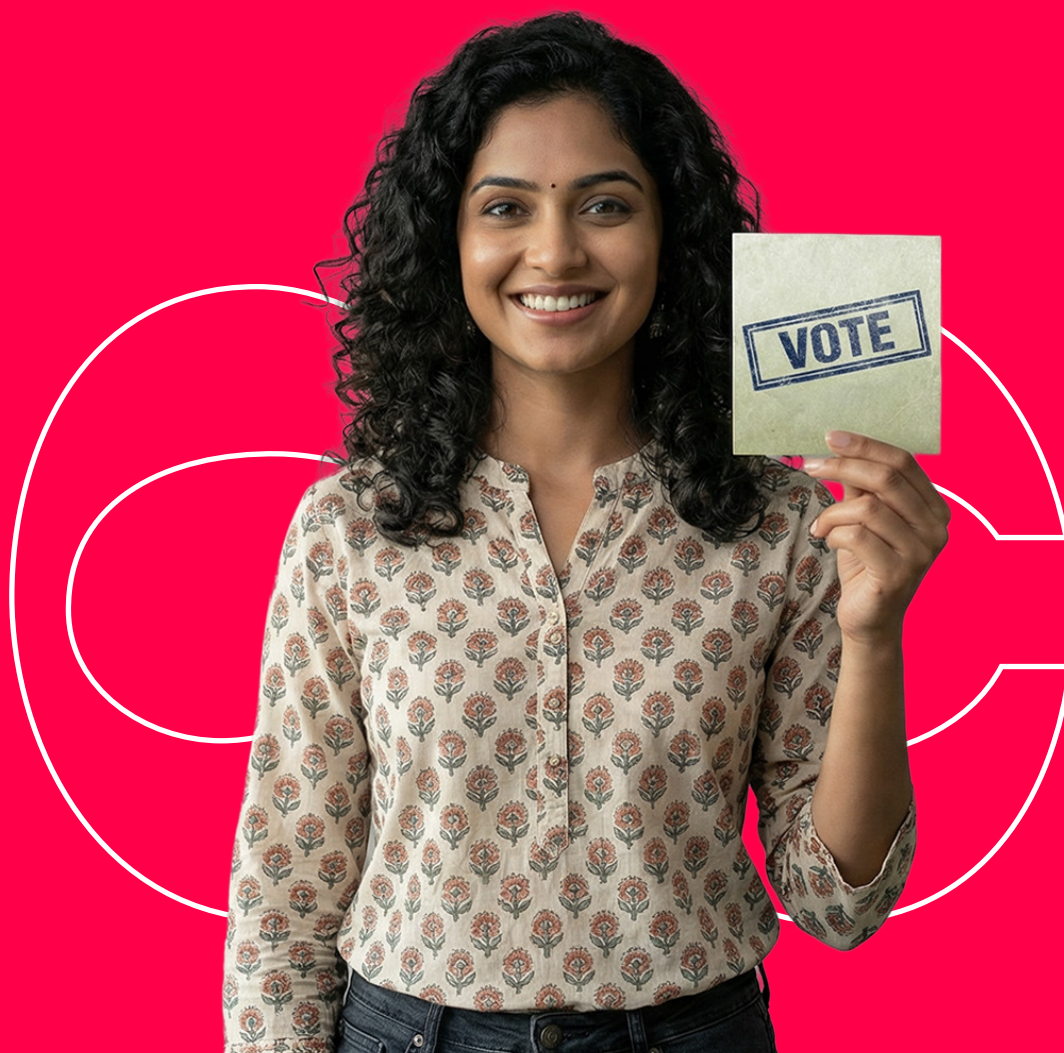


Kotak Flexicap Fund

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

Trusted for *15+ years*



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



KOTAK FLEXICAP FUND Scheme Inception Date: September 11, 2009

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

This product is suitable for investors who are seeking*:

- Long term capital growth.
- Investment in portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation.

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

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

Kotak Asset Allocation View

As on 28th Feb 26

Approach	Funds	Asset Category									
		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	67	Neutral	10-25*	5	OW	12	OW	10-45	15
	Kotak Multi Asset Omni FOF (\$)	20-80	60	Neutral	10-30*	20	OW	7	UW	10-80	13
Conservative	Kotak Balanced Advantage Fund	20-80 #	59	Neutral	--	--	--	--	--	0-45	41
	Kotak Equity Savings Fund	10-50	38	Neutral	--	--	--	--	--	10-80	62

Market Cap Stance	Large Cap	Mid Cap	Small Cap
-------------------	-----------	---------	-----------

Sectors We are Positive On	Automobile and Auto Components	Healthcare (Hospitals & Dom. Pharma)	Cement & Building Materials
	Financial Services	Consumers@ (Discretionary)	Infrastructure

Themes We Are Positive On	Fin. Services	Consumption & E-Commerce	Healthcare Services
---------------------------	---------------	--------------------------	---------------------

Funds in Focus	Kotak Multi Asset Allocation Fund	Kotak Multicap Fund	Kotak Flexicap Fund
----------------	-----------------------------------	---------------------	---------------------

Source : KMAC Internal Research. Data as on 28th Feb 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. For Kotak Gold Silver Passive FOF, allocation to Gold / Silver above 50% is considered as overweight, below 50% is considered as underweight. ^ 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 InvIT.

@includes sectors Fast Moving Consumer Goods, Consumer Durables & Consumer Services

Source for Market Cap Stance, Sectors & Themes: KMAC Internal Research. Data as on 28th Feb 2026. Views expressed are based on portfolio data as on 28th Feb 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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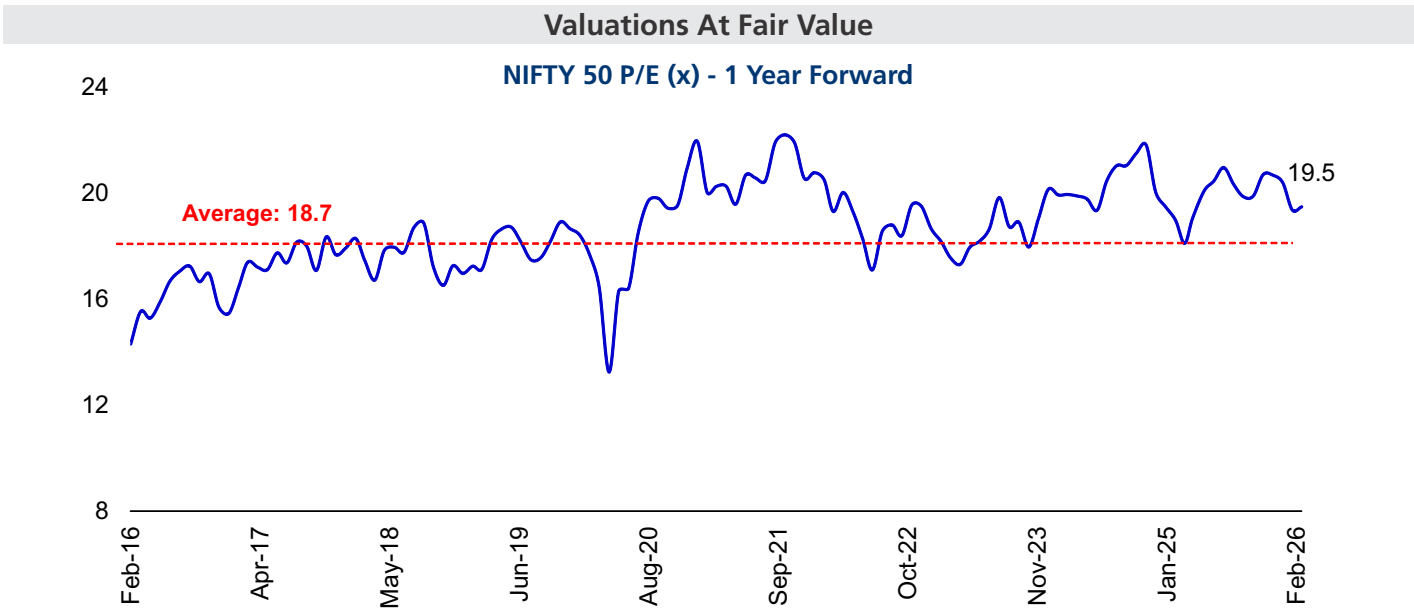
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Market Overview

Key Events for the Month of February 2026

- **India's Services Purchasing Managers' Index (PMI)** rose marginally to **58.5 in January** from **58.0 in December 2025**. New orders increased faster pace in January after slowing at the end of 2025. Strong demand and more customer interest supported sales, while an improved online presence also aided new business. Among services, finance and insurance recorded the strongest growth in new orders.
- **India's Manufacturing Purchasing Managers' Index (PMI)** edged up from **55.0 in December 2025** the lowest level in two years to **55.4 in January 2026**.
- **India's Consumer Price Inflation (CPI)** as per the new series, stood at **2.75% in January 2026**.
- **India's Wholesale Price Index (WPI)** extended upward momentum for the third consecutive month, reaching **1.81% in January**, driven by an uptick in prices of food, non-food articles, and manufactured items on a month-on-month basis.
- **India's gross GST collections** increased by **8.1% to over Rs 1.83 lakh crore in February**, led by higher growth in revenues from imports and improved domestic sales.
- The month ended on a slightly negative note for **Indian equity markets**, with the **Nifty 50 declining by 0.56%** and the **BSE Sensex falling by 1.19%**.

Market Valuation Indicators



Source: Bloomberg, as on 27th February 2026

Domestic Index Performance					
Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty 50 Index	-3.9%	3.1%	13.8%	13.3%	11.6%
Nifty Midcap150 Index	-2.4%	5.3%	23.1%	24.2%	19.9%
Nifty Smallcap250 Index	-5.1%	-3.8%	14.7%	21.2%	18.1%
Nifty Next 50 Index	0.8%	6.0%	22.2%	23.2%	15.3%
Nifty 500 Index	-3.2%	3.1%	16.5%	16.9%	13.7%

Strategy For Investment In Current Scenario	
Neutral Weight	Equities
Over Weight	Large cap
Marginal Under Weight	Midcap
Under Weight	Small cap

Source: Bloomberg, As on 27/02/2026 | As per para 2.7 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st -250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization. The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future.

Sectoral Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty Auto Index	1.4%	12.8%	37.4%	30.3%	22.6%
Nifty Bank Index	1.3%	12.8%	25.2%	14.6%	11.7%
Nifty Energy Index	4.2%	10.1%	23.4%	19.5%	14.5%
Nifty Financial Services Index	-0.1%	9.0%	21.0%	15.7%	11.6%
Nifty FMCG Index	-8.0%	-8.9%	0.9%	4.4%	9.5%
Nifty Healthcare Index	-1.1%	3.6%	17.2%	25.6%	21.7%
Nifty Infrastructure Index	-1.3%	7.4%	24.4%	23.9%	18.3%
Nifty IT Index	-18.2%	-13.0%	-18.0%	1.0%	4.7%
Nifty Media Index	-3.5%	-12.1%	2.1%	-6.0%	-2.7%
Nifty Metal Index	18.9%	33.7%	48.9%	32.4%	26.2%
Nifty Pharma Index	-0.2%	5.3%	15.8%	25.0%	14.0%
Nifty PSU Bank Index	15.3%	45.4%	73.7%	39.0%	32.6%
Nifty Realty Index	-13.6%	-10.4%	-2.2%	25.7%	17.4%
BSE Consumer Durables Index	-4.3%	-2.4%	11.8%	16.5%	13.2%
BSE Industrial Index	2.2%	7.5%	31.0%	30.0%	29.6%

Source: Bloomberg, As on 27/02/2026. The Sector(s) mentioned in this document do not constitute any research report/recommendation of the same and the scheme(s)/Fund may or may not have any future position in these Sector(s) | The Index names mentioned do not constitute any kind of recommendation and are for information purpose only. Past performance may or may not be sustained in the future.

Global Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
MSCI World Index	3.6%	9.1%	19.7%	18.8%	10.8%
MSCI Emerging Index	17.8%	28.0%	46.8%	18.7%	3.8%
MSCI India index	-2.7%	4.2%	16.2%	16.1%	12.6%
Dow Jones Industrial Average Index	2.6%	7.5%	11.7%	14.5%	9.6%
Nasdaq Composite Index	-3.0%	5.7%	20.3%	25.5%	11.4%
Nikkei 225 Index	17.1%	37.8%	58.4%	29.0%	15.2%
Shanghai Composite Index	7.1%	7.9%	25.4%	8.3%	3.5%
Deutsche Boerse AG german Stock Index DAX	6.1%	5.8%	12.1%	18.1%	12.9%

Source: Bloomberg, As on 27/02/2026 | 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	Feb-26	Jan-26	1 month change	Feb-25	1 yr change
Reverse repo	3.35%	3.35%	Nil	3.35%	Nil
Repo	5.25%	5.25%	Nil	6.25%	-100bps
CRR	3.00%	3.00%	Nil	4.00%	-100bps
SLR	18.00%	18.00%	Nil	18.00%	Nil
Mibor Overnight	5.17%	5.53%	-36bps	6.40%	-123bps
Call ON	4.70%	4.80%	-10bps	6.40%	-170bps
CBLO	4.90%	4.50%	40bps	6.50%	-160bps
1 yr TBILL	5.51%	5.71%	-20bps	6.53%	-102bps
10 Gsec	6.65%	6.74%	-9bps	6.79%	-14bps
5 Year AAA	7.20%	7.28%	-8bps	7.42%	-22bps
USD/INR	₹90.95	₹91.90	-₹0.95	₹87.40	₹3.55

Source: Bloomberg; RBI. Data as on 27th February 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, couple interest rate and time to maturity

SIP

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

NAV

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

Benchmark

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

Entry Load

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor /agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Note: SEBI, vide para 10.4 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit load

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

Modified Duration

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

Standard deviation

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

Sharpe Ratio

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

Beta

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

AUM

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

Holdings

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

Nature of Scheme

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

Rating Profile

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

Macaulay Duration

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

Average Maturity

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

Standard Deviation

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

IDCW

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

P/E Ratio

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

P/BV

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

IDCW Yield

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

Interest Rate Swap (IRS)

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

Potential Risk Class (PRC) Matrix

In reference to para 17.5 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, all debt schemes will be classified in terms of a Potential Risk Class matrix which consists of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

Market Capitalisation

As per para 2.7 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st -250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization.

KOTAK LARGE CAP FUND

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			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Rohit Tandon

AAUM: ₹11,029.07 crs

AUM: ₹10,925.23 crs

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

Allotment Date: December 29, 1998

Folio Count: 4,05,658

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	₹582.5034	₹674.6029
IDCW	₹75.1914	₹89.2182

(as on February 27, 2026)

Ratios

Portfolio Turnover	26.78%
[§] Beta	0.96
[§] Sharpe ^{##}	0.91
[§] Standard Deviation	11.53%
^{^^} P/E	25.18
^{^^} P/BV	3.61

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

Market Capitalisation*

Large Cap	86.09%
Mid Cap	7.93%
Small Cap	3.31%
Debt & Money Market	2.67%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.73%

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 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 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

***As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category.

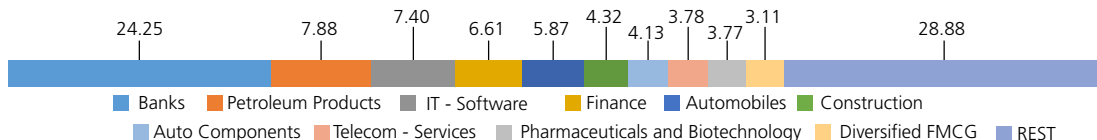
*For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST.

For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	24.25	India Cements Ltd.	0.36
Banks	7.36	Ferrous Metals	2.14
ICICI Bank Ltd.	7.01	Tata Steel Ltd.	2.14
HDFC Bank Ltd.	4.83	Transport Services	1.83
STATE BANK OF INDIA	3.35	Inter Globe Aviation Ltd	1.83
Axis Bank Ltd.	0.69	Aerospace and Defense	1.72
KOTAK MAHINDRA BANK LTD.	0.15	Bharat Electronics Ltd.	1.38
BANK OF MAHARASHTRA	7.88	ASTRA MICROWAVE PRODUCTS LTD.	0.34
Petroleum Products	6.39	Chemicals and Petrochemicals	1.53
RELIANCE INDUSTRIES LTD.	1.49	SOLAR INDUSTRIES INDIA LIMITED	1.53
Bharat Petroleum Corporation Ltd.	7.40	Industrial Products	1.41
IT - Software	3.32	Cummins India Ltd.	1.07
Infosys Ltd.	1.72	Polycab India Ltd.	0.34
Tata Consultancy Services Ltd.	1.05	Consumer Durables	1.23
Tech Mahindra Ltd.	0.69	LG ELECTRONICS INDIA LTD	0.64
PERSISTENT SYSTEMS LIMITED	0.62	V-Guard Industries Ltd.	0.59
Mphasis Ltd	6.61	Fertilizers and Agrochemicals	1.22
Finance	3.14	Coromandel International Ltd.	1.22
BAJAJ FINANCE LTD.	1.98	Personal Products	1.21
SHRIRAM FINANCE LTD.	0.84	Godrej Consumer Products Ltd.	1.21
Power Finance Corporation Ltd.	0.65	Beverages	1.15
POONAWALLA FINCORP LTD.	5.87	UNITED SPIRITS LTD.	1.15
Automobiles	2.90	Non - Ferrous Metals	1.02
Mahindra & Mahindra Ltd.	2.41	Hindalco Industries Ltd	1.02
Maruti Suzuki India Limited	0.56	Healthcare Services	0.93
Hero MotoCorp Ltd.	4.32	Apollo Hospitals Enterprises Ltd.	0.93
Construction	4.13	Insurance	0.82
Larsen And Toubro Ltd.	0.94	HDFC Life Insurance Company Ltd.	0.82
Auto Components	0.91	Realty	0.80
Apollo Tyres Ltd.	0.89	OBEROI REALTY LTD	0.51
SAMVARDHANA MOTHERSON	0.75	Mahindra Lifespace Developers Ltd	0.29
INTERNATIONAL LIMITED	0.64	Food Products	0.77
Bharat Forge Ltd.	0.75	Britannia Industries Ltd.	0.77
Bosch Ltd.	0.64	Gas	0.57
Schaeffler India Ltd	3.78	Gujarat State Petronet Ltd.	0.57
Telecom - Services	3.78	Consumable Fuels	0.12
Bharti Airtel Ltd	3.78	Coal India Ltd.	0.12
Pharmaceuticals and Biotechnology	3.77	Equity & Equity related - Total	97.79
Sun Pharmaceuticals Industries Ltd.	2.59	Mutual Fund Units	
Torrent Pharmaceuticals Ltd.	0.76	Kotak Liquid Direct Growth	1.01
ANTHEM BIOSCIENCES LTD	0.42	Mutual Fund Units - Total	1.01
Diversified FMCG	3.11	Futures	
ITC Ltd.	2.14	Coal India Ltd.-MAR2026	0.09
Hindustan Unilever Ltd.	0.97	Tech Mahindra Ltd.-MAR2026	-0.01
Power	2.89	Tata Consultancy Services Ltd.-MAR2026	-0.04
NTPC Ltd	2.89	ITC Ltd.-MAR2026	-0.09
Retailing	2.73	Larsen And Toubro Ltd.-MAR2026	-0.10
ETERNAL LIMITED	1.38	PERSISTENT SYSTEMS LIMITED-MAR2026	-0.14
VISHAL MEGA MART LIMITED	0.46	CNX NIFTY-MAR2026	-0.17
SWIGGY LTD	0.38	Triparty Repo	1.34
LENSKART SOLUTIONS LIMITED	0.29	Net Current Assets/(Liabilities)	-0.14
BRAINBEES SOLUTIONS LIMITED	0.22	Grand Total	100.00
Cement and Cement Products	2.58		
Ultratech Cement Ltd.	2.22		

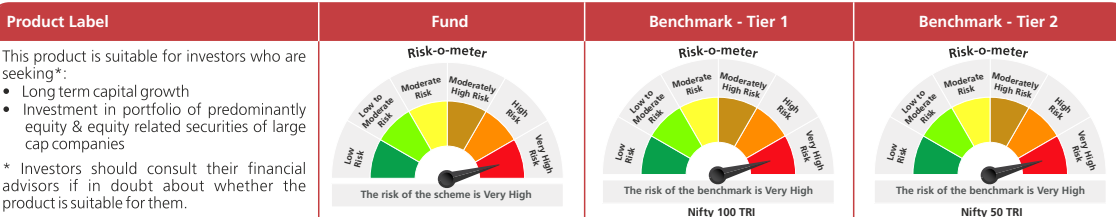
SECTOR ALLOCATION (%)



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 (₹)	27,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,94,86,814	24,47,412	14,05,840	8,12,075	4,22,491	1,24,328
Scheme Returns (%)	14.53	13.67	14.48	12.09	10.73	6.85
Nifty 100 (TRI) Returns (%)	14.02	13.58	13.97	11.49	9.98	5.68
Alpha*	0.51	0.09	0.50	0.59	0.75	1.18
Nifty 100 (TRI) (₹)#	1,80,81,009	24,35,591	13,80,795	8,00,231	4,17,891	1,23,591
Nifty 50 (TRI) Returns (%)	13.62	13.47	13.64	11.04	9.28	4.67
Alpha*	0.90	0.20	0.84	1.05	1.45	2.18
Nifty 50 (TRI) (₹)#	1,70,70,186	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
BSE SENSEX (TRI) (₹)^	1,71,74,317	23,61,524	13,14,847	7,67,135	4,02,991	1,21,129
BSE SENSEX (TRI) Returns (%)	13.66	13.00	12.60	9.79	7.50	1.77



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

KOTAK FLEXICAP FUND

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

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, generally focused on a few selected sectors. However, there is no assurance that the investment objective of the scheme will be achieved.

Investment style			Size
Value	GARP	Growth	Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya
AAUM:	₹57,323.35 crs
AUM:	₹56,853.23 crs
Benchmark***:	Nifty 500 TRI (Tier 1) Nifty 200 TRI (Tier 2)
Allotment Date:	September 11, 2009
Folio Count:	11,82,393

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	₹87.0898	₹98.6174
IDCW	₹52.5887	₹60.2267

(as on February 27, 2026)

Ratios

Portfolio Turnover	8.36%
¹ Beta	0.91
¹ Sharpe ^{##}	1.04
¹ Standard Deviation	12.06%
^{^^} P/E	27.52
^{^^} P/BV	3.65

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

Market Capitalisation*

Large Cap	68.76%
Mid Cap	25.25%
Small Cap	4.22%
Debt & Money Market	1.77%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.43%
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.

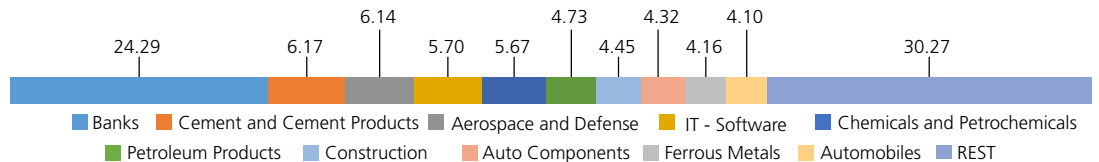
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Capital Markets	2.80
Banks	24.29	BSE LTD.	1.48
HDFC Bank Ltd.	6.17	BILLIONBRAINS GARAGE	
ICICI Bank Ltd.	5.34	VENTURES LIMITED (GROWW)	0.72
STATE BANK OF INDIA	5.03	360 ONE WAM LTD.	0.60
Axis Bank Ltd.	3.89	Pharmaceuticals and Biotechnology	2.71
AU Small Finance Bank Ltd.	1.50	Zydus Lifesciences Limited	1.70
KOTAK MAHINDRA BANK LTD.	1.35	Cipla Ltd.	0.83
IndusInd Bank Ltd.	1.01	GlaxoSmithKline Pharmaceuticals Ltd.	0.18
Cement and Cement Products	6.17	Power	2.57
Ultratech Cement Ltd.	3.07	NTPC LTD.	1.21
The Ramco Cements Ltd	1.53	Power Grid Corporation Of India Ltd.	1.05
Dalmia Bharat Limited	0.95	TORRENT POWER LTD	0.31
Ambuja Cements Ltd.	0.62	Finance	2.39
Aerospace and Defense	6.14	BAJAJ FINANCE LTD.	1.82
Bharat Electronics Ltd.	6.14	SHIRAM FINANCE LTD.	0.57
IT - Software	5.70	Transport Services	2.29
Infosys Ltd.	2.42	Inter Globe Aviation Ltd	2.29
Tata Consultancy Services Ltd.	1.21	Gas	1.50
Tech Mahindra Ltd.	1.12	Petronet LNG Ltd.	1.48
HCL Technologies Ltd.	0.95	Indraprastha Gas Ltd.	0.02
Chemicals and Petrochemicals	5.67	Non - Ferrous Metals	1.22
SRF Ltd.	2.82	Hindalco Industries Ltd	1.22
SOLAR INDUSTRIES INDIA LIMITED	2.38	Electrical Equipment	1.19
Tata Chemicals Ltd	0.47	Thermax Ltd.	1.19
Petroleum Products	4.73	Diversified FMCG	1.07
RELIANCE INDUSTRIES LTD.	2.45	Hindustan Unilever Ltd.	1.07
Bharat Petroleum Corporation Ltd.	1.29	Insurance	0.86
Indian Oil Corporation Ltd	0.99	Max Financial Services Ltd.	0.86
Construction	4.45	Industrial Products	0.73
Larsen And Toubro Ltd.	3.99	AIA Engineering Limited.	0.73
Kec International Ltd.	0.46	Beverages	0.59
Auto Components	4.32	United Breweries Ltd.	0.59
Bharat Forge Ltd.	2.22	Fertilizers and Agrochemicals	0.59
MRF Limited	0.94	Coromandel International Ltd.	0.59
Balkrishna Industries Ltd.	0.71	Agricultural, Commercial and Construction Vehicles	0.56
Apollo Tyres Ltd.	0.45	BEML LTD.	0.56
Ferrous Metals	4.16	Personal Products	0.54
Jindal Steel & Power Ltd.	4.16	Godrej Consumer Products Ltd.	0.54
Automobiles	4.10	Equity & Equity related - Total	98.23
Maruti Suzuki India Limited	2.09	Mutual Fund Units	
Hero MotoCorp Ltd.	2.01	Kotak Liquid Direct Growth	0.12
Telecom - Services	3.92	Mutual Fund Units - Total	0.12
Bharti Airtel Ltd	2.88	Triparty Repo	1.71
Indus Towers Ltd.	1.04	Net Current Assets/(Liabilities)	-0.06
Retailing	2.97	Grand Total	100.00
ETERNAL LIMITED	2.77		
SWIGGY LTD	0.20		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	19,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	75,99,821	25,20,166	14,44,823	8,45,164	4,34,114	1,26,135
Scheme Returns (%)	14.73	14.22	15.25	13.71	12.60	9.76
Nifty 500 (TRI) Returns (%)	13.75	14.66	15.57	12.71	10.47	5.49
Alpha*	0.99	-0.44	-0.33	1.00	2.14	4.27
Nifty 500 (TRI) (₹)#	69,04,878	25,80,417	14,61,798	8,24,631	4,20,897	1,23,472
Nifty 200 (TRI) Returns (%)	13.48	14.34	15.11	12.54	10.74	6.38
Alpha*	1.26	-0.13	0.13	1.17	1.86	3.37
Nifty 200 (TRI) (₹)#	67,27,130	25,37,408	14,37,988	8,21,103	4,22,573	1,24,035
Nifty 50 (TRI) (₹)^	62,58,879	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.73	13.47	13.64	11.04	9.28	4.67

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in Portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	The risk of the scheme is Very High	The risk of the benchmark is Very High NIFTY 500 TRI	The risk of the benchmark is Very High Nifty 200 TRI

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

Scheme Inception : - September 11, 2009. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI – Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBI. Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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							

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹23,605.65 crs
AUM:	₹23,886.02 crs
Benchmark:	Nifty 500 Multicap 50:25:25 TRI
Allotment Date:	September 29, 2021
Folio Count:	9,65,171

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.6992	₹20.9899
IDCW	₹19.6989	₹20.9894

(as on February 27, 2026)

Ratios

Portfolio Turnover	50.35%
¹ Beta	1.05
² Sharpe#	1.21
³ Standard Deviation	15.07%
⁴ P/E	20.13
⁵ P/BV	2.48

Source: ¹ICRA MFI Explorer, ²Bloomberg

Market Capitalisation*

Large Cap	42.87%
Mid Cap	26.41%
Small Cap	29.31%
Debt & Money Market	1.41%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.59%
Direct Plan:	0.45%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment) (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

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

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

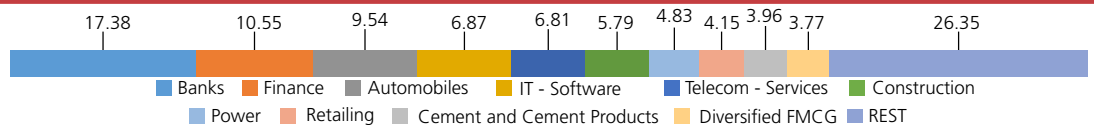
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	17.38	ACUTAS CHEMICALS LTD	1.33
IndusInd Bank Ltd.	3.94	JUBILANT PHARMOVA LIMITED	0.60
STATE BANK OF INDIA	3.27	INNOVA CAPTABS LTD	0.58
Bank Of Baroda	2.14	ORCHID PHARMA LTD.	0.07
Bandhan Bank Ltd.	2.10	Beverages	2.34
SOUTH INDIAN BANK LTD.	1.77	Radico Khaitan Ltd.	2.34
RBL Bank Ltd	1.76	Entertainment	2.04
JAMMU AND KASHMIR BANK LTD.	1.49	Sun TV Network Ltd.	1.21
KOTAK MAHINDRA BANK LTD.	0.91	PVR INOX LIMITED	0.83
Finance	10.55	Industrial Products	1.76
SHRIRAM FINANCE LTD.	3.52	HAPPY FORGINGS LTD	0.95
Power Finance Corporation Ltd.	2.43	Subros Ltd.	0.81
POONAWALLA FINCORP LTD.	2.24	Agricultural, Commercial and Construction Vehicles	1.50
PIRAMAL FINANCE LTD	1.27	TML COMMERCIAL VEHICLES LIMITED	0.87
PNB HOUSING FINANCE LTD.	1.09	ASHOK LEYLAND LTD.	0.63
Automobiles	9.54	Industrial Manufacturing	1.43
Maruti Suzuki India Limited	5.22	JYOTI CNC AUTOMATION LTD	1.28
Hero MotoCorp Ltd.	4.32	JNK INDIA LIMITED	0.15
IT - Software	6.87	Insurance	1.26
Mphasis Ltd	1.56	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.26
Oracle Financial Services Software Ltd	1.50	Oil	1.17
Tata Consultancy Services Ltd.	1.31	OIL INDIA LIMITED	1.17
Infosys Ltd.	1.23	Healthcare Services	0.94
Tech Mahindra Ltd.	1.19	YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	0.94
Wipro Ltd.	0.08	Chemicals and Petrochemicals	0.87
Telecom - Services	6.81	SRF Ltd.	0.87
Indus Towers Ltd.	3.54	Fertilizers and Agrochemicals	0.69
Bharti Airtel Ltd	2.43	P I INDUSTRIES LTD	0.69
Tata Communications Ltd.	0.84	Petroleum Products	0.64
Construction	5.79	RELIANCE INDUSTRIES LTD.	0.64
Engineers India Ltd.	1.49	Ferrous Metals	0.53
Larsen And Toubro Ltd.	1.32	Tata Steel Ltd.	0.53
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.17	Leisure Services	0.47
G R Infraprojects Limited	0.98	JUNIPER HOTELS LIMITED	0.25
Ashoka Buildcon Limited	0.56	Jubilant Foodworks Limited	0.22
ISGEC HEAVY ENGINEERING LTD.	0.27	Non - Ferrous Metals	0.47
Power	4.83	Hindalco Industries Ltd	0.47
NTPC LTD	2.82	Printing and Publication	0.47
NLC India Ltd.	2.01	Navneet Education Ltd.	0.47
Retailing	4.15	Capital Markets	0.46
ETERNAL LIMITED	2.37	Aditya Birla Sun Life AMC Ltd	0.46
SWIGGY LTD	1.17	Food Products	0.24
FSN E-COMMERCE VENTURES LTD.	0.61	Heritage Foods Ltd	0.24
Cement and Cement Products	3.96	Equity & Equity related - Total	97.12
Dalmia Bharat Limited	1.24	Mutual Fund Units	
SHREE CEMENT LTD.	1.11	Kotak Liquid Direct Growth	0.32
India Cements Ltd.	0.84	Mutual Fund Units - Total	0.32
Ultratech Cement Ltd.	0.77	Futures	
Diversified FMCG	3.77	ASHOK LEYLAND LTD.-MAR2026	0.87
ITC Ltd.	3.77	Jubilant Foodworks Limited-MAR2026	0.60
Consumer Durables	3.61	Triparty Repo	1.99
Kajaria Ceramics Ltd.	1.58	Net Current Assets/(Liabilities)	0.57
Pokarna Ltd.	0.91	Grand Total	100.00
Whirlpool of India Ltd.	0.70		
Indigo Paints Limited	0.42		
Pharmaceuticals and Biotechnology	2.58		

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 Feb 27, 2026 (₹)	8,08,398	4,49,814	1,27,292
Scheme Returns (%)	18.14	15.09	11.63
NIFTY 500 MULTICAP 50:25:25 (TRI) Returns (%)	13.34	10.75	4.43
Alpha*	4.79	4.34	7.20
NIFTY 500 MULTICAP 50:25:25 (TRI) (₹)#	7,28,108	4,22,596	1,22,809
Nifty 50 (TRI) (₹)^	6,85,528	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	10.61	9.28	4.67

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBI Overnight MIBOR rate as on 27th Feb 2026). ** Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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.

Investment style			Value	GARP	Growth	Size
						Large
						Medium
						Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya
AAUM:	₹30,715.37 crs
AUM:	₹30,712.48 crs
Benchmark***:	NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2)
Allotment Date:	September 9, 2004
Folio Count:	7,43,612

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	₹355.6988	₹410.9214
IDCW	₹62.0560	₹72.5106

(as on February 27, 2026)

Ratios

Portfolio Turnover	20.18%
¹ Beta	0.90
¹ Sharpe ^{##}	1.16
¹ Standard Deviation	12.51%
^{##} P/E	29.51
^{##} P/BV	3.73

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

Market Capitalisation*

Large Cap	52.23%
Mid Cap	40.67%
Small Cap	6.01%
Debt & Money Market	1.09%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.57%
Direct Plan:	0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

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

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

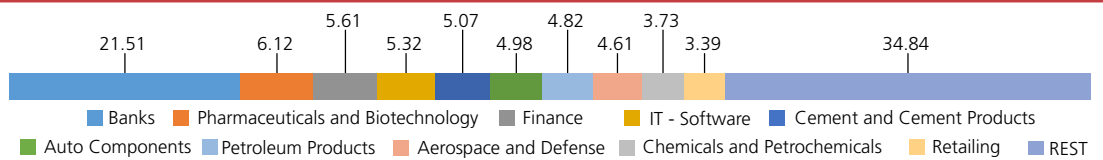
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		INTERNATIONAL LIMITED	0.65
Banks	21.51	Capital Markets	3.03
HDFC Bank Ltd.	5.64	BSE LTD.	1.76
STATE BANK OF INDIA	4.89	MOTILAL OSWAL	
ICICI Bank Ltd.	3.14	FINANCIAL SERVICES LTD	1.27
Axis Bank Ltd.	2.79	Agricultural, Commercial and Construction Vehicles	2.48
INDIAN BANK	1.94	ASHOK LEYLAND LTD.	2.15
IndusInd Bank Ltd.	1.40	BEML LTD.	0.33
KOTAK MAHINDRA BANK LTD.	0.98	Power	2.39
BANK OF MAHARASHTRA	0.73	TORRENT POWER LTD	1.22
Pharmaceuticals and Biotechnology	6.12	Power Grid Corporation Of India Ltd.	1.17
Sun Pharmaceuticals Industries Ltd.	1.81	Telecom - Services	2.33
Biocon Ltd.	1.65	Bharti Airtel Ltd	2.33
Ipca Laboratories Ltd.	1.25	Fertilizers and Agrochemicals	2.31
GlaxoSmithKline Pharmaceuticals Ltd.	0.92	Coromandel International Ltd.	2.31
Ajanta Pharma Ltd.	0.49	Consumer Durables	2.22
Finance	5.61	BLUE STAR LTD.	1.26
BAJAJ FINANCE LTD.	2.19	VOLTAS LTD.	0.96
SHRI RAM FINANCE LTD.	1.83	Ferrous Metals	2.11
CRISIL Ltd.	0.89	Jindal Steel & Power Ltd.	2.11
PIRAMAL FINANCE LTD	0.70	Electrical Equipment	1.70
IT - Software	5.32	ABB India Ltd	1.14
Infosys Ltd.	2.26	Thermax Ltd.	0.56
Mphasis Ltd.	1.65	Industrial Products	1.44
Tech Mahindra Ltd.	1.41	Cummins India Ltd.	1.44
Cement and Cement Products	5.07	Healthcare Services	1.38
Ultratech Cement Ltd.	1.44	Fortis Healthcare India Ltd	1.38
Dalmia Bharat Limited	1.44	Transport Services	1.10
JK Cement Ltd.	1.20	Inter Globe Aviation Ltd	1.10
India Cements Ltd.	0.99	Beverages	0.76
Auto Components	4.98	UNITED SPIRITS LTD.	0.76
Bharat Forge Ltd.	2.12	Gas	0.76
Apollo Tyres Ltd.	1.40	Petronet LNG Ltd.	0.53
Schaeffler India Ltd	0.99	Gujarat State Petronet Ltd.	0.23
Bosch Ltd.	0.47	Diversified FMCG	0.69
Petroleum Products	4.82	Hindustan Unilever Ltd.	0.69
HINDUSTAN PETROLEUM CORPORATION LTD	2.00	Entertainment	0.51
RELIANCE INDUSTRIES LTD.	1.63	Sun TV Network Ltd.	0.51
Bharat Petroleum Corporation Ltd.	1.19	Realty	0.47
Aerospace and Defense	4.61	OBEROI REALTY LTD	0.47
Bharat Electronics Ltd.	4.05	Industrial Manufacturing	0.37
ASTRA MICROWAVE PRODUCTS LTD.	0.56	Honeywell Automation India Ltd.	0.37
Chemicals and Petrochemicals	3.73	Equity & Equity related - Total	97.69
Linde India Ltd.	1.79	Mutual Fund Units	
SRF Ltd.	1.46	Kotak Liquid Direct Growth	0.29
Tata Chemicals Ltd	0.48	Mutual Fund Units - Total	0.29
Retailing	3.39	Futures	
ETERNAL LIMITED	2.81	ASHOK LEYLAND LTD.-MAR2026	0.74
SWIGGY LTD	0.58	OBEROI REALTY LTD-MAR2026	0.32
Automobiles	3.25	SWIGGY LTD-MAR2026	0.10
Hero MotoCorp Ltd.	2.28	VOLTAS LTD.-MAR2026	0.06
Maruti Suzuki India Limited	0.97	Triparty Repo	2.45
Construction	3.23	Net Current Assets/(Liabilities)	-0.43
Larsen And Toubro Ltd.	2.58	Grand Total	100.00
KALPATARU PROJECTS			

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 Feb 27, 2026 (₹)	1,78,98,282	28,55,665	16,00,125	8,93,050	4,42,725	1,28,236
Scheme Returns (%)	15.57	16.55	18.12	15.95	13.97	13.16
Nifty Large Midcap 250 (TRI) Returns (%)	NA	16.55	18.06	14.92	12.39	7.81
Alpha*	NA	-0.003	0.06	1.03	1.58	5.35
Nifty Large Midcap 250 (TRI) (₹)#	NA	28,56,083	15,96,970	8,70,685	4,32,792	1,24,926
Nifty 200 Index (TRI) Returns (%)	13.30	14.35	15.13	12.54	10.74	6.38
Alpha*	2.27	2.20	2.99	3.42	3.23	6.78
Nifty 200 Index (TRI) (₹)#	1,31,91,317	25,37,636	14,38,570	8,21,065	4,22,573	1,24,035
Nifty 50 (TRI) (₹)^	1,23,54,598	24,22,227	13,65,037	7,91,156	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.81	13.48	13.65	11.04	9.28	4.67

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large & midcap companies. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY Large Midcap 250 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 200 Index TRI

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

Scheme Inception :- September 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

***As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category.

*For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBI Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Atul Bhole
AAUM:	₹61,161.24 crs
AUM:	₹61,694.40 crs
Benchmark***:	NIFTY Midcap 150 TRI (Tier 1), Nifty Midcap 100 TRI (Tier 2)
Allotment Date:	March 30, 2007
Folio Count:	21,04,271

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹136.8745	₹159.4221
IDCW	₹75.1752	₹94.9814

(as on February 27, 2026)

Ratios

Portfolio Turnover	23.73%
¹ Beta	0.90
¹ Sharpe ^{##}	1.06
¹ Standard Deviation	15.19%
^{##} P/E	34.74
^{##} P/BV	4.81

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

Market Capitalisation*

Large Cap	12.40%
Mid Cap	73.22%
Small Cap	13.65%
Debt & Money Market	0.73%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.38%
Direct Plan:	0.38%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

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.

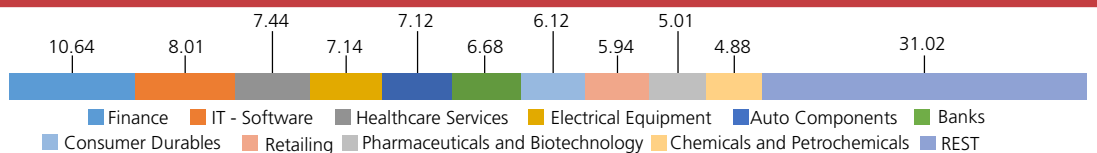
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	10.64	SOLAR INDUSTRIES INDIA LIMITED	2.16
L&T FINANCE HOLDINGS LTD	1.97	SRF Ltd.	1.69
Cholamandalam Investment and Finance Company Ltd.	1.96	Deepak Nitrite Ltd.	1.03
HDB FINANCIAL SERVICES LTD	1.79	Capital Markets	4.85
Power Finance Corporation Ltd.	1.66	BSE LTD	1.47
INDIA SHELTER FINANCE CORPORATION LTD	0.87	Nippon Life India Asset Management Ltd.	1.44
POONAWALLA FINCORP LTD.	0.78	NUVAMA WEALTH MANAGEMENT LIMITED	1.21
HOME FIRST FINANCE CO INDIA	0.67	Prudent Corporate Advisory Services Ltd.	0.73
PIRAMAL FINANCE LTD	0.48	Industrial Products	4.19
REC LTD	0.46	KEI INDUSTRIES LTD.	2.90
IT - Software	8.01	Ratnamani Metals & Tubes Ltd.	0.75
Mphasis Ltd	2.89	Polycab India Ltd.	0.54
Oracle Financial Services Software Ltd	1.72	Cement and Cement Products	3.72
PERSISTENT SYSTEMS LIMITED	1.51	Cement Ltd.	2.22
Birlasoft Ltd.	1.17	JK Cement Ltd.	1.50
Wipro Ltd.	0.72	Dalmia Bharat Limited	1.50
Healthcare Services	7.44	Fertilizers and Agrochemicals	3.56
Fortis Healthcare India Ltd	4.25	Coromandel International Ltd.	2.06
Global Health Ltd.	1.55	P I INDUSTRIES LTD	1.50
MAX HEALTHCARE INSTITUTE LTD.	0.94	Insurance	2.98
ASTER DM HEALTHCARE LTD	0.70	Max Financial Services Ltd.	1.67
Electrical Equipment	7.14	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.31
GE VERNOVA T&D INDIA LIMITED	5.08	Aerospace and Defense	2.42
Apar Industries Limited	2.06	Bharat Electronics Ltd.	2.42
Auto Components	7.12	Telecom - Services	1.93
Schaeffler India Ltd	2.05	BHARTI HEXACOM LTD.	1.93
Bharat Forge Ltd.	1.31	Realty	1.91
MRF Limited	1.10	OBEROI REALTY LTD	1.91
UNO MINDA LIMITED	0.96	Petroleum Products	1.54
ZF Commercial Vehicle Control Systems India Limited	0.88	HINDUSTAN PETROLEUM CORPORATION LTD	1.54
Apollo Tyres Ltd.	0.82	Ferrous Metals	1.04
Banks	6.68	Jindal Steel & Power Ltd.	1.04
INDIAN BANK	2.80	Food Products	1.04
FEDERAL BANK LTD.	1.71	AVANTI FEEDS LTD	1.04
BANK OF MAHARASHTRA	1.52	Construction	0.48
Bank Of Baroda	0.65	TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.48
Consumer Durables	6.12	Beverages	0.40
Dixon Technologies India Ltd.	1.88	UNITED SPIRITS LTD.	0.40
BLUE STAR LTD.	1.66	Equity & Equity related - Total	99.04
VOLTAS LTD.	1.31	Mutual Fund Units	
Metro Brands Ltd.	1.27	Kotak Liquid Direct Growth	0.18
Retailing	5.94	Mutual Fund Units - Total	0.18
VISHAL MEGA MART LIMITED	2.12	Futures	
SWIGGY LTD	1.77	P I INDUSTRIES LTD-MAR2026	0.08
ETERNAL LIMITED	1.35	SWIGGY LTD-MAR2026	0.08
LENSKART SOLUTIONS LIMITED	0.70	OBEROI REALTY LTD-MAR2026	0.07
Pharmaceuticals and Biotechnology	5.01	Triparty Repo	1.07
Ipca Laboratories Ltd.	2.98	Net Current Assets/(Liabilities)	-0.29
JB CHEMICALS & PHARMACEUTICALS LTD.	1.60	Grand Total	100.00
RUBICON RESEARCH LTD	0.27		
RUBICON RESEARCH LTD (PRE IPO)	0.16		
Chemicals and Petrochemicals	4.88		

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 (₹)	22,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,59,59,136	32,13,067	17,73,760	9,24,439	4,50,305	1,26,706
Scheme Returns (%)	17.87	18.74	21.02	17.36	15.16	10.68
Nifty Midcap 150 (TRI) Returns (%)	17.60	19.34	22.06	18.25	14.72	9.98
Alpha*	0.26	-0.61	-1.04	-0.89	0.44	0.70
Nifty Midcap 150 (TRI) (₹)#	1,54,73,835	33,19,855	18,40,428	9,44,698	4,47,464	1,26,273
Nifty Midcap 100 (TRI) Returns (%)	16.51	18.81	22.38	18.83	15.15	9.79
Alpha*	1.36	-0.07	-1.36	-1.47	0.01	0.89
Nifty Midcap 100 (TRI) (₹)#	1,36,11,035	32,25,652	18,61,317	9,58,076	4,50,237	1,26,158
Nifty 50 (TRI) (₹)^	85,58,494	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.49	13.47	13.64	11.04	9.28	4.67

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity & equity related securities predominantly in midcap companies. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty Midcap 150 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty Midcap 100 TRI

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

Scheme Inception : - March 30, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK SMALL CAP FUND

An open ended equity scheme predominantly investing in small cap stocks

Investment Objective: The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities by investing predominantly in small cap companies. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Harish Bihani

AAUM: ₹16,886.37 crs

AUM: ₹16,870.61 crs

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

Allotment Date: February 24, 2005

Folio Count: 9,92,890

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	₹243.8545	₹288.0873
IDCW	₹106.3857	₹126.5368

(as on February 27, 2026)

Ratios

Portfolio Turnover	25.55%
¹ Beta	0.82
¹ Sharpe#	0.61
¹ Standard Deviation	17.10%
^{^^} P/E	37.11
^{^^} P/BV	4.08

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

Market Capitalisation*

Large Cap	6.36%
Mid Cap	13.03%
Small Cap	78.92%
Debt & Money Market	1.69%

* % of Net Asset

Total Expense Ratio**

Regular Plan: 1.66%

Direct Plan: 0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

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

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

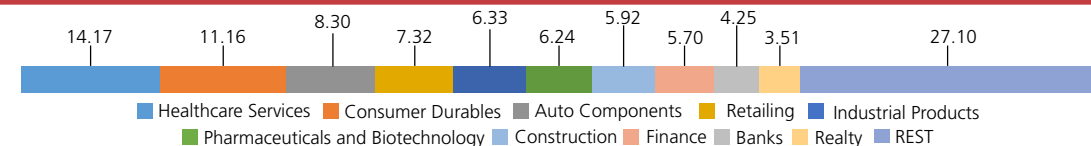
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		ICICI Bank Ltd.	1.42
Healthcare Services	14.17	KARUR VYSYA BANK LTD.	1.11
ASTER DM HEALTHCARE LTD	4.56	Ujjivan Small Finance Bank Ltd.	0.10
KRISHNA INSTITUTE OF MEDICAL	3.73	Realty	3.51
VIJAYA DIAGNOSTIC CENTRE PVT	3.49	BRIGADE ENTERPRISES LIMITED	1.69
Metropolis Healthcare Ltd.	1.70	Mahindra Lifespace Developers Ltd	1.25
SURAKSHA DIAGNOSTIC LTD	0.52	MAX ESTATES LIMITED	0.57
JUPITER LIFELINE HOSPITALS LTD	0.17	Agricultural, Commercial and Construction Vehicles	2.99
Consumer Durables	11.16	V.S.T Tillers Tractors Ltd	1.54
Century Plyboards (India) Ltd.	2.54	BEMTLTD.	1.42
BLUE STAR LTD.	1.60	IT - Services	2.89
V-Guard Industries Ltd.	1.49	CYIENT LTD.	1.80
Crompton Greaves	1.27	SAGILITY INDIA LTD.	1.09
Consumer Electricals Ltd	0.87	Capital Markets	2.14
Orient Electric Ltd.	0.82	KFIN TECHNOLOGIES LTD.	1.08
CELLO WORLD LTD.	0.77	360 ONE WAM LTD.	0.46
Hawkins Cooker Ltd	0.69	ANGEL ONE LIMITED	0.44
SOMANY CERAMICS LTD.	0.56	ANAND RASHI SHARE AND STOCK BROKERS LIMITED	0.16
Sheela Foam Ltd	0.55	Textiles and Apparels	2.11
Nilkamal Ltd	0.55	Garware Technical Fibres Ltd.	1.83
Auto Components	8.30	Kewal Kiran Clothing Limited.	0.28
Sansera Engineering Ltd.	3.63	Insurance	2.02
MINDA CORPORATION LIMITED	1.79	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.35
Schaeffler India Ltd	1.32	MEDI ASSIST HEALTHCARE SERVICES LIMITED	0.67
ROLEX RINGS LTD	0.98	Chemicals and Petrochemicals	1.85
Sandhar Technologies Ltd.	0.58	JUBILANT INGREVIA LTD	1.26
Retailing	7.32	Atul Ltd.	0.59
Medplus Health Services Ltd.	1.80	Transport Services	1.42
VISHAL MEGA MART LIMITED	1.46	Blue Dart Express Ltd.	1.33
AVENUE SUPERMARTS LTD.	1.28	Telecom - Services	1.33
V-Mart Retail Ltd.	1.15	BHARTI HEXACOM LTD.	1.33
SWIGGY LTD	0.96	Leisure Services	1.29
Shoppers Stop Ltd.	0.77	DEVYANI INTERNATIONAL LIMITED	1.29
Industrial Products	6.33	Agricultural Food and other Product	1.21
Ratnamani Metals & Tubes Ltd.	1.37	Balrampur Chini Mills Ltd.	1.21
Carborundum Universal Ltd.	1.28	Commercial Services and Supplies	1.06
HAPPY FORGINGS LTD	1.26	CMS INFO SYSTEMS LTD	1.06
R R KABEL LTD	0.92	Cement and Cement Products	1.05
BANSAL WIRE INDUSTRIES LIMITED	0.72	JK Cement Ltd.	1.05
WPII LTD.	0.46	Electrical Equipment	1.04
Apollo Pipes Ltd.	0.32	GE VERNOVA T&D INDIA LIMITED	1.04
Pharmaceuticals and Biotechnology	6.24	Industrial Manufacturing	0.82
Ajanta Pharma Ltd.	2.16	ADITYA INFOTECH LIMITED	0.81
Alembic Pharmaceuticals Ltd.	1.45	Fertilizers and Agrochemicals	0.81
MANKIND PHARMA LTD	1.06	Dhanuka Agritech Ltd.	0.81
JB CHEMICALS & PHARMACEUTICALS LTD.	0.87	Entertainment	0.58
ANTHEM BIOSCIENCES LTD	0.70	PVR INOX LIMITED	0.58
Construction	5.92	Other Consumer Services	0.45
KALPATARU PROJECTS INTERNATIONAL LIMITED	2.63	PHYSICSWALLAH LIMITED	0.45
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	2.53	IT - Software	0.35
G R Infraprojects Limited	0.76	HEXAWARE TECHNOLOGIES LTD.	0.35
Finance	5.70	Equity & Equity related - Total	98.31
SHRIRAM FINANCE LTD.	2.04	Triparty Repo	1.50
FIVE STAR BUSINESS FINANCE LTD	1.44	Net Current Assets/(Liabilities)	0.19
APTUS VALUE HOUSING FINANCE	1.42	Grand Total	100.00
HOME FIRST FINANCE CO INDIA	0.80		
Banks	4.25		
Axis Bank Ltd.	1.62		

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 Feb 27, 2026 (₹)	1,81,08,660	28,91,770	15,92,264	7,72,042	3,87,663	1,17,955
Scheme Returns (%)	16.14	16.78	17.98	10.05	4.89	-3.19
NIFTY Smallcap 250 (TRI) Returns (%)	NA	16.40	19.78	13.90	7.86	-3.42
Alpha*	NA	0.38	-1.81	-3.85	-2.97	0.23
NIFTY Smallcap 250 (TRI) (₹)#	NA	28,33,836	16,97,748	8,49,116	4,05,112	1,17,809
Nifty Smallcap 100 (TRI) Returns (%)	12.56	14.77	18.34	13.51	8.82	-2.63
Alpha*	3.58	2.01	-0.36	-3.46	-3.93	-0.56
Nifty Smallcap 100 (TRI) (₹)#	1,13,29,562	25,96,513	16,12,716	8,41,007	4,10,899	1,18,318
Nifty 50 (TRI) (₹)^	1,14,69,263	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.66	13.47	13.64	11.04	9.28	4.67

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 6.14 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBI, Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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

Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹5,206.61 crs
AUM:	₹5,224.68 crs
Benchmark***:	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
Allotment Date:	July 27, 2005
Folio Count:	1,41,666

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	₹155.1026	₹184.3472
IDCW	₹53.4633	₹65.5997

(as on February 27, 2026)

Ratios

Portfolio Turnover	34.24%
¹ Beta	1.00
¹ Sharpe#	1.19
¹ Standard Deviation	13.04%
^{^^} P/E	26.61
^{^^} P/BV	3.44

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

Market Capitalisation*

Large Cap	57.40%
Mid Cap	29.08%
Small Cap	11.87%
Debt & Money Market	1.65%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.83%
Direct Plan:	0.58%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 1%

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

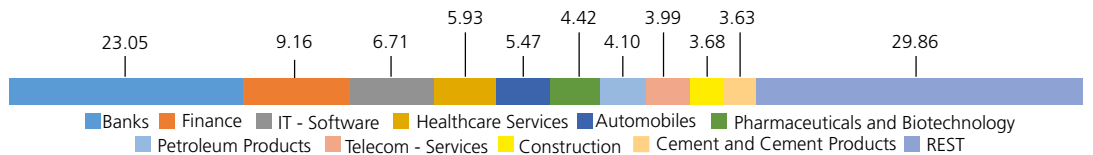
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		LG ELECTRONICS INDIA LTD	0.84
Banks	23.05	Power	2.62
HDFC Bank Ltd.	5.82	NTPC LTD	2.62
ICICI Bank Ltd.	4.61	Ferrous Metals	2.50
STATE BANK OF INDIA	4.18	Jindal Steel & Power Ltd.	1.51
Axis Bank Ltd.	2.02	Tata Steel Ltd.	0.99
Bank Of Baroda	1.61	Retailing	2.43
IndusInd Bank Ltd.	1.51	SWIGGY LTD	1.85
INDIAN BANK	1.40	VISHAL MEGA MART LIMITED	0.58
BANK OF MAHARASHTRA	1.32	Electrical Equipment	2.37
KOTAK MAHINDRA BANK LTD.	0.58	GE VERNOVA T&D INDIA LIMITED	2.14
Finance	9.16	EMMVEE PHOTOVOLTAIC POWER LIMITED	0.23
SHRIRAM FINANCE LTD.	3.26	Aerospace and Defense	1.71
POONAWALLA FINCORP LTD.	2.13	Bharat Electronics Ltd.	1.71
BAJAJ FINANCE LTD.	2.06	Agricultural, Commercial and Construction Vehicles	1.51
APTUS VALUE HOUSING FINANCE	0.87	ASHOK LEYLAND LTD.	1.51
PIRAMAL FINANCE LTD	0.84	Personal Products	1.35
IT - Software	6.71	Godrej Consumer Products Ltd.	1.35
Infosys Ltd.	2.82	Chemicals and Petrochemicals	1.34
Mphasis Ltd	1.99	SRF Ltd.	1.34
Tech Mahindra Ltd.	1.90	Transport Services	1.27
Healthcare Services	5.93	Inter Globe Aviation Ltd	1.27
Fortis Healthcare India Ltd	2.41	Beverages	1.11
PARK MEDI WORLD LIMITED (PARK HOSPITAL)	1.46	Radico Khaitan Ltd.	1.11
Global Health Ltd.	1.10	Non - Ferrous Metals	1.05
Metropolis Healthcare Ltd.	0.96	Hindalco Industries Ltd	1.05
Automobiles	5.47	Insurance	1.01
Hero MotoCorp Ltd.	2.89	SBI Life Insurance Company Ltd	1.01
Maruti Suzuki India Limited	2.58	Capital Markets	0.81
Pharmaceuticals and Biotechnology	4.42	NUVAMA WEALTH MANAGEMENT LIMITED	0.81
Ipca Laboratories Ltd.	1.49	Diversified FMCG	0.80
JB CHEMICALS & PHARMACEUTICALS LTD.	0.99	ITC Ltd.	0.80
Ajanta Pharma Ltd.	0.98	Fertilizers and Agrochemicals	0.77
JUBILANT PHARMOVA LIMITED	0.96	Coromandel International Ltd.	0.77
Petroleum Products	4.10	Industrial Products	0.64
RELIANCE INDUSTRIES LTD.	3.02	HAPPY FORGINGS LTD	0.64
Bharat Petroleum Corporation Ltd.	1.08	Leisure Services	0.63
Telecom - Services	3.99	SAPPHIRE FOODS INDIA LTD.	0.63
Bharti Airtel Ltd	2.58	Industrial Manufacturing	0.59
Indus Towers Ltd.	1.41	JYOTI CNC AUTOMATION LTD	0.59
Construction	3.68	Auto Components	0.57
Larsen And Toubro Ltd.	2.62	TENNECO CLEAN AIR INDIA LIMITED	0.57
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.06	Equity & Equity related - Total	98.35
Cement and Cement Products	3.63	Triparty Repo	1.70
Ultratech Cement Ltd.	2.13	Net Current Assets/(Liabilities)	-0.05
Dalmia Bharat Limited	1.50	Grand Total	100.00
Consumer Durables	3.13		
VOLTAS LTD.	1.17		
Century Plyboards (India) Ltd.	1.12		

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 (₹)	24,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,38,01,328	29,39,263	16,26,311	9,06,572	4,43,194	1,26,771
Scheme Returns (%)	14.54	17.08	18.57	16.57	14.05	10.78
Nifty 500 (TRI) Returns (%)	13.27	14.66	15.57	12.71	10.47	5.49
Alpha*	1.26	2.42	3.00	3.86	3.58	5.30
Nifty 500 (TRI) (₹)#	1,17,45,656	25,80,417	14,61,798	8,24,631	4,20,897	1,23,472
Nifty 100 (TRI) Returns (%)	12.86	13.58	13.97	11.49	9.98	5.68
Alpha*	1.68	3.50	4.60	5.07	4.07	5.11
Nifty 100 (TRI) (₹)#	1,11,46,902	24,35,591	13,80,795	8,00,231	4,17,891	1,23,591
Nifty 50 (TRI) (₹)^	1,06,63,701	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.51	13.47	13.64	11.04	9.28	4.67

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 500 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 100 TRI

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

Scheme Inception : - July 27, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *** As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). * Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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

Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹4,034.39 crs
AUM:	₹4,013.79 crs
Benchmark***:	Nifty 500 TRI (Tier 1), Nifty 200 TRI (Tier 2)
Allotment Date:	July 16, 2019
Folio Count:	1,04,713

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	₹26.9111	₹29.8195
IDCW	₹26.9112	₹29.8208

(as on February 27, 2026)

Ratios

Portfolio Turnover	19.93%
¹ Beta	0.89
¹ Sharpe##	1.10
¹ Standard Deviation	11.60%
^{^^} P/E	29.22
^{^^} P/BV	4.16

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

Market Capitalisation*

Large Cap	75.47%
Mid Cap	20.10%
Small Cap	1.41%
Debt & Money Market	3.02%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.86%
Direct Plan:	0.54%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

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

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

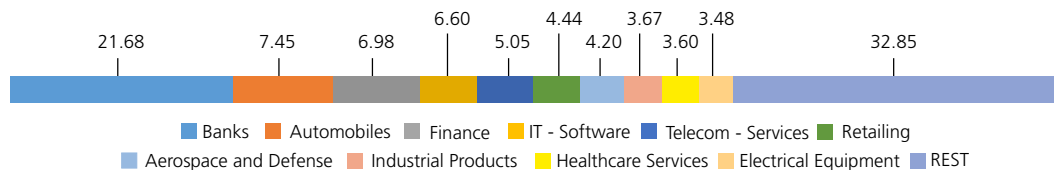
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Power	3.40
Banks	21.68	NTPC LTD	3.40
HDFC Bank Ltd.	6.92	Petroleum Products	3.33
ICICI Bank Ltd.	5.99	RELIANCE INDUSTRIES LTD.	3.33
STATE BANK OF INDIA	5.42	Cement and Cement Products	3.20
Axis Bank Ltd.	3.35	Ultratech Cement Ltd.	3.20
Automobiles	7.45	Transport Services	2.96
Maruti Suzuki India Limited	3.74	Inter Globe Aviation Ltd	2.96
Hero MotoCorp Ltd.	3.71	Capital Markets	2.91
Finance	6.98	ICICI PRUDENTIAL ASSET	
SHRIRAM FINANCE LTD.	5.85	MANAGEMENT COMPANY LTD.	1.50
POONAWALLA FINCORP LTD.	1.13	NUVAMA WEALTH	
IT - Software	6.60	MANAGEMENT LIMITED	1.41
Infosys Ltd.	2.68	Construction	2.85
Tech Mahindra Ltd.	2.40	Larsen And Toubro Ltd.	2.85
PERSISTENT SYSTEMS LIMITED	1.52	Pharmaceuticals and Biotechnology	2.59
Telecom - Services	5.05	Divi s Laboratories Ltd.	2.59
Bharti Airtel Ltd	5.05	Consumer Durables	2.34
Retailing	4.44	BLUE STAR LTD.	2.34
ETERNAL LIMITED	4.23	Chemicals and Petrochemicals	2.13
FSN E-COMMERCE VENTURES LTD.	0.21	SRF Ltd.	2.13
Aerospace and Defense	4.20	Personal Products	2.10
Bharat Electronics Ltd.	4.20	Godrej Consumer Products Ltd.	2.10
Industrial Products	3.67	Beverages	2.02
KEI INDUSTRIES LTD.	3.67	Radico Khaitan Ltd.	2.02
Healthcare Services	3.60	Equity & Equity related - Total	96.98
Fortis Healthcare India Ltd	3.60	Triparty Repo	2.55
Electrical Equipment	3.48	Net Current Assets/(Liabilities)	0.47
GE VERNOVA T&D INDIA LIMITED	3.48	Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	8,00,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	13,85,169	8,58,542	4,45,646	1,29,538
Scheme Returns (%)	16.26	14.35	14.43	15.29
Nifty 500 TRI (%)	15.68	12.71	10.47	5.49
Alpha*	0.59	1.64	3.96	9.80
Nifty 500 TRI (₹)#	13,58,108	8,24,631	4,20,897	1,23,472
Nifty 200 (TRI) Returns (%)	15.22	12.54	10.74	6.38
Alpha*	1.04	1.81	3.69	8.90
Nifty 200 (TRI) (₹)#	13,37,366	8,21,103	4,22,573	1,24,035
Nifty 50 (TRI) (₹)^	12,70,416	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	13.70	11.04	9.28	4.67

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 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 : - July 16, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK ELSS TAX SAVER FUND

An Open-Ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefits

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of equity and equity related securities and enable investors to avail the income tax rebate, as permitted from time to time. However, there is no assurance that the objective of the scheme will be achieved.

Investment style				Value	GARP	Growth	Size
							Large
							Medium
							Small

GARP - Growth at a Reasonable Price

Fund Manager*^: Mr. Harsha Upadhyaya

AAUM: ₹6,402.09 crs

AUM: ₹6,355.17 crs

Benchmark: Nifty 500 TRI

Allotment Date: November 23, 2005

Folio Count: 5,06,010

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	₹116.1634	₹137.0158
IDCW	₹43.4737	₹57.3951

(as on February 27, 2026)

Ratios

Portfolio Turnover	22.98%
¹ Beta	0.93
² Sharpe ^{##}	0.89
³ Standard Deviation	12.40%
^{^^} P/E	25.17
^{^^} P/BV	3.36

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

Market Capitalisation*

Large Cap	70.89%
Mid Cap	20.12%
Small Cap	8.62%
Debt & Money Market	0.37%

* % of Net Asset

Total Expense Ratio**

Regular Plan: 1.76%

Direct Plan: 0.62%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and IDCW (Payout)
(applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

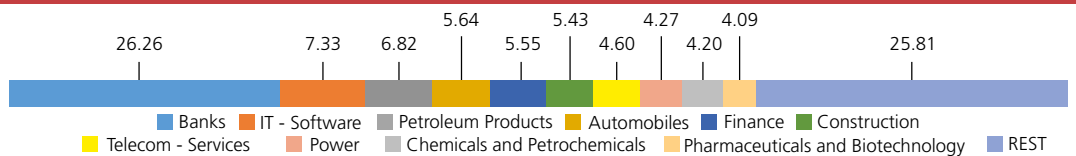
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		ETERNAL LIMITED	2.33
Banks	26.26	LENSKART SOLUTIONS LIMITED	0.58
HDFC Bank Ltd.	8.38	SWIGGY LTD	0.26
STATE BANK OF INDIA	5.96	Food Products	2.69
ICICI Bank Ltd.	4.99	Britannia Industries Ltd.	2.69
Axis Bank Ltd.	2.18	Auto Components	2.29
Bank Of Baroda	1.93	Bosch Ltd.	2.29
KOTAK MAHINDRA BANK LTD.	1.47	Cement and Cement Products	2.22
IndusInd Bank Ltd.	1.35	Ultratech Cement Ltd.	1.90
IT - Software	7.33	Ambuja Cements Ltd.	0.32
Tech Mahindra Ltd.	2.88	Consumer Durables	1.98
Infosys Ltd.	2.82	VOLTAS LTD.	1.23
Mphasis Ltd.	1.63	MIDWEST LTD PRE IPO	0.75
Petroleum Products	6.82	Ferrous Metals	1.96
HINDUSTAN PETROLEUM CORPORATION LTD	2.59	Jindal Steel & Power Ltd.	1.96
Bharat Petroleum Corporation Ltd.	2.43	Transport Services	1.71
RELIANCE INDUSTRIES LTD.	1.80	Inter Globe Aviation Ltd	1.71
Automobiles	5.64	Industrial Manufacturing	1.70
Hero MotoCorp Ltd.	2.70	KAYNES TECHNOLOGY INDIA LTD.	0.91
Mahindra & Mahindra Ltd.	1.87	DEE DEVELOPMENT ENGINEERS LTD	0.79
TVS Motors Company Ltd	1.07	Aerospace and Defense	1.26
Finance	5.55	Data Patterns (India) Ltd.	1.26
BAJAJ FINANCE LTD.	2.47	Capital Markets	1.11
PIRAMAL FINANCE LTD	1.16	ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD.	0.60
CRISIL Ltd.	1.10	NUVAMA WEALTH MANAGEMENT LIMITED	0.51
APTUS VALUE HOUSING FINANCE	0.82	Fertilizers and Agrochemicals	1.01
Construction	5.43	Coromandel International Ltd.	1.01
Larsen And Toubro Ltd.	1.71	Beverages	0.98
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.12	UNITED SPIRITS LTD.	0.98
Engineers India Ltd.	1.12	Other Consumer Services	0.89
Telecom - Services	4.60	PHYSICSWALLAH LIMITED	0.89
Bharti Airtel Ltd	3.60	Electrical Equipment	0.81
Indus Towers Ltd.	1.00	ABB India Ltd	0.81
Power	4.27	Healthcare Services	0.69
NTPC LTD	2.81	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	0.69
Power Grid Corporation Of India Ltd.	1.46	Entertainment	0.61
Chemicals and Petrochemicals	4.20	Sun TV Network Ltd.	0.61
Linde India Ltd.	2.12	Textiles and Apparels	0.36
SOLAR INDUSTRIES INDIA LIMITED	1.27	Garware Technical Fibres Ltd.	0.36
SRF Ltd.	0.81	Equity & Equity related - Total	99.63
Pharmaceuticals and Biotechnology	4.09	Triparty Repo	0.37
Sun Pharmaceuticals Industries Ltd.	2.05	Grand Total	100.00
Divi s Laboratories Ltd.	1.50		
Lupin Ltd.	0.54		
Retailing	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	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,12,85,644	25,75,198	14,50,320	8,17,409	4,13,718	1,23,686
Scheme Returns (%)	13.31	14.62	15.35	12.35	9.29	5.83
Nifty 500 (TRI) Returns (%)	13.24	14.66	15.57	12.71	10.47	5.49
Alpha*	0.07	-0.04	-0.22	-0.36	-1.18	0.34
Nifty 500 (TRI) (₹)#	1,11,82,847	25,80,417	14,61,798	8,24,631	4,20,897	1,23,472
Nifty 50 (TRI) (₹)^	1,01,18,551	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.43	13.47	13.64	11.04	9.28	4.67

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • long term capital growth with a 3 year lock in • Investment in portfolio of predominantly equity & equity related securities. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	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 : - November 23, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK INFRASTRUCTURE & ECONOMIC REFORM FUND

An open ended equity scheme following Infrastructure & Economic Reform theme

Investment Objective: The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related securities of companies involved in economic development of India as a result of potential investments in infrastructure and unfolding economic reforms. There is no assurance that the investment objective of the Scheme will be achieved

Investment style			
Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Nalin Rasik Bhatt

AAUM: ₹2,325.89 crs

AUM: ₹2,339.33 crs

Benchmark: Nifty Infrastructure TRI (Tier 1)

Allotment Date: February 25, 2008

Folio Count: 1,41,809

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	₹66.0515	₹78.5820
IDCW	₹52.8261	₹77.6832

(as on February 27, 2026)

Ratios

Portfolio Turnover	32.73%
[§] Beta	0.94
[§] Sharpe ^{##}	0.84
[§] Standard Deviation	18.30%
^{^^} P/E	26.75
^{^^} P/BV	4.04

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

Market Capitalisation*

Large Cap	45.09%
Mid Cap	16.63%
Small Cap	38.29%
Debt & Money Market	-0.01%

* % of Net Asset

Total Expense Ratio**

Regular Plan: 2.00%
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.

