788.84	Wellington Global Innovation S USD ACC: 77.6	Alphabet Inc: 8.2 NVIDIA Corp: 7.4 Taiwan Semi: 7.2 ASML Holding N V: 6.0 Advanced Micro Dvcs: 4.3	Information Technology: 45.6 Consumer Discretionary: 14.7 Communication Services: 12.2 Health Care: 11.6 Industrials: 7.3	United States: 73.0 Taiwan: 7.2 Netherlands: 6.0 South Korea: 4.6 China: 3.5	1.53%	0.47%	0.78%	2.31%	1.25%	
					GenInnov Global Master Fund: 21.2	SK hynix Inc: 8.3 Taiwan Semiconductor Manufacturing Co. Ltd.: 8.0 Samsung Electronics Co Ltd.: 7.0 Crowdstrike Holdings Inc: 4.9 Hyundai Motor Company: 4.7	Semiconductor & Equipment: 35.5 Cybersecurity: 4.9 Mobility: 4.7 Alternate Power: 4.5 Consumer Tech: 3.8	South Korea: 20.0 United States: 13.3 China: 8.3 Taiwan: 8.0 Netherlands: 3.8						
Kotak Quality Overseas Equity Omni FOF	25/03/2026	5 years & above	Mr. Arjun Khanna & Mr. Abhishek Bisen	390.58	GMO Quality Investment Fund: 98.2	Microsoft Corp: 5.9 Lam Research Corp: 5.7 Alphabet Inc: 5.3 Taiwan Semiconductor Manufacturing Co Ltd.: 4.7 Apple Inc: 4.4	Information Technology: 38.1 Health Care: 22.9 Communication Services: 11.0 Consumer Discretionary: 9.5 Financials: 7.7	United States: 80.9 United Kingdom: 6.1 Taiwan: 4.7 France: 4.4 Germany: 1.8	1.12%	0.46%	0.54%	1.66%	1.00%	

**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.

⁵The details are provided for the Top 5/Applicable Underlying Funds.

For overseas - [^]Portfolio as on 30th June 2026

Debt Index Funds

As on 31st July, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	YTM (%)	Avg. Maturity (Years)	Macaulay Duration (Years)	Tracking Error (%) 1 Year	Expense Ratio (%)		NAV (in Rs. as on 31st July, 2026)		Scan For Portfolio Details
							Regular	Direct	Regular	Direct	
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	6,574.80	5.89	0.61	0.59	0.84	0.35	0.20	13.0899	13.1801	
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	11-Feb-22	3,274.70	7.24	5.51	4.50	2.58	0.36	0.20	13.4369	13.5389	
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	13-Oct-22	508.92	6.97	1.67	1.57	1.07	0.40	0.21	13.1259	13.2227	
Kotak Nifty SDL JUL 2026 Index Fund	22-Dec-22	95.06	5.20	0.01	0.01	0.39	0.41	0.20	12.7164	12.8125	
Kotak Nifty SDL JUL 2033 Index Fund	15-Feb-23	185.02	7.37	6.53	5.16	2.44	0.44	0.22	12.9370	13.0423	
Kotak Nifty G-Sec Jul 2033 Index Fund	11-Oct-23	21.56	6.73	6.29	4.99	0.97	0.39	0.14	12.4336	12.5209	
Kotak Crisil-IBX AAA Financial Services Index – Sep 2027 Fund	13-Sep-24	480.60	7.47	0.99	0.94	0.34	0.38	0.18	11.4666	11.5124	
Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund	17-Feb-25	108.17	7.03	0.27	0.27	0.20	0.30	0.10	11.0762	11.1082	
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	07-Mar-25	318.61	6.89	0.31	0.31	0.43	0.35	0.12	10.9706	11.0061	
Kotak Nifty AAA Financial Services Bond Mar 2028 Index	09-Jul-25	231.22	7.56	1.45	1.37	0.54	0.33	0.14	10.5966	10.6201	
Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	24-Sep-25	903.79	7.12	0.58	0.58	0.18	0.32	0.12	10.5173	10.5353	

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

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Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Expense Ratio (%)		NAV (in Rs. as on 31st July, 2026)		Scan For Portfolio Details
					Regular	Direct	Regular	Direct	
Kotak Nifty Next 50 Index Fund	10-Mar-21	1,222.07	0.10	40.18	0.49	0.10	21.0260	21.5954	
Kotak Nifty 50 Index Fund	21-Jun-21	1,172.49	0.06	12.99	0.33	0.07	15.9470	16.2000	
Kotak Nifty Smallcap 50 Index Fund	10-Apr-23	229.09	0.28	82.97	0.78	0.20	22.0890	22.5550	
Kotak Nifty 200 Momentum 30 Index Fund	15-Jun-23	587.73	0.20	168.48	0.68	0.20	14.3900	14.6110	
Kotak Nifty Financial Services Ex-Bank Index Fund	14-Aug-23	99.35	0.37	58.05	0.72	0.21	16.8310	17.1040	
Kotak BSE Housing Index Fund	28-Aug-23	13.41	0.07	30.44	0.71	0.21	13.2300	13.4380	
Kotak Nifty 100 Low Volatility 30 Index Fund	07-June-24	115.16	0.12	74.27	0.84	0.20	10.9988	11.1486	
Kotak BSE PSU Index Fund	31-July-24	82.42	0.10	51.88	1.04	0.39	9.3020	9.4230	
Kotak Nifty Midcap 50 Index Fund	16-Aug-24	81.30	0.12	75.62	0.86	0.25	11.0100	11.1430	
Kotak Nifty India Tourism Index Fund	23-Sep-24	37.52	0.15	101.40	0.94	0.34	8.3960	8.4960	

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Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Expense Ratio (%)		NAV (in Rs. as on 31st July, 2026)		Scan For Portfolio Details
					Regular	Direct	Regular	Direct	
Kotak Nifty Midcap 150 Momentum 50 Index Fund	08-Oct-24	442.91	0.12	127.11	0.93	0.28	9.4000	9.5120	
Kotak Nifty 50 Equal Weight Index Fund	23-Dec-24	64.19	0.13	76.58	0.71	0.21	11.3210	11.4130	
Kotak Nifty 100 Equal Weight Index Fund	23-Dec-24	47.28	0.14	50.31	0.71	0.21	11.2000	11.2900	
Kotak Nifty Smallcap 250 Index fund	27-Jan-25	65.80	0.10	48.08	0.63	0.15	11.5670	11.6510	
Kotak BSE Sensex Index Fund	17-Feb-25	23.76	0.09	34.04	0.32	0.14	10.4030	10.4290	
Kotak Nifty Commodities Index Fund	10-Mar-25	295.52	0.26	22.15	0.46	0.20	12.3030	12.3480	
Kotak Nifty Midcap 150 Index Fund	21-Mar-25	42.16	0.15	43.62	0.63	0.15	11.8180	11.8970	
Kotak Nifty Top 10 Equal Weight Index Fund	28-Apr-25	39.96	0.12	41.11	0.90	0.24	9.1070	9.1880	
Kotak Nifty 200 Quality 30 Index Fund	14-Jul-25	17.60	0.13	30.96	0.59	0.22	10.0250	10.0650	
Kotak Nifty Alpha 50 Index Fund	19-Aug-25	40.77	0.27	170.98	0.94	0.35	10.4660	10.5250	
Kotak Nifty500 Momentum 50 Index Fund	11-Dec-25	24.45	0.34	155.91	0.52	0.19	10.0400	10.0610	
Kotak Nifty200 Value 30 Index Fund	05-Feb-26	13.57	0.27	157.99	0.52	0.21	9.7610	9.7750	
Kotak Nifty Alpha Low-volatility 30 Index Fund	17-Jun-26	7.02	0.40	30.50	0.82	0.24	10.4760	10.4840	

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Ready Reckoner

ETFs

As on 31st July, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Expense Ratio (%)	Creation Unit Size [#]		NAV (in Rs. as on 31st July, 2026)	Basket Value (Rs.)	NSE/BSE Code	Scan For Portfolio Details
						Through Exchange	Through AMC				
Kotak Nifty 50 ETF	02-Feb-10	3,544.02	0.03	22.81	0.03	1 Unit	12500 Units and in multiple thereof.	270.5571	33,90,419	NSE Symbol: NIFTY1	
Kotak BSE Sensex ETF	06-Jun-08	24.59	0.03	10.87	0.18	1 Unit	50000 Units and in multiple thereof.	85.6534	42,93,377	NSE Symbol: SENSEX1 BSE Scrip Code: 532985	
Kotak Nifty PSU Bank ETF	08-Nov-07	2,432.96	0.08	31.53	0.49	1 Unit	20000 Units and in multiple thereof.	83.8160	4,20,128	NSE Symbol: PSUBANK BSE Scrip Code : 590107	
Kotak Nifty Bank ETF	04-Dec-14	4,685.26	0.04	67.47	0.15	1 Unit	50000 Units and in multiple thereof.	59.4355	29,79,204	NSE Symbol: BANKNIFTY1 BSE Scrip Code: 590136	
Kotak Nifty 50 Value 20 ETF	02-Dec-15	78.64	0.17	65.77	0.14	1 Unit	250000 Units and in multiple thereof.	14.0910	35,31,557	NSE Symbol: NV20	
Kotak Nifty IT ETF	02-Mar-21	326.18	0.20	86.83	0.09	1 Unit	100000 Units and in multiple thereof.	34.1323	34,21,763	NSE Symbol: IT	
Kotak Nifty Alpha 50 ETF	22-Dec-21	873.80	0.17	172.69	0.30	1 Unit	100000 Units and in multiple thereof.	51.9416	52,07,145	NSE Symbol: ALPHA	
Kotak Nifty Midcap 50 ETF	28-Jan-22	206.59	0.07	46.10	0.25	1 Unit	150000 Units and in multiple thereof.	18.5010	27,82,088	NSE Symbol: MIDCAP	
Kotak Nifty 100 Low Volatility 30 ETF	23-Mar-22	279.20	0.08	50.68	0.12	1 Unit	200000 Units and in multiple thereof.	21.6421	43,39,241	NSE Symbol: LOWVOL1	
Kotak Nifty India Consumption ETF	28-Jul-22	35.98	0.07	19.85	0.10	1 Unit	250000 Units and in multiple thereof.	12.4483	31,19,855	NSE Symbol: CONS	

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

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Ready Reckoner

ETFs

As on 31st July, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Expense Ratio (%)	Creation Unit Size [#]		NAV (in Rs. as on 31st July, 2026)	Basket Value (Rs.)	NSE/BSE Code	Scan For Portfolio Details
						Through Exchange	Through AMC				
Kotak Nifty MNC ETF	05-Aug-22	46.48	0.09	48.18	0.30	1 Unit	150000 Units and in multiple thereof.	34.0368	51,18,284	NSE Symbol: MNC	
Kotak MSCI India ETF	19-Feb-25	1,871.51	0.19	56.82	0.20	1 Unit	150000 Units and in multiple thereof.	30.2050	45,42,077	NSE Symbol: MSCIINDIA	
Kotak Nifty 100 Equal Weight ETF	24-Feb-25	32.14	0.07	59.85	0.25	1 Unit	100000 Units and in multiple thereof.	35.5320	35,62,083	NSE Symbol: NIFTY100EW	
Kotak Nifty Midcap 150 ETF	21-Mar-25	13.35	0.07	340.63	0.10	1 Unit	350000 Units and in multiple thereof	23.5140	82,50,475	NSE Symbol: MID150	
Kotak Nifty200 Quality 30 ETF	14-Jul-25	2.86	0.09	79.90	0.25	1 Unit	100000 Units and in multiple thereof.	20.9900	21,04,248	NSE Symbol: Quality30	
Kotak Nifty 200 Momentum 30 ETF	10-Oct-25	32.30	0.30	249.62	0.26	1 Unit	100000 Units and in multiple thereof.	30.5780	30,65,445	NSE Symbol: MOMENTUM30	
Kotak Nifty Chemicals ETF	12-Nov-25	106.09	0.08	51.21	0.25	1 Unit	50000 Units and in multiple thereof.	30.1800	15,12,773	NSE Symbol: CHEMICAL	
Kotak Nifty Next 50 ETF	07-Jan-26	19.00	0.19	29.85	0.07	1 Unit	50000 Units and in multiple thereof.	74.1630	37,17,420	NSE Symbol: NEXT50ETF	
Kotak Nifty Private Bank ETF	17-Jul-26	16.42	0.05	26.25	0.12	1 Unit	50000 Units and in multiple thereof.	27.5500	59,58,409	NSE Symbol: PVTBANK	
Kotak Gold ETF	27-Jul-07	13,566.53	0.38	11.89	0.52	1 Unit	115000 Units and in multiple thereof.	118.3319	1,36,42,189	NSE Symbol: GOLD1 BSE Scrip Code: 590097	
Kotak Silver ETF	09-Dec-22	3,375.64	0.62	64.45	0.35	1 Unit	300000 Units and in multiple thereof.	20.9847	63,11,149	NSE Symbol: SILVER1	
Kotak Nifty 1D Rate Liquid ETF	24-Jan-23	2,443.57	0.01	-	0.19	1 Unit	100 Units and in multiple thereof.	1115.9885	-	NSE Symbol: LIQUID1	

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

Disclosures

- Data as on 31st July, 2026 unless otherwise specified.
- To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: <https://www.kotakmf.com/Information/forms-and-downloads>
- To view details/updated details of the Schemes, periodic updates about the Scheme(s), its portfolio and related disclosures, To view complete and detailed information about the Scheme(s), its asset allocation, investment strategy, etc please refer respective Scheme(s) Scheme information Documents kindly refer our website : <https://www.kotakmf.com/Information/forms-and-downloads>
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

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

KOTAK MULTI ASSET OMNI FOF

An open-ended fund of fund scheme investing in units of equity-oriented schemes, debt-oriented schemes and commodity-based schemes.

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

Maturity For Debt:

Short	Medium	Long	Volatility
			Low
			Medium
			High

Investment Style For Equity:

Value	GARP	Growth	Size
			Large
			Medium
			Small

Growth at a Reasonable Price

Scan to Invest Now



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

AAUM: ₹2,543.65 crs

AUM: ₹2,566.76 crs

Benchmark: 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver

Allotment Date: August 9, 2004

Folio Count: 53,715

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	₹255.8040	₹277.3030
IDCW	₹249.0000	₹272.3130

(as on July 31, 2026)

Ratios

⁵ Beta	1.17
⁵ Sharpe##	0.89
⁵ Standard Deviation	10.18%

Source: ⁵ICRA MFI Explorer

Month End Expense Ratio

Plan Name	Scheme	Expense Ratio**	
		Underlying Funds** (Dir Plan)	Total
Direct	0.40%	0.57%	0.97%
Regular	1.14%	0.57%	1.71%

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 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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Kotak Bond Direct Plan Growth	Mutual Fund	4.55
Kotak Infrastructure & Economic Reform Fund Direct Growth	Mutual Fund	9.14	Kotak Transportation & Logistics Fund	Mutual Fund	4.46
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	9.11	Kotak Quant Fund Growth	Mutual Fund	4.22
KOTAK PSU BANK ETF	ETF Units	8.79	Kotak India EQ Contra Fund Direct Growth	Mutual Fund	3.21
Kotak Consumption Fund Growth	Mutual Fund	8.52	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	2.43
KOTAK NIFTY BANK ETF	ETF Units	8.34	Kotak Technology Fund Growth	Mutual Fund	2.26
Kotak Manufacture In India Fund	Mutual Fund	7.87	Mutual Fund Units - Total		95.50
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	6.24	Triparty Repo		4.66
KOTAK ACTIVE MOMENTUM FUND DIRECT GROWTH	Mutual Fund	6.03	Net Current Assets/(Liabilities)		-0.16
Kotak Gilt Fund Direct Growth	Mutual Fund	5.50	Grand Total		100.00
KOTAK NIFTY 50 ETF	ETF Units	4.83			

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 (₹)	26,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	1,58,63,095	27,54,874	15,15,822	8,62,757	4,26,354	1,23,771
Scheme Returns (%)	14.15	15.87	16.57	14.52	11.32	5.90
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (%)	NA	12.25	12.33	11.27	9.95	4.01
Alpha*	NA	3.62	4.25	3.25	1.37	1.90
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (₹)#	NA	22,70,019	13,02,669	7,96,270	4,17,919	1,22,567
Nifty 50 TRI (₹)^	1,22,91,367	22,36,883	12,68,274	7,36,640	3,84,937	1,19,609
Nifty 50 TRI Returns (%)	12.29	11.97	11.58	8.15	4.41	-0.61

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	The risk of the scheme is Very High	The risk of the benchmark is High 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver

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 163-167 & 182-186. ## Risk rate assumed to be 5.41% (FBIL Overnight MIBOR rate as on 31st July 2026). **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

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.

Scan to Invest Now



Fund Manager*: Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar
AAUM: ₹6,548.10 crs
AUM: ₹6,531.97 crs
Benchmark: Domestic price of physical gold
Allotment Date: March 25, 2011
Folio Count: 3,05,960

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	₹54.0720	₹57.1617
IDCW	₹54.0710	₹57.1612

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	Expense Ratio** Underlying Funds** (Dir Plan)	Total
Direct	0.14%	0.52%	0.66%
Regular	0.45%	0.52%	0.97%

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.

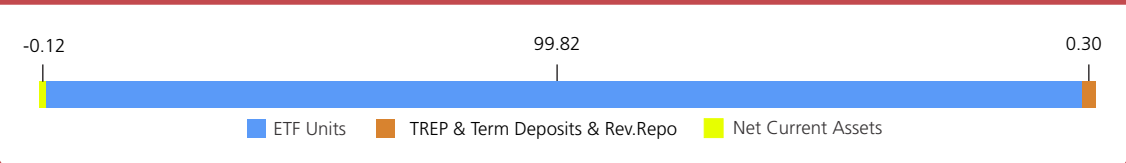
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Triparty Repo		0.30
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	99.82	Net Current Assets/(Liabilities)		-0.12
Mutual Fund Units - Total		99.82	Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

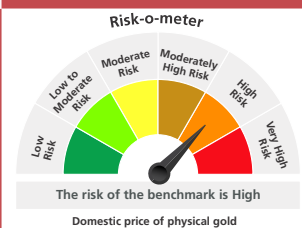
- Returns in line with physical gold over medium to long term, subject to tracking error
- Investment in Kotak Gold ETF

* 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 163-167 & 182-186. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. For details relating to expenses of the scheme please refer Annual Scheme Recurring Expenses section of the Scheme Information Document. 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 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Scan to Invest Now



Fund Manager*: Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen
AAUM: ₹925.60 crs
AUM: ₹914.33 crs
Benchmark: Domestic Prices of physical Silver
Allotment Date: March 31, 2023
Folio Count: 1,41,068

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	₹28.4396	₹28.8679

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	Expense Ratio** Underlying Funds** (Dir Plan)	Total
Direct	0.27%	0.35%	0.62%
Regular	0.64%	0.35%	0.99%

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

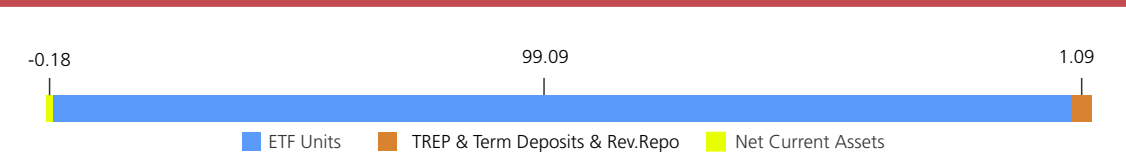
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Triparty Repo		1.09
KOTAK MUTUAL FUND - KOTAK SILVER ETF	Exchange Traded Funds	99.09	Net Current Assets/(Liabilities)		-0.18
Mutual Fund Units - Total		99.09	Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

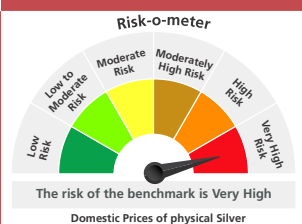
- Long-term capital appreciation
- An open-ended Fund of Funds scheme with the primary objective of generating returns by investing in units of Kotak Silver ETF.

* 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 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK INCOME PLUS ARBITRAGE OMNI 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.

Scan to Invest Now



Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹7,812.60 crs
AUM: ₹7,902.09 crs
Benchmark: Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)
Allotment Date: November 17, 2022
Folio Count: 10,158

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	₹13.1125	₹13.1864
IDCW	₹13.1123	₹13.1866

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	Expense Ratio** Underlying Funds** (Dir Plan)	Total
Direct	0.07%	0.36%	0.43%
Regular	0.32%	0.36%	0.69%

Debt Quant

Average Maturity [§]	3.30 yrs
Modified Duration [§]	2.05 yrs
Macaulay Duration [§]	2.15 yrs
Annualised YTM*	7.23%

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

[§] Only for Debt Portion

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

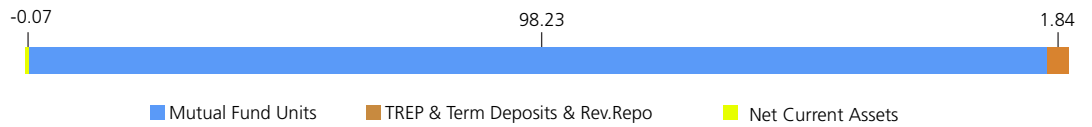
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

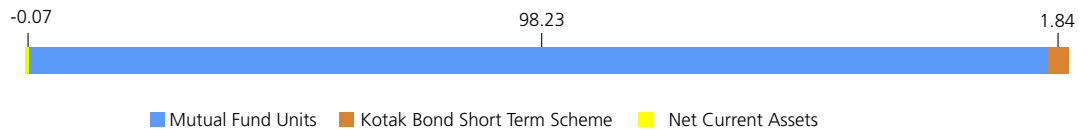
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Kotak Arbitrage Fund Direct Plan Growth	Mutual Fund	36.66
Kotak Corporate Bond Fund Direct Growth	Mutual Fund	31.24
Kotak Bond Short Term Scheme	Mutual Fund	19.09
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	7.95
Kotak Bond Direct Plan Growth	Mutual Fund	0.85
Kotak Money Market Fund Direct Growth	Mutual Fund	0.76
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund Direct Plan Growth	Mutual Fund	0.67
KOTAK CRISILIBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND DIRECT GROWTH	Mutual Fund	0.67
KOTAK CRISIL IBX AAA FINANCIAL SERVICES INDEX SEP 2027 FUND DIRECT GROWTH	Mutual Fund	0.33
Kotak Gilt Fund Direct Growth	Mutual Fund	0.01
Mutual Fund Units - Total		98.23
Triparty Repo		1.84
Net Current Assets/(Liabilities)		-0.07
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



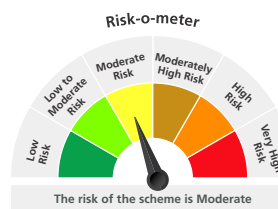
Product Label

This product is suitable for investors who are seeking*:

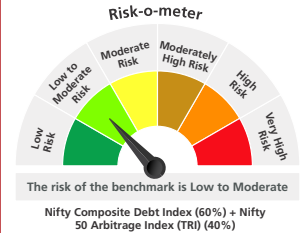
- Long term capital growth
- An open-ended fund of fund scheme predominantly investing in debt oriented mutual schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund.

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

Fund



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 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK GOLD SILVER PASSIVE FOF

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

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

Scan to Invest Now



Fund Manager*: Mr. Rohit Tandon,
Mr. Abhishek Bisen
AAUM: ₹1,026.33 crs
AUM: ₹1,020.63 crs
Benchmark: Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%)
Allotment Date: October 28, 2025
Folio Count: 1,08,025

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	₹14.2490	₹14.2810

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Expense Ratio**		
	Scheme	Underlying Funds** (Dir Plan)	Total
Direct	0.19%	0.43%	0.62%
Regular	0.53%	0.43%	0.96%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil (applicable for all plans)

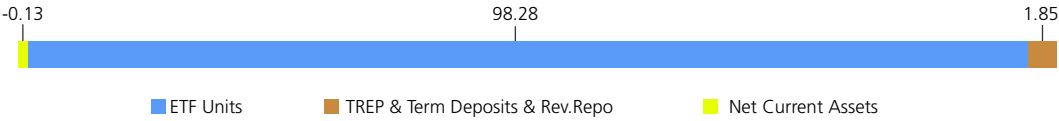
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	51.52
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	46.76
Mutual Fund Units - Total		98.28
Triparty Repo		1.85
Net Current Assets/(Liabilities)		-0.13
Grand Total		100.00

ALLOCATION (%)



Product Label

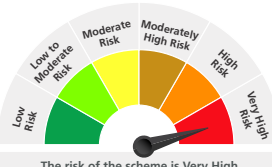
This product is suitable for investors who are seeking*:

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

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

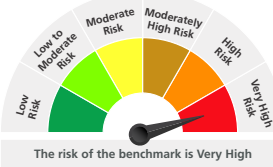
Fund

Risk-o-meter



Benchmark

Risk-o-meter



Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%)

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 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK MULTI FACTOR PASSIVE FOF

An open-ended fund of fund scheme investing in units of factor-based equity ETFs.

Investment Objective: To generate long-term capital appreciation from a portfolio created by investing in units of factor-based equity ETFs However, there is no assurance that the investment objective of the scheme will be realized

Scan to Invest Now



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

AAUM: ₹102.99 crs

AUM: ₹117.66 crs

Benchmark: Nifty 500 TRI

Allotment Date: March 20, 2026

Folio Count: 2,219

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	₹11.2630	₹11.2720

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	Expense Ratio**	
		Underlying Funds** (Dir Plan)	Total
Direct	0.10%	0.15%	0.25%
Regular	0.30%	0.15%	0.45%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil (applicable for all plans)

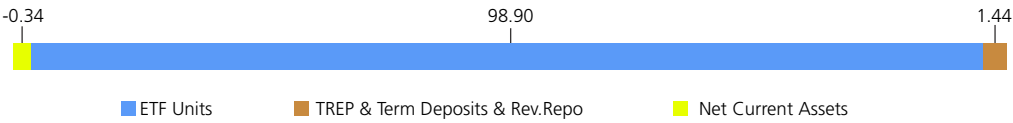
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK NIFTY 100 LOW VOLATILITY 30 ETF	ETF Units	79.32
KOTAK NIFTY 200 MOMENTUM 30 ETF	ETF Units	19.58
Mutual Fund Units - Total		98.90
Triparty Repo		1.44
Net Current Assets/(Liabilities)		-0.34
Grand Total		100.00

ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- An open-ended Fund of Fund scheme investing in units of factor-based equity ETFs

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. The scheme has not completed 6 month since inception

KOTAK MULTI ASSET ACTIVE FOF

Scan to Invest Now



An open-ended fund of fund scheme investing in units of equity-oriented schemes, debt-oriented schemes and commodity-based schemes.

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

Fund Manager*: Mr. Devender Singhal & Mr. Abhishek Bisen

AAUM: ₹77.94 crs

AUM: ₹75.19 crs

Benchmark: 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver.

Allotment Date: April 27, 2026

Folio Count: 7,867

Minimum Investment Amount

Initial & Additional Investment

• ₹1000 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹500 and any amount thereafter

Ideal Investments Horizon

• 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.1370	₹10.1560
IDCW	₹10.1370	₹10.1560

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Expense Ratio**		
	Scheme	Underlying Funds** (Dir Plan)	Total
Direct	0.32%	0.52%	0.84%
Regular	1.06%	0.52%	1.58%

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: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 6 months from the date of allotment of units. Any redemption in excess of such limit within 6 months from the date of allotment shall be subject to the following Exit Load:

- If redeemed or switched out on or before completion of 6 months from the date of allotment of units – 1.00%
- If redeemed or switched out after completion of 6 months from the date of allotment of units – NIL

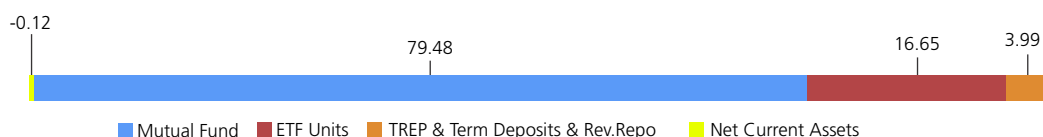
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Kotak Large & Midcap Fund Direct Growth	Mutual Fund	14.50
Kotak Small Cap Fund Direct Growth	Mutual Fund	12.48
Kotak Midcap Fund Direct Growth	Mutual Fund	10.45
KOTAK FOCUSED FUND DIRECT GROWTH	Mutual Fund	9.70
Kotak Flexicap Fund Direct Growth	Mutual Fund	9.50
ICICI Prudential Ultra Short term fund	Mutual Fund	9.46
NIPPON INDIA SILVER ETF	ETF Units	9.28
Axis Ultra Short term Fund	Mutual Fund	7.40
NIPPON INDIA ETF GOLD BEES	ETF Units	7.37
Nippon India Large Cap Fund	Mutual Fund	5.99
Mutual Fund Units - Total		96.13
Triparty Repo		3.99
Net Current Assets/(Liabilities)		-0.12
Grand Total		100.00

ALLOCATION (%)



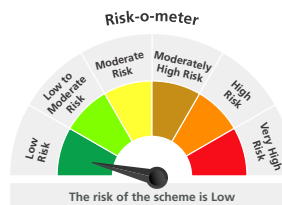
Product Label

This product is suitable for investors who are seeking*:

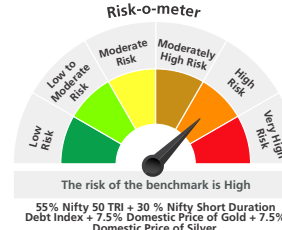
- Long term capital growth
- An open-ended Fund of Fund scheme investing in units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes.

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

Fund



Benchmark



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 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. The scheme has not completed 6 month since inception

KOTAK GLOBAL EMERGING MARKET OVERSEAS EQUITY OMNI FOF

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			

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Fund Manager*: Mr. Arjun Khanna

AAUM: ₹1,687.45 crs

AUM: ₹1,663.05 crs

Benchmark: MSCI Emerging Market index TRI

Allotment Date: September 26, 2007

Folio Count: 56,944

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	₹38.5330	₹42.0290
IDCW	₹38.5350	₹42.2060

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Expense Ratio**		
	Scheme	Underlying Funds** (Dir Plan)	Total
Direct	0.77%	0.62%	1.39%
Regular	1.46%	0.62%	2.08%

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, 2026 unless otherwise specified.

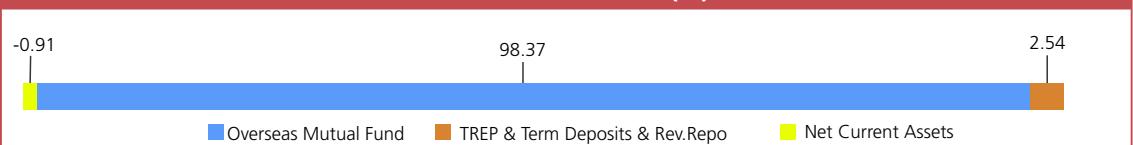
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Net Current Assets/(Liabilities)		
			-0.91		
CI Emerging Markets Fund I - 974	Overseas Mutual Fund	98.37	Grand Total		100.00
Mutual Fund Units - Total			98.37		
Triparty Repo			2.54		

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

This product is suitable for investors who are seeking*:

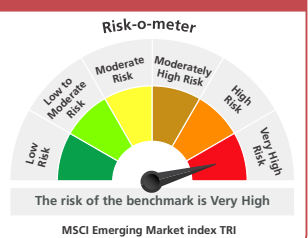
- Long term capital growth
- Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets

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

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 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK INTERNATIONAL REIT OVERSEAS EQUITY OMNI 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.

Scan to Invest Now



Fund Manager*: Mr. Arjun Khanna

AAUM: ₹105.98 crs

AUM: ₹106.60 crs

Benchmark: S&P Asia Pacific ex Japan REIT TRI

Allotment Date: December 29, 2020

Folio Count: 9,235

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	₹11.9238	₹12.5300
IDCW	₹11.9240	₹12.5300

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Expense Ratio**		
	Scheme	Underlying Funds** (Dir Plan)	Total
Direct	0.63%	0.70%	1.33%
Regular	1.35%	0.70%	2.05%

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: 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

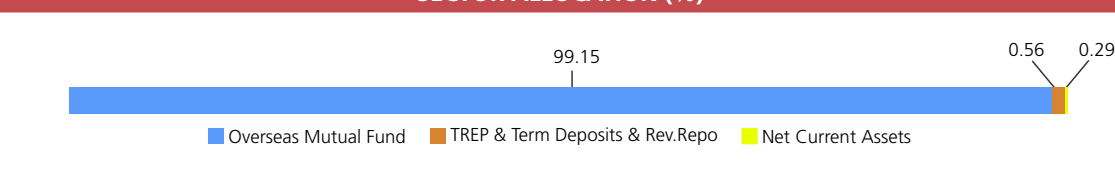
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
SMAM ASIA REIT Sub Trust	Overseas Mutual Fund	99.15
Mutual Fund Units - Total		99.15
Triparty Repo		0.56
Net Current Assets/(Liabilities)		0.29
Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

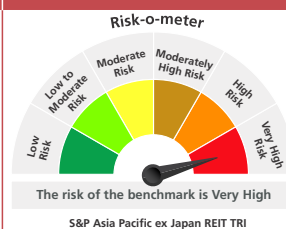
- Long term capital growth
- Long term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust Fund and/or other similar overseas REIT funds.

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

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 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK US SPECIFIC EQUITY PASSIVE FOF

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

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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:	₹4,458.25 crs
AUM:	₹4,289.52 crs
Benchmark:	NASDAQ 100 Index TRI
Allotment Date:	February 2, 2021
Folio Count:	43,905

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	₹26.6070	₹27.1775

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	Expense Ratio**	
		Underlying Funds** (Dir Plan)	Total
Direct	0.34%	0.30%	0.64%
Regular	0.72%	0.30%	1.02%

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, 2026 unless otherwise specified.

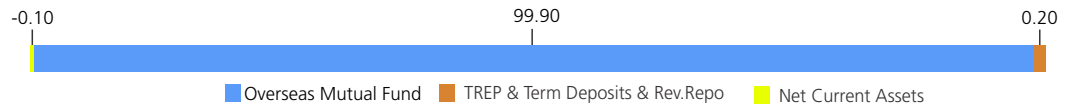
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Net Current Assets/(Liabilities)		
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	99.90			-0.10
Mutual Fund Units - Total			Grand Total		100.00
Triparty Repo					0.20

For viewing detailed portfolio of Ishares NASDAQ 100 UCITS ETF USD on desktop please visit:
<https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf>

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

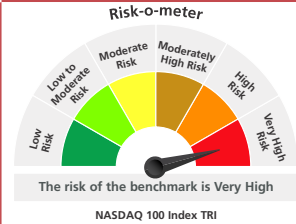
- Long term capital growth
- Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK GLOBAL INNOVATION OVERSEAS EQUITY OMNI FOF

An open ended fund of fund investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs

Scan to Invest Now



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: ₹810.61 crs
AUM: ₹788.84 crs
Benchmark: MSCI All Country World Index (TRI)
Allotment Date: July 29, 2021
Folio Count: 44,059

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	₹14.3574	₹15.2327
IDCW	₹14.3578	₹15.2305

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Scheme	Expense Ratio** Underlying Funds** (Dir Plan)	Total
Direct	0.47%	0.78%	1.25%
Regular	1.53%	0.78%	2.31%

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: 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, 2026 unless otherwise specified.

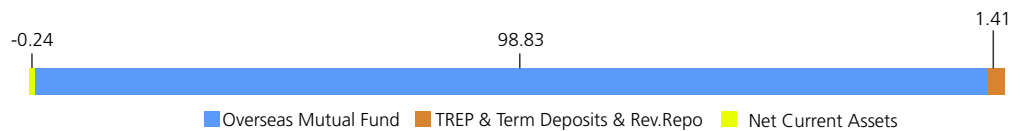
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Wellington Global Innovation S USD ACC	Overseas Mutual Fund	78.70
Geninnov Global Master Fund	Overseas Mutual Fund	20.13
Mutual Fund Units - Total		98.83
Triparty Repo		1.41
Net Current Assets/(Liabilities)		-0.24
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	5 years	3 years	1 year
Total amount invested (₹)	6,10,000	6,00,000	3,60,000	1,20,000
Total Value as on July 31, 2026 (₹)	9,61,757	9,47,400	5,03,368	1,35,119
Scheme Returns (%)	17.97	18.34	23.07	24.30
MSCI All Country World Index TRI (%)	22.94	23.20	28.46	30.69
Alpha*	-4.97	-4.86	-5.39	-6.39
MSCI All Country World Index TRI (₹)#	10,87,346	10,65,856	5,41,562	1,38,938
Nifty 50 TRI (₹)^	7,52,553	7,36,164	3,84,738	1,19,562
Nifty 50 TRI (%)	8.21	8.12	4.37	-0.68

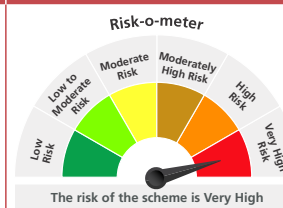
Product Label

This product is suitable for investors who are seeking*:

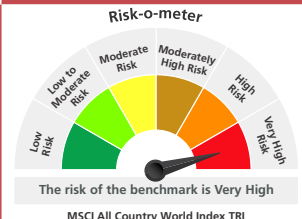
- Long term capital growth
- Investment in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs.

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

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 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 QUALITY OVERSEAS EQUITY OMNI FOF

An open ended fund of fund investing in units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme.

Scan to Invest Now



Investment Objective: The Investment Objective of the scheme is to generate long-term capital appreciation by investing in units of overseas equity oriented mutual fund schemes based on Quality Theme and /or ETFs based on Quality Theme. However, there is no assurance that the objective of the scheme will be achieved

Fund Manager*:	Mr. Arjun Khanna, Mr. Abhishek Bisen
AAUM:	₹386.60 crs
AUM:	₹390.58 crs
Benchmark:	MSCI World Index TRI
Allotment Date:	March 25, 2026
Folio Count:	4,759

Minimum Investment Amount Initial & Additional Investment

- ₹1000 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 (Subject to a minimum of 2 SIP instalments of at least Rs. 500/- each)

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.1600	₹11.1860
IDCW	₹11.1600	₹11.1860

(as on July 31, 2026)

Month End Expense Ratio

Plan Name	Expense Ratio**		
	Scheme	Underlying Funds** (Dir Plan)	Total
Direct	0.46%	0.54%	1.00%
Regular	1.12%	0.54%	1.66%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemptions/switch outs within 90 days from the date of allotment - 1%
b) For redemptions/switch outs after 90 days from the date of allotment – NIL

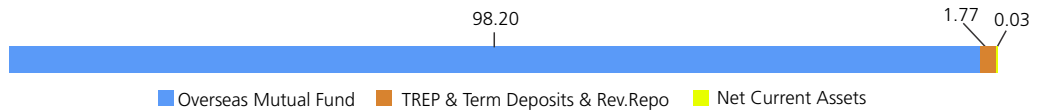
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
GMO Quality Investment Fund	Overseas Mutual Fund	98.20
Mutual Fund Units - Total		98.20
Triparty Repo		1.77
Net Current Assets/(Liabilities)		0.03
Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

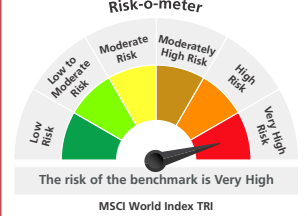
- Long term capital growth
- An open-ended fund of fund scheme investing in Units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality theme

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

Fund



Benchmark



The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. An addendum may be issued or updated on the website for new riskometer.

*For Fund Manager experience, please refer page 163-167 & 182-186. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. The scheme has not completed 6 month since inception

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.

Scan to Invest Now



Fund Manager*: Mr. Satish Dondapati

Mr. Jeetu Valechha
Sonar

AAUM: ₹3,492.73 crs

AUM: ₹3,544.02 crs

Benchmark: Nifty 50 TRI

Allotment Date: February 2, 2010

Folio Count: 51,645

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, 2026)

₹270.5571

Ratios

Portfolio Turnover	24.56%
Tracking Error	0.03%

Expense Ratio**

0.03%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

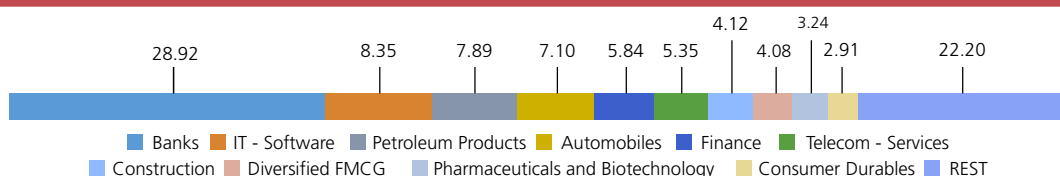
Data as on 31st July, 2026 unless
otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	28.92	Retailing	2.84
HDFC Bank Ltd.	10.23	ETERNAL LIMITED	1.95
ICICI Bank Ltd.	9.18	Trent Ltd	0.89
STATE BANK OF INDIA	3.79	Power	2.62
Axis Bank Ltd.	3.15	NTPC LTD	1.47
KOTAK MAHINDRA BANK LTD.	2.57	Power Grid Corporation Of India Ltd.	1.15
IT - Software	8.35	Ferrous Metals	2.46
Infosys Ltd.	3.54	Tata Steel Ltd.	1.40
Tata Consultancy Services Ltd.	2.16	JSW Steel Ltd.	1.06
HCL TECHNOLOGIES LTD.	1.27	Cement and Cement Products	2.30
Tech Mahindra Ltd.	0.94	Ultratech Cement Ltd.	1.26
WIPRO LTD.	0.44	Grasim Industries Ltd.	1.04
Petroleum Products	7.89	Healthcare Services	1.55
RELIANCE INDUSTRIES LTD.	7.89	Apollo Hospitals Enterprises Ltd.	0.82
Automobiles	7.10	MAX HEALTHCARE INSTITUTE LTD.	0.73
Mahindra & Mahindra Ltd.	2.71	Insurance	1.28
Maruti Suzuki India Limited	1.66	SBI Life Insurance Company Ltd	0.75
Bajaj Auto Ltd.	1.14	HDFC Life Insurance Company Ltd.	0.53
Eicher Motors Ltd.	0.96	Non - Ferrous Metals	1.26
TATA MOTORS PASSENGER VEHICLES LTD.	0.63	Hindalco Industries Ltd	1.26
Finance	5.84	Aerospace and Defense	1.24
BAJAJ FINANCE LTD.	2.73	Bharat Electronics Ltd.	1.24
SHRIRAM FINANCE LTD.	1.31	Transport Infrastructure	1.12
Bajaj Finserv Ltd.	1.05	Adani Port and Special Economic Zone Ltd.	1.12
JIO FINANCIAL SERVICES LTD	0.75	Transport Services	1.04
Telecom - Services	5.35	Inter Globe Aviation Ltd	1.04
Bharti Airtel Ltd	5.35	Food Products	0.97
Construction	4.12	NESTLE INDIA LTD.	0.97
Larsen And Toubro Ltd.	4.12	Consumable Fuels	0.89
Diversified FMCG	4.08	Coal India Ltd.	0.89
ITC Ltd.	2.42	Oil	0.84
Hindustan Unilever Ltd.	1.66	Oil & Natural Gas Corporation Ltd.	0.84
Pharmaceuticals and Biotechnology	3.24	Metals and Minerals Trading	0.78
Sun Pharmaceuticals Industries Ltd.	1.88	ADANI ENTERPRISES LTD.	0.78
Cipla Ltd.	0.74	Agricultural Food and other Product	0.63
DR REDDYS LABORATORIES LTD.	0.62	Tata Consumer Products Ltd	0.63
Consumer Durables	2.91	Equity & Equity Related - Total	99.62
Titan Company Ltd.	1.80	Triparty Repo	0.03
Asian Paints Ltd.	1.11	Net Current Assets/(Liabilities)	0.35
		Grand Total	100.00

SECTOR ALLOCATION (%)



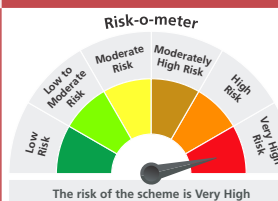
Product Label

This product is suitable for investors who are seeking*:

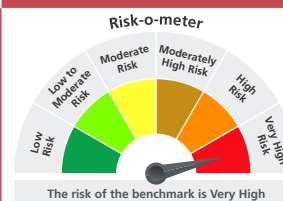
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

KOTAK BSE SENSEX ETF

An open ended scheme replicating / tracking BSE Sensex Index
• NSE Symbol - SENSEX1 • BSE Scrip Code - 532985

Scan to Invest Now



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. Satish Dondapati,
Mr. Jeetu Valechha
Sonar
AAUM: ₹24.71 crs
AUM: ₹24.59 crs
Benchmark: BSE SENSEX TRI
Allotment Date: June 6, 2008
Folio Count: 5,610

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, 2026)
₹85.6534

Ratios

Portfolio Turnover	15.34%
Tracking Error	0.03%

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.

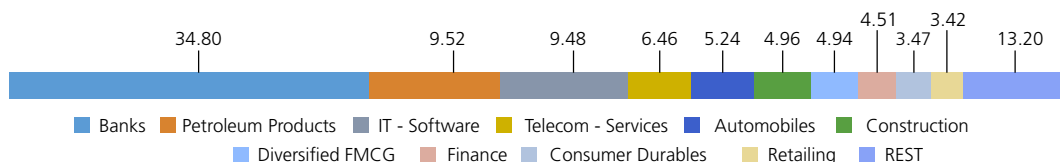
**Data as on 31st July, 2026 unless
otherwise specified.**

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Bajaj Finserv Ltd.	1.22
Banks	34.80	Consumer Durables	3.47
HDFC Bank Ltd.	12.27	Titan Company Ltd.	2.14
ICICI Bank Ltd.	11.07	Asian Paints Ltd.	1.33
STATE BANK OF INDIA	4.59	Retailing	3.42
Axis Bank Ltd.	3.78	ETERNAL LIMITED	2.35
KOTAK MAHINDRA BANK LTD.	3.09	Trent Ltd	1.07
Petroleum Products	9.52	Power	3.16
RELIANCE INDUSTRIES LTD.	9.52	NTPC LTD	1.77
IT - Software	9.48	Power Grid Corporation Of India Ltd.	1.39
Infosys Ltd.	4.24	Pharmaceuticals and Biotechnology	2.31
Tata Consultancy Services Ltd.	2.58	Sun Pharmaceuticals Industries Ltd.	2.31
HCL TECHNOLOGIES LTD.	1.53	Ferrous Metals	1.68
Tech Mahindra Ltd.	1.13	Tata Steel Ltd.	1.68
Telecom - Services	6.46	Cement and Cement Products	1.51
Bharti Airtel Ltd	6.46	Ultratech Cement Ltd.	1.51
Automobiles	5.24	Aerospace and Defense	1.49
Mahindra & Mahindra Ltd.	3.27	Bharat Electronics Ltd.	1.49
Maruti Suzuki India Limited	1.97	Transport Infrastructure	1.35
Construction	4.96	Adani Port and Special Economic Zone Ltd.	1.35
Larsen And Toubro Ltd.	4.96	Transport Services	1.25
Diversified FMCG	4.94	Inter Globe Aviation Ltd	1.25
ITC Ltd.	2.92	Equity & Equity Related - Total	99.55
Hindustan Unilever Ltd.	2.02	Net Current Assets/(Liabilities)	0.45
Finance	4.51	Grand Total	100.00
BAJAJ FINANCE LTD.	3.29		

SECTOR ALLOCATION (%)



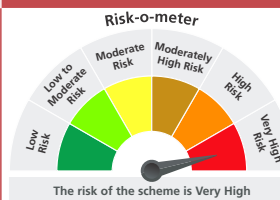
Product Label

This product is suitable for investors who are seeking*:

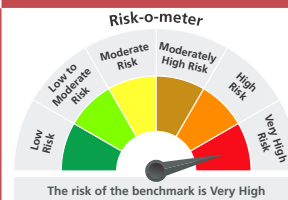
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/information/TER>.

