

# 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



<b>Fund Manager:</b>	Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
<b>AAUM:</b>	₹2,873.69 crs
<b>AUM:</b>	₹2,882.22 crs
<b>Benchmark:</b>	CRISIL Hybrid 85+15 Conservative Index
<b>Allotment Date:</b>	December 02, 2003
<b>Folio Count:</b>	55,206

## 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	₹59.6522	₹69.6583
Monthly IDCW	₹12.2902	₹13.5138

(as on June 30, 2026)

### Debt Quant & Ratios

Average Maturity	10.04 yrs
Modified Duration	5.03 yrs
Macaulay Duration	5.23 yrs
Annualised YTM*	7.50%
<sup>s</sup> Standard Deviation	5.96%
<sup>^</sup> P/E <sup>ss</sup>	15.30
<sup>^</sup> P/BV <sup>ss</sup>	2.42

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

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

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

### Market Capitalisation\*

Large Cap	15.16%
Mid Cap	5.32%
Small Cap	2.21%
Debt & Money Market	77.31%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.71%
<b>Direct Plan:</b>	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%

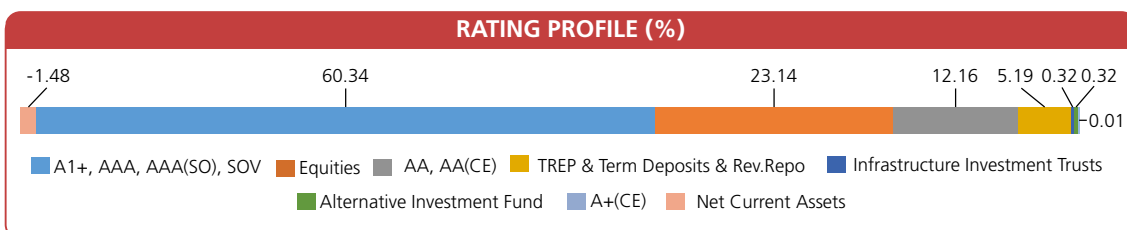
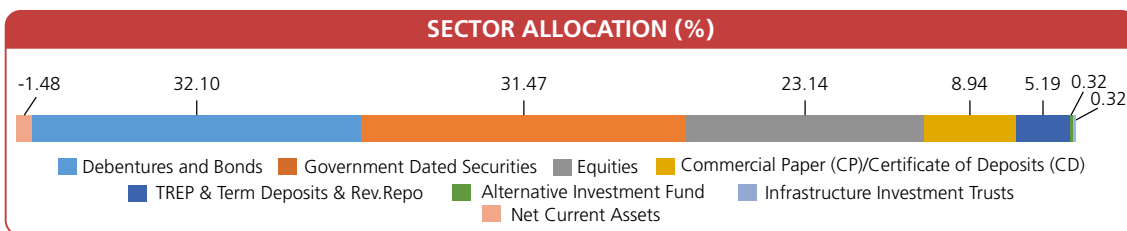
- If units are redeemed or switched out after 6 months from the date of allotment: NIL