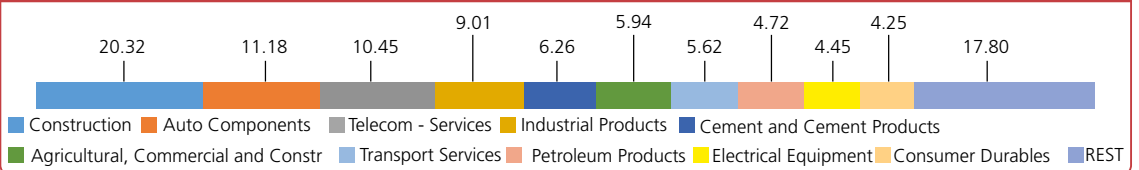
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		RELIANCE INDUSTRIES LTD.	4.72
Construction	20.32	Electrical Equipment	4.45
Larsen And Toubro Ltd.	11.19	ABB India Ltd	1.31
KALPATARU PROJECTS		ATLANTA ELECTRICALS LIMITED	1.07
INTERNATIONAL LIMITED	3.34	AZAD ENGINEERING LTD	1.05
Engineers India Ltd.	1.71	EMMVEE PHOTOVOLTAIC	
G R Infraprojects Limited	1.47	POWER LIMITED	1.02
Ashoka Buildcon Limited	1.35	Consumer Durables	4.25
M&B ENGINEERING LTD	0.80	GREENPANEL INDUSTRIES LTD	1.58
H G Infra Engineering Ltd.	0.46	Kajaria Ceramics Ltd.	1.47
Auto Components	11.18	V-Guard Industries Ltd.	1.20
Bosch Ltd.	2.72	Finance	3.35
Sansera Engineering Ltd.	1.93	SHRIRAM FINANCE LTD.	2.08
SAMVARDHANA MOTHERSON		Power Finance Corporation Ltd.	1.27
INTERNATIONAL LIMITED	1.59	Aerospace and Defense	3.14
Schaeffler India Ltd	1.58	Bharat Electronics Ltd.	1.90
Bharat Forge Ltd.	1.47	ASTRA MICROWAVE PRODUCTS LTD.	1.24
Apollo Tyres Ltd.	1.05	Chemicals and Petrochemicals	3.12
Exide Industries Ltd	0.84	SOLAR INDUSTRIES INDIA LIMITED	3.12
Telecom - Services	10.45	Realty	1.81
Bharti Airtel Ltd	6.07	Mahindra Lifespace Developers Ltd	1.30
Indus Towers Ltd.	4.38	BRIGADE ENTERPRISES LIMITED	0.51
Industrial Products	9.01	Gas	1.55
Cummins India Ltd.	3.05	Petronet LNG Ltd.	1.12
Ratnamani Metals & Tubes Ltd.	1.51	Gujarat State Petronet Ltd.	0.43
Carborundum Universal Ltd.	1.27	Industrial Manufacturing	1.29
KSH INTERNATIONAL LTD	1.25	JYOTI CNC AUTOMATION LTD	1.29
AIA Engineering Limited.	1.19	Power	1.15
WPIIL LTD	0.74	NTPC LTD	1.15
Cement and Cement Products	6.26	Healthcare Services	1.02
Ultratech Cement Ltd.	3.25	PARK MEDI WORLD LIMITED	
SHREE CEMENT LTD.	3.01	(PARK HOSPITAL)	1.02
Agricultural, Commercial and		Oil	0.93
Construction Vehicles	5.94	OIL INDIA LIMITED	0.93
V.S.T Tillers Tractors Ltd	3.23	Other Utilities	0.45
ASHOK LEYLAND LTD.	2.71	CONCORD ENVIRO SYSTEMS LIMITED	0.45
Transport Services	5.62	Equity & Equity related - Total	100.01
MAHINDRA LOGISTICS LTD	2.52	Triparty Repo	0.14
Inter Globe Aviation Ltd	1.67	Net Current Assets/(Liabilities)	-0.15
Container Corporation of India Ltd.	1.43	Grand Total	100.00
Petroleum Products	4.72		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,04,93,230	30,58,801	17,94,049	9,30,992	4,27,115	1,26,592
Scheme Returns (%)	15.49	17.82	21.34	17.65	11.48	10.49
Nifty Infrastructure (TRI) Returns (%)	11.56	17.41	20.41	18.46	15.83	12.47
Alpha*	3.93	0.41	0.92	-0.80	-4.35	-1.98
Nifty Infrastructure (TRI) (₹)#	68,63,482	29,91,346	17,36,167	9,49,336	4,54,604	1,27,811
Nifty 50 (TRI) (₹)^	78,09,608	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.77	13.47	13.64	11.04	9.28	4.67

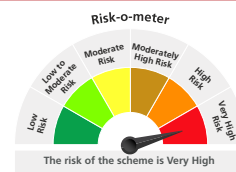
Product Label

This product is suitable for investors who are seeking*:

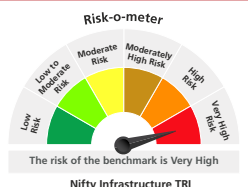
- Long term capital growth
- Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India

* 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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBI Overnight MIBOR rate as on 27th Feb 2026). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK PIONEER FUND

An open ended equity scheme investing in pioneering innovation theme.

Investment Objective: The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity, equity related instruments and units of global mutual funds which invests into such companies that utilize new forms of production, technology, distribution or processes which are likely to challenge existing markets or value networks, or displace established market leaders, or bring in novel products and/or business models. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani
AAUM:	₹3,311.94 crs
AUM:	₹3,318.17 crs
Benchmark:	85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI
Allotment Date:	October 31, 2019
Folio Count:	1,04,441

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	₹31.3366	₹34.5907
IDCW	₹31.3500	₹34.5854

(as on February 26, 2026)

Ratios

Portfolio Turnover	10.52%
¹ Beta	1.02
¹ Sharpe#	1.30
¹ Standard Deviation	12.83%
^{^^} P/E	48.55
^{^^} P/BV	5.94

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

Market Capitalisation*

Large Cap	32.55%
Mid Cap	25.00%
Small Cap	21.25%
Debt & Money Market	3.84%
Overseas Investment	17.36%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	1.84%
Direct Plan:	0.48%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

Data as on 28th February, 2026 unless otherwise specified.

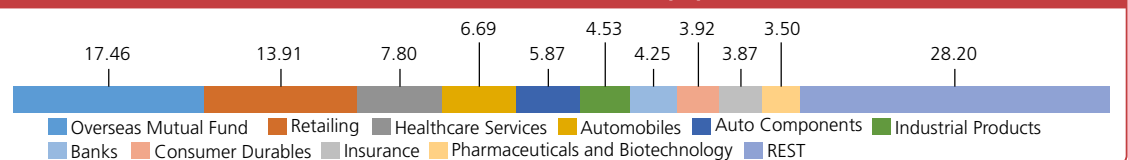
Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		Sun Pharmaceuticals Industries Ltd.		0.97
Retailing	13.91	Telecom - Services		3.00
ETERNAL LIMITED	4.62	BHARTI HEXACOM LTD.		3.00
VISHAL MEGA MART LIMITED	2.15	Electrical Equipment		2.78
AVENUE SUPERMARTS LTD.	1.73	GE VERNOVA T&D INDIA LIMITED		2.78
INFO EDGE (INDIA) LTD.	1.33	Petroleum Products		2.69
Trent Ltd	1.23	RELIANCE INDUSTRIES LTD.		2.69
Medplus Health Services Ltd.	1.01	Transport Services		2.65
SWIGGY LTD	0.98	Inter Globe Aviation Ltd		2.65
LENSKART SOLUTIONS LIMITED	0.48	Chemicals and Petrochemicals		2.27
BRAINBEES SOLUTIONS LIMITED	0.38	SOLAR INDUSTRIES INDIA LIMITED		1.40
Healthcare Services	7.80	JUBILANT INGREVIA LTD		0.87
ASTER DM HEALTHCARE LTD	3.57	Personal Products		2.26
KRISHNA INSTITUTE OF MEDICAL	2.44	Godrej Consumer Products Ltd.		2.26
VIJAYA DIAGNOSTIC CENTRE PVT	1.79	Financial Technology (Fintech)		1.68
Automobiles	6.69	PB FINTECH LTD.		1.68
Maruti Suzuki India Limited	3.22	Industrial Manufacturing		1.66
Mahindra & Mahindra Ltd.	2.35	ADITYA INFOTECH LIMITED		1.66
TVS Motors Company Ltd	1.12	Finance		1.08
Auto Components	5.87	APTUS VALUE HOUSING FINANCE		1.08
UNO MINDA LIMITED	2.76	Realty		0.89
Schaeffler India Ltd	1.29	Mahindra Lifespace Developers Ltd		0.89
MINDA CORPORATION LIMITED	1	IT - Software		0.86
ROLEX RINGS LTD.	0.82	CAPILLARY TECHNOLOGIES		0.86
Industrial Products	4.53	Commercial Services and Supplies		0.82
AIA Engineering Limited.	1.34	CMS INFO SYSTEMS LTD		0.70
KEI INDUSTRIES LTD.	1.04	Tracxn Technologies Ltd.		0.12
HAPPY FORGINGS LTD	0.98	Diversified		0.79
Ratnamani Metals & Tubes Ltd.	0.66	3M India Ltd.		0.79
Carborundum Universal Ltd.	0.51	IT - Services		0.57
Banks	4.25	CYIENT LTD.		0.57
ICICI Bank Ltd.	2.83	Capital Markets		0.46
HDFC Bank Ltd.	1.42	360 ONE WAM LTD.		0.46
Consumer Durables	3.92	Equity & Equity related - Total		78.81
Titan Company Ltd.	2.22	Mutual Fund Units		
Dixon Technologies India Ltd.	1.70	Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	16.97
Insurance	3.87	Geninnov Global Master Fund	Overseas Mutual Fund	0.50
ICICI LOMBARD GENERAL INSURANCE		Mutual Fund Units - Total		17.47
COMPANY LTD	2.03	Triparty Repo		3.21
SBI Life Insurance Company Ltd	1.84	Net Current Assets/(Liabilities)		0.51
Pharmaceuticals and Biotechnology	3.50	Grand Total		100.00
MANKIND PHARMA LTD	1.48			
ANTHEM BIOSCIENCES LTD	1.05			

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

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	7,70,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	13,83,518	8,71,233	4,38,155	1,22,676
Scheme Returns (%)	18.10	14.95	13.25	4.22
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI)	17.58	15.27	14.07	10.11
Alpha*	0.51	-0.32	-0.82	-5.89
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) (₹)#	13,60,830	8,78,147	4,43,347	1,26,355
Nifty 50 (TRI) (₹)^	11,96,069	7,91,156	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	13.58	11.04	9.28	4.67

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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

Fund Manager*: Mr. Mandar Pawar

AAUM: ₹826.94 crs

AUM: ₹809.60 crs

Benchmark: Nifty 100 ESG Index TRI

Allotment Date: December 11, 2020

Folio Count: 27,115

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	₹17.3479	₹18.8556
IDCW	₹17.3478	₹18.8561

(as on February 27, 2026)

Ratios

Portfolio Turnover	22.19%
¹ Beta	0.90
¹ Sharpe ^{##}	0.85
¹ Standard Deviation	11.21%
^{^^} P/E	26.16
^{^^} P/BV	3.75

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

Market Capitalisation*

Large Cap	80.82%
Mid Cap	14.77%
Small Cap	3.26%
Debt & Money Market	1.15%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.31%
Direct Plan:	0.93%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

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

- Redemption of units would be done on First in First out Basis (FIFO).

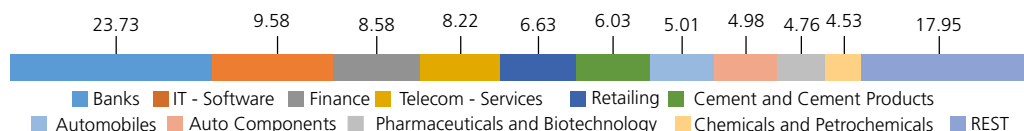
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	23.73	Biocon Ltd.	1.30
HDFC Bank Ltd.	7.24	Abbott India Ltd.	0.98
ICICI Bank Ltd.	5.11	Cipla Ltd.	0.73
Axis Bank Ltd.	4.10	Chemicals and Petrochemicals	4.53
STATE BANK OF INDIA	4.01	Linde India Ltd.	3.49
KOTAK MAHINDRA BANK LTD.	1.28	SRF Ltd.	1.04
INDIAN BANK	1.10	Construction	4.28
Bank Of Baroda	0.89	Larsen And Toubro Ltd.	4.28
IT - Software	9.58	Petroleum Products	3.75
Infosys Ltd.	3.21	Bharat Petroleum Corporation Ltd.	1.43
Tech Mahindra Ltd.	3.02	HINDUSTAN PETROLEUM CORPORATION LTD	1.20
Tata Consultancy Services Ltd.	2.15	RELIANCE INDUSTRIES LTD.	1.12
HCL Technologies Ltd.	1.20	Personal Products	1.67
Finance	8.58	Godrej Consumer Products Ltd.	1.67
BAJAJ FINANCE LTD.	4.06	Food Products	1.63
SHRIRAM FINANCE LTD.	3.60	Britannia Industries Ltd.	1.63
Power Finance Corporation Ltd.	0.92	Electrical Equipment	1.39
Telecom - Services	8.22	Siemens Ltd.	1.39
Bharti Airtel Ltd	7.10	Diversified FMCG	1.16
Indus Towers Ltd.	1.12	Hindustan Unilever Ltd.	1.16
Retailing	6.63	Healthcare Services	1.06
ETERNAL LIMITED	4.26	Metropolis Healthcare Ltd.	1.06
AVENUE SUPERMARTS LTD.	1.28	Power	0.71
Shoppers Stop Ltd.	0.60	NTPC LTD	0.71
V-Mart Retail Ltd.	0.49	Gas	0.63
Cement and Cement Products	6.03	GAIL (India) Ltd.	0.63
Ultratech Cement Ltd.	3.76	Commercial Services and Supplies	0.27
Ambuja Cements Ltd.	1.85	Teamlease Services Ltd	0.27
JK Cement Ltd.	0.42	Industrial Products	0.25
Automobiles	5.01	APL APOLLO TUBES LTD.	0.25
Hero MotoCorp Ltd.	3.17	Equity & Equity related - Total	98.85
Mahindra & Mahindra Ltd.	0.92	Mutual Fund Units	
Maruti Suzuki India Limited	0.92	Kotak Liquid Direct Growth	0.51
Auto Components	4.98	Mutual Fund Units - Total	0.51
Bharat Forge Ltd.	2.12	Triparty Repo	1.09
Bosch Ltd.	2.02	Net Current Assets/(Liabilities)	-0.45
Apollo Tyres Ltd.	0.84	Grand Total	100.00
Pharmaceuticals and Biotechnology	4.76		
GlaxoSmithKline Pharmaceuticals Ltd.	1.75		

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 (₹)	6,30,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	8,23,767	7,72,164	4,12,750	1,23,892
Scheme Returns (%)	10.17	10.05	9.13	6.16
Nifty 100 ESG Index (TRI) (%)	11.93	11.69	11.25	7.60
Alpha*	-1.76	-1.64	-2.12	-1.45
Nifty 100 ESG Index (TRI) (₹)#	8,62,502	8,04,099	4,25,693	1,24,797
Nifty 50 (TRI) (₹)^	8,48,796	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	11.32	11.04	9.28	4.67

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

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

Scheme Inception : - December 11, 2020. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/MD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK MANUFACTURE IN INDIA FUND

An open ended equity scheme following manufacturing theme

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow the manufacturing theme. However, there can be no assurance that the investment objective of the Scheme will be realized.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

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

AAUM: ₹2,516.25 crs

AUM: ₹2,647.75 crs

Benchmark: Nifty India Manufacturing TRI

Allotment Date: February 22, 2022

Folio Count: 93,844

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	₹20.2503	₹21.5630
IDCW	₹20.2500	₹21.5630

(as on February 27, 2026)

Ratios

Portfolio Turnover	36.13%
¹ Beta	0.98
¹ Sharpe ^{##}	1.13
¹ Standard Deviation	15.07%
^{^^} P/E	33.67
^{^^} P/BV	3.97

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

Market Capitalisation*

Large Cap	56.65%
Mid Cap	21.42%
Small Cap	16.79%
Debt & Money Market	5.14%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	1.95%
Direct Plan:	0.59%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

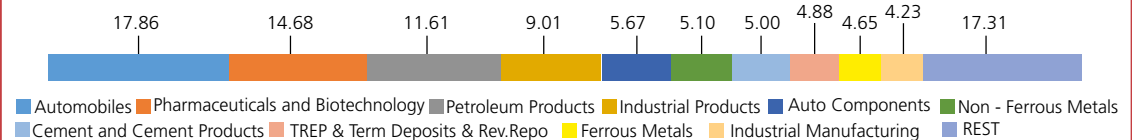
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Automobiles	17.83	Tata Steel Ltd.	4.65
Mahindra & Mahindra Ltd.	4.81	Industrial Manufacturing	4.23
Maruti Suzuki India Limited	3.65	KAYNES TECHNOLOGY INDIA LTD.	1.54
TVS Motors Company Ltd	3.65	DEE DEVELOPMENT ENGINEERS LTD	1.50
Hero MotoCorp Ltd.	3.45	JYOTI CNC AUTOMATION LTD	0.62
Eicher Motors Ltd.	2.27	ADITYA INFOTECH LIMITED	0.57
Pharmaceuticals and Biotechnology	14.68	Agricultural, Commercial and Construction Vehicles	3.54
Sun Pharmaceuticals Industries Ltd.	4.59	ASHOK LEYLAND LTD.	2.39
Divi s Laboratories Ltd.	2.42	TML COMMERCIAL VEHICLES LIMITED	1.15
RUBICON RESEARCH LTD (PRE IPO)	1.49	Aerospace and Defense	3.40
Biocon Ltd.	1.47	Bharat Electronics Ltd.	3.40
ANTHEM BIOSCIENCES LTD	1.14	Electrical Equipment	3.29
Lupin Ltd.	1.09	ABB India Ltd	1.15
GlaxoSmithKline Pharmaceuticals Ltd.	0.97	WAAREE ENERGIES LIMITED	1.14
RUBICON RESEARCH LTD	0.93	EMMVEE PHOTOVOLTAIC POWER LIMITED	1.00
Ipca Laboratories Ltd.	0.58	Chemicals and Petrochemicals	2.32
Petroleum Products	11.61	SOLAR INDUSTRIES INDIA LIMITED	1.35
RELIANCE INDUSTRIES LTD.	3.95	SRF Ltd.	0.97
HINDUSTAN PETROLEUM CORPORATION LTD	2.98	Food Products	2.04
Bharat Petroleum Corporation Ltd.	2.91	Britannia Industries Ltd.	2.04
Indian Oil Corporation Ltd	1.77	Consumer Durables	1.15
Industrial Products	9.01	VOLTAS LTD.	1.15
Graphite India Ltd.	2.71	Diversified	0.78
Cummins India Ltd.	2.54	3M India Ltd.	0.78
KEI INDUSTRIES LTD.	1.54	Textiles and Apparels	0.44
KSH INTERNATIONAL LTD	0.92	Garware Technical Fibres Ltd.	0.44
Carborundum Universal Ltd.	0.86	Construction	0.12
QUADRANT FUTURE TEK LIMITED	0.44	M&B ENGINEERING LTD	0.12
Auto Components	5.67	Equity & Equity related - Total	94.86
Bosch Ltd.	1.38	Preference Shares	
TENNECO CLEAN AIR INDIA LIMITED	1.13	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.03
Schaeffler India Ltd	0.94	Equity & Equity related - Total	0.03
Apollo Tyres Ltd.	0.86	Mutual Fund Units	
Sansera Engineering Ltd.	0.80	Kotak Liquid Direct Growth	0.35
KROSS LIMITED	0.56	Mutual Fund Units - Total	0.35
Non - Ferrous Metals	5.10	Triparty Repo	4.88
Hindalco Industries Ltd	3.49	Net Current Assets/(Liabilities)	-0.12
NATIONAL ALUMINIUM COMPANY LTD	1.61	Grand Total	100.00
Cement and Cement Products	5.00		
Ultratech Cement Ltd.	2.03		
India Cements Ltd.	1.84		
Dalmia Bharat Limited	1.13		
Ferrous Metals	4.65		

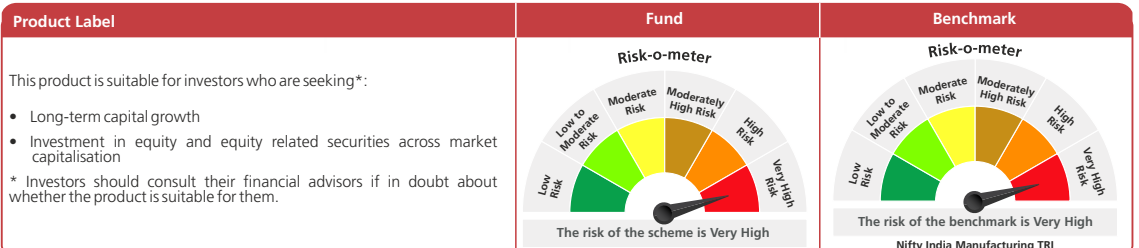
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	4,90,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	7,07,275	4,61,467	1,32,709
Scheme Returns (%)	18.25	16.89	20.51
Nifty India Manufacturing (TRI) Returns (%)	20.51	19.23	21.60
Alpha*	-2.26	-2.34	-1.08
Nifty India Manufacturing (TRI) (₹)#	7,38,921	4,76,892	1,33,361
Nifty 50 (TRI) (₹)^	6,10,797	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	10.82	9.28	4.67



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

Scheme Inception : - February 22, 2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBI Overnigh MIBOR rate as on 27th Feb 2026). ** Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK BUSINESS CYCLE FUND

An open ended equity scheme following business cycles based investing theme

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

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

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

AAUM: ₹3,054.48 crs

AUM: ₹3,053.74 crs

Benchmark: Nifty 500 TRI

Allotment Date: September 28, 2022

Folio Count: 92,402

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	₹16.0782	₹16.9362
IDCW	₹16.0782	₹16.9354

(as on February 27, 2026)

Ratios

Portfolio Turnover	24.48%
¹ Beta	0.94
¹ Sharpe ^{##}	0.97
¹ Standard Deviation	12.90%
^{##} P/E	30.98
^{##} P/BV	3.86

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

Market Capitalisation*

Large Cap	46.84%
Mid Cap	22.82%
Small Cap	27.58%
Debt & Money Market	2.76%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.93%
Direct Plan:	0.63%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

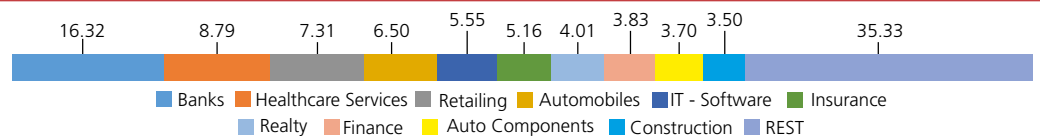
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		BHARTI HEXACOM LTD.	3.32
Banks	16.32	Consumer Durables	3.23
ICICI Bank Ltd.	6.32	Century Plyboards (India) Ltd.	2.05
Axis Bank Ltd.	4.44	LG ELECTRONICS INDIA LTD	1.18
HDFC Bank Ltd.	3.02	Industrial Manufacturing	3.05
INDIAN BANK	2.54	ADITYA INFOTECH LIMITED	3.05
Healthcare Services	8.79	Pharmaceuticals and Biotechnology	3.04
ASTER DM HEALTHCARE LTD	3.73	MANKIND PHARMA LTD	1.48
KRISHNA INSTITUTE OF MEDICAL	2.63	Sun Pharmaceuticals Industries Ltd.	0.82
VIJAYA DIAGNOSTIC CENTRE PVT	2.43	Ipca Laboratories Ltd.	0.74
Retailing	7.31	Personal Products	2.60
ETERNAL LIMITED	2.55	Godrej Consumer Products Ltd.	2.60
VISHAL MEGA MART LIMITED	2.41	Cement and Cement Products	2.16
AVENUE SUPERMARTS LTD.	1.94	Ultratech Cement Ltd.	2.16
BRAINBEES SOLUTIONS LIMITED	0.41	Electrical Equipment	1.99
Automobiles	6.50	GE VERNOVA T&D INDIA LIMITED	1.99
Maruti Suzuki India Limited	2.90	Industrial Products	1.96
Mahindra & Mahindra Ltd.	2.39	HAPPY FORGINGS LTD	1.27
TVS Motors Company Ltd	1.21	BANSAL WIRE INDUSTRIES LIMITED	0.69
IT - Software	5.55	Petroleum Products	1.62
Infosys Ltd.	2.03	RELIANCE INDUSTRIES LTD.	1.62
Mphasis Ltd	1.74	Capital Markets	1.57
HEXWARE TECHNOLOGIES LTD.	1.07	ICICI PRUDENTIAL ASSET	
Tech Mahindra Ltd.	0.71	MANAGEMENT COMPANY LTD.	1.10
Insurance	5.16	360 ONE WAM LTD.	0.47
SBI Life Insurance Company Ltd	2.22	Beverages	1.56
ICICI LOMBARD GENERAL		UNITED SPIRITS LTD.	1.56
INSURANCE COMPANY LTD	2.16	Power	1.38
MEDI ASSIST HEALTHCARE		NTPC LTD	1.38
SERVICES LIMITED	0.78	IT - Services	1.22
Realty	4.01	SAGILITY INDIA LTD.	1.22
BRIGADE ENTERPRISES LIMITED	1.42	Chemicals and Petrochemicals	0.94
OBEROI REALTY LTD	1.34	JUBILANT INGREVIA LTD	0.94
Mahindra Lifespace Developers Ltd	1.25	Diversified FMCG	0.92
Finance	3.83	ITC Ltd.	0.92
SHRIRAM FINANCE LTD.	2.65	Commercial Services and Supplies	0.87
APTUS VALUE HOUSING FINANCE	1.18	CMS INFO SYSTEMS LTD	0.87
Auto Components	3.70	Aerospace and Defense	0.77
UNO MINDA LIMITED	2.00	HINDUSTAN AERONAUTICS LTD.	0.77
TENNECO CLEAN AIR INDIA LIMITED	0.96	Transport Services	0.37
ROLEX RINGS LTD.	0.74	WESTERN CARRIERS (INDIA) LTD	0.37
Construction	3.50	Equity & Equity related - Total	97.24
Larsen And Toubro Ltd.	1.91	Triparty Repo	2.77
KALPATARU PROJECTS		Net Current Assets/(Liabilities)	-0.01
INTERNATIONAL LIMITED	1.59	Grand Total	100.00
Telecom - Services	3.32		

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 Feb 27, 2026 (₹)	5,24,976	4,28,964	1,23,029
Scheme Returns (%)	12.88	11.78	4.78
NIFTY 500 (TRI) Returns (%)	11.72	10.47	5.49
Alpha*	1.16	1.31	-0.71
NIFTY 500 TRI (₹)#	5,14,821	4,20,897	1,23,472
Nifty 50 (TRI) (₹)^	5,01,654	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	10.20	9.28	4.67

Product Label

This product is suitable for investors who are seeking*:

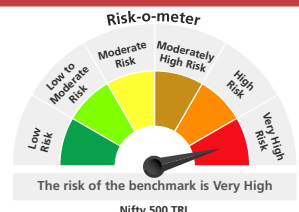
- Long-term capital growth
- Investment in portfolio of predominantly equity & equity related securities of companies with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

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

Fund



Benchmark



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

Scheme Inception : - September 28, 2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK BANKING & FINANCIAL SERVICES FUND

An open ended equity scheme investing in the Banking and Financial Services sectors

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

Investment style			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
AAUM:	₹1,425.77 crs
AUM:	₹1,435.53 crs
Benchmark:	Nifty Financial Services Index TRI
Allotment Date:	February 27, 2023
Folio Count:	59,054

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	₹16.4756	₹17.2671
IDCW	₹16.4755	₹17.2646

(as on February 27, 2026)

Ratios

Portfolio Turnover	30.67%
¹ Beta	0.98
⁵ Sharpe ^{##}	1.04
⁵ Standard Deviation	11.96%
^{^^} P/E	19.35
^{^^} P/BV	2.59

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

Market Capitalisation*

Large Cap	69.23%
Mid Cap	15.63%
Small Cap	13.92%
Debt & Money Market	1.22%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.10%
Direct Plan:	0.68%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%

- If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

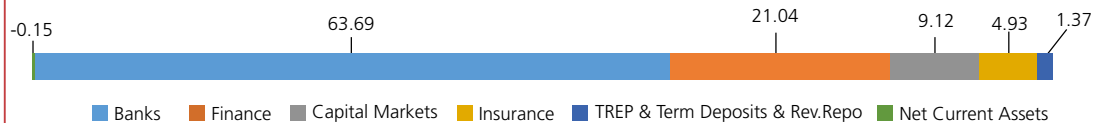
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	63.69	INDIA SHELTER FINANCE CORPORATION LTD	0.81
HDFC Bank Ltd.	14.49	HOME FIRST FINANCE CO INDIA	0.75
ICICI Bank Ltd.	11.76	Capital Markets	9.12
STATE BANK OF INDIA	10.66	BSE LTD.	2.44
Axis Bank Ltd.	8.09	Nippon Life India Asset Management Ltd.	2.01
KOTAK MAHINDRA BANK LTD.	3.71	NUVAMA WEALTH MANAGEMENT LIMITED	1.31
BANK OF MAHARASHTRA	2.29	CANARA ROBEKO ASSET MANAGEMENT COMPANY LTD.	0.96
Bank Of Baroda	2.18	Prudent Corporate Advisory Services Ltd.	0.95
KARUR VYSYA BANK LTD.	2.09	COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.78
Ujjivan Small Finance Bank Ltd.	2.08	BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW)	0.67
IndusInd Bank Ltd.	2.02	Insurance	4.93
INDIAN BANK	1.65	SBI Life Insurance Company Ltd	2.25
RBL Bank Ltd	1.41	HDFC Life Insurance Company Ltd.	1.61
SOUTH INDIAN BANK LTD.	1.25	Max Financial Services Ltd.	1.07
FEDERAL BANK LTD.	0.01	Equity & Equity related - Total	98.78
Finance	21.04	Triparty Repo	1.37
BAJAJ FINANCE LTD.	6.33	Net Current Assets/(Liabilities)	-0.15
SHRIRAM FINANCE LTD.	5.01	Grand Total	100.00
POONAWALLA FINCORP LTD.	2.34		
Cholamandalam Investment and Finance Company Ltd.	1.99		
APTUS VALUE HOUSING FINANCE	1.53		
Power Finance Corporation Ltd.	1.15		
PIRAMAL FINANCE LTD	1.13		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 Years	1 Year
Total amount invested (₹)	3,70,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	4,64,953	4,48,477	1,30,507
Scheme Returns (%)	15.07	14.88	16.88
Nifty Financial Services (TRI) Returns (₹)	15.23	15.13	12.93
Alpha*	-0.16	-0.25	3.94
Nifty Financial Services (TRI) (₹)#	4,66,012	4,50,064	1,28,097
Nifty 50 (TRI) (₹)^	4,28,661	4,13,672	1,22,960
	9.58	9.28	4.67

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

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

Scheme Inception : - February 27, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK QUANT FUND

An open ended equity scheme following Quant based investing theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities selected based on quant model theme. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			
Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Rohit Tandon & Mr. Abhishek Bisen
AAUM:	₹549.14 crs
AUM:	₹545.96 crs
Benchmark:	Nifty 200 TRI
Allotment Date:	August 02, 2023
Folio Count:	15,223

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	₹15.4971	₹15.6395
IDCW	₹15.3787	₹15.6396

(as on February 27, 2026)

Ratios

Portfolio Turnover	144.45%
¹ Beta	1.12
¹ Sharpe##	0.85
¹ Standard Deviation	15.87%
^{^^} P/E	28.02
^{^^} P/BV	3.86

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

Market Capitalisation*

Large Cap	64.15%
Mid Cap	31.34%
Small Cap	3.91%
Debt & Money Market	0.60%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	1.81%
Direct Plan:	1.16%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

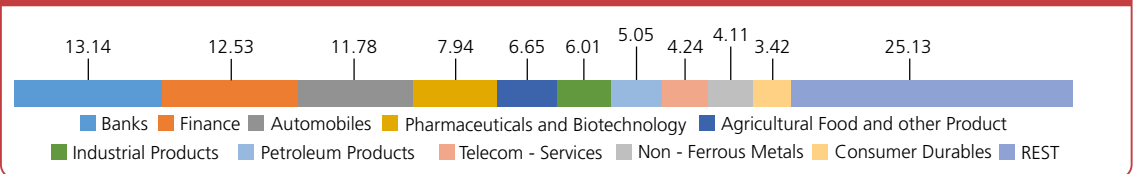
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		Food Products		3.28
Banks	13.14	Britannia Industries Ltd.		3.28
STATE BANK OF INDIA	4.16	Insurance		3.18
HDFC Bank Ltd.	3.35	Max Financial Services Ltd.		3.18
CANARA BANK	2.45	Capital Markets		2.62
AU Small Finance Bank Ltd.	2.13	HDFC Asset Management Company Ltd.		2.62
BANK OF INDIA	1.05	Diversified Metals		2.59
Finance	12.53	Vedanta Ltd.		2.59
BAJAJ FINANCE LTD.	2.68	Chemicals and Petrochemicals		2.30
Mahindra & Mahindra Financial Services Ltd.	2.42	Navin Fluorine International Ltd.		2.30
SHRIRAM FINANCE LTD.	2.23	Auto Components		2.25
L&T FINANCE HOLDINGS LTD	2.10	Bosch Ltd.		1.17
Muthoot Finance Ltd	1.87	Schaeffler India Ltd		1.08
PIRAMAL FINANCE LTD	1.23	Beverages		1.95
Automobiles	11.74	Radico Khaitan Ltd.		1.95
Eicher Motors Ltd.	3.18	Ferrous Metals		1.27
TVS Motors Company Ltd	2.71	JSW Steel Ltd.		1.27
Hero MotoCorp Ltd.	2.64	Transport Infrastructure		1.02
Mahindra & Mahindra Ltd.	2.35	GMR AIRPORTS LIMITED		1.02
HYUNDAI MOTORS INDIA LTD	0.86	Healthcare Services		0.97
Pharmaceuticals and Biotechnology	7.94	ASTER DM HEALTHCARE LTD		0.97
DR REDDYS LABORATORIES LTD.	3.65	Electrical Equipment		0.89
Laurus Labs Ltd.	1.97	Siemens Ltd.		0.89
Alkem Laboratories Ltd.	1.23	Fertilizers and Agrochemicals		0.77
Lupin Ltd.	1.09	Coromandel International Ltd.		0.77
Agricultural Food and other Product	6.65	IT - Software		0.75
Marico Ltd.	3.49	LTIMINDTREE LIMITED		0.75
Tata Consumer Products Ltd	3.16	Retailing		0.73
Industrial Products	6.01	VISHAL MEGA MART LIMITED		0.73
APL APOLLO TUBES LTD.	2.99	Equity & Equity related - Total		99.40
Polycab India Ltd.	2.25	Preference Shares		
KEI INDUSTRIES LTD.	0.77	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY		0.04
Petroleum Products	5.05	Equity & Equity related - Total Mutual Fund Units		0.04
Bharat Petroleum Corporation Ltd.	2.91	Kotak Liquid Direct Growth	Mutual Fund	0.11
HINDUSTAN PETROLEUM CORPORATION LTD	2.14	Mutual Fund Units - Total		0.11
Telecom - Services	4.24	Triparty Repo		0.77
Bharti Airtel Ltd	4.24	Net Current Assets/(Liabilities)		-0.32
Non - Ferrous Metals	4.11	Grand Total		100.00
Hindalco Industries Ltd	2.71			
HINDUSTAN ZINC LTD.	0.76			
HINDUSTAN COPPER LTD.	0.64			
Consumer Durables	3.42			
Titan Company Ltd.	3.42			

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 (₹)	3,10,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	3,51,266	1,27,882
Scheme Returns (%)	9.70	12.59
Nifty 200 (TRI) Returns (%)	8.49	6.38
Alpha*	1.22	6.20
Nifty 200 TRI (₹)#	3,45,937	1,24,035
Nifty 50 (TRI) (₹)^	3,42,034	1,22,960
Nifty 50 (TRI) Returns (%)	7.59	4.67

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	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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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

Fund Manager*:	Mr. Devender Singhal, & Mr. Abhishek Bisen
AAUM:	₹1,725.58 crs
AUM:	₹1,709.11 crs
Benchmark:	Nifty India Consumption Index TRI
Allotment Date:	November 16, 2023
Folio Count:	69,857

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.4193	₹13.9180
IDCW	₹13.4174	₹13.9164

(as on February 27, 2026)

Ratios

Portfolio Turnover	29.72%
¹ Beta	0.96
¹ Sharpe ^{##}	0.57
¹ Standard Deviation	15.48%
^{##} P/E	41.05
^{##} P/BV	5.05

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

Market Capitalisation*

Large Cap	49.23%
Mid Cap	13.29%
Small Cap	37.03%
Debt & Money Market	0.45%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	2.05%
Direct Plan:	0.57%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

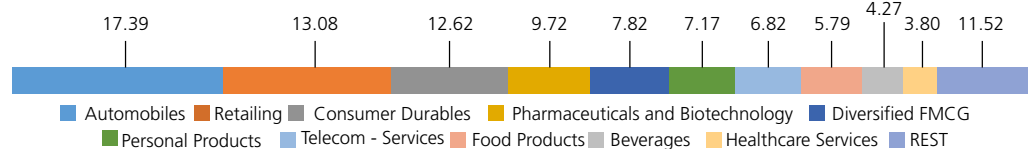
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		HONASA CONSUMER LTD	0.98
Automobiles	17.39	Emami Ltd.	0.92
Maruti Suzuki India Limited	8.07	Telecom - Services	6.82
Hero MotoCorp Ltd.	5.46	Bharti Airtel Ltd	6.82
Mahindra & Mahindra Ltd.	1.99	Food Products	5.79
Eicher Motors Ltd.	1.87	Britannia Industries Ltd.	4.07
Retailing	13.08	AVANTI FEEDS LTD	1.50
ETERNAL LIMITED	5.74	Heritage Foods Ltd	0.22
FSN E-COMMERCE VENTURES LTD.	1.94	Beverages	4.27
AVENUE SUPERMARTS LTD.	1.91	Radico Khaitan Ltd.	4.27
SWIGGY LTD	1.55	Healthcare Services	3.80
Trent Ltd	0.68	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	2.78
Vedant Fashions Ltd	0.46	KRISHNA INSTITUTE OF MEDICAL	1.02
Shoppers Stop Ltd.	0.44	Entertainment	3.56
V-Mart Retail Ltd.	0.36	PVR INOX LIMITED	1.82
Consumer Durables	12.62	Sun TV Network Ltd.	1.74
GREENPANEL INDUSTRIES LTD	2.40	Leisure Services	3.06
MIDWEST LTD.	2.33	Jubilant Foodworks Limited	2.13
LG ELECTRONICS INDIA LTD	2.11	SAPPHIRE FOODS INDIA LTD.	0.93
Pokarna Ltd.	1.73	Agricultural, Commercial and Construction Vehicles	1.86
Kajaria Ceramics Ltd.	1.62	V.S.T Tillers Tractors Ltd	1.86
MIDWEST LTD PRE IPO	1.04	Industrial Products	1.16
Indigo Paints Limited	0.82	Subros Ltd.	1.16
Century Plyboards (India) Ltd.	0.57	Auto Components	0.82
Pharmaceuticals and Biotechnology	9.72	MRF Limited	0.82
ACUTAAS CHEMICALS LTD	3.93	Printing and Publication	0.31
Ajanta Pharma Ltd.	2.00	Navneet Education Ltd.	0.31
JUBILANT PHARMOVA LIMITED	1.43	Healthcare Equipment and Supplies	0.30
ORCHID PHARMA LTD.	0.96	LAXMI DENTAL LIMITED	0.30
INNOVA CAPTABS LTD	0.86	Equity & Equity related - Total	99.55
CORONA REMEDIES LIMITED	0.54	Triparty Repo	1.16
Diversified FMCG	7.82	Net Current Assets/(Liabilities)	-0.71
ITC Ltd.	7.82	Grand Total	100.00
Personal Products	7.17		
Godrej Consumer Products Ltd.	2.69		
Dabur India Ltd.	2.58		

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 (₹)	2,80,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	2,99,545	1,19,857
Scheme Returns (%)	5.74	-0.22
Nifty India Consumption Index (TRI) Returns (%)	4.76	-0.70
Alpha*	0.98	0.47
Nifty India Consumption Index (TRI) (₹)#	2,96,170	1,19,555
Nifty 50 (TRI) (₹)^	3,01,665	1,22,960
Nifty 50 (TRI) Returns (%)	6.35	4.67

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

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

Scheme Inception : - November 16, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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.

Value

GARP

Growth

Size

Large

Medium

Small

GARP - Growth at a Reasonable Price

Fund Manager*: Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen & Mr. Dhananjay Tikariha

AAUM: ₹471.13 crs

AUM: ₹485.24 crs

Benchmark: Nifty Healthcare Index TRI

Allotment Date: December 11, 2023

Folio Count: 32,790

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 5 years & above

Net Asset Value (NAV)

Regular

Direct

Growth

₹13.7348

₹14.2438

IDCW

₹13.7392

₹14.2426

(as on February 27, 2026)

Ratios

Portfolio Turnover

23.31%

¹Beta

0.97

¹Sharpe##

0.58

¹Standard Deviation

16.73%

^{^^}P/E

40.57

^{^^}P/BV

5.64

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

Market Capitalisation*

Large Cap

35.03%

Mid Cap

22.69%

Small Cap

41.01%

Debt & Money Market

1.27%

*% of Net Asset

Total Expense Ratio**

Regular Plan:

2.34%

Direct Plan:

0.74%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

• For redemption / switch out within 30 days from the date of allotment: 0.5%

• If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument

% to Net Assets

Equity & Equity related

Pharmaceuticals and Biotechnology

72.99

Sun Pharmaceuticals Industries Ltd.

12.53

JB CHEMICALS & PHARMACEUTICALS LTD.

6.81

Divi s Laboratories Ltd.

5.94

Lupin Ltd.

4.51

Cipla Ltd.

4.17

ACUTAAS CHEMICALS LTD

4.00

SAI LIFE SCIENCES LIMITED

2.98

Ajanta Pharma Ltd.

2.78

GLAND PHARMA LIMITED

2.58

Alkem Laboratories Ltd.

2.56

Aurobindo Pharma Ltd.

2.54

JUBILANT PHARMOVA LIMITED

2.50

ANTHEM BIOSCIENCES LTD

2.46

Glenmark Pharmaceuticals Ltd

2.20

CORONA REMEDIES LIMITED

1.91

DR REDDYS LABORATORIES LTD.

1.86

MANKIND PHARMA LTD

1.85

Marksans Pharma Ltd

1.79

RUBICON RESEARCH LTD

1.66

Issuer/Instrument

% to Net Assets

Zydus Lifesciences Limited

1.52

EMCURE PHARMACEUTICALS LIMITED

1.50

ORCHID PHARMA LTD.

1.28

INNOVA CAPTABS LTD

1.06

Healthcare Services

24.30

MAX HEALTHCARE INSTITUTE LTD.

7.31

Fortis Healthcare India Ltd

5.05

PARK MEDI WORLD LIMITED (PARK HOSPITAL)

3.23

Apollo Hospitals Enterprises Ltd.

3.22

KRISHNA INSTITUTE OF MEDICAL

3.07

YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD

1.32

RAINBOW CHILDRENS MEDICARE LTD

1.10

Healthcare Equipment and Supplies

1.19

LAXMI DENTAL LIMITED

1.19

Insurance

0.25

MEDI ASSIST HEALTHCARE SERVICES LIMITED

0.25

Equity & Equity related - Total

98.73

Triparty Repo

1.42

Net Current Assets/(Liabilities)

-0.15

Grand Total

100.00

SECTOR ALLOCATION (%)

-0.15

72.99

24.30

1.42

1.19

0.25

Pharmaceuticals and Biotechnology

Healthcare Services

TREP & Term Deposits & Rev.Repo

Healthcare Equipment and Supplies

Insurance

Net Current Assets

SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000

Since Inception

1 Year

Total amount invested (₹)

2,70,000

1,20,000

Total Value as on Feb 27, 2026 (₹)

2,97,287

1,25,984

Scheme Returns (%)

8.56

9.51

Nifty Healthcare Index (TRI) Returns (%)

10.71

10.72

Alpha*

-2.16

-1.21

Nifty Healthcare Index (TRI) (₹)#

3,04,356

1,26,735

Nifty 50 (TRI) (₹)^

2,88,159

1,22,960

Nifty 50 (TRI) Returns (%)

5.73

4.67

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 Pharma, Healthcare & allied sectors.

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

Fund

Risk-o-meter

Low Risk

Low to Moderate Risk

Moderate Risk

Moderately High Risk

High Risk

Very High Risk

The risk of the scheme is Very High

Benchmark

Risk-o-meter

Low Risk

Low to Moderate Risk

Moderate Risk

Moderately High Risk

High Risk

Very High Risk

The risk of the benchmark is Very High

Nifty Healthcare Index TRI

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

Scheme Inception : - December 11, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK TECHNOLOGY FUND

An open ended equity scheme investing in Technology & technology related Sectors

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

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen
AAUM:	₹622.35 crs
AUM:	₹574.47 crs
Benchmark:	BSE Teck Index TRI
Allotment Date:	March 04, 2024
Folio Count:	50,192

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	₹9.9557	₹10.2470
IDCW	₹9.9564	₹10.2464

(as on February 27, 2026)

Ratios

Portfolio Turnover	15.83%
¹ Beta	0.95
¹ Sharpe#	-0.03
¹ Standard Deviation	19.39%
^{^^} P/E	27.98
^{^^} P/BV	5.61

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

Market Capitalisation*

Large Cap	62.38%
Mid Cap	26.21%
Small Cap	4.62%
Debt & Money Market	6.79%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	2.35%
Direct Plan:	0.88%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

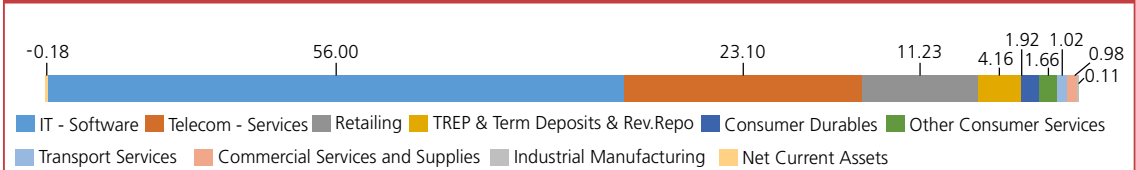
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Retailing	
IT - Software	56.00	ETERNAL LIMITED	5.78
Infosys Ltd.	19.94	SWIGGY LTD	2.80
Tech Mahindra Ltd.	7.38	FSN E-COMMERCE VENTURES LTD.	1.64
Tata Consultancy Services Ltd.	6.63	LENSKART SOLUTIONS LIMITED	1.01
PERSISTENT SYSTEMS LIMITED	3.65	Consumer Durables	1.92
HCL Technologies Ltd.	3.41	Dixon Technologies India Ltd.	1.92
Mphasis Ltd	3.35	Other Consumer Services	1.66
COGNIZANT TECHNOLOGY SOLUTIONS	2.81	PHYSICSWALLAH LIMITED	1.66
COFORGE LIMITED	1.81	Transport Services	1.02
Oracle Financial Services Software Ltd	1.54	DELHIVERY LTD	1.02
LTIMINDTREE LIMITED	1.45	Commercial Services and Supplies	0.98
Wipro Ltd.	1.41	Firstsource Solutions Ltd.	0.98
Birlasoft Ltd.	1.13	Industrial Manufacturing	0.11
CAPILLARY TECHNOLOGIES	0.93	KAYNES TECHNOLOGY INDIA LTD.	0.11
ZENSAR TECHNOLOGIES LTD.	0.56	Equity & Equity related - Total	96.02
Telecom - Services	23.10	Triparty Repo	4.16
Bharti Airtel Ltd	16.38	Net Current Assets/(Liabilities)	-0.18
BHARTI HEXACOM LTD.	3.50	Grand Total	100.00
Indus Towers Ltd.	3.22		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	2,40,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	2,11,751	1,05,530
Scheme Returns (%)	-11.66	-21.84
BSE Teck Index (TRI) Returns (%)	-10.46	-19.07
Alpha*	-1.19	-2.77
BSE Teck Index (TRI) Returns (₹)#	2,14,588	1,07,432
Nifty 50 (TRI) (₹)^	2,52,056	1,22,960
Nifty 50 (TRI) Returns (%)	4.83	4.67

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 6.14 of SEBI Master circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹1,439.98 crs
AUM:	₹1,410.79 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	June 29, 2024
Folio Count:	90,347

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	₹9.5733	₹9.7971
IDCW	₹9.5732	₹9.7977

(as on February 27, 2026)

Ratios

Portfolio Turnover	33.54%
¹ Beta	1.12
¹ Sharpe##	-0.40
¹ Standard Deviation	16.31%
^{^^} P/E	32.01
^{^^} P/BV	2.95

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

Market Capitalisation*

Large Cap	13.37%
Mid Cap	24.66%
Small Cap	61.73%
Debt & Money Market	0.24%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	2.12%
Direct Plan:	0.79%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 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

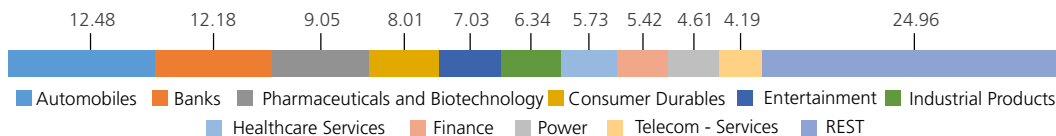
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Automobiles	12.48	POONAWALLA FINCORP LTD.	3.02
Hero MotoCorp Ltd.	6.48	PIRAMAL FINANCE LTD	2.40
Maruti Suzuki India Limited	6.00	Power	4.61
Banks	12.18	NLC India Ltd.	4.61
IndusInd Bank Ltd.	4.88	Telecom - Services	4.19
Bandhan Bank Ltd.	2.58	Indus Towers Ltd.	4.19
JAMMU AND KASHMIR BANK LTD.	1.81	Beverages	3.76
SOUTH INDIAN BANK LTD.	1.46	Radico Khaitan Ltd.	3.76
JANA SMALL FINANCE BANK	1.45	Industrial Manufacturing	3.53
Pharmaceuticals and Biotechnology	9.05	JYOTI CNC AUTOMATION LTD	3.53
JUBILANT PHARMOVA LIMITED	3.93	Electrical Equipment	2.73
Marksans Pharma Ltd	3.24	AZAD ENGINEERING LTD	2.73
ORCHID PHARMA LTD.	1.88	Food Products	2.73
Consumer Durables	8.01	AVANTI FEEDS LTD	2.73
Indigo Paints Limited	2.45	IT - Software	2.65
MIDWEST LTD.	2.25	Oracle Financial Services Software Ltd	2.65
MIDWEST LTD PRE IPO	1.69	Construction	2.46
Bata India Ltd.	1.62	KALPATARU PROJECTS	
Entertainment	7.03	INTERNATIONAL LIMITED	2.46
Sun TV Network Ltd.	3.66	Leisure Services	2.21
PVR INOX LIMITED	3.37	SAPPHIRE FOODS INDIA LTD.	2.21
Industrial Products	6.34	Retailing	2.14
Carborundum Universal Ltd.	2.57	SWIGGY LTD	2.14
Graphite India Ltd.	2.04	Realty	1.62
KSH INTERNATIONAL LTD	1.73	OBEROI REALTY LTD	1.62
Healthcare Services	5.73	Diversified FMCG	0.89
PARK MEDI WORLD LIMITED (PARK HOSPITAL)	2.45	ITC Ltd.	0.89
ASTER DM HEALTHCARE LTD	1.97	Equity & Equity related - Total	99.76
YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	1.31	Triparty Repo	0.47
Finance	5.42	Net Current Assets/(Liabilities)	-0.23
		Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	2,10,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	2,08,655	1,23,013
Scheme Returns (%)	-0.71	4.76
Nifty 500 (TRI) Returns (%)	3.02	5.49
Alpha*	-3.73	-0.73
Nifty 500 (TRI) (₹)#	2,15,735	1,23,472
Nifty 50 (TRI) (₹)^	2,17,188	1,22,960
Nifty 50 (TRI) Returns (%)	3.78	4.67

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK MNC FUND

An open-ended equity scheme following Multi-national Companies (MNC) theme

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

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen
AAUM:	₹1,998.76 crs
AUM:	₹2,006.76 crs
Benchmark:	Nifty MNC Index TRI
Allotment Date:	October 28, 2024
Folio Count:	1,06,832

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	₹11.0801	₹11.2963
IDCW	₹11.0800	₹11.2969

(as on February 27, 2026)

Ratios

Portfolio Turnover	19.49%
[§] Beta	1.07
[§] Sharpe ^{##}	0.24
[§] Standard Deviation	14.03%
^{^^} P/E	50.75
^{^^} P/BV	7.64

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

Market Capitalisation*

Large Cap	43.47%
Mid Cap	24.93%
Small Cap	30.86%
Debt & Money Market	0.74%

* % of Net Asset

Total Expense Ratio**

Regular Plan:	2.04%
Direct Plan:	0.64%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

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

(With effect from 30th Dec 2024)

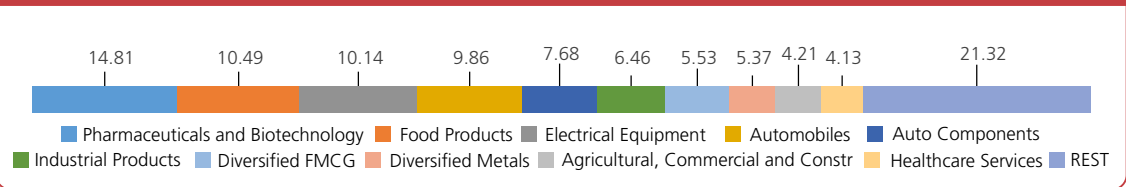
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Diversified Metals	5.37
Pharmaceuticals and Biotechnology	14.81	Vedanta Ltd.	5.37
ACUTAAS CHEMICALS LTD	4.09	Agricultural, Commercial and Construction Vehicles	4.21
JB CHEMICALS & PHARMACEUTICALS LTD.	3.63	ASHOK LEYLAND LTD.	4.21
Marksans Pharma Ltd	1.73	Healthcare Services	4.13
JUBILANT PHARMOVA LIMITED	1.54	Fortis Healthcare India Ltd	2.07
Glenmark Pharmaceuticals Ltd	1.17	ASTER DM HEALTHCARE LTD	2.06
ANTHEM BIOSCIENCES LTD	1.09	Aerospace and Defense	3.19
GLAND PHARMA LIMITED	0.99	MTAR Technologies Ltd.	3.19
ORCHID PHARMA LTD.	0.57	Beverages	2.86
Food Products	10.49	UNITED SPIRITS LTD.	2.86
Britannia Industries Ltd.	6.51	Consumer Durables	2.83
NESTLE INDIA LTD.	3.98	MIDWEST LTD PRE IPO	1.48
Electrical Equipment	10.14	LG ELECTRONICS INDIA LTD	1.35
GE VERNOVA T&D INDIA LIMITED	3.80	Capital Markets	2.71
AZAD ENGINEERING LTD	2.85	Nippon Life India Asset Management Ltd.	2.71
Siemens Ltd.	1.93	IT - Software	2.38
ABB India Ltd	1.56	Oracle Financial Services Software Ltd	2.38
Automobiles	9.86	Telecom - Services	2.01
Maruti Suzuki India Limited	8.79	Bharti Airtel Ltd	2.01
HYUNDAI MOTORS INDIA LTD	1.07	Industrial Manufacturing	1.44
Auto Components	7.68	Tega Industries Ltd.	1.44
Schaeffler India Ltd	2.54	Textiles and Apparels	1.06
ZF Commercial Vehicle Control Systems India Limited	2.47	Garware Technical Fibres Ltd.	1.06
Bosch Ltd.	1.67	Banks	1.05
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.00	IndusInd Bank Ltd.	1.05
Industrial Products	6.46	Retailing	1.05
Cummins India Ltd.	2.70	SWIGGY LTD	1.05
Grindwell Norton Ltd.	1.51	Equity & Equity related - Total	99.26
Timken India Ltd.	1.32	Triparty Repo	1.07
KSB LTD	0.93	Net Current Assets/(Liabilities)	-0.33
Diversified FMCG	5.53	Grand Total	100.00
Hindustan Unilever Ltd.	5.53		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,70,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,88,772	1,33,351
Scheme Returns (%)	15.07	21.58
Nifty MNC Index Returns (%)	16.33	22.32
Alpha*	-1.26	-0.74
Nifty MNC Index (TRI) (₹)#	1,90,336	1,33,797
Nifty 50 (TRI) (₹)^	1,76,271	1,22,960
Nifty 50 (TRI) Returns (%)	5.03	4.67

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth	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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK TRANSPORTATION & LOGISTICS FUND

An open-ended equity scheme following Transportation & Logistics theme

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

Investment style

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

Fund Manager*:	Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen
AAUM:	₹557.52 crs
AUM:	₹552.14 crs
Benchmark:	Nifty Transportation & Logistics Index TRI
Allotment Date:	December 16, 2024
Folio Count:	29,953

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	₹11.4434	₹11.6624
IDCW	₹11.4436	₹11.6620

(as on February 27, 2026)

Ratios

Portfolio Turnover	24.40%
^{\$} Beta	0.88
^{\$} Sharpe ^{##}	0.54
^{\$} Standard Deviation	14.20%
^{^^} P/E	35.68
^{^^} P/BV	5.01

Source: ^{\$}ICRA MFI Explorer, ^{^^}Bloomberg

Market Capitalisation*

Large Cap	54.73%
Mid Cap	11.33%
Small Cap	33.31%
Debt & Money Market	0.63%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.39%
Direct Plan:	0.83%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

(With effect from 23rd Dec 2024)

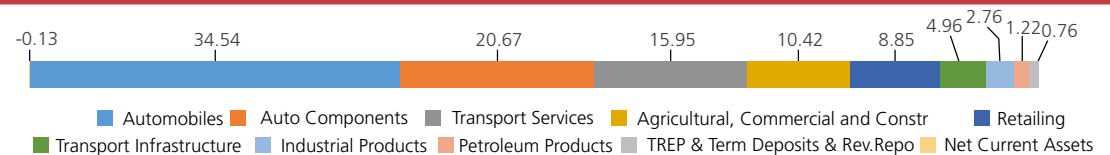
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Blue Dart Express Ltd.	1.85
Automobiles	34.54	MAHINDRA LOGISTICS LTD	1.85
Maruti Suzuki India Limited	9.93	DELHIVERY LTD	1.41
Hero MotoCorp Ltd.	8.84	Container Corporation of India Ltd.	1.01
Mahindra & Mahindra Ltd.	8.42	Agricultural, Commercial and Constr	10.42
Bajaj Auto Ltd.	4.88	ASHOK LEYLAND LTD.	4.47
HYUNDAI MOTORS INDIA LTD	2.47	TML COMMERCIAL VEHICLES LIMITED	3.13
Auto Components	20.67	V.S.T Tillers Tractors Ltd	2.82
ZF Commercial Vehicle Control Systems India Limited	4.94	Retailing	8.85
TENNECO CLEAN AIR INDIA LIMITED	2.65	SWIGGY LTD	4.43
Sansera Engineering Ltd.	2.29	ETERNAL LIMITED	4.42
Bosch Ltd.	1.78	Transport Infrastructure	4.96
Igarashi Motors India Ltd.	1.52	Adani Port and Special Economic Zone Ltd.	4.96
Schaeffler India Ltd	1.42	Industrial Products	2.76
Sundaram Fasteners Ltd.	1.42	Subros Ltd.	1.42
AMARA RAJA ENERGY MOB LTD.	1.38	Carborundum Universal Ltd.	1.34
KROSS LIMITED	1.22	Petroleum Products	1.22
Motherson Sumi Wiring India Limited	1.06	Castrol (India) Ltd.	1.22
Apollo Tyres Ltd.	0.99	Equity & Equity related - Total	99.37
Transport Services	15.95	Triparty Repo	0.76
Inter Globe Aviation Ltd	5.90	Net Current Assets/(Liabilities)	-0.13
Great Eastern Shipping Company Ltd	3.93	Grand Total	100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,50,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,65,392	1,30,786
Scheme Returns (%)	15.88	17.34
Nifty Transportation & Logistics TRI (%)	14.51	16.14
Alpha*	1.37	1.19
Nifty Transportation & Logistics TRI (₹)#	1,64,077	1,30,062
Nifty 50 (TRI) (₹)^	1,54,964	1,22,960
Nifty 50 (TRI) Returns (%)	5.08	4.67

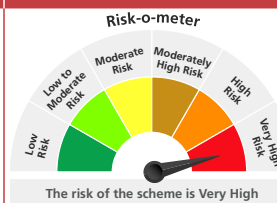
Product Label

This product is suitable for investors who are seeking*:

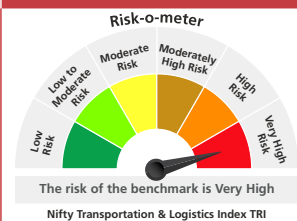
- Long-term capital growth
- Investment in portfolio of predominantly equity and equity related securities of companies engaged in Transportation & Logistics and related activities

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

Fund



Benchmark



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

Scheme Inception : - December 16, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen
AAUM:	₹273.09 crs
AUM:	₹279.60 crs
Benchmark:	Nifty Energy TRI
Allotment Date:	April 25, 2025
Folio Count:	26,583

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	₹10.5799	₹10.7165
IDCW	₹10.5800	₹10.7162

(as on February 27, 2026)

Ratios

Portfolio Turnover	5.91%
¹ Beta	0.80
¹ Sharpe#	0.20
¹ Standard Deviation	10.96%
^{^^} P/E	19.36
^{^^} P/BV	2.71

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

Market Capitalisation*

Large Cap	56.81%
Mid Cap	22.79%
Small Cap	14.07%
Debt & Money Market	6.33%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.42%
Direct Plan:	0.89%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

(With effect from 30th Oct 2025)

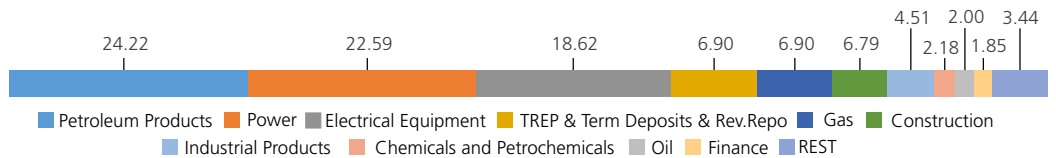
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Petronet LNG Ltd.	2.13
Petroleum Products	24.22	Gujarat State Petronet Ltd.	0.22
RELIANCE INDUSTRIES LTD.	7.98	Construction	6.79
Bharat Petroleum Corporation Ltd.	6.20	Larsen And Toubro Ltd.	4.13
HINDUSTAN PETROLEUM CORPORATION LTD	4.24	KALPATARU PROJECTS INTERNATIONAL LIMITED	2.66
Indian Oil Corporation Ltd	4.02	Industrial Products	4.51
Gulf Oil Lubricants India Ltd.	1.78	KEI INDUSTRIES LTD.	2.18
Power	22.59	Cummins India Ltd.	2.10
NTPC LTD	8.20	OSWAL PUMPS LTD	0.23
Power Grid Corporation Of India Ltd.	4.27	Chemicals and Petrochemicals	2.18
CESC LTD	2.04	Linde India Ltd.	2.18
Tata Power Co. Ltd.	2.03	Oil	2.00
TORRENT POWER LTD	2.02	Oil & Natural Gas Corporation Ltd.	2.00
NLC India Ltd.	1.67	Finance	1.85
NHPC LIMITED	1.62	Power Finance Corporation Ltd.	1.85
ACME SOLAR HOLDINGS LTD.	0.74	Consumable Fuels	1.54
Electrical Equipment	18.62	Coal India Ltd.	1.54
GE VERNOVA T&D INDIA LIMITED	4.54	Consumer Durables	1.39
Siemens Ltd.	4.03	V-Guard Industries Ltd.	0.84
ABB India Ltd	3.91	Havells India Ltd.	0.55
EMMVEE PHOTOVOLTAIC POWER LIMITED	1.65	Auto Components	1.08
WAAREE ENERGIES LIMITED	1.45	Exide Industries Ltd	1.08
VIKRAM SOLAR LIMITED	1.16	Equity & Equity related - Total	93.67
Thermax Ltd.	1.12	Triparty Repo	6.90
SUZLON ENERGY LTD.	0.76	Net Current Assets/(Liabilities)	-0.57
Gas	6.90	Grand Total	100.00
GAIL (India) Ltd.	4.55		

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 (₹)	1,10,000	60,000
Total Value as on Feb 27, 2026 (₹)	1,14,660	62,459
Scheme Returns (%)	8.89	15.32
Nifty Energy TRI (%)	13.18	21.55
Alpha*	-4.29	-6.23
Nifty Energy TRI (₹)#	1,16,855	63,399
Nifty 50 (TRI) (₹)^	1,11,050	59,517
Nifty 50 (TRI) Returns (%)	1.98	-2.85

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

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

Scheme Inception : - April 25, 2025. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK ACTIVE MOMENTUM FUND

An open-ended equity scheme following momentum theme

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

Investment style			Size
Value	GARP	Growth	
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

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

AAUM: ₹1,345.32 crs

AUM: ₹1,338.83 crs

Benchmark: Nifty 500 TRI

Allotment Date: August 20, 2025

Folio Count: 45,961

Minimum Investment Amount

Initial Investment

- ₹5000 and any amount thereafter

Additional Investment

- ₹1000 and any amount thereafter

Systematic Investment Plan (SIP)

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

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.5110	₹10.5876
IDCW	₹10.5109	₹10.5876

(as on February 27, 2026)

Ratios

Portfolio Turnover	121.41%
^{^^} P/E	25.56
^{^^} P/BV	3.87

Source: ^{^^}Bloomberg

Market Capitalisation*

Large Cap	36.87%
Mid Cap	57.46%
Small Cap	2.64%
Debt & Money Market	3.03%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.13%

Direct Plan: 0.78%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

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

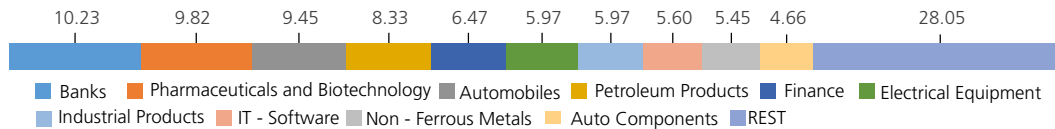
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Tech Mahindra Ltd.	1.13
Banks	10.23	Infosys Ltd.	1.12
BANK OF INDIA	2.29	Non - Ferrous Metals	5.45
UNION BANK OF INDIA	2.26	Hindalco Industries Ltd	1.97
STATE BANK OF INDIA	2.01	NATIONAL ALUMINIUM COMPANY LTD	1.87
BANK OF MAHARASHTRA	1.88	HINDUSTAN ZINC LTD.	1.61
YES BANK LTD	1.79	Auto Components	4.66
Pharmaceuticals and Biotechnology	9.82	MRF Limited	2.38
Laurus Labs Ltd.	3.72	UNO MINDA LIMITED	2.28
Alkem Laboratories Ltd.	1.61	Ferrous Metals	3.83
Lupin Ltd.	1.56	Steel Authority of India Ltd.	2.05
Sun Pharmaceuticals Industries Ltd.	1.47	JINDAL STAINLESS LTD	1.78
DR REDDYS LABORATORIES LTD.	1.46	Retailing	2.57
Automobiles	9.45	FSN E-COMMERCE VENTURES LTD.	2.57
Eicher Motors Ltd.	2.61	Agricultural, Commercial and Construction Vehicles	2.53
TVS Motors Company Ltd	2.55	ASHOK LEYLAND LTD.	2.53
Mahindra & Mahindra Ltd.	2.22	Healthcare Services	2.50
Hero MotoCorp Ltd.	2.07	Narayana Hrudayalaya Ltd.	2.50
Petroleum Products	8.33	Consumer Durables	2.26
Indian Oil Corporation Ltd	2.27	Titan Company Ltd.	2.26
Bharat Petroleum Corporation Ltd.	2.17	Capital Markets	2.08
HINDUSTAN PETROLEUM CORPORATION LTD	2.17	HDFC Asset Management Company Ltd.	2.08
Mangalore Refinery And Petrochemicals Ltd.	1.72	Agricultural Food and other Product	2.06
Finance	6.47	Marico Ltd.	2.06
L&T FINANCE HOLDINGS LTD	3.57	Diversified Metals	1.99
Aditya Birla Capital Ltd.	2.90	Vedanta Ltd.	1.99
Electrical Equipment	5.97	Realty	1.62
GE VERNOVA T&D INDIA LIMITED	3.08	PRESTIGE ESTATES PROJECTS LIMITED	1.62
Siemens Ltd.	1.56	Minerals and Mining	1.60
SUZLON ENERGY LTD.	1.33	NMDC Ltd.	1.60
Industrial Products	5.97	Transport Services	1.06
Polycab India Ltd.	2.06	Container Corporation of India Ltd.	1.06
APL APOLLO TUBES LTD.	1.99	Cement and Cement Products	0.92
KEI INDUSTRIES LTD.	1.92	ACC Ltd.	0.92
IT - Software	5.60	Equity & Equity related - Total	96.97
COFORGE LIMITED	1.69	Triparty Repo	3.26
PERSISTENT SYSTEMS LIMITED	1.66	Net Current Assets/(Liabilities)	-0.23
		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	70,000
Total Value as on Feb 27, 2026 (₹)	72,202	72,202
Scheme Returns (%)	10.29	10.29
Nifty 500 (TRI) Returns (%)	-1.40	-1.40
Alpha*	11.69	11.69
Nifty 500 (TRI) (₹)#	69,690	69,690
Nifty 50 (TRI) (₹)^	69,597	69,597
Nifty 50 (TRI) Returns (%)	-1.82	-1.82

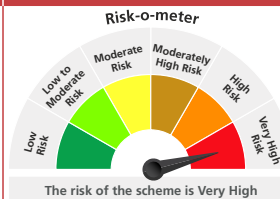
Product Label

This product is suitable for investors who are seeking*:

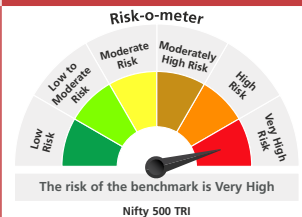
- Long-term capital growth
- Investment in portfolio of predominantly in equity and equity related securities exhibiting momentum characteristics

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

Fund



Benchmark



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

Scheme Inception: - August 20, 2025. The returns are calculated by XIRR approach assuming investment of Rs.10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP Performance is for Regular Plan - Growth Option. Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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: ₹899.38 crs

AUM: ₹889.65 crs

Benchmark: Nifty Rural Index TRI

Allotment Date: November 27, 2025

Folio Count: 33,232

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	₹10.2837	₹10.3231
IDCW	₹10.2837	₹10.3231

(as on February 27, 2026)

Ratios

Portfolio Turnover	3.97%
^^P/E	26.30
^^P/BV	3.90

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	65.09%
Mid Cap	13.93%
Small Cap	16.65%
Debt & Money Market	4.33%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.26%
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

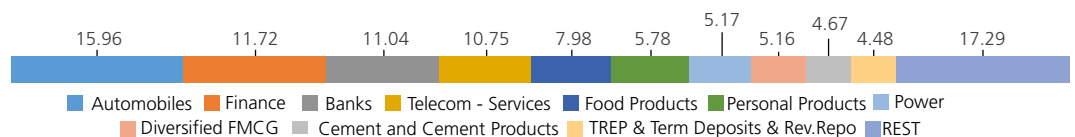
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		ITC Ltd.	3.52
Automobiles	15.96	Hindustan Unilever Ltd.	1.64
Mahindra & Mahindra Ltd.	7.64	Cement and Cement Products	4.67
TVS Motors Company Ltd	3.26	Ultratech Cement Ltd.	2.71
Eicher Motors Ltd.	1.89	Dalmia Bharat Limited	1.96
Bajaj Auto Ltd.	1.21	Auto Components	4.15
Maruti Suzuki India Limited	1.00	MRF Limited	2.85
Hero MotoCorp Ltd.	0.96	Sansera Engineering Ltd.	0.92
Finance	11.72	KROSS LIMITED	0.38
SHRIRAM FINANCE LTD.	3.20	Agricultural, Commercial and Construction Vehicles	3.92
BAJAJ FINANCE LTD.	2.52	V.S.T Tillers Tractors Ltd	2.85
Cholamandalam Investment and Finance Company Ltd.	2.14	ASHOK LEYLAND LTD.	1.07
Muthoot Finance Ltd	1.70	Industrial Products	2.27
Mahindra & Mahindra Financial Services Ltd.	1.05	HAPPY FORGINGS LTD	1.20
INDIA SHELTER FINANCE CORPORATION LTD	0.91	Cummins India Ltd.	1.07
POONAWALLA FINCORP LTD.	0.20	Insurance	2.06
Banks	11.04	SBI Life Insurance Company Ltd	2.06
STATE BANK OF INDIA	9.86	Consumer Durables	1.62
INDIAN BANK	0.67	BLUE STAR LTD.	0.71
Bank Of Baroda	0.51	Crompton Greaves Consumer Electricals Ltd	0.51
Telecom - Services	10.75	MAYUR UNIQUOTERS LTD	0.40
Bharti Airtel Ltd	8.45	Agricultural Food and other Product	1.60
Indus Towers Ltd.	2.30	Marico Ltd.	1.60
Food Products	7.98	Chemicals and Petrochemicals	1.06
AVANTI FEEDS LTD	4.36	SRF Ltd.	0.67
Britannia Industries Ltd.	3.10	JUBILANT INGREVIA LTD	0.39
Godrej Agrovet Ltd.	0.52	Entertainment	0.52
Personal Products	5.78	Sun TV Network Ltd.	0.52
Emami Ltd.	3.69	Diversified Metals	0.24
Godrej Consumer Products Ltd.	2.09	Vedanta Ltd.	0.24
Power	5.17	Equity & Equity related - Total	95.67
NTPC LTD	2.79	Triparty Repo	4.48
Tata Power Co. Ltd.	1.53	Net Current Assets/(Liabilities)	-0.15
NHPC LIMITED	0.85	Grand Total	100.00
Diversified FMCG	5.16		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

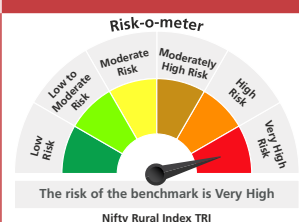
- Long-term capital growth
- Investment in portfolio of predominantly in equity & equity related instruments based on Rural and allied theme

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

Scheme has not completed 6 months since inception

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:	₹219.06 crs
AUM:	₹221.18 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	January 27, 2026
Folio Count:	21,495

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	₹9.9731	₹9.9863
IDCW	₹9.9731	₹9.9863

(as on February 27, 2026)

Ratios

^{^^} P/E	24.69
^{^^} P/BV	3.19

Source: ^{^^}Bloomberg

Market Capitalisation*

Large Cap	74.72%
Mid Cap	16.15%
Small Cap	1.92%
Debt & Money Market	7.21%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.42%
Direct Plan:	0.92%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out 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

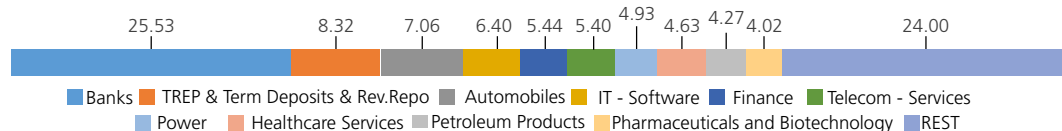
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Sun Pharmaceuticals Industries Ltd.	2.04
Banks	25.53	Ajanta Pharma Ltd.	1
HDFC Bank Ltd.	6.31	Torrent Pharmaceuticals Ltd.	0.98
ICICI Bank Ltd.	5.42	Construction	3.02
STATE BANK OF INDIA	3.88	Larsen And Toubro Ltd.	3.02
Axis Bank Ltd.	2.52	Capital Markets	3.01
BANK OF MAHARASHTRA	2.20	HDFC Asset Management Company Ltd.	1.90
Bank Of Baroda	2.18	BSE LTD.	1.11
IndusInd Bank Ltd.	2.10	Auto Components	2.61
Ujivan Small Finance Bank Ltd.	0.92	Bharat Forge Ltd.	1.68
Automobiles	7.06	MRF Limited	0.93
Maruti Suzuki India Limited	2.53	Cement and Cement Products	2.40
TVS Motors Company Ltd	2.27	Ultratech Cement Ltd.	2.40
Mahindra & Mahindra Ltd.	1.27	Food Products	2.09
Hero MotoCorp Ltd.	0.99	Britannia Industries Ltd.	2.09
IT - Software	6.40	Consumer Durables	1.96
Infosys Ltd.	1.96	Titan Company Ltd.	1.96
Tata Consultancy Services Ltd.	1.88	Ferrous Metals	1.54
PERSISTENT SYSTEMS LIMITED	1.28	Tata Steel Ltd.	1.54
Tech Mahindra Ltd.	1.28	Aerospace and Defense	1.51
Finance	5.44	Bharat Electronics Ltd.	1.51
SHRIRAM FINANCE LTD.	2.00	Agricultural, Commercial and Construction Vehicles	1.45
Cholamandalam Investment and Finance Company Ltd.	1.96	ASHOK LEYLAND LTD.	1.45
BAJAJ FINANCE LTD.	1.48	Beverages	1.44
Telecom - Services	5.40	UNITED SPIRITS LTD.	1.44
Bharti Airtel Ltd	3.46	Gas	1.07
Indus Towers Ltd.	1.94	Petronet LNG Ltd.	1.07
Power	4.93	Chemicals and Petrochemicals	1.04
NTPC LTD	2.90	SOLAR INDUSTRIES INDIA LIMITED	1.04
Power Grid Corporation Of India Ltd.	2.03	Oil	1.01
Healthcare Services	4.63	Oil & Natural Gas Corporation Ltd.	1.01
MAX HEALTHCARE INSTITUTE LTD.	2.54	Non - Ferrous Metals	0.96
Apollo Hospitals Enterprises Ltd.	2.09	Hindalco Industries Ltd	0.96
Petroleum Products	4.27	Equity & Equity related - Total	92.79
RELIANCE INDUSTRIES LTD.	3.32	Triparty Repo	8.32
HINDUSTAN PETROLEUM CORPORATION LTD	0.95	Net Current Assets/(Liabilities)	-1.11
Pharmaceuticals and Biotechnology	4.02	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly 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 Low	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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

Scheme has not completed 6 months since inception

KOTAK BALANCED ADVANTAGE FUND

An open ended Dynamic Asset Allocation Fund

Investment Objective: The investment objective of the scheme is to generate capital appreciation by investing in a dynamically balanced portfolio of equity & equity related securities and debt & money market securities. However, there is no assurance that the objective of the scheme will be achieved.