For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. For last three IDCW, please refer page no 187-189.

KOTAK NIFTY PSU BANK ETF

An open ended scheme replicating/ tracking Nifty PSU Bank index
• NSE Symbol - PSUBANK • BSE Scrip Code - 590107

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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. Satish Dondapati,
Mr. Jeetu Valechha
Sonar
AAUM: ₹2,423.41 crs
AUM: ₹2,432.96 crs
Benchmark: Nifty PSU Bank
Index TRI
Allotment Date: November 8, 2007
Folio Count: 16,755

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, 2026)

₹83.8160

Ratios

Portfolio Turnover	32.79%
Tracking Error	0.08%

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.

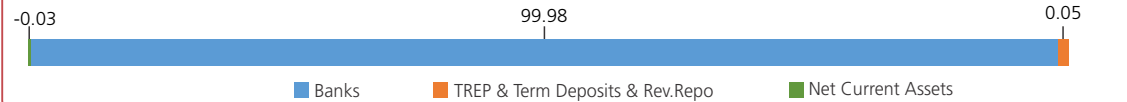
**Data as on 31st July, 2026 unless
otherwise specified.**

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related			CENTRAL BANK OF INDIA	Banks	1.48
STATE BANK OF INDIA	Banks	33.87	Indian Overseas Bank	Banks	1.39
Bank Of Baroda	Banks	12.63	UCO Bank	Banks	0.83
CANARA BANK	Banks	11.79	Punjab & Sind Bank	Banks	0.28
PUNJAB NATIONAL BANK	Banks	10.89	Equity & Equity Related - Total		99.98
UNION BANK OF INDIA	Banks	9.29	Triparty Repo		0.05
INDIAN BANK	Banks	8.30	Net Current Assets/(Liabilities)		-0.03
BANK OF INDIA	Banks	4.70	Grand Total		100.00
BANK OF MAHARASHTRA	Banks	4.53			

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

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

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage,

KOTAK NIFTY BANK ETF

An open ended scheme replicating / tracking Nifty Bank index
• NSE Symbol - BANKNIFTY1 • BSE Scrip Code - 590136

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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. Satish Dondapati,
Mr. Jeetu Valechha
Sonar
AAUM: ₹4,702.35 crs
AUM: ₹4,685.26 crs
Benchmark: Nifty Bank Index TRI
Allotment Date: December 04, 2014
Folio Count: 34,280

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	₹59.4355
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(as on July 31, 2026)

Ratios

Portfolio Turnover	59.55%
Tracking Error	0.04%

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.

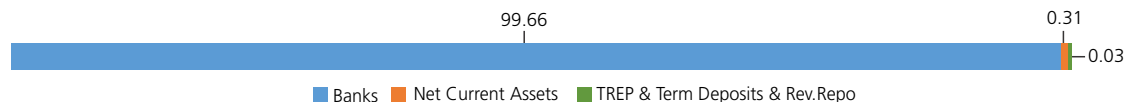
**Data as on 31st July, 2026 unless
otherwise specified.**

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related		
HDFC Bank Ltd.	Banks	18.14
ICICI Bank Ltd.	Banks	14.81
STATE BANK OF INDIA	Banks	10.05
KOTAK MAHINDRA BANK LTD.	Banks	9.29
Axis Bank Ltd.	Banks	8.78
FEDERAL BANK LTD.	Banks	7.26
IndusInd Bank Ltd.	Banks	5.48
AU Small Finance Bank Ltd.	Banks	4.70
IDFC First Bank Limited	Banks	4.65
Bank Of Baroda	Banks	3.57
PUNJAB NATIONAL BANK	Banks	3.36
YES BANK LTD	Banks	3.36
CANARA BANK	Banks	3.31
UNION BANK OF INDIA	Banks	2.90
Equity & Equity Related - Total		99.66
Triparty Repo		0.03
Net Current Assets/(Liabilities)		0.31
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

Risk-o-meter



Benchmark

Risk-o-meter



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Scan to Invest Now



Fund Manager*: Mr. Satish Dondapati,
Mr. Jeetu Valechha
Sonar

AAUM: ₹78.79 crs
AUM: ₹78.64 crs
Benchmark: Nifty 50 Value 20 Index TRI
Allotment Date: December 2, 2015
Folio Count: 14,037

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, 2026)

₹14.0910

Ratios

Portfolio Turnover	64.09%
Tracking Error	0.17%

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.

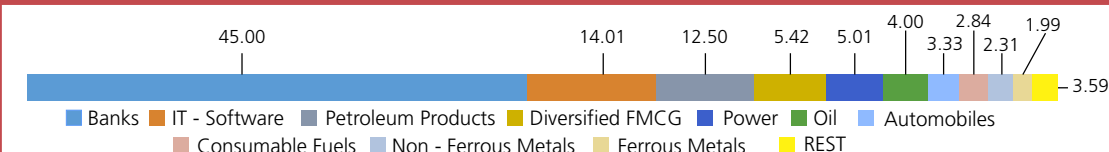
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	45.00	Oil & Natural Gas Corporation Ltd.	4.00
Banks	14.17	Automobiles	3.33
HDFC Bank Ltd.	14.17	TATA MOTORS PASSENGER	3.33
ICICI Bank Ltd.	12.77	VEHICLES LTD.	2.84
STATE BANK OF INDIA	9.95	Consumable Fuels	2.31
Axis Bank Ltd.	4.84	Coal India Ltd.	2.31
KOTAK MAHINDRA BANK LTD.	3.27	Non - Ferrous Metals	2.31
IT - Software	14.01	Hindalco Industries Ltd	2.31
Infosys Ltd.	6.56	Ferrous Metals	1.99
Tata Consultancy Services Ltd.	4.04	Tata Steel Ltd.	1.99
HCL TECHNOLOGIES LTD.	2.55	Cement and Cement Products	1.97
WIPRO LTD.	0.86	Grasim Industries Ltd.	1.97
Petroleum Products	12.50	Finance	1.53
RELIANCE INDUSTRIES LTD.	12.50	Bajaj Finserv Ltd.	1.53
Diversified FMCG	5.42	Equity & Equity Related - Total	99.91
ITC Ltd.	5.42	Net Current Assets/(Liabilities)	0.09
Power	5.01	Grand Total	100.00
NTPC LTD	2.91		
Power Grid Corporation Of India Ltd.	2.10		
Oil	4.00		

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

Risk-o-meter



The risk of the scheme is Very High

Benchmark

Risk-o-meter



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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and

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.

Scan to Invest Now



Fund Manager*: Mr. Satish Dondapati,
Mr. Jeetu Valechha
Sonar

AAUM: ₹300.53 crs
AUM: ₹326.18 crs
Benchmark: NIFTY IT TRI
Allotment Date: March 2, 2021
Folio Count: 36,799

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, 2026)

₹34.1323

Ratios

Portfolio Turnover	83.47%
Tracking Error	0.20%

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.

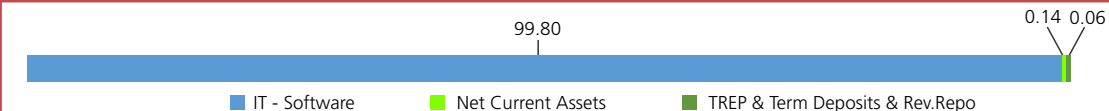
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	99.80	LTIMINDTREE LIMITED	4.18
IT - Software	99.80	Mphasis Ltd	3.20
Infosys Ltd.	29.17	ORACLE FINANCIAL SERVICES	
Tata Consultancy Services Ltd.	20.25	SOFTWARE LTD	2.75
HCL TECHNOLOGIES LTD.	11.90	Equity & Equity Related - Total	99.80
Tech Mahindra Ltd.	10.82	Triparty Repo	0.06
PERSISTENT SYSTEMS LIMITED	6.22	Net Current Assets/(Liabilities)	0.14
COFORGE LIMITED	6.18	Grand Total	100.00
WIPRO LTD.	5.13		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

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

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

Fund

Risk-o-meter



The risk of the scheme is Very High

Benchmark

Risk-o-meter



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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY ALPHA 50 ETF

An open ended scheme replicating / tracking NIFTY Alpha 50 Index
NSE Symbol - ALPHA

Scan to Invest Now



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹862.44 crs

AUM: ₹873.80 crs

Benchmark: NIFTY Alpha 50
Index TRI

Allotment Date: December 22, 2021

Folio Count: 84,978

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, 2026)

₹51.9416

Ratios

Portfolio Turnover	175.92%
Tracking Error	0.17%

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, 2026 unless
otherwise specified.

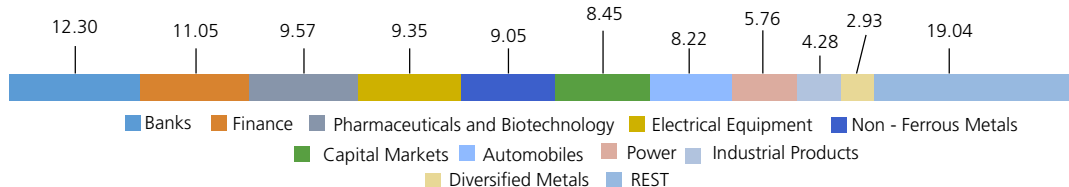
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		TVS Motors Company Ltd	1.24
Banks	12.30	Power	5.76
KARUR VYSYA BANK LTD.	2.29	ADANI POWER LTD.	3.00
RBL Bank Ltd	2.03	ADANI ENERGY SOLUTIONS LTD.	2.76
FEDERAL BANK LTD.	1.66	Industrial Products	4.28
AU Small Finance Bank Ltd.	1.52	Cummins India Ltd.	2.39
INDIAN BANK	1.44	Polycab India Ltd.	1.89
STATE BANK OF INDIA	0.86	Diversified Metals	2.93
BANK OF INDIA	0.86	Vedanta Ltd.	2.93
UNION BANK OF INDIA	0.86	Telecom - Services	2.76
CANARA BANK	0.78	Vodafone Idea Ltd	2.76
Finance	11.05	Chemicals and Petrochemicals	2.71
L&T FINANCE LTD	2.46	Navin Fluorine International Ltd.	2.04
Aditya Birla Capital Ltd.	2.29	SOLAR INDUSTRIES INDIA LIMITED	0.67
SHRIRAM FINANCE LTD.	2.03	Auto Components	2.13
Muthoot Finance Ltd	1.83	BHARAT FORGE LTD.	2.13
Manappuram Finance Ltd	1.69	Ferrous Metals	1.92
IIFL Finance Ltd	0.75	Steel Authority of India Ltd.	1.92
Pharmaceuticals and Biotechnology	9.57	Agricultural, Commercial and Construction Vehicles	1.59
Laurus Labs Ltd.	4.03	ASHOK LEYLAND LTD.	1.59
ACUTAAS CHEMICALS LTD	3.71	Financial Technology (Fintech)	1.52
Glenmark Pharmaceuticals Ltd	1.83	ONE 97 COMMUNICATIONS LTD.	1.52
Electrical Equipment	9.35	Beverages	1.48
GE VERNOVA T&D INDIA LIMITED	2.83	RADICO KHAITAN LTD.	1.48
HITACHI ENERGY INDIA LIMITED	2.59	Retailing	1.26
Bharat Heavy Electricals Ltd.	2.10	FSN E-COMMERCE VENTURES LTD.	1.26
Apar Industries Limited	1.83	Healthcare Services	1.15
Non - Ferrous Metals	9.05	Fortis Healthcare India Ltd	1.15
NATIONAL ALUMINIUM COMPANY LTD	3.38	Transport Services	1.06
HINDUSTAN COPPER LTD.	3.33	DELHIVERY LTD	1.06
Hindalco Industries Ltd	2.34	Consumer Durables	0.87
Capital Markets	8.45	AMBER ENTERPRISES INDIA LTD.	0.87
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.21	Insurance	0.51
Anand Rathi Wealth Ltd.	2.51	Max Financial Services Ltd.	0.51
BSE LTD.	1.95	Equity & Equity Related - Total	99.92
HDFC Asset Management Company Ltd.	0.78	Triparty Repo	0.02
Automobiles	8.22	Net Current Assets/(Liabilities)	0.06
ATHER ENERGY LTD	5.54	Grand Total	100.00
Eicher Motors Ltd.	1.44		

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

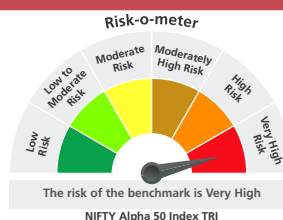
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY MIDCAP 50 ETF

An open ended scheme replicating / tracking NIFTY Midcap 50 Index
NSE Symbol - MIDCAP

Scan to Invest Now



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹204.31 crs

AUM: ₹206.59 crs

Benchmark: Nifty Midcap 50 TRI

Allotment Date: January 28, 2022

Folio Count: 22,728

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, 2026)

₹18.5010

Ratios

Portfolio Turnover	47.96%
Tracking Error	0.07%

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.

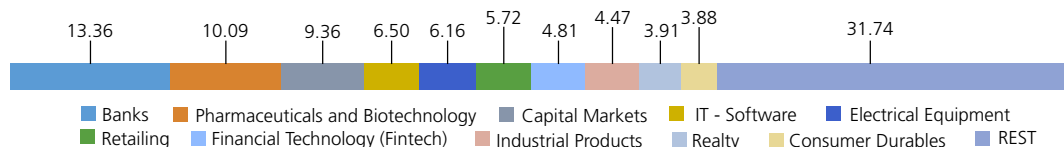
**Data as on 31st July, 2026 unless
otherwise specified.**

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Havells India Ltd.	1.37
Banks	13.36	Auto Components	3.79
FEDERAL BANK LTD.	3.80	BHARAT FORGE LTD.	2.52
IndusInd Bank Ltd.	2.87	TUBE INVESTMENTS OF INDIA LTD.	1.27
AU Small Finance Bank Ltd.	2.55	Insurance	3.41
IDFC First Bank Limited	2.42	Max Financial Services Ltd.	1.71
YES BANK LTD	1.72	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.70
Pharmaceuticals and Biotechnology	10.09	Automobiles	3.01
Laurus Labs Ltd.	3.04	Hero MotoCorp Ltd.	3.01
Lupin Ltd.	2.52	Personal Products	2.25
Aurobindo Pharma Ltd.	1.88	Colgate Palmolive (India) Ltd.	1.18
Alkem Laboratories Ltd.	1.45	Dabur India Ltd.	1.07
MANKIND PHARMA LTD	1.20	Telecom - Services	2.17
Capital Markets	9.36	Indus Towers Ltd.	2.17
BSE LTD.	6.41	Healthcare Services	2.12
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	2.95	Fortis Healthcare India Ltd	2.12
IT - Software	6.50	Agricultural, Commercial and Construction Vehicles	2.05
PERSISTENT SYSTEMS LIMITED	2.59	ASHOK LEYLAND LTD.	2.05
COFORGE LIMITED	2.58	Agricultural Food and other Product	1.98
Mphasis Ltd	1.33	Marico Ltd.	1.98
Electrical Equipment	6.16	Chemicals and Petrochemicals	1.64
Bharat Heavy Electricals Ltd.	2.55	SRF Ltd.	1.64
SUZLON ENERGY LTD.	2.51	Petroleum Products	1.61
WAAREE ENERGIES LIMITED	1.10	HINDUSTAN PETROLEUM CORPORATION LTD	1.61
Retailing	5.72	Transport Infrastructure	1.61
INFO EDGE (INDIA) LTD.	2.02	GMR AIRPORTS LIMITED	1.61
FSN E-COMMERCE VENTURES LTD.	1.96	Fertilizers and Agrochemicals	1.46
SWIGGY LTD	1.74	UPL Ltd	1.46
Financial Technology (Fintech)	4.81	Power	1.28
ONE 97 COMMUNICATIONS LTD.	2.43	NHPC LIMITED	1.28
PB FINTECH LTD.	2.38	Minerals and Mining	1.26
Industrial Products	4.47	NMDC Ltd.	1.26
Polycab India Ltd.	2.09	Oil	1.08
APL APOLLO TUBES LTD.	1.42	OIL INDIA LIMITED	1.08
SUPREME INDUSTRIES LIMITED	0.96	Finance	0.84
Realty	3.91	SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.84
PHOENIX MILLS LTD.	1.52	Equity & Equity Related - Total	99.82
GODREJ PROPERTIES LIMITED	1.22	Net Current Assets/(Liabilities)	0.18
PRESTIGE ESTATES PROJECTS LIMITED	1.17	Grand Total	100.00
Consumer Durables	3.88		
DIXON TECHNOLOGIES INDIA LTD.	2.51		

SECTOR ALLOCATION (%)



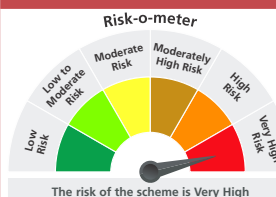
Product Label

This product is suitable for investors who are seeking*:

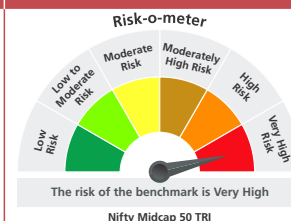
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY 100 LOW VOLATILITY 30 ETF

An open ended scheme replicating / tracking NIFTY 100 Low Volatility 30 Index
NSE Symbol - LOWVOL1

Scan to Invest Now



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹261.10 crs
AUM: ₹279.20 crs
Benchmark: NIFTY 100 Low
Volatility 30
TRI
Allotment Date: March 23, 2022
Folio Count: 12,501

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, 2026)

₹21.6421

Ratios

Portfolio Turnover	51.03%
Tracking Error	0.08%

Expense Ratio**

0.12%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

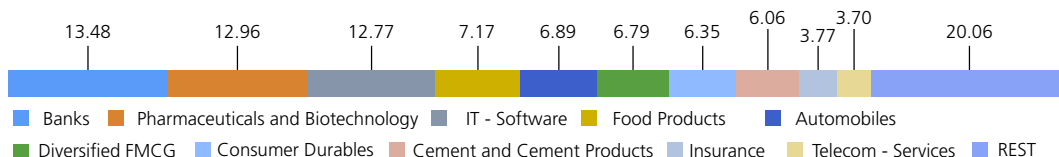
Data as on 31st July, 2026 unless
otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Consumer Durables	
Banks	13.48	Titan Company Ltd.	3.37
ICICI Bank Ltd.	3.96	Asian Paints Ltd.	2.98
HDFC Bank Ltd.	3.37	Cement and Cement Products	
KOTAK MAHINDRA BANK LTD.	3.11	Ultratech Cement Ltd.	3.18
STATE BANK OF INDIA	3.04	SHREE CEMENT LTD.	2.88
Pharmaceuticals and Biotechnology		Insurance	3.77
Sun Pharmaceuticals Industries Ltd.	3.73	SBI Life Insurance Company Ltd	3.77
Cipla Ltd.	3.38	Telecom - Services	
TORRENT PHARMACEUTICALS LTD.	3.27	Bharti Airtel Ltd	3.70
DR REDDYS LABORATORIES LTD.	2.58	Power	
IT - Software		NTPC LTD	3.66
Tata Consultancy Services Ltd.	3.52	Healthcare Services	
HCL TECHNOLOGIES LTD.	3.29	Apollo Hospitals Enterprises Ltd.	3.65
WIPRO LTD.	3.09	Finance	
Infosys Ltd.	2.87	Bajaj Finserv Ltd.	3.53
Food Products		Petroleum Products	3.32
NESTLE INDIA LTD.	3.70	RELIANCE INDUSTRIES LTD.	3.32
Britannia Industries Ltd.	3.47	Chemicals and Petrochemicals	
Automobiles		Pidilite Industries Ltd.	2.94
Bajaj Auto Ltd.	3.70	Construction	
Maruti Suzuki India Limited	3.19	Larsen And Toubro Ltd.	2.63
Diversified FMCG		Equity & Equity Related - Total	99.67
ITC Ltd.	3.40	Net Current Assets/(Liabilities)	0.33
Hindustan Unilever Ltd.	3.39	Grand Total	100.00

SECTOR ALLOCATION (%)



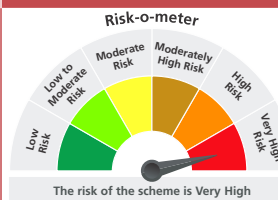
Product Label

This product is suitable for investors who are seeking*:

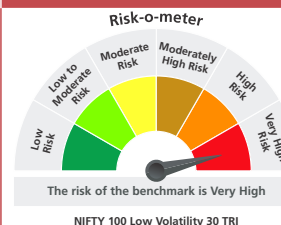
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY INDIA CONSUMPTION ETF

An open ended scheme replicating/tracking NIFTY India Consumption Index
NSE Symbol - CONS

Scan to Invest Now



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹35.64 crs
AUM: ₹35.98 crs
Benchmark: NIFTY India
Consumption Index
TRI
Allotment Date: July 28, 2022
Folio Count: 4,587

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, 2026)

₹12.4483

Ratios

Portfolio Turnover	14.98%
Tracking Error	0.07%

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.

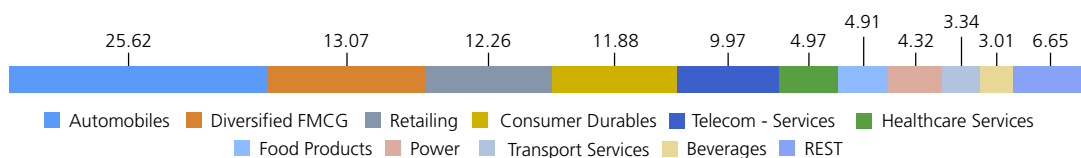
Data as on 31st July, 2026 unless
otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		MAX HEALTHCARE INSTITUTE LTD.	2.34
Automobiles	25.62	Food Products	4.91
Mahindra & Mahindra Ltd.	8.67	NESTLE INDIA LTD.	3.09
Maruti Suzuki India Limited	5.31	Britannia Industries Ltd.	1.82
Bajaj Auto Ltd.	3.65	Power	4.32
Eicher Motors Ltd.	3.09	ADANI POWER LTD.	2.51
TVS Motors Company Ltd	2.90	Tata Power Co. Ltd.	1.81
Hero MotoCorp Ltd.	2.00	Transport Services	3.34
Diversified FMCG	13.07	Inter Globe Aviation Ltd	3.34
ITC Ltd.	7.74	Beverages	3.01
Hindustan Unilever Ltd.	5.33	VARUN BEVERAGES LTD	1.73
Retailing	12.26	UNITED SPIRITS LTD.	1.28
ETERNAL LIMITED	6.25	Agricultural Food and other Product	2.02
Trent Ltd	2.86	Tata Consumer Products Ltd	2.02
AVENUE SUPERMARTS LTD.	1.81	Leisure Services	1.85
INFO EDGE (INDIA) LTD.	1.34	INDIAN HOTELS COMPANY LTD.	1.85
Consumer Durables	11.88	Personal Products	1.23
Titan Company Ltd.	5.75	Godrej Consumer Products Ltd.	1.23
Asian Paints Ltd.	3.55	Realty	1.21
DIXON TECHNOLOGIES INDIA LTD.	1.67	DLF Ltd.	1.21
Havells India Ltd.	0.91	Equity & Equity Related - Total	99.66
Telecom - Services	9.97	Net Current Assets/(Liabilities)	0.34
Bharti Airtel Ltd	9.97	Grand Total	100.00
Healthcare Services	4.97		
Apollo Hospitals Enterprises Ltd.	2.63		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

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

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

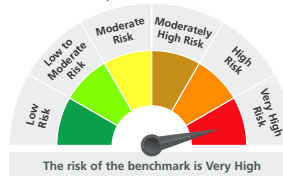
Fund

Risk-o-meter



Benchmark

Risk-o-meter



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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY MNC ETF

An open ended scheme replicating/tracking NIFTY MNC Index
NSE Symbol - MNC

Scan to Invest Now



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹47.05 crs

AUM: ₹46.48 crs

Benchmark: NIFTY MNC TRI

Allotment Date: August 05, 2022

Folio Count: 13,254

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, 2026)

₹34.0368

Ratios

Portfolio Turnover	44.15%
Tracking Error	0.09%

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, 2026 unless
otherwise specified.**

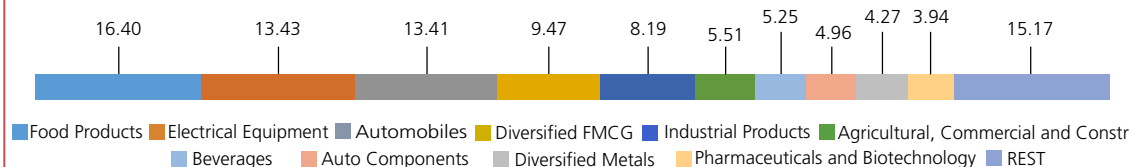
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Personal Products	2.61
Food Products	16.40	Colgate Palmolive (India) Ltd.	2.61
NESTLE INDIA LTD.	10.32	Cement and Cement Products	2.57
Britannia Industries Ltd.	6.08	Ambuja Cements Ltd.	2.57
Electrical Equipment	13.43	IT - Software	2.54
HITACHI ENERGY INDIA LIMITED	3.90	ORACLE FINANCIAL SERVICES SOFTWARE LTD	2.54
ABB INDIA LTD	3.64	Capital Markets	1.99
Siemens Ltd.	3.17	NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	1.99
SIEMENS ENERGY INDIA LTD	2.72	Chemicals and Petrochemicals	1.35
Automobiles	13.41	Linde India Ltd.	1.35
Maruti Suzuki India Limited	10.45	Finance	1.01
HYUNDAI MOTORS INDIA LTD	2.96	CRISIL Ltd.	1.01
Diversified FMCG	9.47	Agricultural Food and other Product	1.00
Hindustan Unilever Ltd.	9.47	ADANI WILMAR LIMITED	1.00
Industrial Products	8.19	Diversified	0.93
Cummins India Ltd.	7.11	3M India Ltd.	0.93
Timken India Ltd.	1.08	Petroleum Products	0.84
Agricultural, Commercial and Constr	5.51	Castrol (India) Ltd.	0.84
ASHOK LEYLAND LTD.	4.53	Equity & Equity Related - Total	99.67
Escorts Ltd.	0.98	Net Current Assets/(Liabilities)	0.33
Beverages	5.25	Grand Total	100.00
UNITED SPIRITS LTD.	4.27		
United Breweries Ltd.	0.98		
Auto Components	4.96		
Bosch Ltd.	3.39		
Schaeffler India Ltd	1.57		
Diversified Metals	4.27		
Vedanta Ltd.	4.27		
Pharmaceuticals and Biotechnology	3.94		
GLAND PHARMA LIMITED	1.90		
Abbott India Ltd.	1.38		
COHANCE LIFESCIENCES LIMITED	0.66		

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



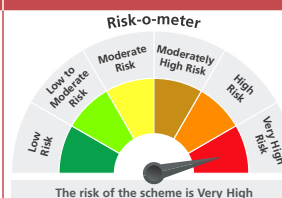
Product Label

This product is suitable for investors who are seeking*:

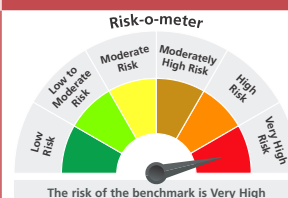
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



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

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KOTAK MSCI INDIA ETF

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

Investment Objective: The investment objective of the scheme is to replicate the composition of the MSCI India Index and to generate returns that are commensurate with the performance of the MSCI India Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Scan to Invest Now



Fund Manager*:	Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹1,744.82 crs
AUM:	₹1,871.51 crs
Benchmark:	MSCI India Index TRI
Allotment Date:	February 19, 2025
Folio Count:	2,816

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, 2026)

₹30.2050

Ratios

Portfolio Turnover	60.04%
Tracking Error	0.19%

Expense Ratio**

0.20%

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, 2026 unless
otherwise specified.

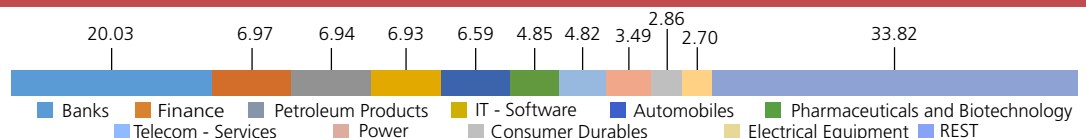
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	20.03	Cement and Cement Products	1.90
HDFC Bank Ltd.	6.39	Ultratech Cement Ltd.	0.92
ICICI Bank Ltd.	5.70	Grasim Industries Ltd.	0.63
Axis Bank Ltd.	2.12	Ambuja Cements Ltd.	0.19
KOTAK MAHINDRA BANK LTD.	1.60	SHREE CEMENT LTD.	0.16
STATE BANK OF INDIA	1.42	Diversified FMCG	1.74
FEDERAL BANK LTD.	0.49	Hindustan Unilever Ltd.	1.11
Indusind Bank Ltd.	0.44	ITC Ltd.	0.63
AU Small Finance Bank Ltd.	0.43	Auto Components	1.65
IDFC First Bank Limited	0.27	SAMWARDHANA MOTHERSON	0.48
YES BANK LTD	0.25	INTERNATIONAL LIMITED	0.39
UNION BANK OF INDIA	0.20	BHARAT FORGE LTD.	0.23
Bank Of Baroda	0.19	MRF Limited	0.21
PUNJAB NATIONAL BANK	0.19	Bosch Ltd.	0.21
CANARA BANK	0.17	TUBE INVESTMENTS OF INDIA LTD.	0.21
INDIAN BANK	0.17	Balkrishna Industries Ltd.	0.13
Finance	6.97	Non - Ferrous Metals	1.63
BAJAJ FINANCE LTD.	1.11	Hindalco Industries Ltd	0.94
SHRIRAM FINANCE LTD.	0.59	VEDANTA ALUMINIUM METAL LTD	0.47
Cholamandalam Investment and Finance Company Ltd.	0.58	NATIONAL ALUMINIUM COMPANY LTD	0.22
Bajaj Finserv Ltd.	0.55	Healthcare Services	1.61
JIO FINANCIAL SERVICES LTD	0.42	Apollo Hospitals Enterprises Ltd.	0.68
Power Finance Corporation Ltd.	0.39	MAX HEALTHCARE INSTITUTE LTD.	0.58
REC LTD	0.39	Fortis Healthcare India Ltd	0.35
Muthoot Finance Ltd.	0.26	Aerospace and Defense	1.59
Aditya Birla Capital Ltd.	0.24	Bharat Electronics Ltd.	1.01
Bajaj Holdings and Investment Ltd.	0.23	HINDUSTAN AERONAUTICS LTD.	0.58
Sundaram Finance Ltd.	0.23	Insurance	1.48
L&T FINANCE LTD.	0.19	SBI Life Insurance Company Ltd.	0.64
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.12	HDFC Life Insurance Company Ltd.	0.40
Petroleum Products	6.94	ICICI LOMBARD GENERAL	0.30
RELIANCE INDUSTRIES LTD.	5.97	INSURANCE COMPANY LTD	0.14
Bharat Petroleum Corporation Ltd.	0.39	ICICI Prudential Life Insurance Company Ltd	1.42
Indian Oil Corporation Ltd	0.30	Industrial Products	1.42
HINDUSTAN PETROLEUM CORPORATION LTD	0.28	Cummins India Ltd.	0.54
IT - Software	6.93	Polyfab India Ltd.	0.25
Infosys Ltd.	2.58	APL APOLLO TUBES LTD.	0.16
Tata Consultancy Services Ltd.	1.44	SUPREME INDUSTRIES LIMITED	0.11
HCL TECHNOLOGIES LTD.	0.89	ASTRAL LTD.	0.11
Tech Mahindra Ltd.	0.67	Realty	1.42
PERSISTENT SYSTEMS LIMITED	0.43	DLF Ltd.	0.31
WIPRO LTD.	0.32	PHOENIX MILLS LTD.	0.27
LTIMINDTREE LIMITED	0.21	LODHA DEVELOPERS LTD.	0.26
Mphasis Ltd.	0.21	(MACROTECH DEVELOPERS LTD)	0.21
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.21	GODREJ PROPERTIES LIMITED	0.21
Automobiles	6.59	PRESTIGE ESTATES PROJECTS LIMITED	0.16
Mahindra & Mahindra Ltd.	2.22	OBEROI REALTY LTD	1.18
Maruti Suzuki India Limited	1.26	Capital Markets	0.55
Eicher Motors Ltd.	0.81	BSE LTD.	0.38
TVS Motors Company Ltd	0.58	HDFC Asset Management Company Ltd.	0.25
Bajaj Auto Ltd.	0.48	MULTI COMMODITY EXCHANGE	1.09
Hero MotoCorp Ltd.	0.47	OF INDIA LIMITED	0.65
TATA MOTORS PASSENGER VEHICLES LTD.	0.48	Food Products	0.44
Pharmaceuticals and Biotechnology	4.85	NESTLE INDIA LTD.	0.95
Sun Pharmaceuticals Industries Ltd.	1.34	Britannia Industries Ltd.	0.60
Divi s Laboratories Ltd.	0.72	Agricultural, Commercial and Construction Vehicles	0.95
Cipla Ltd.	0.56	TML COMMERCIAL VEHICLES LIMITED	0.35
TORRENT PHARMACEUTICALS LTD.	0.55	ASHOK LEYLAND LTD	0.91
DR REDDYS LABORATORIES LTD.	0.43	Chemicals and Petrochemicals	0.34
Lupin Ltd.	0.41	Pidilite Industries Ltd.	0.31
Aurobindo Pharma Ltd.	0.30	SOLAR INDUSTRIES INDIA LIMITED	0.26
MANKIND PHARMA LTD	0.19	SRF Ltd.	0.26
Alkem Laboratories Ltd.	0.18	Transport Infrastructure	0.87
Zydus Lifesciences Limited	0.18	Adani Port and Special Economic Zone Ltd.	0.66
Telecom - Services	4.82	GNR AIRPORTS LIMITED	0.21
Bharti Airtel Ltd.	4.05	Financial Technology (Fintech)	0.81
Indus Towers Ltd.	0.37	PB FINTECH LTD.	0.42
Vodafone Idea Ltd	0.25	ONE 97 COMMUNICATIONS LTD.	0.39
Tata Communications Ltd.	0.15	Agricultural Food and other Product	0.78
Power	3.49	Tata Consumer Products Ltd	0.44
NTPC LTD	1.14	Marico Ltd.	0.34
Power Grid Corporation Of India Ltd.	0.89	Beverages	0.75
ADANI POWER LTD.	0.49	VARUN BEVERAGES LTD	0.42
Tata Power Co. Ltd.	0.43	UNITED SPIRITS LTD.	0.33
NHPC LIMITED	0.19	Transport Services	0.73
TORRENT POWER LTD	0.19	Inter Globe Aviation Ltd	0.73
JSW ENERGY LTD.	0.16	Personal Products	0.64
Consumer Durables	2.86	Godrej Consumer Products Ltd.	0.31
Titan Company Ltd.	1.30	Colgate Palmolive (India) J Ltd.	0.19
Asian Paints Ltd.	0.79	Dabur India Ltd.	0.14
DIXON TECHNOLOGIES INDIA LTD.	0.38	Oil	0.61
VOLTA LTD.	0.20	Oil & Natural Gas Corporation Ltd.	0.47
Havells India Ltd.	0.19	OIL INDIA LIMITED	0.14
Electrical Equipment	2.70	Fertilizers and Agrochemicals	0.55
C&G POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.41	UPL Ltd.	0.23
GE VERNOVA T&D INDIA LIMITED	0.41	Coromandel International Ltd.	0.18
Bharat Heavy Electricals Ltd.	0.37	P I INDUSTRIES LTD	0.14
SUZLON ENERGY LTD.	0.37	Consumable Fuels	0.48
HITACHI ENERGY INDIA LIMITED	0.25	Coal India Ltd.	0.48
ABB INDIA LTD	0.22	Gas	0.47
Siemens Ltd.	0.20	GAIL (India) Ltd.	0.31
SIEMENS ENERGY INDIA LTD	0.17	PETRONET LNG LTD.	0.16
WAAREE ENERGIES LIMITED	0.17	Leisure Services	0.47
Retailing	2.67	INDIAN HOTELS COMPANY LTD.	0.47
Trent Ltd	0.60	Metals and Minerals Trading	0.41
ETERNAL LIMITED	0.55	ADANI ENTERPRISES LTD.	0.41
AVENUE SUPERMARTS LTD.	0.31	Diversified Metals	0.27
INFO EDGE (INDIA) LTD.	0.30	Vedanta Ltd.	0.20
FSN E-COMMERCE VENTURES LTD.	0.29	Minerals and Mining	0.20
SWIGGY LTD	0.19	NINJIC Ltd.	0.20
VISHAL MEGA MART LIMITED	0.19	Textiles and Apparels	0.19
Ferrous Metals	2.09	Page Industries Ltd	0.19
Tata Steel Ltd.	1.06	Equity & Equity Related - Total	99.73
JSW Steel Ltd.	0.58	Tripartly Repo	0.06
Jindal Steel & Power Ltd.	0.29	Net Current Assets/(Liabilities)	0.21
JINDAL STAINLESS LTD	0.16	Grand Total	100.00
Construction	1.99		
Larsen And Toubro Ltd.	1.99		

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY 100 EQUAL WEIGHT ETF

An open-ended scheme replicating/tracking the Nifty 100 Equal Weight Index
NSE Symbol - NIFTY100EW

Scan to Invest Now



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹30.14 crs
AUM: ₹32.14 crs
Benchmark: Nifty 100 Equal
Weight Index TRI
Allotment Date: February 24, 2025
Folio Count: 5,095

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, 2026)

₹35.5320

Ratios

Portfolio Turnover	71.78%
Tracking Error	0.07%

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, 2026 unless
otherwise specified.

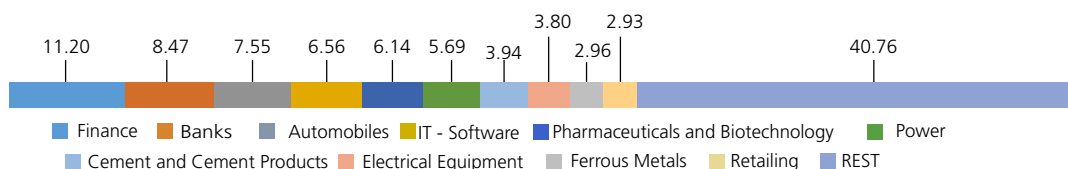
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	11.20	Realty	2.33
BAJAJ FINANCE LTD.	1.12	LODHA DEVELOPERS LTD.	1.29
Bajaj Finserv Ltd.	1.11	(MACROTECH DEVELOPERS LTD)	1.04
JIO FINANCIAL SERVICES LTD	1.05	DLF Ltd.	2.10
Bajaj Holdings and Investment Ltd.	1.04	Titan Company Ltd.	1.10
Cholamandalam Investment and Finance Company Ltd.	1.01	Asian Paints Ltd.	1.00
TATA CAPITAL LIMITED	1.01	Food Products	2.06
SHRIRAM FINANCE LTD.	1.00	NESTLE INDIA LTD.	1.06
REC LTD	1.00	Britannia Industries Ltd.	1.00
Muthoot Finance Ltd	0.97	Auto Components	2.02
Power Finance Corporation Ltd.	0.95	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.02
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.94	Bosch Ltd.	1.00
Banks	8.47	Healthcare Services	2.01
ICICI Bank Ltd.	1.02	Apollo Hospitals Enterprises Ltd.	1.02
PUNJAB NATIONAL BANK	1.02	MAX HEALTHCARE INSTITUTE LTD.	0.99
STATE BANK OF INDIA	0.97	Chemicals and Petrochemicals	1.99
UNION BANK OF INDIA	0.95	SOLAR INDUSTRIES INDIA LIMITED	1.00
CANARA BANK	0.94	Pidilite Industries Ltd.	0.99
KOTAK MAHINDRA BANK LTD.	0.94	Aerospace and Defense	1.95
HDFC Bank Ltd.	0.92	HINDUSTAN AERONAUTICS LTD.	1.04
Axis Bank Ltd.	0.87	Bharat Electronics Ltd.	0.91
Bank Of Baroda	0.84	Beverages	1.94
Automobiles	7.55	UNITED SPIRITS LTD.	1.09
TVS Motors Company Ltd	1.22	VARUN BEVERAGES LTD	0.85
Bajaj Auto Ltd.	1.15	Insurance	1.92
HYUNDAI MOTORS INDIA LTD	1.09	SBI Life Insurance Company Ltd	1.04
Mahindra & Mahindra Ltd.	1.08	HDFC Life Insurance Company Ltd.	0.90
Maruti Suzuki India Limited	1.05	Non - Ferrous Metals	1.94
Eicher Motors Ltd.	1.01	Hindalco Industries Ltd	0.97
TATA MOTORS PASSENGER VEHICLES LTD.	0.95	HINDUSTAN ZINC LTD.	0.97
IT - Software	6.56	Diversified FMCG	1.89
HCL TECHNOLOGIES LTD.	1.18	Hindustan Unilever Ltd.	0.95
LTIMINDTREE LIMITED	1.12	ITC Ltd.	0.94
Tech Mahindra Ltd.	1.10	Agricultural, Commercial and Construction Vehicles	1.03
Tata Consultancy Services Ltd.	1.09	TML COMMERCIAL VEHICLES LIMITED	1.03
Infosys Ltd.	1.04	Personal Products	1.02
WIPRO LTD.	1.03	Godrej Consumer Products Ltd.	1.02
Pharmaceuticals and Biotechnology	6.14	Telecom - Services	1.02
Divi s Laboratories Ltd.	1.16	Bharti Airtel Ltd	1.02
TORRENT PHARMACEUTICALS LTD.	1.11	Gas	1.01
Sun Pharmaceuticals Industries Ltd.	1.03	GAIL (India) Ltd.	1.01
Zydus Lifesciences Limited	1.00	Leisure Services	0.99
Cipla Ltd.	1.00	INDIAN HOTELS COMPANY LTD.	0.99
DR REDDYS LABORATORIES LTD.	0.84	Oil	0.98
Power	5.69	Oil & Natural Gas Corporation Ltd.	0.98
ADANI ENERGY SOLUTIONS LTD.	1.07	Capital Markets	0.97
Power Grid Corporation Of India Ltd.	0.95	HDFC Asset Management Company Ltd.	0.97
NTPC LTD	0.95	Industrial Products	0.97
Tata Power Co. Ltd.	0.94	Cummins India Ltd.	0.97
ADANI POWER LTD.	0.90	Transport Services	0.97
ADANI GREEN ENERGY LTD.	0.88	Inter Globe Aviation Ltd	0.97
Cement and Cement Products	3.94	Agricultural Food and other Product	0.96
Ultratech Cement Ltd.	1.01	Tata Consumer Products Ltd	0.96
Ambuja Cements Ltd.	0.99	Metals and Minerals Trading	0.96
Grasim Industries Ltd.	0.97	ADANI ENTERPRISES LTD.	0.96
SHREE CEMENT LTD	0.97	Industrial Manufacturing	0.93
Electrical Equipment	3.80	MAZAGOAN DOCK SHIPBUILDERS LTD	0.93
Siemens Ltd.	1.03	Construction	0.92
ABB INDIA LTD	1.02	Larsen And Toubro Ltd.	0.92
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.91	Consumable Fuels	0.91
SIEMENS ENERGY INDIA LTD	0.84	Coal India Ltd.	0.91
Ferrous Metals	2.96	Diversified Metals	0.91
JSW Steel Ltd.	1.00	Vedanta Ltd.	0.91
Jindal Steel & Power Ltd.	0.99	Transport Infrastructure	0.91
Tata Steel Ltd.	0.97	Adani Port and Special Economic Zone Ltd.	0.91
Retailing	2.93	Equity & Equity Related - Total	99.76
ETERNAL LIMITED	1.15	Net Current Assets/(Liabilities)	0.24
Trent Ltd	0.90	Grand Total	100.00
AVENUE SUPERMARTS LTD.	0.88		
Petroleum Products	2.89		
Bharat Petroleum Corporation Ltd.	0.99		
RELIANCE INDUSTRIES LTD.	0.97		
Indian Oil Corporation Ltd	0.93		

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



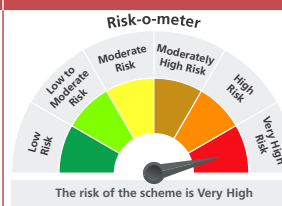
Product Label

This product is suitable for investors who are seeking*:

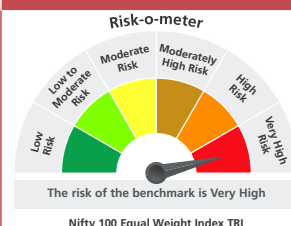
- Long term capital growth
- Investment in stocks comprising the Nifty 100 Equal Weight index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Scan to Invest Now



Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹13.21 crs

AUM: ₹13.35 crs

Benchmark: Nifty Midcap 150
Index TRI

Allotment Date: March 21, 2025

Folio Count: 7,536

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, 2026)

₹23.5140

Ratios

Portfolio Turnover	361.18%
Tracking Error	0.07%

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.