**Data as on 30th June, 2026 unless otherwise specified.**

**Folio Count data as on 31st May 2026.**

## PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
<b>Equity &amp; Equity related Banks</b>		<b>6.55</b>	GS CG 15/04/2038 - (STRIPS)	SOV	0.46
ICICI Bank Ltd.		1.43	7.52% Bihar State Govt-Bihar	SOV	0.35
HDFC Bank Ltd.		1.30	7.17% Tamil Nadu State Govt-Tamil Nadu	SOV	0.34
STATE BANK OF INDIA		1.26	GS CG 06/05/2038 - (STRIPS)	SOV	0.32
Axis Bank Ltd.		0.99	7.3% Central Government(^)	SOV	0.32
Bank Of Baroda		0.71	GS CG 15/04/2045 - (STRIPS)	SOV	0.26
BANK OF MAHARASHTRA		0.48	GS CG 25/05/2043 - (STRIPS)	SOV	0.21
INDIAN BANK		0.38	GS CG 22/04/2036 - (STRIPS)	SOV	0.18
<b>Automobiles</b>		<b>1.94</b>	8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.18
Maruti Suzuki India Limited		1.13	7.65% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.18
Hero MotoCorp Ltd.		0.81	7.17% Central Government	SOV	0.17
<b>Telecom - Services</b>		<b>1.54</b>	6.57% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.17
Bharti Airtel Ltd		1.06	6.88% Bihar State Govt-Bihar	SOV	0.17
Indus Towers Ltd.		0.48	GS CG 25/05/2036 - (STRIPS)	SOV	0.10
<b>Healthcare Services</b>		<b>1.38</b>	GS CG 25/05/2038 - (STRIPS)	SOV	0.09
MAX HEALTHCARE INSTITUTE LTD.		0.60	GS CG 25/05/2037 - (STRIPS)	SOV	0.08
Fortis Healthcare India Ltd		0.41	GS CG 25/05/2041 - (STRIPS)	SOV	0.07
ASTER DM HEALTHCARE LTD		0.37	GS CG 25/05/2040 - (STRIPS)	SOV	0.07
<b>IT - Software</b>		<b>1.26</b>	8.05% Tamil Nadu State Govt-Tamil Nadu	SOV	0.07
Tech Mahindra Ltd.		0.60	7.09% Central Government(^)	SOV	0.07
Mphasis Ltd		0.38	GS CG 25/11/2040 - (STRIPS)	SOV	0.07
Infosys Ltd.		0.28	7.26% Central Government	SOV	0.04
<b>Power</b>		<b>1.14</b>	7.34% Central Government	SOV	0.02
NTPC LTD		1.14	<b>Government Dated Securities - Total</b>		<b>31.47</b>
<b>Beverages</b>		<b>1.11</b>	<b>Public Sector Undertakings</b>		
UNITED SPIRITS LTD.		0.60	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.98
RADICO KHAITAN LTD.		0.51	REC LTD	CRISIL AAA	2.62
<b>Pharmaceuticals and Biotechnology</b>		<b>1.04</b>	National Housing Bank (^)	CARE AAA	2.05
JB CHEMICALS & PHARMACEUTICALS LTD.		0.61	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	1.15
Divi s Laboratories Ltd.		0.43	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.86
<b>Capital Markets</b>		<b>0.89</b>	Power Finance Corporation Ltd. (^)	CRISIL AAA	0.81
BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)		0.55	INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.27
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.		0.34	Power Finance Corporation Ltd.	CRISIL AAA	0.22
<b>Petroleum Products</b>		<b>0.88</b>	Power Grid Corporation of India Ltd.	CRISIL AAA	0.19
RELIANCE INDUSTRIES LTD.		0.88	U P Power Corporation Ltd ( Guaranteed By UP State Government )	CRISIL A+(CE)	0.01
<b>Finance</b>		<b>0.71</b>	<b>Public Sector Undertakings - Total</b>		<b>12.16</b>
POONAWALLA FINCORP LTD.		0.40	<b>Corporate Debt/Financial Institutions</b>		
Power Finance Corporation Ltd.		0.31	JTPM METAL TRADERS PVT LTD (^)	CRISIL AA	3.72
<b>Consumer Durables</b>		<b>0.67</b>	ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	3.45
Century Plyboards (India) Ltd.		0.33	LIC HOUSING FINANCE LTD.	CRISIL AAA	2.78
Pokarna Ltd.		0.24	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030	CRISIL AAA(SO)	2.57
LG ELECTRONICS INDIA LTD		0.10	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029	CRISIL AAA(SO)	2.55
<b>Agricultural, Commercial and Construction Vehicles</b>		<b>0.59</b>	(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	2.55
V.S.T Tillers Tractors Ltd		0.32	360 ONE PRIME LTD. (^)	ICRA AA	1.74
ASHOK LEYLAND LTD.		0.27	ADANI POWER LTD	CRISIL AA	1.22
<b>Food Products</b>		<b>0.54</b>	MUTHOOT FINANCE LTD.	CRISIL AA+	0.88
Britannia Industries Ltd.		0.54	BHARTI TELECOM LTD.	CRISIL AAA	0.86
<b>Retailing</b>		<b>0.52</b>	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.17
SWIGGY LTD		0.31	<b>Corporate Debt/Financial Institutions - Total</b>		<b>19.94</b>
LENSKART SOLUTIONS LIMITED		0.21	<b>Money Market Instruments</b>		
<b>Transport Services</b>		<b>0.47</b>	<b>Commercial Paper(CP)/ Certificate of Deposits(CD)</b>		
Inter Globe Aviation Ltd		0.47	<b>Public Sector Undertakings</b>		
<b>Realty</b>		<b>0.45</b>	BANK OF BARODA	FITCH A1+	2.04
BAGMANE PRIME OFFICE REIT(*)		0.45	PUNJAB NATIONAL BANK(^)	CRISIL A1+	1.67
<b>Ferrous Metals</b>		<b>0.44</b>	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	1.67
Tata Steel Ltd.		0.44	<b>Public Sector Undertakings - Total</b>		<b>5.38</b>
<b>Cement and Cement Products</b>		<b>0.28</b>	<b>Corporate Debt/Financial Institutions</b>		
UltraTech Cement Ltd.		0.28	AXIS BANK LTD.	CRISIL A1+	1.69
<b>Industrial Manufacturing</b>		<b>0.25</b>	HERO FINCORP LTD.	CRISIL A1+	0.86
DEE DEVELOPMENT ENGINEERS LTD		0.25	HDFC BANK LTD.	CARE A1+	0.84
<b>Diversified FMCG</b>		<b>0.22</b>	SUNDARAM FINANCE LTD.	CRISIL A1+	0.17
ITC Ltd.		0.22	<b>Corporate Debt/Financial Institutions - Total</b>		<b>3.56</b>
<b>Insurance</b>		<b>0.18</b>	<b>Triparty Repo</b>		<b>5.19</b>
LIFE INSURANCE CORPORATION OF INDIA LTD.		0.18	<b>Alternative Investment Fund</b>		
<b>Auto Components</b>		<b>0.09</b>	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.32
TENNECO CLEAN AIR INDIA LIMITED		0.09	<b>Alternative Investment Fund - Total</b>		<b>0.32</b>
<b>Equity &amp; Equity Related - Total Debt Instruments</b>		<b>23.14</b>	<b>Infrastructure Investment Trusts</b>		
<b>Debentures and Bonds</b>			RAAJMARG INFRA INVESTMENT TRUST	Transport Infrastructure	0.26
<b>Government Dated Securities</b>			INDUS INFRA TRUST	Transport Infrastructure	0.06
7.24% Central Government	SOV	6.88	<b>Infrastructure Investment Trusts - Total</b>		<b>0.32</b>
6.90% Central Government(^)	SOV	6.69	<b>Net Current Assets/(Liabilities)</b>		<b>-1.48</b>
7.69% Tamil Nadu State Govt-Tamil Nadu	SOV	2.12	<b>Gross Total</b>		<b>100.00</b>
7.58% Karnataka State Govt-Karnataka	SOV	2.09			
7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	1.77			
7.19% Karnataka State Govt(^)-Karnataka	SOV	1.74			
7.45% Bihar State Govt-Bihar	SOV	1.21			
7.54% Tamil Nadu State Govt-Tamil Nadu	SOV	1.05			
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.04			
7.31% Tamil Nadu State Govt-Tamil Nadu	SOV	0.87			
7.45% Maharashtra State Govt-Maharashtra	SOV	0.86			
GS CG 25/11/2035 - (STRIPS)	SOV	0.56			
7.56% Karnataka State Govt-Karnataka	SOV	0.51			



### SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2026 (₹)	79,64,962	18,82,283	11,38,977	7,22,337	3,91,268	1,22,078
<b>Scheme Returns (%)</b>	<b>8.62</b>	<b>8.72</b>	<b>8.57</b>	<b>7.37</b>	<b>5.50</b>	<b>3.25</b>
CRISIL Hybrid 85+15 Conservative Index Returns (%)	8.47	7.99	7.66	7.40	6.82	5.58
<b>Alpha*</b>	<b>0.14</b>	<b>0.73</b>	<b>0.91</b>	<b>-0.03</b>	<b>-1.32</b>	<b>-2.33</b>
CRISIL Hybrid 85+15 Conservative Index (₹)#	78,11,024	18,11,281	11,02,576	7,22,884	3,99,055	1,23,556
CRISIL 10 Year Gilt Index (₹)^	58,77,454	16,30,281	10,33,220	7,05,627	3,95,680	1,22,937
CRISIL 10 Year Gilt Index Returns (%)	6.33	5.98	5.83	6.43	6.25	4.61

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

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

Scheme Inception : - December 02, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of Para 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. (^) 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 30 Jun 2026 is 1.75% of the net assets. ## Risk rate assumed to be 5.50% (FBIL Overnight MIBOR rate as on 30th June 2026). \*\*\*Existing investment in REITs held by debt schemes of Mutual Funds as on June 30, 2026, is grandfathered. \*\* Total Expense Ratio includes applicable GST.

# Scheme Performances as on June 30, 2026 (unless otherwise specified)

## 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	8.23%	8.28%	-0.06%	5.73%	59,652	60,346	35,245
Last 1 Year	1.87%	3.88%	-2.02%	2.47%	10,187	10,388	10,247
Last 3 Years	8.29%	8.01%	0.28%	6.88%	12,700	12,602	12,210
Last 5 Years	8.17%	7.12%	1.05%	5.15%	14,813	14,105	12,857

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 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.