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

AAUM: ₹17,669.32 crs

AUM: ₹17,590.57 crs

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

Allotment Date: August 3, 2018

Folio Count: 2,02,032

Minimum Investment Amount

Initial & Additional Investment

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

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹20.8623	₹22.7859
IDCW	₹20.8626	₹22.7861

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	12.90 yrs
Modified Duration	5.19 yrs
Macaulay Duration	5.40 yrs
Annualised YTM*	6.83%
⁵ Standard Deviation	7.06%
⁵ Beta	1.09
⁵ Sharpe**	0.89
[^] P/E ⁵⁵	24.80
[^] P/BV ⁵⁵	3.72
Equity Portfolio Turnover ⁵⁵	14.28%
Total Portfolio Turnover ⁹	206.67%

*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, ⁵⁵Bloomberg

Market Capitalisation*

Large Cap	40.39%
Mid Cap	9.83%
Small Cap	7.20%
Debt & Money Market	42.58%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.65%
Direct Plan:	0.57%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

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

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

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

Maturity

Short	Medium	Long

Volatility

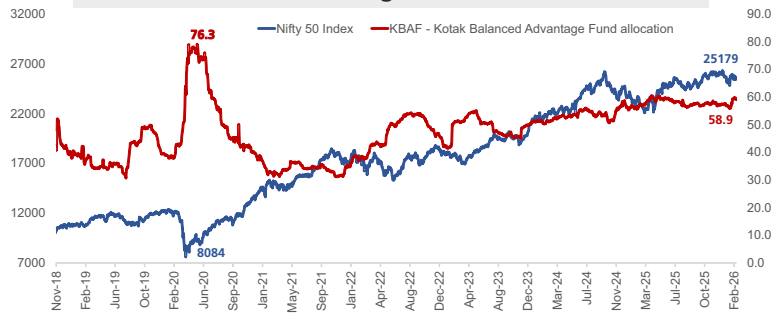
Low
Medium
High

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Kotak Balanced Advantage Fund – Asset Allocation



Source: KMACM Internal Analysis. As on: 27th February 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	4.04	
CNX NIFTY-MAR2026			
RELIANCE INDUSTRIES LTD.	Petroleum Products	3.57	-3.58
STATE BANK OF INDIA	Banks	3.18	
HDFC Bank Ltd.	Banks	2.84	
Bharti Airtel Ltd.	Telecom - Services	2.27	
Larsen And Toubro Ltd.	Construction	2.18	
Infosys Ltd.	IT - Software	1.90	
BAJAJ FINANCE LTD.	Finance	1.50	
Maruti Suzuki India Limited	Automobiles	1.43	
Others		45.79	-6.30
Equity & Equity related - Total		68.70	-9.88
Mutual Fund Units		0.72	
Debt Instruments			
Debentures and Bonds		6.69	
Money Market Instruments		11.96	
Commercial Paper(CP)/Certificate of Deposits(CD)		0.43	
Public Sector Undertakings		2.37	
Reverse Repo		1.05	
Triparty Repo		7.17	
Infrastructure Investment Trusts		0.39	
Net Current Assets/(Liabilities)		0.52	
Grand Total		100.00	

For detailed portfolio log on to

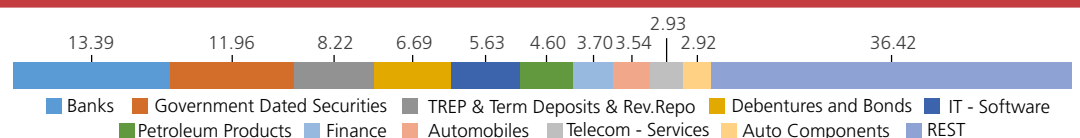
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-balanced-advantage-fund/dir-g>

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 9.88%

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 (₹)	9,10,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	13,65,944	12,19,228	7,61,317	4,09,233	1,23,389
Scheme Returns (%)	10.51	10.48	9.49	8.55	5.35
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI Returns (%)	10.28	10.17	8.78	7.85	3.95
Alpha*	0.23	0.32	0.71	0.69	1.40
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (₹)#	13,53,968	12,05,495	7,48,075	4,05,073	1,22,506
Nifty 50 (TRI) (₹)^	15,38,249	13,64,474	7,91,156	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	13.56	13.64	11.04	9.28	4.67

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Wealth creation over a long period of time. • Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is High Nifty 50 Hybrid Composite Debt 50:50 Index TRI

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

Scheme Inception : - August 03, 2018. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. The SIP performance details provided herein are of Regular Plan - Growth Option Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (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 28 Feb 2026 is 2.59% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST.

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			Size	Debt			Volatility
Value	GARP	Growth		Medium	Short	Low	
			Large				Low
			Medium				Medium
			Small				High
GARP - Growth at a Reasonable Price							

Fund Manager*:	Mr. Hiten Shah
AAUM:	₹71,386.13 crs
AUM:	₹71,264.86 crs
Benchmark:	Nifty 50 Arbitrage TRI
Allotment Date:	September 29, 2005
Folio Count:	1,18,197

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 months & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹38.9335	₹41.7700
Monthly IDCW	₹10.7240	₹11.2065

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	0.53 yrs
Modified Duration	0.50 yrs
Macaulay Duration	0.50 yrs
Annualised YTM*	6.76%
^s Standard Deviation	0.39%
^b Beta	0.48
^s Sharpe**	4.59
[^] P/E ^{ss}	30.28
[^] P/BV ^{ss}	3.29
Equity Portfolio Turnover ^{ss}	513.32%
Total Portfolio Turnover [®]	1,778.05%

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

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

Source: ¹ICRA MFI Explorer, ²Bloomberg

Total Expense Ratio**

Regular Plan:	0.98%
Direct Plan:	0.38%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

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 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
HDFC Bank Ltd.	Banks	6.97	-6.97
ICICI Bank Ltd.	Banks	2.90	-2.92
RELIANCE INDUSTRIES LTD.	Petroleum Products	2.51	-2.51
JSW Steel Ltd.	Ferrous Metals	1.99	-2.00
Bharti Airtel Ltd	Telecom - Services	1.80	-1.81
KOTAK MAHINDRA BANK LTD.	Banks	1.58	-1.58
ETERNAL LIMITED	Retailing	1.52	-1.52
Vodafone Idea Ltd	Telecom - Services	1.51	-1.52
Axis Bank Ltd.	Banks	1.47	-1.48
ITC Ltd.	Diversified FMCG	1.30	-1.30
Others		43.62	-43.85
Equity & Equity related - Total		67.17	-67.46
Mutual Fund Units			
Money Market Instruments			
Commercial Paper(CP)/Certificate of Deposits(CD)		1.18	
Public Sector Undertakings		4.45	
Triparty Repo		2.04	
Net Current Assets/(Liabilities)		-0.88	
Grand Total		100.00	

For detailed portfolio log on to

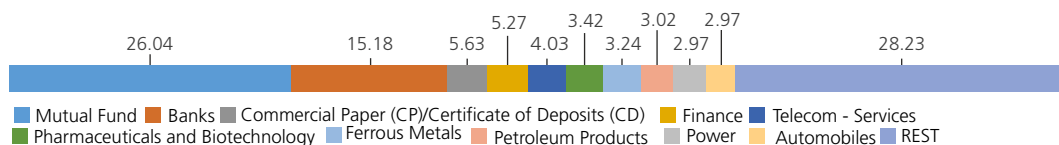
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-arbitrage-fund/dir-g>

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 67.46%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	50,81,868	16,32,761	10,46,754	7,09,529	3,99,107	1,23,855
Scheme Returns (%)	6.58	6.01	6.20	6.66	6.85	6.10
Nifty 50 Arbitrage Index (TRI) Returns (%)	NA	6.00	6.46	7.15	7.60	7.50
Alpha*	NA	0.01	-0.26	-0.49	-0.75	-1.40
Nifty 50 Arbitrage Index (TRI) (₹)#	NA	16,31,831	10,56,514	7,18,216	4,03,550	1,24,732
NIFTY 1 Year T-Bill Index (₹)^	50,60,348	16,39,057	10,39,165	7,03,219	3,97,844	1,23,749
NIFTY 1 Year T-Bill Index (%)	6.54	6.08	6.00	6.30	6.63	5.93

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income from arbitrage opportunities in the equity market - Investment in arbitrage opportunities in the cash & derivatives segment of the equity market. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Low	Risk-o-meter The risk of the benchmark is Low Nifty 50 Arbitrage TRI

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

Scheme Inception : - September 29, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark: TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). ** Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK EQUITY SAVINGS FUND

An open ended scheme investing in equity, arbitrage and debt

Investment Objective: The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and enhance returns with a moderate exposure in equity & equity related instruments. However, there is no assurance that the objective of the scheme will be achieved.

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

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Hiten Shah
AAUM:	₹9,797.48 crs
AUM:	₹9,853.13 crs
Benchmark:	Nifty Equity Savings TRI
Allotment Date:	October 13, 2014
Folio Count:	58,008

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	₹27.0166	₹29.8723
Monthly IDCW	₹19.7805	₹21.4454

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	2.45 yrs
Modified Duration	1.53 yrs
Macaulay Duration	1.59 yrs
Annualised YTM*	6.15%
^{\$} Standard Deviation	5.16%
^{\$} Beta	0.51
^{\$} Sharpe ^{##}	1.13
^{^^} P/E ^{\$\$}	24.10
^{^^} P/BV ^{\$\$}	2.94
Equity Portfolio Turnover ^{\$\$}	38.28%
Total Portfolio Turnover [®]	478.51%

*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	19.38%
Mid Cap	11.99%
Small Cap	5.27%
Debt & Money Market	63.36%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.74%
Direct Plan:	0.69%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Monthly (12th of every month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 90 days from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 90 days from the date of allotment: 1%
- If units are redeemed or switched out after 90 days from the date of allotment: Nil

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
CNX NIFTY-MAR2026			-3.86
Bharti Airtel Ltd	Telecom - Services	3.62	
HDFC Bank Ltd.	Banks	3.22	-3.25
Bharti Airtel Ltd	Telecom - Services	3.13	-3.13
STATE BANK OF INDIA	Banks	3.06	
Maruti Suzuki India Limited	Automobiles	2.73	
Hero MotoCorp Ltd.	Automobiles	2.72	
Adani Port and Special Economic Zone Ltd.	Transport Infrastructure	2.33	-2.34
ITC Ltd.	Diversified FMCG	2.31	
Indus Towers Ltd.	Telecom - Services	2.22	-2.22
Others		41.58	-14.69
Equity & Equity related - Total		66.92	-29.49
Mutual Fund Units		8.99	
Debt Instruments			
Debentures and Bonds		7.72	
Money Market Instruments		2.13	
Commercial Paper(CP)/Certificate of Deposits(CD)		0.47	
Public Sector Undertakings		0.75	
Reverse Repo		0.38	
Triparty Repo		11.11	
Infrastructure Investment Trusts		0.82	
Net Current Assets/(Liabilities)		0.71	
Grand Total		100.00	

For detailed portfolio log on to

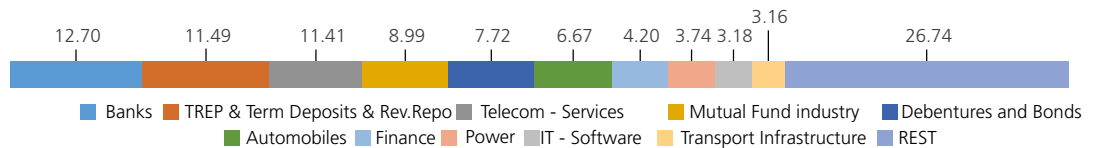
<https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-savings-fund/dir-g>

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 29.49%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	13,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	24,13,392	19,81,591	12,06,078	7,65,846	4,10,339	1,24,426
Scheme Returns (%)	9.51	9.70	10.18	9.72	8.73	7.01
Nifty Equity Savings Index (TRI) Returns (%)	9.09	9.19	9.24	8.60	8.26	6.11
Alpha*	0.42	0.51	0.94	1.12	0.47	0.90
Nifty Equity Savings Index (TRI) (₹)#	23,51,964	19,28,935	11,66,253	7,44,758	4,07,511	1,23,865
CRISIL 10 Year Gilt Index (₹)^	19,76,307	16,40,088	10,39,268	7,06,735	3,98,835	1,21,950
CRISIL 10 Year Gilt Index (%)	6.22	6.09	6.00	6.50	6.80	3.07

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.	The risk of the scheme is Moderately High	The risk of the benchmark is Moderate NIFTY Equity Savings TRI

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

Scheme Inception: - October 13, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; * Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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:	₹12,341.19 crs
AUM:	₹12,784.39 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:	2,37,417

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	₹16.0763	₹16.6247
IDCW	₹15.7609	₹16.2977

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	11.13 yrs
Modified Duration	4.06 yrs
Macaulay Duration	4.21 yrs
Annualised YTM*	6.52%
[§] Standard Deviation	9.29%
[§] Beta	1.02
[§] Sharpe ^{##}	1.62
^{^^} P/E ^{§§}	20.15
^{^^} P/BV ^{§§}	2.76
Equity Portfolio Turnover ^{§§}	14.22%
Total Portfolio Turnover [§]	69.30%

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

^{§§}Equity Component of the Portfolio.

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

Source: [†]CRA MFI Explorer, [†]Bloomberg

Market Capitalisation*

Large Cap	43.43%
Mid Cap	12.06%
Small Cap	11.81%
Debt & Money Market	32.70%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.68%
Direct Plan:	0.50%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 30% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

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

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

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		Insurance		0.46
Banks	10.89	LIFE INSURANCE CORPORATION OF INDIA LTD.		0.46
STATE BANK OF INDIA	4.03	Gas		0.44
Bank Of Baroda	2.01	GAIL (India) Ltd.		0.44
Bandhan Bank Ltd.	1.42	Chemicals and Petrochemicals		0.39
HDFC Bank Ltd.	1.14	Tata Chemicals Ltd		0.39
KOTAK MAHINDRA BANK LTD.	1.14	Electrical Equipment		0.39
ICICI Bank Ltd.	0.72	EMMVEE PHOTOVOLTAIC POWER LIMITED		0.21
JAMMU AND KASHMIR BANK LTD.	0.43	VIKRAM SOLAR LIMITED		0.18
Finance	7.09	Construction		0.25
Power Finance Corporation Ltd.	2.93	Ashoka Buildcon Limited		0.25
SHRIRAM FINANCE LTD.	2.24	Printing and Publication		0.18
POONAWALLA FINCORP LTD.	1.55	Navneet Education Ltd.		0.18
PIRAMAL FINANCE LTD	0.37	Other Utilities		0.16
Power	5.88	CONCORD ENVIRO SYSTEMS LIMITED		0.16
NTPC LTD	3.54	Minerals and Mining		0.02
NLC India Ltd.	1.65	NMDC Ltd.		0.02
NTPC GREEN ENERGY LIMITED	0.69	Equity & Equity related - Total		68.01
Automobiles	5.82	Mutual Fund Units		
Maruti Suzuki India Limited	3.14	KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	12.14
Hero MotoCorp Ltd.	2.68	KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	5.47
IT - Software	5.03	Kotak Liquid Direct Growth	Mutual Fund	0.22
Infosys Ltd.	1.73	Mutual Fund Units - Total		17.83
Tech Mahindra Ltd.	1.30	Debt Instruments		
Tata Consultancy Services Ltd.	0.65	Debentures and Bonds		
Oracle Financial Services Software Ltd	0.57	Corporate Debt/Financial Institutions		
Wipro Ltd.	0.41	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.40
Mphasis Ltd	0.37	AADHAR HOUSING FINANCE LIMITED	ICRA AA	0.08
Diversified FMCG	4.90	Corporate Debt/Financial Institutions - Total		0.48
ITC Ltd.	3.62	Public Sector Undertakings		
Hindustan Unilever Ltd.	1.28	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.23
Telecom - Services	4.62	REC LTD	CRISIL AAA	0.22
Indus Towers Ltd.	2.32	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.08
Bharti Airtel Ltd	1.62	Public Sector Undertakings - Total		0.53
Vodafone Idea Ltd	0.68	Government Dated Securities		
Retailing	3.48	6.90% Central Government	SOV	1.61
ETERNAL LIMITED	1.61	7.34% Central Government	SOV	1.16
SWIGGY LTD	1.07	7.24% Central Government	SOV	0.66
FSN E-COMMERCE VENTURES LTD.	0.80	7.09% Central Government	SOV	0.50
Oil	2.95	7.61% Rajasthan State Govt-Rajasthan	SOV	0.20
OIL INDIA LIMITED	2.40	6.88% Bihar State Govt-Bihar	SOV	0.19
Oil & Natural Gas Corporation Ltd.	0.55	7.12% Bihar State Govt-Bihar	SOV	0.12
Petroleum Products	1.67	7.37% Maharashtra State Govt-Maharashtra	SOV	0.12
RELIANCE INDUSTRIES LTD.	1.67	7.06% Central Government	SOV	0.04
Agricultural, Commercial and Construction Vehicles	1.41	7.09% Rajasthan State Govt-Rajasthan	SOV	0.01
TML COMMERCIAL VEHICLES LIMITED	1.25	7.20% Karnataka State Govt-Karnataka	SOV	0.01
V.S.T Tillers Tractors Ltd	0.16	Government Dated Securities - Total		4.62
Healthcare Services	1.37	Money Market Instruments		
PARK MEDI WORLD LIMITED (PARK HOSPITAL)	1.37	Commercial Paper(CP)/ Certificate of Deposits(CD)		
Pharmaceuticals and Biotechnology	1.37	Corporate Debt/Financial Institutions		
ACUTAAS CHEMICALS LTD	0.91	HDFC BANK LTD.	CARE A1+	1.47
ORCHID PHARMA LTD.	0.46	Reliance Retail Ventures Ltd	CRISIL A1+	0.78
Beverages	1.36	Corporate Debt/Financial Institutions - Total		2.25
Radico Khaitan Ltd.	1.36	Public Sector Undertakings		
Ferrous Metals	1.16	PUNJAB NATIONAL BANK	FITCH A1+	0.78
Tata Steel Ltd.	1.16	PUNJAB NATIONAL BANK	CRISIL A1+	0.74
Non - Ferrous Metals	1.12	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	0.73
Hindalco Industries Ltd	1.12	INDIAN OVERSEAS BANK	CARE A1+	0.19
Auto Components	0.99	UNION BANK OF INDIA	FITCH A1+	0.19
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.99	Public Sector Undertakings - Total		2.63
Personal Products	0.97	Reverse Repo		0.33
Dabur India Ltd.	0.57	Triparty Repo		2.29
Emami Ltd.	0.40	Infrastructure Investment Trusts		
Industrial Manufacturing	0.87	INDUS INFRA TRUST	Transport Infrastructure	0.04
DEE DEVELOPMENT ENGINEERS LTD	0.31	Infrastructure Investment Trusts - Total		0.04
JYOTI CNC AUTOMATION LTD	0.56	Net Current Assets/(Liabilities)		0.99
Entertainment	0.85	Grand Total		100.00
PVR INOX LIMITED	0.48			
Sun TV Network Ltd.	0.37			
Industrial Products	0.77			
KSH INTERNATIONAL LTD	0.46			
Subros Ltd.	0.31			
Leisure Services	0.63			
SAPPHIRE FOODS INDIA LTD.	0.63			
Consumer Durables	0.52			
Whirlpool of India Ltd.	0.52			

KOTAK MULTI ASSET ALLOCATION FUND

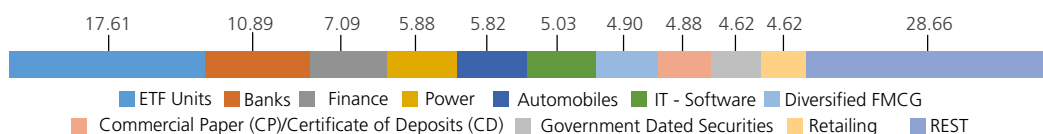
An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

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 (₹)	3,00,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	3,89,922	1,42,460
Scheme Returns (%)	21.78	37.01
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% Returns (%)	14.23	17.37
Alpha*	7.55	19.64
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% (₹)#	3,57,300	1,30,809
Nifty 50 (TRI) (₹)^	3,28,600	1,22,960
Nifty 50 (TRI) Returns (%)	7.27	4.67

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST.

*For Fund Manager experience, please refer page 157-161 & 175-179. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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

Fund Manager*:	Mr. Atul Bhole & Mr. Abhishek Bisen
AAUM:	₹8,627.40 crs
AUM:	₹8,653.48 crs
Benchmark:	Nifty 50 Hybrid Composite Debt 65:35 Index TRI
Allotment Date:	November 25, 1999
Folio Count:	1,66,191

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹63.6355	₹75.3197
IDCW	₹37.3980	₹46.1721

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	13.69 yrs
Modified Duration	5.67 yrs
Macaulay Duration	5.89 yrs
Annualised YTM*	6.75%
^s Standard Deviation	10.24%
^b Beta	1.17
^a Sharpe ^{##}	0.99
[^] P/E ^{ss}	25.67
[^] P/BV ^{ss}	4.08
Equity Portfolio Turnover ^{ss}	15.98%
Total Portfolio Turnover ^o	49.33%

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

^{ss}Equity Component of the Portfolio.

^oTotal Portfolio Turnover=Equity+Debt+Derivative.

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

Market Capitalisation*

Large Cap	42.13%
Mid Cap	29.10%
Small Cap	7.50%
Debt & Money Market	21.27%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.73%
Direct Plan:	0.47%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.

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

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

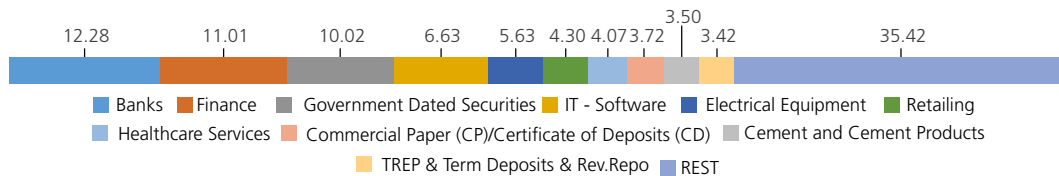
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		Insurance		0.88
Banks	12.28	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD		0.88
HDFC Bank Ltd.	3.99	Industrial Products		0.78
STATE BANK OF INDIA	3.33	Polycab India Ltd.		0.78
ICICI Bank Ltd.	1.98	Power		0.78
Bank Of Baroda	1.33	NTPC LTD		0.78
INDIAN BANK	0.91	Agricultural, Commercial and Construction Vehicles		0.36
BANK OF MAHARASHTRA	0.74	V.S.T Tillers Tractors Ltd		0.36
Finance	11.01	Equity & Equity related - Total		79.02
Cholamandalam Investment and Finance Company Ltd.	3.14	Reverse Repo		
BAJAJ FINANCE LTD.	2.87	AMC REPO CLEARING LTD		1.44
Power Finance Corporation Ltd.	1.96	Debt Instruments		
SHRIRAM FINANCE LTD.	1.56	Debentures and Bonds		
REC LTD	0.87	Corporate Debt/Financial Institutions		
TATA CAPITAL LIMITED	0.61	ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	0.82
IT - Software	6.63	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.08
Infosys Ltd.	1.78	Corporate Debt/Financial Institutions - Total		0.90
Mphasis Ltd	1.65	Public Sector Undertakings		
Oracle Financial Services Software Ltd	1.28	REC LTD	CRISIL AAA	0.57
Wipro Ltd.	0.80	Power Finance Corporation Ltd.	CRISIL AAA	0.36
Birlasoft Ltd.	0.62	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.30
Tech Mahindra Ltd.	0.50	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	0.20
Electrical Equipment	5.63	Public Sector Undertakings - Total		1.43
GE VERNOVA T&D INDIA LIMITED	4.08	Government Dated Securities		
Apar Industries Limited	1.55	7.34% Central Government	SOV	2.75
Retailing	4.30	7.24% Central Government	SOV	1.88
ETERNAL LIMITED	2.66	7.30% Central Government(^)	SOV	1.72
SWIGGY LTD	1.08	6.90% Central Government(^)	SOV	1.05
VISHAL MEGA MART LIMITED	0.56	7.54% Tamil Nadu State Govt-Tamil Nadu	SOV	0.88
Healthcare Services	4.07	7.19% Karnataka State Govt-Karnataka	SOV	0.29
Fortis Healthcare India Ltd	3.49	6.79% Central Government(^)	SOV	0.23
MAX HEALTHCARE INSTITUTE LTD.	0.58	GS CG 15/10/2038 - (STRIPS)	SOV	0.14
Cement and Cement Products	3.50	GS CG 22/10/2038 - (STRIPS)	SOV	0.14
Ultratech Cement Ltd.	2.63	7.21% Karnataka State Govt-Karnataka	SOV	0.12
JK Cement Ltd.	0.87	GS CG 15/04/2036 - (STRIPS)	SOV	0.09
Consumer Durables	3.28	6.48% Central Government	SOV	0.06
Century Plyboards (India) Ltd.	1.16	7.62% Haryana State Govt-Haryana	SOV	0.06
Havells India Ltd.	1.12	7.67% Punjab State Govt-Punjab	SOV	0.06
LG ELECTRONICS INDIA LTD	1.00	8.00% Kerala State Govt-Kerala	SOV	0.06
Telecom - Services	3.24	8.01% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
Bharti Airtel Ltd	3.24	8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
Chemicals and Petrochemicals	2.96	GS CG 22/10/2036 - (STRIPS)	SOV	0.06
SOLAR INDUSTRIES INDIA LIMITED	1.17	GS CG 25/11/2043 - (STRIPS)	SOV	0.06
SRF Ltd.	1.16	7.26% Central Government	SOV	0.04
Deepak Nitrite Ltd.	0.63	GS CG 22/10/2039 - (STRIPS)	SOV	0.04
Capital Markets	2.92	GS CG 19/06/2036 - (STRIPS)	SOV	0.03
Nippon Life India Asset Management Ltd.	0.96	7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02
BSE LTD.	0.78	7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.02
Prudent Corporate Advisory Services Ltd.	0.61	7.71% Gujarat State Govt-Gujarat	SOV	0.02
NUVAMA WEALTH MANAGEMENT LIMITED	0.57	7.78% Rajasthan State Govt-Rajasthan	SOV	0.02
Pharmaceuticals and Biotechnology	2.85	GS CG 22/04/2041 - (STRIPS)	SOV	0.02
Ipca Laboratories Ltd.	1.16	GS CG 22/04/2042 - (STRIPS)	SOV	0.02
Sun Pharmaceuticals Industries Ltd.	0.90	6.91% Rajasthan State Govt-Rajasthan	SOV	0.01
JB CHEMICALS & PHARMACEUTICALS LTD.	0.79	7.09% Central Government(^)	SOV	0.01
Auto Components	2.20	Government Dated Securities - Total		10.02
UNO MINDA LIMITED	0.95	Money Market Instruments		
Schaeffler India Ltd	0.71	Commercial Paper(CP)/ Certificate of Deposits(CD)		
MRF Limited	0.54	Corporate Debt/Financial Institutions		
Aerospace and Defense	2.19	HDFC BANK LTD.	CARE A1+	1.70
Bharat Electronics Ltd.	2.19	BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.58
Petroleum Products	1.29	Corporate Debt/Financial Institutions - Total		2.28
Bharat Petroleum Corporation Ltd.	0.82	Public Sector Undertakings		
RELIANCE INDUSTRIES LTD.	0.47	PUNJAB NATIONAL BANK	FITCH A1+	1.15
Realty	1.29	INDIAN OVERSEAS BANK	CARE A1+	0.29
Mahindra Lifespace Developers Ltd	0.59	Public Sector Undertakings - Total		1.44
OBEROI REALTY LTD	0.41	Triparty Repo		3.42
MINDSPACE BUSINESS PARKS REIT (*)	0.20	Net Current Assets/(Liabilities)		0.05
BROOKFIELD INDIA REAL ESTATE TRUST (*)	0.09	Grand Total		100.00
Ferrous Metals	1.27			
Jindal Steel & Power Ltd.	1.27			
Beverages	1.12			
UNITED SPIRITS LTD.	1.12			
Food Products	1.09			
AVANTI FEEDS LTD	1.09			
Construction	1.08			
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	1.08			
Automobiles	1.06			
Mahindra & Mahindra Ltd.	1.06			
Fertilizers and Agrochemicals	0.96			
P I INDUSTRIES LTD	0.96			

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	13,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	30,14,623	24,55,710	14,26,806	8,20,843	4,25,580	1,25,434
Scheme Returns (%)	13.33	13.73	14.90	12.53	11.23	8.63
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI Returns (%)	11.26	11.42	11.25	9.48	8.30	4.18
Alpha*	2.06	2.32	3.65	3.05	2.93	4.45
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI (₹)#	26,54,927	21,70,402	12,52,932	7,61,195	4,07,751	1,22,647
Nifty 50 (TRI) (₹)^	29,76,753	24,22,227	13,65,037	7,91,156	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	13.12	13.48	13.65	11.04	9.28	4.67

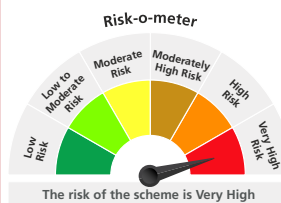
Product Label

This product is suitable for investors who are seeking*:

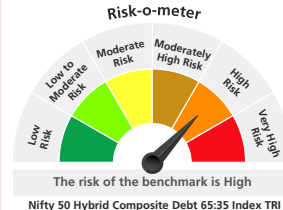
- Long term capital growth
- Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments.

* 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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to 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 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. Alpha is difference of scheme return with benchmark return. Hedging Position through Interest Rate Swaps as on 28 Feb 2026 is 1.75% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

Investment style

Value	GARP	Growth

Size

Large
Medium
Small

Maturity

Short	Medium	Long

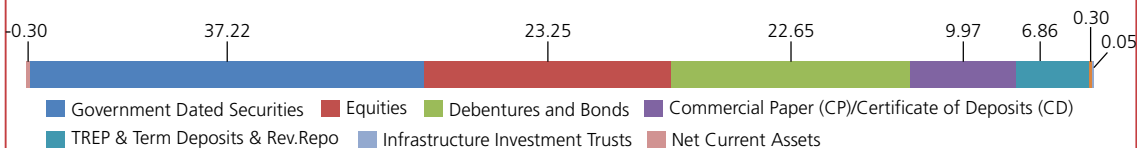
Volatility

Low
Medium
High

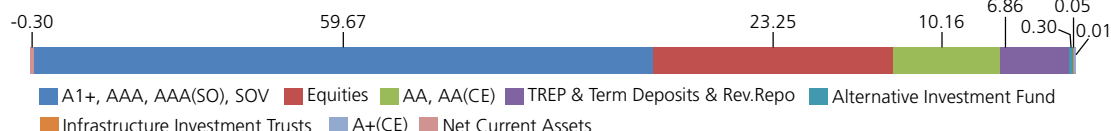
GARP - Growth at a Reasonable Price

*Existing investment in REITs held by debt schemes of Mutual Funds as on February 28, 2026, is grandfathered

SECTOR ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	79,08,346	19,35,222	11,73,259	7,41,110	4,02,283	1,22,695
Scheme Returns (%)	8.81	9.25	9.41	8.41	7.38	4.25
CRISIL Hybrid 85+15 - Conservative Index TRI Returns (%)	8.56	8.24	8.00	7.70	7.60	5.04
Alpha*	0.25	1.01	1.41	0.71	-0.22	-0.78
CRISIL Hybrid 85+15 - Conservative Index TRI (₹)#	76,52,278	18,34,573	11,15,966	7,28,136	4,03,590	1,23,187
CRISIL 10 Year Gilt Index (₹)^	57,54,040	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index Returns (%)	6.38	6.09	6.00	6.50	6.79	2.96

Product Label

This product is suitable for investors who are seeking*:

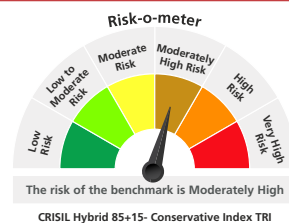
- Income & capital growth over a long term horizon
- Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments

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

Fund



Benchmark



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

Scheme Inception : - December 02, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/MD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 180-182. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK OVERNIGHT FUND

An open ended debt scheme investing in overnight securities.
A relatively low interest rate risk and relatively low credit risk.

Investment Objective: The primary objective of the Scheme is to generate income through investment in debt & money market instruments having maturity of one business day (including Triparty repo on Government securities or treasury bills, Reverse Repo and equivalent). However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey
AUM:	₹8,615.28 crs
AUM:	₹7,093.20 crs
Benchmark:	NIFTY 1D Rate index
Allotment Date:	January 15, 2019
Folio Count:	5,708

- 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

	Regular	Direct
Growth	₹1421.4110	₹1430.6438
Daily IDCW	₹1004.8913	₹1003.7426

(as on February 28, 2026)

Debt Quant & Ratios	
Average Maturity	2.45 days
Modified Duration	2.34 days
Macaulay Duration	2.34 days
Annualised YTM*	5.06%
⁵ Standard Deviation	0.14%

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

Total Expense Ratio**	
Regular Plan:	0.16%
Direct Plan:	0.07%

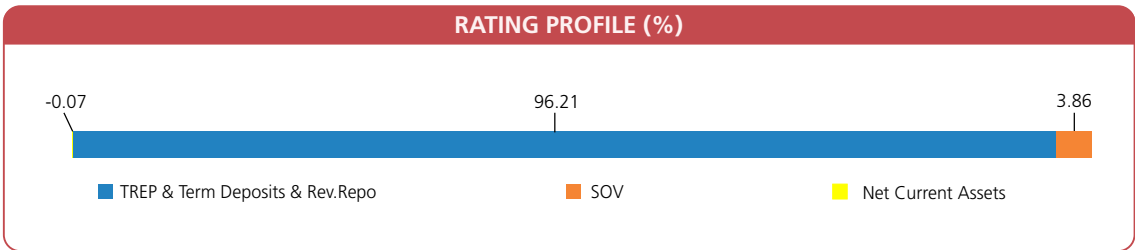
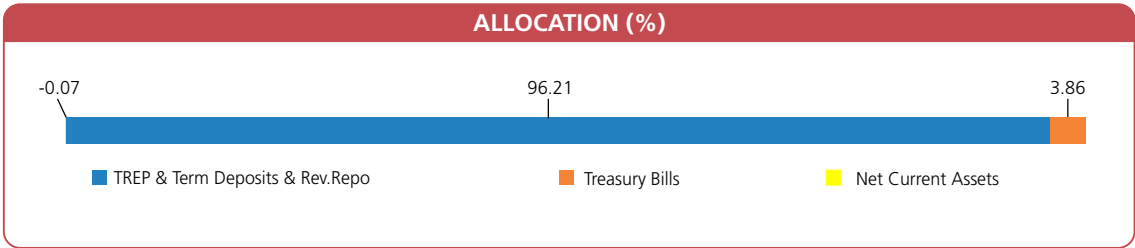
- Available Plans/Options**
- A)Regular Plan B)Direct Plan
- Options: Growth & Reinvestment of IDCW (applicable for all plans)
- Load Structure**
- Entry Load:** Nil. (applicable for all plans)
- Exit Load:** Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

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

PORTFOLIO		
Issuer/Instrument	Industry/Rating	% to Net Assets
Treasury Bills		
182 DAYS TREASURY BILL 19/03/2026	SOV	1.41
364 DAYS TREASURY BILL 19/03/2026	SOV	1.05
182 DAYS TREASURY BILL 05/03/2026	SOV	0.70
364 DAYS TREASURY BILL 05/03/2026	SOV	0.70
Treasury Bills - Total		3.86
Reverse Repo		92.30
Triparty Repo		3.91
Net Current Assets/(Liabilities)		-0.07
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 (₹)	8,60,000	8,40,000	6,00,000	3,60,000	1,20,000	
Total Value as on Feb 28, 2026 (₹)	10,48,038	10,19,628	6,96,200	3,94,144	1,23,391	
Scheme Returns (%)	5.44	5.46	5.90	5.99	5.33	
Nifty 1D Rate Index Returns (%)	5.57	5.59	6.01	6.08	5.39	
Alpha*	-0.13	-0.13	-0.11	-0.09	-0.06	
Nifty 1D Rate Index (₹)#	10,52,953	10,24,272	6,98,179	3,94,644	1,23,426	
NIFTY 1 Year T-Bill Index (₹)^	10,69,499	10,39,315	7,03,321	3,97,902	1,23,767	
NIFTY 1 Year T-Bill Index Returns (%)	6.00	6.00	6.30	6.63	5.93	

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 to Moderate	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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK LIQUID FUND

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, debentures and Government Securities; and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Subject to the maximum amount permitted from time to time, the Scheme may invest in offshore securities in the manner allowed by SEBI / RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations. To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. There is no assurance that the investment objective of the Schemes will be realised.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey
AAUM:	₹42,173.67 crs
AUM:	₹42,746.41 crs
Benchmark:	Nifty Liquid Index A-I
Allotment Date:	November 4, 2003
Folio Count:	56,286

Minimum Investment Amount

Minimum Application Amount (Non - SIP)

- ₹1000 and any amount thereafter

Minimum Additional Purchase Amount

- ₹500 and any amount thereafter

Systematic Investment Plan (SIP)

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

Ideal Investments Horizon

- 7 days to month

Net Asset Value (NAV)

	Regular	Direct
Growth	₹5481.3205	₹5537.3522
Daily IDCW	₹1241.0202	₹1223.0143

(as on February 28, 2026)

Debt Quant & Ratios

Average Maturity	0.14 yrs
Modified Duration	0.13 yrs
Macaulay Duration	0.14 yrs
Annualised YTM*	6.34%
Standard Deviation	0.22%

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

Total Expense Ratio**

Regular Plan:	0.31%
Direct Plan:	0.19%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Weekly

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load Structure

1. Exit load shall applicable be as per the graded basis as specified below:

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

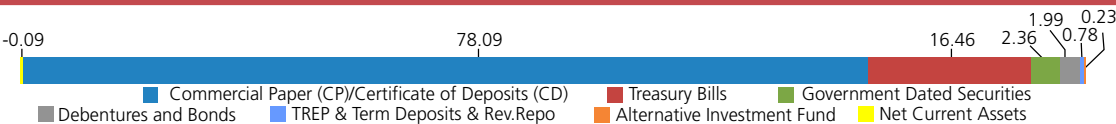
PRC Matrix

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			

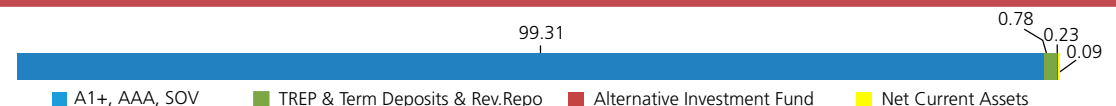
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments			360 ONE WAM LIMITED	ICRA A1+	0.34
Debentures and Bonds			Mahindra & Mahindra Financial Services Ltd.	CRISIL A1+	0.23
Corporate Debt/Financial Institutions			NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.23
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	1.14	TATA HOUSING DEVELOPMENT CO. LTD.	FITCH A1+	0.23
CAN FIN HOMES LTD	FITCH AAA	0.53	CHOLAMANDALAM SECURITIES LIMITED	ICRA A1+	0.21
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.09	AXIS BANK LTD.	CRISIL A1+	0.18
Corporate Debt/Financial Institutions - Total		1.76	NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.11
Public Sector Undertakings			Corporate Debt/Financial Institutions - Total		41.06
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.23	Public Sector Undertakings		
Public Sector Undertakings - Total		0.23	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	4.42
Government Dated Securities			UNION BANK OF INDIA	ICRA A1+	4.41
5.63% Central Government	SOV	2.36	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	3.86
Government Dated Securities - Total		2.36	PUNJAB NATIONAL BANK	FITCH A1+	3.28
Money Market Instruments			BANK OF BARODA	CARE A1+	2.57
Commercial Paper(CP)/ Certificate of Deposits(CD)			PUNJAB NATIONAL BANK	CARE A1+	2.31
Corporate Debt/Financial Institutions			BANK OF INDIA	CARE A1+	2.08
ICICI SECURITIES LIMITED	CRISIL A1+	4.07	UNION BANK OF INDIA	FITCH A1+	1.91
KARUR VYSYA. BANK LTD.	ICRA A1+	3.48	CANARA BANK	CRISIL A1+	1.28
Reliance Retail Ventures Ltd	CRISIL A1+	3.47	INDIAN BANK	CRISIL A1+	1.17
HDFC BANK LTD.	CARE A1+	3.38	INDIAN OVERSEAS BANK	CARE A1+	1.17
HDFC SECURITIES LIMITED	CARE A1+	2.32	STATE BANK OF INDIA	CRISIL A1+	1.17
RBL BANK LTD.	ICRA A1+	1.73	Export-Import Bank of India	CRISIL A1+	1.16
INDUSIND BANK LTD.	CRISIL A1+	1.52	CENTRAL BANK OF INDIA	CRISIL A1+	1.15
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	1.38	CENTRAL BANK OF INDIA	CARE A1+	1.15
IDBI BANK LTD.	CRISIL A1+	1.27	BANK OF BARODA	FITCH A1+	1.04
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	1.17	CANARA BANK	ICRA A1+	0.69
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	1.16	PUNJAB & SIND BANK	ICRA A1+	0.58
IDFC FIRST BANK LIMITED	CRISIL A1+	1.15	UCO BANK	CRISIL A1+	0.58
BAJAJ FINANCE LTD.	CRISIL A1+	1.04	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	0.47
IFIL FINANCE LIMITED	CRISIL A1+	1.03	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	0.29
AXIS SECURITIES LIMITED	CRISIL A1+	0.99	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.29
SBICAP SECURITIES LIMITED	CRISIL A1+	0.93	Public Sector Undertakings - Total		37.03
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED	CRISIL A1+	0.92	Treasury Bills		
NETWORK18 MEDIA & INVESTMENTS LTD.	ICRA A1+	0.70	91 DAYS TREASURY BILL 28/05/2026	SOV	3.74
CESC Ltd.	ICRA A1+	0.69	91 DAYS TREASURY BILL 07/05/2026	SOV	3.48
Tata Power Company Ltd.	CRISIL A1+	0.69	91 DAYS TREASURY BILL 14/05/2026	SOV	3.47
ADITYA BIRLA MONEY LTD	CRISIL A1+	0.58	91 DAYS TREASURY BILL 22/05/2026	SOV	3.47
DCB BANK LIMITED	CRISIL A1+	0.58	91 DAYS TREASURY BILL 05/03/2026	SOV	1.25
HERO FINCORP LTD.	CRISIL A1+	0.58	182 DAYS TREASURY BILL 05/03/2026	SOV	1.05
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL A1+	0.47	Treasury Bills - Total		16.46
ANGEL ONE LIMITED	ICRA A1+	0.47	Triparty Repo		0.78
Tata Steel Ltd.	ICRA A1+	0.47	Alternative Investment Fund		
FED SMALL FINANCIAL SERVICES LIMITED	CRISIL A1+	0.46	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.23
IGH HOLDINGS PRIVATE LIMITED	CRISIL A1+	0.46	Net Current Assets/(Liabilities)		0.09
JAMMU & KASHMIR BANK LTD	CRISIL A1+	0.46	Grand Total		100.00
HDB FINANCIAL SERVICES LTD.	CRISIL A1+	0.40			
ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.35			
AU SMALL FINANCE BANK LTD.	FITCH A1+	0.35			
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.35			
DSP FINANCE PRIVATE LIMITED	ICRA A1+	0.35			

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 (₹)	26,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 28, 2026 (₹)	61,12,447	16,24,378	10,38,433	7,06,095	3,98,108	1,23,801
Scheme Returns (%)	6.79	5.91	5.97	6.46	6.67	5.98
Nifty Liquid Index A-I Returns (%)	6.88	5.98	6.08	6.56	6.73	6.04
Alpha*	-0.09	-0.07	-0.11	-0.10	-0.07	-0.06
Nifty Liquid Index A-I (₹)#	61,82,781	16,30,627	10,42,333	7,07,924	3,98,495	1,23,839
NIFTY 1 Year T-Bill Index (₹)^	59,03,094	16,39,186	10,39,315	7,03,321	3,97,902	1,23,767
NIFTY 1 Year T-Bill Index Returns (%)	6.52	6.08	6.00	6.30	6.63	5.93

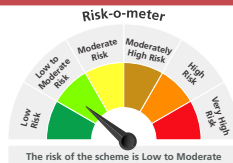
Product Label

This product is suitable for investors who are seeking*:

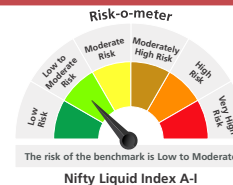
- Income over a short term investment horizon
- Investment in debt & money market securities

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

Fund



Benchmark



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

Scheme Inception : - November 04, 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 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to reduce the interest rate risk. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹16,560.41 crs
AUM:	₹16,105.32 crs
Benchmark:	Nifty Ultra Short Duration Debt Index A-I
Allotment Date:	August 13, 2004
Folio Count:	35,674

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3-6 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹44.5369	₹46.7984
Monthly IDCW	₹10.7379	₹20.1725

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	0.55 yrs
Modified Duration	0.48 yrs
Macaulay Duration	0.49 yrs
Annualised YTM*	7.12%
⁵ Standard Deviation	0.47%

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

Total Expense Ratio**

Regular Plan:	0.82%
Direct Plan:	0.36%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 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		B-II	
Relatively High			

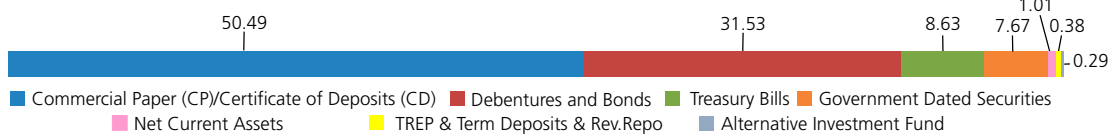
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments					
Debentures and Bonds					
Government Dated Securities					
6.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	2.80	Sikka Ports & Terminals Ltd. (Mukesh Ambani Group) (^)	CRISIL AAA	0.01
6.90% Maharashtra State Govt(^)-Maharashtra	SOV	1.88	BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.01
6.22% Central Government	SOV	1.41	Corporate Debt/Financial Institutions - Total		
6.04% Gujarat State Govt(^)-Gujarat	SOV	0.62	Money Market Instruments		
7.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.47	Commercial Paper(CP)/ Certificate of Deposits(CD)		
7.57% Gujarat State Govt-Gujarat	SOV	0.28	Treasury Bills		
GS CG 17/12/2026 - (STRIPS)	SOV	0.15	364 DAYS TREASURY BILL 21/05/2026	SOV	1.53
7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03	182 DAYS TREASURY BILL 06/08/2026	SOV	1.52
8.08% Maharashtra State Govt-Maharashtra	SOV	0.02	182 DAYS TREASURY BILL 28/05/2026	SOV	1.23
7.17% Rajasthan State Govt-Rajasthan	SOV	0.01	364 DAYS TREASURY BILL 11/02/2027	SOV	1.18
Government Dated Securities - Total			182 DAYS TREASURY BILL 13/08/2026	SOV	0.61
Public Sector Undertakings			182 DAYS TREASURY BILL 04/06/2026	SOV	0.61
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.60	364 DAYS TREASURY BILL 04/06/2026	SOV	0.61
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	1.62	364 DAYS TREASURY BILL 10/09/2026	SOV	0.60
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.87	182 DAYS TREASURY BILL 21/05/2026	SOV	0.31
Power Finance Corporation Ltd. (^)	CRISIL AAA	0.65	182 DAYS TREASURY BILL 19/03/2026	SOV	0.22
REC LTD	ICRA AAA	0.03	182 DAYS TREASURY BILL 08/05/2026	SOV	0.15
Public Sector Undertakings - Total			364 DAYS TREASURY BILL 19/03/2026(^)	SOV	0.06
Corporate Debt/Financial Institutions			Treasury Bills - Total		
MANKIND PHARMA LTD (^)	CRISIL AA+	2.65	Public Sector Undertakings		
BHARTI TELECOM LTD. (^)	CRISIL AAA	1.70	BANK OF BARODA(^)	CARE A1+	6.20
360 ONE PRIME LTD. (^)	ICRA AA	1.55	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+	5.91
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)	CRISIL AAA(SO)	1.30	CANARA BANK(^)	CRISIL A1+	3.24
VEDANTA LTD.(^)	ICRA AA	1.25	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CRISIL A1+	2.45
TORRENT PHARMACEUTICALS LTD. (^)	ICRA AA+	1.24	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)	FITCH A1+	2.33
POONAWALLA FINCORP LIMITED (^)	CRISIL AAA	1.24	PUNJAB NATIONAL BANK	CRISIL A1+	1.31
GODREJ SEEDS AND GENETICS LTD. (^)	CRISIL AA	1.21	PUNJAB & SIND BANK	ICRA A1+	1.16
ADANI POWER LTD (^)	CRISIL AA	1.18	UCO BANK	CRISIL A1+	0.92
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	1.10	UNION BANK OF INDIA(^)	ICRA A1+	0.88
PIRAMAL FINANCE LTD (^)	CARE AA	1.09	BANK OF INDIA(^)	CARE A1+	0.61
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	1.08	BANK OF BARODA(^)	FITCH A1+	0.61
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	0.95	Export-Import Bank of India	CRISIL A1+	0.16
NUVAMA WEALTH FINANCE LIMITED (^)	CARE AA	0.94	Public Sector Undertakings - Total		
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	0.93	Corporate Debt/Financial Institutions		
Citicorp Finance (India) Ltd.	ICRA AAA	0.93	HDFC BANK LTD.(^)	CARE A1+	6.21
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.67	AXIS BANK LTD.(^)	CRISIL A1+	4.99
EMBASSY OFFICE PARKS REIT	CRISIL AAA	0.62	IIFL FINANCE LIMITED(^)	CRISIL A1+	3.20
CAN FIN HOMES LTD.	FITCH AAA	0.62	MUTHOOT FINANCE LTD.	CRISIL A1+	1.31
PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	CRISIL AAA(SO)	0.53	BAJAJ HOUSING FINANCE LTD.	CRISIL A1+	1.22
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	0.49	Manappuram Finance Ltd.(^)	CRISIL A1+	1.17
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	0.31	Bahadur Chand Investments Private Limited	ICRA A1+	1.06
LIC HOUSING FINANCE LTD.(^)	CRISIL AAA	0.31	TATA TELESERVICES LIMITED	CRISIL A1+	0.88
Hindustan Zinc Ltd. (^)	CRISIL AAA	0.31	TATA HOUSING DEVELOPMENT CO. LTD.(^)	FITCH A1+	0.87
PTC INDIA UNIVERSAL TRUST A11 (SERIES A1) 20/09/2026 (INDIA UNIVERSAL TRUST A11)	FITCH AAA(SO)	0.21	TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.85
GODREJ PROPERTIES LIMITED (^)	ICRA AA+	0.16	FEDERAL BANK LTD.	CRISIL A1+	0.73
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.09	ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.72
TATA CAPITAL LTD.	ICRA AAA	0.03	INDUSIND BANK LTD.(^)	CRISIL A1+	0.58
L & T FINANCE LTD.	CRISIL AAA	0.03	IIFL CAPITAL SERVICES LTD.	CRISIL A1+	0.46
SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.02	SBICAP SECURITIES LIMITED	CRISIL A1+	0.31
			STANDARD CHARTERED CAPITAL LTD.	CRISIL A1+	0.15
			Corporate Debt/Financial Institutions - Total		
			Triparty Repo		
			Alternative Investment Fund		
			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
			Alternative Investment Fund - Total		
			Grand Total		

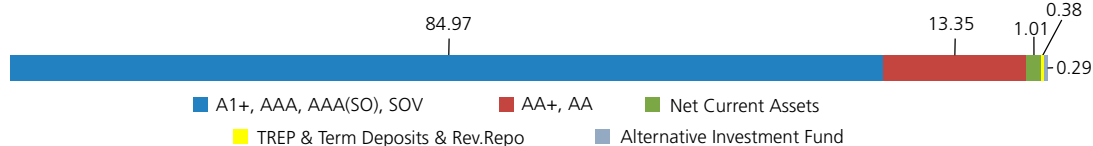
KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	59,18,804	16,44,114	10,41,761	7,05,741	3,98,373	1,23,781
Scheme Returns (%)	7.05	6.14	6.07	6.45	6.72	5.98
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.36	6.42	6.39	6.81	7.02	6.17
Alpha*	-0.31	-0.27	-0.32	-0.37	-0.30	-0.19
Nifty Ultra Short Duration Debt Index A-I (₹)#	61,49,847	16,67,697	10,53,867	7,12,224	4,00,129	1,23,901
NIFTY 1 Year T-Bill Index (₹)^	55,52,423	16,38,950	10,39,165	7,03,219	3,97,844	1,23,749
NIFTY 1 Year T-Bill Index Returns (%)	6.54	6.08	6.00	6.30	6.63	5.93

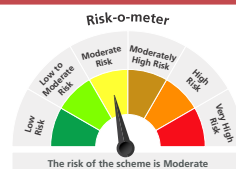
Product Label

This product is suitable for investors who are seeking*:

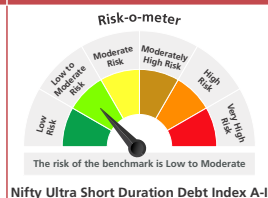
- Income over a short term investment horizon
- Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months

* 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 28 Feb 2026 is 46.85% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

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

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

AAUM: ₹33,245.04 crs

AUM: ₹33,661.37 crs

Benchmark: CRISIL Money Market
A-I Index

Allotment Date: July 14, 2003

Folio Count: 16,606

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	₹4679.0946	₹4726.8030
Monthly IDCW	₹1056.2822	₹1257.0987

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	0.65 yrs
Modified Duration	0.65 yrs
Macaulay Duration	0.65 yrs
Annualised YTM*	6.84%
⁵ Standard Deviation	0.58%

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

Total Expense Ratio**

Regular Plan: 0.35%
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 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

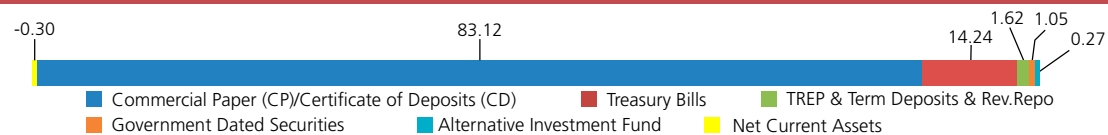
PRC Matrix

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			

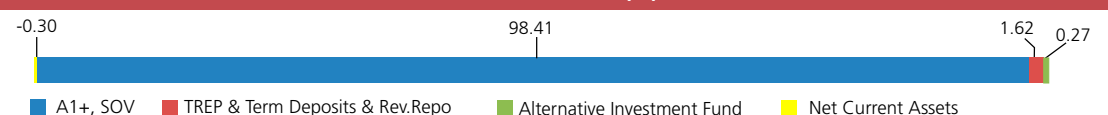
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		
8.28% Karnataka State Govt-Karnataka	SOV	0.58	CARE A1+		4.78
8.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.40	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	4.43
7.40% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.05	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	4.19
7.04% Gujarat State Govt-Gujarat	SOV	0.02	PUNJAB NATIONAL BANK	CRISIL A1+	3.22
Government Dated Securities - Total		1.05	BANK OF INDIA	CARE A1+	2.63
Money Market Instruments			UNION BANK OF INDIA	FITCH A1+	1.46
Commercial Paper(CP)/ Certificate of Deposits(CD)			INDIAN OVERSEAS BANK	CARE A1+	1.39
Corporate Debt/Financial Institutions			PUNJAB & SIND BANK	ICRA A1+	1.11
HDFC BANK LTD.	CARE A1+	8.26	UCO BANK	CRISIL A1+	1.02
INDUSIND BANK LTD.	CRISIL A1+	4.82	UNION BANK OF INDIA	ICRA A1+	0.98
AXIS BANK LTD.	CRISIL A1+	3.85	Export-Import Bank of India	CRISIL A1+	0.70
FEDERAL BANK LTD.	CRISIL A1+	3.35	BANK OF BARODA	FITCH A1+	0.59
ICICI SECURITIES LIMITED	CRISIL A1+	2.75	CTBC BANK CO. LTD (CTBC INDIA)	ICRA A1+	0.42
MUTHOOT FINANCE LTD.	CRISIL A1+	2.69	INDIAN BANK	CRISIL A1+	0.03
MUTHOOT FINCORP LTD.	CRISIL A1+	2.08	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	0.03
AU SMALL FINANCE BANK LTD.	FITCH A1+	1.97	Public Sector Undertakings - Total		39.03
ADITYA BIRLA CAPITAL LTD	ICRA A1+	1.95	Treasury Bills		
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	1.95	182 DAYS TREASURY BILL 08/05/2026	SOV	2.21
IDBI BANK LTD.	CRISIL A1+	1.46	182 DAYS TREASURY BILL 06/08/2026	SOV	2.18
360 ONE PRIME LTD.	CRISIL A1+	1.20	182 DAYS TREASURY BILL 21/08/2026	SOV	2.17
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	ICRA A1+	1.11	364 DAYS TREASURY BILL 21/05/2026	SOV	1.98
ANGEL ONE LIMITED	ICRA A1+	0.86	182 DAYS TREASURY BILL 19/03/2026	SOV	1.84
KARUR VYSYA BANK LTD.	ICRA A1+	0.69	364 DAYS TREASURY BILL 19/03/2026	SOV	0.88
PIRAMAL FINANCE LTD	CRISIL A1+	0.59	182 DAYS TREASURY BILL 04/06/2026	SOV	0.73
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	0.57	182 DAYS TREASURY BILL 14/05/2026	SOV	0.59
AXIS SECURITIES LIMITED	CRISIL A1+	0.56	364 DAYS TREASURY BILL 11/02/2027	SOV	0.56
ICICI BANK LTD.	ICRA A1+	0.49	182 DAYS TREASURY BILL 21/08/2026	SOV	0.43
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.44	364 DAYS TREASURY BILL 04/06/2026	SOV	0.34
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL A1+	0.42	182 DAYS TREASURY BILL 13/08/2026	SOV	0.29
TORRENT PHARMACEUTICALS LTD.	ICRA A1+	0.39	364 DAYS TREASURY BILL 10/09/2026	SOV	0.29
TATA CAPITAL LTD.	CRISIL A1+	0.37	182 DAYS TREASURY BILL 21/05/2026	SOV	0.15
BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.29	Treasury Bills - Total		14.24
HERO FINCORP LTD.	CRISIL A1+	0.28	Triparty Repo		1.62
PILANI INVESTMENT AND INDUSTRIES CORPORATION LTD	CRISIL A1+	0.28	Alternative Investment Fund		
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.21	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.27
NUVAMA WEALTH FINANCE LIMITED	CRISIL A1+	0.21	Alternative Investment Fund - Total		0.27
Corporate Debt/Financial Institutions - Total		44.09	Net Current Assets/(Liabilities)		-0.30
Public Sector Undertakings			Grand Total		100.00
BANK OF BARODA	CARE A1+	7.14			
CANARA BANK	CRISIL A1+	4.91			

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 Feb 27, 2026 (₹)	65,81,427	16,75,740	10,57,991	7,14,356	4,01,265	1,23,997
Scheme Returns (%)	7.13	6.51	6.50	6.93	7.21	6.33
CRISIL Money Market A-I Index Returns (%)	6.95	6.28	6.27	6.66	6.78	5.86
Alpha*	0.18	0.23	0.23	0.27	0.43	0.46
CRISIL Money Market A-I Index (₹)#	64,22,225	16,55,773	10,49,375	7,09,482	3,98,719	1,23,707
NIFTY 1 Year T-Bill Index (₹)^	60,61,115	16,38,950	10,39,165	7,03,219	3,97,844	1,23,749
NIFTY 1 Year T-Bill Index Returns (%)	6.51	6.08	6.00	6.30	6.63	5.93

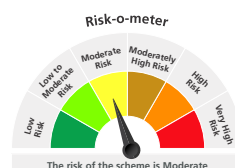
Product Label

This product is suitable for investors who are seeking*:

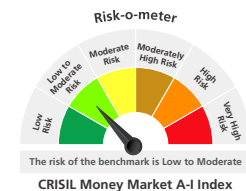
- Income over a short term investment horizon
- Investment in money market securities

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

Fund



Benchmark



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

Scheme Inception :- July 14, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option.** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

KOTAK LOW DURATION FUND

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

Investment Objective: The primary objective of the Scheme is to generate income through investment primarily in low duration debt & money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹15,232.59 crs
AUM:	₹16,392.94 crs
Benchmark:	Nifty Low Duration Debt Index A-I
Allotment Date:	March 6, 2008
Folio Count:	79,357

Minimum Investment Amount
Initial & Additional Investment
• ₹100 and any amount thereafter
Systematic Investment Plan (SIP)
• ₹100 and any amount thereafter
Ideal Investments Horizon
• 6-9 months
Net Asset Value (NAV)

	Regular	Direct
Growth	₹3469.4503	₹3802.8465
Monthly IDCW	₹1322.4583	₹1616.1239

(as on February 27, 2026)

Debt Quant & Ratios	
Average Maturity	1.20 yrs
Modified Duration	0.86 yrs
Macaulay Duration	0.91 yrs
Annualised YTM*	7.26%
⁵ Standard Deviation	0.79%

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

Total Expense Ratio**	
Regular Plan:	1.18%
Direct Plan:	0.42%

Available Plans/Options
A)Regular Plan B)Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (payout of IDCW is available under monthly IDCW only) (applicable for all plans)

IDCW Frequency
At discretion of trustees

Load Structure
Entry Load: Nil.
Exit Load: Nil.
Any exit load charged (net off Service Tax, if any) shall be credited back to the Scheme

Data as on 28th February, 2026 unless otherwise specified.
Folio Count data as on 31st January 2026.