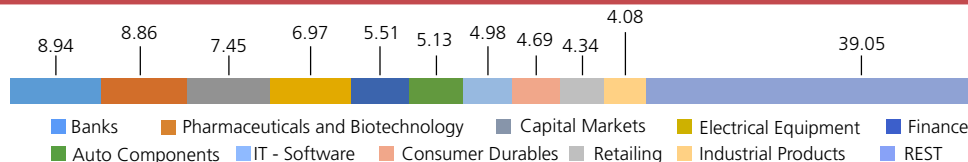
Data as on 31st July, 2026 unless
otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	8.94	ICICI Prudential Life Insurance Company Ltd.	0.49
FEDERAL BANK LTD.	2.12	LIFE INSURANCE CORPORATION OF INDIA LTD.	0.45
IndusInd Bank Ltd.	1.60	General Insurance Corporation Of India	0.24
AU Small Finance Bank Ltd.	1.42	THE NEW INDIA ASSURANCE COMPANY LTD	0.10
IDFC First Bank Limited	1.34	Telecom - Services	2.85
YES BANK LTD.	0.96	Indus Towers Ltd.	1.21
INDIAN BANK	0.71	Vodafone idea Ltd.	0.86
BANK OF INDIA	0.40	Tata Communications Ltd.	0.49
BANK OF MAHARASHTRA	0.39	BHARTI HEXACOM LTD.	0.29
Pharmaceuticals and Biotechnology	8.86	Power	2.74
Laurus Labs Ltd.	1.69	JSW ENERGY LTD.	0.81
Lupin Ltd.	1.40	NHPC LIMITED	0.71
Aurobindo Pharma Ltd.	1.05	TORRENT POWER LTD	0.64
Alkem Laboratories Ltd.	0.81	NLC India Ltd.	0.26
Glenmark Pharmaceuticals Ltd	0.80	NTPC GREEN ENERGY LIMITED	0.20
Biocon Ltd.	0.73	SJVN LIMITED	0.12
MANKIND PHARMA LTD	0.67	Realty	2.69
Ica Laboratories Ltd.	0.58	PHOENIX MILLS LTD.	0.85
Abbott India Ltd.	0.35	GODREJ PROPERTIES LIMITED	0.68
Ajanta Pharma Ltd.	0.35	PRESTIGE ESTATES PROJECTS LIMITED	0.65
GlaxoSmithKline Pharmaceuticals Ltd.	0.26	OVERSEAS REALTY LTD	0.51
ANTHEM BIOSCIENCES LTD	0.17	Financial Technology (Fintech)	2.68
Capital Markets	7.45	ONE 97 COMMUNICATIONS LTD.	1.35
BSE LTD.	3.57	PB FINTECH LTD.	1.33
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.64	Fertilizers and Agrochemicals	1.93
360 ONE WAM LTD.	0.70	UPL Ltd.	0.81
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	0.50	Coromandel International Ltd.	0.59
BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	0.36	P INDUSTRIES LTD	0.53
ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	0.36	Chemicals and Petrochemicals	1.69
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.32	SRF Ltd.	0.91
Electrical Equipment	6.97	Gujarat Fluorochemicals Ltd.	0.44
Bharat Heavy Electricals Ltd.	1.42	Linde India Ltd.	0.34
SUZLON ENERGY LTD	1.40	Automobiles	1.67
GE VERNOVA T&D INDIA LIMITED	1.28	Hero MotoCorp Ltd.	1.67
HITACHI ENERGY INDIA LIMITED	0.99	Agricultural Food and other Product	1.64
WAAREE ENERGIES LIMITED	0.61	Marico Ltd.	1.10
Apar Industries Limited	0.58	PATANJALI FOODS LIMITED	0.99
Thermax Ltd.	0.40	ADANI WILMAR LIMITED	0.25
PREMIER ENERGIES LIMITED	0.29	Healthcare Services	1.47
Finance	5.51	Fortis Healthcare India Ltd	1.18
Aditya Birla Capital Ltd.	0.80	Global Health Ltd.	0.29
Sundaram Finance Ltd.	0.77	Agricultural, Commercial and Construction Vehicles	1.38
L&T FINANCE LTD	0.64	ASHOK LEYLAND LTD.	1.14
Mahindra & Mahindra Financial Services Ltd.	0.61	Escorts Ltd.	0.24
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.47	Transport Infrastructure	1.35
LIC Housing Finance Ltd.	0.38	GMR AIRPORTS LIMITED	0.90
HDB FINANCIAL SERVICES LTD	0.35	JSW INFRASTRUCTURE LIMITED	0.45
AUTHUM INVESTMENT & INFRASTRUCTURE LTD.	0.34	Minerals and Mining	1.34
CRISIL Ltd.	0.25	NMDC Ltd.	0.70
BAJAJ HOUSING FINANCE LTD.	0.23	LLOYDS METALS AND ENERGY LTD.	0.64
HOUSING & URBAN DEVELOPMENT CORPORATION LTD	0.23	Personal Products	1.25
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.23	Colgate Palmolive (India) Ltd.	0.65
TATA INVESTMENT CORPORATION LTD	0.23	Dabur India Ltd.	0.60
Auto Components	5.13	Leisure Services	1.20
BHARAT FORGE LTD.	1.40	ITC HOTELS LIMITED	0.44
TUBE INVESTMENTS OF INDIA LTD.	0.70	JUBILANT FOODWORKS LIMITED	0.41
MRF Limited	0.60	Indian Railway Catering And Tourism Corporation Ltd.	0.35
UNO MINDA LIMITED	0.51	Ferrous Metals	0.35
Exide Industries Ltd	0.49	Steel Authority of India Ltd.	0.58
Balkrishna Industries Ltd.	0.48	JINDAL STAINLESS LTD	0.55
Schaeffler India Ltd	0.39	Cement and Cement Products	1.09
Apollo Tyres Ltd.	0.33	JK Cement Ltd.	0.55
Endurance Technologies Ltd.	0.23	Dalmia Bharat Limited	0.34
IT - Software	4.98	ACC Ltd.	0.20
PERSISTENT SYSTEMS LIMITED	1.44	Beverages	1.06
COFORGE LIMITED	1.43	RADIO OF KHAITAN LTD.	0.81
Mphasis Ltd	0.74	United Breweries Ltd.	0.25
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.64	Gas	0.93
TATA ELXSI LTD.	0.30	PETRONET LNG LTD.	0.50
KPIIT TECHNOLOGIES LTD.	0.23	ADANI TOTAL GAS LTD.	0.43
HEXAWARE TECHNOLOGIES LTD.	0.20	Petroleum Products	0.90
Consumer Durables	4.69	HINDUSTAN PETROLEUM CORPORATION LTD	0.90
DIXON TECHNOLOGIES INDIA LTD.	1.40	Textiles and Apparel	0.88
Havells India Ltd.	0.76	Page Industries Ltd	0.60
VOLTAS LTD.	0.73	K.P.R. Mill Ltd.	0.28
KALYAN JEWELLERS INDIA LTD.	0.56	Non - Ferrous Metals	0.75
BLUE STAR LTD.	0.52	NATIONAL ALUMINIUM COMPANY LTD	0.75
Berger Paints (I) Ltd.	0.36	Oil	0.60
LG ELECTRONICS INDIA LTD	0.36	OIL INDIA LIMITED	0.60
Retailing	4.34	Industrial Manufacturing	0.49
INFO EDGE (INDIA) LTD.	1.12	COCHIN SHIPYARD LTD.	0.29
FSN E-COMMERCE VENTURES LTD.	1.09	Honeywell Automation India Ltd.	0.20
SWIGGY LTD	0.97	Transport Services	0.43
VISHAL MEGA MART LIMITED	0.71	Container Corporation of India Ltd.	0.43
LENSKART SOLUTIONS LIMITED	0.45	Diversified	0.37
Industrial Products	4.08	3M India Ltd.	0.23
Polycab India Ltd.	1.17	Godrej Industries Ltd.	0.14
APL APOLLO TUBES LTD.	0.79	Construction	0.31
KEI INDUSTRIES LTD.	0.74	RAIL VIKAS NIGAM LIMITED.	0.31
SUPREME INDUSTRIES LIMITED	0.63	Aerospace and Defense	0.28
AIA Engineering Limited.	0.43	BHARAT DYNAMICS LTD	0.28
ASTRAL LTD.	0.42	IT - Services	0.23
Insurance	3.27	L&T Technology Services Ltd	0.23
Max Financial Services Ltd.	0.95	Cigarettes and Tobacco Products	0.21
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	0.94	Godfrey Phillips India Ltd.	0.21
		Equity & Equity Related - Total	99.76
		Net Current Assets/(Liabilities)	0.24
		Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment in stocks comprising the Nifty Midcap 150 Index and endeavours to track the benchmark index, subject to tracking errors.

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

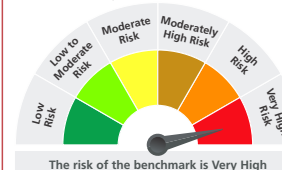
Fund

Risk-o-meter



Benchmark

Risk-o-meter



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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.

Scan to Invest Now



Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹3.14 crs

AUM: ₹2.86 crs

Benchmark: Nifty200 Quality 30 Index TRI

Allotment Date: July 14, 2025

Folio Count: 1,741

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, 2026)

₹20.9900

Ratios

Portfolio Turnover	212.71%
Tracking Error	0.09%

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.

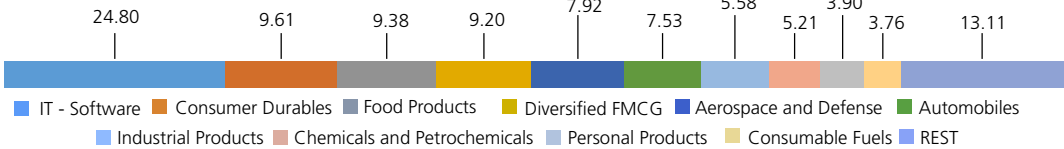
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Industrial Products	5.58
IT - Software	24.80	Cummins India Ltd.	3.22
Tata Consultancy Services Ltd.	5.37	Polycab India Ltd.	2.36
Infosys Ltd.	5.11	Chemicals and Petrochemicals	5.21
HCL TECHNOLOGIES LTD.	4.67	SOLAR INDUSTRIES INDIA LIMITED	2.70
PERSISTENT SYSTEMS LIMITED	2.83	Pidilite Industries Ltd.	2.51
LTIMINDTREE LIMITED	2.27	Personal Products	3.90
ORACLE FINANCIAL SERVICES		Colgate Palmolive (India) Ltd.	3.90
SOFTWARE LTD	2.15	Consumable Fuels	3.76
TATA ELXSI LTD.	1.35	Coal India Ltd.	3.76
KPIT TECHNOLOGIES LTD.	1.05	Agricultural Food and other Product	3.13
Consumer Durables	9.61	Marico Ltd.	3.13
DIXON TECHNOLOGIES INDIA LTD.	4.08	Capital Markets	3.02
Asian Paints Ltd.	3.66	HDFC Asset Management Company Ltd.	3.02
Havells India Ltd.	1.87	Non - Ferrous Metals	2.77
Food Products	9.38	HINDUSTAN ZINC LTD.	2.77
NESTLE INDIA LTD.	5.22	Textiles and Apparels	2.26
Britannia Industries Ltd.	4.16	Page Industries Ltd	2.26
Diversified FMCG	9.20	Industrial Manufacturing	1.63
ITC Ltd.	4.63	MAZAGOAN DOCK SHIPBUILDERS LTD	1.63
Hindustan Unilever Ltd.	4.57	Equity & Equity Related - Total	99.70
Aerospace and Defense	7.92	Net Current Assets/(Liabilities)	0.30
Bharat Electronics Ltd.	4.48	Grand Total	100.00
HINDUSTAN AERONAUTICS LTD.	3.44		
Automobiles	7.53		
Bajaj Auto Ltd.	4.31		
Hero MotoCorp Ltd.	3.22		

SECTOR ALLOCATION (%)



Product Label

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.

Fund

Risk-o-meter



Benchmark

Risk-o-meter



Nifty200 Quality 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY200 MOMENTUM 30 ETF

NSE Symbol - MOMENTUM30

Scan to Invest Now



Investment Objective: Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error. There is no assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

AAUM: ₹30.16 crs

AUM: ₹32.30 crs

Benchmark: Nifty200 Momentum 30 Index TRI

Allotment Date: October 10, 2025

Folio Count: 2,824

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, 2026)

₹30.5780

Ratios

Portfolio Turnover	220.53%
Tracking Error	0.30%

Expense Ratio**

0.26%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

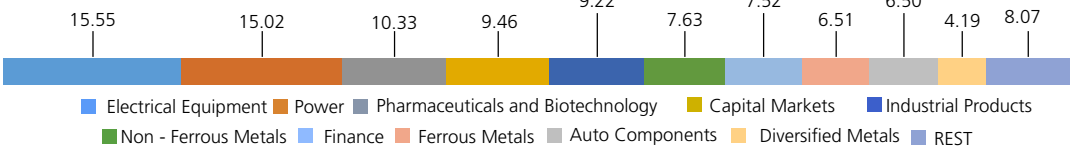
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Finance	7.52
Electrical Equipment	15.55	SHRIRAM FINANCE LTD.	5.15
GE VERNOVA T&D INDIA LIMITED	4.29	Aditya Birla Capital Ltd.	1.37
Bharat Heavy Electricals Ltd.	3.44	L&T FINANCE LTD	1.00
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.96	Ferrous Metals	6.51
HITACHI ENERGY INDIA LIMITED	2.94	Tata Steel Ltd.	5.00
ABB INDIA LTD	1.92	Steel Authority of India Ltd.	1.51
Power	15.02	Auto Components	6.50
NTPC LTD	4.88	BHARAT FORGE LTD.	3.52
ADANI POWER LTD.	4.61	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.98
ADANI ENERGY SOLUTIONS LTD.	3.37	Diversified Metals	4.19
ADANI GREEN ENERGY LTD.	2.16	Vedanta Ltd.	4.19
Pharmaceuticals and Biotechnology	10.33	Banks	4.08
Laurus Labs Ltd.	5.79	FEDERAL BANK LTD.	4.08
TORRENT PHARMACEUTICALS LTD.	2.93	Telecom - Services	1.96
Glenmark Pharmaceuticals Ltd	1.61	Vodafone Idea Ltd	1.96
Capital Markets	9.46	Chemicals and Petrochemicals	1.94
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	4.75	SOLAR INDUSTRIES INDIA LIMITED	1.94
BSE LTD.	4.71	Equity & Equity Related - Total	99.91
Industrial Products	9.22	Net Current Assets/(Liabilities)	0.09
Cummins India Ltd.	4.98	Grand Total	100.00
Polycab India Ltd.	2.71		
KEI INDUSTRIES LTD.	1.53		
Non - Ferrous Metals	7.63		
Hindalco Industries Ltd	5.00		
NATIONAL ALUMINIUM COMPANY LTD	2.63		

SECTOR ALLOCATION (%)



Investment Objective

Kotak Nifty200 Momentum 30 ETF

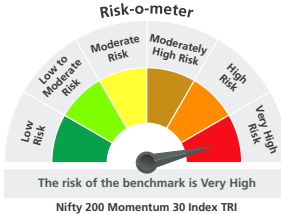
Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error.

There is no assurance that the investment objective of the scheme will be achieved.

Fund



Benchmark



The Scheme Riskometer assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are mad.

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY CHEMICALS ETF

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

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Chemicals Index and to generate returns that are commensurate with the performance of the Nifty Chemicals Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Scan to Invest Now



Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹99.03 crs

AUM: ₹106.09 crs

Benchmark: Nifty Chemicals Index TRI

Allotment Date: November 12, 2025

Folio Count: 17,224

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, 2026)
₹30.1800

Ratios

Portfolio Turnover	50.14%
Tracking Error	0.08%

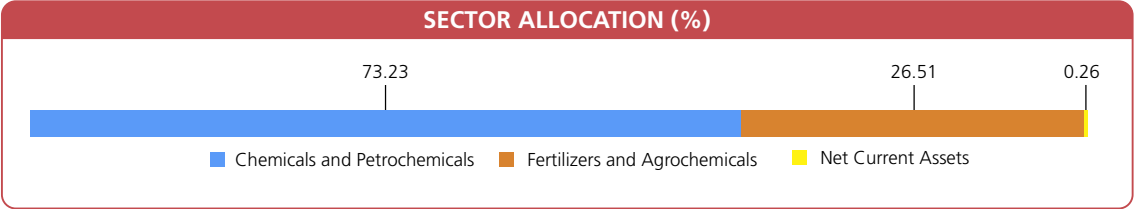
Expense Ratio**
0.25%

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, 2026 unless
otherwise specified.**
Folio Count data as on 30th June 2026.

PORTFOLIO			
Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		PCBL LTD	1.49
Chemicals and Petrochemicals		SWAN ENERGY LTD	1.15
Pidilite Industries Ltd.	13.35	Fertilizers and Agrochemicals	
SOLAR INDUSTRIES INDIA LIMITED	11.97	UPL Ltd	9.06
SRF Ltd.	10.18	Coromandel International Ltd.	6.63
Navin Fluorine International Ltd.	7.45	P I INDUSTRIES LTD	5.96
Gujarat Fluorochemicals Ltd.	4.92	Chambal Fertilisers & Chemicals Ltd.	1.75
HIMADRI SPECIALITY CHEMICAL LTD.	4.71	SUMITOMO CHEMICAL INDIA LTD	1.67
Linde India Ltd.	3.80	Bayer Cropscience Ltd.	1.44
Deepak Nitrite Ltd.	3.05	Equity & Equity Related - Total	
Atul Ltd.	2.87	Net Current Assets/(Liabilities)	
Tata Chemicals Ltd	2.82	Grand Total	
Deepak Fertilizers & Petrochemicals Corp Ltd	2.78		
Aarti Industries Ltd.	2.69		



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Long term capital appreciation. - An Exchange Traded Fund that Corresponds to the performance of Nifty Chemicals Index subject to Tracking errors. * 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 Chemicals 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY NEXT 50 ETF

NSE Symbol - NEXT50ETF

Scan to Invest Now



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

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹19.21 crs

AUM: ₹19.00 crs

Benchmark: Nifty Next 50 TRI

Allotment Date: January 7, 2026

Folio Count: 3,274

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, 2026)

₹74.1630

Ratios

Portfolio Turnover	25.14%
Tracking Error	0.19%

Expense Ratio**

0.07%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

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

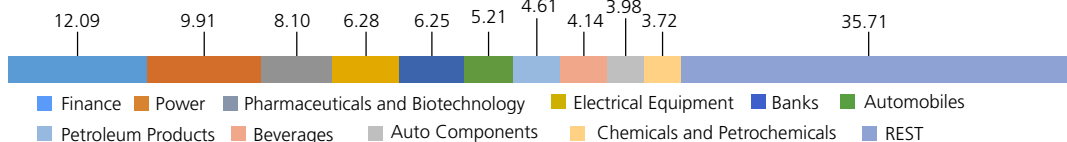
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	12.09	Agricultural, Commercial and Construction vehicles	3.59
Cholamandalam Investment and Finance Company Ltd.	3.15	TML COMMERCIAL VEHICLES LIMITED	3.59
Power Finance Corporation Ltd.	2.43	Aerospace and Defense	3.47
Bajaj Holdings and Investment Ltd.	1.93	HINDUSTAN AERONAUTICS LTD.	3.47
REC LTD	1.83	Realty	3.02
Muthoot Finance Ltd	1.32	DLF Ltd.	1.66
TATA CAPITAL LIMITED	0.72	LODHA DEVELOPERS LTD.	
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.71	(MACROTECH DEVELOPERS LTD)	1.36
Power	9.91	Industrial Products	2.93
ADANI POWER LTD.	3.45	Cummins India Ltd.	2.93
Tata Power Co. Ltd.	2.50	Leisure Services	2.55
ADANI ENERGY SOLUTIONS LTD.	2.13	INDIAN HOTELS COMPANY LTD.	2.55
ADANI GREEN ENERGY LTD.	1.83	Food Products	2.51
Pharmaceuticals and Biotechnology	8.10	Britannia Industries Ltd.	2.51
Divi s Laboratories Ltd.	4.03	Retailing	2.49
TORRENT PHARMACEUTICALS LTD.	2.96	AVENUE SUPERMARTS LTD.	2.49
Zydus Lifesciences Limited	1.11	Cement and Cement Products	2.45
Electrical Equipment	6.28	SHREE CEMENT LTD.	1.39
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.33	Ambuja Cements Ltd.	1.06
ABB INDIA LTD	1.51	Capital Markets	2.10
Siemens Ltd.	1.31	HDFC Asset Management Company Ltd.	2.10
SIEMENS ENERGY INDIA LTD	1.13	Gas	1.93
Banks	6.25	GAIL (India) Ltd.	1.93
Bank Of Baroda	1.77	Diversified Metals	1.76
CANARA BANK	1.65	Vedanta Ltd.	1.76
PUNJAB NATIONAL BANK	1.53	Personal Products	1.69
UNION BANK OF INDIA	1.30	Godrej Consumer Products Ltd.	1.69
Automobiles	5.21	Ferrous Metals	1.61
TVS Motors Company Ltd	3.99	Jindal Steel & Power Ltd.	1.61
HYUNDAI MOTORS INDIA LTD	1.22	IT - Software	1.59
Petroleum Products	4.61	LTIMINDTREE LIMITED	1.59
Bharat Petroleum Corporation Ltd.	2.55	Non - Ferrous Metals	1.02
Indian Oil Corporation Ltd	2.06	HINDUSTAN ZINC LTD.	1.02
Beverages	4.14	Industrial Manufacturing	0.71
VARUN BEVERAGES LTD	2.38	MAZAGOAN DOCK SHIPBUILDERS LTD	0.71
UNITED SPIRITS LTD.	1.76	Equity & Equity Related - Total	99.71
Auto Components	3.98	Net Current Assets/(Liabilities)	0.29
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.62	Grand Total	100.00
Bosch Ltd.	1.36		
Chemicals and Petrochemicals	3.72		
Pidilite Industries Ltd.	1.97		
SOLAR INDUSTRIES INDIA LIMITED	1.75		

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

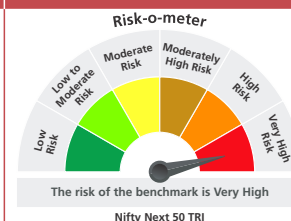
- Passive Investment in equity and equity related securities replicating the composition of Nifty Next 50 Index, subject to tracking error.
- There is no assurance that the investment objective of the scheme will be achieved.

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

Fund



Benchmark



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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. The scheme has not completed 6 month since inception

KOTAK NIFTY PRIVATE BANK ETF

An open-ended scheme replicating/tracking Nifty Private Bank Index
NSE Symbol - PVTBANK

Scan to Invest Now



Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponds to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹17.47 crs

AUM: ₹16.42 crs

Benchmark: Nifty Private Bank Index TRI

Allotment Date: July 17, 2026

Minimum Investment Amount
Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
• 5 years & above

Net Asset Value (NAV) (as on July 31, 2026)
₹27.5500

Ratios

Portfolio Turnover	25.14%
Tracking Error	0.05%

Expense Ratio**
0.12%

Available Plans/Options

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

Load Structure

Entry Load: Nil.
Exit Load: Nil.

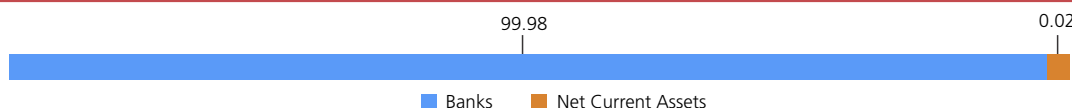
Data as on 31st July, 2026 unless otherwise specified.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	99.98
ICICI Bank Ltd.	22.18
HDFC Bank Ltd.	20.02
KOTAK MAHINDRA BANK LTD.	19.64
Axis Bank Ltd.	18.28
FEDERAL BANK LTD.	6.05
IndusInd Bank Ltd.	4.56
IDFC First Bank Limited	3.84
YES BANK LTD	2.73
RBL Bank Ltd	1.59
Bandhan Bank Ltd.	1.09
Equity & Equity Related - Total	99.98
Net Current Assets/(Liabilities)	0.02
Grand Total	100.00

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long-term capital growth.
- An Exchange Traded Fund that Corresponds to the performance of Nifty Private Bank Index subject to Tracking error.

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. The scheme has not completed 6 month since inception

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.

Scan to Invest Now



Fund Manager*:	Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹13,627.94 crs
AUM:	₹12,934.73 crs
Benchmark:	Domestic Price of Physical Gold
Allotment Date:	July 27, 2007
Folio Count:	5,29,733

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, 2026)

₹118.3319

Ratios

Portfolio Turnover	11.99%
Tracking Error	0.38%

Expense Ratio**

0.52%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

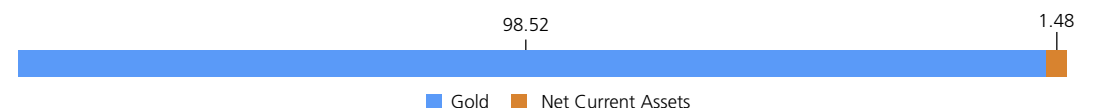
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Gold	98.52	Net Current Assets/(Liabilities)	1.48
Gold 1 Kg Fineness 0.995	55.35	Grand Total	100.00
GOLD 1 KG FINENESS 0.995 - GUJARAT	43.17		
Equity & Equity Related - Total	98.52		

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.	Risk-o-meter The risk of the scheme is High	Risk-o-meter The risk of the benchmark is High Domestic Price of Physical 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage,

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.

Scan to Invest Now



Fund Manager*:	Mr. Jeetu Valechha Sonar, Mr. Abhishek Bisen
AAUM:	₹3,432.74 crs
AUM:	₹2,312.86 crs
Benchmark:	Domestic Prices of physical Silver
Allotment Date:	December 09, 2022
Folio Count:	78,906

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, 2026)

₹20.9847

Ratios

Portfolio Turnover	67.92%
Tracking Error	0.62%

Expense Ratio**

0.35%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

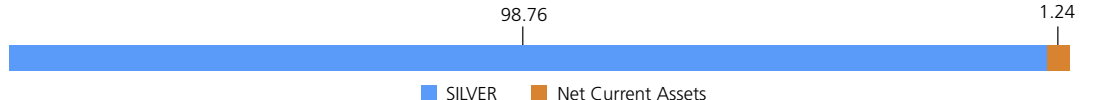
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
SILVER	98.76	Net Current Assets/(Liabilities)	1.24
SILVER(30 KGS)	53.89	Grand Total	100.00
SILVER(30 KGS) - GUJARAT	44.87		
Equity & Equity Related - Total	98.76		

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Domestic Prices of physical Silver

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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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

Scan to Invest Now



Fund Manager**:	Mr. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹2,470.40 crs
AUM:	₹2,443.57 crs
Benchmark:	NIFTY 1D Rate Index
Allotment Date:	January 24, 2023
Folio Count:	10,850

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, 2026)

₹1115.9885

Debt Quant

Average Maturity	2.99 days
Modified Duration	2.99 days
Macaulay Duration	2.99 days
Annualised YTM*	5.30%
Tracking Error	0.01%

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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

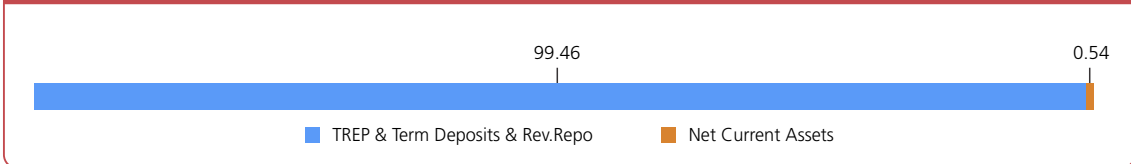
PRC Matrix

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			

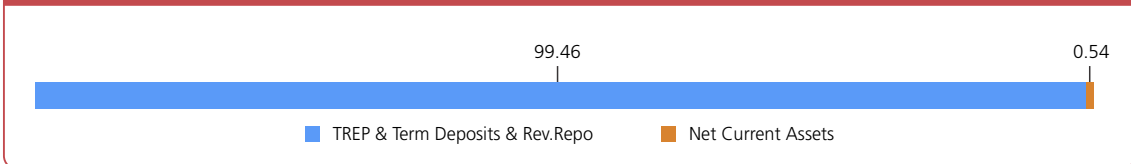
PORTFOLIO

Issuer/Instrument	% to Net Assets
Triparty Repo	99.46
Net Current Assets/(Liabilities)	0.54
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.	Risk-o-meter The risk of the scheme is Low	Risk-o-meter 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 163-167 & 182-186. For last three IDCW, please refer page no 187-189. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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. Satish Dondapati,
Mr. Jeetu Valechha
Sonar

AAUM: ₹1,223.98 crs

AUM: ₹1,222.07 crs

Benchmark: Nifty Next 50 Index TRI

Allotment Date: March 10, 2021

Folio Count: 64,444

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	₹21.0260	₹21.5954
IDCW	₹21.0265	₹21.5952

(as on July 31, 2026)

Ratios

Portfolio Turnover	34.28%
Tracking Error	0.10%

Expense Ratio**

Regular Plan: 0.49%

Direct Plan: 0.10%

Available Plans/Options

Regular & Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

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

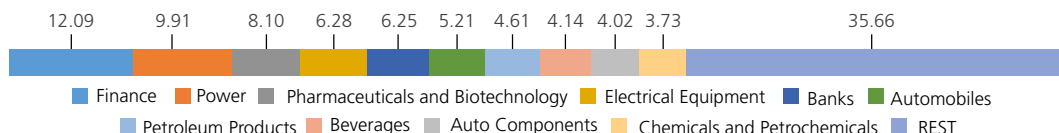
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Agricultural, Commercial and Construction Vehicles	3.59
Finance	12.09	TML COMMERCIAL VEHICLES LIMITED	3.59
Cholamandalam Investment and Finance Company Ltd.	3.15	Aerospace and Defense	3.47
Power Finance Corporation Ltd.	2.43	HINDUSTAN AERONAUTICS LTD.	3.47
Bajaj Holdings and Investment Ltd.	1.93	Realty	3.03
REC LTD	1.83	DLF Ltd.	1.67
Muthoot Finance Ltd	1.32	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	1.36
TATA CAPITAL LIMITED	0.72	Industrial Products	2.94
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.71	Cummins India Ltd.	2.94
Power	9.91	Leisure Services	2.55
ADANI POWER LTD.	3.45	INDIAN HOTELS COMPANY LTD.	2.55
Tata Power Co. Ltd.	2.50	Food Products	2.51
ADANI ENERGY SOLUTIONS LTD.	2.13	Britannia Industries Ltd.	2.51
ADANI GREEN ENERGY LTD.	1.83	Retailing	2.49
Pharmaceuticals and Biotechnology	8.10	AVENUE SUPERMARTS LTD.	2.49
Divi s Laboratories Ltd.	4.03	Cement and Cement Products	2.43
TORRENT PHARMACEUTICALS LTD.	2.96	SHREE CEMENT LTD.	1.37
Zydus Lifesciences Limited	1.11	Ambuja Cements Ltd.	1.06
Electrical Equipment	6.28	Capital Markets	2.10
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.33	HDFC Asset Management Company Ltd.	2.10
ABB INDIA LTD	1.51	Gas	1.93
Siemens Ltd.	1.31	GAIL (India) Ltd.	1.93
SIEMENS ENERGY INDIA LTD	1.13	Diversified Metals	1.76
Banks	6.25	Vedanta Ltd.	1.76
Bank Of Baroda	1.77	Personal Products	1.69
CANARA BANK	1.65	Godrej Consumer Products Ltd.	1.69
PUNJAB NATIONAL BANK	1.53	Ferrous Metals	1.61
UNION BANK OF INDIA	1.30	Jindal Steel & Power Ltd.	1.61
Automobiles	5.21	IT - Software	1.60
TVS Motors Company Ltd	3.99	LTIMINDTREE LIMITED	1.60
HYUNDAI MOTORS INDIA LTD	1.22	Non - Ferrous Metals	1.02
Petroleum Products	4.61	HINDUSTAN ZINC LTD.	1.02
Bharat Petroleum Corporation Ltd.	2.55	Industrial Manufacturing	0.71
Indian Oil Corporation Ltd	2.06	MAZAGOAN DOCK SHIPBUILDERS LTD	0.71
Beverages	4.14	Equity & Equity Related - Total	99.77
VARUN BEVERAGES LTD	2.38	Triparty Repo	0.18
UNITED SPIRITS LTD.	1.76	Net Current Assets/(Liabilities)	0.05
Auto Components	4.02	Grand Total	100.00
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.62		
Bosch Ltd.	1.40		
Chemicals and Petrochemicals	3.73		
Pidilite Industries Ltd.	1.97		
SOLAR INDUSTRIES INDIA LIMITED	1.76		

For detailed portfolio log on to: <https://www.kotakmf.com/Products/funds/index-funds/Kotak-Nifty-Next-50-Index-Fund/Reg-G>

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

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

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹1,158.08 crs
AUM:	₹1,172.49 crs
Benchmark:	Nifty 50 Index TRI
Allotment Date:	June 21, 2021
Folio Count:	59,477

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	₹15.9470	₹16.2000
IDCW	₹15.9470	₹16.1960

(as on July 31, 2026)

Ratios

Portfolio Turnover	12.40%
Tracking Error	0.06%

Expense Ratio**

Regular Plan: 0.33%

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)

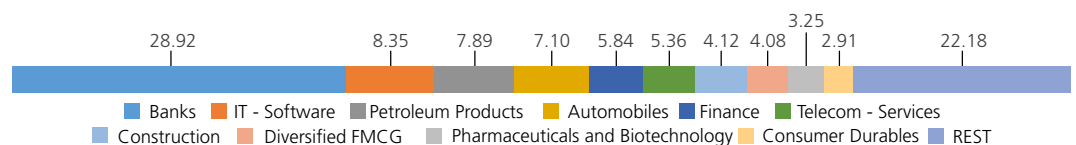
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Retailing	2.84
Banks	28.92	ETERNAL LIMITED	1.95
HDFC Bank Ltd.	10.23	Trent Ltd	0.89
ICICI Bank Ltd.	9.18	Power	2.62
STATE BANK OF INDIA	3.79	NTPC LTD	1.47
Axis Bank Ltd.	3.15	Power Grid Corporation Of India Ltd.	1.15
KOTAK MAHINDRA BANK LTD.	2.57	Ferrous Metals	2.46
IT - Software	8.35	Tata Steel Ltd.	1.40
Infosys Ltd.	3.54	JSW Steel Ltd.	1.06
Tata Consultancy Services Ltd.	2.16	Cement and Cement Products	2.30
HCL TECHNOLOGIES LTD.	1.27	Ultratech Cement Ltd.	1.26
Tech Mahindra Ltd.	0.94	Grasim Industries Ltd.	1.04
WIPRO LTD.	0.44	Healthcare Services	1.55
Petroleum Products	7.89	Apollo Hospitals Enterprises Ltd.	0.82
RELIANCE INDUSTRIES LTD.	7.89	MAX HEALTHCARE INSTITUTE LTD.	0.73
Automobiles	7.10	Insurance	1.29
Mahindra & Mahindra Ltd.	2.71	SBI Life Insurance Company Ltd	0.76
Maruti Suzuki India Limited	1.66	HDFC Life Insurance Company Ltd.	0.53
Bajaj Auto Ltd.	1.14	Non - Ferrous Metals	1.26
Eicher Motors Ltd.	0.96	Hindalco Industries Ltd	1.26
TATA MOTORS PASSENGER VEHICLES LTD.	0.63	Aerospace and Defense	1.24
Finance	5.84	Bharat Electronics Ltd.	1.24
BAJAJ FINANCE LTD.	2.73	Transport Infrastructure	1.12
SHRIRAM FINANCE LTD.	1.31	Adani Port and Special Economic Zone Ltd.	1.12
Bajaj Finserv Ltd.	1.05	Transport Services	1.05
JIO FINANCIAL SERVICES LTD	0.75	Inter Globe Aviation Ltd	1.05
Telecom - Services	5.36	Food Products	0.97
Bharti Airtel Ltd	5.36	NESTLE INDIA LTD.	0.97
Construction	4.12	Consumable Fuels	0.89
Larsen And Toubro Ltd.	4.12	Coal India Ltd.	0.89
Diversified FMCG	4.08	Oil	0.84
ITC Ltd.	2.42	Oil & Natural Gas Corporation Ltd.	0.84
Hindustan Unilever Ltd.	1.66	Metals and Minerals Trading	0.78
Pharmaceuticals and Biotechnology	3.25	ADANI ENTERPRISES LTD.	0.78
Sun Pharmaceuticals Industries Ltd.	1.88	Agricultural Food and other Product	0.63
Cipla Ltd.	0.74	Tata Consumer Products Ltd	0.63
DR REDDYS LABORATORIES LTD.	0.63	Equity & Equity Related - Total	99.66
Consumer Durables	2.91	Triparty Repo	0.07
Titan Company Ltd.	1.80	Net Current Assets/(Liabilities)	0.27
Asian Paints Ltd.	1.11	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

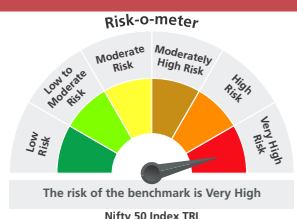
- Long term capital growth
- Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AUM: ₹225.03 crs

AUM: ₹229.09 crs

Benchmark: Nifty Smallcap 50
Index TRI

Allotment Date: April 10, 2023

Folio Count: 25,052

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	₹22.0890	₹22.5550
IDCW	₹22.0890	₹22.5670

(as on July 31, 2026)

Ratios

Portfolio Turnover	79.38%
Tracking Error	0.28%

Expense Ratio**

Regular Plan: 0.78%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth, Payout of Income Distribution cum capital withdrawal (IDCW) & Reinvestment of Income Distribution cum capital withdrawal (IDCW)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

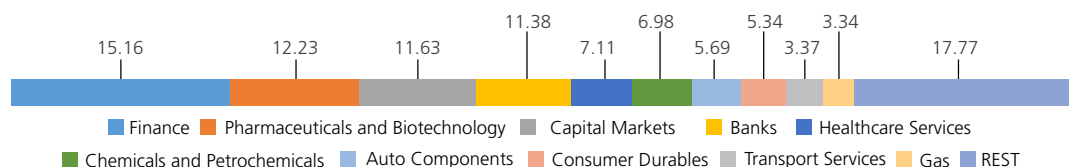
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		SONA BLW PRECISION FORGINGS LTD	4.30
Finance	15.16	AMARA RAJA ENERGY MOB LTD.	1.39
PIRAMAL FINANCE LTD	3.09	Consumer Durables	5.34
Manappuram Finance Ltd	2.55	Crompton Greaves Consumer Electricals Ltd	2.08
PNB HOUSING FINANCE LTD.	2.47	AMBER ENTERPRISES INDIA LTD.	2.03
POONAWALLA FINCORP LTD.	2.06	PG ELECTROPLAST LTD	1.23
Cholamandalam Financial Holdings Ltd.	1.90	Transport Services	3.37
IIFL Finance Ltd	1.77	DELHIVERY LTD	3.37
FIVE STAR BUSINESS FINANCE LTD	1.32	Gas	3.34
Pharmaceuticals and Biotechnology	12.23	AEGIS LOGISTICS LTD	2.01
GLAND PHARMA LIMITED	2.49	Indraprastha Gas Ltd.	1.33
SAI LIFE SCIENCES LIMITED	2.26	IT - Services	2.85
NEULAND LABORATORIES LTD.	2.05	TATA TECHNOLOGIES LTD	1.60
Wockhardt Ltd.	2.02	Affle (India) Ltd.	1.25
PIRAMAL PHARMA LTD.	1.52	Industrial Products	2.70
Natco Pharma Ltd	1.03	Welspun Corp Limited	2.70
COHANCE LIFESCIENCES LIMITED	0.86	Commercial Services and Supplies	2.38
Capital Markets	11.63	Redington India Ltd	2.38
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	2.96	Power	2.15
ANGEL ONE LIMITED	2.41	CESC LTD	1.30
COMPUTER AGE MANAGEMENT SERVICES LIMITED	2.39	RELIANCE POWER LTD	0.85
Anand Rath Wealth Ltd.	2.31	Non - Ferrous Metals	2.01
KFIN TECHNOLOGIES LTD.	1.56	HINDUSTAN COPPER LTD.	2.01
Banks	11.38	Construction	1.98
KARUR VYSYA BANK LTD.	4.03	NBCC (India) Ltd	1.22
RBL Bank Ltd	2.89	Kec International Ltd.	0.76
City Union Bank Ltd.	2.48	Industrial Manufacturing	1.48
Bandhan Bank Ltd.	1.98	KAYNES TECHNOLOGY INDIA LTD.	1.48
Healthcare Services	7.11	Petroleum Products	1.11
ASTER DM HEALTHCARE LTD	2.60	Castrol (India) Ltd.	1.11
DR.Lal Pathlabs Ltd.	1.85	Electrical Equipment	0.94
Narayana Hrudayalaya Ltd.	1.75	INOX WIND LIMITED	0.94
SYNGENE INTERNATIONAL LIMITED	0.91	Equity & Equity Related - Total	99.83
Chemicals and Petrochemicals	6.98	Triparty Repo	0.17
Navin Fluorine International Ltd.	3.47	Grand Total	100.00
HIMADRI SPECIALITY CHEMICAL LTD.	2.20		
Tata Chemicals Ltd	1.31		
Auto Components	5.69		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

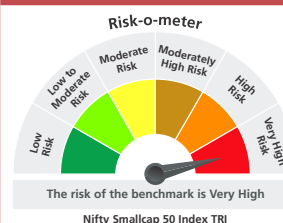
- Long term capital appreciation
- Investment stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹580.16 crs

AUM: ₹587.73 crs

Benchmark: Nifty 200 Momentum
30 Index TRI

Allotment Date: June 15, 2023

Folio Count: 27,021

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	₹14.3900	₹14.6110
IDCW	₹14.3900	₹14.6100

(as on July 31, 2026)

Ratios

Portfolio Turnover	170.75%
Tracking Error	0.20%

Expense Ratio**

Regular Plan: 0.68%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

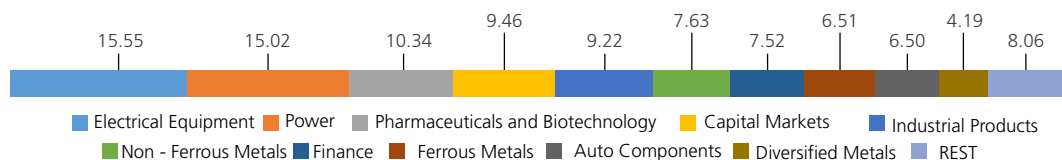
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		SHRIRAM FINANCE LTD.	5.15
Electrical Equipment	15.55	Aditya Birla Capital Ltd.	1.37
GE VERNOVA T&D INDIA LIMITED	4.29	L&T FINANCE LTD	1.00
Bharat Heavy Electricals Ltd.	3.44	Ferrous Metals	6.51
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.96	Tata Steel Ltd.	5.00
HITACHI ENERGY INDIA LIMITED	2.94	Steel Authority of India Ltd.	1.51
ABB INDIA LTD	1.92	Auto Components	6.50
Power	15.02	BHARAT FORGE LTD.	3.52
NTPC LTD	4.88	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.98
ADANI POWER LTD.	4.61	Diversified Metals	4.19
ADANI ENERGY SOLUTIONS LTD.	3.37	Vedanta Ltd.	4.19
ADANI GREEN ENERGY LTD.	2.16	Banks	4.08
Pharmaceuticals and Biotechnology	10.34	FEDERAL BANK LTD.	4.08
Laurus Labs Ltd.	5.79	Telecom - Services	1.96
TORRENT PHARMACEUTICALS LTD.	2.93	Vodafone Idea Ltd	1.96
Glenmark Pharmaceuticals Ltd	1.62	Chemicals and Petrochemicals	1.94
Capital Markets	9.46	SOLAR INDUSTRIES INDIA LIMITED	1.94
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	4.75	Equity & Equity Related - Total	99.92
BSE LTD.	4.71	Triparty Repo	1.14
Industrial Products	9.22	Net Current Assets/(Liabilities)	-1.06
Cummins India Ltd.	4.98	Grand Total	100.00
Polycab India Ltd.	2.71		
KEI INDUSTRIES LTD.	1.53		
Non - Ferrous Metals	7.63		
Hindalco Industries Ltd	5.00		
NATIONAL ALUMINIUM COMPANY LTD	2.63		
Finance	7.52		

SECTOR ALLOCATION (%)



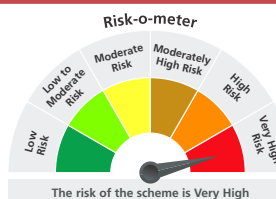
Product Label

This product is suitable for investors who are seeking*:

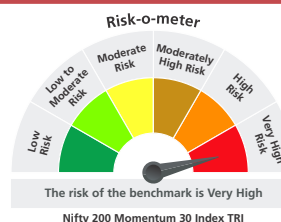
- Long term capital growth
- Return that corresponds to the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹98.28 crs

AUM: ₹99.35 crs

Benchmark: Nifty Financial Services
Ex-Bank Index TRI

Allotment Date: August 14, 2023

Folio Count: 9,194

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	₹16.8310	₹17.1040
IDCW	₹16.8310	₹17.1040

(as on July 31, 2026)

Ratios

Portfolio Turnover	55.93%
Tracking Error	0.37%

Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.21%

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)

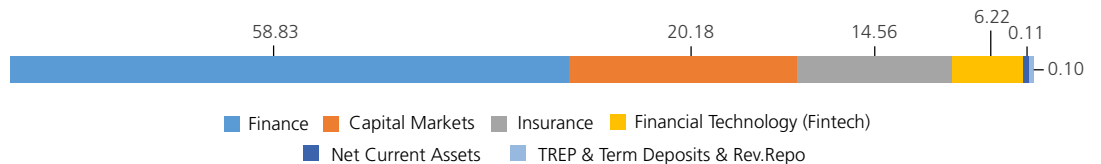
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		HDFC Asset Management Company Ltd.	2.97
Finance	58.83	360 ONE WAM LTD.	1.64
BAJAJ FINANCE LTD.	17.01	CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.32
SHRIRAM FINANCE LTD.	8.15	ANGEL ONE LIMITED	1.08
Bajaj Finserv Ltd.	6.53	COMPUTER AGE MANAGEMENT SERVICES LIMITED	1.06
JIO FINANCIAL SERVICES LTD	4.68	Insurance	14.56
Cholamandalam Investment and Finance Company Ltd.	4.45	SBI Life Insurance Company Ltd	4.70
Power Finance Corporation Ltd.	3.44	HDFC Life Insurance Company Ltd.	3.28
Bajaj Holdings and Investment Ltd.	2.73	Max Financial Services Ltd.	2.21
REC LTD	2.59	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	2.19
Muthoot Finance Ltd	1.86	ICICI Prudential Life Insurance Company Ltd	1.13
Aditya Birla Capital Ltd.	1.85	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.05
L&T FINANCE LTD	1.48	Financial Technology (Fintech)	6.22
PNB HOUSING FINANCE LTD.	1.10	ONE 97 COMMUNICATIONS LTD.	3.14
SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.09	PB FINTECH LTD.	3.08
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.00	Equity & Equity Related - Total	99.79
LIC Housing Finance Ltd.	0.87	Triparty Repo	0.10
Capital Markets	20.18	Net Current Assets/(Liabilities)	0.11
BSE LTD.	8.29	Grand Total	100.00
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.82		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