## ABOUT OUR FUND MANAGERS - REGULAR PLAN



**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	5.68	-1.71	15.03	12.92	12.94	12.40
	(Tier 2): Nifty 200 TRI		-2.19		12.07		11.80
Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	3.34	-1.33	12.70	10.84	NA	NA
Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	1.87	3.88	8.29	8.01	8.17	7.12
Kotak Contra Fund	(Tier 1): Nifty 500 TRI	-0.11	-1.71	16.24	12.92	14.91	12.40
	(Tier 2): Nifty 100 TRI		-3.64		10.46		10.53
Kotak Technology Fund	BSE Teck TRI	-23.22	-23.78	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 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 Contra Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak Technology Fund - Growth, \*Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024



**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 81 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 Manufacturing 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 500 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-seq 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 Nifty 500 Momentum 50 Index Fund (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 Nifty 200 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).

**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	109.20	112.94	46.91	48.78	NA	NA
	Kotak Silver ETF FOF	Domestic Prices of physical Silver	106.02	112.94	45.22	48.78	NA	NA
	Kotak Gold ETF	Domestic Price of Physical Gold	45.59	47.23	33.14	34.53	23.53	24.69
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI	-14.31	-13.44	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-14.52	-13.44	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck Index TRI	-23.22	-23.78	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 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, \* 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.

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

# Scheme Performances as on June 30, 2026 (unless otherwise specified)

## 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	10.45%	8.74%	1.71%	6.46%	38,260	31,003	23,282
Last 1 Year	3.07%	3.88%	-0.81%	2.47%	10,307	10,388	10,247
Last 3 Years	9.61%	8.01%	1.60%	6.88%	13,172	12,602	12,210
Last 5 Years	9.57%	7.12%	2.45%	5.15%	15,794	14,105	12,857

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/24/13/1(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). 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.

## ABOUT OUR FUND MANAGERS - DIRECT PLAN



### 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, '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	7.10	-1.71	16.61	12.92	14.60	12.40
	(Tier 2): Nifty 200 TRI		-2.19		12.07		11.80
Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	4.86	-1.33	14.44	10.84	NA	NA
Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	3.07	3.88	9.61	8.01	9.57	7.12
Kotak Contra Fund	(Tier 1): Nifty 500 TRI	1.16	-1.71	17.77	12.92	16.46	12.40
	(Tier 2): Nifty 100 TRI		-3.64		10.46		10.53
Kotak Technology Fund	BSE Teck TRI	-22.08	-23.78	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 27/2/2023.

Kotak Banking & Financial Services Fund - Growth, \*Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Kotak Debt Hybrid Fund - Growth, \*Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Kotak Contra Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak Technology Fund - Growth, \*Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024



### Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 81 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 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. 25, '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. 03, '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 - I&X 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-I&X AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 17, '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 Nifty 500 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 Nifty 200 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).

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	109.20	112.94	46.91	48.78	NA	NA
	Kotak Silver ETF FOF	106.92	112.94	45.87	48.78	NA	NA
	Kotak Gold Fund	45.59	47.23	33.14	34.53	23.53	24.69
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	-13.71	-13.44	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	-13.96	-13.44	NA	NA	NA	NA
	Kotak Technology Fund	-22.08	-23.78	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 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.

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

# DISCLAIMERS

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

\*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

### **Disclaimer on market outlooks:**

The outlook provided is only a subjective understanding of an uncertain market phenomena, which may or may not occur, and may also not have any effect on the performance of the scheme, clement or otherwise. This outlook should not be construed as a reason for investment into the scheme based on prospect of future performance, which may not accrue as anticipated by the statement.

### **Disclaimer on Scheme Performance(s):**

Past Performance may or may not be sustained in future.

### **Disclaimer of NSE Indices Limited:**

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

### **Disclaimer by Asia Index Private Limited:**

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

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

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

### **Disclaimer by the BSE Limited:**

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

### **For details contact us at:**

**KOTAK MAHINDRA ASSET MANAGEMENT COMPANY LIMITED:** 6th Floor, Kotak Infiniti, Building No. 21, Infinity Park, Off Western Express Highway, Gen. A. K. Vaidya Marg, Malad (East), Mumbai – 400 097. Tel.: 91-8048893330 / 91-18003091490 Fax: 91-22-6708 2213. E-mail: mutual@kotak.com  
Website: www.kotakmf.com

**Corporate Office of Asset Management Company:** 2nd Floor, 12-BKC, Plot No C-12, G Block, BKC, Bandra (East), Mumbai - 400 051.

**CAMS Service Center:** LG3, SCO 12, Sector 16, Behind Canara Bank, Faridabad - 121 002. Email Id - camsfdb@camsonline.com