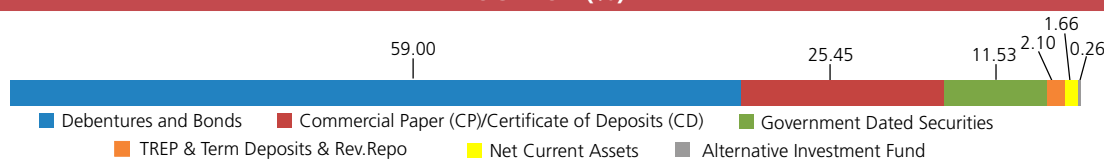
PRC Matrix			
Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate			
Relatively High		B-III	

PORTFOLIO					
Issuer/Instrument		Rating	% to Net Assets	Issuer/Instrument	
Debt Instruments				VEDANTA LTD.(^)	
Debentures and Bonds				PIRAMAL FINANCE LTD	
Government Dated Securities				NEXUS SELECT TRUST REIT (^)	
7.15%	Karnataka State Govt(^)-Karnataka	SOV	3.08	INDIGRID INFRASTRUCTURE TRUST (^)	
7.46%	Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.56	HINDUJA LEYLAND FINANCE LTD.(^)	
6.92%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.23	DLF Cyber City Developers Ltd	
7.19%	Karnataka State Govt(^)-Karnataka	SOV	1.21	ADITYA BIRLA RENEWABLES LIMITED (^)	
6.82%	Central Government	SOV	1.15	TATA CAPITAL HOUSING FINANCE LTD.	
7.31%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	1.12	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(^)	
6.22%	Central Government	SOV	1.08	PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14)	
7.03%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.62	PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	
6.54%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.44	CAN FIN HOMES LTD.	
6.54%	Central Government	SOV	0.03	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027 (INDIA UNIVERSAL TRUST AL2)	
7.84%	Tamil Nadu State Govt-Tamil Nadu	SOV	0.01	MUTHOOT FINANCE LTD. (^)	
Government Dated Securities - Total			11.53	LIC HOUSING FINANCE LTD.	
Public Sector Undertakings				PTC INDIA UNIVERSAL TRUST AL2 (SERIES A1) 21/11/2026 (INDIA UNIVERSAL TRUST AL2)	
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)		ICRA AAA	5.69	JM FINANCIAL CREDIT SOLUTIONS LTD.	
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)		CRISIL AAA	2.61	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	
REC LTD (^)		CRISIL AAA	1.99	SUNDARAM HOME FINANCE LTD	
REC LTD		ICRA AAA	1.83	NOMURA CAPITAL (INDIA) PRIVATE LIMITED	
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA		CRISIL AAA	1.22	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)(^)	
Power Finance Corporation Ltd.		CRISIL AAA	1.22	Nirma Ltd.	
Public Sector Undertakings - Total			14.56	SUNDARAM FINANCE LTD.	
Corporate Debt/Financial Institutions				SANSAR TRUST(SANSAR TRUST)	
BHARTI TELECOM LTD. (^)		CRISIL AAA	4.57	TATA CAPITAL LTD.	
BAJAJ HOUSING FINANCE LTD. (^)		CRISIL AAA	4.38	ADITYA BIRLA CAPITAL LTD	
GODREJ SEEDS AND GENETICS LTD. (^)		CRISIL AA	2.88	Corporate Debt/Financial Institutions - Total	
JTPM METAL TRADERS PVT LTD		CRISIL AA	2.54	44.44	
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)		CRISIL AAA	2.32	Money Market Instruments	
EMBASSY OFFICE PARKS REIT (^)		CRISIL AAA	2.27	Commercial Paper(CP)/ Certificate of Deposits(CD)	
BAJAJ FINANCE LTD. (^)		CRISIL AAA	1.85	Public Sector Undertakings	
PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST)		CRISIL AAA(SO)	1.28	CANARA BANK	
TATA CAPITAL LTD. (^)		CRISIL AAA	1.23	PUNJAB NATIONAL BANK	
ADITYA BIRLA HOUSING FINANCE LTD(^)		ICRA AAA	1.23	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	
ADANI POWER LTD (^)		CRISIL AA	1.16	CARE A1+	
PNB HOUSING FINANCE LTD.(^)		CARE AA+	1.08	BANK OF BARODA(^)	
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027 (INDIA UNIVERSAL TRUST AL1)		FITCH AAA(SO)	0.97	UNION BANK OF INDIA	
RJ CORP LIMITED		CRISIL AAA	0.93	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	
INTERISE TRUST		ICRA AAA	0.84	CRISIL A1+	
MINDSPACE BUSINESS PARKS REIT (^)		CRISIL AAA	0.83	FITCH A1+	
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)		CRISIL AAA(CE)	0.76	BANK OF BARODA	
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)		CRISIL AAA	0.70	CRISIL A1+	
AADHAR HOUSING FINANCE LIMITED (^)		ICRA AA	0.68	Public Sector Undertakings - Total	
JUBILANT BEVCO LIMITED (^)		CRISIL AA	0.66	16.50	
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)		CRISIL AAA(SO)	0.65	Corporate Debt/Financial Institutions	
VEDANTA LTD. (^)		ICRA AA	0.62	HDFC BANK LTD.(^)	
Kotak Mahindra Prime Ltd. (^)		CRISIL AAA	0.62	IIFL CAPITAL SERVICES LTD.	
CAN FIN HOMES LTD.(^)		ICRA AAA	0.62	SUNDARAM FINANCE LTD.	
Corporate Debt/Financial Institutions - Total			8.95	Corporate Debt/Financial Institutions - Total	
Triparty Repo			2.10	8.95	
Alternative Investment Fund				2.10	
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2		Alternative Investment Fund	0.26	Alternative Investment Fund - Total	
Alternative Investment Fund - Total			0.26	Net Current Assets/(Liabilities)	
Net Current Assets/(Liabilities)			1.66	Grand Total	
Grand Total			100.00		

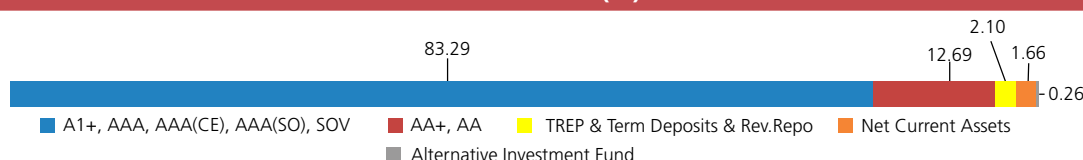
KOTAK LOW DURATION FUND

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

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	42,70,988	16,63,017	10,46,014	7,05,399	3,98,624	1,23,631
Scheme Returns (%)	7.09	6.36	6.18	6.43	6.77	5.74
Nifty Low Duration Debt Index A-I Returns (%)	7.09	6.38	6.33	6.73	7.04	6.11
Alpha*	0.001	-0.02	-0.15	-0.30	-0.27	-0.37
Nifty Low Duration Debt Index A-I (₹)#	42,70,645	16,64,556	10,51,652	7,10,704	4,00,222	1,23,862
NIFTY 1 Year T-Bill Index (₹)^	40,21,655	16,38,950	10,39,165	7,03,219	3,97,844	1,23,749
NIFTY 1 Year T-Bill Index Returns (%)	6.49	6.08	6.00	6.30	6.63	5.93

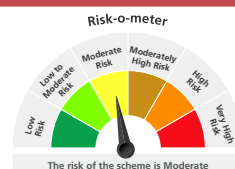
Product Label

This product is suitable for investors who are seeking*:

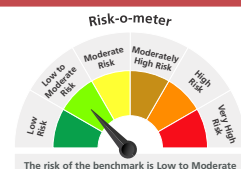
- Regular Income over short term
- Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 months

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

Fund



Benchmark



Nifty Low Duration Debt Index A-I

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

Scheme Inception : - March 06, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or 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 28 Feb 2026 is 26.81% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

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

Fund Manager*:	Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM:	₹17,551.00 crs
AUM:	₹17,568.38 crs
Benchmark:	Nifty Corporate Bond Index A-II
Allotment Date:	September 21, 2007
Folio Count:	27,527

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	₹3914.9232	₹4096.6991
Monthly IDCW	₹1275.3322	₹1075.2201

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	4.16 yrs
Modified Duration	2.99 yrs
Macaulay Duration	3.16 yrs
Annualised YTM*	7.29%
⁵ Standard Deviation	1.80%

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

Total 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 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 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	

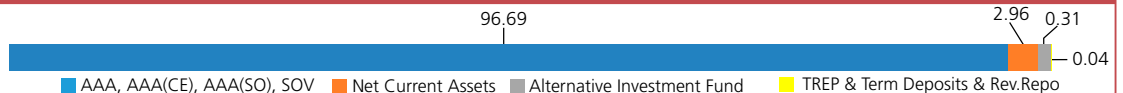
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			BHARTI TELECOM LTD.	CRISIL AAA	1.16
Debentures and Bonds			PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030		
Government Dated Securities			(INDIA UNIVERSAL TRUST AL1) L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd.	FITCH AAA(SO)	1.05
7.56% Karnataka State Govt-Karnataka	SOV	2.67	Guaranteed by Larsen & Toubro Limited.) (^(	CRISIL AAA(CE)	1.05
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.45	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029		
7.24% Central Government	SOV	1.83	(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.01
7.26% Central Government(^)	SOV	0.60	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030		
7.54% Bihar State Govt(^)-Bihar	SOV	0.58	(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	0.98
7.70% Maharashtra State			ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.73
Govt(^)-Maharashtra	SOV	0.57	TATA CAPITAL LTD.	CRISIL AAA	0.59
7.63% Maharashtra State			CAN FIN HOMES LTD.	ICRA AAA	0.58
Govt(^)-Maharashtra	SOV	0.52	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.58
6.90% Central Government	SOV	0.46	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.58
7.19% Tamil Nadu State			Hindustan Zinc Ltd.	CRISIL AAA	0.58
Govt(^)-Tamil Nadu	SOV	0.43	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/1/2030		0.57
7.65% Bihar State Govt(^)-Bihar	SOV	0.29	(INDIA UNIVERSAL TRUST AL2) PTC SANSAR TRUST (SERIES A1)	FITCH AAA(SO)	0.52
7.18% Maharashtra State			25/06/2030 (MAT 31/08/2027)		
Govt-Maharashtra	SOV	0.19	(SANSAR TRUST)	CRISIL AAA(SO)	0.43
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02	MINDSPACE BUSINESS PARKS REIT(^)	ICRA AAA	0.43
7.10% Central Government(^)	SOV	0.01	SMFG INDIA HOME FINANCE COMPANY LTD.	CARE AAA	0.29
Government Dated Securities - Total		10.62	SECURITIES PRIVATE LTD.	FITCH AAA	0.29
Public Sector Undertakings			LIC HOUSING FINANCE LTD.	CRISIL AAA	0.23
SMALL INDUSTRIES DEVELOPMENT			BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.15
BANK OF INDIA	CRISIL AAA	9.85	PTC SANSAR TRUST (AUGUST 24 V)		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	7.51	25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.07
Power Finance Corporation Ltd.(^)	CRISIL AAA	7.09	PTC SANSAR TRUST (SERIES A1)		
REC LTD	ICRA AAA	2.90	20/01/2027 (MAT 20/1/2029)		
Power Finance Corporation Ltd. (^)	CRISIL AAA	2.30	(SANSAR TRUST)	CRISIL AAA(SO)	0.06
NATIONAL BANK FOR FINANCING			ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.06
INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	2.27	Corporate Debt/Financial		42.23
REC LTD (^)	CRISIL AAA	2.05	Institutions - Total		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.90	Money Market Instruments		
HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)	ICRA AAA	1.44	Commercial Paper(CP)/		
Food Corporation of India	CRISIL AAA(CE)	1.07	Certificate of Deposits(CD)		
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.65	Public Sector Undertakings	CRISIL A1+	3.12
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.57	Public Sector Undertakings - Total		3.12
NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	0.44	Corporate Debt/Financial Institutions		
National Housing Bank (^)	CARE AAA	0.29	HDFC BANK LTD.	CARE A1+	0.14
Export-Import Bank of India	CRISIL AAA	0.14	Corporate Debt/Financial		
National Housing Bank (^)	CRISIL AAA	0.11	Institutions - Total		0.14
Public Sector Undertakings - Total		40.58	Triparty Repo		0.04
Corporate Debt/Financial Institutions			Alternative Investment Fund		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	4.04	CORPORATE DEBT MARKET		
BAJAJ FINANCE LTD.	CRISIL AAA	3.84	DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.31
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.34	Net Current Assets/(Liabilities)		2.96
ADITYA BIRLA CAPITAL LTD. (^)	CRISIL AAA	2.34	Grand Total		100.00
EMBASSY OFFICE PARKS REIT	CRISIL AAA	2.21			
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	2.12			
HDFC BANK LTD. (^)	CRISIL AAA	1.92			
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.73			
Larsen and Toubro Ltd.	CRISIL AAA	1.61			
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	1.60			
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	1.46			
L&T FINANCE LTD.	ICRA AAA	1.31			
INDIA INFRADEBT LTD(^)	CRISIL AAA	1.31			
SMFG INDIA HOME FINANCE COMPANY LTD	CRISIL AAA	1.17			
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED					
(Mukesh Ambani Group)	CRISIL AAA	1.17			

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 (₹)	22,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	46,82,481	17,12,540	10,66,027	7,14,526	4,02,284	1,23,552
Scheme Returns (%)	7.51	6.92	6.72	6.94	7.38	5.62
Nifty Corporate Bond Index A-II Returns (%)	7.45	6.69	6.42	6.52	6.87	5.29
Alpha*	0.06	0.23	0.30	0.42	0.51	0.33
Nifty Corporate Bond Index A-II (₹)#	46,52,091	16,91,816	10,54,783	7,07,040	3,99,232	1,23,347
CRISIL 10 Year Gilt Index (₹)^	41,87,167	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index (%)	6.44	6.09	6.00	6.50	6.79	2.96

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 payments 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 28 Feb 2026 is 5.34% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and reasonably high levels of liquidity by investing in debt instruments such as bonds, debentures and Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be realised.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹17,281.79 crs
AUM:	₹17,274.52 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 2, 2002
Folio Count:	21,408

Minimum Investment Amount

Initial & Additional Investment

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

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹53.9485	₹59.6683
IDCW	₹12.7746	₹16.8834

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	3.38 yrs
Modified Duration	2.48 yrs
Macaulay Duration	2.63 yrs
Annualised YTM*	7.23%
[§] Standard Deviation	1.65%

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

Total 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 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 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	

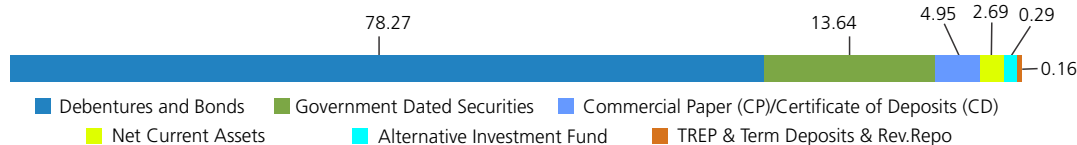
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.11
Debentures and Bonds			Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.00
Government Dated Securities			TATA CAPITAL LTD.	CRISIL AAA	0.95
7.08% Karnataka State Govt(^)-Karnataka	SOV	2.87	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	0.91
7.49% Karnataka State Govt(^)-Karnataka	SOV	2.41	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST)	CRISIL AAA(SO)	0.91
7.02% Tamil Nadu State Govt-Tamil Nadu	SOV	1.35	HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.87
7.55% Karnataka State Govt-Karnataka	SOV	1.22	L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	0.86
7.24% Central Government	SOV	0.87	INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	0.85
6.99% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.81	TATA CAPITAL LTD. (^)	ICRA AAA	0.57
7.56% Karnataka State Govt-Karnataka	SOV	0.68	SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.57
7.76% Maharashtra State Govt(^)-Maharashtra	SOV	0.59	POONAWALLA FINCORP LIMITED	CRISIL AAA	0.57
6.90% Central Government	SOV	0.53	Hindustan Zinc Ltd.	CRISIL AAA	0.57
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	0.52	JIO CREDIT LIMITED	CRISIL AAA	0.57
7.19% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.43	VERTIS INFRASTRUCTURE TRUST - NCDS	CRISIL AAA	0.56
6.61% Gujarat State Govt(^)-Gujarat	SOV	0.39	BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.46
7.26% Central Government(^)	SOV	0.30	MINDSPACE BUSINESS PARKS REIT(*)	ICRA AAA	0.42
7.42% Gujarat State Govt(^)-Gujarat	SOV	0.26	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/1 1/2027 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.36
7.18% Maharashtra State Govt-Maharashtra	SOV	0.19	PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/1 1/2030 (INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.33
7.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.16	LIC HOUSING FINANCE LTD.	CRISIL AAA	0.29
7.09% Central Government(^)	SOV	0.06	JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) (^)	CRISIL AAA	0.29
Government Dated Securities - Total			NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.26
Public Sector Undertakings			ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.23
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	9.91	PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.09
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	5.96	PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.05
Power Finance Corporation Ltd. (^)	CRISIL AAA	5.55	PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.04
REC LTD	ICRA AAA	5.02	ADITYA BIRLA CAPITAL LTD (^)	ICRA AAA	0.03
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	2.76	Corporate Debt/Financial Institutions - Total		38.39
REC LTD	CRISIL AAA	2.43	Money Market Instruments		
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	1.67	Commercial Paper(CP)/ Certificate of Deposits(CD)		
Power Finance Corporation Ltd.(^)	CRISIL AAA	1.58	Public Sector Undertakings		
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	ICRA AAA	1.41	PUNJAB NATIONAL BANK	CRISIL A1+	4.68
INDIAN RAILWAY FINANCE CORPORATION LTD. (^)	CRISIL AAA	1.13	Public Sector Undertakings - Total		4.68
Export-Import Bank of India (^)	CRISIL AAA	1.00	Corporate Debt/Financial Institutions		
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.87	HDFC BANK LTD.	CARE A1+	0.27
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	0.56	Corporate Debt/Financial Institutions - Total		0.27
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	0.03	Triparty Repo		
Public Sector Undertakings - Total			Alternative Investment Fund		
Corporate Debt/Financial Institutions			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	7.27	Alternative Investment Fund - Total		0.29
BAJAJ FINANCE LTD.	CRISIL AAA	5.46	Net Current Assets/(Liabilities)		
BHARTI TELECOM LTD.	CRISIL AAA	1.99	Grand Total		100.00
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	1.72			
KNOWLEDGE REALTY TRUST	CRISIL AAA	1.70			
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.43			
HDFC BANK LTD. (^)	CRISIL AAA	1.41			
CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.40			
TOYOTA FINANCIAL SERVICES INDIA LTD.(^)	ICRA AAA	1.15			
EMBASSY OFFICE PARKS REIT(*)	CRISIL AAA	1.14			

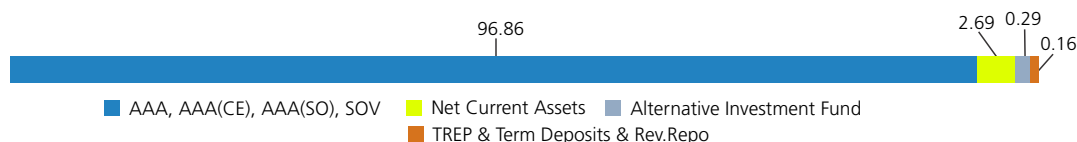
KOTAK BOND SHORT TERM FUND

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 (₹)	28,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	74,37,446	16,72,335	10,49,357	7,06,142	3,99,563	1,23,341
Scheme Returns (%)	7.29	6.47	6.27	6.47	6.92	5.28
Nifty Short Duration Debt Index A-II Returns (%)	7.41	6.60	6.41	6.62	6.97	5.49
Alpha*	-0.12	-0.13	-0.14	-0.15	-0.04	-0.21
Nifty Short Duration Debt Index A-II (₹)#	75,64,414	16,83,669	10,54,685	7,08,774	3,99,822	1,23,474
CRISIL 10 Year Gilt Index (₹)^	65,01,742	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index (%)	6.33	6.09	6.00	6.50	6.79	2.96

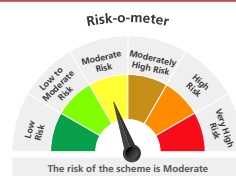
Product Label

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 28 Feb 2026 is 12.78% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

KOTAK CREDIT RISK FUND

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

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

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Vihag Mishra and Mr. Deepak Agrawal (effective October 24, 2025)
AAUM:	₹711.03 crs
AUM:	₹710.69 crs
Benchmark:	CRISIL Credit Risk Debt B-II Index
Allotment Date:	May 11, 2010
Folio Count:	5,909

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

Ideal Investments Horizon
• 2-3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹30.9835	₹35.0641
Annual IDCW	₹13.4743	₹26.3365

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	2.93 yrs
Modified Duration	2.27 yrs
Macaulay Duration	2.39 yrs
Annualised YTM*	8.11%
[§] Standard Deviation	1.39%

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

Total Expense Ratio**

Regular Plan:	1.71%
Direct Plan:	0.81%

Available Plans/Options
A)Regular Plan B)Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)
IDCW Frequency
At discretion of trustees
Load Structure
Entry Load: Nil. (applicable for all plans)
Exit Load: a) For redemption / switch out of upto 6% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 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	3.81
BROOKFIELD INDIA REAL ESTATE TRUST(*)	Realty	2.37
Equity & Equity related - Total		6.18
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.49% Karnataka State Govt-Karnataka	SOV	6.38
6.48% Central Government	SOV	4.86
7.24% Central Government	SOV	0.69
Government Dated Securities - Total		11.93
Public Sector Undertakings		
REC LTD	ICRA AAA	6.98
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.54
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.84
THDC India Ltd. (THDCIL)	CARE AA+	1.41
SURAT MUNICIPAL CORPORATION	CRISIL AA+	0.16
Public Sector Undertakings - Total		14.93
Corporate Debt/Financial Institutions		
JUBILANT BEVCO LIMITED	CRISIL AA	7.64
VEDANTA LTD.	ICRA AA	7.10
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	7.09
TATA PROJECTS LTD.	CRISIL AA	7.08
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	6.67
AADHAR HOUSING FINANCE LIMITED	ICRA AA	5.70
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	5.67
AU SMALL FINANCE BANK LTD.	CRISIL AA	4.25
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	3.48
ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	2.13
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST)	ICRA AAA(SO)	1.37
Nirma Ltd.	CRISIL AA	0.71
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.63
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.45
Corporate Debt/Financial Institutions - Total		59.97
Triparty Repo		0.98
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.58
Alternative Investment Fund - Total		0.58
Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	3.75
Infrastructure Investment Trusts - Total		3.75
Net Current Assets/(Liabilities)		1.68
Grand Total		100.00

*Existing investment in REITs held by debt schemes of Mutual Funds as on February 28, 2026, is grandfathered

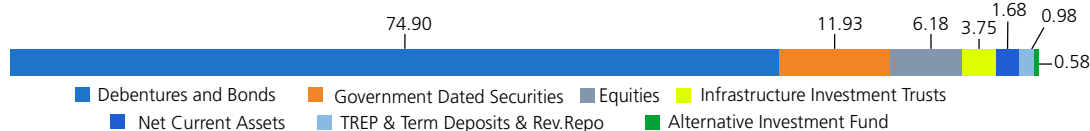
KOTAK CREDIT RISK FUND

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.

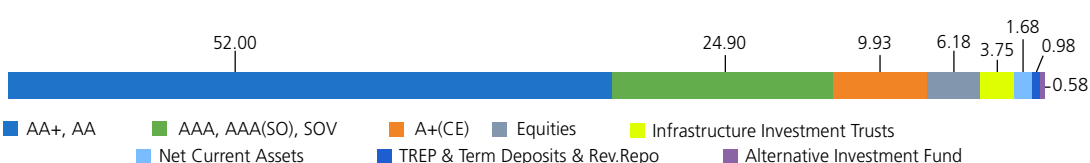
Securities Below Investment grade or Default

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 (₹)	19,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	34,06,682	16,68,410	10,56,165	7,13,511	4,05,580	1,25,035
Scheme Returns (%)	7.05	6.42	6.45	6.88	7.94	7.99
CRISIL Credit Risk Debt B-II Index Returns (%)	8.40	7.92	7.83	7.91	8.32	7.82
Alpha*	-1.36	-1.50	-1.38	-1.03	-0.39	0.17
CRISIL Credit Risk Debt B-II Index (₹)#	38,34,503	18,04,783	11,09,375	7,32,033	4,07,906	1,24,931
CRISIL 10 Year Gilt Index (₹)^	32,47,284	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index (%)	6.49	6.09	6.00	6.50	6.79	2.96

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. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

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.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Abhishek Bisen
AAUM:	₹2,626.19 crs
AUM:	₹2,619.14 crs
Benchmark:	Nifty Composite Debt Index A-III
Allotment Date:	May 26, 2008
Folio Count:	17,841

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹38.3478	₹42.0375
Quarterly IDCW	₹14.4473	₹14.7533

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	14.08 yrs
Modified Duration	6.33 yrs
Macaulay Duration	6.62 yrs
Annualised YTM*	7.51%
⁵ Standard Deviation	3.87%

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

Total Expense Ratio**

Regular Plan:	1.33%
Direct Plan:	0.59%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

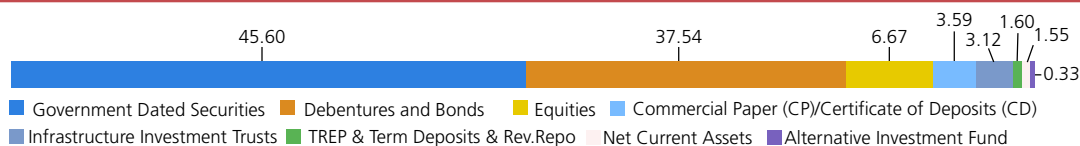
PRC Matrix

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	

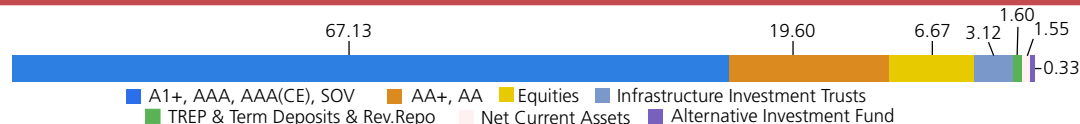
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Public Sector Undertakings - Total		6.00
Embassy Office Parks REIT(*)	Realty	4.39	Corporate Debt/Financial Institutions		
BROOKFIELD INDIA REAL ESTATE TRUST(*)	Realty	1.62	MUTHOOT FINANCE LTD.	CRISIL AA+	6.88
NEXUS SELECT TRUST REIT(*)	Realty	0.66	TORRENT PHARMACEUTICALS LTD.	ICRA AA+	6.20
Equity & Equity related - Total		6.67	BAJAJ FINANCE LTD.	CRISIL AAA	4.81
Debt Instruments			ADANI POWER LTD. (^)	CRISIL AA	3.62
Debentures and Bonds			HDFC BANK LTD. (^)	CRISIL AAA	3.30
Government Dated Securities			Tata Steel Ltd. (^)	CARE AA+	2.90
7.30% Central Government(^)	SOV	14.02	HDFC BANK LTD. (^)	CRISIL AAA	1.94
7.54% Tamil Nadu State			INDIGRID INFRASTRUCTURE TRUST (^)	CRISIL AAA	1.89
Govt(^)-Tamil Nadu	SOV	9.52	Corporate Debt/Financial Institutions - Total		31.54
6.90% Central Government	SOV	7.15	Money Market Instruments		
7.24% Central Government	SOV	4.53	Commercial Paper(CP)/		
7.25% Central Government(^)	SOV	4.30	Certificate of Deposits(CD)		
7.56% Karnataka State			Public Sector Undertakings		
Govt(^)-Karnataka	SOV	3.88	CANARA BANK	CRISIL A1+	3.59
7.63% Maharashtra State			Public Sector Undertakings - Total		3.59
Govt(^)-Maharashtra	SOV	1.49	Triparty Repo		1.60
7.38% Tamil Nadu State			Alternative Investment Fund		
Govt-Tamil Nadu	SOV	0.43	CORPORATE DEBT MARKET		
7.42% Karnataka State			DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.33
Govt-Karnataka	SOV	0.22	Alternative Investment Fund - Total		0.33
6.53% Tamil Nadu State			Infrastructure Investment Trusts		
Govt-Tamil Nadu	SOV	0.03	CAPITAL INFRA TRUST INVIT	Construction	1.57
6.52% Karnataka State			INDUS INFRA TRUST	Transport Infrastructure	1.55
Govt-Karnataka	SOV	0.02	Infrastructure Investment Trusts - Total		3.12
6.62% Uttar Pradesh State			Net Current Assets/(Liabilities)		1.55
Govt-Uttar Pradesh	SOV	0.01	Grand Total		100.00
Government Dated Securities - Total		45.60			
Public Sector Undertakings					
Power Finance Corporation Ltd.	CRISIL AAA	3.88			
ONGC PETRO ADDITIONS LTD. (^)	CRISIL AAA(CE)	1.88			
REC LTD(^)	CRISIL AAA	0.24			

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 (₹)	21,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	44,36,345	16,97,006	10,49,520	7,03,825	3,97,216	1,22,611
Scheme Returns (%)	7.63	6.75	6.28	6.34	6.53	4.12
Nifty Composite Debt Index A-III Returns (%)	7.50	6.89	6.60	6.69	7.00	4.65
Alpha*	0.13	-0.14	-0.32	-0.35	-0.47	-0.53
Nifty Composite Debt Index A-III (₹)#	43,78,389	17,09,874	10,61,628	7,10,088	4,00,010	1,22,948
CRISIL 10 Year Gilt Index (₹)^	39,37,309	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index (%)	6.44	6.09	6.00	6.50	6.79	2.96

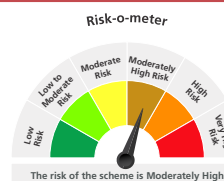
Product Label

This product is suitable for investors who are seeking*:

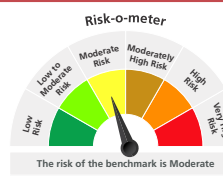
- Income over a medium term investment horizon
- Investment in debt & money market securities across duration.

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

Fund



Benchmark



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

Scheme Inception : - May 26, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. **Existing investment in REITs held by debt schemes of Mutual Funds as on February 28, 2026, is grandfathered. Hedging Position through Interest Rate Swaps as on 28 Feb 2026 is 16.18% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

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			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM:	₹3,379.38 crs
AUM:	₹3,455.99 crs
Benchmark:	Nifty Short Duration Debt Index A-II
Allotment Date:	May 14, 2019
Folio Count:	4,973

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	₹1578.8853	₹1620.3844
IDCW	₹1407.1257	₹1411.6072

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	2.58 yrs
Modified Duration	2.05 yrs
Macaulay Duration	2.16 yrs
Annualised YTM*	7.35%
⁵ Standard Deviation	1.12%

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

Total Expense Ratio**

Regular Plan:	0.63%
Direct Plan:	0.26%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth, Payout of IDCW and Reinvestment of IDCW

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 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			GODREJ PROPERTIES LIMITED	ICRA AA+	1.47
Debentures and Bonds			VEDANTA LTD.	CRISIL AA	1.46
Government Dated Securities			(Axis Trustee Services Ltd.)		
7.19% Karnataka State Govt(^)-Karnataka	SOV	5.74	L&T METRO RAIL (HYDERABAD) LTD		
7.31% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	5.32	(Axis Trusteeship services Ltd .		
6.54% Central Government	SOV	1.18	Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	1.45
Government Dated Securities - Total			PTC DHURVA TRUST (SERIES A1)		
Public Sector Undertakings			24/03/2030 (MAT 24/10/2029)	ICRA AAA(SO)	1.40
Power Finance Corporation Ltd. (^)	CRISIL AAA	5.78	(DHURVA TRUST)		
REC LTD	CRISIL AAA	5.06	L & T FINANCE LTD.	ICRA AAA	0.73
Power Finance Corporation Ltd.	CRISIL AAA	2.91	Bahadur Chand Investments Private Limited	ICRA AA+	0.72
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	2.91	PTC VAJRA TRUST (SERIES A1)		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.73	20/02/2029 (MAT 20/02/2027)	ICRA AAA(SO)	0.28
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.73	(VAJRA TRUST)		
Public Sector Undertakings - Total			Corporate Debt/Financial Institutions - Total		
Corporate Debt/Financial Institutions			Money Market Instruments		
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	7.34	Commercial Paper(CP)/ Certificate of Deposits(CD)		
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	7.00	Public Sector Undertakings		
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	5.29	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+	3.39
JUBILANT BEVCO LIMITED	CRISIL AA	3.14	PUNJAB NATIONAL BANK	CRISIL A1+	2.72
JTPM METAL TRADERS PVT LTD	CRISIL AA	3.02	BANK OF BARODA(^)	CARE A1+	2.72
BHARTI TELECOM LTD.	CRISIL AAA	2.89	Public Sector Undertakings - Total		
DLF Cyber City Developers Ltd (^)	CRISIL AAA	2.88	Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	ICRA AAA	2.76	HDFC BANK LTD.	CARE A1+	2.71
MUTHOOT FINANCE LTD.	CRISIL AA+	2.24	Corporate Debt/Financial Institutions - Total		
BAJAJ FINANCE LTD.	CRISIL AAA	2.19	Triparty Repo		
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	2.05	Alternative Investment Fund		
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030			CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.45
(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	2.03	Alternative Investment Fund - Total		
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029			Net Current Assets/(Liabilities)		
(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	2.03	Grand Total		
HDFC BANK LTD.	CRISIL AAA	1.50			100.00
LIC HOUSING FINANCE LTD.	CRISIL AAA	1.47			

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	8,20,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	10,45,112	7,19,860	4,04,852	1,24,269
Scheme Returns (%)	7.01	7.24	7.81	6.76
Nifty Short Duration Debt Index A-II Returns (%)	6.40	6.62	6.97	5.49
Alpha*	0.61	0.62	0.85	1.27
Nifty Short Duration Debt Index A-II (₹)#	10,23,393	7,08,774	3,99,822	1,23,474
CRISIL 10 Year Gilt Index (₹)^	10,08,314	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index (%)	5.97	6.50	6.79	2.96

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. (^) 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 28 Feb 2026 is 27.48% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

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.

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

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
Embassy Office Parks REIT(*)	Realty	4.23
BROOKFIELD INDIA REAL ESTATE TRUST(*)	Realty	2.30
NEXUS SELECT TRUST REIT(*)	Realty	0.57
Equity & Equity related - Total		7.10
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
6.98% Gujarat State Govt-Gujarat	SOV	2.48
7.19% Tamil Nadu State Govt-Tamil Nadu	SOV	1.99
7.09% Central Government	SOV	1.45
6.90% Central Government	SOV	1.40
7.49% Karnataka State Govt-Karnataka	SOV	1.26
6.48% Central Government	SOV	1.23
7.18% Maharashtra State Govt-Maharashtra	SOV	0.83
7.24% Central Government	SOV	0.25
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.14
Government Dated Securities - Total		11.03
Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	2.53
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.44
REC LTD	CRISIL AAA	0.10
Public Sector Undertakings - Total		5.07
Corporate Debt/Financial Institutions		
UTPM METAL TRADERS PVT LTD	CRISIL AA	5.19
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	5.01
GODREJ SEEDS AND GENETICS LTD.	CRISIL AA	4.96
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	4.52
ADANI POWER LTD	CRISIL AA	4.47
Tata Steel Ltd.	CARE AA+	3.78
AADHAR HOUSING FINANCE LIMITED	ICRA AA	3.28
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	3.19
TORRENT PHARMACEUTICALS LTD.	ICRA AA+	3.11
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	3.01
ADITYA BIRLA REAL ESTATE LTD (^)	CRISIL AA	2.77
INDIGRID INFRASTRUCTURE TRUST	CRISIL AAA	2.53
GODREJ PROPERTIES LIMITED	ICRA AA+	2.53
EMBASSY OFFICE PARKS REIT(*)	CRISIL AAA	2.53
VEDANTA LTD. (Axis Trustee Services Ltd.)	CRISIL AA	2.51
VEDANTA LTD.	ICRA AA	2.51
JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	2.49
JM FINANCIAL ASSET RECONSTRUCTION CO. PVT. LTD	CRISIL AA-	2.14
PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST)	CRISIL AAA(SO)	1.99
PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST)	CRISIL AAA(SO)	1.74
MUTHOOT FINANCE LTD.	CRISIL AA+	1.28
Bahadur Chand Investments Private Limited	ICRA AA+	1.26
PIRAMAL FINANCE LTD	CARE AA	1.25
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	1.18
PTC DHURVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHURVA TRUST)	ICRA AAA(SO)	0.80
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	0.74
TATA PROJECTS LTD.	FITCH AA	0.35
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.10
Corporate Debt/Financial Institutions - Total		71.22
Triparty Repo		0.55
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
Alternative Investment Fund - Total		0.29
Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	1.42
CAPITAL INFRA TRUST INVIT	Construction	1.14
Infrastructure Investment Trusts - Total		2.56
Net Current Assets/(Liabilities)		2.18
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.

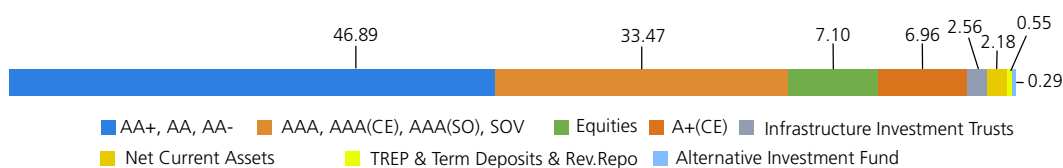
Securities Below Investment grade or Default

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 (₹)	14,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	22,25,186	17,05,572	10,79,510	7,24,026	4,08,060	1,24,783
Scheme Returns (%)	6.99	6.85	7.07	7.47	8.35	7.59
CRISIL Medium Duration Debt A-III Index Returns (%)	7.22	6.97	6.63	6.67	7.26	5.54
Alpha*	-0.23	-0.12	0.44	0.80	1.09	2.05
CRISIL Medium Duration Debt A-III Index (₹)#	22,58,116	17,16,467	10,62,906	7,09,775	4,01,549	1,23,502
CRISIL 10 Year Gilt Index (₹)^	21,32,370	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index Returns (%)	6.32	6.09	6.00	6.50	6.79	2.96

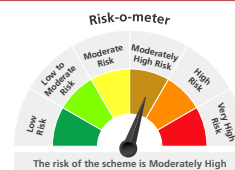
Product Label

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. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

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

ShortMediumLong

Volatility

Low

Medium

High

Fund Manager*	Mr. Deepak Agrawal & Mr. Dharmesh Thakar
AAUM:	₹5,434.81 crs
AUM:	₹5,408.68 crs
Benchmark:	CRISIL Banking & PSU Debt A-II Index
Allotment Date:	December 29, 1998
Folio Count:	14,461

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 2-3 years

Net Asset Value (NAV)

	Regular	Direct
Growth	₹67.8757	₹70.8848
Monthly Dividend	₹12.7523	₹10.2817

(as on February 27, 2026)

Debt Quant & Ratios	
Average Maturity	4.04 yrs
Modified Duration	3.19 yrs
Macaulay Duration	3.40 yrs
Annualised YTM*	7.17%
⁵ Standard Deviation	1.92%

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

Total Expense Ratio**	
Regular Plan:	0.75%
Direct Plan:	0.40%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 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			NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.59
Debentures and Bonds			National Housing Bank (^)	CRISIL AAA	1.46
Government Dated Securities			NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	1.41
6.98%	Gujarat State Govt(^)-Gujarat	SOV	3.17		
7.49%	Karnataka State Govt-Karnataka	SOV	1.29		
7.54%	Tamil Nadu State Govt-Tamil Nadu	SOV	1.20		
7.26%	Central Government(^)	SOV	0.96		
7.14%	Madhya Pradesh State Govt(^)-Madhya Pradesh	SOV	0.93		
7.19%	Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.74		
7.63%	Maharashtra State Govt(^)-Maharashtra	SOV	0.72		
7.42%	Gujarat State Govt(^)-Gujarat	SOV	0.57		
6.90%	Central Government(^)	SOV	0.35		
7.18%	Maharashtra State Govt(^)-Maharashtra	SOV	0.31		
6.46%	Gujarat State Govt-Gujarat	SOV	0.01		
Government Dated Securities - Total			10.25		
Public Sector Undertakings					
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	10.33			
REC LTD	CRISIL AAA	8.43			
Power Finance Corporation Ltd.	CRISIL AAA	8.13			
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	5.13			
Power Grid Corporation of India Ltd.(^)	CRISIL AAA	4.31			
INDIAN OIL CORPORATION LTD. (^)	CRISIL AAA	3.56			
STATE BANK OF INDIA. (Basel III TIER II Bonds)(^)	CRISIL AAA	2.66			
INDIAN RAILWAY FINANCE CORPORATION LTD. (^)	CRISIL AAA	1.97			
Power Finance Corporation Ltd. (^)	CRISIL AAA	1.89			
Export-Import Bank of India(^)	CRISIL AAA	1.87			
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^)	CRISIL AAA	1.81			
UNION BANK OF INDIA (Basel III TIER I Bonds)	CARE AA+	1.79			
Public Sector Undertakings - Total			61.51		
Corporate Debt/Financial Institutions					
HDFC BANK LTD. (^)	CRISIL AAA	9.87			
ICICI BANK LTD.	ICRA AAA	3.65			
LIC HOUSING FINANCE LTD.	CRISIL AAA	2.34			
Corporate Debt/Financial Institutions - Total			15.86		
Money Market Instruments					
Commercial Paper(CP)/ Certificate of Deposits(CD)					
Public Sector Undertakings					
CANARA BANK	CRISIL A1+	6.96			
PUNJAB NATIONAL BANK	CRISIL A1+	2.17			
Public Sector Undertakings - Total			9.13		
Alternative Investment Fund					
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.33			
Alternative Investment Fund - Total			0.33		
Net Current Assets/(Liabilities)			2.92		
Grand Total			100.00		

59

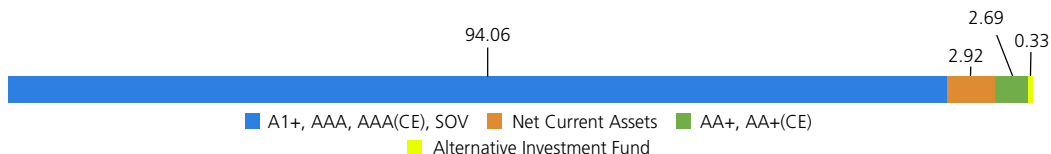
KOTAK BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	32,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	96,95,542	17,17,236	10,65,368	7,12,811	4,01,505	1,23,635
Scheme Returns (%)	7.15	6.98	6.70	6.85	7.25	5.75
CRISIL Banking & PSU Debt A-II Index Returns (%)	NA	6.77	6.48	6.58	6.89	5.42
Alpha*	NA	0.21	0.22	0.27	0.36	0.33
CRISIL Banking & PSU Debt A-II Index (₹)#	NA	16,98,728	10,56,988	7,08,057	3,99,353	1,23,426
CRISIL 10 Year Gilt Index (₹)^	NA	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index (%)	NA	6.09	6.00	6.50	6.79	2.96

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 28 Feb 2026 is 8.76% of the net assets. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

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

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹2,965.76 crs
AUM:	₹2,888.19 crs
Benchmark:	Nifty All Duration G-Sec Index
Allotment Date:	Regular Plan December 29, 1998; PF & Trust Plan - November 11, 2003
Folio Count:	9,686

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	₹95.64	₹109.27
Quarterly IDCW	₹18.69	₹24.05
Gilt PF & Trust Plan	Regular Plan	Direct Plan
Growth	₹97.85	₹111.92
Quarterly IDCW	₹11.79	

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	22.59 yrs
Modified Duration	9.96 yrs
Macaulay Duration	10.32 yrs
Annualised YTM*	7.45%
Standard Deviation	5.64%

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

Total Expense Ratio**

Regular Plan:	1.48%
Direct Plan:	0.47%

Available Plans/Options

Gilt Regular

(A) Direct Plan I (B) Non-Direct Plan

Gilt PF & Trust Plan

(A) Direct Plan I (B) Regular Plan

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

IDCW Frequency

Quarterly (20th of Mar/Jun/Sep/Dec)

Load Structure

Entry Load: (a) Regular Plan - Entry: Nil.
(b) PF & Trust Plan - Entry: Nil. (applicable for all plans)

Exit Load: (a) Regular Plan - Exit: Nil. (b) PF&Trust Plan-Exit: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

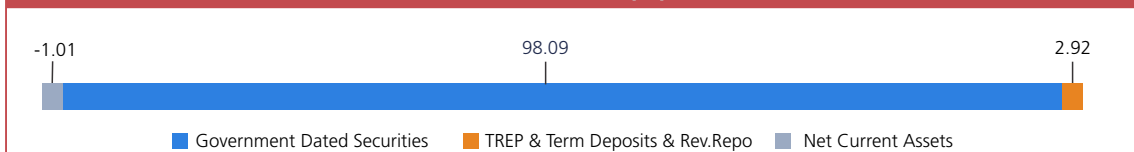
PRC Matrix

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		

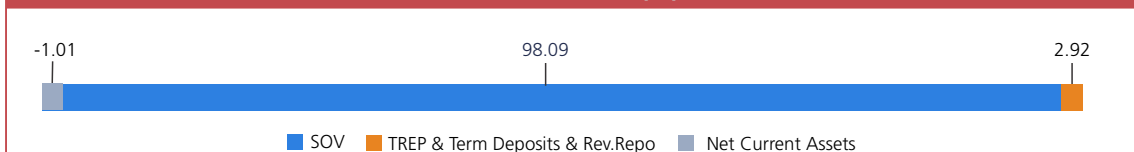
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities					
7.30% Central Government(^)	SOV	25.39	8.28% Tamil Nadu State		
6.90% Central Government	SOV	15.86	Govt-Tamil Nadu	SOV	0.25
7.24% Central Government	SOV	10.09	GS CG 25/11/2037 - (STRIPS)	SOV	0.24
7.34% Central Government	SOV	6.69	GS CG 25/05/2037 - (STRIPS)	SOV	0.24
7.62% Punjab State Govt-Punjab	SOV	6.66	GS CG 25/05/2041 - (STRIPS)	SOV	0.23
7.49% Karnataka State	SOV		GS CG 22/04/2038 - (STRIPS)	SOV	0.23
Govt-Karnataka	SOV	5.91	GS CG 15/04/2044 - (STRIPS)	SOV	0.22
7.12% Tamil Nadu State	SOV		GS CG 25/05/2035 - (STRIPS)	SOV	0.22
Govt-Tamil Nadu	SOV	5.21	GS CG 15/10/2044 - (STRIPS)	SOV	0.22
7.55% Karnataka State	SOV	3.71	GS CG 15/04/2045 - (STRIPS)	SOV	0.21
Govt-Karnataka	SOV		GS CG 06/11/2037 - (STRIPS)	SOV	0.20
7.39% Tamil Nadu State	SOV		8.37% Tamil Nadu State		
Govt-Tamil Nadu	SOV	3.19	Govt-Tamil Nadu	SOV	0.18
6.88% Bihar State Govt-Bihar	SOV	1.66	7.38% Tamil Nadu State		
7.34% Odisha State Govt-Orissa	SOV	0.88	Govt-Tamil Nadu	SOV	0.11
7.31% Tamil Nadu State	SOV		7.84% Tamil Nadu State		
Govt-Tamil Nadu	SOV	0.87	Govt-Tamil Nadu	SOV	0.10
GS CG 06/05/2037 - (STRIPS)	SOV	0.73	Govt-Uttar Pradesh State		
GS CG 25/05/2034 - (STRIPS)	SOV	0.61	Govt-Uttar Pradesh	SOV	0.09
GS CG 25/11/2034 - (STRIPS)	SOV	0.59	GS CG 25/11/2039 - (STRIPS)	SOV	0.07
GS CG 22/04/2037 - (STRIPS)	SOV	0.57	GS CG 22/10/2038 - (STRIPS)	SOV	0.07
7.70% Maharashtra State	SOV		8.39% Uttar Pradesh State		
Govt-Maharashtra	SOV	0.57	Govt-Uttar Pradesh	SOV	0.07
GS CG 22/10/2037 - (STRIPS)	SOV	0.55	8.08% Maharashtra State		
GS CG 22/10/2035 - (STRIPS)	SOV	0.55	Govt-Maharashtra	SOV	0.07
GS CG 22/04/2039 - (STRIPS)	SOV	0.55	GS CG 25/05/2042 - (STRIPS)	SOV	0.06
7.56% Karnataka State	SOV	0.55	7.80% Tamil Nadu State		
Govt-Karnataka	SOV	0.53	Govt-Tamil Nadu	SOV	0.05
GS CG 25/11/2036 - (STRIPS)	SOV	0.51	7.09% Central Government(^)	SOV	0.05
GS CG 22/10/2036 - (STRIPS)	SOV	0.51	6.78% Karnataka State		
GS CG 15/04/2039 - (STRIPS)	SOV	0.41	Govt-Karnataka	SOV	0.03
GS CG 22/10/2039 - (STRIPS)	SOV	0.40	8.16% Gujarat State Govt-Gujarat	SOV	0.01
GS CG 22/04/2036 - (STRIPS)	SOV	0.40	Government Dated Securities - Total		98.09
GS CG 06/05/2038 - (STRIPS)	SOV	0.37	Triparty Repo		2.92
GS CG 15/10/2042 - (STRIPS)	SOV	0.31	Net Current Assets/(Liabilities)		-1.01
GS CG 25/11/2041 - (STRIPS)	SOV	0.29	Grand Total		100.00
GS CG 15/10/2043 - (STRIPS)	SOV	0.29			

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 (₹)	32,70,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,05,20,401	16,14,719	10,07,815	6,78,059	3,83,606	1,20,305
Scheme Returns (%)	7.64	5.80	5.14	4.85	4.19	0.48
Nifty All Duration G-Sec Index Returns (%)	NA	6.95	6.62	6.82	6.78	3.54
Alpha*	NA	-1.15	-1.48	-1.97	-2.60	-3.06
Nifty All Duration G-Sec Index (₹)#	NA	17,14,891	10,62,233	7,12,431	3,98,736	1,22,245
CRISIL 10 Year Gilt Index (₹)^	NA	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882
CRISIL 10 Year Gilt Index Returns (%)	NA	6.09	6.00	6.50	6.79	2.96

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income over a long investment horizon - Investment in sovereign securities issued by 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.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Moderate Nifty All Duration G-Sec Index

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

Scheme Inception : December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

KOTAK BOND FUND

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to create a portfolio of debt instruments such as bonds, debentures, Government Securities and money market instruments, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity			Volatility
Short	Medium	Long	
			Low
			Medium
			High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹2,024.68 crs
AUM:	₹1,907.51 crs
Benchmark:	CRISIL Medium to Long Duration Debt A-III Index
Allotment Date:	November 25, 1999
Folio Count:	5,229

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	₹78.1865	₹88.3518
IDCW	₹47.9025	₹29.4063

(as on February 27, 2026)

Debt Quant & Ratios

Average Maturity	12.62 yrs
Modified Duration	6.49 yrs
Macaulay Duration	6.73 yrs
Annualised YTM*	7.42%
⁵ Standard Deviation	3.16%

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

Total Expense Ratio**

Regular Plan: 1.65%

Direct Plan: 0.69%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

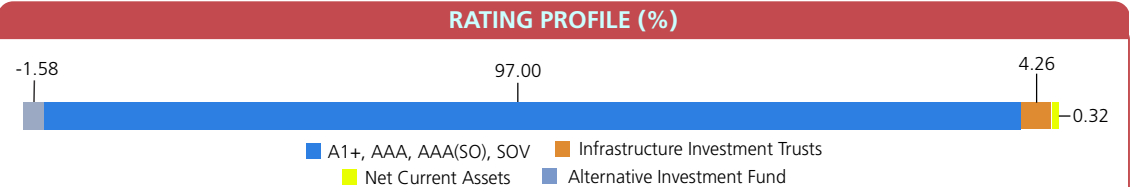
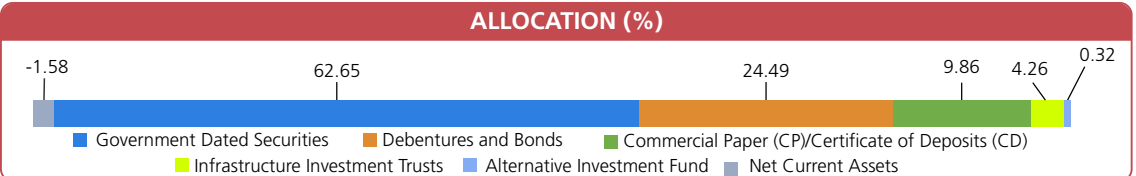
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 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			Power Finance Corporation Ltd.	CRISIL AAA	3.21
Debentures and Bonds			REC LTD	CRISIL AAA	1.57
Government Dated Securities			SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	1.32
7.24% Central Government	SOV	9.58	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.30
6.90% Central Government	SOV	8.35	INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.35
7.12% Tamil Nadu State	SOV		National Housing Bank	CRISIL AAA	0.18
Govt-Tamil Nadu	SOV	6.58	Public Sector Undertakings - Total		15.09
7.09% Central Government	SOV	5.07	Corporate Debt/Financial Institutions		
6.98% Gujarat State Govt-Gujarat	SOV	4.97	PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030		
7.39% Tamil Nadu State	SOV	4.46	SIDDHIVINAYAK TRUST	CRISIL AAA(SO)	3.93
Govt-Tamil Nadu	SOV	4.20	PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029		
7.52% Bihar State Govt-Bihar	SOV	4.18	SHIVSHAKTI TRUST	CRISIL AAA(SO)	3.93
7.45% Bihar State Govt-Bihar	SOV	3.66	Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.32
7.19% Tamil Nadu State	SOV	1.86	BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.11
Govt-Tamil Nadu	SOV	1.32	Corporate Debt/Financial Institutions - Total		9.40
7.62% Punjab State Govt-Punjab	SOV	1.26	Money Market Instruments		
Govt-Karnataka	SOV	1.07	Commercial Paper(CP)/ Certificate of Deposits(CD)		
7.14% Karnataka State	SOV	1.05	Public Sector Undertakings		
Govt-Maharashtra	SOV	0.75	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	4.93
7.34% Odisha State Govt-Orissa	SOV	0.73	CANARA BANK	CRISIL A1+	2.47
GS CG 15/10/2036 - (STRIPS)	SOV	0.68	PUNJAB NATIONAL BANK	CRISIL A1+	2.46
GS CG 15/04/2037 - (STRIPS)	SOV	0.68	Public Sector Undertakings - Total		9.86
GS CG 22/04/2038 - (STRIPS)	SOV	0.53	Alternative Investment Fund		
7.19% Karnataka State	SOV	0.40	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.32
Govt-Karnataka	SOV	0.37	Alternative Investment Fund - Total		0.32
GS CG 15/04/2036 - (STRIPS)	SOV	0.36	Infrastructure Investment Trusts		
GS CG 15/04/2043 - (STRIPS)	SOV	0.27	CAPITAL INFRA TRUST INVIT	Construction	3.84
GS CG 15/10/2043 - (STRIPS)	SOV	0.27	INDUS INFRA TRUST	Transport Infrastructure	0.42
GS CG 25/11/2035 - (STRIPS)	SOV	0.15	Infrastructure Investment Trusts - Total		4.26
GS CG 25/11/2036 - (STRIPS)	SOV	0.14	Net Current Assets/(Liabilities)		-1.58
GS CG 25/11/2037 - (STRIPS)	SOV	0.13	Grand Total		100.00
6.58% Gujarat State Govt-Gujarat	SOV	0.12			
GS CG 25/05/2039 - (STRIPS)	SOV	0.11			
7.78% West Bengal State	SOV	0.11			
Govt-West Bengal	SOV	0.11			
7.64% Maharashtra State	SOV	0.11			
Govt-Maharashtra	SOV	0.08			
7.02% Central Government	SOV	0.08			
Government Dated Securities - Total		62.65			
Public Sector Undertakings					
National Housing Bank	CARE AAA	7.16			



SYSTEMATIC INVESTMENT PLAN (SIP)							
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month							
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year	
Total amount invested (₹)	31,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000	
Total Value as on Feb 27, 2026 (₹)	93,10,076	16,37,469	10,32,024	6,95,333	3,93,808	1,22,159	
Scheme Returns (%)	7.36	6.06	5.80	5.85	5.95	3.40	
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	7.06	6.72	6.83	7.19	4.88	
Alpha*	NA	-0.99	-0.92	-0.98	-1.25	-1.48	
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	17,24,649	10,66,286	7,12,526	4,01,146	1,23,090	
CRISIL 10 Year Gilt Index (₹)^	NA	16,40,020	10,39,200	7,06,667	3,98,767	1,21,882	
CRISIL 10 Year Gilt Index Returns (%)	NA	6.09	6.00	6.50	6.79	2.96	

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 Moderately High 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

KOTAK LONG DURATION FUND

An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: To generate income / capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
			High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹118.87 crs
AUM:	₹116.60 crs
Benchmark:	CRISIL Long Duration Debt A-III Index
Allotment Date:	March 11, 2024
Folio Count:	4,899

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.9612	₹11.0236
IDCW	₹10.9614	₹11.0239

(as on February 27, 2026)

Debt Quant

Average Maturity	18.25 yrs
Modified Duration	11.56 yrs
Macaulay Duration	11.99 yrs
Annualised YTM*	7.49%
⁵ Standard Deviation	5.76%

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

Total Expense Ratio**

Regular Plan: 0.62%

Direct Plan: 0.34%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

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

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

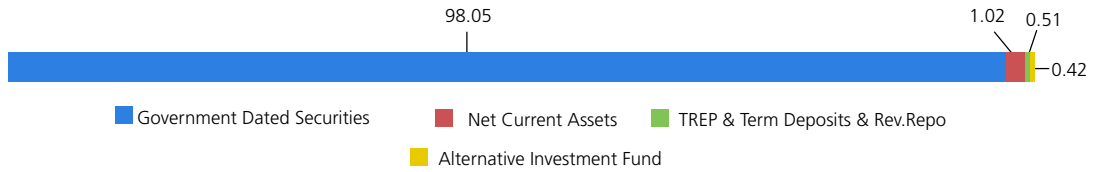
PRC Matrix

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		

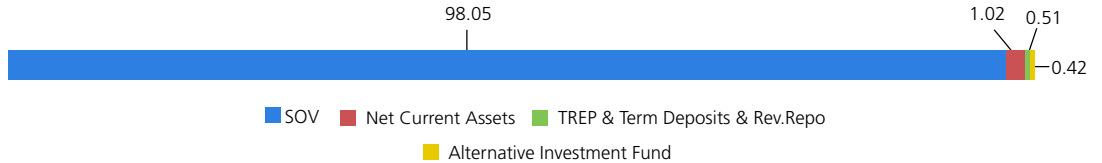
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities					
6.90% Central Government	SOV	16.07	GS CG 22/10/2041 - (STRIPS)	SOV	1.41
7.62% Punjab State Govt-Punjab	SOV	13.02	GS CG 25/05/2043 - (STRIPS)	SOV	1.37
7.49% Karnataka State Govt-Karnataka	SOV	8.64	GS CG 25/11/2043 - (STRIPS)	SOV	1.31
7.24% Central Government	SOV	8.47	GS CG 25/05/2044 - (STRIPS)	SOV	1.26
GS CG 06/11/2037 - (STRIPS)	SOV	7.85	GS CG 25/11/2044 - (STRIPS)	SOV	1.21
GS CG 15/04/2044 - (STRIPS)	SOV	6.82	Government Dated Securities - Total		98.05
GS CG 25/05/2038 - (STRIPS)	SOV	5.60	Triparty Repo		0.51
GS CG 25/05/2042 - (STRIPS)	SOV	5.37	Alternative Investment Fund		
GS CG 25/11/2038 - (STRIPS)	SOV	5.35	CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.42
GS CG 15/10/2045 - (STRIPS)	SOV	5.01	Alternative Investment Fund - Total		0.42
7.34% Odisha State Govt-Orissa	SOV	4.31	Net Current Assets/(Liabilities)		1.02
GS CG 22/10/2038 - (STRIPS)	SOV	3.56	Grand Total		100.00
GS CG 25/11/2042 - (STRIPS)	SOV	1.42			

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 (₹)	2,40,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	2,47,005	1,20,116
Scheme Returns (%)	2.82	0.18
CRISIL Long Duration Debt A-III Index Returns (%)	5.04	3.05
Alpha*	-2.22	-2.86
CRISIL Long Duration Debt A-III Index Returns (₹)#	2,52,570	1,21,934
CRISIL 10 Year Gilt Index (₹)^	2,54,405	1,21,882
CRISIL 10 Year Gilt Index (%)	5.77	2.96

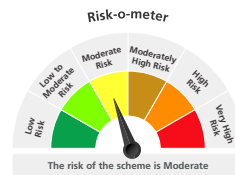
Product Label

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 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

Details of exposure across all Debt Funds of Kotak Mahindra Mutual Fund as on February 28, 2026

Issuer Name	%age of Exposure to Debt AUM
360 One Prime Ltd.	0.34
360 One Wam Limited	0.08
Aadhar Housing Finance Limited	0.11
Adani Power Ltd	0.31
Aditya Birla Capital Ltd	0.86
Aditya Birla Housing Finance Ltd	0.21
Aditya Birla Money Ltd	0.13
Aditya Birla Real Estate Ltd	0.06
Aditya Birla Renewables Limited	0.10
Andhra Pradesh State Beverages Corporation Limited	0.23
Andhra Pradesh State Govt	0.43
Angel One Limited	0.25
Au Small Finance Bank Ltd.	0.44
Axis Bank Ltd.	1.17
AXIS Finance Ltd.	0.02
Axis Securities Limited	0.32
Bahadur Chand Investments Private Limited	0.11
Bajaj Finance Ltd.	1.37
Bajaj Financial Securities Limited	0.26
Bajaj Housing Finance Ltd.	0.66
Bamboo Hotel And Global Centre (Delhi) Private Ltd (Guaranteed by Prestige Estate Projects Limited)	0.07
Bank Of Baroda	3.03
Bank Of India	0.97
Barclays Investments & Loan (India) Pvt. Ltd.	0.05
Bharti Telecom Ltd.	0.91
Bihar State Govt	0.33
Birla Group Holding Private Limited	0.24
Brookfield REIT	0.04
Can Fin Homes Ltd.	0.31
Canara Bank	2.34
Central Bank Of India	0.51
Central Government	12.08
CESC Ltd.	0.15
Cholamandalam Investment And Finance Company Ltd.	0.53
Cholamandalam Securities Limited	0.05
Citicorp Finance (India) Ltd.	0.08
CTBC Bank Co. Ltd (CTBC India)	0.07
Cube Highways Trust – NCDs	0.13
DCB Bank Limited	0.13
Dhruva Trust (Originator Five-Star Business Fin Ltd.)	0.07
DLF Cyber City Developers Ltd	0.10
DSP Finance Private Limited	0.08
Embassy Office Parks REIT - NCDs	0.70
Export-Import Bank Of India	0.56
Fed Bank Financial Services Limited	0.10
Federal Bank Ltd.	0.64
Food Corporation of India (Guaranteed by Govt. of India)	0.17
Godrej Properties Limited	0.07
Godrej Seeds And Genetics Ltd.	0.41
Gujarat State Govt	1.12
Haryana State Govt	0.42
HDB Financial Services Ltd.	0.67
HDFC Bank Ltd.	4.22
HDFC Securities Limited	0.52
Hero Fincorp Ltd.	0.18
Hinduja Leyland Finance Ltd.	0.05
Hindustan Zinc Ltd.	0.14
Housing & Urban Development Corporation Ltd.	0.26
ICICI Bank Ltd.	0.19
ICICI Home Finance Company Limited	0.10
ICICI Securities Limited	1.39
IDBI Bank Ltd.	0.54
IDFC First Bank Limited	0.26
IGH Holdings Private Limited (One Of The Promoter Entity Of Aditya Birla Group Companies)	0.10
IIFL Capital Services Ltd.	0.10
IIFL Finance Limited	0.50
India Infradebt Ltd	0.12
India Universal Trust A1 (Originator Hdfc Bank Ltd.)	0.30
India Universal Trust A12 (Originator Hdfc Bank Ltd.)	0.16
Indian Bank	0.27
Indian Oil Corporation Ltd.	0.24
Indian Overseas Bank	0.55
Indian Railway Finance Corporation Ltd.	0.17
Indigrid Infrastructure Trust	0.24
Indusind Bank Ltd.	1.23
Interise Trust - NCDs	0.07
lot Utkal Energy Services Ltd.	#
Jamnagar Utilities & Power Private Limited (Mukesh Ambani Group)	0.61
Jio Credit Limited	0.05
JM Financial Asset Reconstruction Co. Pvt. Ltd	0.03
JM Financial Credit Solutions Ltd.	0.05
JTPM Metal Traders Pvt Ltd (JSW Group)	0.49
Jubilant Bevcu Limited	0.20
Karnataka State Govt	3.26
Karur Vysya Bank Ltd.	0.89
Kerala State Govt	0.10
Knowledge Realty Trust	0.31
Kotak Mahindra Investments Ltd.	#
Kotak Mahindra Prime Ltd.	0.11
L & T Finance Ltd.	0.15
L&T Metro Rail (Hyderabad) Ltd (NCDs are Guaranteed By Larsen & Toubro Limited.)	0.31
Larsen and Toubro Ltd.	0.14
LIC Housing Finance Ltd.	1.40
Liquid Gold Series 14 (Originator IIFL Finance Ltd.)	0.08
Liquid Gold Series 9 (Originator Iifl Finance Ltd.)	0.10
Madhya Pradesh State Govt	0.34

Issuer Name	%age of Exposure to Debt AUM
Mahanagar Telephone Nigam Ltd. (Guaranteed by Govt of India).	0.03
Maharashtra State Govt	1.06
Mahindra & Mahindra Financial Services Ltd.	0.38
Manappuram Finance Ltd.	0.10
Mankind Pharma Ltd	0.22
Mindspace Business Parks REIT - NCDs	0.20
Motilal Oswal Financial Services Limited	0.65
Muthoot Finance Ltd.	0.87
Muthoot Fincorp Ltd.	0.36
National Bank For Agriculture & Rural Development	6.08
National Bank For Financing Infrastructure And Development	0.41
National Housing Bank	0.30
Network18 Media & Investments Ltd.	0.16
Nexus Select Trust REIT	0.05
Nirma Ltd.	0.01
Nomura Capital (India) Private Limited	0.03
Nomura Fixed Income Securities Private Ltd.	0.03
Nuclear Power Corporation Of India Ltd.	0.08
Nuvama Wealth And Investment Ltd	0.09
Nuvama Wealth Finance Limited	0.14
Odisha State Govt	0.03
ONGC Petro Additions Ltd.	0.15
Pilani Investment And Industries Corporation Ltd	0.05
Pipeline Infrastructure Limited	0.26
Piramal Finance Ltd	0.26
PNB Housing Finance Ltd.	0.09
Poonawalla Fincorp Limited	0.16
Power Finance Corporation Ltd.	2.34
Power Grid Corporation Of India Ltd.	0.13
Punjab & Sind Bank	0.42
Punjab National Bank	3.42
Punjab State Govt	0.19
Radhakrishna Trust (Originator - Jamnagar Utilities and Power Limited)	0.22
Rajasthan State Govt	0.35
Rbl Bank Ltd.	0.38
Reliance Retail Ventures Ltd	0.77
RJ Corp Limited	0.08
Rural Electrification Corporation Ltd.	2.06
Sansar Trust (Originator Shriram Finance Ltd)	0.16
Sbicap Securities Limited	0.23
Shivshakti Trust (Originator - Sikka Ports & Terminals Limited)	0.31
Siddhivinayak Trust (Originator - Sikka Ports & Terminals Limited)	0.31
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	0.06
Small Industries Development Bank Of India	5.18
SMFG India Credit Co. Ltd.	0.10
Srnf India Home Finance Company Ltd	0.13
Standard Chartered Capital Ltd.	0.01
State Bank Of India.	0.33
Sundaram Finance Ltd.	0.07
Sundaram Home Finance Ltd	0.02
Surat Municipal Corporation	#
Tamil Nadu State Govt	2.52
Tata Capital Housing Finance Ltd.	0.76
Tata Capital Ltd.	0.52
Tata Housing Development Co. Ltd.	0.12
Tata Power Company Ltd.	0.15
Tata Projects Ltd.	0.04
Tata Steel Ltd.	0.18
Tata Teleservices Limited	0.07
Telangana State Govt	0.02
Telangana State Industrial Infrastructure Corporation Ltd. (Guaranteed by Govt. of Telangana)	0.05
Thdc India Ltd. (Thdcil)	0.01
The Jammu And Kashmir Bank Ltd	0.10
Torrent Pharmaceuticals Ltd.	0.36
Toyota Financial Services India Ltd.	0.10
TREP/REVERSE REPO	6.46
U P Power Corporation Ltd (Guaranteed By Up State Government)	0.04
UCO Bank	0.38
Union Bank Of India	2.15
Uttar Pradesh State Govt	0.48
Vajra Trust (Originator Veritas Finance Private Ltd)	0.01
Vedanta Ltd.	0.34
Vertis Infrastructure Trust - NCDs	0.10
West Bengal State Govt	0.41
Yes Bank Ltd.	0.00
Total	100.00

Indicates Less than 0.005%

Industry / Sector	%age of Exposure to Debt AUM \$
BANK	24.67
CASH(TREP/REVERSE REPO)	5.94
CORPORATES	6.72
FINANCIAL SERVICES	31.25
GOI/TBILLS	23.17
NBFC	8.25
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 [#] (%)	Total Expense	
											Reg	Dir
Kotak Large Cap Fund	29-Dec-98	Fund invests in companies with Large market capitalization through diversification across sectors.	Financial Services: 31.7/34.8 Automobile and Auto Components: 10.0/7.4 Oil, Gas & Consumable Fuels: 8.6/9.6 Information Technology: 7.1/7.5 Fast Moving Consumer Goods: 6.2/6.5	ICICI Bank Ltd.: 7.4 HDFC Bank Ltd.: 7.0 Reliance Industries Ltd.: 6.4 State Bank Of India: 4.8 Larsen And Toubro Ltd.: 4.3	Mr. Rohit Tandon	10,925.23	LC: 86 MC: 8 SC: 3 D&O: 3	0.96	0.91	11.53	1.73	0.63
Kotak Flexicap Fund	11-Sep-09	Focus on select sectors of economy diversified at stock level. Flexibility to invest across market capitalization.	Financial Services: 30.4/32.4 Capital Goods: 8.7/6.2 Automobile and Auto Components: 8.4/7.4 Chemicals: 6.3/1.9 Construction Materials: 6.2/2.0	HDFC Bank Ltd.: 6.2 Bharat Electronics Ltd.: 6.1 ICICI Bank Ltd.: 5.3 State Bank Of India: 5.0 Jindal Steel & Power Ltd.: 4.2	Mr. Harsha Upadhyaya	56,853.23	LC: 69 MC: 25 SC: 4 D&O: 2	0.91	1.04	12.06	1.43	0.59
Kotak Multicap Fund	29-Sep-21	Fund is mix of Largecap, Midcap, & Smallcap stocks that work together as a team to create winning opportunities	Financial Services: 29.8/30.5 Automobile and Auto Components: 9.6/7.3 Telecommunication: 6.9/3.0 Information Technology: 6.8/5.9 Fast Moving Consumer Goods: 6.4/5.5	Maruti Suzuki India Ltd.: 5.2 Hero MotoCorp Ltd.: 4.3 IndusInd Bank Ltd.: 3.9 ITC Ltd.: 3.8 Indus Towers Ltd.: 3.5	Mr. Devender Singhal Mr. Abhishek Bisen	23,886.02	LC: 43 MC: 26 SC: 29 D&O: 1	1.05	1.21	15.07	1.59	0.45
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: 30.2/31.1 Capital Goods: 11.3/11.3 Automobile and Auto Components: 8.2/7.7 Healthcare: 7.5/6.8 Chemicals: 6.2/2.5	HDFC Bank Ltd.: 5.6 State Bank Of India: 4.9 Bharat Electronics Ltd.: 4.1 ICICI Bank Ltd.: 3.1 Eternal Ltd.: 2.8	Mr. Harsha Upadhyaya	30,712.48	LC: 52 MC: 41 SC: 6 D&O: 1	0.90	1.16	12.51	1.57	0.55
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: 25.3/27.4 Capital Goods: 13.5/15.3 Healthcare: 12.3/8.8 Chemicals: 8.6/4.5 Information Technology: 7.9/4.9	GE Vernova T&d India Ltd.: 5.1 Fortis Healthcare India Ltd.: 4.3 Ipca Laboratories Ltd.: 3.0 Kei Industries Ltd.: 2.9 Mphasis Ltd.: 2.9	Mr. Atul Bhole	61,694.40	LC: 12 MC: 73 SC: 14 D&O: 1	0.90	1.06	15.19	1.38	0.38