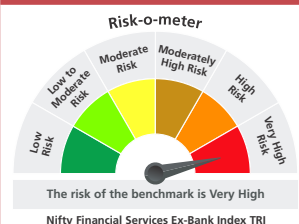
- Long term capital appreciation
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹13.44 crs

AUM: ₹13.41 crs

Benchmark: BSE Housing
Index TRI

Allotment Date: August 28, 2023

Folio Count: 3,948

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	₹13.2300	₹13.4380
IDCW	₹13.2300	₹13.4370

(as on July 31, 2026)

Ratios

Portfolio Turnover	29.49%
Tracking Error	0.07%

Expense Ratio**

Regular Plan: 0.71%

Direct Plan: 0.21%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		SHREE CEMENT LTD.	5.03
Consumer Durables	27.83	Grasim Industries Ltd.	4.64
DIXON TECHNOLOGIES INDIA LTD.	5.64	Ambuja Cements Ltd.	4.20
Havells India Ltd.	4.92	JK Cement Ltd.	3.53
Asian Paints Ltd.	4.66	Dalmia Bharat Limited	2.15
VOLTAS LTD.	4.64	ACC Ltd.	1.23
BLUE STAR LTD.	3.33	Industrial Products	15.06
LG ELECTRONICS INDIA LTD	2.38	KEI INDUSTRIES LTD.	4.45
Berger Paints (I) Ltd.	2.26	Polycab India Ltd.	4.40
Realty	27.36	SUPREME INDUSTRIES LIMITED	3.49
LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	5.41	ASTRAL LTD.	2.72
DLF Ltd.	5.36	Finance	3.87
PHOENIX MILLS LTD.	4.93	LIC Housing Finance Ltd.	2.42
PRESTIGE ESTATES PROJECTS LIMITED	4.22	BAJAJ HOUSING FINANCE LTD.	1.45
GODREJ PROPERTIES LIMITED	4.14	Equity & Equity Related - Total	99.94
OBEROI REALTY LTD	3.30	Net Current Assets/(Liabilities)	0.06
Cement and Cement Products	25.82	Grand Total	100.00
Ultratech Cement Ltd.	5.04		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

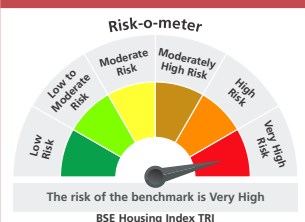
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹114.63 crs

AUM: ₹115.16 crs

Benchmark: NIFTY 100 Low
Volatility 30 Index TRI

Allotment Date: June 07, 2024

Folio Count: 7,525

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	₹10.9988	₹11.1486
IDCW	₹10.9988	₹11.1487

(as on July 31, 2026)

Ratios

Portfolio Turnover	70.86%
Tracking Error	0.12%

Expense Ratio**

Regular Plan: 0.84%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

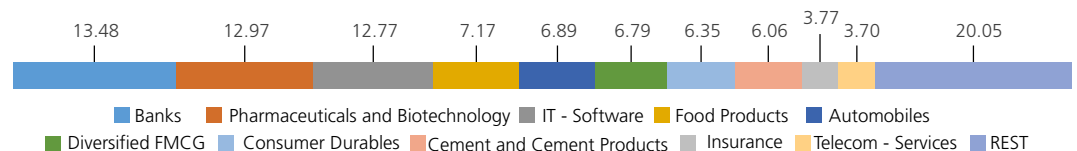
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Titan Company Ltd.	3.37
Banks	13.48	Asian Paints Ltd.	2.98
ICICI Bank Ltd.	3.96	Cement and Cement Products	6.06
HDFC Bank Ltd.	3.37	Ultratech Cement Ltd.	3.18
KOTAK MAHINDRA BANK LTD.	3.11	SHREE CEMENT LTD.	2.88
STATE BANK OF INDIA	3.04	Insurance	3.77
Pharmaceuticals and Biotechnology	12.97	SBI Life Insurance Company Ltd	3.77
Sun Pharmaceuticals Industries Ltd.	3.73	Telecom - Services	3.70
Cipla Ltd.	3.39	Bharti Airtel Ltd	3.70
TORRENT PHARMACEUTICALS LTD.	3.27	Power	3.66
DR REDDYS LABORATORIES LTD.	2.58	NTPC LTD	3.66
IT - Software	12.77	Healthcare Services	3.65
Tata Consultancy Services Ltd.	3.52	Apollo Hospitals Enterprises Ltd.	3.65
HCL TECHNOLOGIES LTD.	3.29	Finance	3.53
WIPRO LTD.	3.09	Bajaj Finserv Ltd.	3.53
Infosys Ltd.	2.87	Petroleum Products	3.33
Food Products	7.17	RELIANCE INDUSTRIES LTD.	3.33
NESTLE INDIA LTD.	3.70	Chemicals and Petrochemicals	2.94
Britannia Industries Ltd.	3.47	Pidilite Industries Ltd.	2.94
Automobiles	6.89	Construction	2.63
Bajaj Auto Ltd.	3.70	Larsen And Toubro Ltd.	2.63
Maruti Suzuki India Limited	3.19	Equity & Equity Related - Total	99.69
Diversified FMCG	6.79	Net Current Assets/(Liabilities)	0.31
ITC Ltd.	3.40	Grand Total	100.00
Hindustan Unilever Ltd.	3.39		
Consumer Durables	6.35		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

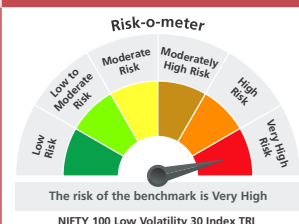
- Long term capital growth
- Return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹82.91 crs

AUM: ₹82.42 crs

Benchmark: BSE PSU Index TRI

Allotment Date: July 31, 2024

Folio Count: 17,876

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	₹9.3020	₹9.4230
IDCW	₹9.3020	₹9.4230

(as on July 31, 2026)

Ratios

Portfolio Turnover	53.11%
Tracking Error	0.10%

Expense Ratio**

Regular Plan: 1.04%

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)

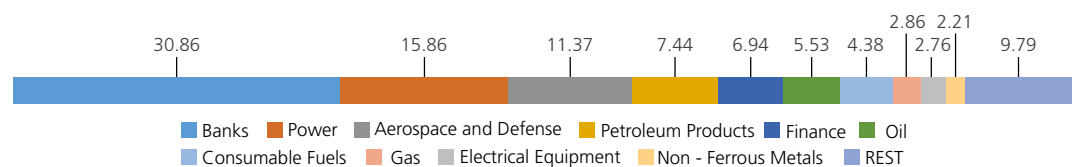
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Coal India Ltd.	4.38
Banks	30.86	Gas	2.86
STATE BANK OF INDIA	19.79	GAIL (India) Ltd.	2.27
Bank Of Baroda	2.10	GUJARAT ENERGY LTD.	0.50
CANARA BANK	1.95	GSPL TRANSMISSION LIMITED	0.09
PUNJAB NATIONAL BANK	1.80	Electrical Equipment	2.76
UNION BANK OF INDIA	1.52	Bharat Heavy Electricals Ltd.	2.76
INDIAN BANK	1.36	Non - Ferrous Metals	2.21
BANK OF INDIA	0.79	NATIONAL ALUMINIUM COMPANY LTD	1.46
BANK OF MAHARASHTRA	0.74	HINDUSTAN COPPER LTD.	0.75
JAMMU AND KASHMIR BANK LTD.	0.32	Insurance	1.72
Indian Overseas Bank	0.21	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.00
UCO Bank	0.14	General Insurance Corporation Of India	0.52
CENTRAL BANK OF INDIA	0.14	THE NEW INDIA ASSURANCE COMPANY LTD	0.20
Power	15.86	Construction	1.64
NTPC LTD	7.65	RAIL VIKAS NIGAM LIMITED.	0.59
Power Grid Corporation Of India Ltd.	6.01	NBCC (India) Ltd	0.45
NHPC LIMITED	1.14	Engineers India Ltd.	0.28
NLC India Ltd.	0.44	Ircon International Ltd	0.19
NTPC GREEN ENERGY LIMITED	0.39	BITES Ltd.	0.13
SJVN LIMITED	0.23	Minerals and Mining	1.57
Aerospace and Defense	11.37	NMDC Ltd.	1.35
Bharat Electronics Ltd.	6.45	Gujarat Mineral Development Corporation Ltd.	0.22
HINDUSTAN AERONAUTICS LTD.	4.04	Industrial Manufacturing	1.41
BHARAT DYNAMICS LTD	0.53	MAZAGOAN DOCK SHIPBUILDERS LTD	0.85
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.35	COCHIN SHIPYARD LTD.	0.56
Petroleum Products	7.44	Ferrous Metals	1.36
Bharat Petroleum Corporation Ltd.	2.90	Steel Authority of India Ltd.	1.13
Indian Oil Corporation Ltd	2.39	NMDC STEEL LTD	0.23
HINDUSTAN PETROLEUM CORPORATION LTD	1.73	Transport Services	0.84
Chennai Petroleum Corporation Ltd.	0.28	Container Corporation of India Ltd.	0.84
Mangalore Refinery And Petrochemicals Ltd.	0.14	Leisure Services	0.69
Finance	6.94	Indian Railway Catering And Tourism Corporation Ltd.	0.69
Power Finance Corporation Ltd.	2.86	Agricultural, Commercial and Construction vehicles	0.31
REC LTD	2.14	BEML LTD.	0.31
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.81	Telecom - Services	0.11
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.45	RAILTEL CORPORATION OF INDIA LTD	0.11
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.44	Fertilizers and Agrochemicals	0.08
IFCI Ltd.	0.24	RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.08
Oil	5.53	Equity & Equity Related - Total	99.94
Oil & Natural Gas Corporation Ltd.	4.39	Net Current Assets/(Liabilities)	0.06
OIL INDIA LIMITED	1.14	Grand Total	100.00
Consumable Fuels	4.38		

SECTOR ALLOCATION (%)



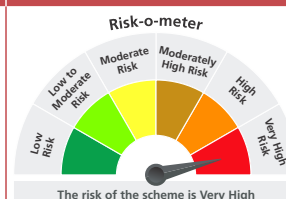
Product Label

This product is suitable for investors who are seeking*:

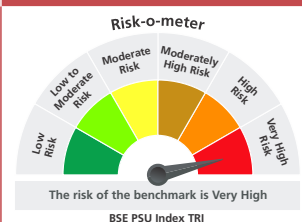
- Long term capital growth
- Return that corresponds to the performance of BSE PSU Index subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹80.26 crs

AUM: ₹81.30 crs

Benchmark: Nifty Midcap 50
Index TRI

Allotment Date: August 16, 2024

Folio Count: 18,870

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	₹11.0100	₹11.1430
IDCW	₹11.0100	₹11.1430

(as on July 31, 2026)

Ratios

Portfolio Turnover	75.19%
Tracking Error	0.12%

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)

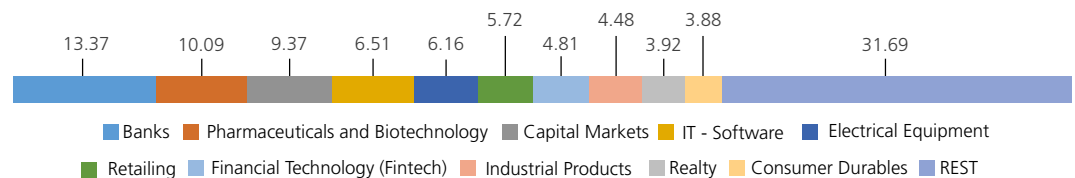
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Auto Components	3.79
Banks	13.37	BHARAT FORGE LTD.	2.52
FEDERAL BANK LTD.	3.81	TUBE INVESTMENTS OF INDIA LTD.	1.27
IndusInd Bank Ltd.	2.87	Insurance	3.41
AU Small Finance Bank Ltd.	2.55	Max Financial Services Ltd.	1.71
IDFC First Bank Limited	2.42	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.70
YES BANK LTD	1.72	Automobiles	3.01
Pharmaceuticals and Biotechnology	10.09	Hero MotoCorp Ltd.	3.01
Laurus Labs Ltd.	3.04	Personal Products	2.25
Lupin Ltd.	2.52	Colgate Palmolive (India) Ltd.	1.18
Aurobindo Pharma Ltd.	1.88	Dabur India Ltd.	1.07
Alkem Laboratories Ltd.	1.45	Telecom - Services	2.17
MANKIND PHARMA LTD	1.20	Indus Towers Ltd.	2.17
Capital Markets	9.37	Healthcare Services	2.12
BSE LTD.	6.41	Fortis Healthcare India Ltd	2.12
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	2.96	Agricultural, Commercial and Construction vehicles	2.05
IT - Software	6.51	ASHOK LEYLAND LTD.	2.05
PERSISTENT SYSTEMS LIMITED	2.60	Agricultural Food and other Product	1.98
COFORGE LIMITED	2.58	Marico Ltd.	1.98
Mphasis Ltd	1.33	Chemicals and Petrochemicals	1.64
Electrical Equipment	6.16	SRF Ltd.	1.64
Bharat Heavy Electricals Ltd.	2.55	Petroleum Products	1.61
SUZLON ENERGY LTD.	2.51	HINDUSTAN PETROLEUM CORPORATION LTD	1.61
WAAREE ENERGIES LIMITED	1.10	Transport Infrastructure	1.61
Retailing	5.72	GMR AIRPORTS LIMITED	1.61
INFO EDGE (INDIA) LTD.	2.02	Fertilizers and Agrochemicals	1.46
FSN E-COMMERCE VENTURES LTD.	1.96	UPL Ltd	1.46
SWIGGY LTD	1.74	Power	1.28
Financial Technology (Fintech)	4.81	NHPC LIMITED	1.28
ONE 97 COMMUNICATIONS LTD.	2.43	Minerals and Mining	1.26
PB FINTECH LTD.	2.38	NMDC Ltd.	1.26
Industrial Products	4.48	Oil	1.08
Polycab India Ltd.	2.09	OIL INDIA LIMITED	1.08
APL APOLLO TUBES LTD.	1.43	Finance	0.84
SUPREME INDUSTRIES LIMITED	0.96	SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.84
Realty	3.92	Equity & Equity Related - Total	99.87
PHOENIX MILLS LTD.	1.52	Net Current Assets/(Liabilities)	0.13
GODREJ PROPERTIES LIMITED	1.23	Grand Total	100.00
PRESTIGE ESTATES PROJECTS LIMITED	1.17		
Consumer Durables	3.88		
DIXON TECHNOLOGIES INDIA LTD.	2.51		
Havells India Ltd.	1.37		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

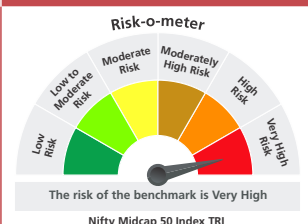
- Long term capital growth
- Return that corresponds to the performance of NIFTY Midcap 50 Index subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹39.70 crs
AUM: ₹37.52 crs
Benchmark: Nifty India Tourism
Index TRI
Allotment Date: September 23, 2024
Folio Count: 11,748

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	₹8.3960	₹8.4960
IDCW	₹8.3960	₹8.4980

(as on July 31, 2026)

Ratios

Portfolio Turnover	94.19%
Tracking Error	0.15%

Expense Ratio**

Regular Plan: 0.94%
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

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

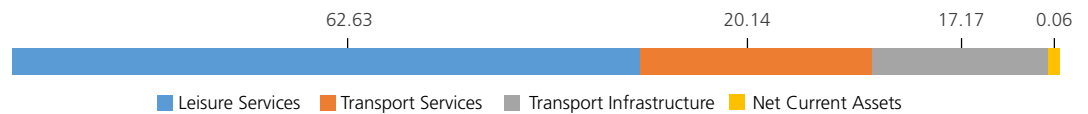
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Leisure Services	62.63
INDIAN HOTELS COMPANY LTD.	20.64
ITC HOTELS LIMITED	8.34
JUBILANT FOODWORKS LIMITED	7.86
Indian Railway Catering And Tourism Corporation Ltd.	6.77
EIH Ltd.	2.97
CHALET HOTELS LTD.	2.66
LEMON TREE HOTELS LTD	2.49
TBO TEK LIMITED	2.41
DEVYANI INTERNATIONAL LIMITED	2.23
SAPPHIRE FOODS INDIA LTD.	2.01
SCHLOSS BANGALORE LTD.	1.83
BLS INTERNATIONAL SERVICES LTD.	1.33
TRAVEL FOOD SERVICES LTD	1.09
Transport Services	20.14
Inter Globe Aviation Ltd	20.14
Transport Infrastructure	17.17
GMR AIRPORTS LIMITED	17.17
Equity & Equity Related - Total	99.94
Net Current Assets/(Liabilities)	0.06
Grand Total	100.00

SECTOR ALLOCATION (%)



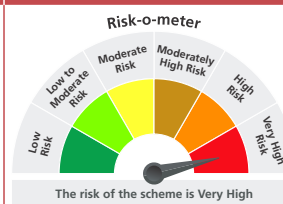
Product Label

This product is suitable for investors who are seeking*:

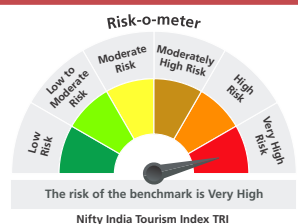
- Long term capital growth
- Return that corresponds to the performance of Nifty India Tourism Index subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹432.31 crs
AUM: ₹442.91 crs
Benchmark: Nifty Midcap 150
Momentum 50 Index
(TRI)
Allotment Date: October 8, 2024
Folio Count: 31,667

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	₹9.4000	₹9.5120
IDCW	₹9.4000	₹9.5120

(as on July 31, 2026)

Ratios

Portfolio Turnover	131.53%
Tracking Error	0.12%

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)

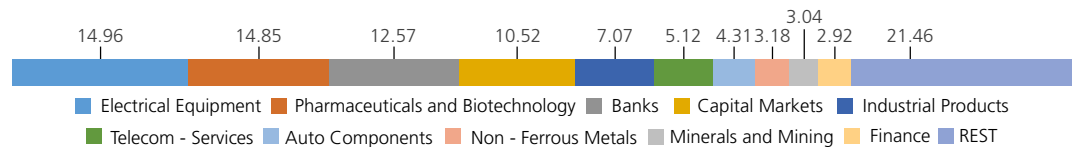
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Finance	2.92
Electrical Equipment	14.96	Aditya Birla Capital Ltd.	1.69
GE VERNOVA T&D INDIA LIMITED	4.26	L&T FINANCE LTD	1.23
Bharat Heavy Electricals Ltd.	4.21	Agricultural Food and other Product	2.38
HITACHI ENERGY INDIA LIMITED	3.58	Marico Ltd.	2.38
Apar Industries Limited	1.51	Ferrous Metals	2.35
Thermax Ltd.	1.40	Steel Authority of India Ltd.	1.85
Pharmaceuticals and Biotechnology	14.85	JINDAL STAINLESS LTD	0.50
Laurus Labs Ltd.	6.22	Power	2.32
Lupin Ltd.	2.53	JSW ENERGY LTD.	1.63
Aurobindo Pharma Ltd.	2.15	NLC India Ltd.	0.69
Glenmark Pharmaceuticals Ltd	1.98	Healthcare Services	2.01
Biocon Ltd.	1.33	Fortis Healthcare India Ltd	2.01
Ajanta Pharma Ltd.	0.64	Agricultural, Commercial and Construction Vehicles	1.69
Banks	12.57	ASHOK LEYLAND LTD.	1.69
FEDERAL BANK LTD.	5.02	Retailing	1.66
AU Small Finance Bank Ltd.	2.68	FSN E-COMMERCE VENTURES LTD.	1.66
IndusInd Bank Ltd.	2.32	Beverages	1.55
INDIAN BANK	1.08	RADICO KHAITAN LTD.	1.55
BANK OF MAHARASHTRA	1.01	Financial Technology (Fintech)	1.45
BANK OF INDIA	0.46	ONE 97 COMMUNICATIONS LTD.	1.45
Capital Markets	10.52	IT - Software	1.24
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	4.72	ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.24
BSE LTD.	4.67	Insurance	1.17
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	1.13	Max Financial Services Ltd.	1.17
Industrial Products	7.07	Transport Infrastructure	1.06
Polycab India Ltd.	3.32	GMR AIRPORTS LIMITED	1.06
KEI INDUSTRIES LTD.	1.88	Oil	0.99
APL APOLLO TUBES LTD.	1.00	OIL INDIA LIMITED	0.99
AIA Engineering Limited.	0.87	Gas	0.72
Telecom - Services	5.12	ADANI TOTAL GAS LTD.	0.72
Vodafone Idea Ltd	2.40	Chemicals and Petrochemicals	0.54
Indus Towers Ltd.	1.97	Linde India Ltd.	0.54
Tata Communications Ltd.	0.75	Diversified	0.26
Auto Components	4.31	3M India Ltd.	0.26
BHARAT FORGE LTD.	4.31	Equity & Equity Related - Total	99.93
Non - Ferrous Metals	3.18	Triparty Repo	0.43
NATIONAL ALUMINIUM COMPANY LTD	3.18	Net Current Assets/(Liabilities)	-0.36
Minerals and Mining	3.04	Grand Total	100.00
LLOYDS METALS AND ENERGY LTD.	1.61		
NMDC Ltd.	1.43		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

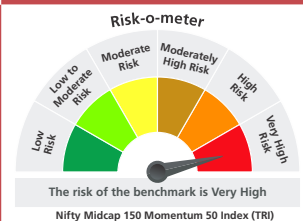
- Long term capital growth
- Return that corresponds to the performance of Nifty Midcap 150 Momentum 50 Index subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹62.49 crs
AUM: ₹64.19 crs
Benchmark: Nifty 50 Equal Weight
Index (TRI)
Allotment Date: December 23, 2024
Folio Count: 4,815

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	₹11.3210	₹11.4130
IDCW	₹11.3210	₹11.4150

(as on July 31, 2026)

Ratios

Portfolio Turnover	82.28%
Tracking Error	0.13%

Expense Ratio**

Regular Plan: 0.71%

Direct Plan: 0.21%

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)

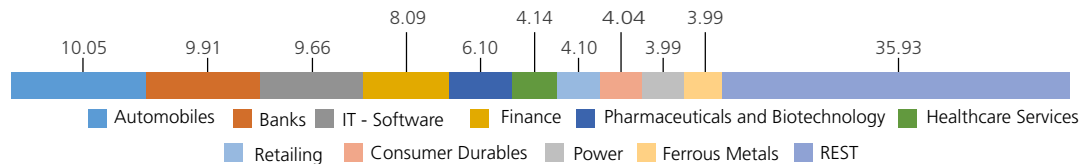
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Tata Steel Ltd.	1.94
IT - Software	10.86	Insurance	3.87
HCL TECHNOLOGIES LTD.	2.35	SBI Life Insurance Company Ltd	2.07
Tech Mahindra Ltd.	2.20	HDFC Life Insurance Company Ltd.	1.80
Tata Consultancy Services Ltd.	2.18	Power	3.79
Infosys Ltd.	2.08	Power Grid Corporation Of India Ltd.	1.90
WIPRO LTD.	2.05	NTPC LTD	1.89
Automobiles	10.45	Diversified FMCG	3.78
Bajaj Auto Ltd.	2.30	Hindustan Unilever Ltd.	1.90
Mahindra & Mahindra Ltd.	2.16	ITC Ltd.	1.88
Maruti Suzuki India Limited	2.09	Food Products	2.13
Eicher Motors Ltd.	2.01	NESTLE INDIA LTD.	2.13
TATA MOTORS PASSENGER VEHICLES LTD.	1.89	Telecom - Services	2.05
Banks	9.40	Bharti Airtel Ltd	2.05
ICICI Bank Ltd.	2.03	Oil	1.97
STATE BANK OF INDIA	1.93	Oil & Natural Gas Corporation Ltd.	1.97
KOTAK MAHINDRA BANK LTD.	1.87	Non - Ferrous Metals	1.94
HDFC Bank Ltd.	1.84	Hindalco Industries Ltd	1.94
Axis Bank Ltd.	1.73	Petroleum Products	1.94
Finance	8.55	RELIANCE INDUSTRIES LTD.	1.94
BAJAJ FINANCE LTD.	2.24	Transport Services	1.93
Bajaj Finserv Ltd.	2.22	Inter Globe Aviation Ltd	1.93
JIO FINANCIAL SERVICES LTD	2.09	Agricultural Food and other Product	1.92
SHRIRAM FINANCE LTD.	2.00	Tata Consumer Products Ltd	1.92
Pharmaceuticals and Biotechnology	5.74	Metals and Minerals Trading	1.91
Sun Pharmaceuticals Industries Ltd.	2.07	ADANI ENTERPRISES LTD.	1.91
Cipla Ltd.	1.99	Aerospace and Defense	1.83
DR REDDYS LABORATORIES LTD.	1.68	Bharat Electronics Ltd.	1.83
Consumer Durables	4.21	Construction	1.83
Titan Company Ltd.	2.20	Larsen And Toubro Ltd.	1.83
Asian Paints Ltd.	2.01	Consumable Fuels	1.83
Retailing	4.10	Coal India Ltd.	1.83
ETERNAL LIMITED	2.30	Transport Infrastructure	1.82
Trent Ltd	1.80	Adani Port and Special Economic Zone Ltd.	1.82
Healthcare Services	4.01	Equity & Equity Related - Total	99.77
Apollo Hospitals Enterprises Ltd.	2.03	Triparty Repo	1.56
MAX HEALTHCARE INSTITUTE LTD.	1.98	Net Current Assets/(Liabilities)	-1.33
Cement and Cement Products	3.96	Grand Total	100.00
Ultratech Cement Ltd.	2.03		
Grasim Industries Ltd.	1.93		
Ferrous Metals	3.95		
JSW Steel Ltd.	2.01		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

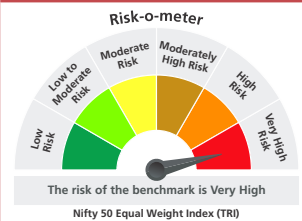
- Long term capital growth
- Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error.

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

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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹45.80 crs

AUM: ₹47.28 crs

Benchmark: Nifty 100 Equal Weight Index (TRI)

Allotment Date: December 23, 2024

Folio Count: 4,732

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	₹11.2000	₹11.2900
IDCW	₹11.2000	₹11.2900

(as on July 31, 2026)

Ratios

Portfolio Turnover	52.22%
Tracking Error	0.14%

Expense Ratio**

Regular Plan: 0.71%

Direct Plan: 0.21%

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, 2026 unless otherwise specified.

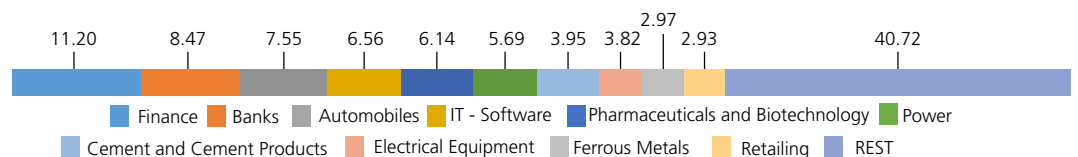
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	11.20	RELIANCE INDUSTRIES LTD.	0.97
BAJAJ FINANCE LTD.	1.12	Indian Oil Corporation Ltd	0.93
Bajaj Finserv Ltd.	1.11	Realty	2.33
JIO FINANCIAL SERVICES LTD.	1.05	LODHA DEVELOPERS LTD.	1.29
Bajaj Holdings and Investment Ltd.	1.04	(MACROTECH DEVELOPERS LTD)	1.04
Cholamandalam Investment and Finance Company Ltd.	1.01	DLF Ltd.	2.10
TATA CAPITAL LIMITED	1.01	Consumer Durables	1.10
REC LTD	1.00	Titan Company Ltd.	1.00
SHRIRAM FINANCE LTD.	1.00	Asian Paints Ltd.	2.06
Muthoot Finance Ltd	0.97	Food Products	1.06
Power Finance Corporation Ltd.	0.95	NESTLE INDIA LTD.	1.00
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.94	Britannia Industries Ltd.	2.01
Banks	8.47	Auto Components	1.02
ICICI Bank Ltd.	1.02	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.99
PUNJAB NATIONAL BANK	1.02	Bosch Ltd.	2.01
STATE BANK OF INDIA	0.97	Healthcare Services	1.02
UNION BANK OF INDIA	0.95	Apollo Hospitals Enterprises Ltd.	1.02
CANARA BANK	0.94	MAX HEALTHCARE INSTITUTE LTD.	0.99
KOTAK MAHINDRA BANK LTD.	0.94	Chemicals and Petrochemicals	1.99
HDFC Bank Ltd.	0.92	SOLAR INDUSTRIES INDIA LIMITED	1.00
Axis Bank Ltd.	0.87	Pililite Industries Ltd.	0.99
Bank Of Baroda	0.84	Aerospace and Defense	1.95
Automobiles	7.55	HINDUSTAN AERONAUTICS LTD.	1.04
TVS Motors Company Ltd	1.22	Bharat Electronics Ltd.	0.91
Bajaj Auto Ltd.	1.15	Beverages	1.94
HYUNDAI MOTORS INDIA LTD	1.09	UNITED SPIRITS LTD.	1.09
Mahindra & Mahindra Ltd.	1.08	VARUN BEVERAGES LTD	0.85
Maruti Suzuki India Limited	1.05	Insurance	1.94
Eicher Motors Ltd.	1.01	SBI Life Insurance Company Ltd	1.04
TATA MOTORS PASSENGER VEHICLES LTD.	0.95	HDFC Life Insurance Company Ltd.	0.90
IT - Software	6.56	Non - Ferrous Metals	1.94
HCL TECHNOLOGIES LTD.	1.18	Hindalco Industries Ltd	0.97
LTIMINDTREE LIMITED	1.12	HINDUSTAN ZINC LTD.	0.97
Tech Mahindra Ltd.	1.10	Diversified FMCG	1.89
Tata Consultancy Services Ltd.	1.09	Hindustan Unilever Ltd.	0.95
Infosys Ltd.	1.04	ITC Ltd.	0.94
WIPRO LTD.	1.03	Agricultural, Commercial and Construction Vehicles	1.03
Pharmaceuticals and Biotechnology	6.14	TML COMMERCIAL VEHICLES LIMITED	1.03
Divi's Laboratories Ltd.	1.16	Personal Products	1.02
TORRENT PHARMACEUTICALS LTD.	1.11	Godrej Consumer Products Ltd.	1.02
Sun Pharmaceuticals Industries Ltd.	1.03	Telecom - Services	1.02
Zydus Lifesciences Limited	1.00	Bharti Airtel Ltd	1.02
Cipla Ltd.	1.00	Gas	1.01
DR REDDYS LABORATORIES LTD.	0.84	GAIL (India) Ltd.	1.01
Power	5.69	Leisure Services	0.99
ADANI ENERGY SOLUTIONS LTD.	1.07	INDIAN HOTELS COMPANY LTD.	0.99
Power Grid Corporation Of India Ltd.	0.95	Oil	0.98
NTPC LTD	0.95	Oil & Natural Gas Corporation Ltd.	0.97
Tata Power Co. Ltd.	0.94	Capital Markets	0.97
ADANI POWER LTD.	0.90	HDFC Asset Management Company Ltd.	0.97
ADANI GREEN ENERGY LTD.	0.88	Industrial Products	0.97
Cement and Cement Products	3.95	Cummins India Ltd.	0.97
Ultratech Cement Ltd.	1.01	Transport Services	0.97
Ambuja Cements Ltd.	0.99	Inter Globe Aviation Ltd	0.97
SHREE CEMENT LTD.	0.98	Agricultural Food and other Product	0.96
Grasim Industries Ltd.	0.97	Tata Consumer Products Ltd	0.96
Electrical Equipment	3.82	Metals and Minerals Trading	0.96
Siemens Ltd.	1.03	ADANI ENTERPRISES LTD.	0.96
ABB INDIA LTD	1.02	Industrial Manufacturing	0.93
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.92	MAZAGON DOCK SHIPBUILDERS LTD	0.93
SIEMENS ENERGY INDIA LTD	0.85	Construction	0.92
Ferrous Metals	2.97	Larsen And Toubro Ltd.	0.92
JSW Steel Ltd.	0.99	Consumable Fuels	0.91
Jindal Steel & Power Ltd.	0.99	Coal India Ltd.	0.91
Tata Steel Ltd.	0.97	Diversified Metals	0.91
Retailing	2.93	Vedanta Ltd.	0.91
ETERNAL LIMITED	1.15	Transport Infrastructure	0.91
Trent Ltd	0.90	Adani Port and Special Economic Zone Ltd.	0.91
AVENUE SUPERMARTS LTD.	0.88	Equity & Equity Related - Total	99.79
Petroleum Products	2.89	Net Current Assets/(Liabilities)	0.21
Bharat Petroleum Corporation Ltd.	0.99	Grand Total	100.00

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

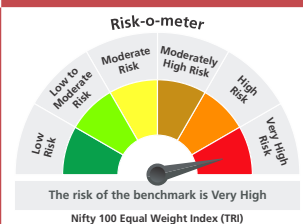
- Long term capital growth
- Return that corresponds to the performance of Nifty 100 Equal Weight Index subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹64.34 crs

AUM: ₹65.80 crs

Benchmark: Nifty Smallcap 250
Index TRI

Allotment Date: January 27, 2025

Folio Count: 14,574

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	₹11.5670	₹11.6510
IDCW	₹11.5670	₹11.6520

(as on July 31, 2026)

Ratios

Portfolio Turnover	48.98%
Tracking Error	0.10%

Expense Ratio**

Regular Plan:	0.63%
Direct Plan:	0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

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

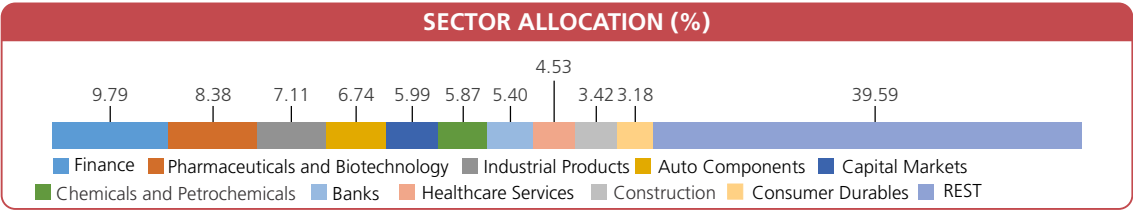
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	9.79	Shipping Corporation of India Ltd.	0.23
PIRAMAL FINANCE LTD	1.15	Blue Dart Express Ltd.	0.14
Manappuram Finance Ltd.	0.95	Automobiles	2.17
PNB HOUSING FINANCE LTD.	0.92	ATHER ENERGY LTD	1.12
POONAWALLA FINCORP LTD.	0.77	FORCE MOTORS LTD.	0.40
Cholamandalam Financial Holdings Ltd.	0.73	OLA ELECTRIC MOBILITY LIMITED	0.40
IIFL Finance Ltd.	0.66	OLECTRA GREENTECH LTD	0.25
SAMMAAN CAPITAL LIMITED	0.58	Retailing	2.10
HOME FIRST FINANCE CO INDIA	0.53	CarTrade Tech Ltd	0.53
FIVE STAR BUSINESS FINANCE LTD	0.49	MEESHO LIMITED	0.47
APTUS VALUE HOUSING FINANCE	0.43	INDIAMART INTERMESH LTD.	0.26
CAPRI GLOBAL CAPITAL LTD	0.42	ADITYA BIRLA LIFESTYLE BRANDS LIMITED	0.26
CREDITACCESS GRAMEEN LTD.	0.40	BRAINBEES SOLUTIONS LIMITED	0.22
CHOICE INTERNATIONAL LTD	0.33	URBAN COMPANY LTD.	0.20
CAN FIN HOMES LTD	0.32	Aditya Birla Fashion and Retail Ltd	0.16
AADHAR HOUSING FINANCE LTD.	0.25	Leisure Services	1.92
Aavas Financiers Ltd.	0.25	Elh Ltd.	0.30
IFCI Ltd.	0.24	CHALET HOTELS LTD.	0.27
JM FINANCIAL LTD	0.22	LEMON TREE HOTELS LTD	0.25
SBFC FINANCE LTD	0.17	TBO TEK LIMITED	0.24
Pharmaceuticals and Biotechnology	8.38	DEVYANI INTERNATIONAL LIMITED	0.23
GLAND PHARMA LIMITED	0.93	SAPPHIRE FOODS INDIA LTD.	0.20
SAL LIFE SCIENCES LIMITED	0.84	SCHLOSS BANGALORE LTD.	0.19
NEULAND LABORATORIES LTD.	0.76	BLS INTERNATIONAL SERVICES LTD.	0.13
ACUTAAAS CHEMICALS LTD	0.75	TRAVEL FOOD SERVICES LTD	0.11
Wockhardt Ltd.	0.75	Power	1.91
ONESOURCE SPECIALTY PHARMA LTD.	0.59	CESC LTD	0.48
PIRAMAL PHARMA LTD.	0.56	Jaiprakash Power Ventures Ltd.	0.41
Granules India Ltd.	0.56	NAVA LTD.	0.36
Natco Pharma Ltd.	0.56	ACME SOLAR HOLDINGS LTD.	0.34
JUBILANT PHARMOVA LIMITED	0.35	RELIANCE POWER LTD.	0.32
Eris Lifesciences Ltd.	0.34	Commercial Services and Supplies	1.89
Pfizer Ltd.	0.34	Redington India Ltd	0.89
COHANCE LIFESCIENCES LIMITED	0.32	Firstsource Solutions Ltd.	0.44
EMCURE PHARMACEUTICALS LIMITED	0.31	ECLERX SERVICES LTD	0.35
CAPLIN POINT LABORATORIES LTD.	0.23	INTERNATIONAL GENOMOLOGICAL	
CONCORD BIOTECH LTD.	0.22	INSTITUTE (INDIA) LTD.	0.17
BLUE JET HEALTHCARE LTD	0.15	MMTC LTD	0.04
Industrial Products	7.11	Brigade Enterprises Limited	0.50
Welspun Corp Limited	1.00	Anant Raj Industries Ltd.	0.44
Kirloskar Oil Engines Ltd.	0.85	ADITYA BIRLA REAL ESTATE LTD	0.34
Carborundum Universal Ltd.	0.57	Sobha Developers Ltd.	0.28
Digi Equipments Limited	0.57	SIGNATURE GLOBAL LTD	0.15
Timken India Ltd.	0.52	Electrical Equipment	1.57
PTC INDUSTRIES LTD	0.50	SCHNEIDER ELECTRIC INFRASTRUCTURE LTD	0.37
Usha Martin Ltd.	0.42	INOX WIND LIMITED	0.35
S R KABEL LTD	0.40	TRIVENI TURBINE LTD	0.23
HBL ENGINEERING LTD	0.38	EMMVEE PHOTOVOLTAIC POWER LIMITED	0.20
Finolex Cables Ltd.	0.35	ELECON ENGINEERING CO.LTD	0.17
Shyam Metals and Energy Ltd	0.34	TRANSFORMERS & RECTIFIERS (INDIA) LTD.	0.15
GODAVARI POWER AND ISPAT LIMITED	0.28	Gas	1.54
JINDAL SAW LTD.	0.28	AEGIS LOGISTICS LTD	0.75
H.E.G. LTD.	0.25	Indraprastha Gas Ltd.	0.49
Graphite India Ltd.	0.20	Mahanagar Gas Ltd	0.30
RHI MAGNESITA INDIA LTD.	0.11	IT - Software	1.38
GALLANTT ISPAT LTD.	0.09	Intellect Design Arena Ltd.	0.30
Auto Components	6.74	Sonata Software Ltd.	0.29
SONA BLW PRECISION FORGINGS LTD	1.60	ZENSAR TECHNOLOGIES LTD.	0.27
CRAFTSMAN AUTOMATION LTD	0.67	Brianston Ltd.	0.23
AMARA RAJA ENERGY MOB LTD.	0.52	NEWGEN SOFTWARE TECHNOLOGIES LTD	0.16
ZF Commercial Vehicle Control Systems India Limited	0.51	Latent View Analytics Ltd.	0.11
Asahi India Glass Ltd.	0.49	C.E. INFO SYSTEMS LTD	0.10
Motherson Sumi Wiring India Limited	0.48	Fertilizers and Agrochemicals	1.38
BELRISE INDUSTRIES LTD.	0.41	Chambal Fertilisers & Chemicals Ltd.	0.30
GABRIEL INDIA LTD.	0.34	PARADEEP PHOSPHATES LTD.	0.30
CEAT Ltd.	0.33	SUMITOMO CHEMICAL INDIA LTD	0.29
RAMKRISHNA FORGINGS LTD.	0.31	Bayer Cropscience Ltd.	0.25
MINDA CORPORATION LIMITED	0.26	FERTILISERS AND CHEMICALS TRAVANCORE LTD	0.24
CIE AUTOMOTIVE INDIA LTD.	0.24	Entertainment	1.36
JK TYRE & INDUSTRIES LTD.	0.23	Zee Entertainment Enterprises Ltd	0.49
TENNECO CLEAN AIR INDIA LIMITED	0.12	PVR INOX LIMITED	0.37
JBM AUTO LTD.	0.12	Sun TV Network Ltd.	0.23
Capital Markets	5.99	SAREGAMA INDIA LTD.	0.18
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.10	PRIME FOCUS LTD	0.09
ANGEL ONE LIMITED	0.90	Insurance	1.34
COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.89	STAR HEALTH AND ALLIED INSURANCE LTD.	0.65
Anand Rathi Wealth Ltd.	0.86	GO DIGIT GENERAL INSURANCE LTD.	0.28
NUVAMA WEALTH MANAGEMENT LIMITED	0.65	NOVA BUFA HEALTH INSURANCE COMPANY LTD.	0.25
KFIN TECHNOLOGIES LTD.	0.58	CANARA HSBC LIFE INSURANCE CO. LTD.	0.16
Indian Energy Exchange Ltd	0.49	Aerospace and Defense	1.30
Aditya Birla Sun Life AMC Ltd	0.34	Data Patterns (India) Ltd.	0.60
UTI Asset Management Company Ltd	0.18	GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.35
Chemicals and Petrochemicals	5.87	TECHNOLOGIES LTD	0.25
Navin Fluorine International Ltd.	1.29	Telecom - Services	1.13
HIMADRI SPECIALITY CHEMICAL LTD.	0.82	HFCL LTD	0.92
Deepak Nitrite Ltd.	0.53	RAILTEL CORPORATION OF INDIA LTD	0.12
Atul Ltd.	0.50	TATA TELESERVICES LTD	0.09
Tata Chemicals Ltd	0.49	Cement and Cement Products	0.99
Deepak Fertilizers & Petrochemicals Corp Ltd	0.48	The Ramco Cements Ltd	0.54
Aarti Industries Ltd.	0.47	JSW CEMENT LTD	0.16
JUBILANT INGREVIA LTD	0.29	NUVOCO VISTAS CORP. LTD	0.16
PCBL LTD	0.26	India Cements Ltd.	0.13
SUPREME PETROCHEM LTD.	0.21	Agricultural Food and other Product	0.94
SWAN ENERGY LTD	0.20	CCL PRODUCTS INDIA LTD	0.38
ANUPAM RASAYAN INDIA LTD.	0.17	Balrampur Chini Mills Ltd.	0.30
Clean Science and Technology Ltd	0.16	IT FOODS LTD.	0.26
Banks	5.40	Food Products	0.94
KARUR VYSYA BANK LTD.	1.50	EID Parry (India) Ltd	0.36
RBL Bank Ltd.	1.08	ZYDUS WELLNESS LTD.	0.26
City Union Bank Ltd.	0.92	Bikaji Foods International Ltd.	0.20
Bandhan Bank Ltd.	0.74	Bombay Burmah Trading Corporation Ltd.	0.12
JAMMU AND KASHMIR BANK LTD.	0.32	Personal Products	0.93
CENTRAL BANK OF INDIA	0.24	Emami Ltd.	0.36
Indian Overseas Bank	0.23	Gillette India Ltd	0.29
IDBI Bank Ltd.	0.22	HONASA CONSUMER LTD	0.28
UCO Bank	0.14	Petroleum Products	0.83
Healthcare Services	4.53	astrol (India) Ltd.	0.41
ASTER DM HEALTHCARE LTD	0.97	Chennai Petroleum Corporation Ltd.	0.28
KRISHNA INSTITUTE OF MEDICAL	0.97	Mangalore Refinery And Petrochemicals Ltd.	0.14
DR.Lal Pathlabs Ltd.	0.69	Non - Ferrous Metals	0.75
Narayana Hrudayalaya Ltd.	0.61	HINDUSTAN COPPER LTD.	0.75
RAINBOW CHILDRENS MEDICARE LTD	0.35	Textiles and Apparel	0.64
SYNGENE INTERNATIONAL LIMITED	0.34	Vardhman Textiles Ltd.	0.27
VIJAYA DIAGNOSTIC CENTRE PVT	0.31	WELSPUN LIVING LTD	0.23
INDEGENE LTD	0.25	Trident Ltd	0.14
Construction	3.42	Agricultural, Commercial and Construction Vehicles	0.51
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.68	BEML LTD.	0.31
NBCC (India) Ltd	0.46	ACTION CONSTRUCTION EQUIPMENT LTD.	0.20
IRB INFRASTRUCTURE DEVELOPERS LTD	0.36	Minerals and Mining	0.46
CEMINDIA PROJECTS LTD	0.35	GRAVITA INDIA LTD.	0.24
Engineers India Ltd.	0.28	Gujarat Mineral Development Corporation Ltd.	0.22
Kec International Ltd.	0.28	Ferrous Metals	0.45
NCC LIMITED	0.26	NMDc STEEL LTD	0.23
TECHNO ELECTRIC & ENGINEERING		SARDA ENERGY AND MINERALS LTD.	0.22
COMPANY LIMITED	0.23	Telecom - Equipment and Accessories	0.32
AFCONS INFRASTRUCTURE LTD.	0.20	Tejas Networks Ltd	0.20
Icon International Ltd	0.19	ITI LTD	0.12
RITES Ltd.	0.13	Other Consumer Services	0.31
Consumer Durables	3.18	PHYSICSWALLAH LIMITED	0.31
Crompton Greaves Consumer Electricals Ltd	0.78	Healthcare Equipment and Supplies	0.30
AMBER ENTERPRISES INDIA LTD.	0.77	POLY MEDICURE LTD	0.30
Kajaria Ceramics Ltd.	0.46	Diversified	0.19
PG ELECTROPLAST LTD	0.46	DCM SHRIRAM LTD.	0.19
Whirlpool of India Ltd.	0.28	Household Products	0.19
AKZO NOBEL INDIA LTD.	0.24	DQMS INDUSTRIES LTD	0.19
Bata India Ltd.	0.21	Oil	0.19
IT - Services	2.70	AEGIS VOPAK TERMINALS LTD	0.19
TATA TECHNOLOGIES LTD	0.60	Beverages	0.15
Affie (India) Ltd.	0.47	ALLIED BLENDERS & DISTILLERS LTD.	0.15
SAGILITY INDIA LTD.	0.46	Financial Technology (Fintech)	0.14
INVENTURUS KNOWLEDGE SOLUTIONS LTD.	0.44	PINE LABS LTD.	0.14
NETWEB TECHNOLOGIES INDIA LTD.	0.40	Diversified Metals	0.11
CYIENT LTD	0.33	JAIN RESOURCE RECYCLING LTD.	0.11
Industrial Manufacturing	2.37	Equity & Equity Related - Total	99.84
KAYNES TECHNOLOGY INDIA LTD.	0.55	Triparty Repo	3.04
SYRMA SGS TECHNOLOGY LTD.	0.49	Net Current Assets/(Liabilities)	-2.88
ADITYA INFOTECH LIMITED	0.43	Grand Total	100.00
JYOTI CNC AUTOMATION LTD	0.32		
TITAGARH RAIL SYSTEMS LTD.	0.31		
JUPITER WAGONS LTD	0.16		
Tega Industries Ltd.	0.11		
Transport Services	2.24		
DELHIVERY LTD	1.25		
Great Eastern Shipping Company Ltd	0.62		

KOTAK NIFTY SMALLCAP 250 INDEX FUND

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



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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar
AAUM: ₹23.40 crs
AUM: ₹23.76 crs
Benchmark: BSE Sensex Index TRI
Allotment Date: February 17, 2025
Folio Count: 4,435

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	₹10.4030	₹10.4290
IDCW	₹10.4030	₹10.4290

(as on July 31, 2026)

Ratios

Portfolio Turnover	35.96%
Tracking Error	0.09%

Expense Ratio**

Regular Plan: 0.32%
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)

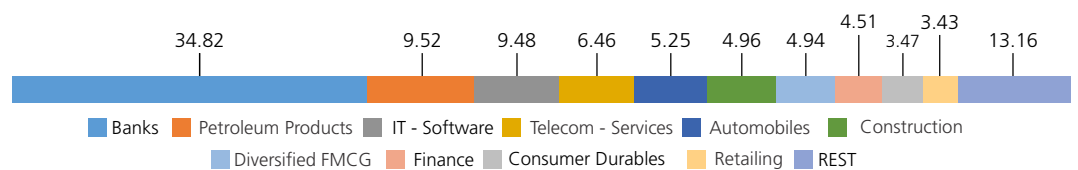
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Bajaj Finserv Ltd.	1.22
Banks	34.82	Consumer Durables	3.47
HDFC Bank Ltd.	12.27	Titan Company Ltd.	2.14
ICICI Bank Ltd.	11.08	Asian Paints Ltd.	1.33
STATE BANK OF INDIA	4.59	Retailing	3.43
Axis Bank Ltd.	3.79	ETERNAL LIMITED	2.36
KOTAK MAHINDRA BANK LTD.	3.09	Trent Ltd	1.07
Petroleum Products	9.52	Power	3.17
RELIANCE INDUSTRIES LTD.	9.52	NTPC LTD	1.78
IT - Software	9.48	Power Grid Corporation Of India Ltd.	1.39
Infosys Ltd.	4.24	Pharmaceuticals and Biotechnology	2.31
Tata Consultancy Services Ltd.	2.58	Sun Pharmaceuticals Industries Ltd.	2.31
HCL TECHNOLOGIES LTD.	1.53	Ferrous Metals	1.68
Tech Mahindra Ltd.	1.13	Tata Steel Ltd.	1.68
Telecom - Services	6.46	Aerospace and Defense	1.50
Bharti Airtel Ltd	6.46	Bharat Electronics Ltd.	1.50
Automobiles	5.25	Cement and Cement Products	1.48
Mahindra & Mahindra Ltd.	3.27	Ultratech Cement Ltd.	1.48
Maruti Suzuki India Limited	1.98	Transport Infrastructure	1.35
Construction	4.96	Adani Port and Special Economic Zone Ltd.	1.35
Larsen And Toubro Ltd.	4.96	Transport Services	1.25
Diversified FMCG	4.94	Inter Globe Aviation Ltd	1.25
ITC Ltd.	2.92	Equity & Equity Related - Total	99.58
Hindustan Unilever Ltd.	2.02	Net Current Assets/(Liabilities)	0.42
Finance	4.51	Grand Total	100.00
BAJAJ FINANCE LTD.	3.29		

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High BSE Sensex 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹293.58 crs

AUM: ₹295.52 crs

Benchmark: Nifty Commodities Index TRI

Allotment Date: March 10, 2025

Folio Count: 6,396

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.3030	₹12.3480
IDCW	₹12.3020	₹12.3480

(as on July 31, 2026)

Ratios

Portfolio Turnover	24.35%
Tracking Error	0.26%

Expense Ratio**

Regular Plan: 0.46%

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, 2026 unless otherwise specified.

