

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

Fund Manager*:	Mr. Arjun Khanna & Mr. Abhishek Bisen
AAUM:	₹822.23 crs
AUM:	₹759.93 crs
Benchmark:	Nifty Rural Index TRI
Allotment Date:	November 27, 2025
Folio Count:	32,855

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	₹9.0425	₹9.0898
IDCW	₹9.0425	₹9.0896

(as on March 31, 2026)

Ratios

Portfolio Turnover	5.74%
^^P/E	23.97
^^P/BV	3.49

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	65.57%
Mid Cap	14.42%
Small Cap	17.10%
Debt & Money Market	2.91%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.32%
Direct Plan:	0.71%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption/switch out within 90 days from the date of allotment:0.5%.

- If units are redeemed or switched out on or after 90 days from the date of allotment: Nil

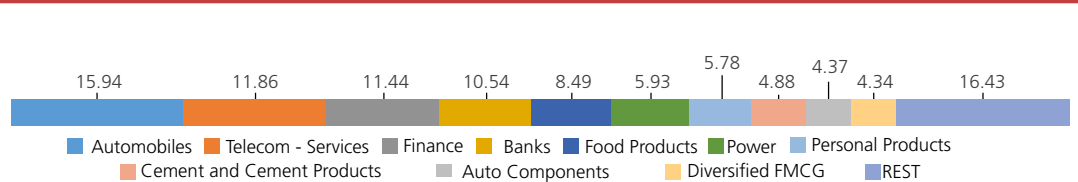
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Ultratech Cement Ltd.	2.83
Automobiles	15.94	Dalmia Bharat Limited	2.05
Mahindra & Mahindra Ltd.	7.78	Auto Components	4.37
TVS Motors Company Ltd	3.32	MRF Limited	3.04
Eicher Motors Ltd.	1.82	Sansera Engineering Ltd.	0.96
Bajaj Auto Ltd.	1.25	KROSS LIMITED	0.37
Maruti Suzuki India Limited	0.97	Diversified FMCG	4.34
Hero MotoCorp Ltd.	0.80	ITC Ltd.	2.65
Telecom - Services	11.86	Hindustan Unilever Ltd.	1.69
Bharti Airtel Ltd	9.38	Agricultural, Commercial and Construction Vehicles	3.94
Indus Towers Ltd.	2.48	V.S.T Tillers Tractors Ltd	3.03
Finance	11.44	ASHOK LEYLAND LTD.	0.91
SHRIRAM FINANCE LTD.	3.02	Industrial Products	2.37
BAJAJ FINANCE LTD.	2.37	HAPPY FORGINGS LTD	1.22
Cholamandalam Investment and Finance Company Ltd.	1.96	Cummins India Ltd.	1.15
Muthoot Finance Ltd	1.87	Insurance	2.10
INDIA SHELTER FINANCE CORPORATION LTD	1.09	SBI Life Insurance Company Ltd	2.10
Mahindra & Mahindra Financial Services Ltd.	0.94	Agricultural Food and other Product	1.74
POONAWALLA FINCORP LTD.	0.19	Marico Ltd.	1.74
Banks	10.54	Consumer Durables	1.64
STATE BANK OF INDIA	9.41	BLUE STAR LTD.	0.69
INDIAN BANK	0.67	Crompton Greaves Consumer Electricals Ltd	0.51
Bank Of Baroda	0.46	MAYUR UNIQUOTERS LTD	0.44
Food Products	8.49	Chemicals and Petrochemicals	1.21
AVANTI FEEDS LTD	4.68	SRF Ltd.	0.74
Britannia Industries Ltd.	3.28	JUBILANT INGREVIA LTD	0.47
Godrej Agrovet Ltd.	0.53	Diversified Metals	0.52
Power	5.93	Vedanta Ltd.	0.52
NTPC LTD	3.17	Equity & Equity related - Total	97.09
Tata Power Co. Ltd.	1.79	Triparty Repo	3.51
NHPC LIMITED	0.97	Net Current Assets/(Liabilities)	-0.60
Personal Products	5.78	Grand Total	100.00
Emami Ltd.	3.80		
Godrej Consumer Products Ltd.	1.98		
Cement and Cement Products	4.88		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

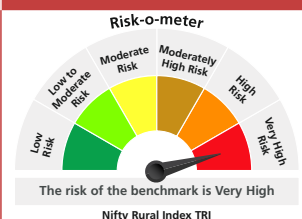
- Long-term capital growth
- Investment in portfolio of predominantly in equity & equity related instruments based on Rural and allied theme

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

Fund



Benchmark



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

**Total Expense Ratio includes applicable GST. Scheme has not completed 6 months since inception

RISK FACTORS

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

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

Disclaimer on market outlooks:

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

Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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