Ideal Investments Horizon – 5 Years & Above

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

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

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Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D. [#] (%)	Total Expense Ratio (%)	
											Reg	Dir
Kotak Small Cap Fund	24-Feb-05	Fund Identifies the hidden growth potential of small cap sized companies with Better growth potential as most small caps are under owned and under researched	Healthcare: 20.2/14.6 Financial Services: 14.2/24.9 Capital Goods: 10.9/12.5 Consumer Durables: 10.5/4.3 Consumer Services: 9.2/3.4	Aster Dm Healthcare Ltd.: 4.6 Krishna Institute Of Medical: 3.7 Sansera Engineering Ltd.: 3.6 Vijaya Diagnostic Centre Pvt: 3.5 Kalpataru Projects International Ltd.: 2.6	Mr. Harish Bihani	16,870.61	LC: 6 MC: 13 SC: 79 D&O: 2	0.82	0.61	17.10	1.66	0.55
Kotak Contra Fund	27-Jul-05	Fund follows a contrarian strategy – “Sailing Against The Wind” which aims to selects stocks of high-quality companies using the Business-Management- Valuation approach.	Financial Services: 34.2/32.4 Healthcare: 10.3/6.5 Capital Goods: 6.8/6.2 Information Technology: 6.6/6.6 Automobile and Auto Components: 6.1/7.4	HDFC Bank Ltd.: 5.8 ICICI Bank Ltd.: 4.6 State Bank Of India: 4.2 Shriram Finance Ltd.: 3.3 Reliance Industries Ltd.: 3.0	Ms. Shibani Sircar Kurian	5,224.68	LC: 57 MC: 29 SC: 12 D&O: 2	1.00	1.19	13.04	1.83	0.58
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: 32.0/32.4 Capital Goods: 11.3/6.2 Automobile and Auto Components: 7.5/7.4 Information Technology: 6.5/6.6 Healthcare: 6.3/6.5	HDFC Bank Ltd.: 6.9 ICICI Bank Ltd.: 6.0 Shriram Finance Ltd.: 5.9 State Bank Of India: 5.4 Bharti Airtel Ltd.: 5.1	Ms. Shibani Sircar Kurian	4,013.79	LC: 75 MC: 20 SC: 1 D&O: 3	0.89	1.10	11.60	1.86	0.54
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: 32.9/32.4 Automobile and Auto Components: 8.0/7.4 Information Technology: 7.2/6.6 Oil, Gas & Consumable Fuels: 6.8/7.7 Construction: 5.3/3.0	HDFC Bank Ltd.: 8.4 State Bank Of India: 6.0 ICICI Bank Ltd.: 5.0 Bharti Airtel Ltd.: 3.6 Tech Mahindra Ltd.: 2.9	Mr. Harsha Upadhyaya	6,355.17	LC: 71 MC: 20 SC: 9 D&O: 0	0.93	0.89	12.40	1.76	0.62
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: 33.8/32.4 Automobile and Auto Components: 9.7/7.4 Healthcare: 7.6/6.5 Information Technology: 6.3/6.6 Oil, Gas & Consumable Fuels: 6.2/7.7	HDFC Bank Ltd.: 6.3 ICICI Bank Ltd.: 5.4 State Bank Of India: 3.9 Bharti Airtel Ltd.: 3.5 Reliance Industries Ltd.: 3.3	Ms. Shibani Sircar Kurian and Mr. Abhishek Bisen	221.18	LC: 75 MC: 16 SC: 2 D&O: 7	-	-	-	2.42	0.92

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* (%)	Total Expense Ratio (%)	
											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: 22.9/6.2 Construction: 20.2/13.6 Automobile and Auto Components: 11.1/3.0 Telecommunication: 10.6/16.1 Oil, Gas & Consumable Fuels: 7.1/27.1	Larsen And Toubro Ltd.: 11.2 Bharti Airtel Ltd.: 6.1 Reliance Industries Ltd.: 4.7 Indus Towers Ltd.: 4.4 Kalpataru Projects International Ltd.: 3.3	Mr. Nalin Rasik Bhatt	2,339.33	LC: 45 MC: 17 SC: 38 D&O: 0	0.94	0.84	18.30	2.00	0.69
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: 16.9/3.3 Automobile and Auto Components: 15.5/7.4 Financial Services: 13.6/32.4 Healthcare: 13.5/6.5 Capital Goods: 11.7/6.2	Eternal Ltd.: 4.6 Aster Dm Healthcare Ltd.: 3.5 Maruti Suzuki India Ltd.: 3.3 Bharti Hexacom Ltd.: 3.1 Ge Vernova T&d India Ltd.: 3.0	Mr. Harish Bihani	3,318.17	LC: 33 MC: 25 SC: 21 ®O/S: 17 D&O: 4	1.02	1.30	12.83	1.84	0.48
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: 32.2/35.4 Automobile and Auto Components: 10.0/10.9 Information Technology: 9.4/11.6 Telecommunication: 8.3/4.1 Consumer Services: 6.6/5.5	HDFC Bank Ltd.: 7.2 Bharti Airtel Ltd.: 7.1 ICICI Bank Ltd.: 5.1 Larsen And Toubro Ltd.: 4.3 Eternal Ltd.: 4.3	Mr. Mandar Pawar	809.60	LC: 81 MC: 15 SC: 3 D&O: 1	0.90	0.85	11.21	2.31	0.93
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	Automobile and Auto Components: 23.8/26.8 Capital Goods: 23.2/20.3 Healthcare: 13.2/16.6 Oil, Gas & Consumable Fuels: 11.5/8.2 Metals & Mining: 9.8/16.2	Mahindra & Mahindra Ltd.: 4.8 Tata Steel Ltd.: 4.7 Sun Pharmaceuticals Industries Ltd.: 4.6 Reliance Industries Ltd.: 4.0 Maruti Suzuki India Ltd.: 3.7	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen	2,647.75	LC: 57 MC: 21 SC: 17 D&O: 5	0.98	1.13	15.07	1.95	0.59
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: 26.9/32.4 Healthcare: 11.7/6.5 Automobile and Auto Components: 10.4/7.4 Capital Goods: 7.9/6.2 Consumer Services: 7.5/3.3	ICICI Bank Ltd.: 6.3 Axis Bank Ltd.: 4.4 Aster Dm Healthcare Ltd.: 3.7 Bharti Hexacom Ltd.: 3.3 Aditya Infotech Ltd.: 3.1	Mr. Harish Bihani, Mr. Abhishek Bisen	3,053.74	LC: 47 MC: 23 SC: 28 D&O: 3	0.94	0.97	12.90	1.93	0.63

Ideal Investments Horizon – 5 Years & Above

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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. [#] (%)	Total Expense Ratio (%)	
											Reg	Dir
Kotak Banking & Financial Services Fund	27-Feb-23	Fund predominantly invests in securities engaged in banking and financial services sectors. which follows bottom-up approach of Business, Management and Valuation to identify companies within the banking and financial services sector showing growth at a reasonable price.	Financial Services: 98.7/100.0	HDFC Bank Ltd.: 14.5 ICICI Bank Ltd.: 11.8 State Bank Of India: 10.7 Axis Bank Ltd.: 8.1 Bajaj Finance Ltd.: 6.3	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	1,435.53	LC: 69 MC: 16 SC: 14 D&O: 1	0.98	1.04	11.96	2.10	0.68
Kotak Quant Fund	02-Aug-23	Fund selects stocks based on an in-house proprietary quantitative model across Market Capitalization and diverse sectors	Financial Services: 31.6/33.7 Automobile and Auto Components: 14.4/7.3 Fast Moving Consumer Goods: 11.9/6.1 Healthcare: 8.9/5.4 Metals & Mining: 8.0/4.5	Bharti Airtel Ltd.: 4.2 State Bank Of India: 4.2 Dr Reddys Laboratories Ltd.: 3.7 Marico Ltd.: 3.5 Titan Company Ltd.: 3.4	Mr. Harsha Upadhyaya, Mr. Rohit Tandon And Mr. Abhishek Bisen	545.96	LC: 64 MC: 31 SC: 4 D&O: 1	1.12	0.85	15.87	1.81	1.16
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: 25.0/26.5 Automobile and Auto Components: 18.3/27.2 Consumer Services: 15.9/12.6 Healthcare: 13.6/4.9 Consumer Durables: 11.4/11.0	Maruti Suzuki India Ltd.: 8.1 ITC Ltd.: 7.8 Bharti Airtel Ltd.: 6.8 Eternal Ltd.: 5.7 Hero MotoCorp Ltd.: 5.5	Mr. Devender Singhal, Mr. Abhishek Bisen	1,709.11	LC: 49 MC: 13 SC: 37 D&O: 0	0.96	0.57	15.48	2.05	0.57
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: 98.4/100.0 Financial Services: 0.26	Sun Pharmaceuticals Industries Ltd.: 12.5 Max Healthcare Institute Ltd.: 7.3 Jb Chemicals & Pharmaceuticals Ltd.: 6.8 Divi s Laboratories Ltd.: 5.9 Fortis Healthcare India Ltd.: 5.1	Ms. Shibani Sircar Kurian, Mr. Dhananjay Tikariha And Mr. Abhishek Bisen	485.24	LC: 35 MC: 23 SC: 41 D&O: 1	0.97	0.58	16.73	2.34	0.74
Kotak Technology Fund	04-Mar-24	Fund invest in the Potential Growth Story Of Technology Sector	Information Technology: 53.6/63.1 Telecommunication: 24.7/35.7 Consumer Services: 13.5 Services: 2.1 Consumer Durables: 1.9	Infosys Ltd.: 19.9 Bharti Airtel Ltd.: 16.4 Tech Mahindra Ltd.: 7.4 Tata Consultancy Services Ltd.: 6.6 Eternal Ltd.: 5.8	Ms. Shibani Sircar Kurian And Mr. Abhishek Bisen	574.47	LC: 62 MC: 26 SC: 5 D&O: 7	0.95	-0.03	19.39	2.35	0.88

Ideal Investments Horizon – 5 Years & Above

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D [#] (%)	Total Expense Ratio (%)	
											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: 16.9/32.4 Healthcare: 14.7/6.5 Capital Goods: 12.6/6.2 Automobile and Auto Components: 12.6/7.4 Fast Moving Consumer Goods: 8.4/5.9	Hero MotoCorp Ltd.: 6.5 Maruti Suzuki India Ltd.: 6.0 IndusInd Bank Ltd.: 4.9 NLC India Ltd.: 4.6 Indus Towers Ltd.: 4.2	Mr. Devender Singhal and Mr. Abhishek Bisen	1,410.79	LC: 13 MC: 25 SC: 62 D&O: 0	1.12	-0.40	16.31	2.12	0.79
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: 24.9/25.2 Fast Moving Consumer Goods: 18.9/33.8 Healthcare: 18.8/3.1 Automobile and Auto Components: 17.5/16.2 Metals & Mining: 5.4/11.6	Maruti Suzuki India Ltd.: 8.8 Britannia Industries Ltd.: 6.5 Hindustan Unilever Ltd.: 5.5 Vedanta Ltd.: 5.4 Ashok Leyland Ltd.: 4.2	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen	2,006.76	LC: 43 MC: 25 SC: 31 D&O: 1	1.07	0.24	14.03	2.04	0.64
Kotak Transportation and Logistics Fund	16-Dec-24	The fund invests in portfolio of predominantly equity & equity related securities of companies engaged in Transportation & Logistics and related activities. This theme focuses on investing in companies that facilitate the movement of goods and people. The fund has flexibility to invest across market capitalization.	Automobile and Auto Components: 55.4/67.8 Services: 20.9/15.5 Capital Goods: 13.0/4.7 Consumer Services: 8.8/12.0 Oil, Gas & Consumable Fuels: 1.2	Maruti Suzuki India Ltd.: 9.9 Hero MotoCorp Ltd.: 8.8 Mahindra & Mahindra: Ltd.: 8.4 Inter Globe Aviation Ltd.: 5.9 Adani Port and Special Economic Zone Ltd.: 5.0	Mr. Nalin Bhatt, and Mr. Abhishek Bisen	552.14	LC: 55 MC: 11 SC: 33 D&O: 1	0.88	0.54	14.20	2.39	0.83
Kotak Energy Opportunities Fund	25-Apr-25	Fund aims to generate long-term capital growth by investing in companies engaged in and/or expected to benefit from the growth of Energy (Traditional/New) and related activities. The fund follows the Business Management & Valuation approach to identify companies showing growth at a reasonable price.	Oil, Gas & Consumable Fuels: 34.7/49.4 Capital Goods: 23.1/25.2 Power: 22.7/25.4 Construction: 6.1 Chemicals: 2.2	NTPC LTD.: 8.2 Reliance Industries Ltd.: 8.0 Bharat Petroleum Corporation Ltd.: 6.2 GAIL (India) Ltd.: 4.6 Ge Vernova T&d India Ltd.: 4.5	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen and Mr. Mandar Pawar	279.60	LC: 57 MC: 23 SC: 14 D&O: 6	0.80	0.20	10.96	2.42	0.89
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: 18.8/32.4 Automobile and Auto Components: 14.2/7.4 Capital Goods: 14.2/6.2 Metals & Mining: 12.9/4.3 Healthcare: 12.3/6.5	Laurus Labs Ltd.: 3.7 L&t Finance Holdings Ltd.: 3.6 Ge Vernova T&d India Ltd.: 3.1 Aditya Birla Capital Ltd.: 2.9 Eicher Motors Ltd.: 2.6	Mr. Rohit Tandon and Mr. Abhishek Bisen	1,338.83	LC: 37 MC: 57 SC: 3 D&O: 3	-	-	-	2.13	0.78
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: 24.7/27.3 Fast Moving Consumer Goods: 20.6/17.7 Automobile and Auto Components: 20.1/19.1 Telecommunication: 10.8/10.0 Capital Goods: 6.1/3.7	State Bank Of India: 9.9 Bharti Airtel Ltd.: 8.5 Mahindra & Mahindra Ltd.: 7.6 Avanti Feeds Ltd.: 4.4 Emami Ltd.: 3.7	Mr. Arjun Khanna and Mr. Abhishek Bisen	889.65	LC: 65 MC: 14 SC: 17 D&O: 4	-	-	-	2.26	0.71

Ideal Investments Horizon – 5 Years & Above

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Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Debt Quants	Market Cap (%)	Asset Allocation (%)	Beta	Sharpe	Standard Deviation (%)	Total Expense Ratio (%)	
												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	17,590.57	Avg Maturity - 12.90 Yrs Mac Duration - 5.40 Yrs YTM - 6.83%	LC-40 MC-10 SC-7 D&O-43	Net Equity- 58.9 Debt & Cash- 33.8 Arbitrage- 7.0 Reits/Invits- 0.4	1.09	0.89	7.06	1.65	0.57
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	71,264.86	Avg Maturity - 0.53 Yrs Mac Duration - 0.50 Yrs YTM - 6.76%	D&O-100	Debt & Cash- 32.8 Arbitrage- 67.1	0.48	4.59	0.39	0.98	0.38
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	9,853.13	Avg Maturity - 2.45 Yrs Mac Duration - 1.59 Yrs YTM - 6.15%	LC-19 MC-12 SC-5 D&O-63	Net Equity- 37.5 Debt & Cash- 35.7 Arbitrage- 26.0 Reits/Invits- 0.8	0.51	1.13	5.16	1.74	0.69
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	12,784.39	Avg Maturity - 11.13 Yrs Mac Duration - 4.21 Yrs YTM - 6.52%	LC-43 MC-12 SC-12 D&O-33	*Net Equity- 67.3 Debt & Cash- 14.3 Arbitrage- 0.7 Gold- 5.5 Silver- 12.1	1.02	1.62	9.29	1.68	0.50
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	8,653.48	Avg Maturity - 13.69 Yrs Mac Duration - 5.89 Yrs YTM - 6.75%	LC-42 MC-29 SC-8 D&O-21	Net Equity- 79.0 Debt & Cash- 21.0	1.17	0.99	10.24	1.73	0.47
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	3,030.67	Avg Maturity - 14.22 Yrs Mac Duration - 6.35 Yrs YTM - 7.29%	LC-17 MC-4 SC-2 D&O-78	Net Equity- 23.3 Debt & Cash- 76.7 Reits/Invits- 0.1	-	-	4.43	1.66	0.48

*Net Equity is inclusive of Foreign Equity allocation

^For complete information on TER, please refer to respective scheme page

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Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (%)	
											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	7,093.20	SOV: 3.87 Cash/CBLO: 96.13	5.06	2.45 (Days)	2.34 (Days)	Nil	0.16	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	42,746.41	SOV: 18.82 AAA: 80.05 Cash/CBLO: 1.12	6.34	0.14	0.14	Day 1 -0.0070% Day 2 -0.0065% Day 3 - 0.0060% Day 4 - 0.0055% Day 5 - 0.0050% Day 6 - 0.0045% Day 7 - 0.0000% Onwards	0.31	0.19
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	16,105.32	SOV: 16.30 AAA: 68.72 AA+: 5.15 AA: 8.20 Cash/CBLO: 1.64	7.12	0.55	0.49	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	33,661.37	SOV: 15.29 AAA: 83.07 Cash/CBLO: 1.64	6.84	0.65	0.65	Nil	0.35	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	16,392.94	SOV: 11.52 AAA: 71.71 AA+: 2.00 AA: 10.70 Cash/CBLO: 4.07	7.26	1.20	0.91	Nil	1.18	0.42
Kotak Corporate Bond Fund	21-Sep-07	1 to 1.5 year	The fund predominantly invests in AA+ and above rated corporate bonds with flexibility to invest securities of varying maturities across the credit spectrum months	Mr. Deepak Agrawal & Mr. Manu Sharma	17,568.38	SOV: 10.64 AAA: 86.04 Cash/CBLO: 3.32	7.29	4.16	3.16	Nil	0.70	0.37
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	17,274.52	SOV: 13.63 AAA: 83.23 Cash/CBLO: 3.14	7.23	3.38	2.63	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	710.69	SOV: 11.94 AAA: 12.97 AA+: 1.56 AA: 50.45 A+/A-/A/Below: 9.92 Cash/CBLO: 13.15	8.11	2.93	2.39	1% for 1 Year 6% of the initial investment within 1 year from the date of allotment: Nil.	1.71	0.81

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

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Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (%)	
											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	2,619.14	SOV: 45.61 AAA: 21.53 AA+: 15.97 AA: 3.62 Cash/CBLO: 13.27	7.51	14.08	6.62	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	3,455.99	SOV: 12.24 AAA: 72.93 AA+: 4.43 AA: 7.62 Cash/CBLO: 2.78	7.35	2.58	2.16	Nil	0.63	0.26
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	2,007.48	SOV: 11.01 AAA: 22.47 AA+: 11.96 AA: 32.79 AA-: 2.14 A+/A-/A/Below: 6.98 Cash/CBLO: 12.66	8.09	4.53	3.23	Nil	1.63	0.67
Kotak Banking and PSU Debt Fund	29-Dec-98	2 to 3 years	Minimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions- 80% of total assets	Mr. Deepak Agrawal, Mr. Dharmesh Thakar	5,408.68	SOV: 10.24 AAA: 83.79 AA+: 2.70 Cash/CBLO: 3.27	7.17	4.04	3.40	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	2,888.19	SOV: 98.09 Cash/CBLO: 1.91	7.45	22.59	10.32	Nil	1.48	0.47
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	1,907.51	SOV: 62.65 AAA: 34.36 Cash/CBLO: 2.99	7.42	12.62	6.73	Nil	1.65	0.69
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	116.60	SOV: 98.05 Cash/CBLO: 1.95	7.49	18.25	11.99	Nil	0.62	0.34

Scheme Name	Inception Date	Ideal Investment Horizon	Fund Manager	AUM (Rs. Crs.)	Top Underlying Schemes: (%) to Net Assets [§]	Debt Quants	Asset Allocation (%)	Total Expense Ratio (%)				
								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	2,448.14	Kotak Gold ETF: 19.6 Kotak PSU Bank ETF: 10.0 Kotak Infrastructure & Economic Reform Fund :9.1 Kotak Consumption Fund: 8.3 Kotak Manufacture In India Fund: 7.7	-	Net Equity: 59.7 Gold: 19.6 Silver: 7.4 Debt & Cash: 13.4	1.07%	0.39%	0.55%	1.62%	0.94%
Kotak Income Plus Arbitrage Omni FOF	17-Nov-22	2 year & above	Mr. Abhishek Bisen	7,600.42	Kotak Arbitrage Fund: 37.4 Kotak Corporate Bond Fund: 32.5 Kotak Bond Short Term Fund: 18.1 Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund: 8.9 Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund: 0.7	Avg. Maturity: 2.72 Modified Duration: 2.04 Mac Duration: 2.14 YTM: 7.04%	Arbitrage: 37.4 Debt & Cash: 62.6	0.32%	0.07%	0.38%	0.70%	0.45%
Kotak Gold Silver Passive FOF	28-Oct-25	5 years & above	Mr. Rohit Tandon, Mr. Abhishek Bisen	1,068.90	Kotak Silver ETF: 56.6 Kotak Gold ETF: 41.1	-	Gold: 41.1 Silver: 56.6 Debt & Cash: 2.4	0.45%	0.16%	0.49%	0.94%	0.65%
Kotak Gold Fund	25-Mar-11	3 years & above	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar	6,866.22	Kotak Gold ETF: 99.8	-	Gold: 99.8 Debt & Cash: 23.0	0.50%	0.16%	0.55%	1.05%	0.71%
Kotak Silver ETF FOF	31-Mar-25	3 years & above	Jeetu Valechha Sonar & Mr. Abhishek Bisen	993.19	Kotak Silver ETF: 99.2	-	Silver: 99.2 Debt & Cash: 0.8	0.60%	0.14%	0.45%	1.05%	0.59%

**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 [§]	Underlying Scheme – Portfolio Details [^]			Total Expense Ratio (%)				
									Scheme		Underlying Funds**	Total	
						Top 5 Holding (%)	Top 5 Sectors (%)	Country Exposure (%)	Reg	Dir		Reg	Dir
Kotak Global Emerging Market Overseas Equity Omni FOF	26/09/2027	5 years & above	Mr. Arjun Khanna	876.91	CI Emerging Markets Fund I – 974: 98.2	Taiwan Semiconductor Manufacturing Co. Ltd.: 10.9 Samsung Electronics Co. Ltd.: 6.3 Tencent Holdings Ltd.: 5.3 Alibaba Group Holding Ltd.: 4.0 SK Hynix Inc.: 3.9	IT: 28.3 Financials: 23 Consumer Discretionary: 12.4 Industrials: 8.7 Communication Services: 7.3	China: 23.7 Taiwan: 18.1 Korea: 15.6 India: 11.0 United Kingdom: 4.8	1.62%	1.04%	0.72%	2.34%	1.76%
Kotak International REIT Overseas Equity Omni FOF	29/12/2020	5 years & above	Mr. Arjun Khanna	105.62	SMAM ASIA REIT Sub Trust: 98.9	Goodman Group Npv (stapled Units): 8.6 Capitaland Int Com Npv (Reit): 8.2 Capitaland Ascenda Npv (Reit): 7.7 Scentre Group Ltd Stapled Securities: 7.0 Link R/est Invest Npv: 6.8	-	Singapore: 47.7 Australia: 39.0 Hong Kong: 6.8 India: 3.7 Malaysia: 1.2 New Zealand: 0.8 Thailand: 0.8	1.36%	0.51%	0.70%	2.06%	1.21%
Kotak US Specific Equity Passive FOF	02/02/2021	5 years & above	Mr. Arjun Khanna & Mr. Abhishek Bisen	3,706.88	Ishares Nasdaq 100 UCITS ETF USD: 99.9	Nvidia Corp: 8.9 Apple Inc: 7.3 Microsoft Corp: 6.1 Amazon Com Inc: 4.9 Meta Platforms Inc Class A: 4.03	Information Technology: 50.9 Communication: 15.9 Consumer Discretionary: 12.8 Consumer Staples: 7.8 Health Care: 4.9	United States: 97.3 Canada: 1.1 Netherlands: 0.9 China: 0.4 Spain: 0.3 United Kingdom: 0.1	0.61%	0.24%	0.30%	0.91%	0.54%
Kotak Global Innovation Overseas Equity Omni FOF	29/07/2021	5 years & above	Mr. Arjun Khanna	609.51	Wellington Global Innovation S USD ACC: 90.9	Alphabet Inc: 8.6 NVIDIA Corp: 7.8 Amazon.com Inc: 7.4 Microsoft Corp: 6.5 ASML Holding N V: 6.1	Information Technology: 39.8 Consumer Discretionary: 20.8 Communication Services: 12.4 Health Care: 9.7 Financials: 7.7	United States: 72.59 Netherlands: 7.58 Taiwan: 5.56 China: 4.10 South Korea: 2.55	1.59%	0.49%	0.77%	2.36%	1.26%
					GenInnov Global Master Fund: 8.3	SK hynix Inc: 9.1 Taiwan Semiconductor Manufacturing Co. Ltd.: 7.3 ALPHABET INC: 7.0 Hyundai Motor Co.: 6.4 Alibaba Group Holding Ltd.: 6.1	Semiconductor & Equipment: 39.0 Cloud: 19.0 Biotech: 18.0 Internet Services: 13.0 Robotics: 11.0	United States: 32.0 South Korea: 22.0 China: 20.0 Taiwan: 16.0 Europe: 9.0					

**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.

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

For overseas - [^]Portfolio as on 31st January 2026

Debt Index Funds

As on 28th February, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	YTM (%)	Avg. Maturity (Years)	Macaulay Duration (Years)	Tracking Error (%) 1 Year	Total Expense Ratio (%)		NAV (in Rs. as on 27th Feb, 2026)	
							Regular	Direct	Regular	Direct
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	6,958.34	5.98	1.01	0.97	0.79	0.35	0.20	12.7817	12.8617
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	11-Feb-22	3,533.94	7.19	5.99	4.81	2.40	0.36	0.20	13.1065	13.1969
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	13-Oct-22	546.71	6.64	2.09	1.93	0.86	0.40	0.21	12.8568	12.9412
Kotak Nifty SDL JUL 2026 Index Fund	22-Dec-22	98.33	5.51	0.34	0.33	0.52	0.41	0.20	12.4500	12.5330
Kotak Nifty SDL JUL 2033 Index Fund	15-Feb-23	197.61	7.27	6.66	5.19	2.20	0.43	0.22	12.5702	12.6608
Kotak Nifty G-Sec Jul 2033 Index Fund	11-Oct-23	22.76	6.62	6.62	5.33	0.73	0.39	0.14	12.1721	12.2446
Kotak Crisil-IBX AAA Financial Services Index – Sep 2027 Fund	13-Sep-24	597.01	7.15	1.42	1.34	0.35	0.40	0.20	11.1891	11.2237
Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund	17-Feb-25	206.38	7.34	0.64	0.64	0.22	0.30	0.10	10.7600	10.7820
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	07-Mar-25	326.68	7.21	0.23	0.23	0.42	0.35	0.12	10.6501	10.6742
Kotak Nifty AAA Financial Services Bond Mar 2028 Index	09-Jul-25	267.69	7.21	1.86	1.76	0.46	0.35	0.15	10.3617	10.3755
Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	24-Sep-25	1,014.75	6.79	0.37	0.37	0.11	0.32	0.12	10.2353	10.2442

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

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Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 27th Feb, 2026)	
					Regular	Direct	Regular	Direct
Kotak Nifty Next 50 Index Fund	10-Mar-21	941.48	0.10	25.83	0.49	0.10	19.8470	20.3501
Kotak Nifty 50 Index Fund	21-Jun-21	1,055.47	0.05	14.28	0.32	0.07	16.3783	16.6196
Kotak Nifty Smallcap 50 Index Fund	10-Apr-23	179.14	0.10	65.40	0.78	0.20	19.0783	19.4327
Kotak Nifty 200 Momentum 30 Index Fund	15-Jun-23	502.76	0.23	164.12	0.66	0.20	14.7625	14.9591
Kotak Nifty Financial Services Ex-Bank Index Fund	14-Aug-23	97.40	0.37	55.41	0.73	0.22	16.0873	16.3126
Kotak BSE Housing Index Fund	28-Aug-23	13.95	0.09	33.35	0.72	0.22	12.8334	13.0078
Kotak Nifty 100 Low Volatility 30 Index Fund	07-June-24	132.67	0.06	53.62	0.83	0.20	10.9242	11.0434
Kotak BSE PSU Index Fund	31-July-24	95.94	0.10	45.14	1.03	0.39	10.0651	10.1687
Kotak Nifty Midcap 50 Index Fund	16-Aug-24	67.38	0.14	74.66	0.86	0.25	10.2136	10.3098
Kotak Nifty India Tourism Index Fund	23-Sep-24	32.09	0.16	95.29	0.96	0.33	8.3363	8.4131

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As on 28th February, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 27th Feb, 2026)	
					Regular	Direct	Regular	Direct
Kotak Nifty Midcap 150 Momentum 50 Index Fund	08-Oct-24	321.56	0.20	117.14	0.93	0.28	9.2437	9.3276
Kotak Nifty 50 Equal Weight Index Fund	23-Dec-24	51.39	0.21	59.36	0.72	0.22	11.1916	11.2583
Kotak Nifty 100 Equal Weight Index Fund	23-Dec-24	38.31	0.17	45.98	0.72	0.22	10.7534	10.8169
Kotak Nifty Smallcap 250 Index fund	27-Jan-25	42.54	0.12	37.92	0.63	0.15	10.2575	10.3117
Kotak BSE Sensex Index Fund	17-Feb-25	16.01	0.19	55.75	0.31	0.14	10.7732	10.7919
Kotak Nifty Commodities Index Fund	10-Mar-25	274.52	0.45	22.26	0.47	0.20	12.3843	12.4157
Kotak Nifty Midcap 150 Index Fund	21-Mar-25	21.54	1.10	71.75	0.63	0.15	11.1737	11.2251
Kotak Nifty Top 10 Equal Weight Index Fund	28-Apr-25	34.31	0.11	23.01	0.92	0.22	9.7117	9.7691
Kotak Nifty 200 Quality 30 Index Fund	14-Jul-25	14.41	0.17	16.99	0.60	0.23	9.7405	9.7640
Kotak Nifty Alpha 50 Index Fund	19-Aug-25	24.50	0.28	85.53	0.94	0.35	9.8102	9.8409
Kotak Nifty500 Momentum 50 Index Fund	11-Dec-25	17.04	0.28	73.59	0.52	0.19	9.8761	9.8831
Kotak Nifty200 Value 30 Index Fund	05-Feb-26	10.83	0.24	1.68	0.52	0.21	10.3887	10.3908

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Ready Reckoner

As on 28th February, 2026

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Total Expense Ratio (%)	Creation Unit Size [#]		NAV (in Rs. as on 27th Feb, 2026)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty 50 ETF	02-Feb-10	3,286.18	0.03	30.72	0.03	1 Unit	12500 Units and in multiple thereof.	277.4269	34,33,160	NSE Symbol: NIFTY1
Kotak BSE Sensex ETF	06-Jun-08	25.00	0.03	12.71	0.18	1 Unit	50000 Units and in multiple thereof.	88.6257	43,90,436	NSE Symbol: SENSEX1 BSE Scrip Code: 532985
Kotak Nifty PSU Bank ETF	08-Nov-07	2,674.46	0.09	26.08	0.49	1 Unit	5000 Units and in multiple thereof.	979.5822	48,80,635	NSE Symbol: PSUBANK BSE Scrip Code : 590107
Kotak Nifty Bank ETF	04-Dec-14	6,523.61	0.03	43.16	0.15	1 Unit	50000 Units and in multiple thereof. [^]	62.5682	31,02,469	NSE Symbol: BANKNIFTY1 BSE Scrip Code: 590136
Kotak Nifty 50 Value 20 ETF	02-Dec-15	84.67	0.14	43.72	0.14	1 Unit	250000 Units and in multiple thereof. [^]	15.1024	37,48,614	NSE Symbol: NV20
Kotak Nifty IT ETF	02-Mar-21	388.89	0.13	46.17	0.09	1 Unit	100000 Units and in multiple thereof.	33.6809	33,81,997	NSE Symbol: IT
Kotak Nifty Alpha 50 ETF	22-Dec-21	719.21	0.26	195.02	0.30	1 Unit	100000 Units and in multiple thereof.	48.5214	47,88,701	NSE Symbol: ALPHA
Kotak Nifty Midcap 50 ETF	28-Jan-22	176.38	0.09	44.28	0.05	1 Unit	150000 Units and in multiple thereof. [^]	17.1056	25,45,014	NSE Symbol: MIDCAP
Kotak Nifty 100 Low Volatility 30 ETF	23-Mar-22	173.82	0.04	49.71	0.09	1 Unit	200000 Units and in multiple thereof.	21.4043	42,33,161	NSE Symbol: LOWVOL1
Kotak Nifty India Consumption ETF	28-Jul-22	34.75	0.05	19.86	0.10	1 Unit	250000 Units and in multiple thereof. [^]	11.8175	29,17,905	NSE Symbol: CONS

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

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/22818/1-dated August 26, 2025

[^]As per Addendum Released on 17/02/2026

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

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Ready Reckoner

As on 28th February, 2026



Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover	Total Expense	Creation Unit Size [#]		NAV (in Rs. as on 27th Feb, 2026)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty MNC ETF	05-Aug-22	43.35	0.04	43.18	0.30	1 Unit	150000 Units and in multiple thereof.	32.4555	48,17,705	NSE Symbol: MNC
Kotak MSCI India ETF	19-Feb-25	1,682.37	0.20	93.08	0.40	1 Unit	150000 Units and in multiple thereof.	30.2183	44,88,085	NSE Symbol: MSCIINDIA
Kotak Nifty 100 Equal Weight ETF	24-Feb-25	8.33	0.13	259.79	0.25	1 Unit	100000 Units and in multiple thereof.	34.0649	33,71,889	NSE Symbol: NIFTY100EW
Kotak Nifty Midcap 150 ETF	21-Mar-25	6.38	0.91	330.79	0.10	1 Unit	350000 Units and in multiple thereof	22.1579	76,90,279	NSE Symbol: MID150
Kotak Nifty200 Quality 30 ETF	14-Jul-25	1.96	0.07	205.38	0.25	1 Unit	100000 Units and in multiple thereof.	20.3521	20,20,382	NSE Symbol: Quality30
Kotak Nifty 200 Momentum 30 ETF	10-Oct-25	6.15	0.25	95.37	0.24	1 Unit	100000 Units and in multiple thereof.	31.3261	30,85,154	NSE Symbol: MOMENTUM30
Kotak Nifty Chemical ETF	12-Nov-25	50.45	0.11	5.28	0.25	1 Unit	50000 Units and in multiple thereof.	27.7888	13,74,999	NSE Symbol: CHEMICAL
Kotak Nifty Next 50 ETF	07-Jan-26	9.51	0.18	0.26	0.07	1 Unit	50000 Units and in multiple thereof.	69.8803	34,57,228	NSE Symbol: NEXT50ETF
Kotak Gold ETF	27-Jul-07	15,574.49	0.34	10.87	0.55	1 Unit	115000 Units and in multiple thereof.	131.9694	1,52,50,677	NSE Symbol: GOLD1 BSE Scrip Code: 590097
Kotak Silver ETF	09-Dec-22	4,148.21	0.64	70.08	0.45	1 Unit	300000 Units and in multiple thereof. [^]	25.6016	78,50,565	NSE Symbol: SILVER1
Kotak Nifty 1D Rate Liquid ETF	24-Jan-23	1,557.76	0.01	-	0.19	1 Unit	100 Units and in multiple thereof.	1093.1815*	-	NSE Symbol: LIQUID1

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

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/22818/1-dated August 26, 2025

[^]As per Addendum Released on 17/02/2026

Disclosures

- Data as on 28th February, 2026 unless otherwise specified, *NAV as on 28th February, 2026.
- To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: <https://www.kotakmf.com/Information/forms-and-downloads>
- To view details/updated details of the Schemes, periodic updates about the Scheme(s), its portfolio and related disclosures, To view complete and detailed information about the Scheme(s), its asset allocation, investment strategy , etc please refer respective Scheme(s) Scheme information Documents kindly refer our website : <https://www.kotakmf.com/Information/forms-and-downloads>
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

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

Fund Manager*:	Mr. Devender Singhal, Mr. Abhishek Bisen
AAUM:	₹2,402.43 crs
AUM:	₹2,448.14 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:	47,562

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	₹262.2322	₹283.3999
IDCW	₹255.2577	₹278.3006

(as on February 27, 2026)

Ratios

⁵ Beta	1.10
⁵ Sharpe##	1.96
⁵ Standard Deviation	7.48%

Source: ⁵ICRA MFI Explorer

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds** (Dir Plan)	Total
Direct	0.39%	0.55%	0.94%
Regular	1.07%	0.55%	1.62%

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: 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

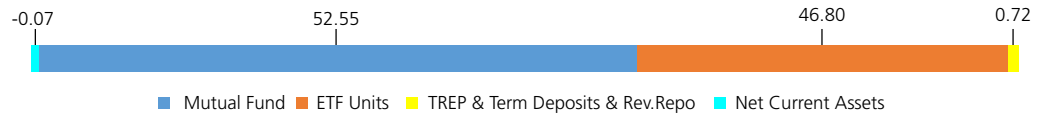
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Kotak Transportation & Logistics Fund	Mutual Fund	4.57
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	19.57	Kotak Quant Fund Growth	Mutual Fund	4.51
KOTAK PSU BANK ETF	ETF Units	10.00	Kotak India EQ Contra Fund Direct Growth	Mutual Fund	3.36
Kotak Infrastructure & Economic Reform Fund Direct Growth	Mutual Fund	9.12	KOTAK NIFTY 50 ETF	ETF Units	2.94
Kotak Consumption Fund Growth	Mutual Fund	8.34	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	2.49
Kotak Manufacture In India Fund	Mutual Fund	7.65	Kotak Technology Fund Growth	Mutual Fund	2.23
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	7.36	Mutual Fund Units - Total		99.35
KOTAK NIFTY IT ETF	ETF Units	6.93	Triparty Repo		0.72
Kotak Gilt Fund Direct Growth	Mutual Fund	5.64	Net Current Assets/(Liabilities)		-0.07
Kotak Bond Direct Plan Growth	Mutual Fund	4.64	Grand Total		100.00

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,62,09,691	29,84,123	16,64,036	9,43,897	4,69,372	1,33,909
Scheme Returns (%)	14.75	17.37	19.22	18.22	18.10	22.51
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (%)	NA	13.56	14.35	14.07	15.27	17.01
Alpha*	NA	3.81	4.87	4.15	2.83	5.50
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (₹)#	NA	24,32,784	13,99,089	8,52,780	4,50,975	1,30,590
Nifty 50 TRI (₹)^	1,25,51,761	24,22,227	13,65,037	7,91,156	4,13,672	1,22,960
Nifty 50 TRI Returns (%)	12.85	13.48	13.65	11.04	9.28	4.67

Scheme Inception : - August 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in 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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter 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 157-161 & 175-179. ## Risk rate assumed to be 5.17% (FBIL Overnight MIBOR rate as on 27th Feb 2026). **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

KOTAK GOLD FUND

An open ended fund of fund scheme investing in units of Kotak Gold Exchange Traded Fund

Investment Objective: The investment objective of the scheme is to generate returns by investing in units of Kotak Gold Exchange Traded Fund. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar
AAUM:	₹6,556.86 crs
AUM:	₹6,866.22 crs
Benchmark:	Price of Physical Gold
Allotment Date:	March 25, 2011
Folio Count:	2,44,796

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	₹60.8539	₹64.2420
IDCW	₹60.8527	₹64.2415

(as on February 27, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.16%	0.55%	0.71%
Regular	0.50%	0.55%	1.05%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) If redeemed or switched out on or before completion of 15 days from the date of allotment of units-1.00%.

b) If redeemed or switched out after completion of 15 days from the date of allotment of units-NIL.

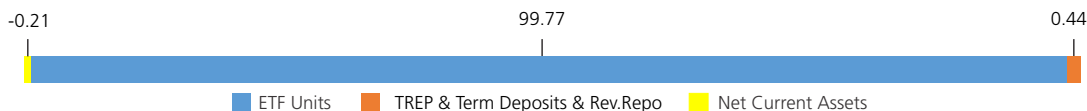
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Triparty Repo		0.44
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	99.77	Net Current Assets/(Liabilities)		-0.21
Mutual Fund Units - Total		99.77	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

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 157-161 & 175-179. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK SILVER ETF FUND OF FUND

An open ended Fund of Fund scheme investing in units of Kotak Silver ETF

Investment Objective: The investment objective of the scheme is to generate returns by investing in units of Kotak Silver ETF. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Manager*:	Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen
AAUM:	₹940.04 crs
AUM:	₹993.19 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	March 31, 2023
Folio Count:	93,470

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	₹34.9582	₹35.4245

(as on February 27, 2026)

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.14%	0.45%	0.59%
Regular	0.60%	0.45%	1.05%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

IDCW Frequency

Not Applicable since IDCW is not applicable

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemption/switch- out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. b) For redemption/ switch- out of units after 30 days from the date of allotment: NIL

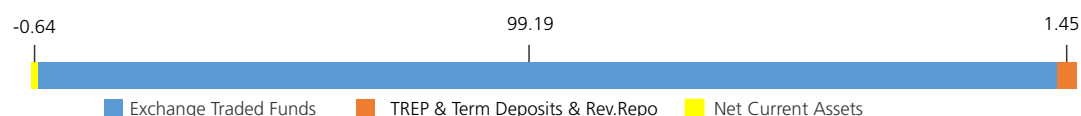
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Triparty Repo		1.45
KOTAK MUTUAL FUND - KOTAK SILVER ETF	Exchange Traded Funds	99.19	Net Current Assets/(Liabilities)		-0.64
Mutual Fund Units - Total		99.19	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.

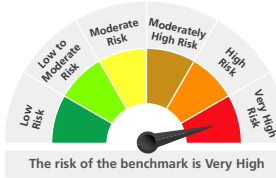
Fund

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 157-161 & 175-179. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹7,423.43 crs

AUM: ₹7,600.42 crs

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

Allotment Date: November 17, 2022

Folio Count: 9,531

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.8014	₹12.8595
IDCW	₹12.8012	₹12.8597

(as on February 27, 2026)

Month End Expense Ratio

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

Debt Quant

Average Maturity [§]	2.72 yrs
Modified Duration [§]	2.04 yrs
Macaulay Duration [§]	2.14 yrs
Annualised YTM*	7.04%

*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

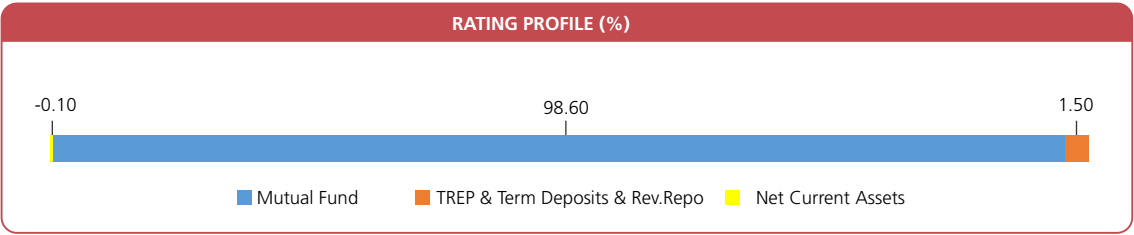
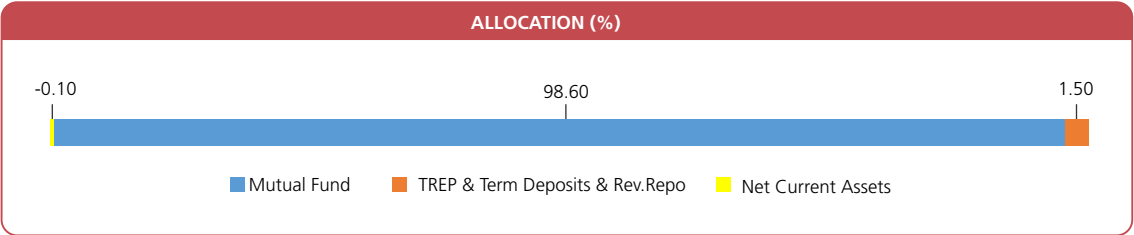
Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO		
Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Kotak Arbitrage Fund Direct Plan Growth	Mutual Fund	37.40
Kotak Corporate Bond Fund Direct Growth	Mutual Fund	32.51
Kotak Bond Short Term Scheme	Mutual Fund	18.07
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	8.92
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund		
Direct Plan Growth	Mutual Fund	0.68
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	0.34
Kotak Gilt Fund Direct Growth	Mutual Fund	0.01
Mutual Fund Units - Total		98.60
Triparty Repo		1.50
Net Current Assets/(Liabilities)		-0.10
Grand Total		100.00



Product Label	Fund	Benchmark
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.	Risk-o-meter The risk of the scheme is Moderate	

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 157-161 & 175-179. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK GOLD SILVER PASSIVE FOF

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

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

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

AAUM: ₹1,003.03 crs

AUM: ₹1,068.90 crs

Benchmark: Domestic Price of Gold and Silver.

Allotment Date: October 28, 2025

Folio Count: 95,513

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	₹16.7605	₹16.7754

(as on February 27, 2026)

Month End Expense Ratio

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

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil (applicable for all plans)

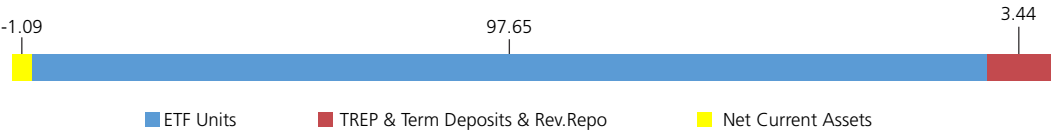
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	56.59
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	41.06
Mutual Fund Units - Total		97.65
Triparty Repo		3.44
Net Current Assets/(Liabilities)		-1.09
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



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 157-161 & 175-179. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. The scheme has not completed 6 month since inception

KOTAK GLOBAL EMERGING MARKET OVERSEAS EQUITY OMNI FOF

An open ended fund of fund scheme investing in overseas mutual fund schemes investing in global emerging markets.

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation by investing in an overseas mutual fund scheme that invests in a diversified portfolio of securities as prescribed by SEBI from time to time in global emerging markets. However, there is no assurance that the objective of the scheme will be achieved.

Investment style			Size
Value	GARP	Growth	
			Large
			Medium
			Small

Growth at a Reasonable Price

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹671.04 crs
AUM:	₹876.91 crs
Benchmark:	MSCI Emerging Market index TRI
Allotment Date:	September 26, 2007
Folio Count:	31,018

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	₹35.7377	₹38.8721
IDCW	₹35.7401	₹39.0361

(as on February 27, 2026)

Month End Expense Ratio			
Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	1.04%	0.72%	1.76%
Regular	1.62%	0.72%	2.34%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

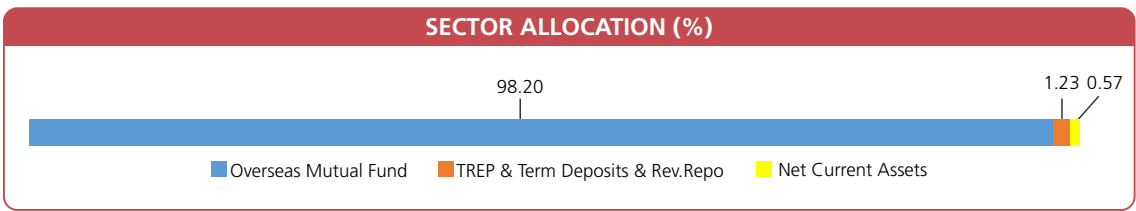
Entry Load: Nil. (applicable for all plans)

Exit Load: 10% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%. b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO					
Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Net Current Assets/(Liabilities)		
			0.57		
CI Emerging Markets Fund I - 974	Overseas Mutual Fund	98.20	Grand Total		100.00
Mutual Fund Units - Total		98.20			
Triparty Repo		1.23			
For viewing detailed portfolio of CI Emerging Markets Fund on desktop please visit: www.kotakmf.com >> Forms & Downloads>>Portfolios>>CI Emerging Markets Fund					



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High MSCI Emerging Market index TRI
	For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com	

*For Fund Manager experience, please refer page 157-161 & 175-179. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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.

Fund Manager*: Mr. Arjun Khanna

AAUM: ₹104.06 crs

AUM: ₹105.62 crs

Benchmark: S&P Asia Pacific ex Japan REIT TRI

Allotment Date: December 29, 2020

Folio Count: 8,285

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	₹11.7642	₹12.3216
IDCW	₹11.7643	₹12.3215

(as on February 27, 2026)

Month End Expense Ratio

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

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%. b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

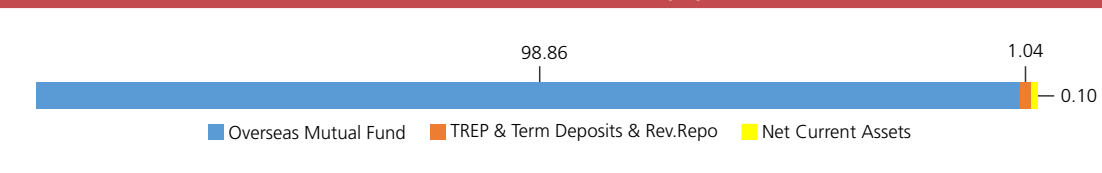
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
SMAM ASIA REIT Sub Trust	Overseas Mutual Fund	98.86
Mutual Fund Units - Total		98.86
Triparty Repo		1.04
Net Current Assets/(Liabilities)		0.10
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.

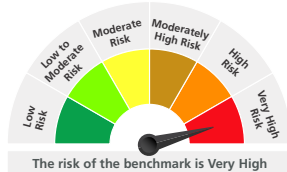
Fund

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 157-161 & 175-179. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 TRI. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna & Mr. Abhishek Bisen
AAUM:	₹3,712.44 crs
AUM:	₹3,706.88 crs
Benchmark:	NASDAQ 100 Index TRI
Allotment Date:	February 2, 2021
Folio Count:	45,418

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	₹22.6078	₹23.0556

(as on February 27, 2026)

Month End Expense Ratio

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

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 28th February, 2026 unless otherwise specified.

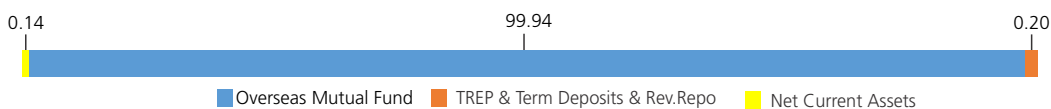
Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Net Current Assets/(Liabilities)		
			-0.14		
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	99.94	Grand Total		
Mutual Fund Units - 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*:

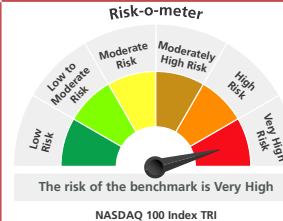
- Long term capital growth
- Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error.

* 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 157-161 & 175-179. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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

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:	₹599.48 crs
AUM:	₹609.51 crs
Benchmark:	MSCI All Country World Index (TRI)
Allotment Date:	July 29, 2021
Folio Count:	39,434

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.6792	₹13.3913
IDCW	₹12.6796	₹13.3894

(as on February 26, 2026)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds** (Dir Plan)	Total
Direct	0.49%	0.77%	1.26%
Regular	1.59%	0.77%	2.36%

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 28th February, 2026 unless otherwise specified.

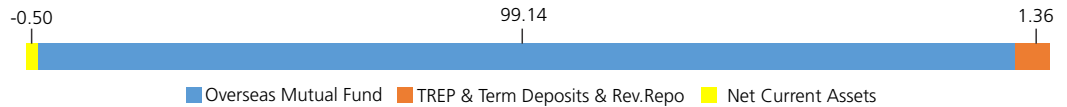
Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Wellington Global Innovation S USD ACC	Overseas Mutual Fund	90.88
Geninnov Global Master Fund	Overseas Mutual Fund	8.26
Mutual Fund Units - Total		99.14
Triparty Repo		1.36
Net Current Assets/(Liabilities)		-0.50
Grand Total		100.00

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

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,60,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	7,99,367	4,79,907	1,35,094
Scheme Returns (%)	15.34	19.69	24.51
MSCI All Country World Index TRI (%)	21.77	26.91	36.52
Alpha*	-6.42	-7.22	-12.01
MSCI All Country World Index TRI (₹)#	9,23,769	5,29,776	1,42,159
Nifty 50 TRI (₹)^	7,18,885	4,13,467	1,22,912
Nifty 50 TRI (%)	10.70	9.25	4.60

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

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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

Scheme Inception : - July 29, 2021. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. * All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

KOTAK NIFTY 50 ETF

An open ended scheme replicating/ tracking Nifty 50 index
NSE Symbol - NIFTY1 • BSE Scrip Code - 537708

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the Nifty 50 subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹3,255.59 crs
AUM: ₹3,286.18 crs
Benchmark: Nifty 50 TRI
Allotment Date: February 2, 2010
Folio Count: 45,038

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 February 27, 2026)

₹277.4269

Ratios

Portfolio Turnover	30.72%
Tracking Error	0.03%

Total Expense Ratio**

0.03%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

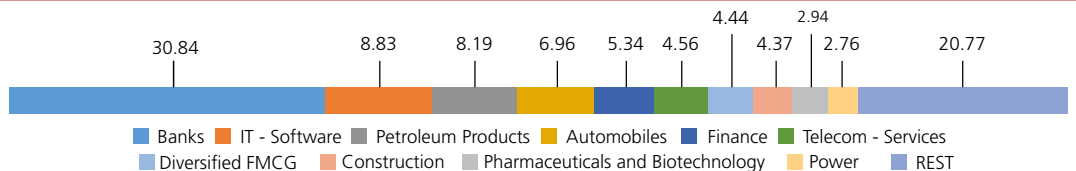
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related			
Banks	30.84	Tata Steel Ltd.	1.53
HDFC Bank Ltd.	11.82	JSW Steel Ltd.	1.03
ICICI Bank Ltd.	8.57	Consumer Durables	2.49
STATE BANK OF INDIA	4.34	Titan Company Ltd.	1.55
Axis Bank Ltd.	3.45	Asian Paints Ltd.	0.94
KOTAK MAHINDRA BANK LTD.	2.66	Retailing	2.29
IT - Software	8.83	ETERNAL LIMITED	1.54
Infosys Ltd.	3.96	Trent Ltd	0.75
Tata Consultancy Services Ltd.	2.34	Cement and Cement Products	2.24
HCL Technologies Ltd.	1.28	Ultratech Cement Ltd.	1.31
Tech Mahindra Ltd.	0.75	Grasim Industries Ltd.	0.93
Wipro Ltd.	0.50	Insurance	1.47
Petroleum Products	8.19	SBI Life Insurance Company Ltd	0.80
RELIANCE INDUSTRIES LTD.	8.19	HDFC Life Insurance Company Ltd.	0.67
Automobiles	6.96	Healthcare Services	1.41
Mahindra & Mahindra Ltd.	2.64	MAX HEALTHCARE INSTITUTE LTD.	0.71
Maruti Suzuki India Limited	1.70	Apollo Hospitals Enterprises Ltd.	0.70
Bajaj Auto Ltd.	0.96	Aerospace and Defense	1.39
Eicher Motors Ltd.	0.96	Bharat Electronics Ltd.	1.39
TATA MOTORS PASSENGER VEHICLES LTD.	0.70	Non - Ferrous Metals	1.16
Finance	5.34	Hindalco Industries Ltd	1.16
BAJAJ FINANCE LTD.	2.30	Transport Infrastructure	0.98
SHRIRAM FINANCE LTD.	1.32	Adani Port and Special Economic Zone Ltd.	0.98
Bajaj Finserv Ltd.	0.99	Oil	0.95
JIO FINANCIAL SERVICES LTD	0.73	Oil & Natural Gas Corporation Ltd.	0.95
Telecom - Services	4.56	Transport Services	0.95
Bharti Airtel Ltd	4.56	Inter Globe Aviation Ltd	0.95
Diversified FMCG	4.44	Consumable Fuels	0.85
ITC Ltd.	2.63	Coal India Ltd.	0.85
Hindustan Unilever Ltd.	1.81	Food Products	0.81
Construction	4.37	NESTLE INDIA LTD.	0.81
Larsen And Toubro Ltd.	4.37	Agricultural Food and other Product	0.65
Pharmaceuticals and Biotechnology	2.94	Tata Consumer Products Ltd	0.65
Sun Pharmaceuticals Industries Ltd.	1.60	Metals and Minerals Trading	0.49
DR REDDYS LABORATORIES LTD.	0.68	Adani Enterprises Ltd.	0.49
Cipla Ltd.	0.66	Equity & Equity related - Total	99.92
Power	2.76	Triparty Repo	0.01
NTPC LTD	1.58	Net Current Assets/(Liabilities)	0.07
Power Grid Corporation Of India Ltd.	1.18	Grand Total	100.00
Ferrous Metals	2.56		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

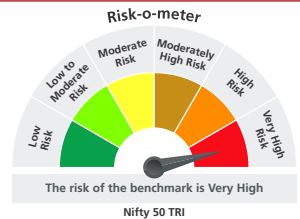
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-POD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK BSE SENSEX ETF

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

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the BSE Sensex TRI subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹25.50 crs
AUM: ₹25.00 crs
Benchmark: BSE SENSEX TRI
Allotment Date: June 6, 2008
Folio Count: 4,923

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 February 27, 2026)
₹88.6257

Ratios

Portfolio Turnover	12.71%
Tracking Error	0.03%

Total Expense Ratio**

0.18%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

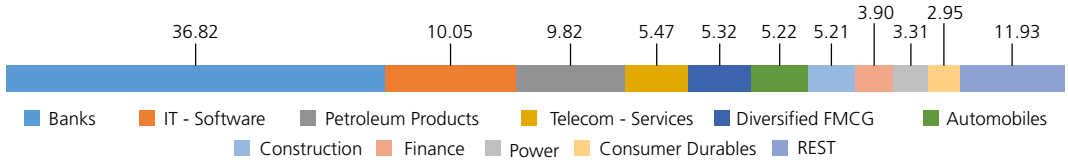
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Bajaj Finserv Ltd.	1.19
Banks		Power	3.31
HDFC Bank Ltd.	14.07	NTPC LTD	1.89
ICICI Bank Ltd.	10.26	Power Grid Corporation Of India Ltd.	1.42
STATE BANK OF INDIA	5.20	Consumer Durables	2.95
Axis Bank Ltd.	4.11	Titan Company Ltd.	1.84
KOTAK MAHINDRA BANK LTD.	3.18	Asian Paints Ltd.	1.11
IT - Software		Retailing	2.68
Infosys Ltd.	4.84	ETERNAL LIMITED	1.78
Tata Consultancy Services Ltd.	2.78	Trent Ltd	0.90
HCL Technologies Ltd.	1.53	Pharmaceuticals and Biotechnology	1.91
Tech Mahindra Ltd.	0.90	Sun Pharmaceuticals Industries Ltd.	1.91
Petroleum Products		Ferrous Metals	1.82
RELIANCE INDUSTRIES LTD.	9.82	Tata Steel Ltd.	1.82
Telecom - Services		Aerospace and Defense	1.66
Bharti Airtel Ltd	5.47	Bharat Electronics Ltd.	1.66
Diversified FMCG		Cement and Cement Products	1.56
ITC Ltd.	3.15	Ultratech Cement Ltd.	1.56
Hindustan Unilever Ltd.	2.17	Transport Infrastructure	1.16
Automobiles		Adani Port and Special Economic Zone Ltd.	1.16
Mahindra & Mahindra Ltd.	3.17	Transport Services	1.13
Maruti Suzuki India Limited	2.05	Inter Globe Aviation Ltd	1.13
Construction		Equity & Equity related - Total	99.99
Larsen And Toubro Ltd.	5.21	Net Current Assets/(Liabilities)	0.01
Finance		Grand Total	100.00
BAJAJ FINANCE LTD.	2.71		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

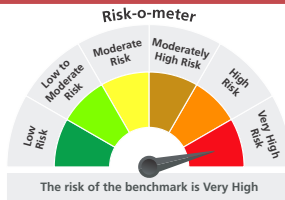
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY PSU BANK ETF

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

Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of Nifty PSU Bank Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹2,486.06 crs
AUM: ₹2,674.46 crs
Benchmark: Nifty PSU Bank Index TRI
Allotment Date: November 8, 2007
Folio Count: 15,432

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 February 27, 2026)
₹979.5822

Ratios

Portfolio Turnover	26.08%
Tracking Error	0.09%

Total Expense Ratio**

0.49%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

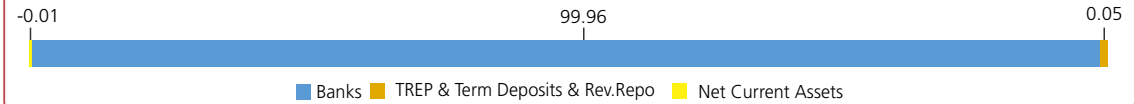
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets	Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related			Indian Overseas Bank	Banks	1.23
STATE BANK OF INDIA	Banks	34.61	Central Bank Of India	Banks	0.90
Bank Of Baroda	Banks	13.85	UCO Bank	Banks	0.78
CANARA BANK	Banks	12.30	Punjab & Sind Bank	Banks	0.27
PUNJAB NATIONAL BANK	Banks	10.35	Equity & Equity related - Total		99.96
UNION BANK OF INDIA	Banks	9.06	Triparty Repo		0.05
INDIAN BANK	Banks	8.12	Net Current Assets/(Liabilities)		-0.01
BANK OF INDIA	Banks	4.96	Grand Total		100.00
BANK OF MAHARASHTRA	Banks	3.53			

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



Nifty PSU Bank Index TRI

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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. For last three IDCW, please refer page no 180-182.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD-POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD-POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD-POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY BANK ETF

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

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty Bank Index subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹6,477.29 crs
AUM: ₹6,523.61 crs
Benchmark: Nifty Bank Index TRI
Allotment Date: December 04, 2014
Folio Count: 30,149

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	₹62.5682
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(as on February 27, 2026)

Ratios

Portfolio Turnover	43.16%
Tracking Error	0.03%

Total Expense Ratio**

0.15%

Available Plans/Options

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil.

Exit Load: Nil.

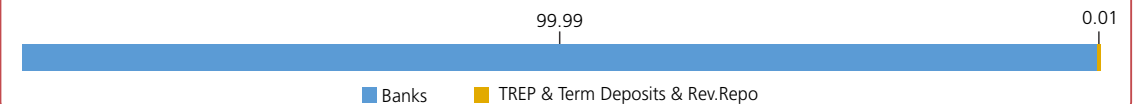
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related		
HDFC Bank Ltd.	Banks	19.69
ICICI Bank Ltd.	Banks	16.13
STATE BANK OF INDIA	Banks	10.68
Axis Bank Ltd.	Banks	9.94
KOTAK MAHINDRA BANK LTD.	Banks	9.16
FEDERAL BANK LTD.	Banks	5.55
IndusInd Bank Ltd.	Banks	4.72
Bank Of Baroda	Banks	4.45
AU Small Finance Bank Ltd.	Banks	3.96
CANARA BANK	Banks	3.90
IDFC First Bank Limited	Banks	3.60
PUNJAB NATIONAL BANK	Banks	3.40
UNION BANK OF INDIA	Banks	2.52
YES BANK LTD	Banks	2.29
Equity & Equity related - Total		99.99
Triparty Repo		0.01
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



Nifty Bank Index TRI

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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD-POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD-POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD-POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY 50 VALUE 20 ETF

An open ended scheme replicating / tracking Nifty 50 Value 20 index
NSE Symbol - NV20

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty 50 Value 20 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹86.19 crs
AUM: ₹84.67 crs
Benchmark: Nifty 50 Value 20
Index TRI
Allotment Date: December 2, 2015
Folio Count: 12,722

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 February 27, 2026)

₹15.1024

Ratios

Portfolio Turnover	43.72%
Tracking Error	0.14%

Total Expense Ratio**

0.14%

Available Plans/Options

The Scheme does not offer any
Plans/Options for investment

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil.

Exit Load: Nil.