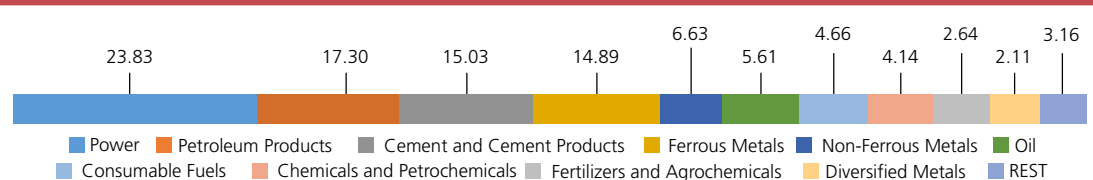
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		23.83
Power		
NTPC LTD.		7.74
ADANI POWER LTD.		4.12
Tata Power Co. Ltd.		2.99
ADANI ENERGY SOLUTIONS LTD.		2.54
ADANI GREEN ENERGY LTD.		2.18
JSW ENERGY LTD.		1.60
NHPC LIMITED		1.40
TORRENT POWER LTD		1.26
Petroleum Products		17.30
RELIANCE INDUSTRIES LTD.		10.03
Bharat Petroleum Corporation Ltd.		3.05
Indian Oil Corporation Ltd		2.46
HINDUSTAN PETROLEUM CORPORATION LTD		1.76
Cement and Cement Products		15.03
Ultratech Cement Ltd.		6.62
Grasim Industries Ltd.		5.50
SHREE CEMENT LTD.		1.64
Ambuja Cements Ltd.		1.27
Ferrous Metals		14.89
Tata Steel Ltd.		7.37
JSW Steel Ltd.		5.60
Jindal Steel & Power Ltd.		1.92
Non - Ferrous Metals		6.63
Hindalco Industries Ltd		6.63
Oil		5.61
Oil & Natural Gas Corporation Ltd.		4.43
OIL INDIA LIMITED		1.18
Consumable Fuels		4.66
Coal India Ltd.		4.66
Chemicals and Petrochemicals		4.14
Pidilite Industries Ltd.		2.35
SRF Ltd.		1.79
Fertilizers and Agrochemicals		2.64
UPL Ltd		1.59
P I INDUSTRIES LTD		1.05
Diversified Metals		2.11
Vedanta Ltd.		2.11
Industrial Products		1.56
APL APOLLO TUBES LTD.		1.56
Minerals and Mining		1.38
NMDC Ltd.		1.38
Equity & Equity Related - Total		99.78
Triparty Repo		0.14
Net Current Assets/(Liabilities)		0.08
Grand Total		100.00

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

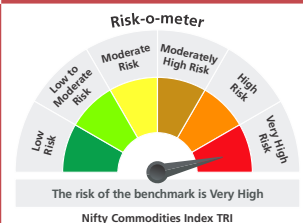
- Long term capital growth
- Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error.

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

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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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. Satish Dondapati,

Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹40.77 crs

AUM: ₹42.16 crs

Benchmark: Nifty Midcap 150
Index TRI

Allotment Date: March 21, 2025

Folio Count: 6,385

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	₹11.8180	₹11.8970
IDCW	₹11.8180	₹11.8960

(as on July 31, 2026)

Ratios

Portfolio Turnover	45.15%
Tracking Error	0.15%

Expense Ratio**

Regular Plan: 0.63%

Direct Plan: 0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

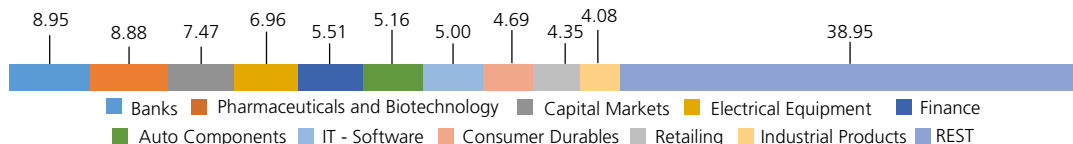
Data as on 31st July, 2026 unless
otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	8.95	ICI Prudential Life Insurance Company Ltd	0.49
Banks	2.12	LIFE INSURANCE CORPORATION	0.45
FEDERAL BANK LTD.	1.60	OF INDIA LTD.	0.34
Indusind Bank Ltd.	1.42	General Insurance	0.10
AU Small Finance Bank Ltd.	1.35	Corporation Of India	2.85
IDFC First Bank Limited	0.96	THE NEW INDIA ASSURANCE	1.31
YES BANK LTD	0.71	COMPANY LTD	0.26
INDIAN BANK	0.40	Telecom - Services	2.85
BANK OF INDIA	0.39	Indus Towers Ltd.	0.49
BANK OF MAHARASHTRA	0.38	Yodafone Idea Ltd	0.29
Pharmaceuticals and Biotechnology	8.88	Tata Communications Ltd.	0.29
Laurus Labs Ltd.	1.69	BHARTI HEXACOM LTD.	2.74
Lupin Ltd.	1.41	Power	2.74
Aurobindo Pharma Ltd.	1.05	JSW ENERGY LTD.	0.81
Alkem Laboratories Ltd.	0.81	NHPC LIMITED	0.64
Glenmark Pharmaceuticals Ltd	0.73	TORRENT POWER LTD	0.26
Biocon Ltd.	0.67	NLC India Ltd.	0.20
MANKIND PHARMA LTD	0.58	NTPC GREEN ENERGY LIMITED	0.12
Iqvia Laboratories Ltd.	0.35	SVN LIMITED	2.70
Abbott India Ltd.	0.35	Reality	0.85
Ajanta Pharma Ltd.	0.26	PHOENIX MILLS LTD.	0.68
GlaxoSmithKline Pharmaceuticals Ltd.	0.17	GODREJ PROPERTIES LIMITED	0.52
ANTHEM BIOSCIENCES LTD	3.57	PRESTIGE ESTATES PROJECTS LIMITED	2.68
Capital Markets	7.47	OBEROJ REALTY LTD	1.35
BSE LTD.	1.65	Financial Technology (Fintech)	1.35
MULTI COMMODITY EXCHANGE	0.70	ONE 97 COMMUNICATIONS LTD.	0.81
OF INDIA LIMITED	0.50	PB FINTech LTD.	0.59
360 ONE WAM LTD.	0.37	Fertilizers and Agrochemicals	1.93
NIPPON LIFE INDIA ASSET	0.36	UPL Ltd.	0.44
MANAGEMENT LTD.	0.32	Coromandel International Ltd.	0.34
ICI Prudential Asset Management	0.32	P.I INDUSTRIES LTD	1.67
COMPANY LTD.	0.36	Chemicals and Petrochemicals	1.69
BILLIONBRAINS GARAGE	0.36	SRL Ltd.	0.91
VENTURES LIMITED (GROWV)	0.32	Gujarat Fluorochemicals Ltd.	0.44
MONTILAL OSVAL FINANCIAL	0.32	Linde India Ltd.	0.34
SERVICES LTD	6.96	Automobiles	1.67
Electrical Equipment	6.96	Hero Motocorp Ltd.	1.64
Bharat Heavy Electricals Ltd.	1.42	Agricultural Food and other Product	1.64
SUZLON ENERGY LTD.	1.40	Marico Ltd.	1.10
GE VERNOVA T&D INDIA LIMITED	0.98	PATANJALI FOODS LIMITED	0.29
HITACHI ENERGY INDIA LIMITED	0.61	ADANI WILMAR LIMITED	0.25
WAAREE ENERGIES LIMITED	0.58	Healthcare Services	1.47
Apar Industries Limited	0.40	Fortis Healthcare India Ltd	1.18
Thermax Ltd.	0.29	Global Health Ltd.	0.29
PREMIER ENERGIES LIMITED	5.51	Agricultural, Commercial and	1.39
Finance	5.51	Construction Vehicles	1.39
Aditya Birla Capital Ltd.	0.80	ASHOK LEYLAND LTD.	1.14
Sundaram Finance Ltd.	0.77	Escorts Ltd.	0.25
L&T FINANCE LTD.	0.64	Transport Infrastructure	1.35
Mahindra & Mahindra Financial Services Ltd.	0.61	GMR AIRPORTS LIMITED	0.45
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.47	JSW INFRASTRUCTURE LIMITED	0.45
LIC Housing Finance Ltd.	0.38	Minerals and Mining	1.34
HDB FINANCIAL SERVICES LTD	0.35	NMDC Ltd.	0.70
AUTHUM INVESTMENT &	0.34	LLOYDS METALS AND ENERGY LTD.	0.69
INFRASTRUCTURE LTD.	0.25	Personal Products	1.26
CRISIL Ltd.	0.23	Colgate Palmolive (India) Ltd.	0.66
BAJAJ HOUSING FINANCE LTD.	0.23	Dabur India Ltd.	0.60
HOUSING & URBAN DEVELOPMENT	0.23	Leisure Services	1.20
CORPORATION LTD.	0.23	ITC HOTELS LIMITED	0.14
INDIAN RENEWABLE ENERGY	0.23	JUBILANT FOODWORKS LIMITED	0.41
DEVELOPMENT AGENCY LTD.	0.21	Indian Railway Catering And	0.35
TATA INVESTMENT CORPORATION LTD	5.16	Tourism Corporation Ltd.	1.14
Auto Components	5.16	Ferrous Metals	1.14
BHARAT FORGE LTD.	0.70	Steel Authority of India Ltd.	0.59
TUBE INVESTMENTS OF INDIA LTD.	0.63	JINDAL STAINLESS LTD	0.55
MRF Limited	0.51	Cement and Cement Products	1.07
UNO MINDA LIMITED	0.49	JK Cement Ltd.	0.54
Exide Industries Ltd.	0.48	Dalmia Bharat Limited	0.34
Balkrishna Industries Ltd.	0.39	ACC Ltd.	0.19
Schaeffler India Ltd	0.23	Beverages	1.06
Apollo Tyres Ltd.	5.00	RADICO KHAITAN LTD.	0.81
Endurance Technologies Ltd.	1.45	United Breweries Ltd.	0.25
IT - Software	5.00	Gas	0.93
PERSISTENT SYSTEMS LIMITED	0.74	PETRONET LNG LTD	0.50
CORPORATE LIMITED	0.74	ADANI TOTAL GAS LTD.	0.43
Mphasis Ltd	0.64	Petroleum Products	0.90
ORACLE FINANCIAL SERVICES	0.64	HINDUSTAN PETROLEUM	0.90
SOFTWARE LTD	0.24	CORPORATION LTD	0.90
TATA ELXSI LTD.	0.24	Textiles and Apparels	0.89
KPT TECHNOLOGIES LTD.	0.20	Page Industries Ltd	0.61
HEXWARE TECHNOLOGIES LTD.	0.20	K.P.R. Mill Ltd.	0.28
Consumer Durables	4.69	Non - Ferrous Metals	0.75
DIXON TECHNOLOGIES INDIA LTD.	1.40	NATIONAL ALUMINIUM COMPANY LTD	0.75
Havells India Ltd.	0.76	Oil	0.60
VOLTAS LTD.	0.73	OIL INDIA LIMITED	0.60
KALYAN JEWELLERS INDIA LTD.	0.56	Industrial Manufacturing	0.49
BLUE STAR LTD.	0.52	COCHIN SHIPYARD LTD.	0.29
Berger Paints (I) Ltd.	0.36	Honeywell Automation India Ltd.	0.20
LG ELECTRONICS INDIA LTD	4.35	Transport Services	0.43
Retailing	4.35	Container Corporation of India Ltd.	0.38
INFO EDGE (INDIA) LTD.	1.12	Diversified	0.38
FSN E-COMMERCE VENTURES LTD.	0.97	3M India Ltd.	0.24
SWIGGY LTD	0.72	Godrej Industries Ltd.	0.14
VISHAL MEGA MART LIMITED	0.45	Construction	0.31
LENSKART SOLUTIONS LIMITED	4.08	RAIL VIKAS NIGAM LIMITED.	0.28
Industrial Products	4.08	Aerospace and Defense	0.28
Polycab India Ltd.	1.17	BHARAT DYNAMICS LTD	0.28
APL APOLLO TUBES LTD.	0.79	IT - Services	0.23
KEI INDUSTRIES LTD.	0.74	L&T technology Services Ltd	0.23
SUPREME INDUSTRIES LIMITED	0.53	Cigarettes and Tobacco Products	0.21
AIA Engineering Limited.	0.42	Godfrey Phillips India Ltd.	0.21
ASTRAL Ltd.	3.28	Equity & Equity Related - Total	99.91
Insurance	3.28	Net Current Assets/(Liabilities)	0.09
ICI LOMBARD GENERAL	0.95	Grand Total	100.00
INSURANCE COMPANY LTD	0.95		
Max Financial Services Ltd.			

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

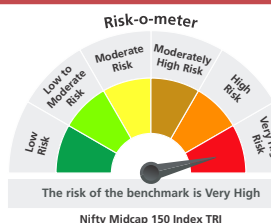
- Long term capital growth
- Return that corresponds to the performance of NIFTY Midcap 150 Index subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹39.42 crs

AUM: ₹39.96 crs

Benchmark: Nifty Top 10 Equal Weight Index TRI

Allotment Date: April 28, 2025

Folio Count: 5,407

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	₹9.1070	₹9.1880
IDCW	₹9.1070	₹9.1880

(as on July 31, 2026)

Ratios

Portfolio Turnover	37.70%
Tracking Error	0.12%

Expense Ratio**

Regular Plan: 0.90%

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)

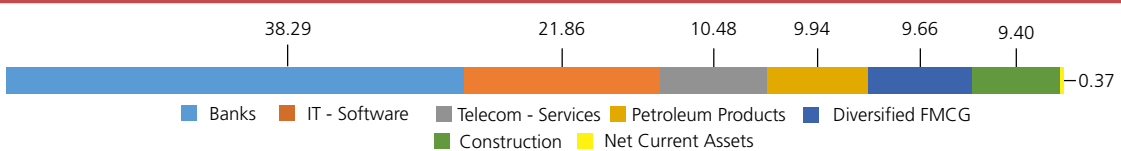
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		RELIANCE INDUSTRIES LTD.	9.94
Banks	38.29	Diversified FMCG	9.66
ICICI Bank Ltd.	10.43	ITC Ltd.	9.66
KOTAK MAHINDRA BANK LTD.	9.59	Construction	9.40
HDFC Bank Ltd.	9.41	Larsen And Toubro Ltd.	9.40
Axis Bank Ltd.	8.86	Equity & Equity Related - Total	99.63
IT - Software	21.86	Net Current Assets/(Liabilities)	0.37
Tata Consultancy Services Ltd.	11.19	Grand Total	100.00
Infosys Ltd.	10.67		
Telecom - Services	10.48		
Bharti Airtel Ltd	10.48		
Petroleum Products	9.94		

SECTOR ALLOCATION (%)



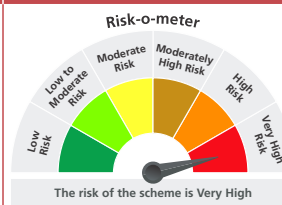
Product Label

This product is suitable for investors who are seeking*:

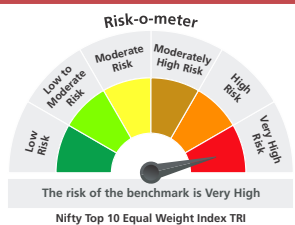
- Long term capital growth
- Return that corresponds to the performance of Nifty Top 10 Equal Weight Index, subject to tracking error.

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

Fund



Benchmark



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

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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM: ₹17.20 crs
AUM: ₹17.60 crs
Benchmark: Nifty 200 Quality 30 Index TRI
Allotment Date: July 14, 2025
Folio Count: 6,502

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	₹10.0250	₹10.0650
IDCW	₹10.0250	₹10.0660

(as on July 31, 2026)

Ratios

Portfolio Turnover	28.89%
Tracking Error	0.13%

Expense Ratio**

Regular Plan: 0.59%
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)

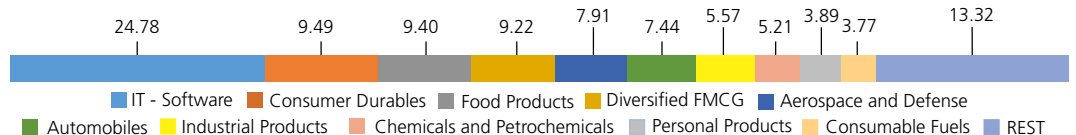
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Industrial Products		
IT - Software			Chemicals and Petrochemicals		
24.78			5.21		
Tata Consultancy Services Ltd.			SOLAR INDUSTRIES INDIA LIMITED		
5.37			2.70		
Infosys Ltd.			Pidilite Industries Ltd.		
5.12			2.51		
HCL TECHNOLOGIES LTD.			4.68		
2.87			Personal Products		
PERSISTENT SYSTEMS LIMITED			3.89		
2.26			Colgate Palmolive (India) Ltd.		
LTIMINDTREE LIMITED			3.89		
ORACLE FINANCIAL SERVICES SOFTWARE LTD			2.11		
TATA ELXSI LTD.			1.32		
1.32			Consumable Fuels		
KPIT TECHNOLOGIES LTD.			3.77		
1.05			Coal India Ltd.		
Consumer Durables			3.77		
9.49			Agricultural Food and other Product		
DIXON TECHNOLOGIES INDIA LTD.			3.13		
3.97			Marico Ltd.		
Asian Paints Ltd.			3.13		
3.65			Capital Markets		
Havells India Ltd.			3.04		
1.87			HDFC Asset Management Company Ltd.		
Food Products			3.04		
9.40			Non - Ferrous Metals		
NESTLE INDIA LTD.			2.77		
5.23			HINDUSTAN ZINC LTD.		
4.17			2.77		
Britannia Industries Ltd.			Textiles and Apparels		
4.17			2.52		
Diversified FMCG			Page Industries Ltd		
9.22			2.52		
ITC Ltd.			Industrial Manufacturing		
4.64			1.65		
Hindustan Unilever Ltd.			MAZAGOAN DOCK SHIPBUILDERS LTD		
4.58			1.65		
Aerospace and Defense			Equity & Equity Related - Total		
7.91			99.79		
Bharat Electronics Ltd.			Net Current Assets/(Liabilities)		
4.48			0.21		
HINDUSTAN AERONAUTICS LTD.			Grand Total		
3.43			100.00		
Automobiles					
7.44					
Bajaj Auto Ltd.					
4.24					
Hero MotoCorp Ltd.					
3.20					

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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 200 Quality 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK NIFTY ALPHA 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Alpha 50 Index.



Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Alpha 50 Index and to generate returns that are commensurate with the performance of the Nifty Alpha 50 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹40.46 crs
AUM: ₹40.77 crs
Benchmark: Nifty Alpha 50 Index TRI

Allotment Date: August 19, 2025
Folio Count: 6,237

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	₹10.4660	₹10.5250
IDCW	₹10.4660	₹10.5250

(as on July 31, 2026)

Ratios

Portfolio Turnover	174.66%
Tracking Error	0.27%

Expense Ratio**

Regular Plan: 0.94%
Direct Plan: 0.35%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

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

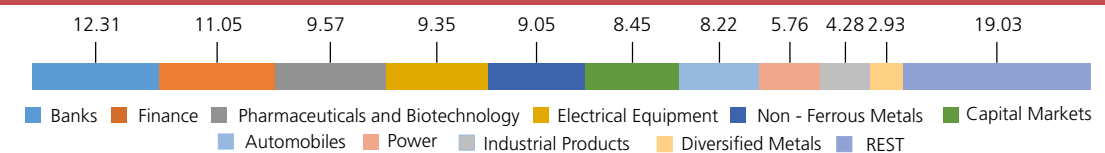
Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related					
Banks		12.31	Cummins India Ltd.		2.39
KARUR VYSYA BANK LTD.		2.29	Polycab India Ltd.		1.89
RBL Bank Ltd		2.04	Diversified Metals		2.93
FEDERAL BANK LTD.		1.66	Vedanta Ltd.		2.93
AU Small Finance Bank Ltd.		1.52	Telecom - Services		2.76
INDIAN BANK		1.44	Vodafone Idea Ltd		2.76
BANK OF INDIA		0.86	Chemicals and Petrochemicals		2.71
STATE BANK OF INDIA		0.86	Navin Fluorine International Ltd.		2.04
UNION BANK OF INDIA		0.86	SOLAR INDUSTRIES INDIA LIMITED		0.67
CANARA BANK		0.78	Auto Components		2.13
Finance		11.05	BHARAT FORGE LTD.		2.13
L&T FINANCE LTD		2.46	Ferrous Metals		1.92
Aditya Birla Capital Ltd.		2.29	Steel Authority of India Ltd.		1.92
SHRIRAM FINANCE LTD.		2.03	Agricultural, Commercial and Construction Vehicles		1.59
Muthoot Finance Ltd		1.83	ASHOK LEYLAND LTD.		1.59
Manappuram Finance Ltd		1.69	Financial Technology (Fintech)		1.52
IIFL Finance Ltd		0.75	ONE 97 COMMUNICATIONS LTD.		1.52
Pharmaceuticals and Biotechnology		9.57	Beverages		1.48
Laurus Labs Ltd.		4.03	RADICO KHAITAN LTD.		1.48
ACUTAAS CHEMICALS LTD		3.71	Retailing		1.26
Glenmark Pharmaceuticals Ltd		1.83	FSN E-COMMERCE VENTURES LTD.		1.26
Electrical Equipment		9.35	Healthcare Services		1.15
GE VERNOVA T&D INDIA LIMITED		2.83	Fortis Healthcare India Ltd		1.15
HITACHI ENERGY INDIA LIMITED		2.59	Transport Services		1.06
Bharat Heavy Electricals Ltd.		2.10	DELHIVERY LTD		1.06
Apar Industries Limited		1.83	Consumer Durables		0.87
Non - Ferrous Metals		9.05	AMBER ENTERPRISES INDIA LTD.		0.87
NATIONAL ALUMINIUM COMPANY LTD		3.38	Insurance		0.51
HINDUSTAN COPPER LTD.		3.33	Max Financial Services Ltd.		0.51
Hindalco Industries Ltd		2.34	Equity & Equity Related - Total		99.93
Capital Markets		8.45	Net Current Assets/(Liabilities)		0.07
MULTI COMMODITY EXCHANGE OF INDIA LIMITED		3.21	Grand Total		100.00
Anand Rath Wealth Ltd.		2.51			
BSE LTD.		1.95			
HDFC Asset Management Company Ltd.		0.78			
Automobiles		8.22			
ATHER ENERGY LTD		5.54			
Eicher Motors Ltd.		1.44			
TVS Motors Company Ltd		1.24			
Power		5.76			
ADANI POWER LTD.		3.00			
ADANI ENERGY SOLUTIONS LTD.		2.76			
Industrial Products		4.28			

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

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 Alpha 50 Index, subject to tracking error. * 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 Alpha 50 Index TRI

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

KOTAK NIFTY500 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty500 Momentum 50 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponds to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized



Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹24.53 crs

AUM: ₹24.45 crs

Benchmark: Nifty500 Momentum
50 Index TRI

Allotment Date: December 11, 2025

Folio Count: 7,674

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	₹10.0400	₹10.0610
IDCW	₹10.0400	₹10.0610

(as on July 31, 2026)

Ratios

Portfolio Turnover	156.95%
Tracking Error	0.34%

Expense Ratio**

Regular Plan: 0.52%

Direct Plan: 0.19%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

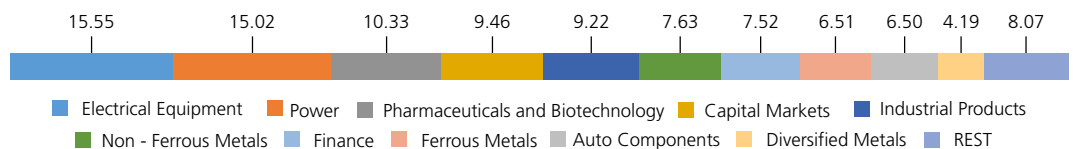
**Data as on 31st July, 2026 unless
otherwise specified.**

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Banks		
Electrical Equipment			6.58		
GE VERNOVA T&D INDIA LIMITED	4.28	18.02	FEDERAL BANK LTD.		3.97
Bharat Heavy Electricals Ltd.	3.33	4.28	KARUR VYSYA BANK LTD.		1.40
CG POWER AND INDUSTRIAL		3.33	BANK OF MAHARASHTRA		0.80
SOLUTIONS LIMITED	2.87		RBL Bank Ltd		0.41
HITACHI ENERGY INDIA LIMITED	2.84		Finance		
ABB INDIA LTD	1.86		6.48		
Apar Industries Limited	1.20		SHRIRAM FINANCE LTD.		5.14
Thermax Ltd.	1.11		Aditya Birla Capital Ltd.		1.34
SCHNEIDER ELECTRIC			Auto Components		
INFRASTRUCTURE LTD	0.53		4.58		
Pharmaceuticals and Biotechnology			Telecom - Services		
12.94			3.88		
Laurus Labs Ltd.	5.61		HFCL LTD		1.98
TORRENT PHARMACEUTICALS LTD.	2.84		Vodafone Idea Ltd		1.90
Glenmark Pharmaceuticals Ltd	1.57		Automobiles		
ACUTAAS CHEMICALS LTD	1.38		1.84		
SAI LIFE SCIENCES LIMITED	0.88		ATHER ENERGY LTD		1.84
Granules India Ltd.	0.66		Ferrous Metals		
Industrial Products			1.46		
Cummins India Ltd.	12.58		Steel Authority of India Ltd.		1.46
Polycab India Ltd.	4.97		Chemicals and Petrochemicals		
KEI INDUSTRIES LTD.	2.63		1.43		
Kirloskar Oil Engines Ltd.	1.49		Navin Fluorine International Ltd.		1.43
Welspun Corp Limited	1.37		Transport Services		
R R KABEL LTD	1.30		0.65		
Finolex Cables Ltd.	0.45		Great Eastern Shipping Company Ltd		0.65
Capital Markets			Industrial Manufacturing		
12.58			0.61		
MULTI COMMODITY EXCHANGE	4.97		SYRMA SGS TECHNOLOGY LTD.		0.61
OF INDIA LIMITED	2.63		IT - Services		
BSE LTD.	1.49		0.47		
Anand Rathii Wealth Ltd.	1.37		NETWEB TECHNOLOGIES INDIA LTD.		0.47
Aditya Birla Sun Life AMC Ltd	1.30		Personal Products		
Non - Ferrous Metals			0.30		
Hindalco Industries Ltd	4.99		HONASA CONSUMER LTD		0.30
NATIONAL ALUMINIUM COMPANY LTD	2.54		Minerals and Mining		
HINDUSTAN COPPER LTD.	0.96		0.20		
Power			Equity & Equity Related - Total		
8.41			99.87		
ADANI POWER LTD.	4.60		Net Current Assets/(Liabilities)		
ADANI ENERGY SOLUTIONS LTD.	3.26		0.13		
NLC India Ltd.	0.55		Grand Total		
			100.00		

SECTOR ALLOCATION (%)



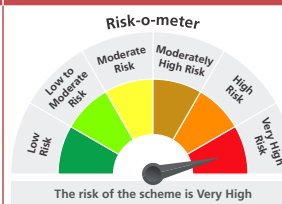
Product Label

This product is suitable for investors who are seeking*:

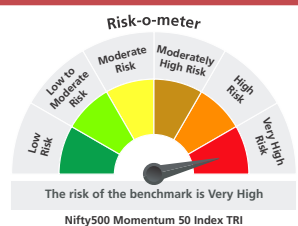
- Long term capital growth
- Return that corresponds to the performance of Nifty500 Momentum 50 Index subject to tracking error.

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

Fund



Benchmark



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

KOTAK NIFTY200 VALUE 30 INDEX FUND

An open-ended scheme replicating/tracking the Nifty200 Value 30 Index



Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, correspond to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Satish Dondapati,
Mr. Abhishek Bisen,
Mr. Jeetu Valechha
Sonar

AAUM: ₹23.75 crs

AUM: ₹13.57 crs

Benchmark: Nifty200 Value 30 Index TRI

Allotment Date: February 5, 2026

Folio Count: 5,627

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	₹9.7610	₹9.7750
IDCW	₹9.7610	₹9.7750

(as on July 31, 2026)

Ratios

Portfolio Turnover	78.79%
Tracking Error	0.27%

Expense Ratio**

Regular Plan: 0.52%

Direct Plan: 0.21%

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)

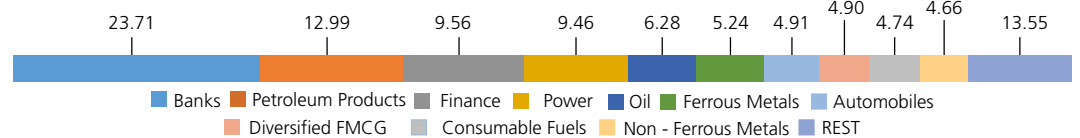
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Steel Authority of India Ltd.		0.87
Banks			Automobiles		4.91
STATE BANK OF INDIA		5.02	TATA MOTORS PASSENGER VEHICLES LTD.		4.91
Bank Of Baroda		3.05	Diversified FMCG		4.90
IndusInd Bank Ltd.		2.90	ITC Ltd.		4.90
CANARA BANK		2.77	Consumable Fuels		4.74
PUNJAB NATIONAL BANK		2.61	Coal India Ltd.		4.74
FEDERAL BANK LTD.		2.59	Non - Ferrous Metals		4.66
UNION BANK OF INDIA		2.05	Hindalco Industries Ltd		4.66
INDIAN BANK		1.43	Diversified Metals		3.98
BANK OF INDIA		1.29	Vedanta Ltd.		3.98
Petroleum Products		12.99	Cement and Cement Products		3.96
Bharat Petroleum Corporation Ltd.		5.12	Grasim Industries Ltd.		3.96
Indian Oil Corporation Ltd		4.56	Gas		2.98
HINDUSTAN PETROLEUM CORPORATION LTD		3.31	GAIL (India) Ltd.		2.98
Finance		9.56	Minerals and Mining		1.16
Power Finance Corporation Ltd.		4.86	NMDC Ltd.		1.16
REC LTD		3.57	Fertilizers and Agrochemicals		1.10
LIC Housing Finance Ltd.		1.13	UPL Ltd		1.10
Power		9.46	Equity & Equity Related - Total		99.63
NTPC LTD		4.92	Net Current Assets/(Liabilities)		0.37
Power Grid Corporation Of India Ltd.		4.54	Grand Total		100.00
Oil		6.28			
Oil & Natural Gas Corporation Ltd.		5.11			
OIL INDIA LIMITED		1.17			
Ferrous Metals		5.24			
Tata Steel Ltd.		4.37			

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 Nifty200 Value 30 Index subject to tracking error. * 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 Nifty200 Value 30 Index TRI

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

KOTAK NIFTY ALPHA LOW-VOLATILITY 30 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Alpha Low-Volatility 30 Index



Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, correspond 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. Satish Dondapati,
Mr. Abhishek Bisen &
Mr. Jeetu Valechha
Sonar
AAUM: ₹6.67 crs
AUM: ₹7.02 crs
Benchmark: Nifty Alpha Low-Volatility 30 Index TRI
Allotment Date: June 17, 2026
Folio Count: 3,118

Minimum Investment Amount

Initial & Additional Investment

- ₹1000 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.4760	₹10.4840
IDCW	₹10.4760	₹10.4840

(as on July 31, 2026)

Ratios

Portfolio Turnover	31.76%
Tracking Error	0.40%

Expense Ratio**

Regular Plan: 0.82%
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

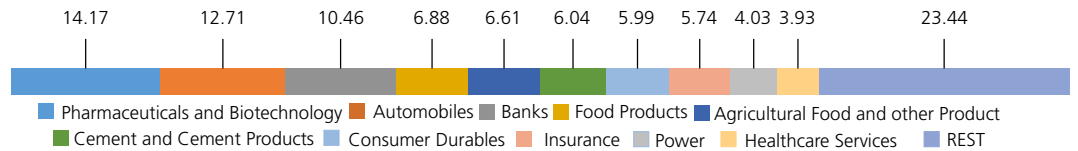
Data as on 31st July, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Insurance		
Pharmaceuticals and Biotechnology			5.74		
14.17			SBI Life Insurance Company Ltd		
TORRENT PHARMACEUTICALS LTD.			3.57		
4.60			Max Financial Services Ltd.		
Sun Pharmaceuticals Industries Ltd.			2.17		
3.60			Power		
Lupin Ltd.			4.03		
3.51			NTPC LTD		
Zydus Lifesciences Limited			4.03		
2.46			Healthcare Services		
Automobiles			3.93		
12.71			Apollo Hospitals Enterprises Ltd.		
Bajaj Auto Ltd.			3.93		
3.87			Industrial Products		
TVS Motors Company Ltd			3.69		
3.09			Cummins India Ltd.		
Eicher Motors Ltd.			3.69		
3.03			Non - Ferrous Metals		
Maruti Suzuki India Limited			3.59		
2.72			Hindalco Industries Ltd		
Banks			3.59		
10.46			Telecom - Services		
ICICI Bank Ltd.			3.41		
3.74			Bharti Airtel Ltd		
FEDERAL BANK LTD.			3.41		
3.65			Ferrous Metals		
STATE BANK OF INDIA			3.35		
3.07			JSW Steel Ltd.		
Food Products			3.35		
6.88			Chemicals and Petrochemicals		
NESTLE INDIA LTD.			3.07		
3.91			Pidilite Industries Ltd.		
2.97			Petroleum Products		
Britannia Industries Ltd.			2.83		
Agricultural Food and other Product			2.83		
6.61			RELIANCE INDUSTRIES LTD.		
4.02			Consumable Fuels		
Marico Ltd.			2.71		
2.59			Coal India Ltd.		
Tata Consumer Products Ltd			2.71		
Cement and Cement Products			Equity & Equity Related - Total		
6.04			99.21		
Grasim Industries Ltd.			Net Current Assets/(Liabilities)		
3.33			0.79		
Ultratech Cement Ltd.			Grand Total		
2.71			100.00		
Consumer Durables					
5.99					
Titan Company Ltd.					
3.16					
Asian Paints Ltd.					
2.83					

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

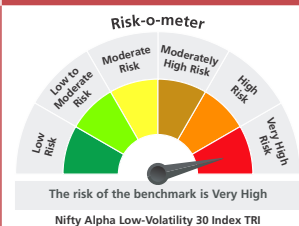
- Long term capital growth
- Return that corresponds to the performance of Nifty Alpha Low-Volatility 30 Index subject to tracking error.

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

Fund



Benchmark



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.



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: ₹6,619.21 crs

AUM: ₹6,574.80 crs

Benchmark: Nifty SDL Apr 2027 Top 12 Equal Weight Index

Allotment Date: February 11, 2022

Folio Count: 4,705

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	₹13.0899	₹13.1801
IDCW	₹13.0901	₹13.1794

(as on July 31, 2026)

Debt Quant

Average Maturity	0.61 yrs
Modified Duration	0.57 yrs
Macaulay Duration	0.59 yrs
Annualised YTM*	5.89%
Tracking Error	0.84%

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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

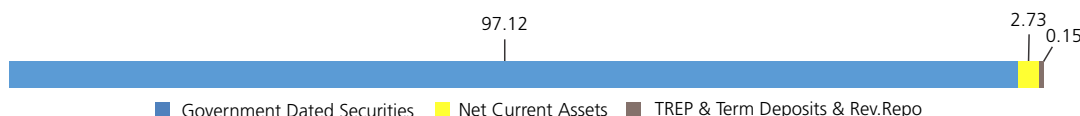
PRC Matrix

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

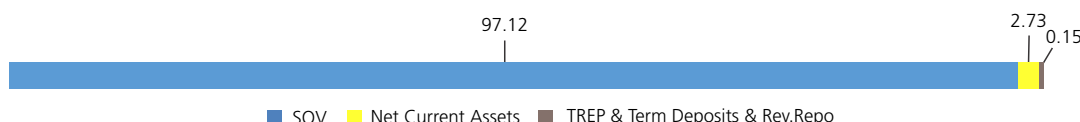
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			7.63% West Bengal State Govt-West Bengal	SOV	0.77
7.59% Karnataka State Govt-Karnataka	SOV	15.30	7.62% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.62
7.59% Gujarat State Govt-Gujarat	SOV	6.10	7.73% Rajasthan State Govt-Rajasthan	SOV	0.61
7.62% Tamil Nadu State Govt-Tamil Nadu	SOV	6.00	7.80% Kerala State Govt-Kerala	SOV	0.54
7.78% West Bengal State Govt-West Bengal	SOV	5.81	7.74% Tamil Nadu State Govt-Tamil Nadu	SOV	0.31
6.58% Gujarat State Govt-Gujarat	SOV	5.00	7.20% Bihar State Govt-Bihar	SOV	0.23
7.75% Karnataka State Govt-Karnataka	SOV	4.65	7.85% Bihar State Govt-Bihar	SOV	0.15
7.67% Uttar Pradesh State Govt-Uttar Pradesh	SOV	4.15	6.90% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.15
7.86% Karnataka State Govt-Karnataka	SOV	4.01	7.77% Kerala State Govt-Kerala	SOV	0.15
7.71% Gujarat State Govt-Gujarat	SOV	3.86	7.64% Kerala State Govt-Kerala	SOV	0.11
7.64% Haryana State Govt-Haryana	SOV	3.81	7.29% Bihar State Govt-Bihar	SOV	0.08
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	3.61	7.59% Bihar State Govt-Bihar	SOV	0.08
8.31% Rajasthan State Govt-Rajasthan	SOV	3.47	7.20% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.08
7.64% West Bengal State Govt-West Bengal	SOV	3.24	7.29% Kerala State Govt-Kerala	SOV	0.08
7.20% Tamil Nadu State Govt-Tamil Nadu	SOV	2.54	7.14% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.05
7.92% West Bengal State Govt-West Bengal	SOV	2.41	7.20% Karnataka State Govt-Karnataka	SOV	0.03
7.76% Madhya Pradesh State Govt-Madhya Pradesh	SOV	2.31	7.38% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.03
7.85% Tamil Nadu State Govt-Tamil Nadu	SOV	2.31	6.88% West Bengal State Govt-West Bengal	SOV	0.03
7.61% Rajasthan State Govt-Rajasthan	SOV	2.31	7.15% Karnataka State Govt-Karnataka	SOV	0.01
7.61% Tamil Nadu State Govt-Tamil Nadu	SOV	2.21	7.23% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.01
7.87% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.99	Government Dated Securities - Total		97.12
6.54% Maharashtra State Govt-Maharashtra	SOV	1.51	Triparty Repo		0.15
7.85% Rajasthan State Govt-Rajasthan	SOV	1.31	Net Current Assets/(Liabilities)		2.73
7.60% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.27	Grand Total		100.00
7.64% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.18			
7.78% Bihar State Govt-Bihar	SOV	0.98			
7.80% Haryana State Govt-Haryana	SOV	0.86			
7.63% Gujarat State Govt-Gujarat	SOV	0.80			

ALLOCATION (%)



RATING PROFILE (%)



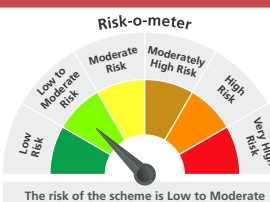
Product Label

This product is suitable for investors who are seeking*:

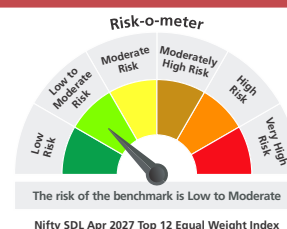
- Income over Target Maturity Periods
- Target Maturity Index Fund tracking Nifty SDL Apr 2027 Top 12 Equal weight Index

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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: ₹3,265.69 crs

AUM: ₹3,274.70 crs

Benchmark: Nifty SDL Apr 2032 Top 12 Equal Weight Index

Allotment Date: February 11, 2022

Folio Count: 2,746

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	₹13.4369	₹13.5389
IDCW	₹13.4409	₹13.5374

(as on July 31, 2026)

Debt Quant

Average Maturity	5.51 yrs
Modified Duration	4.35 yrs
Macaulay Duration	4.50 yrs
Annualised YTM*	7.24%
Tracking Error	2.58%

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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