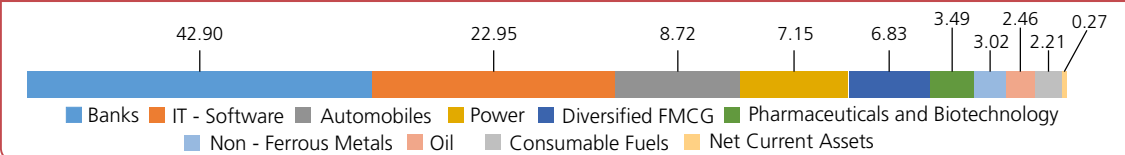
Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	42.90	Power	7.15
ICICI Bank Ltd.	15.76	NTPC LTD	4.09
STATE BANK OF INDIA	11.27	Power Grid Corporation Of India Ltd.	3.06
Axis Bank Ltd.	8.97	Diversified FMCG	6.83
KOTAK MAHINDRA BANK LTD.	6.90	ITC Ltd.	6.83
IT - Software	22.95	Pharmaceuticals and Biotechnology	3.49
Infosys Ltd.	10.30	DR REDDYS LABORATORIES LTD.	1.77
Tata Consultancy Services Ltd.	6.09	Cipla Ltd.	1.72
HCL Technologies Ltd.	3.31	Non - Ferrous Metals	3.02
Tech Mahindra Ltd.	1.95	Hindalco Industries Ltd	3.02
Wipro Ltd.	1.30	Oil	2.46
Automobiles	8.72	Oil & Natural Gas Corporation Ltd.	2.46
Maruti Suzuki India Limited	4.41	Consumable Fuels	2.21
Bajaj Auto Ltd.	2.50	Coal India Ltd.	2.21
TATA MOTORS PASSENGER VEHICLES LTD.	1.81	Equity & Equity related - Total	99.73
		Net Current Assets/(Liabilities)	0.27
		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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD- POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY IT ETF

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

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

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati
AAUM: ₹389.35 crs
AUM: ₹388.89 crs
Benchmark: NIFTY IT TRI
Allotment Date: March 2, 2021
Folio Count: 27,239

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 February 27, 2026)

₹33.6809

Ratios

Portfolio Turnover	46.17%
Tracking Error	0.13%

Total Expense Ratio**

0.09%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

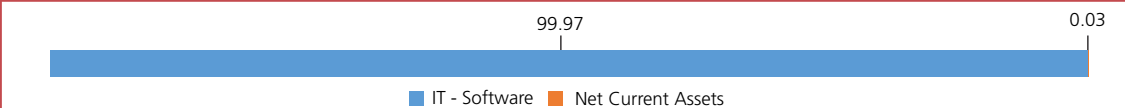
Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related IT - Software	99.97	LTIMINDTREE LIMITED	4.85
Infosys Ltd.	28.90	COFORGE LIMITED	4.64
Tata Consultancy Services Ltd.	21.88	Mphasis Ltd	3.06
HCL Technologies Ltd.	11.90	Oracle Financial Services Software Ltd	1.92
Tech Mahindra Ltd.	10.08	Equity & Equity related - Total	99.97
Wipro Ltd.	6.71	Net Current Assets/(Liabilities)	0.03
PERSISTENT SYSTEMS LIMITED	6.03	Grand Total	100.00

SECTOR ALLOCATION (%)



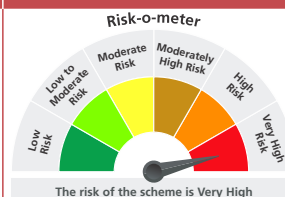
Product Label

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- 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



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*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD- POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY ALPHA 50 ETF

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

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY Alpha 50 Index and to generate returns that are commensurate with the performance of the NIFTY Alpha 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

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

AAUM: ₹729.61 crs

AUM: ₹719.21 crs

Benchmark: NIFTY Alpha 50
Index TRI

Allotment Date: December 22, 2021

Folio Count: 92,695

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 February 27, 2026)

₹48.5214

Ratios

Portfolio Turnover	195.02%
Tracking Error	0.26%

Total Expense Ratio**

0.30%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

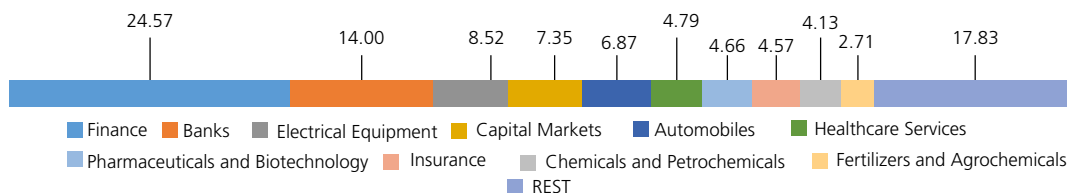
Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Insurance	4.57
Finance	24.57	Max Financial Services Ltd.	2.46
L&T FINANCE HOLDINGS LTD	4.41	SBI Life Insurance Company Ltd	1.62
Muthoot Finance Ltd	3.60	HDFC Life Insurance Company Ltd.	0.49
Aditya Birla Capital Ltd.	3.46	Chemicals and Petrochemicals	4.13
Manappuram Finance Ltd	3.17	Navin Fluorine International Ltd.	3.14
BAJAJ FINANCE LTD.	2.50	SOLAR INDUSTRIES INDIA LIMITED	0.99
SHRIRAM FINANCE LTD.	1.81	Fertilizers and Agrochemicals	2.71
Cholamandalam Investment and Finance Company Ltd.	1.70	UPL Ltd	1.38
POONAWALLA FINCORP LTD.	1.39	Coromandel International Ltd.	1.33
Bajaj Finserv Ltd.	1.29	Aerospace and Defense	2.60
IIFL Finance Ltd	1.22	Bharat Electronics Ltd.	1.55
Bajaj Holdings and Investment Ltd.	0.02	BHARAT DYNAMICS LTD	1.05
Banks	14.00	Retailing	2.55
RBL Bank Ltd	4.39	FSN E-COMMERCE VENTURES LTD.	2.55
INDIAN BANK	2.89	Commercial Services and Supplies	1.88
AU Small Finance Bank Ltd.	2.80	Redington India Ltd	1.88
CANARA BANK	2.21	Agricultural, Commercial and Construction Vehicles	1.78
BANK OF INDIA	1.71	ASHOK LEYLAND LTD.	1.78
Electrical Equipment	8.52	Cigarettes and Tobacco Products	1.66
HITACHI ENERGY INDIA LIMITED	5.04	Godfrey Phillips India Ltd.	1.66
GE VERNOVA T&D INDIA LIMITED	3.48	Financial Technology (Fintech)	1.63
Capital Markets	7.35	ONE 97 COMMUNICATIONS LTD.	1.63
BSE LTD.	3.56	Transport Services	1.40
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	2.81	Inter Globe Aviation Ltd	1.40
HDFC Asset Management Company Ltd.	0.98	Power	1.29
Automobiles	6.87	ADANI POWER LTD.	1.29
Eicher Motors Ltd.	2.19	Beverages	1.08
TVS Motors Company Ltd	2.03	Radico Khaitan Ltd.	1.08
Maruti Suzuki India Limited	1.74	Telecom - Services	1.07
Mahindra & Mahindra Ltd.	0.91	Bharti Airtel Ltd	1.07
Healthcare Services	4.79	Consumer Durables	0.52
Narayana Hrudayalaya Ltd.	2.38	AMBER ENTERPRISES INDIA LTD.	0.52
Fortis Healthcare India Ltd	1.81	Industrial Manufacturing	0.35
MAX HEALTHCARE INSTITUTE LTD.	0.60	MAZAGOAN DOCK SHIPBUILDERS LTD	0.35
Pharmaceuticals and Biotechnology	4.66	Equity & Equity related - Total	99.98
Laurus Labs Ltd.	3.41	Net Current Assets/(Liabilities)	0.02
Glenmark Pharmaceuticals Ltd	1.25	Grand Total	100.00

SECTOR ALLOCATION (%)



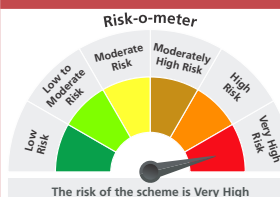
Product Label

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



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*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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KOTAK NIFTY MIDCAP 50 ETF

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

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY Midcap 50 Index and to generate returns that are commensurate with the performance of the NIFTY Midcap 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

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

AAUM: ₹176.38 crs

AUM: ₹176.38 crs

Benchmark: Nifty Midcap 50
TRI

Allotment Date: January 28, 2022

Folio Count: 16,885

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 February 27, 2026)

₹17.1056

Ratios

Portfolio Turnover	44.28%
Tracking Error	0.09%

Total Expense Ratio**

0.05%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

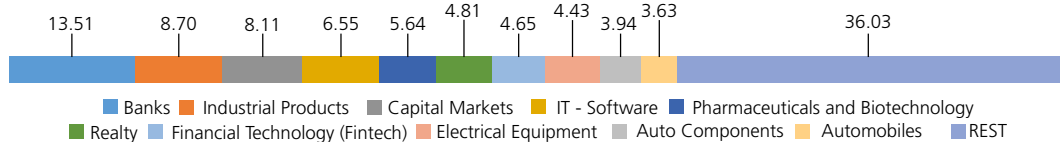
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		P I INDUSTRIES LTD	1.24
Banks	13.51	Agricultural, Commercial and Construction Vehicles	2.96
FEDERAL BANK LTD.	3.61	ASHOK LEYLAND LTD.	2.96
IndusInd Bank Ltd.	3.09	Personal Products	2.95
AU Small Finance Bank Ltd.	2.65	Dabur India Ltd.	1.50
IDFC First Bank Limited	2.38	Colgate Palmolive (India) Ltd.	1.45
YES BANK LTD	1.78	Finance	2.90
Industrial Products	8.70	Muthoot Finance Ltd	1.76
Cummins India Ltd.	3.24	SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.14
Polycab India Ltd.	2.22	Telecom - Services	2.88
APL APOLLO TUBES LTD.	1.99	Indus Towers Ltd.	2.88
SUPREME INDUSTRIES LIMITED	1.25	Healthcare Services	2.41
Capital Markets	8.11	Fortis Healthcare India Ltd	2.41
BSE LTD.	5.42	Insurance	2.34
HDFC Asset Management Company Ltd.	2.69	Max Financial Services Ltd.	2.34
IT - Software	6.55	Consumer Durables	2.12
PERSISTENT SYSTEMS LIMITED	2.52	Dixon Technologies India Ltd.	2.12
COFORGE LIMITED	1.94	Petroleum Products	2.06
Mphasis Ltd	1.28	HINDUSTAN PETROLEUM CORPORATION LTD	2.06
Oracle Financial Services Software Ltd	0.81	Agricultural Food and other Product	2.04
Pharmaceuticals and Biotechnology	5.64	Marico Ltd.	2.04
Lupin Ltd.	2.73	Leisure Services	1.84
Aurobindo Pharma Ltd.	1.67	Jubilant Foodworks Limited	1.00
MANKIND PHARMA LTD	1.24	Indian Railway Catering And Tourism Corporation Ltd.	0.84
Realty	4.81	Chemicals and Petrochemicals	1.82
PHOENIX MILLS LTD.	1.52	SRF Ltd.	1.82
GODREJ PROPERTIES LIMITED	1.26	Transport Infrastructure	1.76
PRESTIGE ESTATES PROJECTS LIMITED	1.15	GMR AIRPORTS LIMITED	1.76
OBEROI REALTY LTD	0.88	Minerals and Mining	1.38
Financial Technology (Fintech)	4.65	NMDC Ltd.	1.38
PB FINTECH LTD.	2.47	Oil	1.29
ONE 97 COMMUNICATIONS LTD.	2.18	OIL INDIA LIMITED	1.29
Electrical Equipment	4.43	Power	1.17
SUZLON ENERGY LTD.	2.54	NHPC LIMITED	1.17
Bharat Heavy Electricals Ltd.	1.89	Textiles and Apparels	1.00
Auto Components	3.94	Page Industries Ltd	1.00
Bharat Forge Ltd.	2.50	Equity & Equity related - Total	99.88
TUBE INVESTMENTS OF INDIA LTD.	1.44	Net Current Assets/(Liabilities)	0.12
Automobiles	3.63	Grand Total	100.00
Hero MotoCorp Ltd.	3.63		
Fertilizers and Agrochemicals	2.99		
UPL Ltd	1.75		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

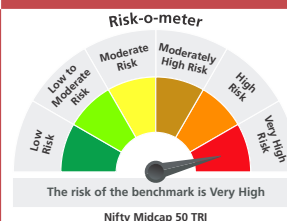
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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KOTAK NIFTY 100 LOW VOLATILITY 30 ETF

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

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY 100 Low Volatility 30 Index and to generate returns that are commensurate with the performance of the NIFTY 100 Low Volatility 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal,
Mr. Abhishek Bisen,
Mr. Satish Dondapati
AAUM: ₹173.84 crs
AUM: ₹173.82 crs
Benchmark: NIFTY 100 Low
Volatility 30
TRI
Allotment Date: March 23, 2022
Folio Count: 11,729

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 February 27, 2026)
₹21.4043

Ratios

Portfolio Turnover	49.71%
Tracking Error	0.04%

Total Expense Ratio**

0.09%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

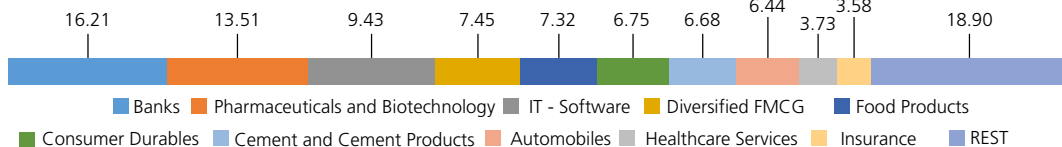
Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Ultratech Cement Ltd.	3.63
Banks	16.21	SHREE CEMENT LTD.	3.05
STATE BANK OF INDIA	4.82	Automobiles	6.44
ICICI Bank Ltd.	4.41	Bajaj Auto Ltd.	3.36
HDFC Bank Ltd.	4.01	Maruti Suzuki India Limited	3.08
KOTAK MAHINDRA BANK LTD.	2.97	Healthcare Services	3.73
Pharmaceuticals and Biotechnology	13.51	Apollo Hospitals Enterprises Ltd.	3.73
Sun Pharmaceuticals Industries Ltd.	3.56	Insurance	3.58
Torrent Pharmaceuticals Ltd.	3.50	SBI Life Insurance Company Ltd	3.58
DR REDDYS LABORATORIES LTD.	3.37	Construction	3.46
Cipla Ltd.	3.08	Larsen And Toubro Ltd.	3.46
IT - Software	9.43	Petroleum Products	3.20
Tata Consultancy Services Ltd.	2.82	RELIANCE INDUSTRIES LTD.	3.20
HCL Technologies Ltd.	2.31	Chemicals and Petrochemicals	3.16
Infosys Ltd.	2.22	Pidilite Industries Ltd.	3.16
Wipro Ltd.	2.08	Auto Components	3.13
Diversified FMCG	7.45	Bosch Ltd.	3.13
Hindustan Unilever Ltd.	3.91	Telecom - Services	3.00
ITC Ltd.	3.54	Bharti Airtel Ltd	3.00
Food Products	7.32	Finance	2.81
NESTLE INDIA LTD.	3.69	Bajaj Finserv Ltd.	2.81
Britannia Industries Ltd.	3.63	Equity & Equity related - Total	99.86
Consumer Durables	6.75	Net Current Assets/(Liabilities)	0.14
Titan Company Ltd.	3.66	Grand Total	100.00
Asian Paints Ltd.	3.09		
Cement and Cement Products	6.68		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

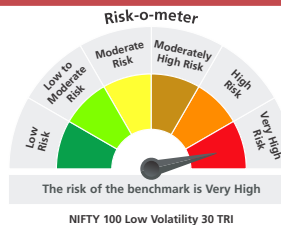
- Long term capital appreciation.
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY INDIA CONSUMPTION ETF

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

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

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen
AAUM: ₹34.83 crs
AUM: ₹34.75 crs
Benchmark: NIFTY India
Consumption Index
TRI
Allotment Date: July 28, 2022
Folio Count: 2,964

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 February 27, 2026)

₹11.8175

Ratios

Portfolio Turnover	19.86%
Tracking Error	0.05%

Total Expense Ratio**

0.10%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

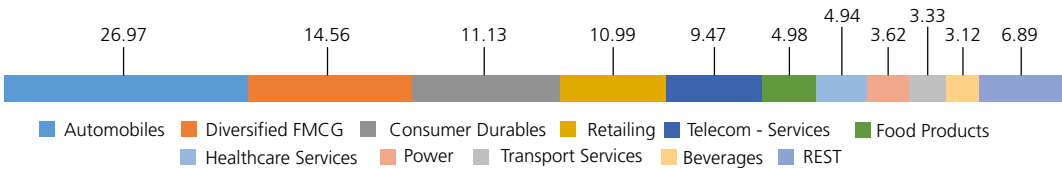
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		MAX HEALTHCARE INSTITUTE LTD.	2.48
Automobiles	26.96	Apollo Hospitals Enterprises Ltd.	2.46
Mahindra & Mahindra Ltd.	9.25	Power	3.62
Maruti Suzuki India Limited	5.95	Tata Power Co. Ltd.	1.93
Bajaj Auto Ltd.	3.37	ADANI POWER LTD.	1.69
Eicher Motors Ltd.	3.36	Transport Services	3.33
TVS Motors Company Ltd	2.77	Inter Globe Aviation Ltd	3.33
Hero MotoCorp Ltd.	2.26	Beverages	3.12
Diversified FMCG	14.56	VARUN BEVERAGES LTD	1.88
ITC Ltd.	8.23	UNITED SPIRITS LTD.	1.24
Hindustan Unilever Ltd.	6.33	Agricultural Food and other Product	2.27
Consumer Durables	11.13	Tata Consumer Products Ltd	2.27
Titan Company Ltd.	5.45	Leisure Services	1.79
Asian Paints Ltd.	3.28	INDIAN HOTELS COMPANY LTD.	1.79
Dixon Technologies India Ltd.	1.32	Personal Products	1.49
Havells India Ltd.	1.08	Godrej Consumer Products Ltd.	1.49
Retailing	10.99	Realty	1.18
ETERNAL LIMITED	5.40	DLF Ltd.	1.18
Trent Ltd	2.64	Equity & Equity related - Total	99.83
AVENUE SUPERMARTS LTD.	1.73	Preference Shares	
INFO EDGE (INDIA) LTD.	1.22	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	Automobiles 0.01
Telecom - Services	9.47	Equity & Equity related - Total	0.01
Bharti Airtel Ltd	9.47	Net Current Assets/(Liabilities)	0.16
Food Products	4.98	Grand Total	100.00
NESTLE INDIA LTD.	2.82		
Britannia Industries Ltd.	2.16		
Healthcare Services	4.94		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

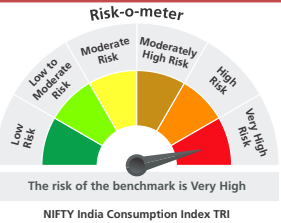
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY MNC ETF

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

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

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹41.69 crs
AUM:	₹43.35 crs
Benchmark:	NIFTY MNC TRI
Allotment Date:	August 05, 2022
Folio Count:	13,625

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 February 27, 2026)

₹32.4555

Ratios

Portfolio Turnover	43.18%
Tracking Error	0.04%

Total Expense Ratio**

0.30%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

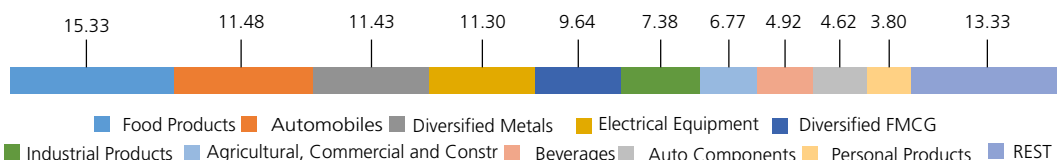
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Schaeffler India Ltd	1.65
Food Products	15.33	Personal Products	3.80
NESTLE INDIA LTD.	8.69	Colgate Palmolive (India) Ltd.	2.79
Britannia Industries Ltd.	6.64	Procter & Gamble Hygiene and Health Care Ltd.	1.01
Automobiles	11.48	Pharmaceuticals and Biotechnology	3.13
Maruti Suzuki India Limited	8.58	GLAND PHARMA LIMITED	1.36
HYUNDAI MOTORS INDIA LTD	2.90	Abbott India Ltd.	1.30
Diversified Metals	11.43	COHANCE LIFESCIENCES LIMITED	0.47
Vedanta Ltd.	11.43	Cement and Cement Products	2.86
Electrical Equipment	11.30	Ambuja Cements Ltd.	2.86
HITACHI ENERGY INDIA LIMITED	3.05	Capital Markets	1.55
ABB India Ltd	2.99	Nippon Life India Asset Management Ltd.	1.55
Siemens Ltd.	2.83	IT - Software	1.55
SIEMENS ENERGY INDIA LTD	2.43	Oracle Financial Services Software Ltd	1.55
Diversified FMCG	9.64	Chemicals and Petrochemicals	1.33
Hindustan Unilever Ltd.	9.64	Linde India Ltd.	1.33
Industrial Products	7.38	Finance	1.00
Cummins India Ltd.	6.21	CRISIL Ltd.	1.00
Timken India Ltd.	1.17	Diversified	0.99
Agricultural, Commercial and Construction Vehicles	6.77	3M India Ltd.	0.99
ASHOK LEYLAND LTD.	5.67	Petroleum Products	0.85
Escorts Ltd.	1.10	Castrol (India) Ltd.	0.85
Beverages	4.92	Equity & Equity related - Total	99.93
UNITED SPIRITS LTD.	3.83	Net Current Assets/(Liabilities)	0.07
United Breweries Ltd.	1.09	Grand Total	100.00
Auto Components	4.62		
Bosch Ltd.	2.97		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

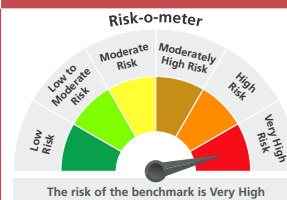
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK MSCI INDIA ETF

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

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

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹1,697.32 crs
AUM:	₹1,682.37 crs
Benchmark:	MSCI India Index TRI
Allotment Date:	February 19, 2025
Folio Count:	2,325

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 February 27, 2026)

₹30.2183

Ratios

Portfolio Turnover	93.08%
Tracking Error	0.20%

Total Expense Ratio**

0.40%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

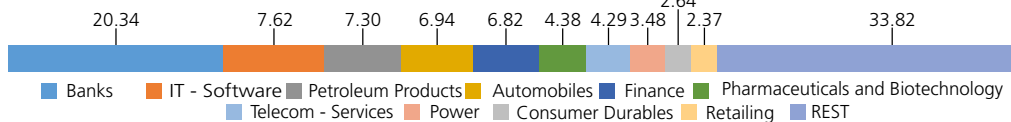
Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	20.34	RAIL VIKAS NIGAM LIMITED.	0.12
Banks	7.35	Diversified FMCG	2.09
HDFC Bank Ltd.	5.31	Hindustan Unilever Ltd.	1.40
ICICI Bank Ltd.	2.31	ITC Ltd.	0.69
Axis Bank Ltd.	1.65	Cement and Cement Products	2.03
KOTAK MAHINDRA BANK LTD.	0.40	Ultratech Cement Ltd.	1.09
STATE BANK OF INDIA	1.61	Grasim Industries Ltd.	0.55
Indusind Bank Ltd.	0.40	Ambuja Cements Ltd.	0.22
AU Small Finance Bank Ltd.	0.39	SHREE CEMENT LTD.	0.17
Bank Of Baroda	0.24	Aerospace and Defense	1.75
YES BANK LTD	0.24	Bharat Electronics Ltd.	1.18
PUNJAB NATIONAL BANK	0.22	HINDUSTAN AERONAUTICS LTD.	0.57
UNION BANK OF INDIA	0.22	Insurance	1.69
CANARA BANK	0.21	SBI Life Insurance Company Ltd.	0.67
IDFC First Bank Limited	0.19	HDFC Life Insurance Company Ltd.	0.51
IT - Software	7.62	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.	0.34
Infosys Ltd.	3.07	ICICI Prudential Life Insurance Company Ltd	0.17
Tata Consultancy Services Ltd.	1.74	Healthcare Services	1.57
HCL Technologies Ltd.	0.96	MAX HEALTHCARE INSTITUTE LTD.	0.62
Tech Mahindra Ltd.	0.53	Apollo Hospitals Enterprises Ltd.	0.61
Wipro Ltd.	0.38	Fortis Healthcare India Ltd	0.34
PERSISTENT SYSTEMS LIMITED	0.38	Auto Components	1.52
LTIMINDTREE LIMITED	0.31	SANWARDHANA MOTHERSON INTERNATIONAL LIMITED	0.41
Mphasis Ltd.	0.21	Bharat Forge Ltd.	0.33
Oracle Financial Services Software Ltd	0.11	MPF Limited	0.24
Petroleum Products	7.30	TUBE INVESTMENTS OF INDIA LTD.	0.21
RELIANCE INDUSTRIES LTD.	6.17	Bosch Ltd.	0.20
Bharat Petroleum Corporation Ltd.	0.43	Balkrishna Industries Ltd.	0.13
Indian Oil Corporation Ltd	0.39	Industrial Products	1.44
HINDUSTAN PETROLEUM CORPORATION LTD	0.31	Cummins India Ltd.	0.49
Automobiles	6.94	Polycab India Ltd.	0.33
Mahindra & Mahindra Ltd.	2.30	APL APOLLO TUBES LTD.	0.18
Maruti Suzuki India Limited	0.86	SUPREME INDUSTRIES LIMITED	0.15
Eicher Motors Ltd.	0.26	Astral Ltd.	0.15
TVS Motors Company Ltd.	0.67	Realty	1.29
TATA MOTORS PASSENGER VEHICLES LTD.	0.56	DLF Ltd.	0.53
Hero MotoCorp Ltd.	0.50	PHOENIX MILLS LTD.	0.24
Bajaj Auto Ltd.	0.49	LODHA DEVELOPERS LTD.	0.22
HYUNDAI MOTORS INDIA LTD	0.26	(MACROTECH DEVELOPERS LTD)	0.39
Finance	6.82	GODREJ PROPERTIES LIMITED	0.17
BAJAJ FINANCE LTD.	2.03	PRESTIGE ESTATES PROJECTS LIMITED	0.14
SHRI RAM FINANCE LTD.	1.11	OVERSEAS REALTY LTD	0.14
Bajaj Finserv Ltd.	0.56	Agricultural, Commercial and Construction Vehicles	1.19
Cholamandalam Investment and Finance Company Ltd.	0.53	TML COMMERCIAL VEHICLES LIMITED	0.74
JIO FINANCIAL SERVICES LTD	0.45	ASHOK LEYLAND LTD.	0.45
Power Finance Corporation Ltd.	0.29	Food Products	1.10
REC Ltd.	0.29	NESTLE INDIA LTD.	0.63
Muthoot Finance Ltd.	0.27	Britannia Industries Ltd.	0.47
Sundaram Finance Ltd.	0.21	Non - Ferrous Metals	0.91
Bajaj Holdings and Investment Ltd.	0.18	Hindalco Industries Ltd	0.51
Aditya Birla Capital Ltd.	0.16	Chemicals and Petrochemicals	0.88
L&T FINANCE HOLDINGS LTD	0.16	Pidilite Industries Ltd.	0.33
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.16	SRF Ltd.	0.28
Pharmaceuticals and Biotechnology	4.38	SOLAR INDUSTRIES INDIA LIMITED	0.27
Sun Pharmaceuticals Industries Ltd.	1.37	Oil	0.81
Divi s Laboratories Ltd.	0.56	Oil & Natural Gas Corporation Ltd.	0.64
Cipla Ltd.	0.55	OIL INDIA LIMITED	0.17
DR REDDYS LABORATORIES LTD.	0.51	Agricultural Food and other Product	0.79
Lupin Ltd.	0.42	Tata Consumer Products Ltd	0.49
Torrent Pharmaceuticals Ltd.	0.37	Marico Ltd.	0.30
Aurobindo Pharma Ltd.	0.27	Transport Infrastructure	0.79
Alkem Laboratories Ltd.	0.20	Adani Port and Special Economic Zone Ltd.	0.60
MANKIND PHARMA LTD	0.20	GMR AIRPORTS LIMITED	0.19
Zydus Lifesciences Limited	0.13	Capital Markets	0.77
Telecom - Services	4.29	BSE Ltd.	0.38
Bharti Airtel Ltd.	3.51	HDFC Asset Management Company Ltd.	0.38
Indus Towers Ltd.	0.44	Personal Products	0.76
Vodafone Idea Ltd	0.21	Godrej Consumer Products Ltd.	0.36
Tata Communications Ltd.	0.13	Colgate Palmolive (India) Ltd.	0.20
Power	3.48	Dabur India Ltd.	0.20
NTPC LTD	0.29	Beverages	0.73
Power Grid Corporation Of India Ltd.	0.20	VARUN BEVERAGES LTD	0.44
Tata Power Co. Ltd.	0.17	UNITED SPIRITS LTD.	0.29
ADANI POWER LTD.	0.16	Diversified Metals	0.72
TORRENT POWER LTD	0.20	Vedanta Ltd.	0.72
NHPC LIMITED	0.17	Financial Technology (Fintech)	0.68
JSW ENERGY LTD.	0.16	PB FINTECH LTD.	0.37
Consumer Durables	2.64	ONE 97 COMMUNICATIONS LTD.	0.31
Titan Company Ltd.	1.12	Transport Services	0.67
Asian Paints Ltd.	0.66	Inter Globe Aviation Ltd	0.57
Dixon Technologies India Ltd.	0.28	Fertilizers and Agrochemicals	0.59
VOLTAS LTD.	0.24	UPL Ltd	0.23
Havells India Ltd.	0.22	Cormandel International Ltd.	0.19
KALYAN JEWELLERS INDIA LTD.	0.12	P J INDUSTRIES LTD	0.17
Retailing	2.37	Consumable Fuels	0.58
Trent Ltd.	0.51	Coal India Ltd.	0.58
AVENUE SUPERMARTS LTD.	0.46	Leisure Services	0.56
ETERNAL LIMITED	0.43	INDIAN HOTELS COMPANY LTD.	0.41
SWIGGY LTD	0.30	Jubilant Foodworks Limited	0.15
INFO EDGE (INDIA) LTD.	0.27	Gas	0.46
FSN E-COMMERCE VENTURES LTD.	0.18	GAIL (India) Ltd.	0.28
VISHAL MEGA MART LIMITED	0.18	Petronet LNG Ltd.	0.18
Electrical Equipment	2.23	Metals and Minerals Trading	0.25
CE POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.16	Adani Enterprises Ltd.	0.18
GE VERNOVA T&D INDIA LIMITED	0.56	Minerals and Mining	0.18
SUZLON ENERGY LTD.	0.32	NMDC Ltd.	0.18
HITACHI ENERGY INDIA LIMITED	0.25	Textiles and Apparels	0.14
ABB India Ltd	0.22	Page Industries Ltd.	0.14
Siemens Ltd.	0.22	Equity & Equity related - Total	99.88
Bharat Heavy Electricals Ltd.	0.20	Triparty Repo	0.03
SIEMENS ENERGY INDIA LTD	0.17	Net Current Assets/(Liabilities)	0.09
WAAREE ENERGIES LIMITED	0.17	Grand Total	100.00
Ferrous Metals	2.23		
Tata Steel Ltd.	1.16		
JSW Steel Ltd.	0.56		
Jindal Steel & Power Ltd.	0.32		
JINDAL STAINLESS LTD	0.19		
Construction	2.22		
Larsen And Toubro Ltd.	2.10		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

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

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY 100 EQUAL WEIGHT ETF

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

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 100 Equal Weight Index and to generate returns that are commensurate with the performance of the Nifty 100 Equal Weight Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹6.28 crs
AUM:	₹8.33 crs
Benchmark:	Nifty 100 Equal Weight Index TRI
Allotment Date:	February 24, 2025
Folio Count:	3,250

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 February 27, 2026)

₹34.0649

Ratios

Portfolio Turnover	259.79%
Tracking Error	0.13%

Total Expense Ratio**

0.25%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

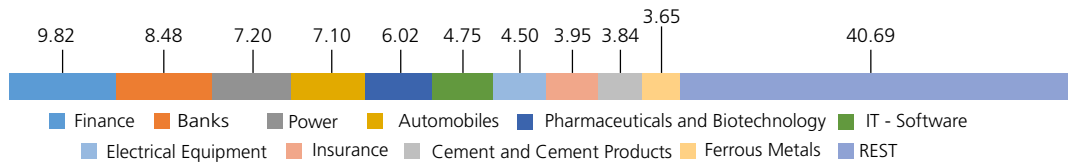
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	9.82	Retailing	3.56
Power Finance Corporation Ltd.	1.17	AVENUE SUPERMARTS LTD.	1.02
SHRIRAM FINANCE LTD.	1.12	Trent Ltd	0.92
Cholamandalam Investment and Finance Company Ltd.	1.02	ETERNAL LIMITED	0.87
BAJAJ FINANCE LTD.	1.00	INFO EDGE (INDIA) LTD.	0.75
Bajaj Holdings and Investment Ltd.	1.00	Petroleum Products	3.11
Bajaj Finserv Ltd.	0.99	Indian Oil Corporation Ltd	1.17
REC LTD	0.98	Bharat Petroleum Corporation Ltd.	1.05
BAJAJ HOUSING FINANCE LTD.	0.91	RELIANCE INDUSTRIES LTD.	2.95
JIO FINANCIAL SERVICES LTD	0.86	Consumer Durables	2.95
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.77	Titan Company Ltd.	1.10
Banks	8.48	Havells India Ltd.	0.99
STATE BANK OF INDIA	1.24	Asian Paints Ltd.	0.86
Axis Bank Ltd.	1.12	Auto Components	2.13
Bank Of Baroda	1.12	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.12
PUNJAB NATIONAL BANK	1.07	Bosch Ltd.	1.01
CANARA BANK	1.05	Chemicals and Petrochemicals	2.12
ICICI Bank Ltd.	1.02	SOLAR INDUSTRIES INDIA LIMITED	1.10
KOTAK MAHINDRA BANK LTD.	0.96	Pidilite Industries Ltd.	1.02
HDFC Bank Ltd.	0.90	Healthcare Services	2.10
Power	7.20	Apollo Hospitals Enterprises Ltd.	1.09
NTPC LTD	1.18	MAX HEALTHCARE INSTITUTE LTD.	1.01
Power Grid Corporation Of India Ltd.	1.12	Aerospace and Defense	2.03
JSW ENERGY LTD.	1.01	Bharat Electronics Ltd.	1.12
Tata Power Co. Ltd.	0.99	HINDUSTAN AERONAUTICS LTD.	0.91
ADANI ENERGY SOLUTIONS LTD.	0.99	Food Products	2.00
ADANI POWER LTD.	0.98	NESTLE INDIA LTD.	1.01
ADANI GREEN ENERGY LTD.	0.93	Britannia Industries Ltd.	0.99
Automobiles	7.10	Non - Ferrous Metals	1.99
Eicher Motors Ltd.	1.11	Hindalco Industries Ltd	1.05
Bajaj Auto Ltd.	1.10	HINDUSTAN ZINC LTD.	0.94
TATA MOTORS PASSENGER VEHICLES LTD.	1.07	Beverages	1.89
TVS Motors Company Ltd	1.07	UNITED SPIRITS LTD.	0.96
Mahindra & Mahindra Ltd.	0.94	VARUN BEVERAGES LTD	0.93
HYUNDAI MOTORS INDIA LTD	0.92	Realty	1.79
Maruti Suzuki India Limited	0.89	LODHA DEVELOPERS LTD.	0.92
Pharmaceuticals and Biotechnology	6.02	(MACROTECH DEVELOPERS LTD)	0.87
Torrent Pharmaceuticals Ltd.	1.13	DLF Ltd.	0.78
DR REDDYS LABORATORIES LTD.	1.01	Diversified FMCG	1.78
Zydus Lifesciences Limited	1.01	Hindustan Unilever Ltd.	1.00
Sun Pharmaceuticals Industries Ltd.	1.01	Diversified Metals	1.19
Divi s Laboratories Ltd.	0.97	Vedanta Ltd.	1.19
Cipla Ltd.	0.89	Oil	1.19
IT - Software	4.75	Oil & Natural Gas Corporation Ltd.	1.19
Tech Mahindra Ltd.	0.84	Consumable Fuels	1.07
HCL Technologies Ltd.	0.83	Coal India Ltd.	1.07
Tata Consultancy Services Ltd.	0.80	Construction	1.04
Infosys Ltd.	0.79	Larsen And Toubro Ltd.	1.04
Wipro Ltd.	0.75	Transport Infrastructure	1.02
LTIMINDTREE LIMITED	0.74	Adani Port and Special Economic Zone Ltd.	1.02
Electrical Equipment	4.50	Personal Products	1.01
ABB India Ltd	1.18	Godrej Consumer Products Ltd.	1.01
SIEMENS ENERGY INDIA LTD	1.11	Gas	0.99
Siemens Ltd.	1.11	GAIL (India) Ltd.	0.99
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.10	Agricultural Food and other Product	0.97
Insurance	3.95	Tata Consumer Products Ltd	0.97
SBI Life Insurance Company Ltd	1.01	Metals and Minerals Trading	0.96
LIFE INSURANCE CORPORATION OF INDIA LTD.	1.00	Adani Enterprises Ltd.	0.96
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	0.98	Transport Services	0.96
HDFC Life Insurance Company Ltd.	0.96	Inter Globe Aviation Ltd	0.96
Cement and Cement Products	3.84	Leisure Services	0.90
Ultratech Cement Ltd.	1.08	INDIAN HOTELS COMPANY LTD.	0.90
Grasim Industries Ltd.	0.98	Telecom - Services	0.90
Ambuja Cements Ltd.	0.90	Bharti Airtel Ltd	0.90
SHREE CEMENT LTD.	0.88	Industrial Manufacturing	0.87
Ferrous Metals	3.65	MAZAGOAN DOCK SHIPBUILDERS LTD	0.87
Jindal Steel & Power Ltd.	1.25	Equity & Equity related - Total	99.83
Tata Steel Ltd.	1.25	Net Current Assets/(Liabilities)	0.17
JSW Steel Ltd.	1.15	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

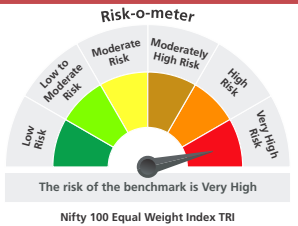
This product is suitable for investors who are seeking*:

- Long term capital growth
 - Investment in stocks comprising the 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY MIDCAP 150 ETF

An open-ended scheme replicating/tracking Nifty Midcap 150 Index
NSE Symbol - MID150

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Midcap 150 Index and to generate returns that are commensurate with the performance of the Nifty Midcap 150 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

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

AAUM: ₹6.40 crs

AUM: ₹6.38 crs

Benchmark: Nifty Midcap 150
Index TRI

Allotment Date: March 21, 2025

Folio Count: 5,249

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 February 27, 2026)

₹22.1579

Ratios

Portfolio Turnover	330.79%
Tracking Error	0.91%

Total Expense Ratio**

0.10%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

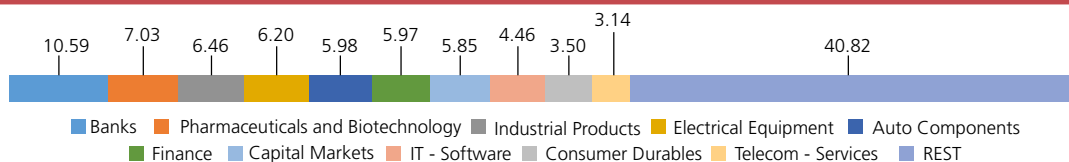
Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		OBEROI REALTY LTD	0.47
Banks	10.59	Financial Technology (Fintech)	2.51
FEDERAL BANK LTD.	1.95	P8 FINTECH LTD.	1.33
IndusInd Bank Ltd.	1.66	ONE 97 COMMUNICATIONS LTD.	1.18
AU Small Finance Bank Ltd.	1.43	Fertilizers and Agrochemicals	2.41
IDFC First Bank Limited	1.28	UPL Ltd.	0.94
UNION BANK OF INDIA	1.03	Coromandel International Ltd.	0.69
YES BANK LTD	0.96	P I INDUSTRIES LTD.	0.66
INDIAN BANK	0.92	FERTILISERS AND CHEMICALS TRAVANCORE LTD	0.12
BANK OF INDIA	0.56	Insurance	2.34
BANK OF MAHARASHTRA	0.40	Max Financial Services Ltd.	1.26
IDBI Bank Ltd.	0.17	ICICI Prudential Life Insurance Company Ltd	0.68
Indian Overseas Bank	0.14	General Insurance Corporation Of India	0.31
UCO Bank	0.09	THE NEW INDIA ASSURANCE COMPANY LTD	0.09
Pharmaceuticals and Biotechnology	7.03	Chemicals and Petrochemicals	2.03
Lupin Ltd.	1.47	SRF Ltd.	0.98
Aurobindo Pharma Ltd.	0.90	Gujarat Fluorochemicals Ltd.	0.39
Alkem Laboratories Ltd.	0.87	Linde India Ltd.	0.37
Glenmark Pharmaceuticals Ltd	0.85	Deepak Nitrite Ltd.	0.29
Biocon Ltd.	0.73	Power	2.00
MANKIND PHARMA LTD	0.67	TORRENT POWER LTD	0.79
Ica Laboratories Ltd.	0.56	NHPC LIMITED	0.63
Abbott India Ltd.	0.37	NLC India Ltd.	0.22
Ajanta Pharma Ltd.	0.33	NTPC GREEN ENERGY LIMITED	0.22
GlaxoSmithKline Pharmaceuticals Ltd.	0.28	SJVN LIMITED	0.14
Industrial Products	6.46	Automobiles	1.95
Cummins India Ltd.	1.75	Hero MotoCorp Ltd.	1.95
Polycab India Ltd.	1.20	Agricultural, Commercial and	
APL APOLLO TUBES LTD.	1.07	Construction Vehicles	1.90
KEI INDUSTRIES LTD.	0.83	ASHOK LEYLAND LTD.	1.59
SUPREME INDUSTRIES LIMITED	0.68	Escorts Ltd.	0.31
Astral Ltd.	0.54	Personal Products	1.87
AIA Engineering Limited.	0.39	Dabur India Ltd.	0.81
Electrical Equipment	6.20	Colgate Palmolive (India) Ltd.	0.78
SUZLON ENERGY LTD	1.57	Procter & Gamble Hygiene and Health Care Ltd.	0.78
GE VERNOVA T&D INDIA LIMITED	1.26	Agricultural Food and other Product	1.79
Bharat Heavy Electricals Ltd.	1.02	Marico Ltd.	1.10
HITACHI ENERGY INDIA LIMITED	0.84	PATANJALI FOODS LIMITED	0.46
WAAREE ENERGIES LIMITED	0.68	ADANI WILMAR LIMITED	0.23
Apar Industries Limited	0.49	Healthcare Services	1.77
Thermax Ltd.	0.32	Fortis Healthcare India Ltd	1.30
PREMIER ENERGIES LIMITED	0.22	Global Health Ltd.	0.26
Auto Components	5.98	Syngene International Limited	0.21
Bharat Forge Ltd.	1.34	Gas	1.52
TUBE INVESTMENTS OF INDIA LTD.	0.78	Petronet LNG Ltd.	0.64
MRF Limited	0.66	ADANI TOTAL GAS LTD.	0.37
SONIA BLW PRECISION FORGINGS LTD	0.63	Indraprastha Gas Ltd.	0.32
UNO MINDA LIMITED	0.57	Gujarat Gas Ltd.	0.19
Balkrishna Industries Ltd.	0.50	Leisure Services	1.42
Schaeffler India Ltd	0.46	Jubilant Foodworks Limited	0.54
Exide Industries Ltd	0.40	Indian Railway Catering And	
Apollo Tyres Ltd.	0.39	Tourism Corporation Ltd.	0.45
Endurance Technologies Ltd.	0.25	ITC HOTELS LIMITED	0.43
Finance	5.97	Cement and Cement Products	1.30
Sundaram Finance Ltd.	1.00	JK Cement Ltd.	0.62
Muthoot Finance Ltd.	0.95	Dalmia Bharat Limited	0.42
Aditya Birla Capital Ltd.	0.70	ACC Ltd.	0.26
Mahindra & Mahindra Financial Services Ltd.	0.65	Ferrous Metals	1.28
L&T FINANCE HOLDINGS LTD	0.61	JINDAL STAINLESS LTD	0.65
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.61	Steel Authority of India Ltd.	0.63
LIC Housing Finance Ltd.	0.43	Minerals and Mining	1.17
CRISIL Ltd.	0.28	NMDC Ltd.	0.75
INDIAN RENEWABLE ENERGY		LLOYDS METALS AND ENERGY LTD.	0.42
DEVELOPMENT AGENCY LTD.	0.26	Transport Infrastructure	1.17
HOUSING & URBAN DEVELOPMENT	0.25	GMR AIRPORTS LIMITED	0.95
CORPORATION LTD.	0.23	JSW INFRASTRUCTURE LIMITED	0.22
TATA INVESTMENT CORPORATION LTD	0.23	Petroleum Products	1.11
Capital Markets	5.85	HINDUSTAN PETROLEUM CORPORATION LTD	1.11
BSL LTD.	2.92	Non - Ferrous Metals	0.84
HDFC Asset Management Company Ltd.	1.45	NATIONAL ALUMINIUM COMPANY LTD	0.84
360 ONE WAM LTD.	0.74	Textiles and Apparels	0.82
Nippon Life India Asset Management Ltd.	0.44	Page Industries Ltd	0.55
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.30	K.P.R. Mill Ltd.	0.27
IT - Software	4.46	Oil	0.70
PERSISTENT SYSTEMS LIMITED	1.36	OIL INDIA LIMITED	0.70
COFORGE LIMITED	1.05	Construction	0.69
Mphasis Ltd	0.69	RAIL VIKAS NIGAM LIMITED.	0.47
Oracle Financial Services Software Ltd	0.43	IRB INFRASTRUCTURE DEVELOPERS LTD	0.22
TATA ELXSI LTD.	0.41	Industrial Manufacturing	0.52
KPIIT TECHNOLOGIES LTD.	0.33	COCHIN SHIPYARD LTD.	0.33
HEXWARE TECHNOLOGIES LTD.	0.19	Honeywell Automation India Ltd.	0.19
Consumer Durables	3.50	IT - Services	0.52
Dixon Technologies India Ltd.	1.14	TATA TECHNOLOGIES LTD	0.27
VOLTAS LTD.	0.94	L&T Technology Services Ltd	0.25
BLUE STAR LTD.	0.66	Transport Services	0.45
KALYAN JEWELLERS INDIA LTD.	0.42	Container Corporation of India Ltd.	0.45
Berger Paints (I) Ltd.	0.34	Diversified	0.40
Telecom - Services	3.14	3M India Ltd.	0.29
Indus Towers Ltd.	0.55	Godrej Industries Ltd.	0.11
Vodafone Idea Ltd.	0.77	Aerospace and Defense	0.11
Tata Communications Ltd.	0.50	BHARAT DYNAMICS LTD	0.31
BHARTI HEXACOM LTD.	0.32	Beverages	0.31
Retailing	2.68	United Breweries Ltd.	0.31
SWIGGY LTD	1.06	Cigarettes and Tobacco Products	0.23
FSN E-COMMERCE VENTURES LTD.	0.96	Godfrey Phillips India Ltd.	0.23
VISHAL MEGA MART LIMITED	0.66	Equity & Equity related - Total	99.78
Realty	2.59	Net Current Assets/(Liabilities)	0.22
PHOENIX MILLS LTD.	0.82	Grand Total	100.00
GODREJ PROPERTIES LIMITED	0.68		
PRESTIGE ESTATES PROJECTS LIMITED	0.62		

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.

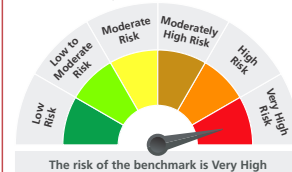
Fund

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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY200 QUALITY 30 ETF

An open-ended scheme replicating/tracking Nifty200 Quality 30 Index
NSE Symbol - Quality30

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty200 Quality 30 Index and to generate returns that are commensurate with the performance of the Nifty200 Quality 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

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

AAUM: ₹2.21 crs

AUM: ₹1.96 crs

Benchmark: Nifty200 Quality 30
Index TRI

Allotment Date: July 14, 2025

Folio Count: 1,160

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 February 27, 2026)

₹20.3521

Ratios

Portfolio Turnover	205.38%
Tracking Error	0.07%

Total Expense Ratio**

0.25%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

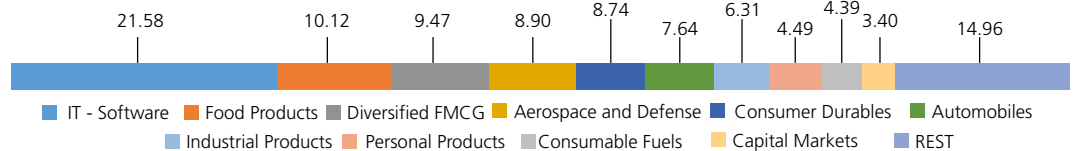
Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Cummins India Ltd.	3.50
IT - Software	21.58	Polycab India Ltd.	2.81
HCL Technologies Ltd.	4.34	Personal Products	4.49
Tata Consultancy Services Ltd.	4.28	Colgate Palmolive (India) Ltd.	4.49
Infosys Ltd.	4.18	Consumable Fuels	4.39
PERSISTENT SYSTEMS LIMITED	2.39	Coal India Ltd.	4.39
LTIMINDTREE LIMITED	2.03	Capital Markets	3.40
Oracle Financial Services Software Ltd	1.66	HDFC Asset Management Company Ltd.	3.40
TATA ELXSI LTD.	1.54	Agricultural Food and other Product	3.26
KPIT TECHNOLOGIES LTD.	1.16	Marico Ltd.	3.26
Food Products	10.12	Non - Ferrous Metals	2.98
NESTLE INDIA LTD.	5.40	HINDUSTAN ZINC LTD.	2.98
Britannia Industries Ltd.	4.72	Chemicals and Petrochemicals	2.66
Diversified FMCG	9.47	Pidilite Industries Ltd.	2.66
Hindustan Unilever Ltd.	5.34	Textiles and Apparels	2.29
ITC Ltd.	4.13	Page Industries Ltd	2.29
Aerospace and Defense	8.90	Leisure Services	1.79
Bharat Electronics Ltd.	5.75	Indian Railway Catering And	
HINDUSTAN AERONAUTICS LTD.	3.15	Tourism Corporation Ltd.	1.79
Consumer Durables	8.74	Industrial Manufacturing	1.68
Asian Paints Ltd.	3.42	MAZAGOAN DOCK SHIPBUILDERS LTD	1.68
Dixon Technologies India Ltd.	3.22	Equity & Equity related - Total	99.70
Havells India Ltd.	2.10	Net Current Assets/(Liabilities)	0.30
Automobiles	7.64	Grand Total	100.00
Bajaj Auto Ltd.	4.17		
Hero MotoCorp Ltd.	3.47		
Industrial Products	6.31		

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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY200 MOMENTUM 30 ETF

NSE Symbol - MOMENTUM30

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

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

AAUM: ₹5.91 crs

AUM: ₹6.15 crs

Benchmark: Nifty200 Momentum
30 Index TRI

Allotment Date: October 10, 2025

Folio Count: 1,867

Minimum Investment Amount

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

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on February 27, 2026)

₹31.3261

Ratios

Portfolio Turnover	95.37%
Tracking Error	0.25%

Total Expense Ratio**

0.24%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

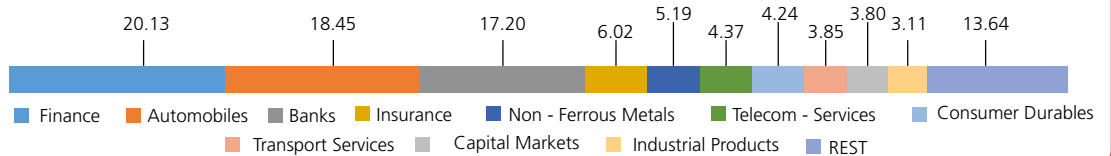
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Asian Paints Ltd.	4.24
Finance	20.13	Transport Services	3.85
SHRIRAM FINANCE LTD.	5.51	Inter Globe Aviation Ltd	3.85
BAJAJ FINANCE LTD.	4.88	Capital Markets	3.80
Muthoot Finance Ltd	3.05	BSE LTD.	3.80
L&T FINANCE HOLDINGS LTD	2.38	Industrial Products	3.11
Cholamandalam Investment and		Cummins India Ltd.	3.11
Finance Company Ltd.	2.31	Agricultural, Commercial and	
Aditya Birla Capital Ltd.	2.00	Construction Vehicles	2.77
Automobiles	18.45	ASHOK LEYLAND LTD.	2.77
Eicher Motors Ltd.	5.35	Healthcare Services	2.16
TVS Motors Company Ltd	4.58	Fortis Healthcare India Ltd	2.16
Maruti Suzuki India Limited	4.40	Financial Technology (Fintech)	2.12
Hero MotoCorp Ltd.	4.12	ONE 97 COMMUNICATIONS LTD.	2.12
Banks	17.20	Retailing	1.97
STATE BANK OF INDIA	6.09	FSN E-COMMERCE VENTURES LTD.	1.97
FEDERAL BANK LTD.	3.27	Transport Infrastructure	1.65
AU Small Finance Bank Ltd.	3.09	GMR AIRPORTS LIMITED	1.65
CANARA BANK	2.71	Fertilizers and Agrochemicals	1.54
INDIAN BANK	2.04	UPL Ltd	1.54
Insurance	6.02	Pharmaceuticals and Biotechnology	1.33
SBI Life Insurance Company Ltd	3.78	Glenmark Pharmaceuticals Ltd	1.33
Max Financial Services Ltd.	2.24	Equity & Equity related - Total	99.90
Non - Ferrous Metals	5.19	Net Current Assets/(Liabilities)	0.10
Hindalco Industries Ltd	5.19	Grand Total	100.00
Telecom - Services	4.37		
Bharti Airtel Ltd	4.37		
Consumer Durables	4.24		

SECTOR ALLOCATION (%)



Investment Objective

Kotak Nifty200 Momentum 30 ETF

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

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

Fund

Risk-o-meter



Benchmark

Risk-o-meter



Nifty 200 Momentum 30 Index TRI

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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY CHEMICALS ETF

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

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

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

AAUM: ₹41.91 crs

AUM: ₹50.45 crs

Benchmark: Nifty Chemicals
Index TRI

Allotment Date: November 12, 2025

Folio Count: 10,207

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 February 27, 2026)

₹27.7888

Ratios

Portfolio Turnover	5.28%
Tracking Error	0.11%

Total Expense Ratio**

0.25%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

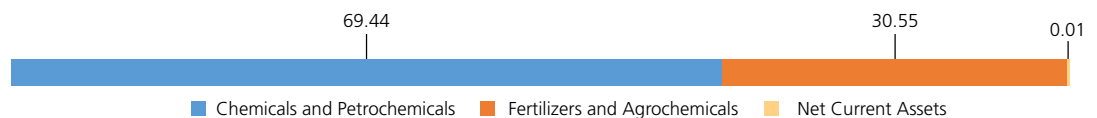
Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Deepak Fertilizers & Petrochemicals Corp Ltd	1.94
Chemicals and Petrochemicals		PCBL LTD	1.58
Pidilite Industries Ltd.	13.47	SWAN ENERGY LTD	1.55
SRF Ltd.	10.81	Fertilizers and Agrochemicals	
SOLAR INDUSTRIES INDIA LIMITED	9.56	UPL Ltd	10.38
Navin Fluorine International Ltd.	6.68	Coromandel International Ltd.	7.63
Gujarat Fluorochemicals Ltd.	4.26	P I INDUSTRIES LTD	7.34
Linde India Ltd.	4.12	Chambal Fertilisers & Chemicals Ltd.	2.03
HIMADRI SPECIALITY CHEMICAL LTD.	3.31	Bayer Cropsience Ltd.	1.73
Tata Chemicals Ltd	3.26	SUMITOMO CHEMICAL INDIA LTD	1.44
Deepak Nitrite Ltd.	3.15	Equity & Equity related - Total	
Atul Ltd.	3.08	Net Current Assets/(Liabilities)	
Aarti Industries Ltd.	2.67	Grand Total	
			99.99
			0.01
			100.00

SECTOR ALLOCATION (%)



Product Label

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.

Fund

Risk-o-meter



Benchmark

Risk-o-meter



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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY NEXT 50 ETF

NSE Symbol - NEXT50ETF

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

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

AAUM: ₹8.37 crs

AUM: ₹9.51 crs

Benchmark: Nifty Next 50 TRI

Allotment Date: January 7, 2026

Folio Count: 2,109

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 February 27, 2026)

₹69.8803

Ratios

Tracking Error	0.18%
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Total Expense Ratio**

0.07%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

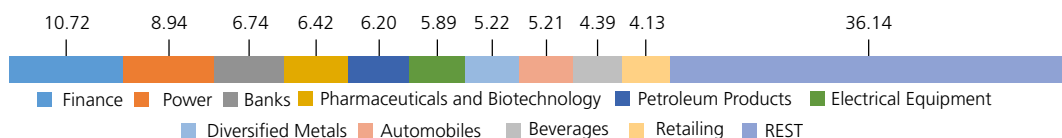
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	10.72	Auto Components	3.92
Cholamandalam Investment and Finance Company Ltd.	3.13	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.54
Power Finance Corporation Ltd.	2.58	Bosch Ltd.	1.38
Bajaj Holdings and Investment Ltd.	2.00	Chemicals and Petrochemicals	3.39
REC LTD	1.87	Pidilite Industries Ltd.	1.98
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.79	SOLAR INDUSTRIES INDIA LIMITED	1.41
BAJAJ HOUSING FINANCE LTD.	0.35	Aerospace and Defense	3.18
Power	8.94	HINDUSTAN AERONAUTICS LTD.	3.18
Tata Power Co. Ltd.	2.71	Food Products	3.03
ADANI POWER LTD.	2.37	Britannia Industries Ltd.	3.03
ADANI ENERGY SOLUTIONS LTD.	1.50	Realty	2.85
ADANI GREEN ENERGY LTD.	1.24	DLF Ltd.	1.66
JSW ENERGY LTD.	1.12	LODHA DEVELOPERS LTD.	1.19
Banks	6.74	(MACROTECH DEVELOPERS LTD)	1.19
Bank Of Baroda	2.56	Cement and Cement Products	2.79
CANARA BANK	2.27	SHREE CEMENT LTD.	1.48
PUNJAB NATIONAL BANK	1.91	Ambuja Cements Ltd.	1.31
Pharmaceuticals and Biotechnology	6.42	Insurance	2.78
Divi s Laboratories Ltd.	3.49	ICICI LOMBARD GENERAL	1.97
Torrent Pharmaceuticals Ltd.	1.94	INSURANCE COMPANY LTD	
Zydus Lifesciences Limited	0.99	LIFE INSURANCE CORPORATION OF INDIA LTD.	0.81
Petroleum Products	6.20	Leisure Services	2.51
Bharat Petroleum Corporation Ltd.	3.20	INDIAN HOTELS COMPANY LTD.	2.51
Indian Oil Corporation Ltd	3.00	Personal Products	2.10
Electrical Equipment	5.89	Godrej Consumer Products Ltd.	2.10
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.13	Ferrous Metals	1.99
ABB India Ltd	1.36	Jindal Steel & Power Ltd.	1.99
Siemens Ltd.	1.29	Gas	1.96
SIEMENS ENERGY INDIA LTD	1.11	GAIL (India) Ltd.	1.96
Diversified Metals	5.22	IT - Software	1.77
Vedanta Ltd.	5.22	LTIMINDTREE LIMITED	1.77
Automobiles	5.21	Consumer Durables	1.51
TVS Motors Company Ltd	3.89	Havells India Ltd.	1.51
HYUNDAI MOTORS INDIA LTD	1.32	Non - Ferrous Metals	1.12
Beverages	4.39	HINDUSTAN ZINC LTD.	1.12
VARUN BEVERAGES LTD	2.64	Industrial Manufacturing	0.72
UNITED SPIRITS LTD.	1.75	MAZAGOAN DOCK SHIPBUILDERS LTD	0.72
Retailing	4.13	Equity & Equity related - Total	99.48
AVENUE SUPERMARTS LTD.	2.42	Net Current Assets/(Liabilities)	0.52
INFO EDGE (INDIA) LTD.	1.71	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

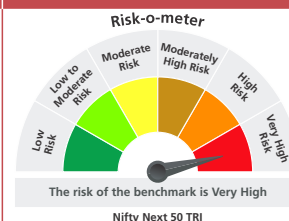
- Passive Investment in equity and equity related securities replicating the composition of Nifty Next 50 Index, subject to tracking error.
- There is no assurance that the investment objective of the scheme will be achieved.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK GOLD ETF

An open ended scheme replicating / tracking physical gold prices
• NSE Symbol - GOLD1 • BSE Scrip Code - 590097

Investment Objective: The investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. The Scheme may also participate in gold related instruments. Exchange Traded Commodity Derivatives (ETCDs) having gold as the underlying shall be considered as gold related instrument for gold ETFs. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*:	Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹15,168.31 crs
AUM:	₹15,574.49 crs
Benchmark:	Prices of Gold
Allotment Date:	July 27, 2007
Folio Count:	5,19,791

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 February 27, 2026)

₹131.9694

Ratios

Portfolio Turnover	10.87%
Tracking Error	0.34%

Total Expense Ratio**

0.55%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

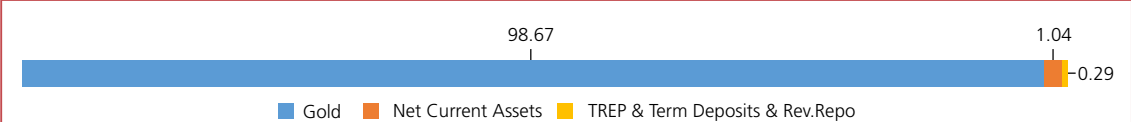
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Gold		Triparty Repo	0.29
Gold 1 Kg Fineness 0.995	56.87	Net Current Assets/(Liabilities)	1.04
GOLD 1 KG FINENESS 0.995 - GUJARAT	41.80	Grand Total	100.00
Equity & Equity related - Total	98.67		

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 Prices of Gold

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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK SILVER ETF

An open ended Exchange Traded Fund replicating/tracking price of Silver
NSE Symbol - SILVER1

Investment Objective: To generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. The Scheme may also participate in silver related instruments. Exchange Traded Commodity Derivatives (ETCDs) having silver as the underlying shall be considered as Silver related instrument for Silver ETFs. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*:	Mr. Jeetu Valechha Sonar, Mr. Abhishek Bisen
AAUM:	₹3,992.05 crs
AUM:	₹4,148.21 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	December 09, 2022
Folio Count:	57,502

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 February 27, 2026)

₹25.6016

Ratios

Portfolio Turnover	70.08%
Tracking Error	0.64%

Total Expense Ratio**

0.45%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

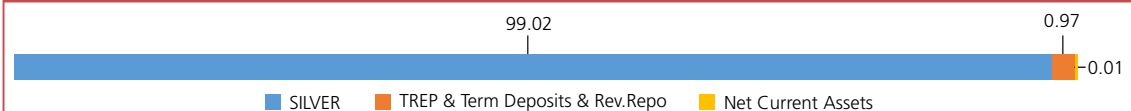
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
SILVER		Triparty Repo	0.01
SILVER(30 KGS)	51.87	Net Current Assets/(Liabilities)	0.97
SILVER(30 KGS) - GUJARAT	47.15	Grand Total	100.00
Equity & Equity related - Total	99.02		

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 Price of silver (based on LBMA daily spot fixing price)

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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY 1D RATE LIQUID ETF

An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index.
A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
NSE Symbol - LIQUID1

Investment Objective: The investment objective of the Scheme is to invest in Triparty repo on Government securities or treasury bills (TREPS). The Scheme aims to provide investment returns that, before expenses, closely correspond to the returns of the NIFTY 1D Rate Index, subject to tracking difference. There is no assurance or guarantee that the investment objective of the scheme would be achieved

Fund Manager:** Mr. Abhishek Bisen,
Mr. Satish Dondapati
AAUM: ₹1,553.73 crs
AUM: ₹1,557.76 crs
Benchmark: NIFTY 1D Rate Index
Allotment Date: January 24, 2023
Folio Count: 10,463

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 February 28, 2026)

₹1093.1815

Debt Quant

Average Maturity	2.01 days
Modified Duration	2.01 days
Macaulay Duration	2.01 days
Annualised YTM*	4.93%
Tracking Error	0.01%

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

Total Expense Ratio**

0.19%

Available Plans/Options

Growth Option

IDCW Frequency

Not Applicable

Load Structure

Entry Load: Nil.

Exit Load: Nil.

Data as on 28th February, 2026 unless
otherwise specified.

Folio Count data as on 31st January
2026.

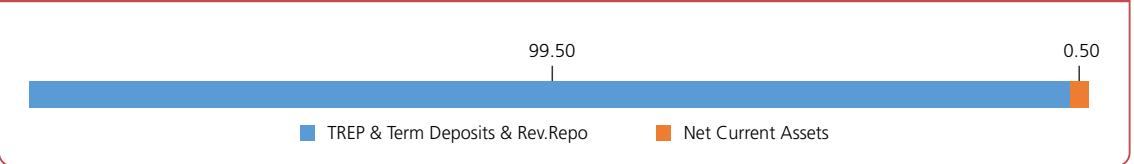
PRC Matrix

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			

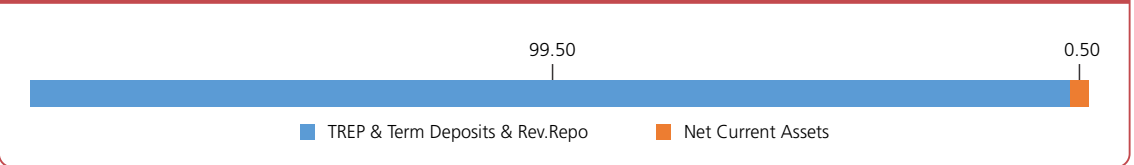
PORTFOLIO

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

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: - Income over a short term investment horizon. - Investment in Tri-party repo on Government securities or treasury bills (TREPS). * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	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 157-161 & 175-179. For last three IDCW, please refer page no 180-182. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025 and SEBI/HO/IMD-POD-2/P/OW/2025/22818/1 dated August 26, 2025.