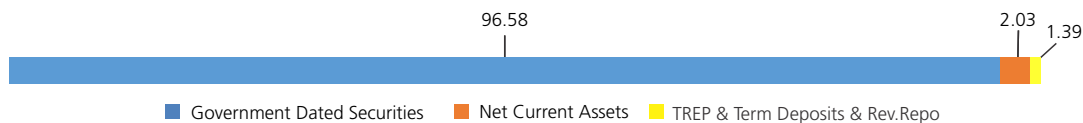
PRC Matrix

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

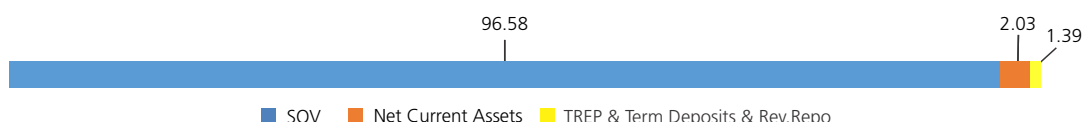
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			7.25% Haryana State Govt-Haryana	SOV	0.17
7.70% Andhra Pradesh State Govt-Andhra Pradesh	SOV	16.26	7.09% Gujarat State Govt-Gujarat	SOV	0.15
7.73% Maharashtra State Govt-Maharashtra	SOV	14.62	7.13% Rajasthan State Govt-Rajasthan	SOV	0.15
7.72% Maharashtra State Govt-Maharashtra	SOV	13.33	6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.12
7.63% Gujarat State Govt-Gujarat	SOV	10.31	7.14% Punjab State Govt-Punjab	SOV	0.12
7.73% Haryana State Govt-Haryana	SOV	7.98	6.91% Rajasthan State Govt-Rajasthan	SOV	0.11
7.14% Karnataka State Govt-Karnataka	SOV	6.88	7.17% Kerala State Govt-Kerala	SOV	0.09
7.74% Andhra Pradesh State Govt-Andhra Pradesh	SOV	5.00	6.98% Tamil Nadu State Govt-Tamil Nadu	SOV	0.09
7.57% Gujarat State Govt-Gujarat	SOV	4.01	6.48% Karnataka State Govt-Karnataka	SOV	0.06
7.12% Tamil Nadu State Govt-Tamil Nadu	SOV	2.60	6.95% Maharashtra State Govt-Maharashtra	SOV	0.06
7.73% Andhra Pradesh State Govt-Andhra Pradesh	SOV	1.72	6.85% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.06
7.10% Karnataka State Govt-Karnataka	SOV	1.53	6.89% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.06
7.09% Rajasthan State Govt-Rajasthan	SOV	1.37	7.13% Haryana State Govt-Haryana	SOV	0.05
7.17% Rajasthan State Govt-Rajasthan	SOV	1.37	6.57% Gujarat State Govt-Gujarat	SOV	0.05
7.88% Rajasthan State Govt-Rajasthan	SOV	1.11	6.87% Rajasthan State Govt-Rajasthan	SOV	0.04
7.21% Karnataka State Govt-Karnataka	SOV	0.92	6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
7.70% Haryana State Govt-Haryana	SOV	0.89	8.39% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
7.30% Karnataka State Govt-Karnataka	SOV	0.83	6.97% Karnataka State Govt-Karnataka	SOV	0.03
7.30% Tamil Nadu State Govt-Tamil Nadu	SOV	0.80	6.98% Gujarat State Govt-Gujarat	SOV	0.01
7.15% Karnataka State Govt-Karnataka	SOV	0.72	7.49% Punjab State Govt-Punjab	SOV	0.01
7.29% Gujarat State Govt-Gujarat	SOV	0.62	Government Dated Securities - Total		96.58
7.36% West Bengal State Govt-West Bengal	SOV	0.52	Triparty Repo		1.39
7.05% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.46	Net Current Assets/(Liabilities)		2.03
7.14% Tamil Nadu State Govt-Tamil Nadu	SOV	0.31	Grand Total		100.00
7.17% West Bengal State Govt-West Bengal	SOV	0.31			
7.42% Karnataka State Govt-Karnataka	SOV	0.31			
7.00% Rajasthan State Govt-Rajasthan	SOV	0.30			

ALLOCATION (%)



RATING PROFILE (%)



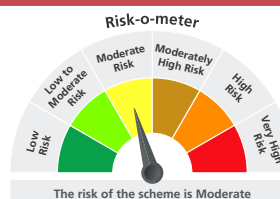
Product Label

This product is suitable for investors who are seeking*:

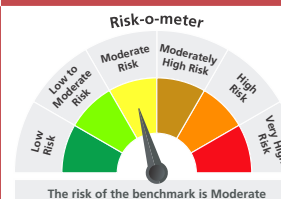
- Income over Target Maturity Periods
- Target Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index

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

Fund



Benchmark



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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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: ₹518.19 crs

AUM: ₹508.92 crs

Benchmark: Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

Allotment Date: October 13, 2022

Folio Count: 1,034

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	₹13.1259	₹13.2227
IDCW	₹13.1217	₹13.2228

(as on July 31, 2026)

Debt Quant

Average Maturity	1.67 yrs
Modified Duration	1.50 yrs
Macaulay Duration	1.57 yrs
Annualised YTM*	6.97%
Tracking Error	1.07%

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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

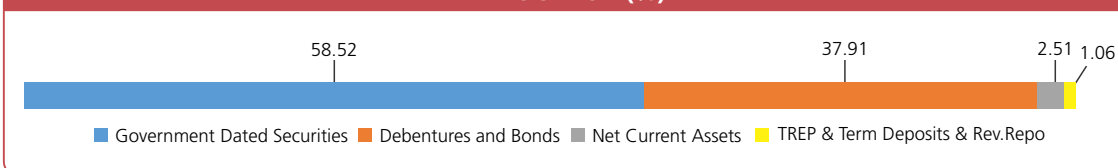
PRC Matrix

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

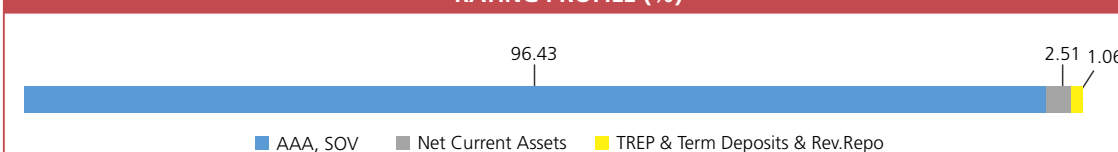
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			7.82% Karnataka State Govt-Karnataka	SOV	0.91
Debentures and Bonds			8.00% Karnataka State Govt-Karnataka	SOV	0.85
Government Dated Securities			8.57% Rajasthan State Govt-Rajasthan	SOV	0.69
8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	17.52	7.86% Rajasthan State Govt-Rajasthan	SOV	0.60
8.28% Tamil Nadu State Govt-Tamil Nadu	SOV	7.60	8.16% Gujarat State Govt-Gujarat	SOV	0.15
8.56% Maharashtra State Govt-Maharashtra	SOV	6.32	8.39% Gujarat State Govt-Gujarat	SOV	0.10
8.05% Tamil Nadu State Govt-Tamil Nadu	SOV	5.72	Government Dated Securities - Total		58.52
8.35% Gujarat State Govt-Gujarat	SOV	5.04	Public Sector Undertakings		
8.16% Rajasthan State Govt-Rajasthan	SOV	3.02	REC LTD	CRISIL AAA	13.64
6.24% Maharashtra State Govt-Maharashtra	SOV	2.92	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	11.98
8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.82	Power Finance Corporation Ltd.	CRISIL AAA	10.83
8.43% Tamil Nadu State Govt-Tamil Nadu	SOV	1.72	Power Grid Corporation of India Ltd.	CRISIL AAA	1.46
8.54% Rajasthan State Govt-Rajasthan	SOV	1.22	Public Sector Undertakings - Total		37.91
8.28% Rajasthan State Govt-Rajasthan	SOV	1.21	Triparty Repo		
8.25% Gujarat State Govt-Gujarat	SOV	1.11			1.06
			Net Current Assets/(Liabilities)		
					2.51
			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.	Risk-o-meter The risk of the scheme is Low to Moderate	Risk-o-meter 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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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: ₹95.51 crs

AUM: ₹95.06 crs

Benchmark: Nifty SDL Jul 2026 Index

Allotment Date: December 22, 2022

Folio Count: 361

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	₹12.7164	₹12.8125
IDCW	₹12.7165	₹12.3696

(as on July 31, 2026)

Debt Quant

Average Maturity	0.01 yrs
Modified Duration	0.01 yrs
Macaulay Duration	0.01 yrs
Annualised YTM*	5.20%
Tracking Error	0.39%

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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

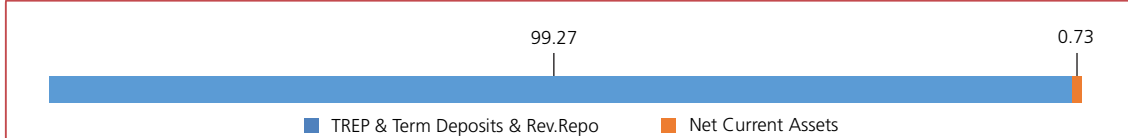
PRC Matrix

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		

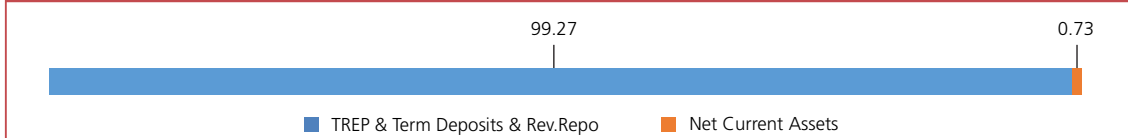
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Triparty Repo		99.27
Net Current Assets/(Liabilities)		0.73
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)

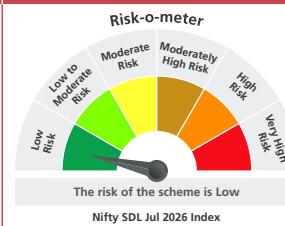


Product Label

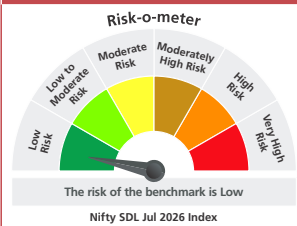
This product is suitable for investors who are seeking*:

- Income over Target Maturity Period
 - Target Maturity Index Fund tracking Nifty SDL Jul 2026 Index
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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: ₹184.45 crs

AUM: ₹185.02 crs

Benchmark: Nifty SDL Jul 2033 Index

Allotment Date: February 15, 2023

Folio Count: 872

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	₹12.9370	₹13.0423
IDCW	₹12.9343	₹12.6589

(as on July 31, 2026)

Debt Quant

Average Maturity	6.53 yrs
Modified Duration	4.98 yrs
Macaulay Duration	5.16 yrs
Annualised YTM*	7.37%
Tracking Error	2.44%

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

Expense Ratio**

Regular Plan: 0.44%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

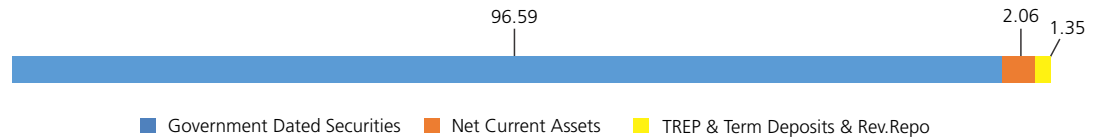
PRC Matrix

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		

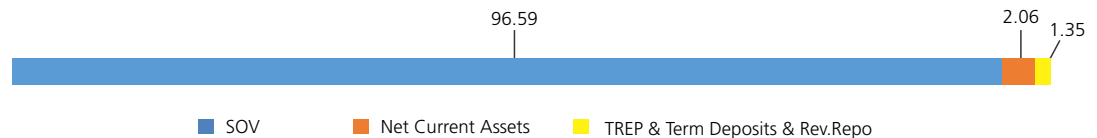
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.64% Maharashtra State Govt-Maharashtra	SOV	18.20
7.79% Uttar Pradesh State Govt-Uttar Pradesh	SOV	11.09
7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	9.66
6.87% Andhra Pradesh State Govt-Andhra Pradesh	SOV	8.34
7.74% Maharashtra State Govt-Maharashtra	SOV	8.32
7.72% Bihar State Govt-Bihar	SOV	8.27
7.32% Tamil Nadu State Govt-Tamil Nadu	SOV	8.14
7.73% Bihar State Govt-Bihar	SOV	5.52
7.44% Tamil Nadu State Govt-Tamil Nadu	SOV	5.46
7.40% Assam State Govt-Assam	SOV	5.42
7.17% Tamil Nadu State Govt-Tamil Nadu	SOV	5.38
7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	2.79
Government Dated Securities - Total		96.59
Triparty Repo		1.35
Net Current Assets/(Liabilities)		2.06
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



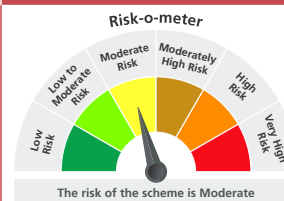
Product Label

This product is suitable for investors who are seeking*:

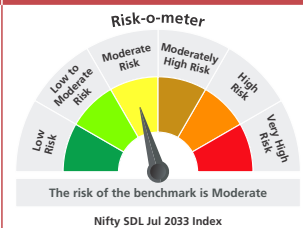
- Income over Target Maturity Period
- Target Maturity Index Fund tracking Nifty SDL Jul 2033 Index

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.



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: ₹21.58 crs

AUM: ₹21.56 crs

Benchmark: Nifty G-sec July 2033 Index

Allotment Date: October 11, 2023

Folio Count: 1,720

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	₹12.4336	₹12.5209
IDCW	₹12.4335	₹12.5210

(as on July 31, 2026)

Debt Quant

Average Maturity	6.29 yrs
Modified Duration	4.83 yrs
Macaulay Duration	4.99 yrs
Annualised YTM*	6.73%
Tracking Error	0.97%

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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

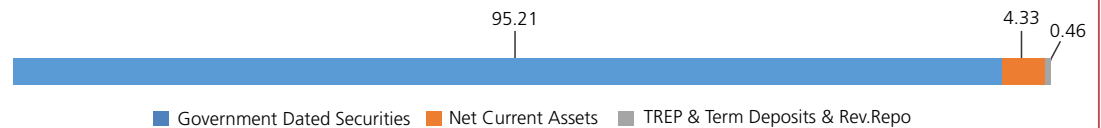
PRC Matrix

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		

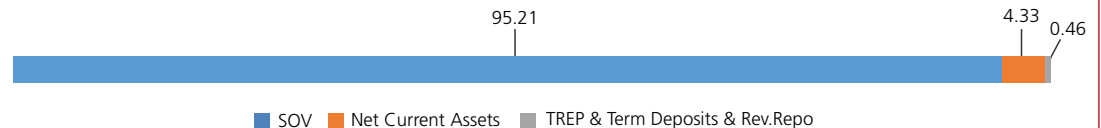
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.26% Central Government	SOV	95.21
Government Dated Securities - Total		95.21
Triparty Repo		0.46
Net Current Assets/(Liabilities)		4.33
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)

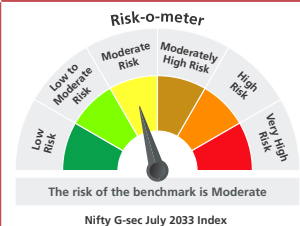
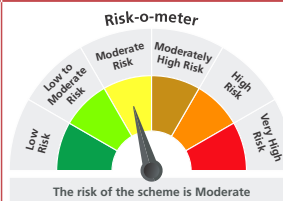


Product Label

This product is suitable for investors who are seeking*:

- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index

* 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 163-167 & 182-186. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.



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: ₹476.89 crs

AUM: ₹480.60 crs

Benchmark: CRISIL-IBX AAA Financial Services Index – Sep 2027

Allotment Date: September 13, 2024

Folio Count: 4,091

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	₹11.4666	₹11.5124
IDCW	₹11.4666	₹11.5107

(as on July 31, 2026)

Debt Quant

Average Maturity	0.99 yrs
Modified Duration	0.88 yrs
Macaulay Duration	0.94 yrs
Annualised YTM*	7.47%
Tracking Error	0.34%

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

Expense Ratio**

Regular Plan: 0.38%

Direct Plan: 0.18%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

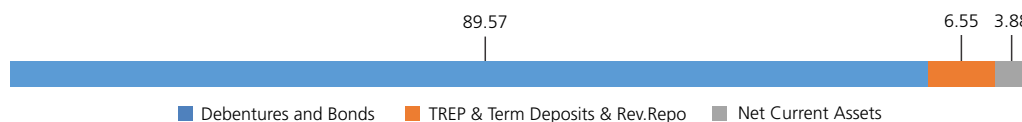
PRC Matrix

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		

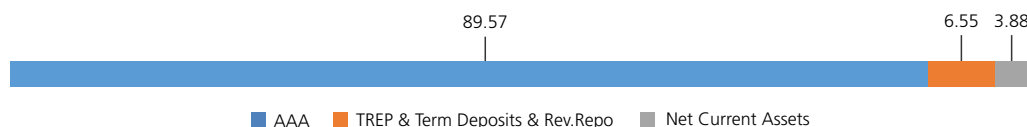
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
National Housing Bank	CRISIL AAA	7.31
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	7.30
REC LTD	ICRA AAA	1.04
Public Sector Undertakings - Total		15.65
Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	CRISIL AAA	11.47
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	9.87
AXIS Finance Ltd.	CARE AAA	9.65
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	9.42
BAJAJ FINANCE LTD.	CRISIL AAA	9.40
Kotak Mahindra Prime Ltd.	CRISIL AAA	7.30
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	5.98
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	5.23
LIC HOUSING FINANCE LTD.	CRISIL AAA	3.10
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.08
L & T FINANCE LTD.	ICRA AAA	0.42
Corporate Debt/Financial Institutions - Total		73.92
Triparty Repo		6.55
Net Current Assets/(Liabilities)		3.88
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



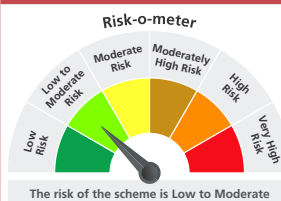
Product Label

This product is suitable for investors who are seeking*:

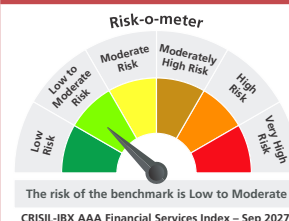
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Sep 2027.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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: ₹107.88 crs

AUM: ₹108.17 crs

Benchmark: CRISIL-IBX AAA Financial Services Index – Dec 2026

Allotment Date: February 17, 2025

Folio Count: 1,258

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	₹11.0762	₹11.1082
IDCW	₹11.0761	₹11.1080

(as on July 31, 2026)

Debt Quant

Average Maturity	0.27 yrs
Modified Duration	0.25 yrs
Macaulay Duration	0.27 yrs
Annualised YTM*	7.03%
Tracking Error	0.20%

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

Expense Ratio**

Regular Plan: 0.30%

Direct Plan: 0.10%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

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

Folio Count data as on 30th June 2026.

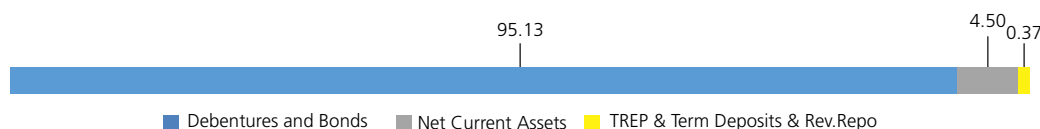
PRC Matrix

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			

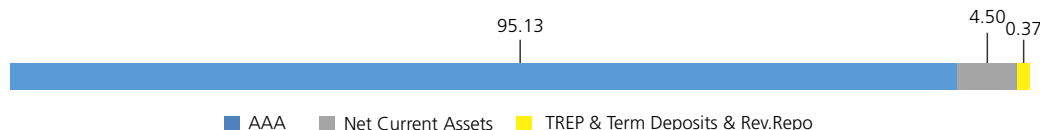
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	12.69
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	8.34
REC LTD	CRISIL AAA	8.32
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	5.55
Export-Import Bank of India	CRISIL AAA	3.70
Public Sector Undertakings - Total		38.60
Corporate Debt/Financial Institutions		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	9.26
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	9.25
Kotak Mahindra Prime Ltd.	CRISIL AAA	8.34
LIC HOUSING FINANCE LTD.	CRISIL AAA	8.33
TATA CAPITAL LTD.	CRISIL AAA	6.73
SUNDARAM FINANCE LTD.	CRISIL AAA	6.48
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	3.70
SUNDARAM FINANCE LTD.	ICRA AAA	3.05
TATA CAPITAL LTD.	ICRA AAA	0.93
KOTAK MAHINDRA INVESTMENTS LTD.	CRISIL AAA	0.46
Corporate Debt/Financial Institutions - Total		56.53
Triparty Repo		0.37
Net Current Assets/(Liabilities)		4.50
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



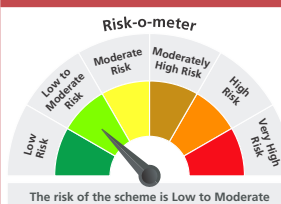
Product Label

This product is suitable for investors who are seeking*:

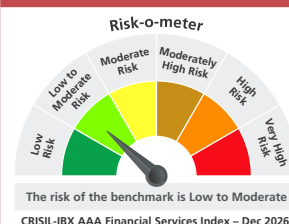
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Dec 2026.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>.

For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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: ₹319.18 crs

AUM: ₹318.61 crs

Benchmark: CRISIL-IBX Financial Services 3-6 Months Debt Index

Allotment Date: March 7, 2025

Folio Count: 861

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	₹10.9706	₹11.0061
IDCW	₹10.9705	₹11.0065

(as on July 31, 2026)

Debt Quant

Average Maturity	0.31 yrs
Modified Duration	0.30 yrs
Macaulay Duration	0.31 yrs
Annualised YTM*	6.89%
Tracking Error	0.43%

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

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

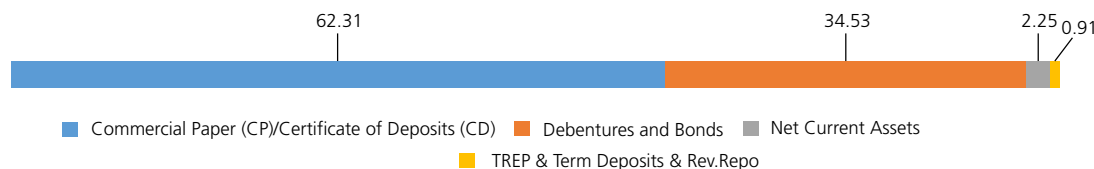
PRC Matrix

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			

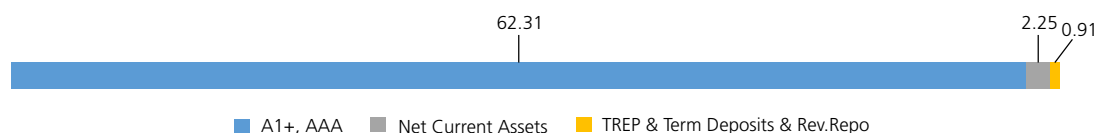
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	7.86
REC LTD	CRISIL AAA	7.85
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	1.57
Power Finance Corporation Ltd.	CRISIL AAA	1.57
Public Sector Undertakings - Total		18.85
Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	ICRA AAA	7.86
LIC HOUSING FINANCE LTD.	CRISIL AAA	7.82
Corporate Debt/Financial Institutions - Total		15.68
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
INDIAN BANK	CRISIL A1+	14.11
BANK OF BARODA	FITCH A1+	7.66
CANARA BANK	CRISIL A1+	7.65
CANARA BANK	ICRA A1+	3.74
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	1.56
PUNJAB NATIONAL BANK	CRISIL A1+	1.53
Public Sector Undertakings - Total		36.25
Corporate Debt/Financial Institutions		
AXIS BANK LTD.	CRISIL A1+	12.26
HDFC BANK LTD.	CARE A1+	12.23
BAJAJ FINANCE LTD.	CRISIL A1+	1.57
Corporate Debt/Financial Institutions - Total		26.06
Triparty Repo		0.91
Net Current Assets/(Liabilities)		2.25
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



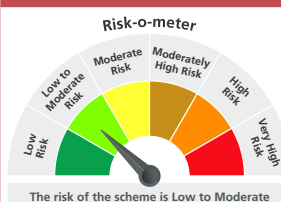
Product Label

This product is suitable for investors who are seeking*:

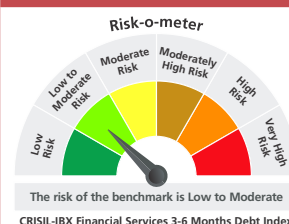
- Income generated from exposure to shorter-term maturities on the yield curve.
- An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index.

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

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 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

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: ₹227.98 crs

AUM: ₹231.22 crs

Benchmark: Nifty AAA Financial Services Bond Mar 2028 Index

Allotment Date: July 9, 2025

Folio Count: 1,802

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	₹10.5966	₹10.6201
IDCW	₹10.5966	₹10.6200

(as on July 31, 2026)

Debt Quant

Average Maturity	1.45 yrs
Modified Duration	1.27 yrs
Macaulay Duration	1.37 yrs
Annualised YTM*	7.56%
Tracking Error	0.54%

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

Expense Ratio**

Regular Plan: 0.33%

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.

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

Folio Count data as on 30th June 2026.

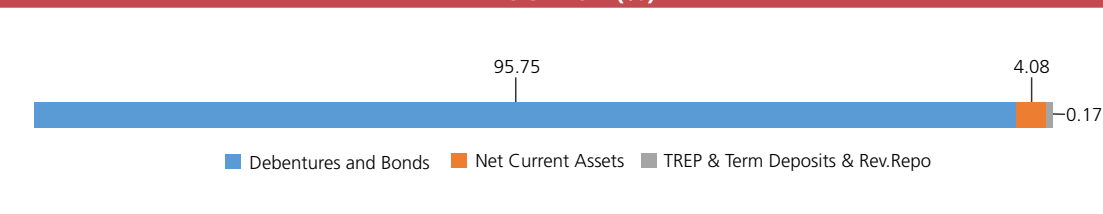
PRC Matrix

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			

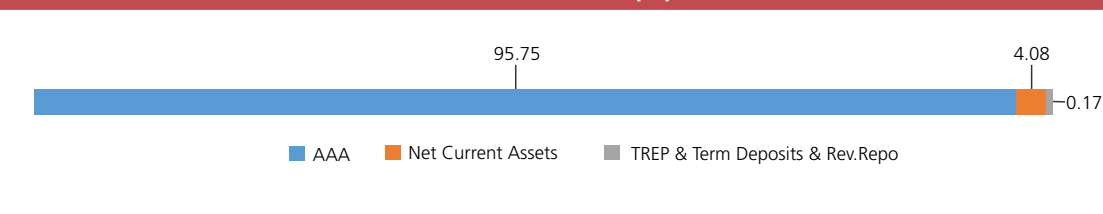
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	10.82
REC LTD	CRISIL AAA	6.09
Power Finance Corporation Ltd.	CRISIL AAA	2.17
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	2.16
Public Sector Undertakings - Total		21.24
Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	CRISIL AAA	10.84
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	10.84
BAJAJ FINANCE LTD.	CRISIL AAA	10.82
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	8.88
LIC HOUSING FINANCE LTD.	CRISIL AAA	8.67
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	8.66
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	8.65
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	7.15
Corporate Debt/Financial Institutions - Total		74.51
Triparty Repo		0.17
Net Current Assets/(Liabilities)		4.08
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



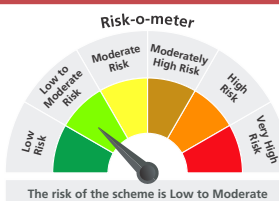
Product Label

This product is suitable for investors who are seeking*:

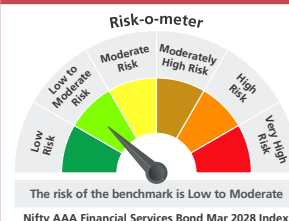
- Income over Target Maturity Period.
- An open-ended Target Maturity Index Fund tracking Nifty AAA Financial Services Bond Mar 2028 Index.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

KOTAK CRISIL-IBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9 - 12 Months Debt Index.

A relatively low interest rate risk and relatively low credit risk

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX Financial Services 9 -12 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 9 to 12 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved



Fund Manager*: Mr. Manu Sharma

AAUM: ₹895.69 crs

AUM: ₹903.79 crs

Benchmark: CRISIL-IBX Financial Services 9 - 12 Months Debt Index

Allotment Date: September 24, 2025

Folio Count: 1,845

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	₹10.5173	₹10.5353
IDCW	₹10.5152	₹10.5355

(as on July 31, 2026)

Debt Quant

Average Maturity	0.58 yrs
Modified Duration	0.56 yrs
Macaulay Duration	0.58 yrs
Annualised YTM*	7.12%
Tracking Error	0.18%

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

Expense Ratio**

Regular Plan: 0.32%

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, 2026 unless otherwise specified.

Folio Count data as on 30th June 2026.

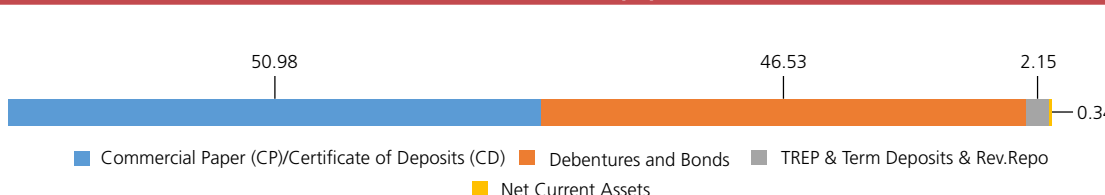
PRC Matrix

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			

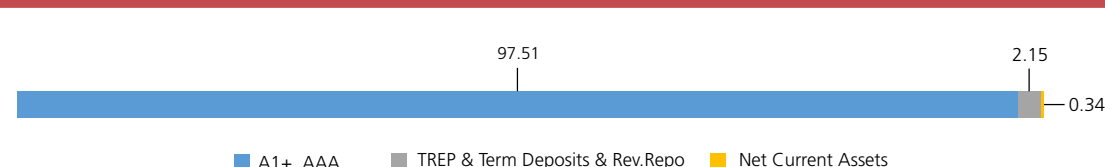
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	11.09
REC LTD	CRISIL AAA	11.08
Power Finance Corporation Ltd.	CRISIL AAA	3.32
Public Sector Undertakings - Total		25.49
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	11.06
TATA CAPITAL LTD.	ICRA AAA	5.55
TOYOTA FINANCIAL SERVICES INDIA LTD.	ICRA AAA	2.77
HDFC BANK LTD.	CRISIL AAA	1.11
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.55
Corporate Debt/Financial Institutions - Total		21.04
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
INDIAN BANK	CRISIL A1+	5.34
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	5.32
PUNJAB NATIONAL BANK	CARE A1+	5.31
CANARA BANK	CRISIL A1+	2.66
CANARA BANK	ICRA A1+	2.65
UNION BANK OF INDIA	ICRA A1+	0.53
Public Sector Undertakings - Total		21.81
Corporate Debt/Financial Institutions		
BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	10.61
HDFC BANK LTD.	CARE A1+	7.96
TATA CAPITAL LTD.	CRISIL A1+	7.95
Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	2.65
Corporate Debt/Financial Institutions - Total		29.17
Triparty Repo		2.15
Net Current Assets/(Liabilities)		0.34
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



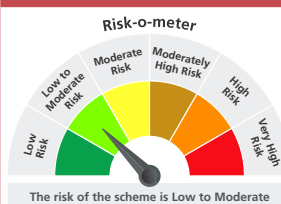
Product Label

This product is suitable for investors who are seeking*:

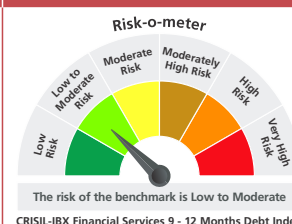
- Income generated from exposure to shorter-term maturities on the yield curve.
- An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 9 - 12 Months Debt Index.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 163-167 & 182-186. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: <https://www.kotakmf.com/Information/TER>. For scheme performance Regular Plan, please refer page no 147-162. For scheme performance Direct Plan, please refer page no 168-181.

Scheme Performances as on July 31, 2026 (unless otherwise specified)

Kotak Large Cap 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	17.86%	16.50%	1.36%	15.83%	2.03%	16.09%	4,75,590	3,61,890	3,16,462	3,33,163
Last 1 Year	0.73%	1.54%	-0.81%	-0.43%	1.16%	-2.76%	10,073	10,154	9,957	9,724
Last 3 Years	10.71%	10.23%	0.48%	8.56%	2.15%	6.75%	13,575	13,397	12,798	12,168
Last 5 Years	10.59%	10.92%	-0.33%	10.39%	0.20%	9.53%	16,552	16,800	16,405	15,771

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	13.57%	12.40%	1.17%	12.12%	1.45%	11.38%	85,846	72,070	69,086	61,818
Last 1 Year	1.57%	3.37%	-1.80%	3.16%	-1.59%	-0.43%	10,157	10,337	10,316	9,957
Last 3 Years	12.29%	12.29%	0.00%	11.67%	0.62%	8.56%	14,165	14,163	13,931	12,798
Last 5 Years	11.55%	12.53%	-0.98%	12.09%	-0.54%	10.39%	17,284	18,055	17,707	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	15.59%	12.54%	3.05%	8.11%	20,158	17,713	14,586
Last 1 Year	8.41%	4.46%	3.95%	-0.43%	10,841	10,446	9,957
Last 3 Years	17.22%	14.20%	3.02%	8.56%	16,114	14,897	12,798

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	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	17.70%	NA	NA	14.86%	2.84%	14.50%	3,54,938	NA	2,07,945	1,93,978
Last 1 Year	4.42%	5.27%	-0.85%	3.16%	1.26%	-0.43%	10,442	10,527	10,316	9,957
Last 3 Years	13.93%	14.44%	-0.51%	11.67%	2.26%	8.56%	14,795	14,993	13,931	12,798
Last 5 Years	14.01%	14.48%	-0.47%	12.09%	1.92%	10.39%	19,278	19,680	17,707	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	14.86%	15.80%	-0.94%	15.43%	-0.57%	11.37%	1,45,925	1,70,920	1,60,606	80,333
Last 1 Year	7.19%	9.01%	-1.81%	10.29%	-3.09%	-0.43%	10,719	10,901	11,029	9,957
Last 3 Years	18.61%	18.53%	0.08%	19.27%	-0.66%	8.56%	16,695	16,659	16,973	12,798
Last 5 Years	16.60%	17.91%	-1.31%	18.57%	-1.98%	10.39%	21,566	22,810	23,458	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	16.59	NA	NA	14.16	2.43	13.62	2,68,762	NA	1,71,007	1,54,688
Last 1 Year	2.11	5.19	-3.07	8.39	-6.28	-0.43	10,211	10,519	10,839	9,957
Last 3 Years	11.78	17.13	-5.35	19.05	-7.27	8.56	13,971	16,078	16,880	12,798
Last 5 Years	12.45	15.27	-2.82	13.83	-1.39	10.39	17,988	20,363	19,126	16,405

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 no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	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	13.90%	13.65%	0.26%	13.54%	0.37%	13.22%	1,54,379	1,47,259	1,44,299	1,36,074
Last 1 Year	3.57%	3.37%	0.20%	1.54%	2.03%	-0.43%	10,357	10,337	10,154	9,957
Last 3 Years	15.41%	12.29%	3.12%	10.23%	5.18%	8.56%	15,380	14,163	13,397	12,798
Last 5 Years	14.77%	12.53%	2.24%	10.92%	3.85%	10.39%	19,926	18,055	16,800	16,405

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 no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	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	15.50%	14.84%	0.67%	14.05%	1.45%	12.36%	27,607	26,505	25,251	22,739
Last 1 Year	9.79%	3.37%	6.41%	3.16%	6.63%	-0.43%	10,979	10,337	10,316	9,957
Last 3 Years	14.78%	12.29%	2.49%	11.67%	3.11%	8.56%	15,128	14,163	13,931	12,798
Last 5 Years	12.94%	12.53%	0.41%	12.09%	0.85%	10.39%	18,389	18,055	17,707	16,405

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 no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	12.64%	13.28%	-0.64%	12.77%	1,17,451	1,32,156	1,20,283
Last 1 Year	1.77%	3.37%	-1.60%	-0.43%	10,177	10,337	9,957
Last 3 Years	11.04%	12.29%	-1.25%	8.56%	13,695	14,163	12,798
Last 5 Years	12.00%	12.53%	-0.52%	10.39%	17,638	18,055	16,405

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 no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	11.04%	5.06%	5.99%	10.05%	69,027	24,845	58,461
Last 1 Year	6.23%	4.73%	1.50%	-0.43%	10,623	10,473	9,957
Last 3 Years	15.09%	16.54%	-1.45%	8.56%	15,251	15,834	12,798
Last 5 Years	18.56%	17.42%	1.15%	10.39%	23,452	22,340	16,405

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 no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	20.14%	17.74%	2.40%	12.53%	34,533	30,127	22,200
Last 1 Year	8.69%	9.59%	-0.90%	-0.43%	10,869	10,959	9,957
Last 3 Years	18.35%	16.11%	2.24%	8.56%	16,586	15,661	12,798
Last 5 Years	15.07%	14.72%	0.36%	10.39%	20,194	19,883	16,405

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 no. 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	9.89%	13.61%	-3.72%	12.38%	17,023	20,537	19,306
Last 1 Year	0.14%	5.42%	-5.28%	-0.43%	10,014	10,542	9,957
Last 3 Years	9.36%	12.45%	-3.09%	8.56%	13,081	14,223	12,798
Last 5 Years	7.77%	10.79%	-3.02%	10.39%	14,543	16,701	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	19.09%	19.51%	-0.42%	9.65%	21,716	22,056	15,052
Last 1 Year	16.19%	15.78%	0.41%	-0.43%	11,619	11,578	9,957
Last 3 Years	18.76%	19.90%	-1.14%	8.56%	16,757	17,247	12,798

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	15.16%	14.17%	0.99%	11.36%	17,200	16,637	15,115
Last 1 Year	6.46%	3.37%	3.08%	-0.43%	10,646	10,337	9,957
Last 3 Years	15.04%	12.29%	2.75%	8.56%	15,231	14,163	12,798

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	15.57%	13.27%	2.31%	11.72%	16,416	15,320	14,617
Last 1 Year	7.39%	0.75%	6.64%	-0.43%	10,739	10,075	9,957
Last 3 Years	12.19%	10.41%	1.78%	8.56%	14,125	13,462	12,798

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	14.90%	12.13%	2.77%	8.99%	15,165	14,095	12,942
Last 1 Year	3.33%	3.16%	0.17%	-0.43%	10,333	10,316	9,957

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	14.08%	13.99%	0.09%	9.36%	14,283	14,254	12,739
Last 1 Year	4.61%	3.84%	0.78%	-0.43%	10,461	10,384	9,957

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	20.93%	21.35%	-0.42%	7.13%	16,510	16,663	11,992
Last 1 Year	18.65%	13.17%	5.48%	-0.43%	11,865	11,317	9,957

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen & 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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	1.70%	-1.18%	2.88%	4.89%	10,414	9,718	11,218
Last 1 Year	-7.73%	-7.60%	-0.13%	-0.43%	9,227	9,240	9,957

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	4.06%	2.90%	1.16%	1.63%	10,866	10,615	10,344
Last 1 Year	15.78%	3.37%	12.41%	-0.43%	11,578	10,337	9,957

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	12.37%	8.71%	3.66%	1.35%	12,273	11,579	10,239
Last 1 Year	20.61%	16.54%	4.07%	-0.43%	12,061	11,654	9,957

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	9.82%	8.76%	1.06%	0.54%	11,641	11,459	10,088
Last 1 Year	9.61%	12.78%	-3.17%	-0.43%	10,961	11,278	9,957

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Energy Opportunities Fund

	Kotak Energy Opportunities Fund	Nifty Energy TRI #	ALPHA	Nifty 50 TRI ##	Kotak Energy Opportunities Fund	Nifty Energy TRI #	Nifty 50 TRI ##
Since Inception	5.23%	12.25%	-7.02%	2.57%	10,667	11,575	10,327
Last 1 Year	5.16%	11.81%	-6.65%	-0.43%	10,516	11,181	9,957

Scheme Inception date is 25/04/2025. Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Active Momentum Fund

	Kotak Active Momentum Fund	Nifty 500 TRI	ALPHA	Nifty 50 TRI	Kotak Active Momentum Fund	Nifty 500 TRI	Nifty 50 TRI
Since Inception	11.87%	2.34%	9.53%	-1.80%	11,122	10,221	9,830
Last 6 Months	16.15%	4.56%	11.59%	-5.98%	10,805	10,227	9,702

Scheme Inception date is 20/08/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 20/08/2025. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Rural Opportunities Fund

	Kotak Rural Opportunities Fund	Nifty Rural Index TRI	ALPHA	Nifty 50 TRI	Kotak Rural Opportunities Fund	Nifty Rural Index TRI	Nifty 50 TRI
Since Inception	-1.42%	-2.46%	1.03%	-9.26%	9,904	9,834	9,376
Last 6 Months	0.92%	3.57%	-2.65%	-5.98%	10,046	10,178	9,702

Scheme Inception date is 27/11/2025. Mr. Arjun Khanna & Mr. Abhishek Bisen have been managing the fund since 27/11/2025. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Dividend Yield Fund

	Kotak Dividend Yield Fund	Nifty 500 TRI	ALPHA	Nifty 50 TRI	Kotak Dividend Yield Fund	Nifty 500 TRI	Nifty 50 TRI
Since Inception	-2.92%	6.80%	-9.72%	-4.78%	9,852	10,345	9,758
Last 6 Months	-2.97%	4.56%	-7.53%	-5.98%	9,852	10,227	9,702

Scheme Inception date is 27/01/2026. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/01/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 #	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index #	Nifty 50 TRI##
Since Inception	9.84%	9.71%	0.13%	11.33%	21,184	20,982	23,597
Last 1 Year	3.23%	1.15%	2.07%	-0.43%	10,323	10,115	9,957
Last 3 Years	9.36%	7.62%	1.74%	8.56%	13,083	12,466	12,798
Last 5 Years	8.84%	8.22%	0.62%	10.39%	15,280	14,850	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	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	6.87%	NA	NA	6.56%	39,922	NA	37,590
Last 1 Year	5.99%	7.31%	-1.32%	5.51%	10,599	10,731	10,551
Last 3 Years	7.01%	7.56%	-0.54%	6.56%	12,258	12,445	12,102
Last 5 Years	6.22%	6.52%	-0.31%	5.77%	13,525	13,721	13,242

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	8.96%	8.61%	0.35%	6.79%	27,537	26,515	21,718
Last 1 Year	6.06%	4.12%	1.94%	2.27%	10,606	10,412	10,227
Last 3 Years	9.47%	8.05%	1.42%	6.78%	13,122	12,617	12,176
Last 5 Years	9.58%	8.01%	1.57%	5.34%	15,806	14,705	12,971

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	17.38%	14.19%	3.19%	9.08%	15,806	14,609	12,821
Last 1 Year	20.12%	10.01%	10.12%	-0.43%	12,012	11,001	9,957

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Velechha 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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index #	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index #	Nifty 50 TRI##
Since Inception	11.77%	9.99%	1.78%	10.91%	36,952	30,605	33,717
Last 1 Year	4.94%	0.72%	4.22%	-0.43%	10,494	10,072	9,957
Last 3 Years	12.48%	7.94%	4.53%	8.56%	14,234	12,579	12,798
Last 5 Years	12.09%	8.91%	3.18%	10.39%	17,703	15,331	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 Conservative Index #	CRISIL 10 Year Gilt##
Since Inception	8.22%	8.27%	-0.05%	5.71%	59,983	60,607	35,209
Last 1 Year	2.69%	4.30%	-1.61%	2.27%	10,269	10,430	10,227
Last 3 Years	8.00%	7.86%	0.14%	6.78%	12,599	12,550	12,176
Last 5 Years	7.99%	7.11%	0.87%	5.34%	14,691	14,106	12,971

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	5.07%	5.20%	-0.14%	5.91%	14,518	14,660	15,419
Last 1 Year	5.25%	5.32%	-0.07%	5.51%	10,525	10,532	10,551
Last 3 Years	6.06%	6.16%	-0.10%	6.56%	11,931	11,965	12,102
Last 5 Years	5.56%	5.69%	-0.13%	5.77%	13,112	13,193	13,242

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.85%	6.97%	-0.12%	6.30%	45,165	46,306	40,191
Last 1 Year	6.27%	6.32%	-0.06%	5.51%	10,627	10,632	10,551
Last 3 Years	6.84%	6.92%	-0.08%	6.56%	12,199	12,225	12,102
Last 5 Years	6.13%	6.25%	-0.12%	5.77%	13,468	13,546	13,242

Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

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	7.16%	7.49%	-0.34%	6.43%	45,705	48,955	39,310
Last 1 Year	5.93%	6.47%	-0.55%	5.51%	10,593	10,647	10,551
Last 3 Years	6.75%	7.20%	-0.45%	6.56%	12,166	12,321	12,102
Last 5 Years	6.02%	6.47%	-0.45%	5.77%	13,398	13,685	13,242

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.05%	6.85%	0.19%	6.29%	48,077	46,123	40,867
Last 1 Year	6.20%	5.96%	0.24%	5.51%	10,620	10,596	10,551
Last 3 Years	7.23%	6.92%	0.31%	6.56%	12,331	12,225	12,102
Last 5 Years	6.49%	6.33%	0.15%	5.77%	13,697	13,598	13,242

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	7.13%	7.57%	-0.44%	6.60%	35,560	38,326	32,468
Last 1 Year	5.56%	6.14%	-0.58%	5.51%	10,556	10,614	10,551
Last 3 Years	6.73%	7.09%	-0.36%	6.56%	12,162	12,285	12,102
Last 5 Years	5.91%	6.24%	-0.33%	5.77%	13,330	13,536	13,242

Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.63%	7.68%	-0.05%	6.42%	40,028	40,398	32,369
Last 1 Year	5.01%	4.37%	0.64%	2.27%	10,501	10,437	10,227
Last 3 Years	7.25%	6.63%	0.62%	6.78%	12,339	12,127	12,176
Last 5 Years	6.25%	5.75%	0.50%	5.34%	13,547	13,231	12,971

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	7.29%	7.38%	-0.10%	6.39%	55,088	56,332	44,986
Last 1 Year	4.71%	4.90%	-0.19%	2.27%	10,471	10,490	10,227
Last 3 Years	6.80%	6.86%	-0.06%	6.78%	12,183	12,204	12,176
Last 5 Years	5.78%	5.93%	-0.15%	5.34%	13,247	13,343	12,971

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	7.37%	8.50%	-1.13%	6.34%	31,723	37,616	27,108
Last 1 Year	6.75%	7.13%	-0.38%	2.27%	10,675	10,713	10,227
Last 3 Years	7.58%	8.03%	-0.45%	6.78%	12,452	12,610	12,176
Last 5 Years	5.81%	7.27%	-1.46%	5.34%	13,270	14,212	12,971

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	7.85%	7.68%	0.16%	6.44%	39,514	38,438	31,131
Last 1 Year	4.99%	3.63%	1.36%	2.27%	10,499	10,363	10,227
Last 3 Years	7.14%	6.83%	0.32%	6.78%	12,303	12,193	12,176
Last 5 Years	6.02%	5.84%	0.18%	5.34%	13,399	13,285	12,971

Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	6.87%	6.54%	0.33%	6.26%	16,152	15,797	15,501
Last 1 Year	5.75%	4.90%	0.86%	2.27%	10,575	10,490	10,227
Last 3 Years	7.53%	6.86%	0.67%	6.78%	12,434	12,204	12,176
Last 5 Years	6.42%	5.93%	0.49%	5.34%	13,655	13,343	12,971

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	7.49%	7.89%	-0.40%	6.97%	24,423	25,584	23,019
Last 1 Year	6.51%	4.87%	1.64%	2.27%	10,651	10,487	10,227
Last 3 Years	7.99%	7.08%	0.91%	6.78%	12,596	12,281	12,176
Last 5 Years	6.52%	5.83%	0.69%	5.34%	13,721	13,281	12,971

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	7.28%	NA	NA	NA	69,508	NA	NA
Last 1 Year	5.35%	5.20%	0.15%	2.27%	10,535	10,520	10,227
Last 3 Years	7.17%	6.90%	0.27%	6.78%	12,312	12,219	12,176
Last 5 Years	6.24%	6.02%	0.22%	5.34%	13,538	13,398	12,971

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.59%	NA	NA	NA	97,357	NA	NA
Last 1 Year	1.36%	2.83%	-1.47%	2.27%	10,136	10,283	10,227
Last 3 Years	5.15%	6.97%	-1.82%	6.78%	11,627	12,243	12,176
Last 5 Years	4.87%	6.09%	-1.23%	5.34%	12,685	13,446	12,971

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	6.96%	6.11%	0.85%	5.66%	46,123	38,494	34,963
Last 1 Year	1.36%	2.83%	-1.47%	2.27%	10,136	10,283	10,227
Last 3 Years	5.15%	6.97%	-1.82%	6.78%	11,627	12,243	12,176
Last 5 Years	4.87%	6.09%	-1.23%	5.34%	12,685	13,446	12,971

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	8.10%	NA	NA	NA	80,024	NA	NA
Last 1 Year	3.65%	4.41%	-0.75%	2.27%	10,365	10,441	10,227
Last 3 Years	6.39%	7.18%	-0.79%	6.78%	12,044	12,313	12,176
Last 5 Years	5.47%	6.06%	-0.59%	5.34%	13,057	13,425	12,971

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	5.11%	5.94%	-0.83%	6.37%	11,264	11,479	11,590
Last 1 Year	1.75%	3.12%	-1.37%	2.27%	10,175	10,312	10,227

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Omni FOF

	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	Nifty 50 TRI ##
Since Inception	15.89%	13.31%	2.57%	14.48%	2,55,804	1,56,139	1,95,717
Last 1 Year	9.99%	11.14%	-1.16%	-0.43%	10,999	11,114	9,957
Last 3 Years	14.68%	12.96%	1.72%	8.56%	15,088	14,418	12,798
Last 5 Years	14.87%	11.86%	3.01%	10.39%	20,013	17,522	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	Domestic price of physical gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Domestic price of physical gold#	A.B: N.A
Since Inception	11.61%	13.24%	-1.63%	N.A	54,072	67,545	N.A
Last 1 Year	41.98%	45.10%	-3.12%	N.A	14,198	14,510	N.A
Last 3 Years	31.73%	33.86%	-2.13%	N.A	22,876	24,003	N.A
Last 5 Years	22.17%	24.07%	-1.90%	N.A	27,240	29,428	N.A

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	Domestic Prices of physical Silver #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Domestic Prices of physical Silver #	AB:NA
Since Inception	36.78%	39.73%	-2.95%	N.A	28,440	30,536	N.A
Last 1 Year	91.53%	98.16%	-6.63%	N.A	19,153	19,816	N.A
Last 3 Years	40.69%	43.63%	-2.94%	N.A	27,876	29,659	N.A

Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Income Plus Arbitrage Omni FOF

	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	CRISIL 10 Year Gilt ##
Since Inception	7.59%	6.98%	0.61%	7.06%	13,113	12,838	12,873
Last 1 Year	5.63%	4.32%	1.32%	2.27%	10,563	10,432	10,227
Last 3 Years	7.61%	6.80%	0.81%	6.78%	12,463	12,185	12,176

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Silver Passive FOF

	Kotak Gold Silver Passive FOF	Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%) #	ALPHA	AB:NA	Kotak Gold Silver Passive FOF	Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%) #	AB:NA
Since Inception	56.19%	50.68%	5.51%	N.A	14,249	13,832	N.A
Last 6 Months	-38.04%	-48.09%	10.05%	N.A	18,103	7,602	N.A

Scheme Inception date is 28/10/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 28/10/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Overseas Equity Omni FOF

	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	7.42%	9.24%	-1.83%	10.13%	38,533	52,961	61,710
Last 1 Year	46.64%	48.61%	-1.97%	-0.43%	14,664	14,861	9,957
Last 3 Years	22.72%	25.35%	-2.63%	8.56%	18,494	19,710	12,798
Last 5 Years	11.36%	13.52%	-2.16%	10.39%	17,135	18,862	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Overseas Equity Omni FOF

	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	3.20%	7.54%	-4.34%	N.A	11,924	15,009	N.A
Last 1 Year	10.84%	13.44%	-2.60%	N.A	11,084	11,344	N.A
Last 3 Years	8.76%	13.46%	-4.70%	N.A	12,866	14,610	N.A
Last 5 Years	3.09%	7.11%	-4.02%	N.A	11,644	14,101	N.A

Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Different plans have different expense structure. **The performance details provided herein are of 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak US Specific Equity Passive FOF

	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	19.50%	21.14%	-1.64%	11.07%	26,607	28,673	17,803
Last 1 Year	29.98%	33.60%	-3.63%	-0.43%	12,998	13,360	9,957
Last 3 Years	26.98%	28.63%	-1.65%	8.56%	20,486	21,295	12,798
Last 5 Years	18.83%	20.30%	-1.46%	10.39%	23,721	25,221	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Overseas Equity Omni FOF

	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	7.49%	16.34%	-8.85%	10.37%	14,357	21,335	16,389
Last 1 Year	25.95%	33.01%	-7.06%	-0.43%	12,595	13,301	9,957
Last 3 Years	19.68%	24.28%	-4.60%	8.56%	17,153	19,208	12,798
Last 5 Years	7.49%	16.48%	-8.98%	10.39%	14,357	21,458	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	11.01%	11.66%	-0.65%	11.50%	56,013	61,694	60,311
Last 1 Year	-0.43%	-0.43%	0.00%	-2.76%	9,957	9,957	9,724
Last 3 Years	8.52%	8.56%	-0.04%	6.75%	12,784	12,798	12,168
Last 5 Years	10.29%	10.39%	-0.10%	9.53%	16,328	16,405	15,771

Scheme Inception date is 02/02/2010. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	9.87%	10.76%	-0.90%	10.91%	55,232	64,002	65,576
Last 1 Year	-2.93%	-2.76%	-0.17%	-0.43%	9,707	9,724	9,957
Last 3 Years	6.54%	6.75%	-0.21%	8.56%	12,094	12,168	12,798
Last 5 Years	9.25%	9.53%	-0.27%	10.39%	15,574	15,771	16,405

Scheme Inception date is 06/06/2008. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	5.86%	7.12%	-1.26%	9.36%	29,046	36,286	53,472
Last 1 Year	22.35%	23.04%	-0.69%	-0.43%	12,235	12,304	9,957
Last 3 Years	22.09%	22.73%	-0.64%	8.56%	18,209	18,497	12,798
Last 5 Years	28.47%	29.23%	-0.76%	10.39%	35,044	36,094	16,405

Scheme Inception date is 08/11/2007. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026..