KOTAK NIFTY NEXT 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Next 50 index

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Next 50 and to generate returns that are commensurate with the performance of the NIFTY Next 50 Index TRI, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

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

AAUM: ₹926.82 crs

AUM: ₹941.48 crs

Benchmark: Nifty Next 50
Index TRI

Allotment Date: March 10, 2021

Folio Count: 53,803

Minimum Investment Amount

Initial & Additional Investment

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

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.8470	₹20.3501
IDCW	₹19.8474	₹20.3498

(as on February 27, 2026)

Ratios

Portfolio Turnover	25.83%
Tracking Error	0.10%

Total Expense Ratio**

Regular Plan: 0.49%
Direct Plan: 0.10%

Available Plans/Options

Regular & Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

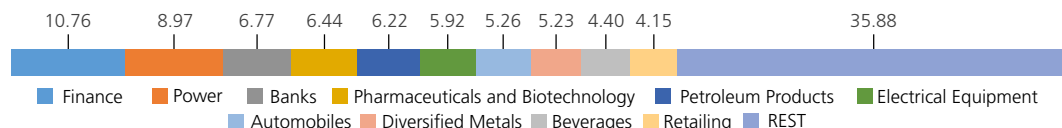
Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Bosch Ltd.	1.36
Finance	10.76	Chemicals and Petrochemicals	3.40
Cholamandalam Investment and Finance Company Ltd.	3.14	Pidilite Industries Ltd.	1.99
Power Finance Corporation Ltd.	2.59	SOLAR INDUSTRIES INDIA LIMITED	1.41
Bajaj Holdings and Investment Ltd.	2.01	Aerospace and Defense	3.19
REC LTD	1.88	HINDUSTAN AERONAUTICS LTD.	3.19
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.79	Food Products	3.04
BAJAJ HOUSING FINANCE LTD.	0.35	Britannia Industries Ltd.	3.04
Power	8.97	Realty	2.85
Tata Power Co. Ltd.	2.72	DLF Ltd.	1.66
ADANI POWER LTD.	2.37	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	1.19
ADANI ENERGY SOLUTIONS LTD.	1.51	Cement and Cement Products	2.81
ADANI GREEN ENERGY LTD.	1.25	SHREE CEMENT LTD.	1.50
JSW ENERGY LTD.	1.12	Ambuja Cements Ltd.	1.31
Banks	6.77	Insurance	2.79
Bank Of Baroda	2.57	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	1.98
CANARA BANK	2.28	LIFE INSURANCE CORPORATION OF INDIA LTD.	0.81
PUNJAB NATIONAL BANK	1.92	Leisure Services	2.52
Pharmaceuticals and Biotechnology	6.44	INDIAN HOTELS COMPANY LTD.	2.52
Divi s Laboratories Ltd.	3.50	Personal Products	2.10
Torrent Pharmaceuticals Ltd.	1.95	Godrej Consumer Products Ltd.	2.10
Zydus Lifesciences Limited	0.99	Ferrous Metals	2.00
Petroleum Products	6.22	Jindal Steel & Power Ltd.	2.00
Bharat Petroleum Corporation Ltd.	3.21	Gas	1.96
Indian Oil Corporation Ltd	3.01	GAIL (India) Ltd.	1.96
Electrical Equipment	5.92	IT - Software	1.78
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	2.14	LTIMINDTREE LIMITED	1.78
ABB India Ltd	1.37	Consumer Durables	1.51
Siemens Ltd.	1.30	Havells India Ltd.	1.51
SIEMENS ENERGY INDIA LTD	1.11	Non - Ferrous Metals	1.12
Automobiles	5.23	HINDUSTAN ZINC LTD.	1.12
TVS Motors Company Ltd	3.90	Industrial Manufacturing	0.73
HYUNDAI MOTORS INDIA LTD	1.33	MAZAGOAN DOCK SHIPBUILDERS LTD	0.73
Diversified Metals	5.23	Equity & Equity related - Total	99.79
Vedanta Ltd.	5.23	Preference Shares	
Beverages	4.40	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.03
VARUN BEVERAGES LTD	2.65	Equity & Equity related - Total	0.03
UNITED SPIRITS LTD.	1.75	Triparty Repo	0.16
Retailing	4.15	Net Current Assets/(Liabilities)	0.02
AVENUE SUPERMARTS LTD.	2.43	Grand Total	100.00
INFO EDGE (INDIA) LTD.	1.72		
Auto Components	3.90		
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.54		

For detailed portfolio log on to: <https://www.kotakmf.com/Products/funds/index-funds/Kotak-Nifty-Next-50-Index-Fund/Reg-G>

SECTOR ALLOCATION (%)



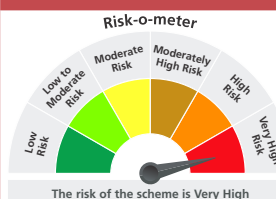
Product Label

This product is suitable for investors who are seeking*:

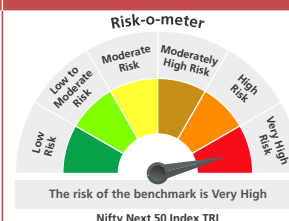
- Long term capital growth
- Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY 50 INDEX FUND

An open ended scheme replicating / tracking Nifty 50 index

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 50 and to generate returns that are commensurate with the performance of the NIFTY 50 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹1,061.33 crs
AUM:	₹1,055.47 crs
Benchmark:	Nifty 50 Index TRI
Allotment Date:	June 21, 2021
Folio Count:	58,287

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	₹16.3783	₹16.6196
IDCW	₹16.3779	₹16.6160

(as on February 27, 2026)

Ratios

Portfolio Turnover	14.28%
Tracking Error	0.05%

Total Expense Ratio**

Regular Plan:	0.32%
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)

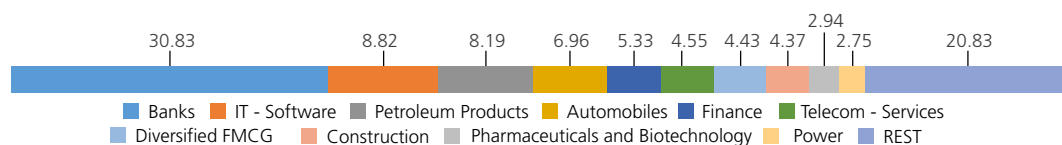
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Tata Steel Ltd.	1.53
Banks	30.83	JSW Steel Ltd.	1.03
HDFC Bank Ltd.	11.81	Consumer Durables	2.48
ICICI Bank Ltd.	8.57	Titan Company Ltd.	1.55
STATE BANK OF INDIA	4.34	Asian Paints Ltd.	0.93
Axis Bank Ltd.	3.45	Retailing	2.29
KOTAK MAHINDRA BANK LTD.	2.66	ETERNAL LIMITED	1.54
IT - Software	8.82	Trent Ltd	0.75
Infosys Ltd.	3.96	Cement and Cement Products	2.24
Tata Consultancy Services Ltd.	2.34	Ultratech Cement Ltd.	1.31
HCL Technologies Ltd.	1.27	Grasim Industries Ltd.	0.93
Tech Mahindra Ltd.	0.75	Insurance	1.47
Wipro Ltd.	0.50	SBI Life Insurance Company Ltd	0.80
Petroleum Products	8.19	HDFC Life Insurance Company Ltd.	0.67
RELIANCE INDUSTRIES LTD.	8.19	Healthcare Services	1.41
Automobiles	6.96	MAX HEALTHCARE INSTITUTE LTD.	0.71
Mahindra & Mahindra Ltd.	2.64	Apollo Hospitals Enterprises Ltd.	0.70
Maruti Suzuki India Limited	1.70	Aerospace and Defense	1.39
Bajaj Auto Ltd.	0.96	Bharat Electronics Ltd.	1.39
Eicher Motors Ltd.	0.96	Non - Ferrous Metals	1.16
TATA MOTORS PASSENGER VEHICLES LTD.	0.70	Hindalco Industries Ltd	1.16
Finance	5.33	Transport Infrastructure	0.98
BAJAJ FINANCE LTD.	2.30	Adani Port and Special Economic Zone Ltd.	0.98
SHRIRAM FINANCE LTD.	1.31	Transport Services	0.95
Bajaj Finserv Ltd.	0.99	Inter Globe Aviation Ltd	0.95
JIO FINANCIAL SERVICES LTD	0.73	Oil	0.94
Telecom - Services	4.55	Oil & Natural Gas Corporation Ltd.	0.94
Bharti Airtel Ltd	4.55	Consumable Fuels	0.85
Diversified FMCG	4.43	Coal India Ltd.	0.85
ITC Ltd.	2.63	Food Products	0.81
Hindustan Unilever Ltd.	1.80	NESTLE INDIA LTD.	0.81
Construction	4.37	Agricultural Food and other Product	0.65
Larsen And Toubro Ltd.	4.37	Tata Consumer Products Ltd	0.65
Pharmaceuticals and Biotechnology	2.94	Metals and Minerals Trading	0.49
Sun Pharmaceuticals Industries Ltd.	1.60	Adani Enterprises Ltd.	0.49
DR REDDYS LABORATORIES LTD.	0.68	Equity & Equity related - Total	99.84
Cipla Ltd.	0.66	Triparty Repo	0.14
Power	2.75	Net Current Assets/(Liabilities)	0.02
NTPC LTD	1.57	Grand Total	100.00
Power Grid Corporation Of India Ltd.	1.18		
Ferrous Metals	2.56		

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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY SMALLCAP 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Smallcap 50 Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Smallcap 50 Index TRI and to generate returns that are commensurate with the performance of the Nifty Small cap 50 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

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

AAUM: ₹179.07 crs

AUM: ₹179.14 crs

Benchmark: Nifty Smallcap 50
Index TRI

Allotment Date: April 10, 2023

Folio Count: 23,207

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.0783	₹19.4327
IDCW	₹19.0783	₹19.4435

(as on February 27, 2026)

Ratios

Portfolio Turnover	65.40%
Tracking Error	0.10%

Total 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)

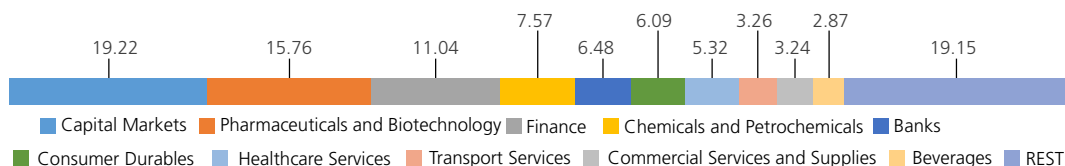
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		DR.Lal Pathlabs Ltd.	1.50
Capital Markets	19.22	Transport Services	3.26
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	8.62	DELHIVERY LTD	3.26
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	3.13	Commercial Services and Supplies	3.24
COMPUTER AGE MANAGEMENT SERVICES LIMITED	2.25	Redington India Ltd	2.30
ANGEL ONE LIMITED	2.08	Firstsource Solutions Ltd.	0.94
KFIN TECHNOLOGIES LTD.	1.76	Beverages	2.87
Indian Energy Exchange Ltd	1.38	Radico Khaitan Ltd.	2.87
Pharmaceuticals and Biotechnology	15.76	Construction	2.38
Laurus Labs Ltd.	5.78	NBCC (India) Ltd	1.33
JB CHEMICALS & PHARMACEUTICALS LTD.	2.32	Kec International Ltd.	1.05
GLAND PHARMA LIMITED	2.01	Power	2.33
Wockhardt Ltd.	1.56	CESC LTD	1.38
NEULAND LABORATORIES LTD.	1.52	RELIANCE POWER LTD	0.95
PIRAMAL PHARMA LTD.	1.34	IT - Services	2.28
Natco Pharma Ltd	1.23	Affle (India) Ltd.	1.21
Finance	11.04	CYIENT LTD.	1.07
Cholamandalam Financial Holdings Ltd.	2.24	Cement and Cement Products	1.97
Manappuram Finance Ltd	2.15	The Ramco Cements Ltd	1.97
PNB HOUSING FINANCE LTD.	2.14	Industrial Manufacturing	1.67
POONAWALLA FINCORP LTD.	1.81	KAYNES TECHNOLOGY INDIA LTD.	1.67
IIFL Finance Ltd	1.59	Industrial Products	1.49
FIVE STAR BUSINESS FINANCE LTD	1.11	Welspun Corp Limited	1.49
Chemicals and Petrochemicals	7.57	Auto Components	1.43
Navin Fluorine International Ltd.	3.18	AMARA RAJA ENERGY MOB LTD.	1.43
HIMADRI SPECIALITY CHEMICAL LTD.	1.57	Petroleum Products	1.25
Tata Chemicals Ltd	1.55	Castrol (India) Ltd.	1.25
Aarti Industries Ltd.	1.27	Electrical Equipment	1.23
Banks	6.48	INOX WIND LIMITED	1.23
KARUR VYSYA BANK LTD.	4.26	Gas	1.20
Bandhan Bank Ltd.	2.22	AEGIS LOGISTICS LTD	1.20
Consumer Durables	6.09	Paper, Forest and Jute Products	0.93
AMBER ENTERPRISES INDIA LTD.	2.40	ADITYA BIRLA REAL ESTATE LTD	0.93
Crompton Greaves Consumer Electricals Ltd	2.29	IT - Software	0.90
PG ELECTROPLAST LTD	1.40	ZENSAR TECHNOLOGIES LTD.	0.90
Healthcare Services	5.32	Equity & Equity related - Total	99.91
ASTER DM HEALTHCARE LTD	2.10	Triparty Repo	0.11
Narayana Hrudayalaya Ltd.	1.72	Net Current Assets/(Liabilities)	-0.02
		Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

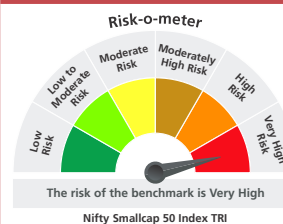
- Long term capital appreciation
- Investment stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY 200 MOMENTUM 30 INDEX FUND

An open ended scheme replicating/ tracking Nifty 200 Momentum 30 Index

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

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

AAUM: ₹502.54 crs

AUM: ₹502.76 crs

Benchmark: Nifty 200 Momentum 30 Index TRI

Allotment Date: June 15, 2023

Folio Count: 27,768

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	₹14.7625	₹14.9591
IDCW	₹14.7625	₹14.9590

(as on February 27, 2026)

Ratios

Portfolio Turnover	164.12%
Tracking Error	0.23%

Total Expense Ratio**

Regular Plan: 0.66%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

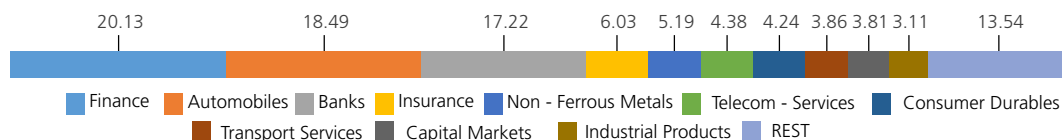
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Inter Globe Aviation Ltd	3.86
Finance	20.13	Capital Markets	3.81
SHRIRAM FINANCE LTD.	5.51	BSE LTD.	3.81
BAJAJ FINANCE LTD.	4.88	Industrial Products	3.11
Muthoot Finance Ltd	3.05	Cummins India Ltd.	3.11
L&T FINANCE HOLDINGS LTD	2.38	Agricultural, Commercial and Construction Vehicles	2.77
Cholamandalam Investment and Finance Company Ltd.	2.31	ASHOK LEYLAND LTD.	2.77
Aditya Birla Capital Ltd.	2.00	Healthcare Services	2.16
Automobiles	18.45	Fortis Healthcare India Ltd	2.16
Eicher Motors Ltd.	5.36	Financial Technology (Fintech)	2.12
TVS Motors Company Ltd	4.57	ONE 97 COMMUNICATIONS LTD.	2.12
Maruti Suzuki India Limited	4.39	Retailing	1.98
Hero MotoCorp Ltd.	4.13	FSN E-COMMERCE VENTURES LTD.	1.98
Banks	17.22	Transport Infrastructure	1.65
STATE BANK OF INDIA	6.10	GMR AIRPORTS LIMITED	1.65
FEDERAL BANK LTD.	3.27	Fertilizers and Agrochemicals	1.54
AU Small Finance Bank Ltd.	3.10	UPL Ltd	1.54
CANARA BANK	2.71	Pharmaceuticals and Biotechnology	1.34
INDIAN BANK	2.04	Glenmark Pharmaceuticals Ltd	1.34
Insurance	6.03	Equity & Equity related - Total	99.98
SBI Life Insurance Company Ltd	3.78	Preference Shares	
Max Financial Services Ltd.	2.25	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.04
Non - Ferrous Metals	5.19	Equity & Equity related - Total	0.04
Hindalco Industries Ltd	5.19	Triparty Repo	0.10
Telecom - Services	4.38	Net Current Assets/(Liabilities)	-0.12
Bharti Airtel Ltd	4.38	Grand Total	100.00
Consumer Durables	4.24		
Asian Paints Ltd.	4.24		
Transport Services	3.86		

SECTOR ALLOCATION (%)



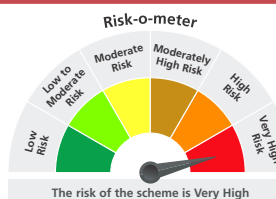
Product Label

This product is suitable for investors who are seeking*:

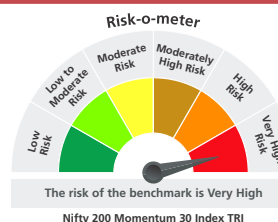
- Long term capital growth
- Return that corresponds to the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY FINANCIAL SERVICES EX-BANK INDEX FUND

An open-ended scheme replicating/tracking Nifty Financial Services Ex-Bank Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Financial Services Ex-Bank Index and to generate returns that are commensurate with the performance of the Nifty Financial Services Ex-Bank Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹96.85 crs
AUM:	₹97.40 crs
Benchmark:	Nifty Financial Services Ex-Bank Index TRI
Allotment Date:	August 14, 2023
Folio Count:	9,294

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	₹16.0873	₹16.3126
IDCW	₹16.0875	₹16.3127

(as on February 27, 2026)

Ratios

Portfolio Turnover	55.41%
Tracking Error	0.37%

Total Expense Ratio**

Regular Plan: 0.73%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

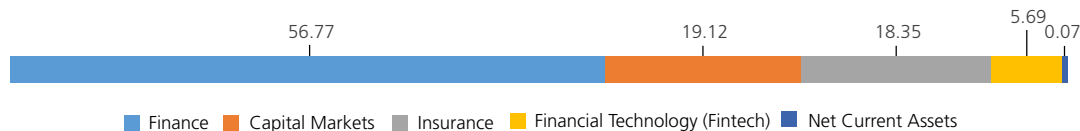
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		360 ONE WAM LTD.	1.68
Finance	56.77	CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.35
BAJAJ FINANCE LTD.	15.81	COMPUTER AGE MANAGEMENT SERVICES LIMITED	0.97
SHRIRAM FINANCE LTD.	9.04	ANGEL ONE LIMITED	0.90
Bajaj Finserv Ltd.	6.81	Indian Energy Exchange Ltd	0.60
JIO FINANCIAL SERVICES LTD	5.00	Insurance	18.35
Cholamandalam Investment and Finance Company Ltd.	4.38	SBI Life Insurance Company Ltd	5.47
Power Finance Corporation Ltd.	3.60	HDFC Life Insurance Company Ltd.	4.60
REC LTD	2.61	Max Financial Services Ltd.	2.86
Muthoot Finance Ltd	2.15	ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	2.75
Aditya Birla Capital Ltd.	1.58	ICICI Prudential Life Insurance Company Ltd	1.54
L&T FINANCE HOLDINGS LTD	1.39	LIFE INSURANCE CORPORATION OF INDIA LTD.	1.13
SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.39	Financial Technology (Fintech)	5.69
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.11	PB FINTECH LTD.	3.02
LIC Housing Finance Ltd.	0.97	ONE 97 COMMUNICATIONS LTD.	2.67
PNB HOUSING FINANCE LTD.	0.93	Equity & Equity related - Total	99.93
Capital Markets	19.12	Net Current Assets/(Liabilities)	0.07
BSE LTD.	6.61	Grand Total	100.00
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	3.73		
HDFC Asset Management Company Ltd.	3.28		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

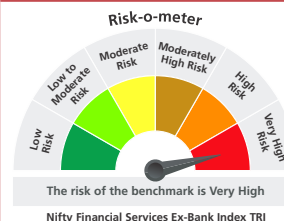
- Long term capital appreciation
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index

* 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 157-161 & 175-179. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. **Total Expense Ratio includes applicable GST.

KOTAK BSE HOUSING INDEX FUND

An open-ended scheme replicating/tracking BSE Housing Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the BSE Housing Index and to generate returns that are commensurate with the performance of the BSE Housing Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

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

AAUM: ₹14.04 crs

AUM: ₹13.95 crs

Benchmark: BSE Housing
Index TRI

Allotment Date: August 28, 2023

Folio Count: 4,060

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	₹12.8334	₹13.0078
IDCW	₹12.8334	₹13.0067

(as on February 27, 2026)

Ratios

Portfolio Turnover	33.35%
Tracking Error	0.09%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		PHOENIX MILLS LTD.	4.77
Cement and Cement Products	28.20	LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD)	4.43
Ultratech Cement Ltd.	5.58	DLF Ltd.	4.39
Grasim Industries Ltd.	5.07	GODREJ PROPERTIES LIMITED	4.09
SHREE CEMENT LTD.	5.03	PRESTIGE ESTATES PROJECTS LIMITED	3.75
Ambuja Cements Ltd.	4.70	OBEROI REALTY LTD	2.85
JK Cement Ltd.	3.78	Industrial Products	18.35
Dalmia Bharat Limited	2.51	Polycab India Ltd.	6.01
ACC Ltd.	1.53	KEI INDUSTRIES LTD.	4.98
Consumer Durables	25.27	SUPREME INDUSTRIES LIMITED	4.13
VOLTAS LTD.	5.72	Astral Ltd.	3.23
Havells India Ltd.	5.00	Finance	3.89
Dixon Technologies India Ltd.	4.25	LIC Housing Finance Ltd.	2.61
Asian Paints Ltd.	4.22	BAJAJ HOUSING FINANCE LTD.	1.28
BLUE STAR LTD.	4.03	Equity & Equity related - Total	99.99
Berger Paints (I) Ltd.	2.05	Net Current Assets/(Liabilities)	0.01
Realty	24.28	Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

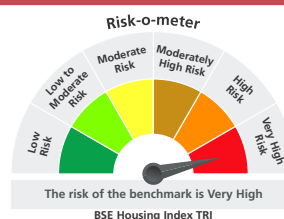
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

* 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 157-161 & 175-179. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY 100 LOW VOLATILITY 30 INDEX FUND

An open ended scheme replicating / tracking the NIFTY 100 Low Volatility 30 Index

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

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

AAUM: ₹139.34 crs

AUM: ₹132.67 crs

Benchmark: NIFTY 100 Low
Volatility 30 Index TRI

Allotment Date: June 07, 2024

Folio Count: 7,878

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	₹10.9242	₹11.0434
IDCW	₹10.9242	₹11.0435

(as on February 27, 2026)

Ratios

Portfolio Turnover	53.62%
Tracking Error	0.06%

Total Expense Ratio**

Regular Plan: 0.83%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

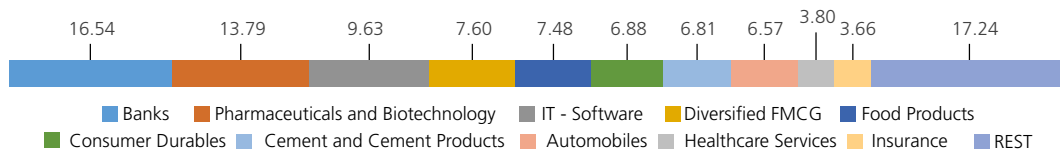
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Ultratech Cement Ltd.	3.70
Banks		SHREE CEMENT LTD.	3.11
STATE BANK OF INDIA	4.92	Automobiles	6.57
ICICI Bank Ltd.	4.50	Bajaj Auto Ltd.	3.43
HDFC Bank Ltd.	4.09	Maruti Suzuki India Limited	3.14
KOTAK MAHINDRA BANK LTD.	3.03	Healthcare Services	3.80
Pharmaceuticals and Biotechnology		Apollo Hospitals Enterprises Ltd.	3.80
Sun Pharmaceuticals Industries Ltd.	3.64	Insurance	3.66
Torrent Pharmaceuticals Ltd.	3.57	SBI Life Insurance Company Ltd	3.66
DR REDDYS LABORATORIES LTD.	3.44	Construction	3.53
Cipla Ltd.	3.14	Larsen And Toubro Ltd.	3.53
IT - Software		Petroleum Products	3.26
Tata Consultancy Services Ltd.	2.88	RELIANCE INDUSTRIES LTD.	3.26
HCL Technologies Ltd.	2.35	Chemicals and Petrochemicals	3.22
Infosys Ltd.	2.27	Pidilite Industries Ltd.	3.22
Wipro Ltd.	2.13	Auto Components	3.20
Diversified FMCG		Bosch Ltd.	3.20
Hindustan Unilever Ltd.	3.99	Telecom - Services	3.06
ITC Ltd.	3.61	Bharti Airtel Ltd	3.06
Food Products		Finance	2.87
NESTLE INDIA LTD.	3.77	Bajaj Finserv Ltd.	2.87
Britannia Industries Ltd.	3.71	Equity & Equity related - Total	101.90
Consumer Durables		Net Current Assets/(Liabilities)	-1.90
Titan Company Ltd.	3.73	Grand Total	100.00
Asian Paints Ltd.	3.15		
Cement and Cement Products			
	6.81		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

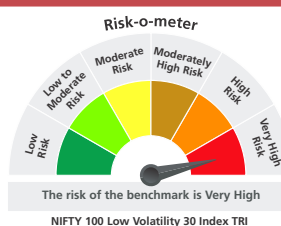
- Long term capital growth
- Return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK BSE PSU INDEX FUND

An open-ended scheme replicating/tracking BSE PSU Index

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

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

AAUM: ₹96.27 crs

AUM: ₹95.94 crs

Benchmark: BSE PSU Index TRI

Allotment Date: July 31, 2024

Folio Count: 18,447

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.0651	₹10.1687
IDCW	₹10.0654	₹10.1688

(as on February 27, 2026)

Ratios

Portfolio Turnover	45.14%
Tracking Error	0.10%

Total Expense Ratio**

Regular Plan: 1.03%

Direct Plan: 0.39%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

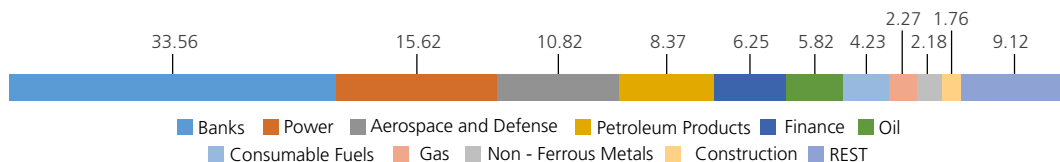
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Coal India Ltd.	4.23
Banks	33.56	Gas	2.27
STATE BANK OF INDIA	21.51	GAIL (India) Ltd.	1.97
Bank Of Baroda	2.58	Gujarat Gas Ltd.	0.30
CANARA BANK	2.28	Non - Ferrous Metals	2.18
PUNJAB NATIONAL BANK	1.92	NATIONAL ALUMINIUM COMPANY LTD	1.38
UNION BANK OF INDIA	1.66	HINDUSTAN COPPER LTD.	0.80
INDIAN BANK	1.49	Construction	1.76
BANK OF INDIA	0.93	RAIL VIKAS NIGAM LIMITED.	0.77
BANK OF MAHARASHTRA	0.50	NBCC (India) Ltd	0.41
JAMMU AND KASHMIR BANK LTD.	0.23	Engineers India Ltd.	0.26
Central Bank Of India	0.17	Iron International Ltd	0.20
Indian Overseas Bank	0.15	RITES Ltd.	0.12
UCO Bank	0.14	Electrical Equipment	1.47
Power	15.62	Bharat Heavy Electricals Ltd.	1.47
NTPC LTD	7.81	Minerals and Mining	1.41
Power Grid Corporation Of India Ltd.	5.86	NMDC Ltd.	1.21
NHPC LIMITED	1.01	Gujarat Mineral	
NLC India Ltd.	0.36	Development Corporation Ltd.	0.20
NTPC GREEN ENERGY LIMITED	0.36	Insurance	1.37
SJVN LIMITED	0.22	LIFE INSURANCE	
Aerospace and Defense	10.82	CORPORATION OF INDIA LTD.	0.69
Bharat Electronics Ltd.	6.86	General Insurance Corporation Of India	0.52
HINDUSTAN AERONAUTICS LTD.	3.16	THE NEW INDIA	
BHARAT DYNAMICS LTD	0.50	ASSURANCE COMPANY LTD	0.16
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.30	Industrial Manufacturing	1.27
Petroleum Products	8.37	MAZAGOAN DOCK SHIPBUILDERS LTD	0.73
Bharat Petroleum Corporation Ltd.	3.24	COCHIN SHIPYARD LTD.	0.54
Indian Oil Corporation Ltd	2.97	Ferrous Metals	1.23
HINDUSTAN PETROLEUM CORPORATION LTD	1.81	Steel Authority of India Ltd.	1.03
Chennai Petroleum Corporation Ltd.	0.20	NMDC STEEL LTD	0.20
Mangalore Refinery And Petrochemicals Ltd.	0.15	Leisure Services	0.75
Finance	6.25	Indian Railway Catering And Tourism Corporation Ltd.	0.75
Power Finance Corporation Ltd.	2.58	Transport Services	0.73
REC LTD	1.87	Container Corporation of India Ltd.	0.73
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.82	Agricultural, Commercial and Construction Vehicles	0.28
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.41	BEML LTD.	0.28
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.40	Telecom - Services	0.12
IFCI Ltd.	0.17	RAILTEL CORPORATION OF INDIA LTD	0.12
Oil	5.82	Fertilizers and Agrochemicals	0.08
Oil & Natural Gas Corporation Ltd.	4.70	RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.08
OIL INDIA LIMITED	1.12	Equity & Equity related - Total	99.59
Consumable Fuels	4.23	Triparty Repo	0.83
		Net Current Assets/(Liabilities)	-0.42
		Grand Total	100.00

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

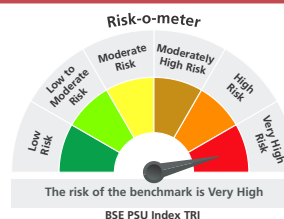
- Long term capital growth
- Return that corresponds to the performance of BSE PSU Index subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY MIDCAP 50 INDEX FUND

An open-ended scheme replicating/tracking the NIFTY Midcap 50 Index.

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

Fund Manager*: Mr. Devender Singhal,

Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹67.96 crs

AUM: ₹67.38 crs

Benchmark: Nifty Midcap 50
Index TRI

Allotment Date: August 16, 2024

Folio Count: 19,244

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	₹10.2136	₹10.3098
IDCW	₹10.2135	₹10.3097

(as on February 27, 2026)

Ratios

Portfolio Turnover	74.66%
Tracking Error	0.14%

Total Expense Ratio**

Regular Plan: 0.86%

Direct Plan: 0.25%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

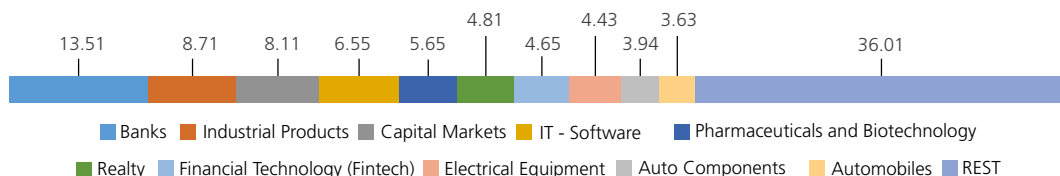
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		P I INDUSTRIES LTD	1.24
Banks	13.51	Agricultural, Commercial and Construction Vehicles	2.96
FEDERAL BANK LTD.	3.61	ASHOK LEYLAND LTD.	2.96
IndusInd Bank Ltd.	3.09	Personal Products	2.95
AU Small Finance Bank Ltd.	2.65	Dabur India Ltd.	1.50
IDFC First Bank Limited	2.38	Colgate Palmolive (India) Ltd.	1.45
YES BANK LTD	1.78	Finance	2.90
Industrial Products	8.71	Muthoot Finance Ltd	1.76
Cummins India Ltd.	3.24	SBI CARDS & PAYMENT SERVICES PVT. LTD.	1.14
Polycab India Ltd.	2.22	Telecom - Services	2.88
APL APOLLO TUBES LTD.	1.99	Indus Towers Ltd.	2.88
SUPREME INDUSTRIES LIMITED	1.26	Healthcare Services	2.41
Capital Markets	8.11	Fortis Healthcare India Ltd	2.41
BSE LTD.	5.42	Insurance	2.34
HDFC Asset Management Company Ltd.	2.69	Max Financial Services Ltd.	2.34
IT - Software	6.55	Consumer Durables	2.12
PERSISTENT SYSTEMS LIMITED	2.52	Dixon Technologies India Ltd.	2.12
COFORGE LIMITED	1.94	Petroleum Products	2.06
Mphasis Ltd	1.28	HINDUSTAN PETROLEUM CORPORATION LTD	2.06
Oracle Financial Services Software Ltd	0.81	Agricultural Food and other Product	2.04
Pharmaceuticals and Biotechnology	5.65	Marico Ltd.	2.04
Lupin Ltd.	2.73	Leisure Services	1.84
Aurobindo Pharma Ltd.	1.67	Jubilant Foodworks Limited	1.00
MANKIND PHARMA LTD	1.25	Indian Railway Catering And Tourism Corporation Ltd.	0.84
Realty	4.81	Chemicals and Petrochemicals	1.82
PHOENIX MILLS LTD.	1.52	SRF Ltd.	1.82
GODREJ PROPERTIES LIMITED	1.26	Transport Infrastructure	1.76
PRESTIGE ESTATES PROJECTS LIMITED	1.15	GMR AIRPORTS LIMITED	1.76
OBEROI REALTY LTD	0.88	Minerals and Mining	1.38
Financial Technology (Fintech)	4.65	NMDC Ltd.	1.38
PB FINTECH LTD.	2.47	Oil	1.29
ONE 97 COMMUNICATIONS LTD.	2.18	OIL INDIA LIMITED	1.29
Electrical Equipment	4.43	Power	1.17
SUZLON ENERGY LTD.	2.54	NHPC LIMITED	1.17
Bharat Heavy Electricals Ltd.	1.89	Textiles and Apparels	0.99
Auto Components	3.94	Page Industries Ltd	0.99
Bharat Forge Ltd.	2.50	Equity & Equity related - Total	99.89
TUBE INVESTMENTS OF INDIA LTD.	1.44	Triparty Repo	0.30
Automobiles	3.63	Net Current Assets/(Liabilities)	-0.19
Hero MotoCorp Ltd.	3.63	Grand Total	100.00
Fertilizers and Agrochemicals	2.99		
UPL Ltd	1.75		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

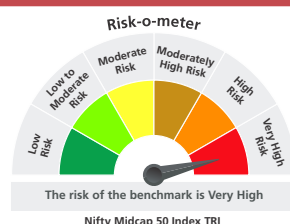
- Long term capital growth
- Return that corresponds to the performance of NIFTY Midcap 50 Index subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY INDIA TOURISM INDEX FUND

An open-ended scheme replicating/tracking the Nifty India Tourism Index

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

Fund Manager*: Mr. Devender Singhal,

Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹32.45 crs

AUM: ₹32.09 crs

Benchmark: Nifty India Tourism
Index TRI

Allotment Date: September 23, 2024

Folio Count: 11,620

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	₹8.3363	₹8.4131
IDCW	₹8.3364	₹8.4148

(as on February 27, 2026)

Ratios

Portfolio Turnover	95.29%
Tracking Error	0.16%

Total Expense Ratio**

Regular Plan: 0.96%

Direct Plan: 0.33%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Leisure Services	
62.78	
INDIAN HOTELS COMPANY LTD.	19.83
Jubilant Foodworks Limited	8.99
Indian Railway Catering And Tourism Corporation Ltd.	7.59
ITC HOTELS LIMITED	7.25
EIH Ltd.	2.75
CHALET HOTELS LTD.	2.55
LEMON TREE HOTELS LTD	2.49
DEVYANI INTERNATIONAL LIMITED	2.26
SAPPHIRE FOODS INDIA LTD.	2.13
TBO TEK LIMITED	1.81
SCHLOSS BANGALORE LTD.	1.62
BLS INTERNATIONAL SERVICES LTD.	1.49
VALOR ESTATE LIMITED	1.23
VENTIVE HOSPITALITY LTD.	0.79
Transport Services	
20.92	
Inter Globe Aviation Ltd	20.92
Transport Infrastructure	
15.85	
GMR AIRPORTS LIMITED	15.85
Equity & Equity related - Total	
99.55	
Net Current Assets/(Liabilities)	
0.45	
Grand Total	
100.00	

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

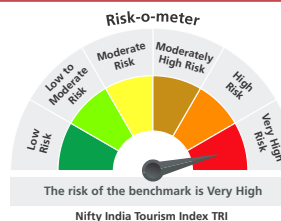
- Long term capital growth
- Return that corresponds to the performance of Nifty India Tourism Index subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY MIDCAP 150 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Momentum 50 Index

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

Fund Manager*: Mr. Devender Singhal,

Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹318.20 crs

AUM: ₹321.56 crs

Benchmark: Nifty Midcap 150
Momentum 50 Index
(TRI)

Allotment Date: October 8, 2024

Folio Count: 30,795

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	₹9.2437	₹9.3276
IDCW	₹9.2434	₹9.3276

(as on February 27, 2026)

Ratios

Portfolio Turnover	117.14%
Tracking Error	0.20%

Total Expense Ratio**

Regular Plan: 0.93%

Direct Plan: 0.28%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

IDCW is declared subject to availability and
adequacy of distributable surplus

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

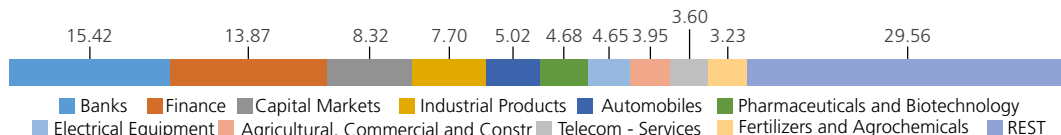
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Fertilizers and Agrochemicals	3.23
Banks	15.42	UPL Ltd	2.21
FEDERAL BANK LTD.	4.67	Coromandel International Ltd.	1.02
AU Small Finance Bank Ltd.	4.37	Insurance	3.22
INDIAN BANK	2.87	Max Financial Services Ltd.	3.22
IDFC First Bank Limited	2.37	Healthcare Services	3.09
BANK OF INDIA	1.14	Fortis Healthcare India Ltd	3.09
Finance	13.87	Financial Technology (Fintech)	3.02
Muthoot Finance Ltd	4.23	ONE 97 COMMUNICATIONS LTD.	3.02
L&T FINANCE HOLDINGS LTD	3.29	IT - Software	2.96
Aditya Birla Capital Ltd.	2.79	PERSISTENT SYSTEMS LIMITED	1.67
Mahindra & Mahindra		COFORGE LIMITED	1.29
Financial Services Ltd.	1.87	Retailing	2.80
Sundaram Finance Ltd.	0.93	FSN E-COMMERCE VENTURES LTD.	2.80
SBI CARDS & PAYMENT		Auto Components	2.44
SERVICES PVT. LTD.	0.76	MRF Limited	1.33
Capital Markets	8.32	UNO MINDA LIMITED	1.11
BSE LTD.	5.06	Transport Infrastructure	2.35
HDFC Asset Management		GMR AIRPORTS LIMITED	2.35
Company Ltd.	2.55	Petroleum Products	1.65
Nippon Life India Asset		HINDUSTAN PETROLEUM	
Management Ltd.	0.71	CORPORATION LTD	1.65
Industrial Products	7.70	Non - Ferrous Metals	1.60
Cummins India Ltd.	4.41	NATIONAL ALUMINIUM COMPANY LTD	1.60
Polycab India Ltd.	1.71	Cement and Cement Products	1.48
APL APOLLO TUBES LTD.	1.00	JK Cement Ltd.	1.04
AIA Engineering Limited.	0.58	Dalmia Bharat Limited	0.44
Automobiles	5.02	Chemicals and Petrochemicals	1.46
Hero MotoCorp Ltd.	5.02	SRF Ltd.	1.46
Pharmaceuticals and Biotechnology	4.68	Agricultural Food and other Product	1.25
Glenmark Pharmaceuticals Ltd	1.91	Marico Ltd.	1.25
Lupin Ltd.	1.52	Ferrous Metals	0.99
Biocon Ltd.	0.90	JINDAL STAINLESS LTD	0.99
Abbott India Ltd.	0.35	Diversified	0.44
Electrical Equipment	4.65	3M India Ltd.	0.44
GE VERNOVA T&D INDIA LIMITED	2.92	Consumer Durables	0.38
HITACHI ENERGY INDIA LIMITED	1.73	Berger Paints (I) Ltd.	0.38
Agricultural, Commercial and		Gas	0.35
Construction Vehicles	3.95	Indraprastha Gas Ltd.	0.35
ASHOK LEYLAND LTD.	3.95	Equity & Equity related - Total	99.92
Telecom - Services	3.60	Triparty Repo	0.28
Indus Towers Ltd.	1.89	Net Current Assets/(Liabilities)	-0.20
Vodafone Idea Ltd	1.33	Grand Total	100.00
BHARTI HEXACOM LTD.	0.38		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

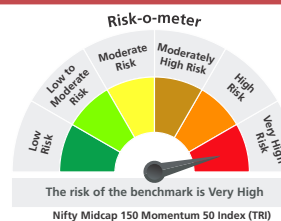
- Long term capital growth
- Return that corresponds to the performance of Nifty Midcap 150 Momentum 50 Index subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY 50 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 50 Equal Weight Index

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

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

AAUM: ₹48.52 crs

AUM: ₹51.39 crs

Benchmark: Nifty 50 Equal Weight Index (TRI)

Allotment Date: December 23, 2024

Folio Count: 4,679

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	₹11.1916	₹11.2583
IDCW	₹11.1916	₹11.2596

(as on February 27, 2026)

Ratios

Portfolio Turnover	59.36%
Tracking Error	0.21%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

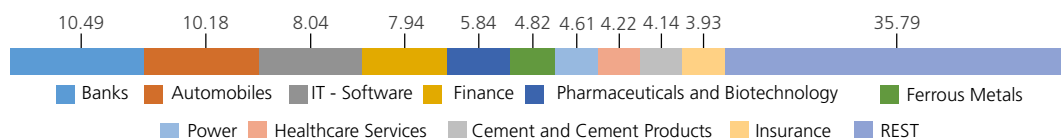
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		HDFC Life Insurance Company Ltd.	1.91
Banks	10.49	Consumer Durables	3.90
STATE BANK OF INDIA	2.49	Titan Company Ltd.	2.17
Axis Bank Ltd.	2.25	Asian Paints Ltd.	1.73
ICICI Bank Ltd.	2.04	Retailing	3.57
KOTAK MAHINDRA BANK LTD.	1.92	Trent Ltd	1.82
HDFC Bank Ltd.	1.79	ETERNAL LIMITED	1.75
Automobiles	10.18	Diversified FMCG	3.56
Bajaj Auto Ltd.	2.20	Hindustan Unilever Ltd.	2.01
Eicher Motors Ltd.	2.19	ITC Ltd.	1.55
TATA MOTORS PASSENGER VEHICLES LTD.	2.13	Oil	2.38
Mahindra & Mahindra Ltd.	1.87	Oil & Natural Gas Corporation Ltd.	2.38
Maruti Suzuki India Limited	1.79	Aerospace and Defense	2.23
IT - Software	8.04	Bharat Electronics Ltd.	2.23
Tech Mahindra Ltd.	1.68	Consumable Fuels	2.14
HCL Technologies Ltd.	1.67	Coal India Ltd.	2.14
Tata Consultancy Services Ltd.	1.61	Non - Ferrous Metals	2.12
Infosys Ltd.	1.57	Hindalco Industries Ltd	2.12
Wipro Ltd.	1.51	Construction	2.11
Finance	7.94	Larsen And Toubro Ltd.	2.11
SHRIRAM FINANCE LTD.	2.25	Transport Infrastructure	2.05
BAJAJ FINANCE LTD.	1.99	Adani Port and Special	
Bajaj Finserv Ltd.	1.98	Economic Zone Ltd.	2.05
JIO FINANCIAL SERVICES LTD	1.72	Food Products	2.03
Pharmaceuticals and Biotechnology	5.84	NESTLE INDIA LTD.	2.03
DR REDDYS LABORATORIES LTD.	2.03	Agricultural Food and other Product	1.94
Sun Pharmaceuticals Industries Ltd.	2.02	Tata Consumer Products Ltd	1.94
Cipla Ltd.	1.79	Metals and Minerals Trading	1.94
Ferrous Metals	4.82	Adani Enterprises Ltd.	1.94
Tata Steel Ltd.	2.51	Transport Services	1.90
JSW Steel Ltd.	2.31	Inter Globe Aviation Ltd	1.90
Power	4.61	Petroleum Products	1.79
NTPC LTD	2.36	RELIANCE INDUSTRIES LTD.	1.79
Power Grid Corporation Of India Ltd.	2.25	Telecom - Services	1.78
Healthcare Services	4.22	Bharti Airtel Ltd	1.78
Apollo Hospitals Enterprises Ltd.	2.19	Equity & Equity related - Total	99.65
MAX HEALTHCARE INSTITUTE LTD.	2.03	Triparty Repo	0.39
Cement and Cement Products	4.14	Net Current Assets/(Liabilities)	-0.04
Ultratech Cement Ltd.	2.15	Grand Total	100.00
Grasim Industries Ltd.	1.99		
Insurance	3.93		
SBI Life Insurance Company Ltd	2.02		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

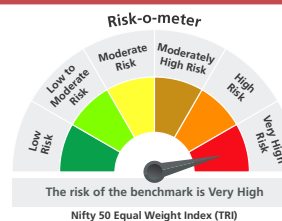
- Long term capital growth
- Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.

For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY 100 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 100 equal weight Index

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

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

AAUM: ₹38.01 crs

AUM: ₹38.31 crs

Benchmark: Nifty 100 Equal
Weight Index (TRI)

Allotment Date: December 23, 2024

Folio Count: 4,515

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	₹10.7534	₹10.8169
IDCW	₹10.7535	₹10.8163

(as on February 27, 2026)

Ratios

Portfolio Turnover	45.98%
Tracking Error	0.17%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

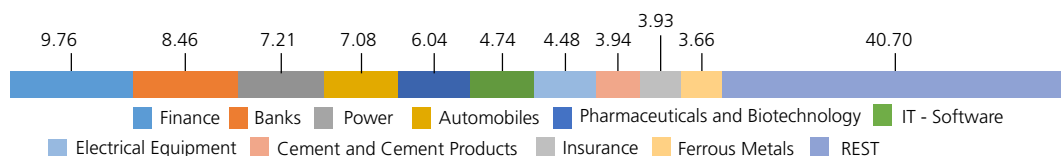
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Finance	9.76	ETERNAL LIMITED	0.87
Power Finance Corporation Ltd.	1.16	INFO EDGE (INDIA) LTD.	0.75
SHRIRAM FINANCE LTD.	1.12	Petroleum Products	3.11
Cholamandalam Investment and Finance Company Ltd.	1.02	Indian Oil Corporation Ltd.	1.17
BAJAJ FINANCE LTD.	0.99	Bharat Petroleum Corporation Ltd.	1.05
Bajaj Finserv Ltd.	0.99	RELIANCE INDUSTRIES LTD.	0.89
REC LTD	0.98	Consumer Durables	2.92
Bajaj Holdings and Investment Ltd.	0.98	Titan Company Ltd.	1.08
BAJAJ HOUSING FINANCE LTD.	0.96	Havells India Ltd.	0.98
JIO FINANCIAL SERVICES LTD	0.91	Asian Paints Ltd.	0.86
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.86	Auto Components	2.13
Banks	8.46	SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.12
STATE BANK OF INDIA	0.77	Bosch Ltd.	1.01
Axis Bank Ltd.	1.24	Chemicals and Petrochemicals	2.10
Bank Of Baroda	1.12	SOLAR INDUSTRIES INDIA LIMITED	1.08
PUNJAB NATIONAL BANK	1.11	Pdillite Industries Ltd.	1.02
CANARA BANK	1.07	Healthcare Services	2.10
ICICI Bank Ltd.	1.05	Apollo Hospitals Enterprises Ltd.	1.09
KOTAK MAHINDRA BANK LTD.	1.02	MAX HEALTHCARE INSTITUTE LTD.	1.01
HDFC Bank Ltd.	0.89	Non - Ferrous Metals	2.01
Power	7.21	Hindalco Industries Ltd.	1.06
NTPC LTD	1.18	HINDUSTAN ZINC LTD.	0.95
Power Grid Corporation Of India Ltd.	1.12	Aerospace and Defense	2.00
JSW ENERGY LTD.	1.02	Bharat Electronics Ltd.	1.11
Tata Power Co. Ltd.	0.99	HINDUSTAN AERONAUTICS LTD.	0.89
ADANI ENERGY SOLUTIONS LTD.	0.99	Food Products	2.00
ADANI POWER LTD.	0.98	NESTLE INDIA LTD.	1.01
ADANI GREEN ENERGY LTD.	0.93	Britannia Industries Ltd.	0.99
Automobiles	7.07	Beverages	1.89
Bajaj Auto Ltd.	1.10	UNITED SPIRITS LTD.	0.96
Eicher Motors Ltd.	1.09	VARUN BEVERAGES LTD	0.93
TATA MOTORS PASSENGER VEHICLES LTD.	1.06	Realty	1.79
TVS Motors Company Ltd	1.06	LODHA DEVELOPERS LTD.	0.92
Mahindra & Mahindra Ltd.	0.94	(MACROTECH DEVELOPERS LTD)	0.87
HYUNDAI MOTORS INDIA LTD	0.93	DLF Ltd.	0.87
Maruti Suzuki India Limited	0.89	Diversified FMCG	1.77
Pharmaceuticals and Biotechnology	6.04	Hindustan Unilever Ltd.	1.00
Torrent Pharmaceuticals Ltd.	1.13	ITC Ltd.	0.77
Sun Pharmaceuticals Industries Ltd.	1.01	Diversified Metals	1.19
Zydus Lifesciences Limited	1.01	Vedanta Ltd.	1.19
DR REDDYS LABORATORIES LTD.	0.99	Oil	1.19
Divi s Laboratories Ltd.	0.89	Oil & Natural Gas Corporation Ltd.	1.07
Cipla Ltd.	0.89	Consumable Fuels	1.07
IT - Software	4.74	Coal India Ltd.	1.05
Tech Mahindra Ltd.	0.84	Construction	1.05
HCL Technologies Ltd.	0.83	Larsen And Toubro Ltd.	1.05
Tata Consultancy Services Ltd.	0.80	Transport Infrastructure	1.02
Infosys Ltd.	0.78	Adani Port and Special Economic Zone Ltd.	1.02
Wipro Ltd.	0.75	Personal Products	1.01
LTIMINDTREE LIMITED	0.74	Godrej Consumer Products Ltd.	1.01
Electrical Equipment	4.48	Gas	0.99
ABB India Ltd.	1.17	GAIL (India) Ltd.	0.99
SIEMENS ENERGY INDIA LTD	1.11	Agricultural Food and other Product	0.97
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.10	Tata Consumer Products Ltd	0.97
Siemens Ltd.	1.10	Metals and Minerals Trading	0.97
Cement and Cement Products	3.94	Adani Enterprises Ltd.	0.97
Ultratech Cement Ltd.	1.07	Transport Services	0.95
Grasim Industries Ltd.	0.99	Inter Globe Aviation Ltd	0.95
SHREE CEMENT LTD.	0.98	Leisure Services	0.90
Ambuja Cements Ltd.	0.90	INDIAN HOTELS COMPANY LTD.	0.90
Insurance	3.93	Telecom - Services	0.89
SBI Life Insurance Company Ltd	1.01	Bharti Airtel Ltd	0.89
LIFE INSURANCE CORPORATION OF INDIA LTD.	1.00	Industrial Manufacturing	0.87
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	0.97	MAZAGOAN DOCK SHIPBUILDERS LTD	0.87
HDFC Life Insurance Company Ltd.	0.95	Equity & Equity related - Total	99.72
Ferrous Metals	3.66	Preference Shares	
Jindal Steel & Power Ltd.	1.26	6% TVS MOTOR CUMULATIVE NON-CONVERTIBLE REDEEMABLE PREFERENCE SHARES (NCRPS)- 1 YEAR MATURITY	0.01
Tata Steel Ltd.	1.25	Equity & Equity related - Total	0.01
JSW Steel Ltd.	1.15	Net Current Assets/(Liabilities)	0.27
Retailing	3.54	Grand Total	100.00
AVENUE SUPERMARTS LTD.	1.01		
Trent Ltd	0.91		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

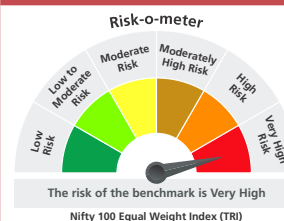
- Long term capital growth
- Return that corresponds to the performance of Nifty 100 Equal Weight Index subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY SMALLCAP 250 INDEX FUND

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

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

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹41.49 crs
AUM:	₹42.54 crs
Benchmark:	Nifty Smallcap 250 Index TRI
Allotment Date:	January 27, 2025
Folio Count:	14,182

- 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

	Regular	Direct
Growth	₹10.2575	₹10.3117
IDCW	₹10.2576	₹10.3118

(as on February 27, 2026)

Ratios	
Portfolio Turnover	37.92%
Tracking Error	0.12%

Total Expense Ratio**	
Regular Plan:	0.63%
Direct Plan:	0.15%

- Available Plans/Options**
- A) Regular Plan B) Direct Plan
- Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)
- IDCW Frequency**
- Trustee's Discretion
- Load Structure**
- Entry Load:** Nil. (applicable for all plans)
- Exit Load:** Nil. (applicable for all plans)

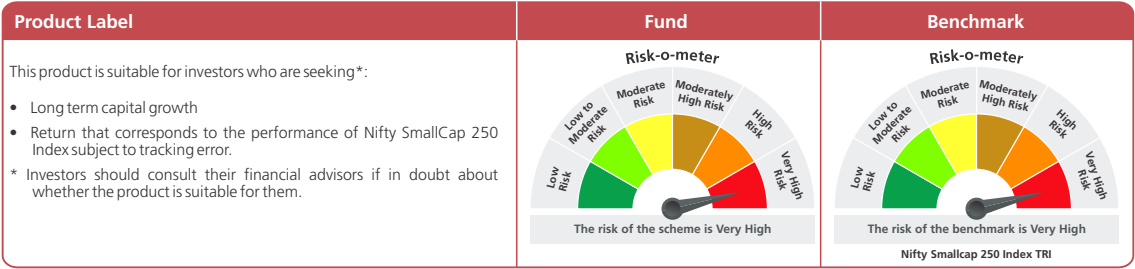
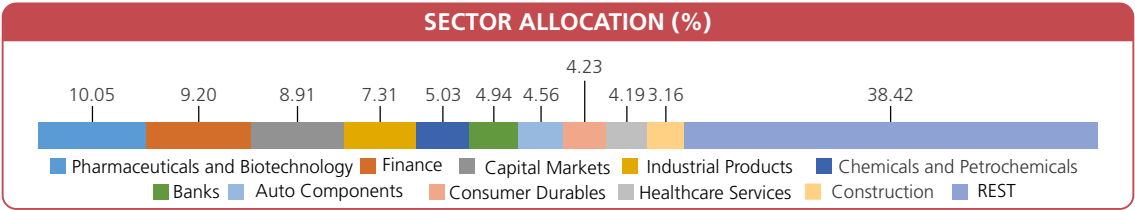
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO			
Issuer/Instrument		% to Net Assets	
Equity & Equity related			
Pharmaceuticals and Biotechnology		10.05	
Laurus Labs Ltd.		2.16	
B CHEMICALS & PHARMACEUTICALS LTD.		0.87	
GLAND PHARMA LIMITED		0.75	
SAI LIFE SCIENCES LIMITED		0.71	
Wockhardt Ltd.		0.58	
NEULAND LABORATORIES LTD.		0.57	
PIRAMAL PHARMA LTD.		0.50	
Natco Pharma Ltd		0.46	
Granules India Ltd.		0.44	
Pfizer Ltd.		0.40	
ONESOURCE SPECIALTY PHARMA LTD.		0.38	
Eris Lifesciences Ltd.		0.38	
JUBILANT PHARMOVA LIMITED		0.36	
Astrazeneca Pharma (I) Ltd		0.28	
COHANCE LIFESCIENCES LIMITED		0.26	
EMCURE PHARMACEUTICALS LIMITED		0.22	
CONCORD BIOTECH LTD.		0.21	
Alembic Pharmaceuticals Ltd.		0.20	
CAPLIN POINT LABORATORIES LTD.		0.18	
AKUMS DRUGS & PHARMACEUTICALS LTD.		0.07	
BLUE JET HEALTHCARE LTD		0.07	
Finance		9.20	
Cholamandalam Financial Holdings Ltd.		0.84	
PNB HOUSING FINANCE LTD.		0.80	
Manappuram Finance Ltd		0.80	
POONAWALLA FINCORP LTD.		0.67	
AUTHUM INVESTMENT & INFRASTRUCTURE LTD.		0.66	
SAMMAAN CAPITAL LIMITED		0.60	
IIFL Finance Ltd.		0.59	
HOME FIRST FINANCE CO INDIA		0.50	
APTUS VALUE HOUSING FINANCE		0.45	
FIVE STAR BUSINESS FINANCE LTD		0.42	
CAN FIN HOMES LTD		0.37	
MAHARASHTRA SCOOTERS LTD		0.37	
CREDITACCESS GRAMEEN LTD.		0.32	
CAPRI GLOBAL CAPITAL LTD		0.32	
CHOICE INTERNATIONAL LTD		0.30	
Aavas Financiers Ltd.		0.26	
JM FINANCIAL LTD.		0.26	
AADHAR HOUSING FINANCE LTD.		0.25	
IFCI Ltd.		0.20	
SBCF FINANCE LTD		0.19	
Capital Markets		8.91	
MULTI COMMODITY EXCHANGE OF INDIA LIMITED		3.22	
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.		1.17	
COMPUTER AGE MANAGEMENT SERVICES LIMITED		0.84	
ANGEL ONE LIMITED		0.78	
Anand Rathí Wealth Ltd.		0.68	
KFIN TECHNOLOGIES LTD.		0.66	
Indian Energy Exchange Ltd		0.52	
NUVAMA WEALTH MANAGEMENT LIMITED		0.49	
Aditya Birla Sun Life AMC Ltd		0.34	
UTI Asset Management Company Ltd		0.21	
Industrial Products		7.31	
Timken India Ltd.		0.64	
Kirloskar Oil Engines Ltd.		0.60	
Elgi Equipments Limited		0.59	
PTC INDUSTRIES LTD		0.56	
Welspun Corp Limited		0.56	
Carborundum Universal Ltd.		0.49	
HBL ENGINEERING LTD		0.40	
Usha Martin Ltd.		0.39	
Finolex Cables Ltd.		0.36	
GODAWARI POWER AND ISPAT LIMITED		0.34	
Shyam Metals and Energy Ltd		0.31	
FINOLEX INDUSTRIES LTD.		0.27	
R R KABEL LTD		0.26	
Graphite India Ltd.		0.25	
H.E.G. LTD.		0.25	
JINDAL SAW LTD.		0.22	
Kirloskar Brothers Ltd.		0.21	
KSB LTD		0.21	
INOX INDIA LTD		0.14	
RHI MAGNESITA INDIA LTD.		0.14	
Maharashtra Seamless Ltd.		0.12	
Chemicals and Petrochemicals		5.03	
Navin Fluorine International Ltd		1.19	
HIMADRI SPECIALITY CHEMICAL LTD.		0.59	
Tata Chemicals Ltd		0.58	
Atul Ltd.		0.55	
Aarti Industries Ltd.		0.47	
Deepak Fertilizers & Petrochemicals Corp Ltd		0.35	
PCBL LTD		0.28	
SWAN ENERGY LTD		0.28	
JUBLANT INGREVIA LTD		0.25	
BASF INDIA LIMITED		0.20	
Clean Science and Technology Ltd		0.18	
Alkyl Amines Chemicals Ltd.		0.11	
Banks		4.94	
KARUR VYSYA BANK LTD.		1.59	
City Union Bank Ltd.		1.05	
RBL Bank Ltd		0.99	
Bandhan Bank Ltd		0.83	
JAMMU AND KASHMIR BANK LTD.		0.28	
Central Bank Of India		0.20	
Auto Components		4.56	
ZF Commercial Vehicle Control Systems India Limited		0.59	
Motherson Sumi Wiring India Limited		0.57	
Asahi India Glass Ltd.		0.56	
AMARA RAJA ENERGY MOB LTD.		0.53	
Sundaram Fasteners Ltd.		0.50	
CRAFTSMAN AUTOMATION LTD		0.48	
CEAT Ltd.		0.38	
JK TYRE & INDUSTRIES LTD.		0.32	
RAMKRISHNA FORGINGS LTD.		0.29	
MINDA CORPORATION LIMITED		0.23	
JBM AUTO LTD.		0.11	
Consumer Durables		4.23	
AMBER ENTERPRISES INDIA LTD.		0.90	
Crompton Greaves Consumer Electricals Ltd		0.85	
PG ELECTROPLAST LTD		0.52	
Kajaria Ceramics Ltd.		0.41	
V-Guard Industries Ltd.		0.31	
Whirlpool of India Ltd.		0.29	
Bata India Ltd.		0.26	
Century Plyboards (India) Ltd.		0.23	
Akzo Nobel India Ltd.		0.20	
CERA SANITARYWARE LTD		0.15	
CAMPUS ACTIVEWEAR LTD		0.11	
Healthcare Services		4.19	
KRISHNA INSTITUTE OF MEDICAL		0.95	
ASTER DM HEALTHCARE LTD		0.78	
Narayana Hrudayalaya Ltd.		0.64	
DR.Lal Pathlabs Ltd.		0.56	
RAINBOW CHILDRENS MEDICARE LTD		0.31	
INDEGENE LTD		0.26	
Metropolis Healthcare Ltd.		0.26	
VIJAYA DIAGNOSTIC CENTRE PVT		0.25	
DR AGARWALS HEALTH CARE LTD		0.18	
Construction		3.16	
KALPATARU PROJECTS INTERNATIONAL LIMITED		0.73	
NBCC (India) Ltd		0.49	
Kec International Ltd.		0.39	
NCC LIMITED		0.32	
Engineers India Ltd.		0.31	
TECHNO ELECTRIC & ENGINEERING		0.30	
COMPANY LIMITED		0.30	
Icon International Ltd		0.24	
AFCONS INFRASTRUCTURE LTD.		0.23	
RITES Ltd.		0.15	
Transport Services		2.30	
DELHIVERY LTD		1.22	
Great Eastern Shipping Company Ltd		0.68	
Shipping Corporation of India Ltd.		0.23	
Blue Dart Express Ltd.		0.17	
Leisure Services		2.22	
EIH Ltd.		0.32	
CHALET HOTELS LTD.		0.30	
LEMON TREE HOTELS LTD		0.29	
DEVYANI INTERNATIONAL LIMITED		0.26	
SAPPHIRE FOODS INDIA LTD.		0.25	
TBO TEK LIMITED			0.21
SCHLOSS BANGALORE LTD.			0.19
BLS INTERNATIONAL SERVICES LTD.			0.17
VALOR ESTATE LIMITED			0.14
VENTIVE HOSPITALITY LTD.			0.09
Industrial Manufacturing			1.98
KAYNES TECHNOLOGY INDIA LTD.			0.62
JYOTI CNC AUTOMATION LTD			0.36
SYRMA SGS TECHNOLOGY LTD.			0.32
TITAGARH RAIL SYSTEMS LTD.			0.29
Praj Industries Ltd.			0.20
JUPITER WAGONS LTD			0.19
Power			1.92
CESC LTD.			0.51
NAVA LTD.			0.43
Jaiprakash Power Ventures Ltd.			0.38
RELIANCE POWER LTD.			0.35
RELIANCE INFRASTRUCTURE LTD			0.13
ACME SOLAR HOLDINGS LTD.			0.12
IT - Services			1.83
Affle (India) Ltd.			0.45
CYIENT LTD.			0.40
INVENTURUS KNOWLEDGE SOLUTIONS LTD.			0.34
NETWEB TECHNOLOGIES INDIA LTD.			0.33
SAGILITY INDIA LTD.			0.31
IT - Software			1.79
Birlasoft Ltd.			0.33
ZENSAR TECHNOLOGIES LTD.			0.33
Intellect Design Arena Ltd.			0.32
Sonata Software Ltd.			0.27
NEWGEN SOFTWARE TECHNOLOGIES LTD			0.17
Happiest Minds technologies Limited			0.15
Latent View Analytics Ltd			0.13
C.E. INFO SYSTEMS LTD.			0.09
Commercial Services and Supplies			1.78
Redington India Ltd			0.86
ECLERX SERVICES LTD.			0.38
Firstsource Solutions Ltd.			0.35
INTERNATIONAL GEMMOLOGICAL			
INSTITUTE (INDIA) LTD.			0.17
MMTC LTD.			0.05
Automobiles			1.57
Force Motors Ltd.			0.61
ATHER ENERGY LTD.			0.52
OLA ELECTRIC MOBILITY LIMITED			0.23
OLECTRA GREENTECH LTD			0.21
Realty			1.44
BRIGADE ENTERPRISES LIMITED			0.50
Anant Raj Industries Ltd.			0.42
Sobha Developers Ltd.			0.32
SIGNATURE GLOBAL LTD			0.20
Electrical Equipment			1.38
INOX WIND LIMITED			0.46
TRIVENI TURBINE LTD			0.29
SCHNEIDER ELECTRIC INFRASTRUCTURE LTD			0.27
ELECON ENGINEERING CO.LTD			0.19
TRANSFORMERS & RECTIFIERS (INDIA) LTD.			0.17
Entertainment			1.26
Zee Entertainment Enterprises Ltd			0.42
PVR INOX LIMITED			0.38
Sun TV Network Ltd.			0.33
SAREGAMA INDIA LTD.			0.13
Gas			1.26
AEGIS LOGISTICS LTD			0.45
Gujarat State Petronet Ltd.			0.45
Mahanagar Gas Ltd			0.36
Insurance			1.22
STAR HEALTH AND ALLIED INSURANCE LTD.			0.56
GO DIGIT GENERAL INSURANCE LTD.			0.42
NIVA BUPA HEALTH INSURANCE COMPANY LTD.			0.24
Cement and Cement Products			1.19
The Ramco Cements Ltd			0.74
NUVOCO VISTAS CORP. LTD			0.17
India Cements Ltd.			0.14
JSW CEMENT LTD			0.14
Aerospace and Defense			1.18
Data Patterns (India) Ltd.			0.49
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD			0.37
ZEN TECHNOLOGIES LTD			0.32
Retailing			1.16
INDIAMART INTERMESH LTD.			0.34
ADITYA BIRLA LIFESTYLE BRANDS LIMITED			0.26
BRAINBEES SOLUTIONS LIMITED			0.25
Aditya Birla Fashion and Retail Ltd			0.19
Vedant Fashions Ltd			0.12
Agricultural Food and other Product			1.11
CCL PRODUCTS INDIA LTD			0.37
LT FOODS LTD.			0.29
Balrampur Chini Mills Ltd.			0.28
Triveni Engineering & Industries Ltd.			0.17
Beverages			1.07
Radico Khaitan Ltd.			1.07
Personal Products			1.04
Emami Ltd.			0.47
Gillette India Ltd			0.35
HONASA CONSUMER LTD			0.22
Fertilizers and Agrochemicals			1.01
Chambal Fertilisers & Chemicals Ltd.			0.36
Bayer Cropscience Ltd.			0.31
SUMITOMO CHEMICAL INDIA LTD			0.25
RASHTRIYA CHEMICALS & FERTILIZERS LTD			0.09
Food Products			0.99
EID Parry (India) Ltd.			0.46
Bikaji Foods International Ltd.			0.22
Godrej Agrovet Ltd.			0.16
Bombay Burmah Trading Corporation Ltd.			0.15
Non - Ferrous Metals			0.96
HINDUSTAN COPPER LTD.			0.96
Petroleum Products			0.89
Castrol (India) Ltd.			0.47
Chennai Petroleum Corporation Ltd.			0.24
Mangalore Refinery And Petrochemicals Ltd.			0.18
Textiles and Apparels			0.75
Vardhman Textiles Ltd.			0.29
WELSPUN LIVING LTD			0.21
Trident Ltd.			0.16
ALOK INDUSTRIES LTD.			0.09
Telecom - Services			0.63
HFCL LTD			0.38
RAILTEL CORPORATION OF INDIA LTD			0.14
TATA TELESERVICES LTD			0.11
Agricultural, Commercial and Constr			0.52
BEML LTD.			0.33
ACTION CONSTRUCTION EQUIPMENT LTD.			0.19
Ferrous Metals			0.50
SARDA ENERGY AND MINERALS LTD.			0.26
NMDC STEEL LTD			0.24
Minerals and Mining			0.50
GRAVITA INDIA LTD.			0.26
Gujarat Mineral Development Corporation Ltd.			0.24
Household Products			0.40
DOMS INDUSTRIES LTD			0.22
JYOTHY LABORATORIES LIMITED			0.18
Paper, Forest and Jute Products			0.35
ADITYA BIRLA REAL ESTATE LTD			0.35
Telecom - Equipment and Accessories			0.31
Tejas Networks Ltd			0.18
ITI LTD			0.13
Healthcare Equipment and Supplies			0.25
POLY MEDICURE LTD			0.25
Diversified			0.21
DCM SHRIRAM LTD.			0.21
Oil			0.16
AEGIS VOPAK TERMINALS LTD			0.16
Equity & Equity related - Total			98.71
Tripartty Repo			1.88
Net Current Assets/(Liabilities)			-0.59
Grand Total			100.00

KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK BSE SENSEX INDEX FUND

An open-ended scheme replicating/tracking the BSE Sensex Index.

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

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

AAUM: ₹16.06 crs

AUM: ₹16.01 crs

Benchmark: BSE Sensex Index TRI

Allotment Date: February 17, 2025

Folio Count: 4,447

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.7732	₹10.7919
IDCW	₹10.7734	₹10.7921

(as on February 27, 2026)

Ratios

Portfolio Turnover	55.75%
Tracking Error	0.19%

Total Expense Ratio**

Regular Plan: 0.31%

Direct Plan: 0.14%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

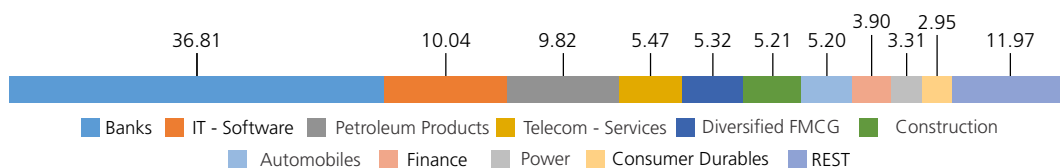
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Bajaj Finserv Ltd.	1.19
Banks		Power	3.31
HDFC Bank Ltd.	14.06	NTPC LTD	1.89
ICICI Bank Ltd.	10.26	Power Grid Corporation Of India Ltd.	1.42
STATE BANK OF INDIA	5.20	Consumer Durables	2.95
Axis Bank Ltd.	4.11	Titan Company Ltd.	1.84
KOTAK MAHINDRA BANK LTD.	3.18	Asian Paints Ltd.	1.11
IT - Software		Retailing	2.67
Infosys Ltd.	4.83	ETERNAL LIMITED	1.78
Tata Consultancy Services Ltd.	2.78	Trent Ltd	0.89
HCL Technologies Ltd.	1.53	Pharmaceuticals and Biotechnology	1.91
Tech Mahindra Ltd.	0.90	Sun Pharmaceuticals Industries Ltd.	1.91
Petroleum Products		Ferrous Metals	1.82
RELIANCE INDUSTRIES LTD.	9.82	Tata Steel Ltd.	1.82
Telecom - Services		Aerospace and Defense	1.66
Bharti Airtel Ltd	5.47	Bharat Electronics Ltd.	1.66
Diversified FMCG		Cement and Cement Products	1.55
ITC Ltd.	3.15	Ultratech Cement Ltd.	1.55
Hindustan Unilever Ltd.	2.17	Transport Infrastructure	1.16
Construction		Adani Port and Special Economic Zone Ltd.	1.16
Larsen And Toubro Ltd.	5.21	Transport Services	1.12
Automobiles		Inter Globe Aviation Ltd	1.12
Mahindra & Mahindra Ltd.	3.17	Equity & Equity related - Total	99.92
Maruti Suzuki India Limited	2.03	Triparty Repo	0.62
Finance		Net Current Assets/(Liabilities)	-0.54
BAJAJ FINANCE LTD.	2.71	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 BSE Sensex 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY COMMODITIES INDEX FUND

An open-ended scheme replicating/tracking the Nifty Commodities Index

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

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

AAUM: ₹258.29 crs

AUM: ₹274.52 crs

Benchmark: Nifty Commodities Index TRI

Allotment Date: March 10, 2025

Folio Count: 5,197

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	₹12.3843	₹12.4157
IDCW	₹12.3838	₹12.4161

(as on February 27, 2026)

Ratios

Portfolio Turnover	22.26%
Tracking Error	0.45%

Total Expense Ratio**

Regular Plan: 0.47%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

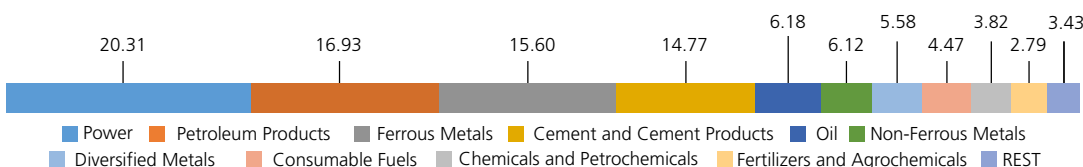
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
Power		20.31
NTPC LTD		8.29
Tata Power Co. Ltd.		2.90
ADANI POWER LTD.		2.53
ADANI ENERGY SOLUTIONS LTD.		1.61
TORRENT POWER LTD		1.36
ADANI GREEN ENERGY LTD.		1.33
JSW ENERGY LTD.		1.20
NHPC LIMITED		1.09
Petroleum Products		16.93
RELIANCE INDUSTRIES LTD.		8.37
Bharat Petroleum Corporation Ltd.		3.42
Indian Oil Corporation Ltd		3.21
HINDUSTAN PETROLEUM CORPORATION LTD		1.93
Ferrous Metals		15.60
Tata Steel Ltd.		8.03
JSW Steel Ltd.		5.44
Jindal Steel & Power Ltd.		2.13
Cement and Cement Products		14.77
Ultratech Cement Ltd.		6.88
Grasim Industries Ltd.		4.89
SHREE CEMENT LTD.		1.60
Ambuja Cements Ltd.		1.40
Oil		6.18
Oil & Natural Gas Corporation Ltd.		4.97
OIL INDIA LIMITED		1.21
Non - Ferrous Metals		6.12
Hindalco Industries Ltd		6.12
Diversified Metals		5.58
Vedanta Ltd.		5.58
Consumable Fuels		4.47
Coal India Ltd.		4.47
Chemicals and Petrochemicals		3.82
Pidilite Industries Ltd.		2.12
SRF Ltd.		1.70
Fertilizers and Agrochemicals		2.79
UPL Ltd		1.63
P I INDUSTRIES LTD		1.16
Industrial Products		1.86
APL APOLLO TUBES LTD.		1.86
Minerals and Mining		1.29
NMDC Ltd.		1.29
Equity & Equity related - Total		99.72
Triparty Repo		0.11
Net Current Assets/(Liabilities)		0.17
Grand Total		100.00

ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

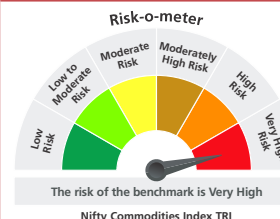
- Long term capital growth
- Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY MIDCAP 150 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Index.