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

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	10.38%	10.74%	-0.36%	10.73%	31,634	32,853	32,825
Last 1 Year	2.85%	3.06%	-0.21%	-0.43%	10,285	10,306	9,957
Last 3 Years	8.50%	8.71%	-0.21%	8.56%	12,776	12,849	12,798
Last 5 Years	11.20%	11.45%	-0.26%	10.39%	17,011	17,209	16,405

Scheme Inception date is 04/12/2014. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	13.75%	14.31%	-0.56%	12.48%	39,543	41,660	35,053
Last 1 Year	-3.05%	-2.95%	-0.10%	-0.43%	9,695	9,705	9,957
Last 3 Years	7.54%	7.72%	-0.18%	8.56%	12,441	12,502	12,798
Last 5 Years	9.83%	10.03%	-0.20%	10.39%	15,989	16,136	16,405

Scheme Inception date is 02/12/2015. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	5.63%	5.81%	-0.18%	10.83%	13,452	13,577	17,454
Last 1 Year	-10.96%	-11.16%	0.20%	-0.43%	8,904	8,884	9,957
Last 3 Years	2.99%	3.03%	-0.04%	8.56%	10,924	10,937	12,798
Last 5 Years	2.14%	2.22%	-0.08%	10.39%	11,118	11,160	16,405

Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	10.27%	12.10%	-1.83%	9.52%	15,692	16,927	15,204
Last 1 Year	3.79%	4.38%	-0.59%	-0.43%	10,379	10,438	9,957
Last 3 Years	16.49%	17.51%	-1.02%	8.56%	15,816	16,235	12,798

Scheme Inception date is 22/12/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 ETF

	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	19.54%	19.96%	-0.42%	9.53%	22,356	22,713	15,070
Last 1 Year	12.18%	12.39%	-0.21%	-0.43%	11,218	11,239	9,957
Last 3 Years	19.19%	19.41%	-0.22%	8.56%	16,942	17,034	12,798

Scheme Inception date is 28/1/2022. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 28/1/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	13.25%	13.45%	-0.20%	9.61%	17,203	17,333	14,918
Last 1 Year	4.03%	4.08%	-0.05%	-0.43%	10,403	10,408	9,957
Last 3 Years	11.96%	12.10%	-0.14%	8.56%	14,039	14,093	12,798

Scheme Inception date is 23/3/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati has been managing the fund since 23/3/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Consumption ETF

	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	13.71%	13.97%	-0.27%	10.79%	16,740	16,897	15,083
Last 1 Year	3.75%	3.84%	-0.09%	-0.43%	10,375	10,384	9,957
Last 3 Years	13.80%	13.95%	-0.15%	8.56%	14,744	14,800	12,798

Scheme Inception date is 28/7/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 28/7/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	15.26%	15.70%	-0.44%	10.09%	17,619	17,889	14,674
Last 1 Year	16.08%	16.54%	-0.46%	-0.43%	11,608	11,654	9,957
Last 3 Years	14.57%	15.01%	-0.44%	8.56%	15,046	15,219	12,798

Scheme Inception date is 5/8/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 5/8/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MSCI India ETF

	Kotak MSCI India ETF	MSCI India Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak MSCI India ETF	MSCI India Index TRI#	Nifty 50 TRI ##
Since Inception	8.48%	7.31%	1.17%	5.65%	11,247	11,073	10,826
Last 1 Year	2.79%	1.72%	1.07%	-0.43%	10,279	10,172	9,957

Scheme Inception date is 19/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 19/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight ETF

	Kotak Nifty 100 Equal Weight ETF	Nifty100 Equal Weight TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight ETF	Nifty100 Equal Weight TRI#	Nifty 50 TRI ##
Since Inception	15.18%	15.62%	-0.43%	6.95%	12,241	12,307	11,008
Last 1 Year	9.61%	9.94%	-0.34%	-0.43%	10,961	10,994	9,957

Scheme Inception date is 24/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 24/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 ETF

	Kotak Nifty Midcap 150 ETF	Nifty Midcap 150 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 ETF	Nifty Midcap 150 TRI#	Nifty 50 TRI ##
Since Inception	15.96%	15.42%	0.54%	4.60%	12,234	12,157	10,632
Last 1 Year	8.86%	9.01%	-0.15%	-0.43%	10,886	10,901	9,957

Scheme Inception date is 21/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty200 Quality 30 ETF

	Kotak Nifty200 Quality 30 ETF	Nifty200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty200 Quality 30 ETF	Nifty200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	0.78%	1.02%	-0.23%	-1.48%	10,082	10,106	9,845
Last 1 Year	3.59%	3.80%	-0.21%	-0.43%	10,359	10,380	9,957

Scheme Inception date is 14/07/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty200 Momentum 30 ETF

	Kotak Nifty 200 Momentum 30 ETF	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 ETF	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	-2.28%	-1.42%	-0.85%	-3.28%	9,817	9,885	9,735
Last 6 Months	2.03%	2.77%	-0.74%	-5.98%	10,101	10,138	9,702

Scheme Inception date is 10/10/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 10/10/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Chemicals ETF

	Kotak Nifty Chemicals ETF	Nifty Chemicals Index TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Chemicals ETF	Nifty Chemicals Index TRI	Nifty 50 TRI ##
Since Inception	3.42%	3.79%	-0.37%	-7.00%	10,244	10,271	9,499
Last 6 Months	16.87%	17.18%	-0.31%	-5.98%	10,841	10,857	9,702

Scheme Inception date is 12/11/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 12/11/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 ETF

	Kotak Nifty Next 50 ETF	Nifty Next 50 TRI	ALPHA	Nifty 50 TRI	Kotak Nifty Next 50 ETF	Nifty Next 50 TRI	Nifty 50 TRI
Since Inception	8.47%	8.73%	-0.26%	-10.63%	10,476	10,490	9,403
Last 6 Months	18.31%	18.62%	-0.31%	-5.98%	10,913	10,928	9,702

Scheme Inception date is 07/01/2026. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 07/01/2026, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	Domestic Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold ETF	Domestic Price of Physical Gold#	A.B: N.A
Since Inception	14.63%	15.74%	-1.12%	N.A	1,34,254	1,61,443	N.A
Last 1 Year	43.53%	45.10%	-1.57%	N.A	14,353	14,510	N.A
Last 3 Years	32.49%	33.86%	-1.37%	N.A	23,273	24,003	N.A
Last 5 Years	22.93%	24.07%	-1.13%	N.A	28,105	29,428	N.A

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	Domestic Prices of physical Silver#	ALPHA	A.B: N.A	Kotak Silver ETF	Domestic Prices of physical Silver#	A.B: N.A
Since Inception	36.64%	38.85%	-2.21%	N.A	31,190	33,069	N.A
Last 1 Year	94.95%	98.16%	-3.21%	N.A	19,495	19,816	N.A
Last 3 Year	41.99%	43.63%	-1.64%	N.A	28,653	29,659	N.A

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	5.98%	6.23%	-0.25%	6.59%	12,268	12,370	12,516
Last 1 Year	5.11%	5.32%	-0.20%	5.51%	10,511	10,532	10,551
Last 3 Years	5.93%	6.16%	-0.23%	6.56%	11,888	11,965	12,102

Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023. Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	14.77%	15.69%	-0.92%	10.52%	21,026	21,949	17,157
Last 1 Year	10.14%	10.89%	-0.74%	-0.43%	11,014	11,089	9,957
Last 3 Years	17.63%	18.56%	-0.93%	8.56%	16,282	16,672	12,798
Last 5 Years	13.51%	14.31%	-0.80%	10.39%	18,857	19,535	16,405

Scheme Inception date is 10/03/2021. Mr. Satish Dondapati has been managing the fund since 10/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	9.56%	10.24%	-0.68%	9.37%	15,947	16,459	15,807
Last 1 Year	-0.80%	-0.43%	-0.37%	-2.76%	9,920	9,957	9,724
Last 3 Years	7.95%	8.56%	-0.61%	6.75%	12,582	12,798	12,168
Last 5 Years	9.73%	10.39%	-0.67%	9.53%	15,914	16,405	15,771

Scheme Inception date is 21/06/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	27.06%	29.46%	-2.41%	11.71%	22,089	23,505	14,425
Last 1 Year	10.60%	12.04%	-1.44%	-0.43%	11,060	11,204	9,957
Last 3 Years	21.23%	23.04%	-1.81%	8.56%	17,828	18,638	12,798

Scheme Inception date is 10/4/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	12.34%	13.69%	-1.35%	10.18%	14,390	14,939	13,545
Last 1 Year	0.77%	1.85%	-1.08%	-0.43%	10,077	10,185	9,957
Last 3 Years	10.88%	12.06%	-1.18%	8.56%	13,636	14,075	12,798

Scheme Inception date is 15/6/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	19.20%	20.95%	-1.75%	9.21%	16,831	17,576	12,985
Last 1 Year	12.08%	13.41%	-1.33%	-0.43%	11,208	11,341	9,957

Scheme Inception date is 14/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023, Mr. Jeetu Valechha Sonar have been managing since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	10.04%	11.15%	-1.11%	9.57%	13,230	13,624	13,065
Last 1 Year	-2.63%	-1.86%	-0.76%	-0.43%	9,737	9,814	9,957

Scheme Inception date is 28/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023 Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	4.53%	5.73%	-1.20%	3.41%	10,999	11,272	10,746
Last 1 Year	3.03%	4.08%	-1.05%	-0.43%	10,303	10,408	9,957

Scheme Inception date is 07/06/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	-3.55%	-2.45%	-1.10%	0.06%	9,302	9,516	10,011
Last 1 Year	9.65%	10.89%	-1.24%	-0.43%	10,965	11,089	9,957

Scheme Inception date is 31/07/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	5.04%	6.28%	-1.23%	0.82%	11,010	11,265	10,161
Last 1 Year	11.17%	12.39%	-1.22%	-0.43%	11,117	11,239	9,957

Scheme Inception date is 16/08/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	-9.01%	-7.86%	-1.15%	-2.13%	8,396	8,593	9,609
Last 1 Year	-14.55%	-13.47%	-1.08%	-0.43%	8,545	8,653	9,957

Scheme Inception date is 23/09/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

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	-3.36%	-1.93%	-1.43%	-0.19%	9,400	9,653	9,965
Last 1 Year	2.07%	3.27%	-1.20%	-0.43%	10,207	10,327	9,957

Scheme Inception date is 08/10/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	8.05%	9.62%	-1.57%	2.95%	11,321	11,585	10,477
Last 1 Year	7.77%	8.90%	-1.13%	-0.43%	10,777	10,890	9,957

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	7.33%	8.50%	-1.17%	2.95%	11,200	11,397	10,477
Last 1 Year	8.93%	9.94%	-1.01%	-0.43%	10,893	10,994	9,957

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	10.14%	11.17%	-1.02%	5.83%	11,567	11,729	10,891
Last 1 Year	4.28%	5.19%	-0.90%	-0.43%	10,428	10,519	9,957

Scheme Inception date is 27/01/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex Index Fund

	Kotak BSE Sensex Index Fund	BSE Sensex TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Sensex Index Fund	BSE Sensex TRI#	Nifty 50 TRI ##
Since Inception	2.76%	3.17%	-0.41%	5.54%	10,403	10,463	10,813
Last 1 Year	-3.25%	-2.76%	-0.50%	-0.43%	9,675	9,724	9,957

Scheme Inception date is 17/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Commodities Index Fund

	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI#	Nifty 50 TRI ##
Since Inception	16.06%	17.49%	-1.43%	7.46%	12,303	12,515	11,054
Last 1 Year	12.98%	14.10%	-1.13%	-0.43%	11,298	11,410	9,957

Scheme Inception date is 10/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Index Fund

	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI#	Nifty 50 TRI ##
Since Inception	13.05%	15.42%	-2.37%	4.60%	11,818	12,157	10,632
Last 1 Year	7.93%	9.01%	-1.08%	-0.43%	10,793	10,901	9,957

Scheme Inception date is 21/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Top 10 Equal Weight Index Fund

	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI#	Nifty 50 TRI ##
Since Inception	-7.09%	-6.17%	-0.93%	1.61%	9,116	9,231	10,202
Last 1 Year	-8.30%	-7.36%	-0.93%	-0.43%	9,170	9,264	9,957

Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Quality 30 Index Fund

	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	0.24%	1.02%	-0.78%	-1.48%	10,025	10,106	9,845
Last 1 Year	3.07%	3.80%	-0.73%	-0.43%	10,307	10,380	9,957

Scheme Inception date is 14/07/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Index Fund

	Kotak Nifty Alpha 50 Index Fund	Nifty Alpha 50 TRI	ALPHA	Nifty 50 TRI	Kotak Nifty Alpha 50 Index Fund	Nifty Alpha 50 TRI	Nifty 50 TRI
Since Inception	4.92%	6.78%	-1.86%	-1.51%	10,466	10,642	9,857
Last 6 Months	22.01%	23.70%	-1.69%	-5.98%	11,097	11,182	9,702

Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 500 Momentum 50 Index Fund

	Kotak Nifty 500 Momentum 50 Index Fund	Nifty 500 Momentum 50 Index TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty 500 Momentum 50 Index Fund	Nifty 500 Momentum 50 Index TRI	Nifty 50 TRI ##
Since Inception	0.63%	1.90%	-1.27%	-8.01%	10,040	10,121	9,491
Last 6 Months	9.67%	10.79%	-1.12%	-5.98%	10,482	10,538	9,702

Scheme Inception date is 11/12/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 11/12/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	6.21%	6.75%	-0.54%	6.07%	13,090	13,391	13,011
Last 1 Year	5.81%	6.16%	-0.34%	2.27%	10,581	10,616	10,227
Last 3 Years	7.34%	7.76%	-0.42%	6.78%	12,371	12,516	12,176

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.83%	7.38%	-0.54%	6.07%	13,437	13,746	13,011
Last 1 Year	4.14%	4.62%	-0.47%	2.27%	10,414	10,462	10,227
Last 3 Years	7.54%	7.94%	-0.40%	6.78%	12,440	12,578	12,176

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	7.41%	7.93%	-0.52%	7.36%	13,126	13,369	13,102
Last 1 Year	5.04%	5.29%	-0.25%	2.27%	10,504	10,529	10,227
Last 3 Years	7.29%	7.63%	-0.34%	6.78%	12,351	12,470	12,176

Scheme Inception date is 13/10/2022. Mr. Abhishek Bisen has been managing the fund since 13/10/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	6.89%	7.40%	-0.51%	7.11%	12,716	12,937	12,813
Last 1 Year	5.37%	5.84%	-0.47%	2.27%	10,537	10,584	10,227
Last 3 Year	6.89%	7.42%	-0.53%	6.78%	12,215	12,399	12,176

Scheme Inception date is 22/12/2022. Mr. Abhishek Bisen has been managing the fund since 22/12/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.73%	8.21%	-0.48%	7.18%	12,937	13,137	12,710
Last 1 Year	4.33%	4.52%	-0.18%	2.27%	10,433	10,452	10,227
Last 3 Year	7.30%	7.82%	-0.52%	6.78%	12,356	12,538	12,176

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen have been managing the fund since 15/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty G-Sec July 2033 Index Fund

	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	8.07%	8.67%	-0.59%	7.26%	12,434	12,626	12,174
Last 1 Year	4.78%	5.43%	-0.66%	2.27%	10,478	10,543	10,227

Scheme Inception date is 11/10/2023. Mr. Abhishek Bisen have been managing the fund since 11/10/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

	Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	CRISIL 10 Year Gilt Index ##
Since Inception	7.55%	7.87%	-0.32%	5.45%	11,467	11,531	11,048
Last 1 Year	5.87%	6.18%	-0.31%	2.27%	10,587	10,618	10,227

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen have been managing the fund since 13/09/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund

	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	7.31%	7.81%	-0.50%	4.77%	11,076	11,152	10,698
Last 1 Year	6.17%	6.66%	-0.49%	2.27%	10,617	10,666	10,227

Scheme Inception date is 17/02/2025. Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 Financial Services 3-6 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index #	ALPHA	CRISIL 10 Year Gilt Index ##	CRISIL-IBX Financial Services 3-6 Months Debt Index	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	6.84%	7.17%	-0.33%	4.64%	10,971	11,019	10,656
Last 1 Year	6.43%	6.80%	-0.37%	2.27%	10,643	10,680	10,227

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 AAA Bond Financial Services Mar 2028 Index Fund

	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.62%	5.91%	-0.29%	2.05%	10,597	10,628	10,218
Last 1 Year	5.57%	5.85%	-0.28%	2.27%	10,557	10,585	10,227

Scheme Inception date is 09/07/2025. Mr. Abhishek Bisen have been managing the fund since 09/07/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 Financial Services 9 to 12 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	CRISIL 10 Year Gilt Index ##
Since Inception	6.09%	6.41%	-0.32%	2.46%	10,517	10,544	10,209
Last 6 Months	6.70%	6.98%	-0.28%	4.14%	10,334	10,348	10,206

Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 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 ELSS Tax Saver Fund (Nov. 23,'05), Kotak Large & Midcap 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).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak MNC Fund	Nifty MNC Index TRI	20.61	16.54	NA	NA	NA	NA
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	16.19	15.78	18.76	19.90	NA	NA
Kotak Large & Midcap Fund	(Tier 1): Nifty Large Midcap 250 TRI	4.42	5.27	13.93	14.44	14.01	14.48
	(Tier 2): Nifty 200 TRI		3.16		11.67		12.09
Kotak Quant Fund	Nifty 200 TRI	3.33	3.16	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	1.77	3.37	11.04	12.29	12.00	12.53
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	1.57	3.37	12.29	12.29	11.55	12.53
	(Tier 2): Nifty 200 TRI		3.16		11.67		12.09

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

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.

**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 KAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	8.69	9.59	18.35	16.11	15.07	14.72
Kotak Business Cycle Fund	Nifty 500 TRI	6.46	3.37	15.04	12.29	NA	NA
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	2.11	5.19	11.78	17.13	12.45	15.27
	(Tier 2): Nifty Smallcap 100 TRI		8.39		19.05		13.83

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 82 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 (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Omni FOF (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Feb. 02, '21), Kotak Multicap Fund (Sep. 29, '21), Kotak Nifty Alpha 50 ETF (Dec. 22, '21), Kotak Nifty 50 Index Fund (Jun. 21, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Business Cycle Fund (Sep. 28, '22), Kotak Income Plus Arbitrage Omni FOF (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 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Dividend Yield Fund (Jan. 27, '26), Kotak Services Fund (Feb. 25, '26), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26), Kotak Multi Factor Passive FOF (Mar. 20, '26), Kotak Multi Asset Active FOF (Apr. 27, '26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17, '26) & Kotak Nifty Private Bank ETF (Jul. 17, '26).

Business Experience

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Silver ETF	Domestic Prices of physical Silver	94.95	98.16	41.99	43.63	NA	NA
	Kotak Silver ETF FOF	Domestic Prices of physical Silver	91.53	98.16	40.69	43.63	NA	NA
	Kotak Gold ETF	Domestic Price of Physical Gold	43.53	45.10	32.49	33.86	22.93	24.07
Bottom 3	Kotak Technology Fund	BSE Teck Index TRI	-7.73	-7.60	NA	NA	NA	NA
	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	-8.30	-7.36	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-14.55	-13.47	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical 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 Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF -Growth, *Name of the Benchmark - Domestic Price of Physical Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck Index TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI, Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar has been managing the fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.



Name: Mr. Deepak Agrawal
Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	6.75	7.13	7.58	8.03	5.81	7.27
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	6.51	4.87	7.99	7.08	6.52	5.83
	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.27	6.32	6.84	6.92	6.13	6.25
Bottom 3	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.01	4.37	7.25	6.63	6.25	5.75
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	4.99	3.63	7.14	6.83	6.02	5.84
	Kotak Bond Short Term Fund	NIFTY Short Duration Debt Index A-II	4.71	4.90	6.80	6.86	5.78	5.93

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025
Kotak 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 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 Dynamic Bond Fund - Growth, *Name of the Benchmark - NIFTY Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
Kotak Bond Short Term Fund - Growth, *Name of the Benchmark - Nifty Short Duration Debt Index A-II, 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



Name: Mr. Devender Singhal
Mr. Devender Singhal 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 Multi Asset Omni FOF (Aug., 09, '04), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multicap Fund (Sep. 29'21), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23), Kotak Special Opportunities Fund (Jun. 29, '24) & Kotak Multi Asset Active FOF (Apr. 27, '26).
Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and 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 Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	20.12	10.01	NA	NA	NA	NA
	Kotak Special Opportunities Fund	Nifty 500 TRI	15.78	3.37	NA	NA	NA	NA
	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	9.99	11.14	14.68	12.96	14.87	11.86
Bottom 3	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI	8.41	4.46	17.22	14.20	NA	NA
	Kotak Equity Savings Fund	NIFTY Equity Savings TRI	6.06	4.12	9.47	8.05	9.58	8.01
	Kotak Consumption Fund	Nifty India Consumption Index TRI	4.61	3.84	NA	NA	NA	NA

Kotak Multi Asset Allocation Fund, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023
Kotak Special Opportunities Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024
Kotak Multi Asset Omni FOF, *Name of the Benchmark - 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver, 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 Multicap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TRI, Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.
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 Consumption Fund - Growth, *Name of the Benchmark - Nifty India Consumption Index TRI, Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023



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 (Jul 16, '19), Kotak Contra Fund - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Debt Hybrid Fund (Sep. 03' 24) & Kotak Dividend Yield Fund (Jan. 27, '26).
Business Experience
Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team. Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Focused Fund	(Tier 1): Nifty 500 TRI	9.79	3.37	14.78	12.29	12.94	12.53
	(Tier 2): Nifty 200 TRI		3.16		11.67		12.09
Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	7.39	0.75	12.19	10.41	NA	NA
Kotak Contra Fund	(Tier 1): Nifty 500 TRI	3.57	3.37	15.41	12.29	14.77	12.53
	(Tier 2): Nifty 100 TRI		1.54		10.23		10.92
Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	2.69	4.30	8.00	7.86	7.99	7.11
Kotak Technology Fund	BSE Teck TRI	-7.73	-7.60	NA	NA	NA	NA

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 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 Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.
Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.
Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024



Name: Mr. Arjun Khanna
Mr. Arjun Khanna 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 International REIT Overseas Equity Omni FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Overseas Equity Omni FOF - Growth (Sep. 26, '07), Kotak US Specific Equity Passive FOF (Feb. 02 '21), Kotak Global Innovation Overseas Equity Omni FOF (Jul. 29, '21), Kotak Rural Opportunities Fund (Nov. 27, '25) & Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26).
Business Experience
Mr. Arjun Khanna has over 15 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jamnalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Global Emerging Market Overseas FOF	MSCI Emerging Market Index TRI	46.64	48.61	22.72	25.35	11.36	13.52
Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI	29.98	33.60	26.98	28.63	18.83	20.30
Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI	25.95	33.01	19.68	24.28	7.49	16.48
Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI	10.84	13.44	8.76	13.46	3.09	7.11

Kotak Global Emerging Market Overseas FOF - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.
Kotak US Specific Equity Passive FOF - Growth, *Name of the Benchmark - NASDAQ 100 Index TRI, Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021.
Kotak Global Innovation Overseas Equity Omni FOF - Growth, *Name of the Benchmark - MSCI All Country World Index TRI, Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.
Kotak International REIT Overseas Equity Omni FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.



Name: Mr. Satish Dondapati
Mr. Satish Dondapati manages 43 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22 '21), Kotak Nifty Midcap 50 ETF (Jan. 28 '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23 '22), Kotak Nifty India Consumption ETF (Jul. 28 '22), Kotak Nifty MNC ETF (Aug. 05 '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06 '08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10 '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty 500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Nifty 200 Value 30 Index Fund (Feb. 5, '26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17, '26) & Kotak Nifty Private Bank ETF (Jul. 17, '26).
Business Experience
Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	22.35	23.04	22.09	22.73	28.47	29.23
	Kotak Nifty MNC ETF	Nifty MNC TRI	16.08	16.54	14.57	15.01	NA	NA
	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	12.98	14.10	NA	NA	NA	NA
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index	-8.30	-7.36	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-10.96	-11.16	2.99	3.03	2.14	2.22
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-14.55	-13.47	NA	NA	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark -Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.
Kotak Nifty MNC ETF - Growth, *Name of the Benchmark - Nifty MNC TRI. Scheme Inception date is 5/8/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 5/8/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026
Kotak Nifty Commodities Index Fund, *Name of the Benchmark - Nifty Commodities TRI. Scheme Inception date is 10/03/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 10/03/2025 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.
Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI, Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.
Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.
Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.



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 (Sep. 29, '05) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).
Business Experience
Mr. Hiten Shah, is a MMS in Finance with over 15 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	20.12	10.01	NA	NA	NA	NA
Kotak Equity Savings Fund	Nifty Equity Savings TRI	6.06	4.12	9.47	8.05	9.58	8.01
Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI	5.99	7.31	7.01	7.56	6.22	6.52
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index	3.23	1.15	9.36	7.62	8.84	8.22

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023
Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage TRI, Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/11/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

**Name: Mr. Jeetu Valechha Sonar**

Mr. Jeetu Valechha Sonar manages 48 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 Fund (Mar. 25, '11), Kotak Gold ETF (Jul. 27, '07), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak BSE Sensex ETF (Jun. 06'08), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty IT ETF (Mar. 02, '21), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17, '26) & Kotak Nifty Private Bank ETF (Jul. 17, '26).

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 Silver ETF	Domestic Prices of physical Silver	94.95	98.16	41.99	43.63	NA	NA
Kotak Silver ETF Fund of Fund	Domestic Prices of physical Silver	91.53	98.16	40.69	43.63	NA	NA
Kotak Gold ETF	Domestic Price of Physical Gold	43.53	45.10	32.49	33.86	22.93	24.07
Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index	-8.30	-7.36	NA	NA	NA	NA
Kotak Nifty IT ETF	Nifty IT TRI	-10.96	-11.16	2.99	3.03	2.14	2.22
Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-14.55	-13.47	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical 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 Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, *Name of the Benchmark - Domestic Price of Physical 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 Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI, Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark -Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & an FMP of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & A 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 Kotak AMC.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Money Market Fund	CRISIL Money Market A-I Index	6.20	5.96	7.23	6.92	6.49	6.33
Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	5.93	6.47	6.75	7.20	6.02	6.47
Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	5.75	4.90	7.53	6.86	6.42	5.93
Kotak FMP Series 304 - (3119D)	Nifty G-Sec July 2031 Index	5.28	5.46	8.15	8.25	NA	NA
Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.01	4.37	7.25	6.63	6.25	5.75

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, 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

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 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 304 - (3119D) - Growth *Name of the Benchmark - NIFTY G-Sec July 2031 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

**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 KAMAC, 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 Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI	9.61	12.78	NA	NA	NA	NA
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	6.23	4.73	15.09	16.54	18.56	17.42

Kotak Transportation & Logistics Fund - Growth, *Name of the Benchmark - Nifty Transportation & Logistics Index TRI, Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen has been managing the fund since 16/12/2024.

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - Nifty Infrastructure TRI, Scheme Inception date is 25/02/2008. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

**Name: Mr. Atul Bhole**

Mr. Atul Bhole manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Midcap Fund (Mar. 30, '07), Kotak Aggressive Hybrid Fund (Nov. 25, '99).

Business Experience

Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KAMAC, 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	(Tier 1): Nifty Midcap 150 TRI	7.19	9.01	18.61	18.53	16.60	17.91
	(Tier 2): Nifty Midcap 100 TRI		10.29		19.27		18.57
Kotak Aggressive Hybrid Fund	Nifty 50 Hybrid Composite Debt 65:35 Index	4.94	0.72	12.48	7.94	12.09	8.91

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, 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 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 Large Cap Fund (Dec. 29, '98), Kotak Balanced Advantage Fund (Aug. 3, '18),Kotak Quant Fund (Aug. 2, '23), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Services Fund (Feb. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).
Business Experience
Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMACC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a self-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Quant Fund	Nifty 200 TRI	3.33	3.16	NA	NA	NA	NA
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index	3.23	1.15	9.36	7.62	8.84	8.22
Kotak Large Cap Fund	(Tier 1): Nifty 100 TRI	0.73	1.54	10.71	10.23	10.59	10.92
	(Tier 2): Nifty 50 TRI		-0.43		8.56		10.39

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI , Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024
Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index. 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.



Name: Mr. Mandar Pawar
Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak ESG Exclusionary Strategy Fund (Dec. 11, '20) & Kotak Energy Opportunities Fund (Apr. 25, '25).
Business Experience
Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Energy Opportunities Fund	Nifty Energy TRI	5.16	11.81	NA	NA	NA	NA
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	0.14	5.42	9.36	12.45	7.77	10.79

Kotak Energy Opportunities Fund - Growth, *Name of the Benchmark - Nifty Energy TRI, Scheme Inception date is 25/04/2025. Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025
Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024



Name: Mr. Dhananjay Tikariha
Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Healthcare Fund (Dec. 11, '23) & Kotak MNC Fund (Oct. 28, '24).
Business Experience
Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak MNC Fund	Nifty MNC Index TRI			20.61		16.54	
Kotak Healthcare Fund	Nifty Healthcare Index TRI			18.65		13.17	

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.
Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023



Name: Mr. Sunil Pandey
Mr. Sunil Pandey manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).
Business Experience
Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.27	6.32	6.84	6.92	6.13	6.25
Kotak Overnight Fund	NIFTY 1D Rate Index	5.25	5.32	6.06	6.16	5.56	5.69

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 & MrSunil Pandey has been managing the fund since 01/06/2025



Name: Mr. Dharmesh Thakar
Mr. Dharmesh Thakar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08)
Business Experience
Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	5.56	6.14	6.73	7.09	5.91	6.24
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	5.35	5.20	7.17	6.90	6.24	6.02

Kotak Low Duration Fund, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025.
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 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Medium Term Fund (Mar. 21, '14) & Kotak Credit Risk Fund (May. 11, '10)
Business Experience
Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Credit Risk Fund - Growth	CRISIL Credit Risk Debt B-II Index	6.75	7.13	7.58	8.03	5.81	7.27
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	6.51	4.87	7.99	7.08	6.52	5.83

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Scheme Performances as on July 31, 2026 (unless otherwise specified)

Kotak Large Cap Fund

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	14.09%	12.74%	1.34%	12.30%	1.79%	12.16%	59,930	51,026	48,362	47,563
Last 1 Year	1.85%	1.54%	0.31%	-0.43%	2.28%	-2.76%	10,185	10,154	9,957	9,724
Last 3 Years	11.98%	10.23%	1.75%	8.56%	3.42%	6.75%	14,046	13,397	12,798	12,168
Last 5 Years	11.91%	10.92%	0.99%	10.39%	1.52%	9.53%	17,567	16,800	16,405	15,771

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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	15.74	13.66	2.09	13.26	2.48	12.30	72,903	56,928	54,291	48,362
Last 1 Year	2.43	3.37	-0.95	3.16	-0.73	-0.43	10,243	10,337	10,316	9,957
Last 3 Years	13.25	12.29	0.96	11.67	1.58	8.56	14,531	14,163	13,931	12,798
Last 5 Years	12.54	12.53	0.01	12.09	0.45	10.39	18,064	18,055	17,707	16,405

Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
 Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	17.23%	12.54%	4.69%	8.11%	21,583	17,713	14,586
Last 1 Year	9.68%	4.46%	5.22%	-0.43%	10,968	10,446	9,957
Last 3 Years	18.68%	14.20%	4.49%	8.56%	16,725	14,897	12,798

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	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	16.66%	15.61%	1.05%	13.26%	3.40%	12.30%	81,132	71,777	54,291	48,362
Last 1 Year	5.50%	5.27%	0.23%	3.16%	2.34%	-0.43%	10,550	10,527	10,316	9,957
Last 3 Years	15.16%	14.44%	0.72%	11.67%	3.48%	8.56%	15,277	14,993	13,931	12,798
Last 5 Years	15.30%	14.48%	0.82%	12.09%	3.21%	10.39%	20,397	19,680	17,707	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	20.26%	18.26%	2.00%	16.91%	3.35%	12.30%	1,22,666	97,675	83,519	48,362
Last 1 Year	8.28%	9.01%	-0.73%	10.29%	-2.01%	-0.43%	10,828	10,901	11,029	9,957
Last 3 Years	19.86%	18.53%	1.34%	19.27%	0.60%	8.56%	17,230	16,659	16,973	12,798
Last 5 Years	17.91%	17.91%	0.00%	18.57%	-0.66%	10.39%	22,810	22,810	23,458	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	18.88%	16.04%	2.85%	13.94%	4.94%	12.30%	1,04,849	75,428	58,873	48,362
Last 1 Year	3.25%	5.19%	-1.93%	8.39%	-5.14%	-0.43%	10,325	10,519	10,839	9,957
Last 3 Years	13.07%	17.13%	-4.06%	19.05%	-5.97%	8.56%	14,462	16,078	16,880	12,798
Last 5 Years	13.84%	15.27%	-1.42%	13.83%	0.01%	10.39%	19,136	20,363	19,126	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	16.40%	13.66%	2.74%	12.74%	3.65%	12.30%	78,705	56,928	51,026	48,362
Last 1 Year	4.89%	3.37%	1.52%	1.54%	3.35%	-0.43%	10,489	10,337	10,154	9,957
Last 3 Years	16.93%	12.29%	4.64%	10.23%	6.70%	8.56%	15,992	14,163	13,397	12,798
Last 5 Years	16.31%	12.53%	3.78%	10.92%	5.39%	10.39%	21,300	18,055	16,800	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	17.29%	14.84%	2.45%	14.05%	3.24%	12.36%	30,762	26,505	25,251	22,739
Last 1 Year	11.25%	3.37%	7.88%	3.16%	8.10%	-0.43%	11,125	10,337	10,316	9,957
Last 3 Years	16.35%	12.29%	4.06%	11.67%	4.68%	8.56%	15,758	14,163	13,931	12,798
Last 5 Years	14.59%	12.53%	2.06%	12.09%	2.50%	10.39%	19,771	18,055	17,707	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	15.22%	13.66%	1.56%	12.30%	68,502	56,928	48,362
Last 1 Year	2.94%	3.37%	-0.43%	-0.43%	10,294	10,337	9,957
Last 3 Years	12.35%	12.29%	0.06%	8.56%	14,185	14,163	12,798
Last 5 Years	13.40%	12.53%	0.87%	10.39%	18,763	18,055	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI##
Since Inception	17.72%	11.38%	6.34%	12.30%	91,732	43,227	48,362
Last 1 Year	7.65%	4.73%	2.92%	-0.43%	10,765	10,473	9,957
Last 3 Years	16.66%	16.54%	0.12%	8.56%	15,885	15,834	12,798
Last 5 Years	20.22%	17.42%	2.80%	10.39%	25,134	22,340	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	22.02%	17.74%	4.28%	12.53%	38,337	30,127	22,200
Last 1 Year	10.17%	9.59%	0.59%	-0.43%	11,017	10,959	9,957
Last 3 Years	20.01%	16.11%	3.90%	8.56%	17,294	15,661	12,798
Last 5 Years	16.78%	14.72%	2.06%	10.39%	21,735	19,883	16,405

Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	11.65%	13.61%	-1.96%	12.38%	18,615	20,537	19,306
Last 1 Year	1.58%	5.42%	-3.84%	-0.43%	10,158	10,542	9,957
Last 3 Years	10.96%	12.45%	-1.49%	8.56%	13,665	14,223	12,798
Last 5 Years	9.46%	10.79%	-1.33%	10.39%	15,725	16,701	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	20.95%	19.51%	1.44%	9.65%	23,258	22,056	15,052
Last 1 Year	17.82%	15.78%	2.03%	-0.43%	11,782	11,578	9,957
Last 3 Years	20.51%	19.90%	0.61%	8.56%	17,511	17,247	12,798

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	16.90%	14.17%	2.73%	11.36%	18,219	16,637	15,115
Last 1 Year	7.88%	3.37%	4.51%	-0.43%	10,788	10,337	9,957
Last 3 Years	16.69%	12.29%	4.40%	8.56%	15,897	14,163	12,798

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	17.38%	13.27%	4.11%	11.72%	17,310	15,320	14,617
Last 1 Year	8.96%	0.75%	8.21%	-0.43%	10,896	10,075	9,957
Last 3 Years	13.91%	10.41%	3.50%	8.56%	14,785	13,462	12,798

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	15.36%	12.13%	3.23%	8.99%	15,346	14,095	12,942
Last 1 Year	3.99%	3.16%	0.83%	-0.43%	10,399	10,316	9,957

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	15.90%	13.99%	1.91%	9.36%	14,908	14,254	12,739
Last 1 Year	6.21%	3.84%	2.38%	-0.43%	10,621	10,384	9,957

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	22.92%	21.35%	1.57%	7.13%	17,236	16,663	11,992
Last 1 Year	20.57%	13.17%	7.39%	-0.43%	12,057	11,317	9,957

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen & 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	3.19%	-1.18%	4.37%	4.89%	10,786	9,718	11,218
Last 1 Year	-6.36%	-7.60%	1.24%	-0.43%	9,364	9,240	9,957

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	5.51%	2.90%	2.60%	1.63%	11,184	10,615	10,344
Last 1 Year	17.37%	3.37%	13.99%	-0.43%	11,737	10,337	9,957

Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC TRI	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC TRI	Nifty 50 TRI ##
Since Inception	13.99%	8.71%	5.28%	1.35%	12,586	11,579	10,239
Last 1 Year	22.31%	16.54%	5.78%	-0.43%	12,231	11,654	9,957

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	11.57%	8.76%	2.81%	0.54%	11,943	11,459	10,088
Last 1 Year	11.35%	12.78%	-1.44%	-0.43%	11,135	11,278	9,957

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Energy Opportunities Fund

	Kotak Energy Opportunities Fund	Nifty Energy TRI #	ALPHA	Nifty 50 TRI ##	Kotak Energy Opportunities Fund	Nifty Energy TRI #	Nifty 50 TRI ##
Since Inception	6.84%	12.25%	-5.41%	2.57%	10,874	11,575	10,327
Last 1 Year	6.76%	11.81%	-5.05%	-0.43%	10,676	11,181	9,957

Scheme Inception date is 25/04/2025. Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Active Momentum Fund

	Kotak Active Momentum Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Active Momentum Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	13.40%	2.34%	11.06%	-1.80%	11,267	10,221	9,830
Last 6 Months	17.62%	4.56%	13.06%	-5.98%	10,879	10,227	9,702

Scheme Inception date is 20/08/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 20/08/2025. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Rural Opportunities Fund

	Kotak Rural Opportunities Fund	Nifty Rural Index TRI	ALPHA	Nifty 50 TRI	Kotak Rural Opportunities Fund	Nifty Rural Index TRI	Nifty 50 TRI
Since Inception	0.13%	-2.46%	2.59%	-9.26%	10,009	9,834	9,376
Last 6 Months	2.41%	3.57%	-1.16%	-5.98%	10,120	10,178	9,702

Scheme Inception date is 27/11/2025. Mr. Arjun Khanna, Mr. Abhishek Bisen have been managing the fund since 27/11/2025. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Dividend Yield Fund

	Kotak Dividend Yield Fund	Nifty 500 TRI	ALPHA	Nifty 50 TRI	Kotak Dividend Yield Fund	Nifty 500 TRI	Nifty 50 TRI
Since Inception	-1.44%	6.80%	-8.24%	-4.78%	9,927	10,345	9,758
Last 6 Months	-1.46%	4.56%	-6.03%	-5.98%	9,927	10,227	9,702

Scheme Inception date is 27/01/2026. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/01/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 #	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index #	Nifty 50 TRI##
Since Inception	11.12%	9.71 %	1.41%	11.33%	23,243	20,982	23,597
Last 1 Year	4.36%	1.15%	3.20%	-0.43%	10,436	10,115	9,957
Last 3 Years	10.59%	7.62%	2.97%	8.56%	13,529	12,466	12,798
Last 5 Years	10.12%	8.22%	1.90%	10.39%	16,201	14,850	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	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	7.09%	6.21 %	0.88%	6.65%	25,356	22,678	23,972
Last 1 Year	6.64%	7.31%	-0.67%	5.51%	10,664	10,731	10,551
Last 3 Years	7.66%	7.56%	0.10%	6.56%	12,480	12,445	12,102
Last 5 Years	6.85%	6.52%	0.33%	5.77%	13,932	13,721	13,242

Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	9.93%	8.61 %	1.32%	6.79%	30,583	26,515	21,718
Last 1 Year	7.20%	4.12%	3.07%	2.27%	10,720	10,412	10,227
Last 3 Years	10.67%	8.05%	2.62%	6.78%	13,559	12,617	12,176
Last 5 Years	10.75%	8.01%	2.74%	5.34%	16,670	14,705	12,971

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	18.97%	14.19%	4.78%	9.08%	16,427	14,609	12,821
Last 1 Year	21.59%	10.01%	11.58%	-0.43%	12,159	11,001	9,957

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index #	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index #	Nifty 50 TRI##
Since Inception	13.31%	10.00%	3.31%	10.91%	43,350	30,603	33,717
Last 1 Year	6.28%	0.72%	5.56%	-0.43%	10,628	10,072	9,957
Last 3 Years	13.96%	7.94%	6.02%	8.56%	14,805	12,579	12,798
Last 5 Years	13.61%	8.91%	4.70%	10.39%	18,938	15,331	16,405

Scheme Inception date is 25/11/1999 and Aggressive Hybrid Fund - Direct plan growth option inception date is 5th November 2014. Mr. Atul Bhole has been managing the fund since 22/1/2024 & Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 Conservative Index #	CRISIL 10 Year Gilt##
Since Inception	10.43%	8.72%	1.71%	6.41%	38,509	31,137	23,258
Last 1 Year	3.90%	4.30%	-0.40%	2.27%	10,390	10,430	10,227
Last 3 Years	9.31%	7.86%	1.46%	6.78%	13,066	12,550	12,176
Last 5 Years	9.38%	7.11%	2.26%	5.34%	15,662	14,106	12,971

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.16%	5.20%	-0.04%	5.91%	14,619	14,660	15,419
Last 1 Year	5.34%	5.32%	0.03%	5.51%	10,534	10,532	10,551
Last 3 Years	6.15%	6.16%	0.00%	6.56%	11,964	11,965	12,102
Last 5 Years	5.67%	5.69%	-0.03%	5.77%	13,177	13,193	13,242

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

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	6.80%	6.75%	0.05%	6.65%	24,444	24,296	23,972
Last 1 Year	6.40%	6.32%	0.07%	5.51%	10,640	10,632	10,551
Last 3 Years	6.97%	6.92%	0.05%	6.56%	12,241	12,225	12,102
Last 5 Years	6.25%	6.25%	0.00%	5.77%	13,548	13,546	13,242

Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

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	7.38%	7.21%	0.17%	6.65%	26,318	25,744	23,972
Last 1 Year	6.41%	6.47%	-0.06%	5.51%	10,641	10,647	10,551
Last 3 Years	7.23%	7.20%	0.03%	6.56%	12,331	12,321	12,102
Last 5 Years	6.49%	6.47%	0.02%	5.77%	13,698	13,685	13,242

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	7.23%	6.98%	0.26%	6.65%	25,829	24,999	23,972
Last 1 Year	6.39%	5.96%	0.43%	5.51%	10,639	10,596	10,551
Last 3 Years	7.38%	6.92%	0.46%	6.56%	12,383	12,225	12,102
Last 5 Years	6.61%	6.33%	0.28%	5.77%	13,779	13,598	13,242

Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.88%	7.12%	0.76%	6.65%	28,029	25,452	23,972
Last 1 Year	6.38%	6.14%	0.24%	5.51%	10,638	10,614	10,551
Last 3 Years	7.56%	7.09%	0.47%	6.56%	12,447	12,285	12,102
Last 5 Years	6.73%	6.24%	0.49%	5.77%	13,853	13,536	13,242

Scheme Inception date is 06/03/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakkar has been managing the fund since 24/10/2025
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.91%	7.38%	0.53%	6.41%	28,137	26,300	23,258
Last 1 Year	5.36%	4.37%	0.99%	2.27%	10,536	10,437	10,227
Last 3 Years	7.61%	6.63%	0.98%	6.78%	12,463	12,127	12,176
Last 5 Years	6.61%	5.75%	0.86%	5.34%	13,779	13,231	12,971

Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.94%	7.30%	0.64%	6.41%	28,236	26,043	23,258
Last 1 Year	5.48%	4.90%	0.58%	2.27%	10,548	10,490	10,227
Last 3 Years	7.60%	6.86%	0.74%	6.78%	12,461	12,204	12,176
Last 5 Years	6.60%	5.93%	0.67%	5.34%	13,773	13,343	12,971

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	8.25%	8.56%	-0.31%	6.41%	29,376	30,535	23,258
Last 1 Year	7.73%	7.13%	0.61%	2.27%	10,773	10,713	10,227
Last 3 Years	8.58%	8.03%	0.55%	6.78%	12,804	12,610	12,176
Last 5 Years	6.82%	7.27%	-0.45%	5.34%	13,914	14,212	12,971

Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	8.58%	7.44%	1.15%	6.41%	30,613	26,506	23,258
Last 1 Year	5.77%	3.63%	2.14%	2.27%	10,577	10,363	10,227
Last 3 Years	7.98%	6.83%	1.16%	6.78%	12,594	12,193	12,176
Last 5 Years	6.90%	5.84%	1.06%	5.34%	13,963	13,285	12,971

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	7.28%	6.54%	0.74%	6.26%	16,604	15,797	15,501
Last 1 Year	6.17%	4.90%	1.28%	2.27%	10,617	10,490	10,227
Last 3 Years	7.96%	6.86%	1.10%	6.78%	12,584	12,204	12,176
Last 5 Years	6.85%	5.93%	0.92%	5.34%	13,932	13,343	12,971

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	8.50%	7.89%	0.61%	6.97%	27,431	25,584	23,019
Last 1 Year	7.53%	4.87%	2.66%	2.27%	10,753	10,487	10,227
Last 3 Years	9.03%	7.08%	1.95%	6.78%	12,963	12,281	12,176
Last 5 Years	7.59%	5.83%	1.76%	5.34%	14,422	13,281	12,971

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	8.07%	7.68%	0.39%	6.41%	28,700	27,318	23,258
Last 1 Year	5.72%	5.20%	0.52%	2.27%	10,572	10,520	10,227
Last 3 Years	7.58%	6.90%	0.68%	6.78%	12,453	12,219	12,176
Last 5 Years	6.66%	6.02%	0.64%	5.34%	13,809	13,398	12,971

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.87%	7.18%	0.69%	6.41%	27,987	25,658	23,258
Last 1 Year	2.39%	2.83%	-0.44%	2.27%	10,239	10,283	10,227
Last 3 Years	6.22%	6.97%	-0.75%	6.78%	11,987	12,243	12,176
Last 5 Years	5.96%	6.09%	-0.14%	5.34%	13,360	13,446	12,971

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.89%	7.18%	0.71%	6.41%	28,075	25,658	23,258
Last 1 Year	2.39%	2.83%	-0.44%	2.27%	10,239	10,283	10,227
Last 3 Years	6.23%	6.97%	-0.74%	6.78%	11,989	12,243	12,176
Last 5 Years	5.96%	6.09%	-0.13%	5.34%	13,361	13,446	12,971

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	7.66%	7.74%	-0.08%	6.41%	27,252	27,521	23,258
Last 1 Year	4.65%	4.41%	0.24%	2.27%	10,465	10,441	10,227
Last 3 Years	7.45%	7.18%	0.28%	6.78%	12,408	12,313	12,176
Last 5 Years	6.57%	6.06%	0.51%	5.34%	13,753	13,425	12,971

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	5.42%	5.94%	-0.52%	6.37%	11,343	11,479	11,590
Last 1 Year	2.06%	3.12%	-1.06%	2.27%	10,206	10,312	10,227

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Omni FOF

	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	Nifty 50 TRI ##
Since Inception	15.50%	11.36%	4.14%	12.30%	70,856	43,136	48,362
Last 1 Year	10.76%	11.14%	-0.38%	-0.43%	11,076	11,114	9,957
Last 3 Years	15.49%	12.96%	2.53%	8.56%	15,409	14,418	12,798
Last 5 Years	15.73%	11.86%	3.87%	10.39%	20,775	17,522	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	Domestic price of physical gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Domestic price of physical gold#	A.B: N.A
Since Inception	10.74%	11.92%	-1.18%	N.A	40,012	46,194	N.A
Last 1 Year	42.45%	45.10%	-2.64%	N.A	14,245	14,510	N.A
Last 3 Years	32.18%	33.86%	-1.68%	N.A	23,109	24,003	N.A
Last 5 Years	22.59%	24.07%	-1.47%	N.A	27,720	29,428	N.A

Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF Fund of Fund

	Kotak Silver ETF Fund of Fund	Domestic Prices of physical Silver #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Domestic Prices of physical Silver #	AB:NA
Since Inception	37.40%	39.73%	-2.33%	N.A	28,868	30,536	N.A
Last 1 Year	92.35%	98.16%	-5.81%	N.A	19,235	19,816	N.A
Last 3 Years	41.32%	43.63%	-2.30%	N.A	28,253	29,659	N.A

Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Income Plus Arbitrage Omni FOF

	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	CRISIL 10 Year Gilt ##
Since Inception	7.75%	6.98%	0.78%	7.06%	13,186	12,838	12,873
Last 1 Year	5.90%	4.32%	1.59%	2.27%	10,590	10,432	10,227
Last 3 Years	7.79%	6.80%	0.99%	6.78%	12,527	12,185	12,176

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Silver Passive FOF

	Kotak Gold Silver Passive FOF	Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%)	ALPHA	AB:NA	Kotak Gold Silver Passive FOF	Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%)	AB:NA
Since Inception	56.61%	50.68%	5.93%	N.A	14,281	13,832	N.A
Last 6 Months	-37.79%	-48.09%	10.30%	N.A	8,116	7,602	N.A

Scheme Inception date is 28/10/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 28/10/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Overseas Equity Omni FOF

	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	11.15%	10.32%	0.82%	12.30%	42,029	37,998	48,362
Last 1 Year	47.47%	48.61%	-1.14%	-0.43%	14,747	14,861	9,957
Last 3 Years	23.33%	25.35%	-2.02%	8.56%	18,770	19,710	12,798
Last 5 Years	11.92%	13.52%	-1.59%	10.39%	17,574	18,862	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Overseas Equity Omni FOF

	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	4.12%	7.54%	-3.42%	N.A	12,530	15,009	N.A
Last 1 Year	11.75%	13.44%	-1.69%	N.A	11,175	11,344	N.A
Last 3 Years	9.69%	13.46%	-3.77%	N.A	13,200	14,610	N.A
Last 5 Years	3.99%	7.11%	-3.11%	N.A	12,166	14,101	N.A

Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak US Specific Equity Passive FOF

	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	19.96%	21.14%	-1.18%	11.07%	27,178	28,673	17,803
Last 1 Year	30.46%	33.60%	-3.14%	-0.43%	13,046	13,360	9,957
Last 3 Years	27.45%	28.63%	-1.18%	8.56%	20,716	21,295	12,798
Last 5 Years	19.29%	20.30%	-1.01%	10.39%	24,181	25,221	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Overseas Equity Omni FOF

	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	8.77%	16.34%	-7.57%	10.37%	15,233	21,335	16,389
Last 1 Year	27.33%	33.01%	-5.67%	-0.43%	12,733	13,301	9,957
Last 3 Years	21.03%	24.28%	-3.25%	8.56%	17,738	19,208	12,798
Last 5 Years	8.77%	16.48%	-7.71%	10.39%	15,233	21,458	16,405

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	15.34%	15.69%	-0.35%	10.52%	21,595	21,949	17,157
Last 1 Year	10.61%	10.89%	-0.28%	-0.43%	11,061	11,089	9,957
Last 3 Years	18.18%	18.56%	-0.38%	8.56%	16,513	16,672	12,798
Last 5 Years	14.07%	14.31%	-0.24%	10.39%	19,327	19,535	16,405

Scheme Inception date is 10/03/2021. Mr. Satish Dondapati has been managing the fund since 10/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	9.90%	10.24%	-0.34%	9.37%	16,200	16,459	15,807
Last 1 Year	-0.53%	-0.43%	-0.10%	-2.76%	9,947	9,957	9,724
Last 3 Years	8.27%	8.56%	-0.30%	6.75%	12,693	12,798	12,168
Last 5 Years	10.06%	10.39%	-0.33%	9.53%	16,161	16,405	15,771

Scheme Inception date is 21/06/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	27.86%	29.46%	-1.60%	11.71%	22,555	23,505	14,425
Last 1 Year	11.28%	12.04%	-0.76%	-0.43%	11,128	11,204	9,957
Last 3 Years	22.00%	23.04%	-1.04%	8.56%	18,169	18,638	12,798

Scheme Inception date is 10/4/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	12.88%	13.69%	-0.80%	10.18%	14,611	14,939	13,545
Last 1 Year	1.25%	1.85%	-0.59%	-0.43%	10,125	10,185	9,957
Last 3 Years	11.42%	12.06%	-0.64%	8.56%	13,836	14,075	12,798

Scheme Inception date is 15/6/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	19.85%	20.95%	-1.10%	9.21%	17,104	17,576	12,985
Last 1 Year	12.66%	13.41%	-0.75%	-0.43%	11,266	11,341	9,957

Scheme Inception date is 14/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	10.63%	11.15%	-0.52%	9.57%	13,438	13,624	13,065
Last 1 Year	-2.13%	-1.86%	-0.27%	-0.43%	9,787	9,814	9,957

Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	5.19%	5.73%	-0.54%	3.41%	11,149	11,272	10,746
Last 1 Year	3.68%	4.08%	-0.40%	-0.43%	10,368	10,408	9,957

Scheme Inception date is 07/06/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	-2.93%	-2.45%	-0.48%	0.06%	9,423	9,516	10,011
Last 1 Year	10.35%	10.89%	-0.54%	-0.43%	11,035	11,089	9,957

Scheme Inception date is 31/07/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	5.69%	6.28%	-0.59%	0.82%	11,143	11,265	10,161
Last 1 Year	11.86%	12.39%	-0.53%	-0.43%	11,186	11,239	9,957

Scheme Inception date is 16/08/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	-8.42%	-7.86%	-0.56%	-2.13%	8,496	8,593	9,609
Last 1 Year	-14.00%	-13.47%	-0.53%	-0.43%	8,600	8,653	9,957

Scheme Inception date is 23/09/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	-2.72%	-1.93%	-0.80%	-0.19%	9,512	9,653	9,965
Last 1 Year	2.74%	3.27%	-0.53%	-0.43%	10,274	10,327	9,957

Scheme Inception date is 08/10/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	8.60%	9.62%	-1.02%	2.95%	11,413	11,585	10,477
Last 1 Year	8.31%	8.90%	-0.59%	-0.43%	10,831	10,890	9,957

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	7.86%	8.50%	-0.64%	2.95%	11,290	11,397	10,477
Last 1 Year	9.48%	9.94%	-0.46%	-0.43%	10,948	10,994	9,957

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 250 Index Fund

	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 TRI	Nifty 50 TRI ##
Since Inception	10.67%	11.17%	-0.49%	5.83%	11,651	11,729	10,891
Last 1 Year	4.78%	5.19%	-0.41%	-0.43%	10,478	10,519	9,957

Scheme Inception date is 27/01/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026
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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex Index Fund

	Kotak BSE Sensex Index Fund	BSE Sensex TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE Sensex Index Fund	BSE Sensex TRI #	Nifty 50 TRI ##
Since Inception	2.94%	3.17%	-0.23%	5.54%	10,429	10,463	10,813
Last 1 Year	-3.09%	-2.76%	-0.33%	-0.43%	9,691	9,724	9,957

Scheme Inception date is 17/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026
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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Commodities Index Fund

	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	Nifty 50 TRI ##
Since Inception	16.36%	17.49%	-1.13%	7.46%	12,348	12,515	11,054
Last 1 Year	13.27%	14.10%	-0.83%	-0.43%	11,327	11,410	9,957

Scheme Inception date is 10/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026
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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Index Fund

	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI	Nifty 50 TRI ##
Since Inception	13.61%	15.42%	-1.82%	4.60%	11,897	12,157	10,632
Last 1 Year	8.45%	9.01%	-0.56%	-0.43%	10,845	10,901	9,957

Scheme Inception date is 21/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026
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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Top 10 Equal Weight Index Fund

	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	Nifty 50 TRI ##
Since Inception	-6.51%	-6.17%	-0.35%	1.61%	9,188	9,231	10,202
Last 1 Year	-7.66%	-7.36%	-0.29%	-0.43%	9,234	9,264	9,957

Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.
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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Quality 30 Index Fund

	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	0.62%	1.02%	-0.39%	-1.48%	10,065	10,106	9,845
Last 1 Year	3.46%	3.80%	-0.34%	-0.43%	10,346	10,380	9,957

Scheme Inception date is 14/07/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.
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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Index Fund

	Kotak Nifty Alpha 50 Index Fund	Nifty Alpha 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Alpha 50 Index Fund	Nifty Alpha 50 TRI#	Nifty 50 TRI ##
Since Inception	5.54%	6.78%	-1.24%	-1.51%	10,525	10,642	9,857
Last 6 Months	22.67%	23.70%	-1.03%	-5.98%	11,130	11,182	9,702

Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.
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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 Nifty500 Momentum 50 Index Fund

	Kotak Nifty 500 Momentum 50 Index Fund	Nifty 500 Momentum 50 Index TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty 500 Momentum 50 Index Fund	Nifty 500 Momentum 50 Index TRI	Nifty 50 TRI ##
Since Inception	0.96%	1.90%	-0.94%	-8.01%	10,061	10,121	9,491
Last 6 Months	10.03%	10.79%	-0.76%	-5.98%	10,500	10,538	9,702

Scheme Inception date is 11/12/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 11/12/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no. 7.23 of SEBI Master Circular no. HQ/24/13/1 (11/2026-IMD-POD-1/17602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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	6.37%	6.75%	-0.38%	6.07%	13,180	13,391	13,011
Last 1 Year	5.97%	6.16%	-0.18%	2.27%	10,597	10,616	10,227
Last 3 Years	7.51%	7.76%	-0.25%	6.78%	12,427	12,516	12,176

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	7.02%	7.38%	-0.36%	6.07%	13,539	13,746	13,011
Last 1 Year	4.31%	4.62%	-0.30%	2.27%	10,431	10,462	10,227
Last 3 Years	7.72%	7.94%	-0.22%	6.78%	12,501	12,578	12,176

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund

	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.62%	7.93%	-0.31%	7.36%	13,223	13,369	13,102
Last 1 Year	5.24%	5.29%	-0.05%	2.27%	10,524	10,529	10,227
Last 3 Years	7.49%	7.63%	-0.14%	6.78%	12,423	12,470	12,176

Scheme Inception date is 13/10/2022. Mr. Abhishek Bisen has been managing the fund since 13/10/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.11%	7.40%	-0.29%	7.11%	12,813	12,937	12,813
Last 1 Year	5.59%	5.84%	-0.25%	2.27%	10,559	10,584	10,227
Last 3 Years	7.12%	7.42%	-0.31%	6.78%	12,292	12,399	12,176

Scheme Inception date is 22/12/2023. Mr. Abhishek Bisen have been managing the fund since 22/12/2023. 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. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.98%	8.21%	-0.23%	7.18%	13,042	13,137	12,710
Last 1 Year	4.56%	4.52%	0.05%	2.27%	10,456	10,452	10,227
Last 3 Years	7.55%	7.82%	-0.27%	6.78%	12,442	12,538	12,176

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen have been managing the fund since 15/2/2023. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty G-Sec July 2033 Index Fund

	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	8.34%	8.67%	-0.32%	7.26%	12,521	12,626	12,174
Last 1 Year	5.04%	5.43%	-0.39%	2.27%	10,504	10,543	10,227

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	7.78%	7.87%	-0.09%	5.45%	11,512	11,531	11,048
Last 1 Year	6.10%	6.18%	-0.09%	2.27%	10,610	10,618	10,227

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen have been managing the fund since 13/09/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Bond Financial Services Index – Dec 2026 Fund

	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL- IBX AAA Bond Financial Services Index - Dec 2026 Fund	CRISIL-IBX AAA Financial Services Index – Dec 2026 #	CRISIL 10 Year Gilt Index ##
Since Inception	7.52%	7.81%	-0.29%	4.77%	11,108	11,152	10,698
Last 1 Year	6.37%	6.66%	-0.28%	2.27%	10,637	10,666	10,227

Scheme Inception date is 17/02/2025. Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 Financial Services 3-6 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	CRISIL-IBX Financial Services 3-6 Months Debt Index	CRISIL 10 Year Gilt Index ##
Since Inception	7.09%	7.17%	-0.09%	4.64%	11,006	11,019	10,656
Last 1 Year	6.67%	6.80%	-0.13%	2.27%	10,667	10,680	10,227

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 AAA Bond Financial Services Mar 2028 Index Fund

	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.84%	5.91%	-0.07%	2.05%	10,620	10,628	10,218
Last 1 Year	5.79%	5.85%	-0.06%	2.27%	10,579	10,585	10,227

Scheme Inception date is 09/07/2025. Mr. Abhishek Bisen have been managing the fund since 09/07/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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 Financial Services 9 to 12 Months Debt Index Fund

	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	CRISIL-IBX Financial Services 9 - 12 Months Debt Index #	CRISIL 10 Year Gilt Index ##
Since Inception	6.30%	6.41%	-0.10%	2.46%	10,535	10,544	10,209
Last 6 Months	6.91%	6.98%	-0.07%	4.14%	10,344	10,348	10,206

Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025

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 no 7.23 of SEBI Master Circular no. HQ/24/13/1(1)2026-IMD-POD-1/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to 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 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 ELSS Tax Saver Fund (Nov. 23,'05), Kotak Large & Midcap 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).

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 (%)^*
Top 3	Kotak MNC Fund	Nifty MNC Index TRI	22.31	16.54	NA	NA	NA	NA
	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	17.82	15.78	20.51	19.90	NA	NA
	Kotak Large & Midcap Fund	(Tier 1): Nifty Large Midcap 250 TRI	5.50	5.27	15.16	14.44	15.30	14.48
		(Tier 2): Nifty 200 TRI		3.16		11.67		12.09
Bottom 3	Kotak Quant Fund	Nifty 200 TRI	3.99	3.16	NA	NA	NA	NA
	Kotak ELSS Tax Saver Fund	Nifty 500 TRI	2.94	3.37	12.35	12.29	13.40	12.53
	Kotak Flexicap Fund	(Tier 1): Nifty 500 TRI	2.43	3.37	13.25	12.29	12.54	12.53
		(Tier 2): Nifty 200 TRI		3.16		11.67		12.09

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

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.

**Name: Mr. Harish Bihani**

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining KMAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	10.17	9.59	20.01	16.11	16.78	14.72
Kotak Business Cycle Fund	Nifty 500 TRI	7.88	3.37	16.69	12.29	NA	NA
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	3.25	5.19	13.07	17.13	13.84	15.27
	(Tier 2): Nifty Smallcap 100 TRI		8.39		19.05		13.83

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 82 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 (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gift Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Omni FOF (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Feb. 02, '21), Kotak Multicap Fund (Sep. 29, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Business Cycle Fund (Sep. 28, '22), Kotak Income Plus Arbitrage Omni FOF (Nov. 17, '22), Kotak Nifty SDI JUL 2026 INDEX FUND (Dec. 22, '22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDI JUL 2033 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Quant Fund (Aug. 2, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty G-sec July 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Technology Fund (Mar. 04, '24), Kotak Long Duration Fund (Mar. 11, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak MNC Fund (Oct. 28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Transportation & Logistics Fund (Dec. 16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Dividend Yield Fund (Jan. 27, '26), Kotak Services Fund (Feb. 25, '26), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26), Kotak Multi Factor Passive FOF (Mar. 20, '26), Kotak Multi Asset Active FOF (Apr. 27, '26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17, '26) & Kotak Nifty Private Bank ETF (Jul. 17, '26).

Business Experience
Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A.(Management) and MBA (Finance).

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Silver ETF	Domestic Prices of physical Silver	94.95	98.16	41.99	43.63	NA	NA
	Kotak Silver ETF FOF	Domestic Prices of physical Silver	92.35	98.16	41.32	43.63	NA	NA
	Kotak Gold ETF	Domestic Price of Physical Gold	43.53	45.10	32.49	33.86	22.93	24.07
Bottom 3	Kotak Technology Fund	BSE Teck TRI	-6.36	-7.60	NA	NA	NA	NA
	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	-7.66	-7.36	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-14.00	-13.47	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical 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 Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, *Name of the Benchmark - Domestic Price of Physical Gold ,Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati , Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.



Name: Mr. Deepak Agrawal
Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**
Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	7.73	7.13	8.58	8.03	6.82	7.27
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	7.53	4.87	9.03	7.08	7.59	5.83
	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.41	6.47	7.23	7.20	6.49	6.47
Bottom 3	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.36	4.37	7.61	6.63	6.61	5.75
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.34	5.32	6.15	6.16	5.67	5.69
	Kotak FMP Series 304 - (3119D)	Nifty G-Sec July 2031 Index	5.31	5.46	8.18	8.25	NA	NA

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.
Kotak Savings Fund - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I, 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.
Kotak Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022.
Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.
Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY G-Sec July 2031 Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.



Name: Mr. Devender Singhal
Mr. Devender Singhal 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 Multi Asset Omni FOF (Aug., 09, '04), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multicap Fund (Sep. 29'21), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23), Kotak Special Opportunities Fund (Jun. 29, '24) & Kotak Multi Asset Active FOF (Apr. 27, '26).
Business Experience
Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karyv 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 Multi Asset Allocation Fund	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	21.59	10.01	NA	NA	NA	NA
	Kotak Special Opportunities Fund	Nifty 500 TRI	17.37	3.37	NA	NA	NA	NA
	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	10.76	11.14	15.49	12.96	15.73	11.86
Bottom 3	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TR	9.68	4.46	18.68	14.20	NA	NA
	Kotak Equity Savings Fund	NIFTY Equity Savings TRI	7.20	4.12	10.67	8.05	10.75	8.01
	Kotak Consumption Fund	Nifty India Consumption Index TRI	6.21	3.84	NA	NA	NA	NA

Kotak Multi Asset Allocation Fund, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023.
Kotak Special Opportunities Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024.
Kotak Multi Asset Omni FOF, *Name of the Benchmark - 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver, 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 Multicap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TRI, Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/09/2021.
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 Consumption Fund - Growth, *Name of the Benchmark - Nifty India Consumption Index TRI, Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023



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 (Jul 16, '19), Kotak Contra Fund - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Debt Hybrid Fund (Sep. 03' 24) & Kotak Dividend Yield Fund (Jan. 27, '26).
Business Experience
Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team.
Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Focused Fund	(Tier 1): Nifty 500 TRI	11.25	3.37	16.35	12.29	14.59	12.53
	(Tier 2): Nifty 200 TRI		3.16		11.67		12.09
Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	8.96	0.75	13.91	10.41	NA	NA
Kotak Contra Fund	(Tier 1): Nifty 500 TRI	4.89	3.37	16.93	12.29	16.31	12.53
	(Tier 2): Nifty 100 TRI		1.54		10.23		10.92
Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	3.90	4.30	9.31	7.86	9.38	7.11
Kotak Technology Fund	BSE Teck TRI	-6.36	-7.60	NA	NA	NA	NA

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 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 Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.
Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.
Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

**Name: Mr. Arjun Khanna**

Mr. Arjun Khanna 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 International REIT Overseas Equity Omni FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Overseas Equity Omni FOF - Growth (Sep. 26, '07), Kotak US Specific Equity Passive FOF (Feb. 02 '21), Kotak Global Innovation Overseas Equity Omni FOF (Jul. 29, '21), Kotak Rural Opportunities Fund (Nov. 27, '25) & Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26).

Business Experience

Mr. Arjun Khanna has over 15 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jamnalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI	47.47	48.61	23.33	25.35	11.92	13.52
Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI	30.46	33.60	27.45	28.63	19.29	20.30
Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI	27.33	33.01	21.03	24.28	8.77	16.48
Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI	11.75	13.44	9.69	13.46	3.99	7.11

Kotak Global Emerging Market Overseas FOF - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak US Specific Equity Passive FOF - Growth, *Name of the Benchmark - NASDAQ 100 Index TRI, Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021.

Kotak Global Innovation Overseas Equity Omni FOF - Growth, *Name of the Benchmark - MSCI All Country World Index TRI, Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Kotak International REIT Overseas Equity Omni FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

**Name: Mr. Satish Dondapati**

Mr. Satish Dondapati manages 43 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22 '21), Kotak Nifty Midcap 50 ETF (Jan. 28 '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23 '22), Kotak Nifty India Consumption ETF (Jul. 28 '22), Kotak Nifty MNC ETF (Aug. 05 '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06 '08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10 '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17, '26) & Kotak Nifty Private Bank ETF (Jul. 17, '26).

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	22.35	23.04	22.09	22.73	28.47	29.23
	Kotak Nifty MNC ETF	Nifty MNC TRI	16.08	16.54	14.57	15.01	NA	NA
	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	13.27	14.10	NA	NA	NA	NA
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	-7.66	-7.36	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-10.96	-11.16	2.99	3.03	2.14	2.22
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-14.00	-13.47	NA	NA	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty MNC ETF - Growth, *Name of the Benchmark - Nifty MNC TRI. Scheme Inception date is 5/8/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 5/8/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Kotak Nifty Commodities Index Fund, *Name of the Benchmark - Nifty Commodities TRI. Scheme Inception date is 10/03/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 10/03/2025 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI, Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**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 (Sep. 29, '05) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 15 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	21.59	10.01	NA	NA	NA	NA
Kotak Equity Savings Fund	NIFTY Equity Savings TRI	7.20	4.12	10.67	8.05	10.75	8.01
Kotak Arbitrage Fund	Nifty 50 Arbitrage	6.64	7.31	7.66	7.56	6.85	6.52
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index	4.36	1.15	10.59	7.62	10.12	8.22

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage, 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. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/11/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

**Name: Mr. Jeetu Valechha Sonar**

Mr. Jeetu Valechha Sonar manages 48 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 Fund (Mar. 25, '11), Kotak Gold ETF (Jul. 27, '07), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak BSE Sensex ETF (Jun. 06'08), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty IT ETF (Mar. 02, '21), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Nifty PSU Bank ETF (Nov. 08, 07), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17, '26) & Kotak Nifty Private Bank ETF (Jul. 17, '26).

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 (%)^*
Top 3	Kotak Silver ETF	Domestic Prices of physical Silver	94.95	98.16	41.99	43.63	NA	NA
	Kotak Silver ETF FOF	Domestic Prices of physical Silver	92.35	98.16	41.32	43.63	NA	NA
	Kotak Gold ETF	Domestic Prices of physical Gold	43.53	45.10	32.49	33.86	22.93	24.07
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	-7.66	-7.36	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-10.96	-11.16	2.99	3.03	2.14	2.22
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-14.00	-13.47	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, *Name of the Benchmark - Domestic Price of Physical 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 Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark -Nifty IT TRI , Scheme Inception date is 02/03/2021.Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund ,*Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024.Mr. Satish Dondapati ,Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & an FMP of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & A 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 Kotak AMC.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I	6.41	6.47	7.23	7.20	6.49	6.47
Kotak Money Market Fund	CRISIL Money Market A-I Index	6.39	5.96	7.38	6.92	6.61	6.33
Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	6.17	4.90	7.96	6.86	6.85	5.93
Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	5.36	4.37	7.61	6.63	6.61	5.75
Kotak FMP Series 304 - (3119D)	Nifty G-Sec July 2031 Index	5.31	5.46	8.18	8.25	NA	NA

Kotak Savings Fund - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I,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.

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, 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.

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 Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II,Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022.

Kotak FMP Series 304 - (3119D) - Direct Plan - Growth *Name of the Benchmark - NIFTY G-Sec July 2031 Index ,Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

**Name: Mr. Nalin Rasik Bhatt**

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of 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 Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI	11.35	12.78	NA	NA	NA	NA
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	7.65	4.73	16.66	16.54	20.22	17.42

Kotak Transportation & Logistics Fund - Growth, *Name of the Benchmark - Nifty Transportation & Logistics Index TRI, Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr.Abhishek Bisen has been managing the fund since 16/12/2024.

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - Nifty Infrastructure TRI, Scheme Inception date is 25/02/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

**Name: Mr. Atul Bhole**

Mr. Atul Bhole manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Midcap Fund (Mar. 30, '07), Kotak Aggressive 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 SVPlnvestments 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	(Tier 1): Nifty Midcap 150 TRI	8.28	9.01	19.86	18.53	17.91	17.91
	(Tier 2): Nifty Midcap 100 TRI		10.29		19.27		18.57
Kotak Aggressive Hybrid Fund	Nifty 50 Hybrid Composite Debt 65:35 Index	6.28	0.72	13.96	7.94	13.61	8.91

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI , Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/11/2024

Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/11/2024

**Name: Mr. Rohit Tandon**

Mr. Rohit Tandon 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 Large Cap Fund (Dec. 29, '98), Kotak Balanced Advantage Fund (Aug. 3, '18), Kotak Quant Fund (Aug. 2, '23), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Services Fund (Feb. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KIMAMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a self-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index	4.36	1.15	10.59	7.62	10.12	8.22
Kotak Quant Fund	Nifty 200 TRI	3.99	3.16	NA	NA	NA	NA
Kotak Large Cap Fund	(Tier 1): Nifty 100 TRI	1.85	1.54	11.98	10.23	11.91	10.92
	(Tier 2): Nifty 50 TRI		-0.43		8.56		10.39

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index. 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 Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024.

Kotak 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

**Name: Mr. Mandar Pawar**

Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak ESG Exclusionary Strategy Fund (Dec. 11, '20) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Energy Opportunities Fund	Nifty Energy TRI	6.76	11.81	NA	NA	NA	NA
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	1.58	5.42	10.96	12.45	9.46	10.79

Kotak Energy Opportunities Fund - Growth, *Name of the Benchmark - Nifty Energy TRI, Scheme Inception date is 25/04/2025. Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025

Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024

**Name: Mr. Dhananjay Tikariha**

Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Healthcare Fund (Dec. 11, '23) & Kotak MNC Fund (Oct. 28, '24).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR	
		Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak MNC Fund	Nifty MNC Index TRI	22.31	16.54
Kotak Healthcare Fund	Nifty Healthcare Index TRI	20.57	13.17

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

**Name: Mr. Sunil Pandey**

Mr. Sunil Pandey manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, '19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.40	6.32	6.97	6.92	6.25	6.25
Kotak Overnight Fund	NIFTY 1D Rate Index	5.34	5.32	6.15	6.16	5.67	5.69

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 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08).

Business Experience

Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	6.38	6.14	7.56	7.09	6.73	6.24
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	5.72	5.20	7.58	6.90	6.66	6.02

Kotak Low Duration Fund - Growth, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I Index, Scheme Inception date is 06/03/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025

Kotak Banking and PSU Debt Fund, *Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025

**Name: Mr. Vihag Mishra**

Mr. Vihag Mishra manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Medium Term Fund (Mar. 21, '14) & Kotak Credit Risk Fund (May. 11, '10).

Business Experience

Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	7.73	7.13	8.58	8.03	6.82	7.27
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	7.53	4.87	9.03	7.08	7.59	5.83

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

IDCW HISTORY

Equity Schemes

Kotak Arbitrage Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
24-Jul-26	10.76	0.05
29-Jun-26	10.77	0.06
22-May-26	10.72	0.03
24-Apr-26	10.76	0.07
27-Mar-26	10.7759	0.0602
20-Feb-26	10.7587	0.0459

Kotak Arbitrage Fund - Fortnightly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
06-Sep-21	23.0028	0.0077
23-Aug-21	23.0325	0.0374
09-Aug-21	23.0227	0.0276
26-Jul-21	23.0392	0.0441
12-Jul-21	23.0415	0.0464
28-Jun-21	23.0429	0.0478

Kotak Arbitrage Fund - Bimonthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
26-Jul-21	20.1339	0.1659
24-May-21	20.1136	0.1649
22-Mar-21	20.0433	0.0851
25-Jan-21	20.0406	0.1071
23-Nov-20	20.0743	0.1481
21-Sep-20	20.0553	0.0964

Kotak Large Cap Fund - IDCW

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	38.489	1.523
23-Dec-19	37.059	2.5606
27-Dec-18	32.943	0.8677
23-Mar-18	35.3566	3.604
28-Dec-17	39.2181	1.52
28-Jun-17	39.0457	1.5

Kotak Contra Fund

Record Date	Cum IDCW NAV	₹/Unit
20-Jul-20	18.519	1.086
25-Jul-19	20.628	1.8797
23-Mar-18	23.714	4.778
28-Jul-17	23.4326	0.7
15-Jul-16	19.6923	0.5
20-Nov-15	18.54	0.5

Kotak Large & Midcap Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Feb-21	28.46	0.575
23-Nov-20	25.459	0.488
24-Aug-20	23.396	0.457
26-May-20	19.263	0.387
26-Feb-20	25.006	0.4533
26-Nov-19	24.65	0.4498

Kotak Small Cap Fund

Record Date	Cum IDCW NAV	₹/Unit
24-Feb-21	52.435	2.586
27-Feb-20	38.797	2.8244
20-Feb-19	33.152	0.8942
28-Feb-18	45.3733	1.265
27-Feb-17	36.4033	1.45
23-Feb-16	26.77	1

Kotak ELSS Tax Saver Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	20.119	0.399
28-Sep-20	17.455	0.349
12-Jun-20	15.531	0.155
26-Mar-20	13.818	0.2878
24-Dec-19	19.111	0.3346
26-Sep-19	18.653	0.3108

Kotak Midcap Fund

Record Date	Cum IDCW NAV	₹/Unit
20-May-20	17.646	0.536
24-May-19	23.623	1.6123
23-Mar-18	26.1532	2.674
26-May-17	26.01	1.59
27-May-16	21.1956	1.3
28-Apr-15	21.499	2.1

Kotak Multi Asset Omni FOF

Record Date	Cum IDCW NAV	₹/Unit
30-Aug-10	37.774	Individual/ HUF: 0.8784 Others: 0.8186

Kotak Flexicap Fund

Record Date	Cum IDCW NAV	₹/Unit
24-Sep-20	20.984	0.883
24-Sep-19	24.035	1.2024
24-Sep-18	23.504	1.3281
27-Sep-17	23.5921	1.5
30-Sep-16	21.3488	1.25
12-Oct-15	19.739	1.00

Kotak Multicap Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Mar-26	17.556	1.453

Kotak Equity Saving Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
12-Apr-23	14.528	0.0638
13-Mar-23	14.4361	0.0426
14-Dec-20	12.0606	0.0404
12-Nov-20	11.8299	0.0381
12-Oct-20	11.6235	0.0395
14-Sep-20	11.4749	0.0405

Kotak Equity Saving Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Sep-20	11.3791	0.1253
22-Jun-20	11.1034	0.221
20-Dec-19	11.3744	0.0329
20-Sep-19	11.0934	0.1354
20-Jun-19	11.2538	0.1576
20-Mar-19	11.2372	0.1553

Kotak Multi Asset Allocation Fund

Record Date	Cum IDCW NAV	₹/Unit
10-Jul-26	15.20	0.30
23-Mar-26	14.19	0.30

Kotak Infrastructure and Economic Reform Fund

Record Date	Cum IDCW NAV	₹/Unit
21-Feb-19	16.252	0.4356
28-Feb-18	20.5821	0.625
23-Feb-17	17.5644	0.5
23-Jun-15	15.2601	0.5

Kotak Business Cycle Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Mar-26	14.34	1.03

Hybrid Schemes

Kotak Aggressive Hybrid Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	17.878	0.089
25-Sep-20	15.192	0.077
12-Jun-20	13.671	0.068
26-Dec-19	15.994	0.139
25-Sep-19	15.339	0.1301
25-Jun-19	15.572	0.1398

Kotak Debt Hybrid Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Jul-26	12.35	Individual/ HUF: 0.08 Others: 0.08
12-Jun-26	12.20	Individual/ HUF: 0.08 Others: 0.08
12-May-26	12.14	Individual/ HUF: 0.07 Others: 0.07

Kotak Debt Hybrid Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	15.0172	Individual/ HUF: 0.2942 Others: 0.2942
22-Mar-21	14.6143	Individual/ HUF: 0.2468 Others: 0.2468
22-Dec-20	14.3163	Individual/ HUF: 0.1881 Others: 0.1881

ETF Schemes

Kotak Nifty PSU Bank ETF

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-17	334.3964	0.2
21-Feb-13	358.8668	19.00

Kotak BSE Sensex ETF

Record Date	Cum IDCW NAV	₹/Unit
11-Mar-17	297.6072	7.50
10-Mar-17	297.6072	7.50
18-Jun-13	201.3164	7.00

Kotak Nifty 50 ETF

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-17	904.9522	10.00
06-May-16	785.7880	11.00
06-May-13	613.1266	11.00

Debt Schemes

Kotak Bond Fund Regular Plan - Quarterly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-20	13.01	Individual/ HUF: 0.0557 Others: 0.0557
21-Sep-20	12.6259	Individual/ HUF: 0.041 Others: 0.041
20-Dec-19	12.139	Individual/ HUF: 0.3879 Others: 0.3592

Kotak Bond Fund Regular Plan - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
20-Mar-14	21.2977	Individual/ HUF: 0.2158 Others: 0.2067
20-Mar-13	22.5941	Individual/ HUF: 1.4008 Others: 1.2006

Kotak Bond Short Term Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	10.1208	Individual/ HUF: 0.0767 Others: 0.0767
12-Aug-21	10.1062	Individual/ HUF: 0.0621 Others: 0.0621
14-Jun-21	10.1114	Individual/ HUF: 0.0599 Others: 0.0599

Kotak Bond Short Term Fund - Half Yearly IDCW

Record Date	Cum IDCW NAV	₹/Unit
22-Mar-21	14.8013	Individual/ HUF: 0.2087 Others: 0.2087
21-Sep-20	14.5527	Individual/ HUF: 0.0102 Others: 0.0102
20-Mar-19	12.6446	Individual/ HUF: 0.0039 Others: 0.0036

Kotak Bond Short Term-Standard IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-26	12.78	Individual/ HUF: 0.8 Others: 0.8

Kotak Credit Risk Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.5102	Individual/ HUF: 0.0217 Others: 0.0217
12-Oct-20	10.4296	Individual/ HUF: 0.0664 Others: 0.0664
14-Sep-20	10.4173	Individual/ HUF: 0.0842 Others: 0.0842

Kotak Credit Risk Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	11.4909	Individual/ HUF: 0.1018 Others: 0.1018
21-Sep-20	11.1727	Individual/ HUF: 0.2223 Others: 0.2223
22-Jun-20	10.9416	Individual/ HUF: 0.1109 Others: 0.1109

Kotak Credit Risk Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.7312	Individual/ HUF: 0.6454 Others: 0.6454
12-Mar-20	11.0635	Individual/ HUF: 0.7027 Others: 0.6507
12-Mar-19	10.8959	Individual/ HUF: 0.4539 Others: 0.4203

Kotak Savings Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Jul-26	10.78	Individual/ HUF: 0.07 Others: 0.07
12-Jun-26	10.76	Individual/ HUF: 0.05 Others: 0.05
12-May-26	10.75	Individual/ HUF: 0.04 Others: 0.04

Kotak Dynamic Bond Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	22.0315	Individual/ HUF: 0.2809 Others: 0.2809
12-Aug-21	21.8108	Individual/ HUF: 0.0602 Others: 0.0602
14-Jun-21	21.9491	Individual/ HUF: 0.1787 Others: 0.1787

Kotak Dynamic Bond Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	11.2294	Individual/ HUF: 0.1356 Others: 0.1356
22-Dec-20	11.4483	Individual/ HUF: 0.3302 Others: 0.3302
21-Sep-20	11.3106	Individual/ HUF: 0.1959 Others: 0.1959

Kotak Corporate Bond Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-May-23	1043.519	Individual/ HUF: 4.0825 Others: 4.0825
12-Apr-23	1045.399	Individual/ HUF: 6.6895 Others: 6.6895
13-Mar-23	1039.0926	Individual/ HUF: 3.8351 Others: 3.8351

Kotak Corporate Bond Fund - Regular Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
20-Jun-17	1070.4266	Individual/ HUF: 15.966 Others: 14.7922
20-Mar-17	1062.9423	Individual/ HUF: 11.1398 Others: 10.3208
20-Dec-16	1070.3117	Individual/ HUF: 17.6919 Others: 16.3912

Kotak Gilt Fund Non - Direct Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-20	15.0693	Individual/ HUF: 0.1522 Others: 0.1522
21-Sep-20	14.6362	Individual/ HUF: 0.0417 Others: 0.0417
22-Jun-20	15.4225	Individual/ HUF: 0.8284 Others: 0.8284

Kotak Gilt Fund PF and Trust Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
22-Jun-26	11.84	Individual/ HUF: 0.13 Others: 0.13
20-Mar-26	11.68	Individual/ HUF: 0.03 Others: 0.03
22-Sep-25	11.8445	Individual/ HUF: 0.1438 Others: 0.1438

Kotak Money Market Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
02-Jul-26	1062.48	Individual/ HUF: 11.94 Others: 11.94
02-Jun-26	1052.67	Individual/ HUF: 2.13 Others: 2.13
04-May-26	1057.28	Individual/ HUF: 6.73 Others: 6.73

Kotak NIFTY 1D Rate Liquid ETF - Daily IDCW

Record Date	Cum IDCW NAV	₹/Unit
26-Jul-24	1000	0.33939
30-Jun-24	1000	0.17066
31-May-24	1000	0.35304
30-Apr-24	1000	0.17494
28-Mar-24	1000	0.74190

Debt Schemes**Kotak Banking and PSU Debt Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-May-23	10.48	Individual/ HUF: 0.0626 Others: 0.0626
12-Apr-23	10.533	Individual/ HUF: 0.0718 Others: 0.0718
13-Mar-23	10.4919	Individual/ HUF: 0.0595 Others: 0.0595

Kotak Banking and PSU Debt Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
15-Mar-17	16.8762	Individual/ HUF: 1.0169 Others: 0.9421
14-Mar-16	16.6687	Individual/ HUF: 0.884 Others: 0.819
20-Mar-15	16.7914	Individual/ HUF: 0.9986 Others: 0.9261

Kotak Low Duration Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Jul-26	1005.61	Individual/ HUF: 0.42 Others: 0.42
10-Mar-26	1324.76	Individual/ HUF: 82.68 Others: 82.68
13-Sep-21	1028.30	Individual/ HUF: 5.02 Others: 5.02

Kotak Medium Term Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	10.7898	Individual/ HUF: 0.243 Others: 0.243
22-Dec-20	10.9108	Individual/ HUF: 0.3469 Others: 0.3469
21-Sep-20	10.8378	Individual/ HUF: 0.2771 Others: 0.2771

Kotak Medium Term Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.9688	Individual/ HUF: 0.4043 Others: 0.4043
12-Mar-20	11.2021	Individual/ HUF: 0.635 Others: 0.588
12-Mar-19	11.1171	Individual/ HUF: 0.4473 Others: 0.4142

Kotak Floating Rate Fund

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	1073.4860	Individual/ HUF: 9.3500 Others: 9.3500
12-Aug-21	1074.3688	Individual/ HUF: 10.2328 Others: 10.2328
12-Jul-21	1066.187	Individual/ HUF: 2.0511 Others: 2.0511

There is no assurance or guarantee to Unit holders as to rate/quantum of IDCW distribution nor that the IDCW will be paid regularly. After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy, if any. IDCW frequency is as per Trustee's discretion.

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

*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

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

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