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

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

AAUM: ₹20.84 crs

AUM: ₹21.54 crs

Benchmark: Nifty Midcap 150
Index TRI

Allotment Date: March 21, 2025

Folio Count: 5,836

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	₹11.1737	₹11.2251
IDCW	₹11.1738	₹11.2246

(as on February 27, 2026)

Ratios

Portfolio Turnover	71.75%
Tracking Error	1.10%

Total Expense Ratio**

Regular Plan: 0.63%

Direct Plan: 0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

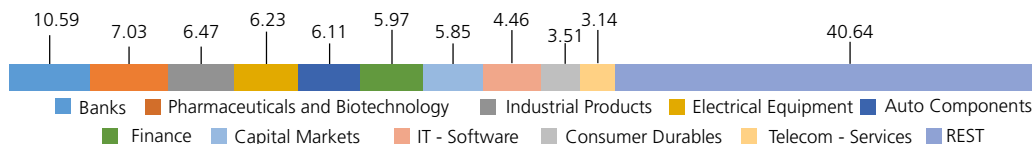
**Data as on 28th February, 2026 unless
otherwise specified.**

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

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related Banks	10.59	Financial Technology (Fintech)	2.51
FEDERAL BANK LTD.	1.95	PB FINTECH LTD.	1.33
IndusInd Bank Ltd.	1.66	ONE 97 COMMUNICATIONS LTD.	1.18
AU Small Finance Bank Ltd.	1.43	Fertilizers and Agrochemicals	2.42
IDFC First Bank Limited	1.28	UPL Ltd.	0.94
UNION BANK OF INDIA	1.03	Coromandel International Ltd.	0.69
YES BANK LTD	0.96	P.I INDUSTRIES LTD.	0.67
INDIAN BANK	0.92	FERTILISERS AND CHEMICALS	0.12
BANK OF INDIA	0.56	TRAVANCORE LTD	0.12
SBI OF MAHARASHTRA	0.40	Insurance	2.34
IDBI Bank Ltd.	0.17	Max Financial Services Ltd.	1.26
Indian Overseas Bank	0.14	ICICI Prudential Life Insurance Company Ltd	0.68
UCO Bank	0.09	General Insurance Corporation Of India	0.31
Pharmaceuticals and Biotechnology	7.03	THE NEW INDIA ASSURANCE COMPANY LTD	0.09
Lupin Ltd.	1.47	Chemicals and Petrochemicals	2.03
Aurobindo Pharma Ltd.	0.90	SRL Ltd.	0.98
Alkem Laboratories Ltd.	0.87	Gujarat Fluorochemicals Ltd.	0.39
Glenmark Pharmaceuticals Ltd	0.85	Linde India Ltd.	0.37
Biocon Ltd.	0.73	Deepak Nitrite Ltd.	0.29
MANKIND PHARMA LTD	0.67	Power	2.00
Ipca Laboratories Ltd.	0.56	TORRENT POWER LTD	0.73
Abbott India Ltd.	0.37	NHPC LIMITED	0.63
Ajanta Pharma Ltd.	0.33	NLC India Ltd.	0.22
GlaxoSmithKline Pharmaceuticals Ltd.	0.33	NTPC GREEN ENERGY LIMITED	0.22
Industrial Products	6.47	SJVN LIMITED	0.14
Cummins India Ltd.	1.75	Automobiles	1.96
Polycab India Ltd.	1.20	Hero MotoCorp Ltd.	1.96
APL APOLLO TUBES LTD.	1.07	Agricultural, Commercial and Constr	1.90
KEI INDUSTRIES LTD.	0.83	ASHOK LEYLAND LTD.	0.59
SUPREME INDUSTRIES LIMITED	0.68	Escorts Ltd.	0.31
Astral Ltd.	0.54	Personal Products	1.87
AIA Engineering Limited.	0.40	Dabur India Ltd.	0.81
Electrical Equipment	6.23	Colgate Palmolive (India) Ltd.	0.78
SUZLON ENERGY LTD.	1.37	Procter & Gamble Hygiene and Health Care Ltd.	0.28
GE VERNOVA T&D INDIA LIMITED	1.26	Agricultural Food and other Product	1.79
Bharat Heavy Electricals Ltd.	1.02	Marico Ltd.	1.10
HITACHI ENERGY INDIA LIMITED	0.85	PATANJALI FOODS LIMITED	0.46
WAAREE ENERGIES LIMITED	0.59	ADANI WILMAR LIMITED	0.23
Apar Industries Limited	0.50	Healthcare Services	1.76
Thermax Ltd.	0.32	Fortis Healthcare India Ltd	1.30
PREMIER ENERGIES LIMITED	0.22	Global Health Ltd.	0.25
Auto Components	6.11	Syngene International Limited	0.21
Bharat Forge Ltd.	1.34	Gas	1.52
MRF Limited	0.79	Petronet LNG Ltd.	0.64
TUBE INVESTMENTS OF INDIA LTD.	0.78	ADANI TOTAL GAS LTD.	0.57
SONIA BLW PRECISION FORGINGS LTD	0.63	Indraprastha Gas Ltd.	0.32
UNO MINDA LIMITED	0.57	Gujarat Gas Ltd.	0.19
Balkrishna Industries Ltd.	0.50	Leisure Services	1.42
Schaeffler India Ltd.	0.46	Jubilant Foodworks Limited	0.54
Exide Industries Ltd.	0.40	Indian Railway Catering And Tourism Corporation Ltd.	0.45
Apollo Tyres Ltd.	0.39	ITC HOTELS LIMITED	0.43
Eandurance Technologies Ltd.	0.25	Cement and Cement Products	1.30
Finance	5.97	JK Cement Ltd.	0.61
Sundaram Finance Ltd.	1.00	Dalmia Bharat Limited	0.42
Muthoot Finance Ltd.	0.95	ACC Ltd.	0.26
Aditya Birla Capital Ltd.	0.70	Ferrous Metals	1.28
Mahindra & Mahindra Financial Services Ltd	0.65	JINDAL STAINLESS LTD	0.65
L&T FINANCE HOLDINGS LTD	0.61	Steel Authority of India Ltd.	0.63
SBI CARDS & PAYMENT SERVICES PVT. LTD.	0.61	Minerals and Mining	1.17
LIC Housing Finance Ltd.	0.43	NMDC Ltd.	0.75
CRISIL Ltd.	0.28	LLOYDS METALS AND ENERGY LTD.	0.42
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.26	Transport Infrastructure	1.17
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.25	GMR AIRPORTS LIMITED	0.95
TATA INVESTMENT CORPORATION LTD	0.23	JSW INFRASTRUCTURE LIMITED	0.22
Capital Markets	5.85	Petroleum Products	1.11
BSE LTD.	2.92	HINDUSTAN PETROLEUM CORPORATION LTD	1.11
HDFC Asset Management Company Ltd.	1.45	Non - Ferrous Metals	0.84
360 ONE WAM LTD.	0.74	NATIONAL ALUMINIUM COMPANY LTD	0.84
Nippon Life India Asset Management Ltd.	0.44	Textiles and Apparels	0.81
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.30	Page Industries Ltd	0.54
IT - Software	4.46	K.P.R. Mill Ltd.	0.27
PERSISTENT SYSTEMS LIMITED	1.36	Oil	0.70
COFORGE LIMITED	1.07	OIL INDIA LIMITED	0.70
Mphasis Ltd	0.69	Construction	0.69
Oracle Financial Services Software Ltd	0.43	RAIL VIKAS NIGAM LIMITED	0.47
TATA ELXSI LTD.	0.41	IRB INFRASTRUCTURE DEVELOPERS LTD	0.22
KPIT TECHNOLOGIES LTD.	0.33	Industrial Manufacturing	0.52
HEXWARE TECHNOLOGIES LTD.	0.19	COCHIN SHIPYARD LTD.	0.33
Consumer Durables	3.51	Honeywell Automation India Ltd.	0.19
Dixon Technologies India Ltd.	1.14	IT - Services	0.52
VOLTAS LTD.	0.94	L&T Technology Services Ltd	0.26
BLUE STAR LTD.	0.67	TATA TECHNOLOGIES LTD	0.26
KALYAN JEWELLERS INDIA LTD.	0.42	Transport Services	0.45
Berger Paints (I) Ltd.	0.34	Container Corporation of India Ltd.	0.45
Telecom - Services	3.14	Diversified	0.39
Indus Towers Ltd.	1.55	3M India Ltd.	0.21
Vodafone Idea Ltd	0.77	Godrej Industries Ltd.	0.11
Tata Communications Ltd.	0.50	Aerospace and Defense	0.31
BHARTI HEXACOM LTD.	0.32	BHARAT DYNAMICS LTD	0.31
Retailing	2.68	Beverages	0.31
SWIGGY LTD	1.06	United Breweries Ltd.	0.23
FSN E-COMMERCE VENTURES LTD.	0.66	Cigarettes and Tobacco Products	0.23
VISHAL MEGA MART LIMITED	0.66	Godfrey Phillips India Ltd.	0.23
Realty	2.59	Equity & Equity related - Total	99.95
PHOENIX MILLS LTD.	0.82	Net Current Assets/(Liabilities)	0.05
GODREJ PROPERTIES LIMITED	0.68	Grand Total	100.00
PRESTIGE ESTATES PROJECTS LIMITED	0.62		
OBEROI REALTY LTD	0.47		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

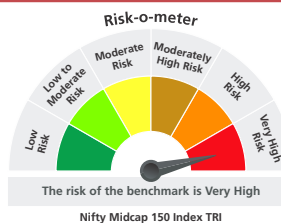
- Long term capital growth
- Return that corresponds to the performance of NIFTY Midcap 150 Index subject to tracking error.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY TOP 10 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty Top 10 Equal Weight Index

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

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

AAUM: ₹34.37 crs

AUM: ₹34.31 crs

Benchmark: Nifty Top 10 Equal Weight Index TRI

Allotment Date: April 28, 2025

Folio Count: 5,578

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.7117	₹9.7691
IDCW	₹9.7117	₹9.7691

(as on February 27, 2026)

Ratios

Portfolio Turnover	23.01%
Tracking Error	0.11%

Total Expense Ratio**

Regular Plan: 0.92%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

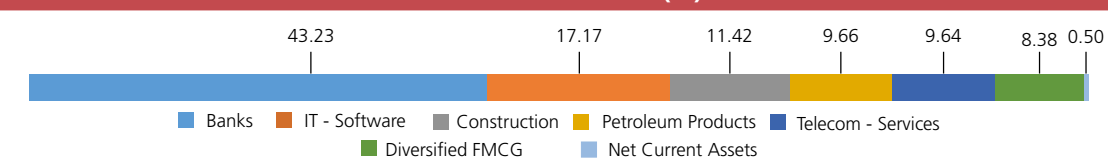
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		Petroleum Products	9.66
Banks	43.23	RELIANCE INDUSTRIES LTD.	9.66
Axis Bank Ltd.	12.17	Telecom - Services	9.64
ICICI Bank Ltd.	11.03	Bharti Airtel Ltd	9.64
KOTAK MAHINDRA BANK LTD.	10.36	Diversified FMCG	8.38
HDFC Bank Ltd.	9.67	ITC Ltd.	8.38
IT - Software	17.17	Equity & Equity related - Total	99.50
Tata Consultancy Services Ltd.	8.69	Net Current Assets/(Liabilities)	0.50
Infosys Ltd.	8.48	Grand Total	100.00
Construction	11.42		
Larsen And Toubro Ltd.	11.42		

SECTOR ALLOCATION (%)



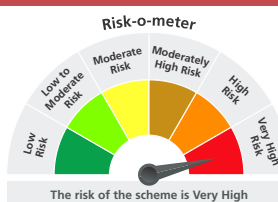
Product Label

This product is suitable for investors who are seeking*:

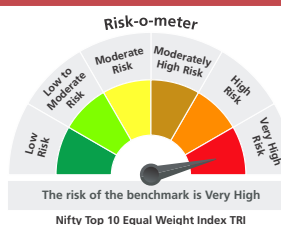
- Long term capital growth
- Return that corresponds to the performance of Nifty Top 10 Equal Weight Index, subject to tracking error.

* 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. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹14.51 crs

AUM: ₹14.41 crs

Benchmark: Nifty 200 Quality 30 Index TRI

Allotment Date: July 14, 2025

Folio Count: 6,833

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	₹9.7405	₹9.7640
IDCW	₹9.7405	₹9.7640

(as on February 27, 2026)

Ratios

Portfolio Turnover	16.99%
Tracking Error	0.17%

Total Expense Ratio**

Regular Plan: 0.60%

Direct Plan: 0.23%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

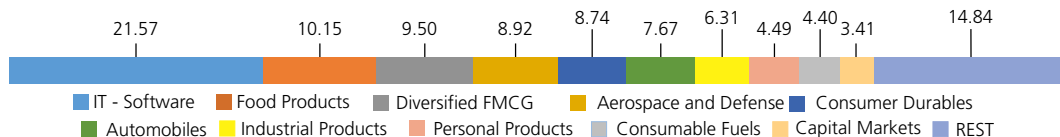
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Industrial Products		
IT - Software			Personal Products		
HCL Technologies Ltd.		4.35	Cummins India Ltd.		3.51
Tata Consultancy Services Ltd.		4.28	Polycab India Ltd.		2.80
Infosys Ltd.		4.18	Consumable Fuels		
PERSISTENT SYSTEMS LIMITED		2.38	Colgate Palmolive (India) Ltd.		4.49
LTIMINDTREE LIMITED		2.02	Capital Markets		
Oracle Financial Services Software Ltd		1.66	Coal India Ltd.		4.40
TATA ELXSI LTD.		1.54	Agricultural Food and other Product		
KPIT TECHNOLOGIES LTD.		1.16	Marico Ltd.		3.27
Food Products			Non - Ferrous Metals		
NESTLE INDIA LTD.		5.41	HINDUSTAN ZINC LTD.		2.98
Britannia Industries Ltd.		4.74	Chemicals and Petrochemicals		
Diversified FMCG			Pidilite Industries Ltd.		2.67
Hindustan Unilever Ltd.		5.36	Textiles and Apparels		
ITC Ltd.		4.14	Page Industries Ltd		2.32
Aerospace and Defense			Leisure Services		
Bharat Electronics Ltd.		5.76	Indian Railway Catering And Tourism Corporation Ltd.		1.80
HINDUSTAN AERONAUTICS LTD.		3.16	Industrial Manufacturing		
Consumer Durables			MAZAGOAN DOCK SHIPBUILDERS LTD		1.68
Asian Paints Ltd.		3.42	Equity & Equity related - Total		
Dixon Technologies India Ltd.		3.21	Net Current Assets/(Liabilities)		
Havells India Ltd.		2.11	Grand Total		
Automobiles					
Bajaj Auto Ltd.		4.19			
Hero MotoCorp Ltd.		3.48			

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

KOTAK NIFTY ALPHA 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Alpha 50 Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Alpha 50 Index and to generate returns that are commensurate with the performance of the Nifty Alpha 50 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

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

AAUM: ₹23.48 crs

AUM: ₹24.50 crs

Benchmark: Nifty Alpha 50 Index TRI

Allotment Date: August 19, 2025

Folio Count: 5,757

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	₹9.8102	₹9.8409
IDCW	₹9.8101	₹9.8408

(as on February 27, 2026)

Ratios

Portfolio Turnover	85.53%
Tracking Error	0.28%

Total Expense Ratio**

Regular Plan: 0.94%

Direct Plan: 0.35%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

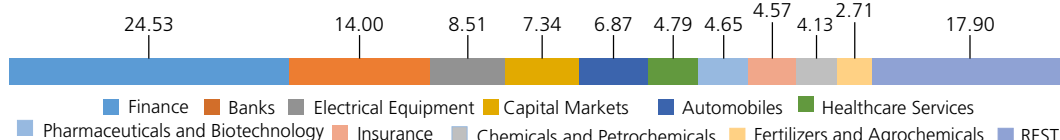
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related Finance		24.53	Max Financial Services Ltd.		2.46
L&T FINANCE HOLDINGS LTD	4.40		SBI Life Insurance Company Ltd		1.62
Muthoot Finance Ltd	3.59		HDFC Life Insurance Company Ltd.		0.49
Aditya Birla Capital Ltd.	3.45		Chemicals and Petrochemicals		4.13
Manappuram Finance Ltd	3.17		Navin Fluorine International Ltd.		3.14
BAJAJ FINANCE LTD.	2.50		SOLAR INDUSTRIES INDIA LIMITED		0.99
SHRIRAM FINANCE LTD.	1.80		Fertilizers and Agrochemicals		2.71
Cholamandalam Investment and Finance Company Ltd.			UPL Ltd		1.38
POONAWALLA FINCORP LTD.	1.70		Coromandel International Ltd.		1.33
Bajaj Finserv Ltd.	1.39		Aerospace and Defense		2.60
IIFL Finance Ltd	1.29		Bharat Electronics Ltd.		1.55
Bajaj Holdings and Investment Ltd.	1.22		BHARAT DYNAMICS LTD		1.05
Banks		14.00	Retailing		2.55
RBL Bank Ltd	4.39		FSN E-COMMERCE VENTURES LTD.		2.55
INDIAN BANK	2.89		Commercial Services and Supplies		1.88
AU Small Finance Bank Ltd.	2.80		Redington India Ltd		1.88
CANARA BANK	2.21		Agricultural, Commercial and Construction Vehicles		1.77
BANK OF INDIA	1.71		ASHOK LEYLAND LTD.		1.77
Electrical Equipment		8.51	Cigarettes and Tobacco Products		1.65
HITACHI ENERGY INDIA LIMITED	5.03		Godfrey Phillips India Ltd.		1.65
GE VERNOVA T&D INDIA LIMITED	3.48		Financial Technology (Fintech)		1.63
Capital Markets		7.34	ONE 97 COMMUNICATIONS LTD.		1.63
BSE LTD.	3.56		Transport Services		1.40
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	2.80		Inter Globe Aviation Ltd		1.40
HDFC Asset Management Company Ltd.	0.98		Power		1.29
Automobiles		6.87	ADANI POWER LTD.		1.29
Eicher Motors Ltd.	2.19		Beverages		1.08
TVS Motors Company Ltd	2.03		Radico Khaitan Ltd.		1.08
Maruti Suzuki India Limited	1.74		Telecom - Services		1.07
Mahindra & Mahindra Ltd.	0.91		Bharti Airtel Ltd		1.07
Healthcare Services		4.79	Consumer Durables		0.51
Narayana Hrudayalaya Ltd.	2.38		AMBER ENTERPRISES INDIA LTD.		0.51
Fortis Healthcare India Ltd	1.81		Industrial Manufacturing		0.35
MAX HEALTHCARE INSTITUTE LTD.	0.60		MAZAGOAN DOCK SHIPBUILDERS LTD		0.35
Pharmaceuticals and Biotechnology		4.65	Equity & Equity related - Total		99.88
Laurus Labs Ltd.	3.40		Net Current Assets/(Liabilities)		0.12
Glenmark Pharmaceuticals Ltd	1.25		Grand Total		100.00
Insurance		4.57			

SECTOR ALLOCATION (%)



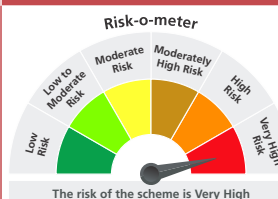
Product Label

This product is suitable for investors who are seeking*:

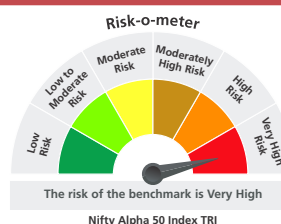
- Long term capital growth
- Return that corresponds to the performance of Nifty Alpha 50 Index, subject to tracking error.

* 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 NIFTY500 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty500 Momentum 50 Index

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

Fund Manager*: Mr. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen
AAUM: ₹16.51 crs
AUM: ₹17.04 crs
Benchmark: Nifty500 Momentum
50 Index TRI
Allotment Date: December 11, 2025
Folio Count: 7,789

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	₹9.8761	₹9.8831
IDCW	₹9.8761	₹9.8831

(as on February 27, 2026)

Ratios

Portfolio Turnover	73.59%
Tracking Error	0.28%

Total Expense Ratio**

Regular Plan: 0.52%

Direct Plan: 0.19%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

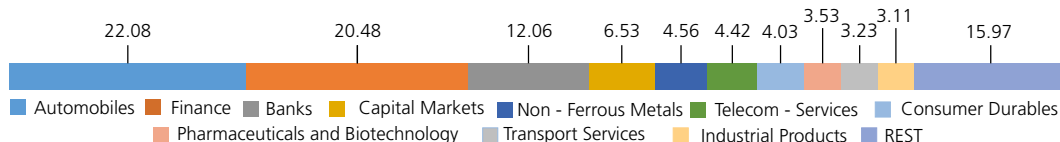
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			Laurus Labs Ltd.		2.43
Automobiles		22.08	Glenmark Pharmaceuticals Ltd		1.10
Eicher Motors Ltd.		5.34	Transport Services		3.23
Mahindra & Mahindra Ltd.		4.64	Inter Globe Aviation Ltd		3.23
Maruti Suzuki India Limited		4.43	Industrial Products		3.11
TVS Motors Company Ltd		3.73	Cummins India Ltd.		2.55
Hero MotoCorp Ltd.		3.35	PTC INDUSTRIES LTD		0.31
Force Motors Ltd.		0.59	HBL ENGINEERING LTD		0.25
Finance		20.48	Electrical Equipment		2.67
SHRIRAM FINANCE LTD.		5.41	GE VERNOVA T&D INDIA LIMITED		1.68
BAJAJ FINANCE LTD.		4.93	HITACHI ENERGY INDIA LIMITED		0.99
Muthoot Finance Ltd		2.42	Healthcare Services		2.62
Cholamandalam Investment and Finance Company Ltd.		1.95	Fortis Healthcare India Ltd		1.78
L&T FINANCE HOLDINGS LTD		1.88	ASTER DM HEALTHCARE LTD		0.46
Aditya Birla Capital Ltd.		1.60	Narayana Hrudayalaya Ltd.		0.38
Mahindra & Mahindra Financial Services Ltd.		1.08	Insurance		1.84
Manappuram Finance Ltd		0.65	Max Financial Services Ltd.		1.84
IIFL Finance Ltd		0.37	Financial Technology (Fintech)		1.74
CHOICE INTERNATIONAL LTD		0.19	ONE 97 COMMUNICATIONS LTD.		1.74
Banks		12.06	Retailing		1.60
FEDERAL BANK LTD.		2.69	FSN E-COMMERCE VENTURES LTD.		1.60
AU Small Finance Bank Ltd.		2.51	Transport Infrastructure		1.35
CANARA BANK		2.21	GMR AIRPORTS LIMITED		1.35
INDIAN BANK		1.65	Fertilizers and Agrochemicals		1.27
KARUR VYASYA BANK LTD.		1.10	UPL Ltd		1.27
RBL Bank Ltd		1.03	Chemicals and Petrochemicals		1.02
City Union Bank Ltd.		0.87	Navin Fluorine International Ltd.		1.02
Capital Markets		6.53	Beverages		0.65
BSE LTD.		3.20	Radico Khaitan Ltd.		0.65
MULTI COMMODITY EXCHANGE OF INDIA LIMITED		2.75	Auto Components		0.42
Anand Rathni Wealth Ltd.		0.58	Asahi India Glass Ltd.		0.42
Non - Ferrous Metals		4.56	Industrial Manufacturing		0.22
Hindalco Industries Ltd		4.56	SYRMA SGS TECHNOLOGY LTD.		0.22
Telecom - Services		4.42	Minerals and Mining		0.17
Bharti Airtel Ltd		4.42	Gujarat Mineral Development Corporation Ltd.		0.17
Consumer Durables		4.03	Equity & Equity related - Total		99.60
Asian Paints Ltd.		4.03	Net Current Assets/(Liabilities)		0.40
Pharmaceuticals and Biotechnology		3.53	Grand Total		100.00

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of 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.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty500 Momentum 50 Index TRI

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. Devender Singhal,
Mr. Satish Dondapati,
Mr. Abhishek Bisen

AAUM: ₹9.29 crs

AUM: ₹10.83 crs

Benchmark: Nifty200 Value 30
Index TRI

Allotment Date: February 5, 2026

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	₹10.3887	₹10.3908
IDCW	₹10.3887	₹10.3908

(as on February 27, 2026)

Ratios

Portfolio Turnover	1.68%
Tracking Error	0.24%

Total 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)

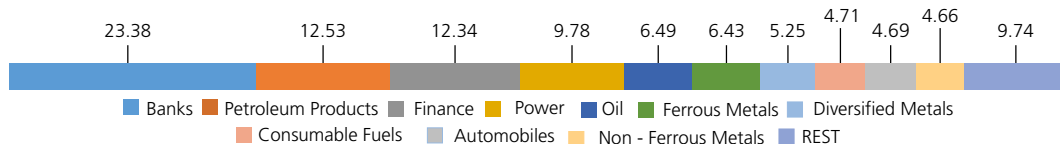
Exit Load: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related			OIL INDIA LIMITED		
Banks			23.38		
STATE BANK OF INDIA			5.47		
Bank Of Baroda			3.35		
CANARA BANK			2.72		
IndusInd Bank Ltd.			2.59		
UNION BANK OF INDIA			2.34		
PUNJAB NATIONAL BANK			2.30		
FEDERAL BANK LTD.			2.08		
INDIAN BANK			1.30		
BANK OF INDIA			1.23		
Petroleum Products			12.53		
Indian Oil Corporation Ltd			4.92		
Bharat Petroleum Corporation Ltd.			4.63		
HINDUSTAN PETROLEUM CORPORATION LTD			2.98		
Finance			12.34		
Power Finance Corporation Ltd.			4.90		
SHRIRAM FINANCE LTD.			3.63		
REC LTD			2.82		
LIC Housing Finance Ltd.			0.99		
Power			9.78		
NTPC LTD			5.18		
Power Grid Corporation Of India Ltd.			4.60		
Oil			6.49		
Oil & Natural Gas Corporation Ltd.			5.24		
Ferrous Metals			6.43		
Tata Steel Ltd.			5.33		
Steel Authority of India Ltd.			1.10		
Diversified Metals			5.25		
Vedanta Ltd.			5.25		
Consumable Fuels			4.71		
Coal India Ltd.			4.71		
Automobiles			4.69		
TATA MOTORS PASSENGER VEHICLES LTD.			4.69		
Non - Ferrous Metals			4.66		
Hindalco Industries Ltd			4.66		
Cement and Cement Products			3.57		
Grasim Industries Ltd.			3.57		
Gas			2.36		
GAIL (India) Ltd.			2.36		
Minerals and Mining			1.17		
NMDC Ltd.			1.17		
Fertilizers and Agrochemicals			0.89		
UPL Ltd			0.89		
Equity & Equity related - Total			98.25		
Triparty Repo			3.69		
Net Current Assets/(Liabilities)			-1.94		
Grand Total			100.00		

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

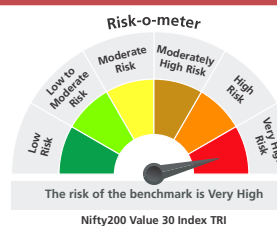
- Long term capital growth
- Return that corresponds to the performance of Nifty200 Value 30 Index subject to tracking error.

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

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: ₹6,981.30 crs

AUM: ₹6,958.34 crs

Benchmark: Nifty SDL Apr 2027 Top 12 Equal Weight Index

Allotment Date: February 11, 2022

Folio Count: 4,936

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	₹12.7817	₹12.8617
IDCW	₹12.7820	₹12.8610

(as on February 27, 2026)

Debt Quant

Average Maturity	1.01 yrs
Modified Duration	0.94 yrs
Macaulay Duration	0.97 yrs
Annualised YTM*	5.98%
Tracking Error	0.79%

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

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil. Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

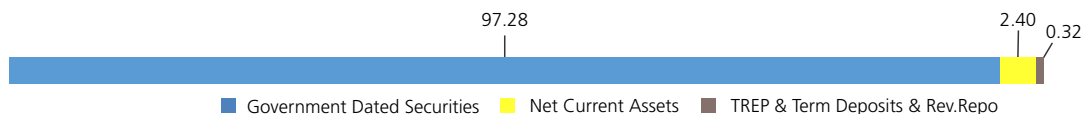
PRC Matrix

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

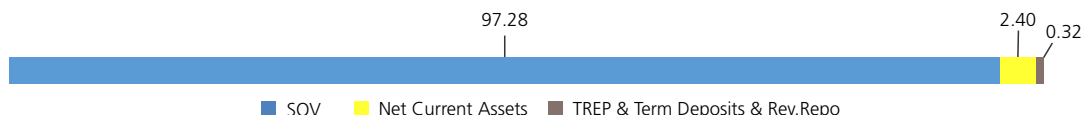
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			7.67% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.66
7.59% Karnataka State Govt-Karnataka	SOV	14.91	7.12% Bihar State Govt-Bihar	SOV	0.58
7.86% Karnataka State Govt-Karnataka	SOV	6.16	7.77% Kerala State Govt-Kerala	SOV	0.51
7.78% West Bengal State Govt-West Bengal	SOV	5.44	7.80% Kerala State Govt-Kerala	SOV	0.51
7.59% Gujarat State Govt-Gujarat	SOV	5.43	7.80% Haryana State Govt-Haryana	SOV	0.51
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	4.75	7.59% Bihar State Govt-Bihar	SOV	0.36
7.75% Karnataka State Govt-Karnataka	SOV	4.42	7.20% Bihar State Govt-Bihar	SOV	0.22
7.62% Tamil Nadu State Govt-Tamil Nadu	SOV	4.38	7.85% Bihar State Govt-Bihar	SOV	0.15
7.71% Gujarat State Govt-Gujarat	SOV	4.26	6.90% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.15
7.64% Haryana State Govt-Haryana	SOV	3.62	7.59% Rajasthan State Govt-Rajasthan	SOV	0.10
7.20% Tamil Nadu State Govt-Tamil Nadu	SOV	3.50	7.64% Kerala State Govt-Kerala	SOV	0.10
6.58% Gujarat State Govt-Gujarat	SOV	3.33	7.29% Bihar State Govt-Bihar	SOV	0.07
7.64% West Bengal State Govt-West Bengal	SOV	3.00	7.20% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
7.61% Tamil Nadu State Govt-Tamil Nadu	SOV	2.83	7.29% Kerala State Govt-Kerala	SOV	0.07
7.74% Tamil Nadu State Govt-Tamil Nadu	SOV	2.58	7.10% West Bengal State Govt-West Bengal	SOV	0.07
7.61% Rajasthan State Govt-Rajasthan	SOV	2.56	7.14% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.05
7.85% Tamil Nadu State Govt-Tamil Nadu	SOV	2.20	7.20% Karnataka State Govt-Karnataka	SOV	0.03
7.76% Madhya Pradesh State Govt-Madhya Pradesh	SOV	2.20	7.16% West Bengal State Govt-West Bengal	SOV	0.03
7.59% Haryana State Govt-Haryana	SOV	1.97	7.63% Gujarat State Govt-Gujarat	SOV	0.03
7.87% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.89	7.38% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.03
8.31% Rajasthan State Govt-Rajasthan	SOV	1.69	7.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.03
7.73% Rajasthan State Govt-Rajasthan	SOV	1.53	6.88% West Bengal State Govt-West Bengal	SOV	0.03
7.92% West Bengal State Govt-West Bengal	SOV	1.49	7.15% Karnataka State Govt-Karnataka	SOV	0.01
6.54% Maharashtra State Govt-Maharashtra	SOV	1.43	7.23% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.01
7.60% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.34			
7.85% Rajasthan State Govt-Rajasthan	SOV	1.24	Government Dated Securities - Total		97.28
7.64% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.12	Triparty Repo		0.32
6.72% Kerala State Govt-Kerala	SOV	1.08	Net Current Assets/(Liabilities)		2.40
7.89% Haryana State Govt-Haryana	SOV	0.95	Grand Total		100.00
7.78% Bihar State Govt-Bihar	SOV	0.94			
7.63% West Bengal State Govt-West Bengal	SOV	0.66			

ALLOCATION (%)



RATING PROFILE (%)



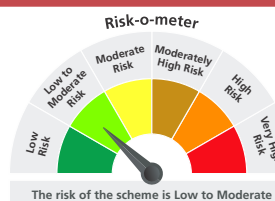
Product Label

This product is suitable for investors who are seeking*:

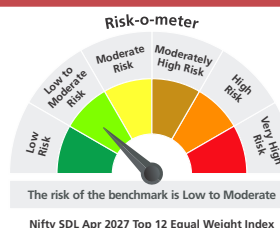
- Income over Target Maturity Periods
- Target Maturity Index Fund tracking Nifty SDL Apr 2027 Top 12 Equal weight Index

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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: ₹3,416.74 crs

AUM: ₹3,533.94 crs

Benchmark: Nifty SDL Apr 2032 Top 12 Equal Weight Index

Allotment Date: February 11, 2022

Folio Count: 2,896

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	₹13.1065	₹13.1969
IDCW	₹13.1105	₹13.1955

(as on February 27, 2026)

Debt Quant

Average Maturity	5.99 yrs
Modified Duration	4.65 yrs
Macaulay Duration	4.81 yrs
Annualised YTM*	7.19%
Tracking Error	2.40%

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

Total Expense Ratio**

Regular Plan: 0.36%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil. Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods & Service Tax, if any) shall be credited back to the respective Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

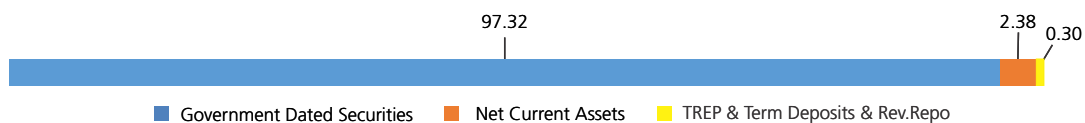
PRC Matrix

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

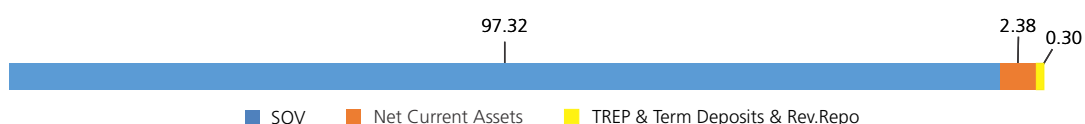
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			7.42% Karnataka State Govt-Karnataka	SOV	0.29
7.70% Andhra Pradesh State Govt-Andhra Pradesh	SOV	15.12	7.17% West Bengal State Govt-West Bengal	SOV	0.29
7.73% Maharashtra State Govt-Maharashtra	SOV	13.48	7.00% Rajasthan State Govt-Rajasthan	SOV	0.28
7.72% Maharashtra State Govt-Maharashtra	SOV	11.55	7.14% Tamil Nadu State Govt-Tamil Nadu	SOV	0.28
7.63% Gujarat State Govt-Gujarat	SOV	9.60	7.25% Haryana State Govt-Haryana	SOV	0.16
7.73% Haryana State Govt-Haryana	SOV	7.43	7.13% Rajasthan State Govt-Rajasthan	SOV	0.14
7.14% Karnataka State Govt-Karnataka	SOV	6.40	7.09% Gujarat State Govt-Gujarat	SOV	0.14
7.74% Andhra Pradesh State Govt-Andhra Pradesh	SOV	4.65	7.14% Punjab State Govt-Punjab	SOV	0.12
7.57% Gujarat State Govt-Gujarat	SOV	3.73	6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.11
7.28% Uttar Pradesh State Govt-Uttar Pradesh	SOV	2.71	6.91% Rajasthan State Govt-Rajasthan	SOV	0.10
7.12% Tamil Nadu State Govt-Tamil Nadu	SOV	2.41	6.98% Tamil Nadu State Govt-Tamil Nadu	SOV	0.09
7.12% Gujarat State Govt-Gujarat	SOV	2.13	7.17% Kerala State Govt-Kerala	SOV	0.08
7.49% Punjab State Govt-Punjab	SOV	2.02	6.48% Karnataka State Govt-Karnataka	SOV	0.06
7.73% Andhra Pradesh State Govt-Andhra Pradesh	SOV	1.60	6.89% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.06
7.14% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.56	6.95% Maharashtra State Govt-Maharashtra	SOV	0.06
7.10% Karnataka State Govt-Karnataka	SOV	1.42	6.85% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.06
7.17% Rajasthan State Govt-Rajasthan	SOV	1.28	7.13% Haryana State Govt-Haryana	SOV	0.05
7.09% Rajasthan State Govt-Rajasthan	SOV	1.27	6.57% Gujarat State Govt-Gujarat	SOV	0.05
7.88% Rajasthan State Govt-Rajasthan	SOV	1.04	6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
7.21% Karnataka State Govt-Karnataka	SOV	0.86	6.87% Rajasthan State Govt-Rajasthan	SOV	0.04
7.70% Haryana State Govt-Haryana	SOV	0.83	8.39% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
7.30% Karnataka State Govt-Karnataka	SOV	0.77	6.97% Karnataka State Govt-Karnataka	SOV	0.03
7.30% Tamil Nadu State Govt-Tamil Nadu	SOV	0.75	6.98% Gujarat State Govt-Gujarat	SOV	0.01
7.15% Karnataka State Govt-Karnataka	SOV	0.67	Government Dated Securities - Total		97.32
7.29% Gujarat State Govt-Gujarat	SOV	0.57	Triparty Repo		0.30
7.36% West Bengal State Govt-West Bengal	SOV	0.48	Net Current Assets/(Liabilities)		2.38
7.05% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.42	Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



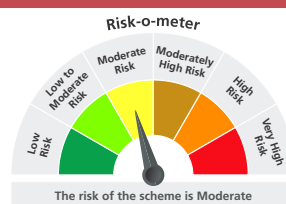
Product Label

This product is suitable for investors who are seeking*:

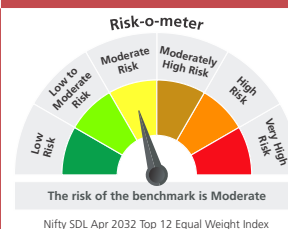
- Income over Target Maturity Periods
- Target Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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: ₹545.84 crs

AUM: ₹546.71 crs

Benchmark: Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

Allotment Date: October 13, 2022

Folio Count: 1,030

Minimum Investment Amount

Initial & Additional Investment

• ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

• ₹100 and any amount thereafter

Ideal Investments Horizon

• 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.8568	₹12.9412
IDCW	₹12.8527	₹12.9413

(as on February 27, 2026)

Debt Quant

Average Maturity	2.09 yrs
Modified Duration	1.85 yrs
Macaulay Duration	1.93 yrs
Annualised YTM*	6.64%
Tracking Error	0.86%

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

Total Expense Ratio**

Regular Plan: 0.40%

Direct Plan: 0.21%

Available Plans/Options

Regular & Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV.

For redemption / switch-out of units after 30 days from the date of allotment – Nil
Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods & Service Tax, if any) shall be credited back to the respective Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

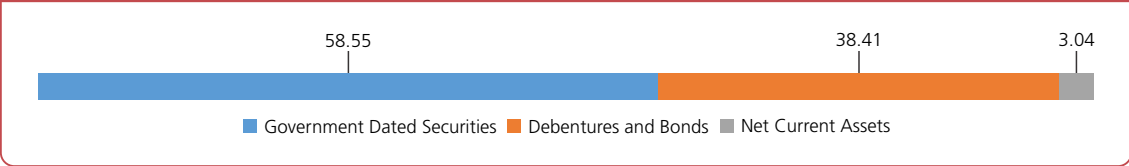
PRC Matrix

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

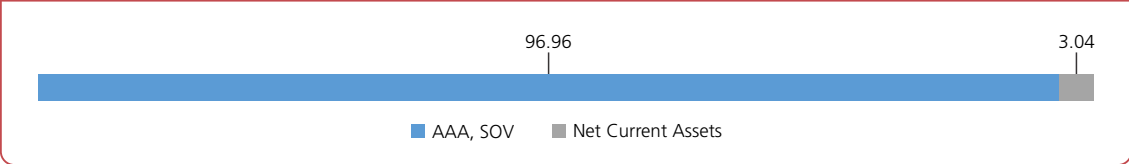
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Debt Instruments			8.25% Gujarat State Govt-Gujarat	SOV	1.04
Debentures and Bonds			7.82% Karnataka State Govt-Karnataka	SOV	0.85
Government Dated Securities			8.00% Karnataka State Govt-Karnataka	SOV	0.80
8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	17.46	8.57% Rajasthan State Govt-Rajasthan	SOV	0.65
8.28% Tamil Nadu State Govt-Tamil Nadu	SOV	7.17	7.86% Rajasthan State Govt-Rajasthan	SOV	0.56
8.05% Tamil Nadu State Govt-Tamil Nadu	SOV	6.33	8.16% Gujarat State Govt-Gujarat	SOV	0.14
8.56% Maharashtra State Govt-Maharashtra	SOV	5.96	8.39% Gujarat State Govt-Gujarat	SOV	0.10
8.35% Gujarat State Govt-Gujarat	SOV	4.75	Government Dated Securities - Total		58.55
8.16% Rajasthan State Govt-Rajasthan	SOV	2.84	Public Sector Undertakings		
6.24% Maharashtra State Govt-Maharashtra	SOV	2.73	REC LTD	CRISIL AAA	14.17
8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.71	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	12.72
8.43% Tamil Nadu State Govt-Tamil Nadu	SOV	1.62	Power Finance Corporation Ltd.	CRISIL AAA	10.15
8.05% Gujarat State Govt-Gujarat	SOV	1.55	Power Grid Corporation of India Ltd.	CRISIL AAA	1.37
8.54% Rajasthan State Govt-Rajasthan	SOV	1.15	Public Sector Undertakings - Total		38.41
8.28% Rajasthan State Govt-Rajasthan	SOV	1.14	Net Current Assets/(Liabilities)		3.04
			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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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: ₹98.65 crs

AUM: ₹98.33 crs

Benchmark: Nifty SDL Jul 2026 Index

Allotment Date: December 22, 2022

Folio Count: 363

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	₹12.4500	₹12.5330
IDCW	₹12.4502	₹12.0964

(as on February 27, 2026)

Debt Quant

Average Maturity	0.34 yrs
Modified Duration	0.33 yrs
Macaulay Duration	0.33 yrs
Annualised YTM*	5.51%
Tracking Error	0.52%

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

Total Expense Ratio**

Regular Plan: 0.41%

Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

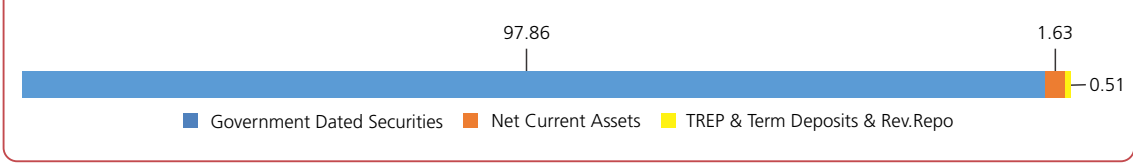
PRC Matrix

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

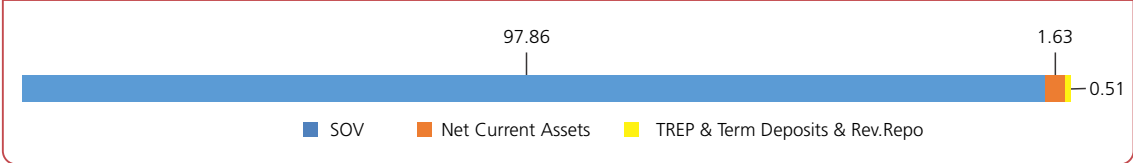
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities			7.98% Kerala State Govt-Kerala	SOV	3.58
7.84% Maharashtra State Govt-Maharashtra	SOV	26.66	7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	2.05
7.85% Telangana State Govt-Telangana	SOV	20.50	Government Dated Securities - Total		97.86
7.86% West Bengal State Govt-West Bengal	SOV	20.50	Triparty Repo		0.51
8.07% Kerala State Govt-Kerala	SOV	10.24	Net Current Assets/(Liabilities)		1.63
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	7.18	Grand Total		100.00
7.96% Punjab State Govt-Punjab	SOV	7.15			

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • Target Maturity Index Fund tracking Nifty SDL Jul 2026 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Low Nifty SDL Jul 2026 Index	Risk-o-meter The risk of the benchmark is Low Nifty SDL Jul 2026 Index

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

*For Fund Manager experience, please refer page 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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: ₹195.71 crs

AUM: ₹197.61 crs

Benchmark: Nifty SDL Jul 2033 Index

Allotment Date: February 15, 2023

Folio Count: 890

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	₹12.5702	₹12.6608
IDCW	₹12.5702	₹12.2885

(as on February 27, 2026)

Debt Quant

Average Maturity	6.66 yrs
Modified Duration	5.01 yrs
Macaulay Duration	5.19 yrs
Annualised YTM*	7.27%
Tracking Error	2.20%

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

Total Expense Ratio**

Regular Plan: 0.43%

Direct Plan: 0.22%

Available Plans/Options

Regular & Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

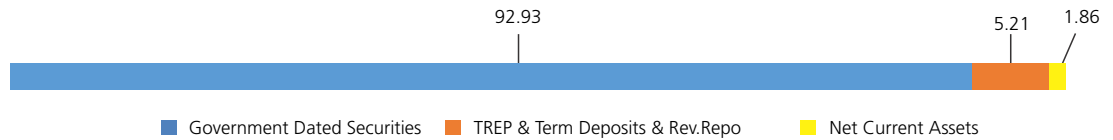
PRC Matrix

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

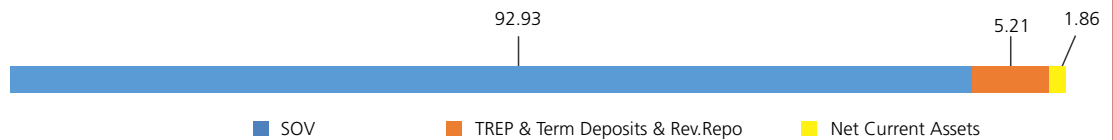
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	19.38
7.64% Maharashtra State Govt-Maharashtra	SOV	17.07
7.17% Tamil Nadu State Govt-Tamil Nadu	SOV	12.62
7.79% Uttar Pradesh State Govt-Uttar Pradesh	SOV	10.40
7.74% Maharashtra State Govt-Maharashtra	SOV	7.80
7.72% Bihar State Govt-Bihar	SOV	7.74
7.32% Tamil Nadu State Govt-Tamil Nadu	SOV	7.63
7.73% Bihar State Govt-Bihar	SOV	5.17
7.44% Tamil Nadu State Govt-Tamil Nadu	SOV	5.12
Government Dated Securities - Total		92.93
Triparty Repo		5.21
Net Current Assets/(Liabilities)		1.86
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



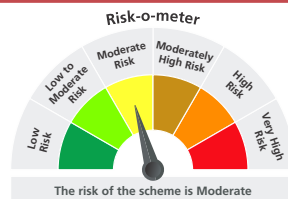
Product Label

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 157-161 & 175-179. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

KOTAK NIFTY G-SEC JULY 2033 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty G-Sec July 2033 Index.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec July 2033 Index, subject to tracking errors. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹22.43 crs
AUM: ₹22.76 crs
Benchmark: Nifty G-sec July 2033 Index
Allotment Date: October 11, 2023
Folio Count: 1,799

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	₹12.1721	₹12.2446
IDCW	₹12.1720	₹12.2447

(as on February 27, 2026)

Debt Quant

Average Maturity	6.62 yrs
Modified Duration	5.17 yrs
Macaulay Duration	5.33 yrs
Annualised YTM*	6.62%
Tracking Error	0.73%

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

Total Expense Ratio**

Regular Plan: 0.39%
Direct Plan: 0.14%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

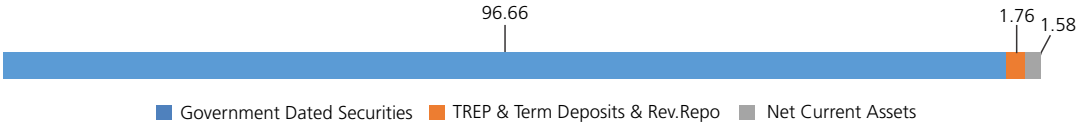
PRC Matrix

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

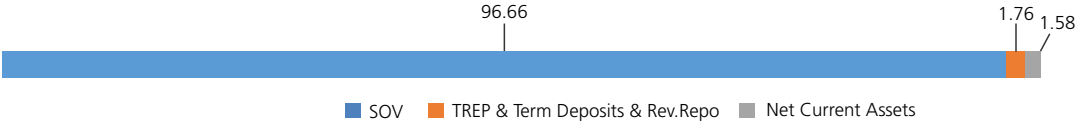
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.26% Central Government	SOV	96.66
Government Dated Securities - Total		96.66
Triparty Repo		1.76
Net Current Assets/(Liabilities)		1.58
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label

This product is suitable for investors who are seeking*:

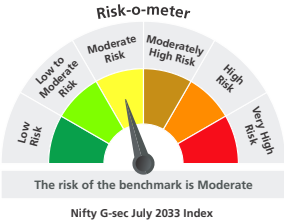
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index

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

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 157-161 & 175-179. For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174. **Total Expense Ratio includes applicable GST.

KOTAK CRISIL-IBX AAA FINANCIAL SERVICES INDEX – SEP 2027 FUND

An open-ended Sectoral Target Maturity Debt Index Fund investing in constituents of CRISIL-IBX AAA Financial Services Index – Sep 2027.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX AAA Financial Services Index – Sep 2027 which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹591.27 crs

AUM: ₹597.01 crs

Benchmark: CRISIL-IBX AAA Financial Services Index – Sep 2027

Allotment Date: September 13, 2024

Folio Count: 4,250

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	₹11.1891	₹11.2237
IDCW	₹11.1890	₹11.2220

(as on February 27, 2026)

Debt Quant

Average Maturity	1.42 yrs
Modified Duration	1.25 yrs
Macaulay Duration	1.34 yrs
Annualised YTM*	7.15%
Tracking Error	0.35%

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

Total Expense Ratio**

Regular Plan: 0.40%

Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: a) Growth

b) Income Distribution cum Capital Withdrawal (IDCW)

- Payout of Income Distribution cum Capital Withdrawal Option.

- Reinvestment of Income Distribution cum Capital Withdrawal Option.

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch-out of units on or before 30 days from the date of allotment: 0.25% of applicable NAV.

- For redemption / switch-out of units after 30 days from the date of allotment- Nil.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

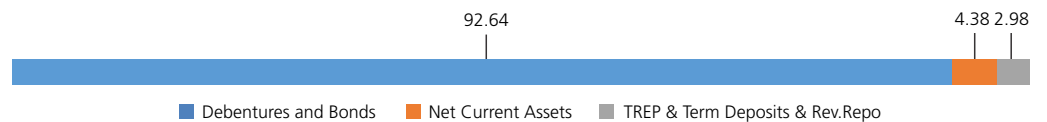
PRC Matrix

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

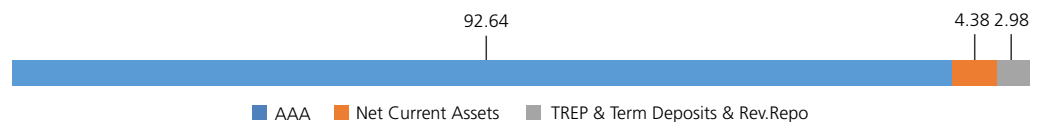
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	10.98
National Housing Bank	CRISIL AAA	5.91
REC LTD	ICRA AAA	0.84
Public Sector Undertakings - Total		17.73
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	12.59
TATA CAPITAL LTD.	CRISIL AAA	9.28
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	8.82
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	8.47
AXIS Finance Ltd.	CARE AAA	7.83
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	7.63
BAJAJ FINANCE LTD.	CRISIL AAA	7.62
Kotak Mahindra Prime Ltd.	CRISIL AAA	5.92
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	4.72
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.69
L & T FINANCE LTD.	ICRA AAA	0.34
Corporate Debt/Financial Institutions - Total		74.91
Triparty Repo		2.98
Net Current Assets/(Liabilities)		4.38
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



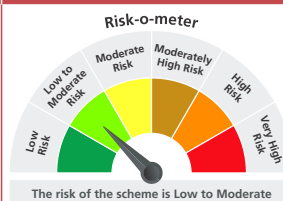
Product Label

This product is suitable for investors who are seeking*:

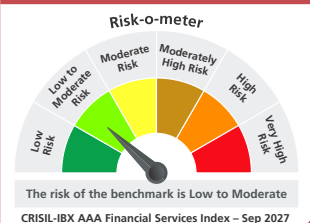
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Sep 2027.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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: ₹205.98 crs

AUM: ₹206.38 crs

Benchmark: CRISIL-IBX AAA Financial Services Index – Dec 2026

Allotment Date: February 17, 2025

Folio Count: 1,310

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	₹10.7600	₹10.7820
IDCW	₹10.7599	₹10.7818

(as on February 27, 2026)

Debt Quant

Average Maturity	0.64 yrs
Modified Duration	0.59 yrs
Macaulay Duration	0.64 yrs
Annualised YTM*	7.34%
Tracking Error	0.22%

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

Total Expense Ratio**

Regular Plan: 0.30%

Direct Plan: 0.10%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

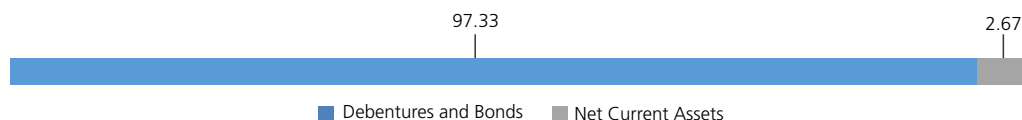
PRC Matrix

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

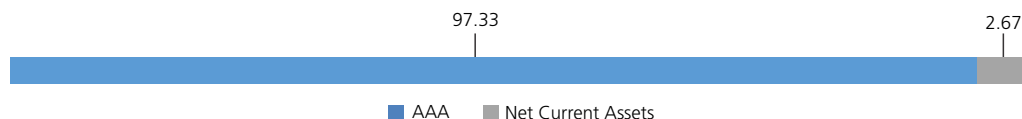
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	CRISIL AAA	14.07
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	8.23
Export-Import Bank of India	CRISIL AAA	6.79
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.41
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	1.94
Power Finance Corporation Ltd.	CRISIL AAA	1.46
National Housing Bank	CRISIL AAA	0.73
Public Sector Undertakings - Total		36.63
Corporate Debt/Financial Institutions		
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	13.59
SUNDARAM FINANCE LTD.	CRISIL AAA	12.15
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	8.52
LIC HOUSING FINANCE LTD.	CRISIL AAA	7.98
TATA CAPITAL LTD.	CRISIL AAA	7.74
Kotak Mahindra Prime Ltd.	CRISIL AAA	7.31
KOTAK MAHINDRA INVESTMENTS LTD.	CRISIL AAA	1.22
SUNDARAM FINANCE LTD.	ICRA AAA	1.21
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.49
TATA CAPITAL LTD.	ICRA AAA	0.49
Corporate Debt/Financial Institutions - Total		60.70
Net Current Assets/(Liabilities)		2.67
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



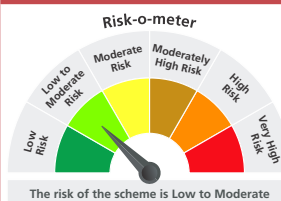
Product Label

This product is suitable for investors who are seeking*:

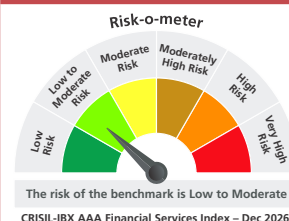
- Income over Target Maturity Period
- An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Dec 2026.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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: ₹363.32 crs

AUM: ₹326.68 crs

Benchmark: CRISIL-IBX Financial Services 3-6 Months Debt Index

Allotment Date: March 7, 2025

Folio Count: 854

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	₹10.6501	₹10.6742
IDCW	₹10.6500	₹10.6746

(as on February 27, 2026)

Debt Quant

Average Maturity	0.23 yrs
Modified Duration	0.22 yrs
Macaulay Duration	0.23 yrs
Annualised YTM*	7.21%
Tracking Error	0.42%

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

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.12%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

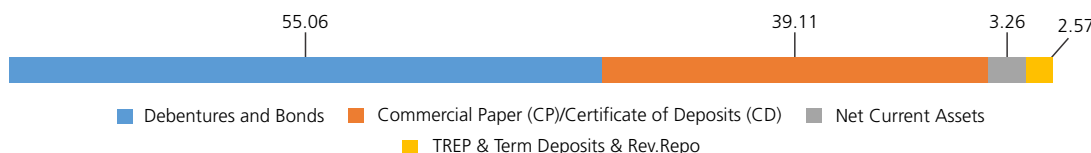
PRC Matrix

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

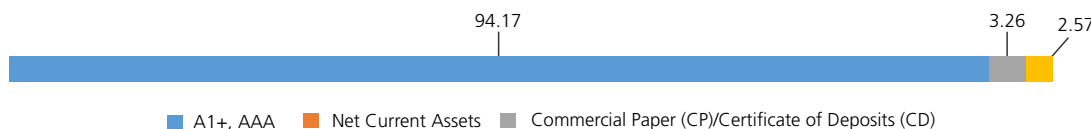
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	ICRA AAA	12.25
Power Finance Corporation Ltd.	CRISIL AAA	12.23
Public Sector Undertakings - Total		24.48
Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	CRISIL AAA	7.65
Kotak Mahindra Prime Ltd.	CRISIL AAA	7.65
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	7.65
LIC HOUSING FINANCE LTD.	CRISIL AAA	7.63
Corporate Debt/Financial Institutions - Total		30.58
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
CANARA BANK	CRISIL A1+	12.04
INDIAN BANK	CRISIL A1+	4.51
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL A1+	4.51
PUNJAB NATIONAL BANK	CRISIL A1+	4.50
BANK OF BARODA	CARE A1+	1.51
Public Sector Undertakings - Total		27.07
Corporate Debt/Financial Institutions		
L & T FINANCE LTD.	CRISIL A1+	7.54
AXIS BANK LTD.	CRISIL A1+	4.50
Corporate Debt/Financial Institutions - Total		12.04
Triparty Repo		2.57
Net Current Assets/(Liabilities)		3.26
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



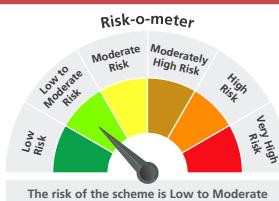
Product Label

This product is suitable for investors who are seeking*:

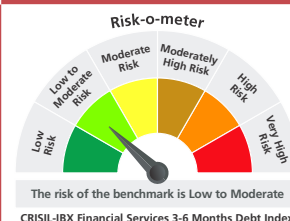
- Income generated from exposure to shorter-term maturities on the yield curve.
- An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 141-156. For scheme performance Direct Plan, please refer page no 162-174.

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: ₹270.90 crs

AUM: ₹267.69 crs

Benchmark: Nifty AAA Financial Services Bond Mar 2028 Index

Allotment Date: July 9, 2025

Folio Count: 1,952

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	₹10.3617	₹10.3755
IDCW	₹10.3618	₹10.3754

(as on February 27, 2026)

Debt Quant

Average Maturity	1.86 yrs
Modified Duration	1.64 yrs
Macaulay Duration	1.76 yrs
Annualised YTM*	7.21%
Tracking Error	0.46%

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

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.15%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 28th* February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

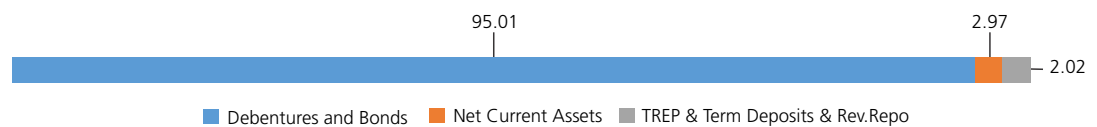
PRC Matrix

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

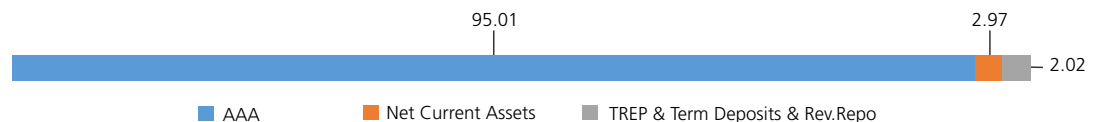
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
REC LTD	CRISIL AAA	5.69
Power Finance Corporation Ltd.	CRISIL AAA	3.77
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.88
Public Sector Undertakings - Total		11.34
Corporate Debt/Financial Institutions		
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	14.71
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	14.31
TATA CAPITAL LTD.	CRISIL AAA	9.44
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	9.42
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	9.42
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	9.42
BAJAJ FINANCE LTD.	CRISIL AAA	9.41
LIC HOUSING FINANCE LTD.	CRISIL AAA	7.54
Corporate Debt/Financial Institutions - Total		83.67
Triparty Repo		2.02
Net Current Assets/(Liabilities)		2.97
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



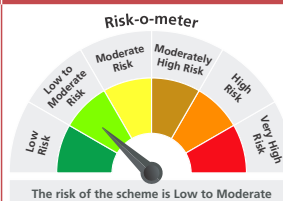
Product Label

This product is suitable for investors who are seeking*:

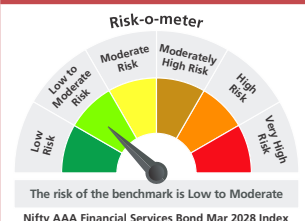
- Income over Target Maturity Period.
- An open-ended Target Maturity Index Fund tracking Nifty AAA Financial Services Bond Mar 2028 Index.

* 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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

KOTAK CRISIL-IBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND

An open-ended Constant Maturity Index Fund tracking the CRISIL-IBX Financial Services 9 - 12 Months Debt Index.
A relatively low interest rate risk and relatively low credit risk

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX Financial Services 9 - 12 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 9 to 12 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved

Fund Manager*: Mr. Manu Sharma

AAUM: ₹699.93 crs

AUM: ₹1,014.75 crs

Benchmark: CRISIL-IBX Financial Services 9 - 12 Months Debt Index

Allotment Date: September 24, 2025

Folio Count: 2,034

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	₹10.2353	₹10.2442
IDCW	₹10.2333	₹10.2442

(as on February 27, 2026)

Debt Quant

Average Maturity	0.37 yrs
Modified Duration	0.35 yrs
Macaulay Duration	0.37 yrs
Annualised YTM*	6.79%
Tracking Error	0.11%

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

Total 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 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st December 2025.

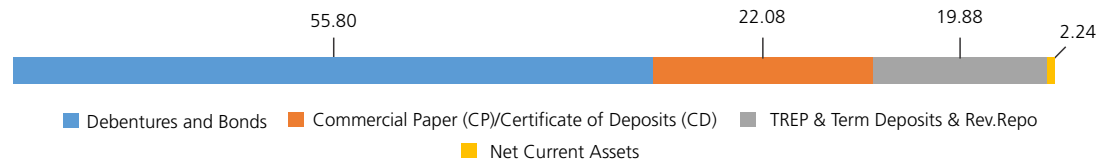
PRC Matrix

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

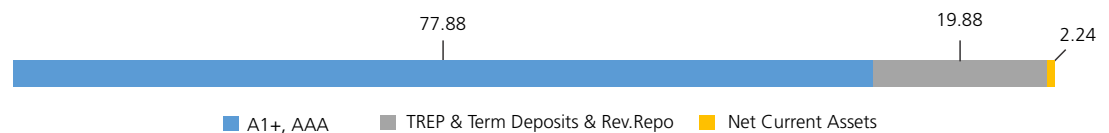
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	9.36
Power Finance Corporation Ltd.	CRISIL AAA	6.90
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	6.89
REC LTD	ICRA AAA	4.93
Public Sector Undertakings - Total		28.08
Corporate Debt/Financial Institutions		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	7.35
HDFC BANK LTD.	CRISIL AAA	6.91
TATA CAPITAL LTD.	CRISIL AAA	6.56
LIC HOUSING FINANCE LTD.	CRISIL AAA	3.95
Kotak Mahindra Prime Ltd.	CRISIL AAA	2.95
Corporate Debt/Financial Institutions - Total		27.72
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
UNION BANK OF INDIA	FITCH A1+	10.16
BANK OF BARODA	CARE A1+	4.75
INDIAN BANK	CRISIL A1+	0.48
Public Sector Undertakings - Total		15.39
Corporate Debt/Financial Institutions		
AXIS BANK LTD.	CRISIL A1+	6.69
Corporate Debt/Financial Institutions - Total		6.69
Triparty Repo		19.88
Net Current Assets/(Liabilities)		2.24
Grand Total		100.00

ALLOCATION (%)



RATING PROFILE (%)



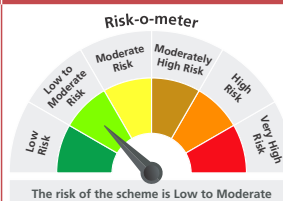
Product Label

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 157-161 & 175-179. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

Scheme Performances as on February 27, 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	18.31%	16.87%	1.43%	16.27%	2.03%	16.57%	4,84,088	3,65,298	3,24,527	3,44,412
Last 1 Year	17.62%	16.49%	1.13%	15.12%	2.50%	12.34%	11,756	11,644	11,507	11,230
Last 3 Years	16.12%	16.12%	0.00%	14.64%	1.48%	12.65%	15,659	15,659	15,066	14,297
Last 5 Years	13.50%	13.28%	0.22%	12.93%	0.57%	11.92%	18,846	18,664	18,379	17,572

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Flexicap Fund

	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	14.04%	12.61%	1.43%	12.42%	1.62%	11.86%	87,090	70,786	68,759	63,394
Last 1 Year	21.72%	17.68%	4.04%	17.76%	3.96%	15.12%	12,165	11,762	11,771	11,507
Last 3 Years	18.35%	17.97%	0.38%	17.53%	0.82%	14.64%	16,578	16,420	16,235	15,066
Last 5 Years	14.34%	14.86%	-0.52%	14.40%	-0.06%	12.93%	19,559	20,006	19,611	18,379

Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multicap Fund

	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	Nifty 50 TRI ##
Since Inception	16.59%	12.73%	3.86%	9.54%	19,699	16,976	14,957
Last 1 Year	23.94%	18.08%	5.86%	15.12%	12,387	11,803	11,507
Last 3 Years	24.74%	19.94%	4.81%	14.64%	19,412	17,254	15,066

Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Large & Midcap Fund

	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 Index TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	Nifty 200 Index TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	18.09%	NA	NA	15.15%	2.94%	14.94%	3,55,699	NA	2,06,962	1,98,921
Last 1 Year	23.37%	20.18%	3.19%	17.76%	5.61%	15.12%	12,330	12,012	11,771	11,507
Last 3 Years	20.62%	20.59%	0.03%	17.53%	3.09%	14.64%	17,548	17,536	16,235	15,066
Last 5 Years	17.35%	17.07%	0.28%	14.40%	2.95%	12.93%	22,274	22,009	19,611	18,379

Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Midcap Fund

	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	14.82%	15.81%	-0.99%	15.40%	-0.58%	11.78%	1,36,874	1,60,964	1,50,551	82,381
Last 1 Year	25.91%	23.94%	1.97%	24.23%	1.68%	15.12%	12,583	12,387	12,416	11,507
Last 3 Years	22.06%	24.92%	-2.87%	25.97%	-3.91%	14.64%	18,185	19,496	19,988	15,066
Last 5 Years	19.45%	20.75%	-1.30%	21.39%	-1.94%	12.93%	24,343	25,694	26,387	18,379

Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/01/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	16.41%	NA	NA	13.72%	2.69%	14.05%	2,43,855	NA	1,49,274	1,58,630
Last 1 Year	11.58%	15.40%	-3.83%	15.95%	-4.37%	15.12%	11,154	11,536	11,590	11,507
Last 3 Years	15.15%	21.92%	-6.77%	23.56%	-8.41%	14.64%	15,267	18,121	18,864	15,066
Last 5 Years	16.17%	19.02%	-2.85%	16.93%	-0.76%	12.93%	21,171	23,902	21,878	18,379

Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Contra Fund

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	14.23%	13.85%	0.39%	13.88%	0.35%	13.65%	1,55,103	1,44,635	1,45,658	1,39,542
Last 1 Year	21.33%	17.68%	3.66%	16.49%	4.84%	15.12%	12,127	11,762	11,644	11,507
Last 3 Years	21.76%	17.97%	3.78%	16.12%	5.63%	14.64%	18,050	16,420	15,659	15,066
Last 5 Years	17.49%	14.86%	2.63%	13.28%	4.22%	12.93%	22,411	20,006	18,664	18,379

Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Focused Fund

	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	16.12%	15.54%	0.58%	14.92%	1.19%	13.63%	26,911	26,032	25,131	23,318
Last 1 Year	24.97%	17.68%	7.29%	17.76%	7.21%	15.12%	12,489	11,762	11,771	11,507
Last 3 Years	18.69%	17.97%	0.71%	17.53%	1.16%	14.64%	16,719	16,420	16,235	15,066
Last 5 Years	14.92%	14.86%	0.06%	14.40%	0.52%	12.93%	20,057	20,006	19,611	18,379

Scheme Inception date is 16/07/2019. Ms. Shibani Sircar Kurian has been managing the fund since 16/07/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	12.86%	13.48%	-0.62%	13.19%	1,16,163	1,29,801	1,23,349
Last 1 Year	17.36%	17.68%	-0.32%	15.12%	11,731	11,762	11,507
Last 3 Years	16.53%	17.97%	-1.45%	14.64%	15,822	16,420	15,066
Last 5 Years	14.97%	14.86%	0.11%	12.93%	20,098	20,006	18,379

Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI##
Since Inception	11.05%	5.23%	5.82%	10.45%	66,052	25,040	59,951
Last 1 Year	26.33%	25.40%	0.92%	15.12%	12,625	12,533	11,507
Last 3 Years	20.53%	24.88%	-4.35%	14.64%	17,511	19,475	15,066
Last 5 Years	21.74%	19.51%	2.23%	12.93%	26,769	24,402	18,379

Scheme Inception date is 25/02/2008. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund

	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	Nifty 50 TRI ##
Since Inception	19.60%	17.99%	1.61%	13.87%	31,062	28,503	22,765
Last 1 Year	18.59%	20.73%	-2.14%	15.12%	11,853	12,066	11,507
Last 3 Years	21.54%	20.96%	0.58%	14.64%	17,954	17,698	15,066
Last 5 Years	15.43%	16.31%	-0.88%	12.93%	20,504	21,300	18,379

Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.

TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ESG Exclusionary Strategy Fund

	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##
Since Inception	11.14%	14.41%	-3.27%	13.99%	17,348	20,178	19,798
Last 1 Year	16.64%	18.05%	-1.41%	15.12%	11,659	11,799	11,507
Last 3 Years	15.03%	17.45%	-2.41%	14.64%	15,222	16,200	15,066
Last 5 Years	11.03%	13.23%	-2.20%	12.93%	16,884	18,625	18,379

Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Manufacture In India Fund

	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	ALPHA	Nifty 50 TRI ##	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	Nifty 50 TRI ##
Since Inception	19.20%	20.55%	-1.34%	11.41%	20,250	21,180	15,436
Last 1 Year	32.23%	31.14%	1.09%	15.12%	13,213	13,105	11,507
Last 3 Years	23.27%	26.52%	-3.24%	14.64%	18,733	20,251	15,066

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 FI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	14.90%	15.44%	-0.54%	13.68%	16,078	16,340	15,501
Last 1 Year	19.18%	17.68%	1.50%	15.12%	11,912	11,762	11,507
Last 3 Years	18.24%	17.97%	0.27%	14.64%	16,533	16,420	15,066

Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	18.09%	16.82%	1.27%	14.43%	16,476	15,949	14,989
Last 1 Year	25.41%	22.28%	3.13%	15.12%	12,533	12,221	11,507
Last 3 Years	18.11%	16.86%	1.25%	14.64%	16,476	15,959	15,066

Scheme Inception date is 27/2/2023. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Quant Fund

	Kotak Quant Fund	Nifty 200 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Quant Fund	Nifty 200 TRI #	Nifty 50 TRI ##
Since Inception	18.54%	14.05%	4.50%	11.62%	15,497	14,028	13,272
Last 1 Year	20.05%	17.76%	2.29%	15.12%	11,999	11,771	11,507

Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	13.74%	14.15%	-0.42%	12.41%	13,419	13,532	13,064
Last 1 Year	13.67%	14.59%	-0.92%	15.12%	11,363	11,455	11,507

Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Healthcare Fund

	Kotak Healthcare Fund	Nifty Healthcare Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Healthcare Fund	Nifty Healthcare Index TRI #	Nifty 50 TRI ##
Since Inception	15.39%	19.16%	-3.77%	9.78%	13,735	14,748	12,297
Last 1 Year	16.24%	17.98%	-1.74%	15.12%	11,619	11,792	11,507

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Technology Fund

	Kotak Technology Fund	BSE Teck Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Technology Fund	BSE Teck Index TRI#	Nifty 50 TRI ##
Since Inception	-0.22%	-1.89%	1.67%	7.31%	9,956	9,628	11,504
Last 1 Year	-8.81%	-7.08%	-1.72%	15.12%	9,121	9,293	11,507

Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Special Opportunities Fund

	Kotak Special Opportunities Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Special Opportunities Fund	Nifty 500 TRI#	Nifty 50 TRI ##
Since Inception	-2.59%	2.54%	-5.12%	3.60%	9,573	10,426	10,607
Last 1 Year	16.68%	17.68%	-1.00%	15.12%	11,663	11,762	11,507

Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC Index TRI #	Nifty 50 TRI ##
Since Inception	7.99%	7.57%	0.42%	3.72%	11,080	11,022	10,500
Last 1 Year	28.52%	28.76%	-0.23%	15.12%	12,843	12,867	11,507

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Transportation & Logistics Fund

	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	Nifty 50 TRI ##
Since Inception	11.89%	8.12%	3.77%	2.87%	11,443	10,982	10,345
Last 1 Year	29.13%	30.55%	-1.42%	15.12%	12,904	13,046	11,507

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Energy Opportunities Fund

	Kotak Energy Opportunities Fund	Nifty Energy TRI #	ALPHA	Nifty 50 TRI ##	Kotak Energy Opportunities Fund	Nifty Energy TRI #	Nifty 50 TRI ##
Since Inception	6.87%	12.33%	-5.45%	6.99%	10,580	11,040	10,590
Last 6 Months	14.21%	21.87%	-7.66%	6.75%	10,709	11,090	10,336

Scheme Inception date is 25/04/2025. Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak 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	9.77%	0.75%	9.02%	1.53%	10,511	10,039	10,080
Last 6 Months	9.76%	6.84%	2.92%	6.75%	10,487	10,341	10,336

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Balanced Advantage Fund

	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	Nifty 50 TRI##
Since Inception	10.19%	10.35%	-0.15%	12.37%	20,862	21,082	24,198
Last 1 Year	12.74%	10.25%	2.50%	15.12%	11,271	11,022	11,507
Last 3 Years	11.79%	11.03%	0.76%	14.64%	13,970	13,689	15,066
Last 5 Years	9.82%	9.67%	0.15%	12.93%	15,984	15,874	18,379

Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/01/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Arbitrage Fund

	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	Nifty 1 Year T-Bill Index ##
Since Inception	6.88%	NA	NA	6.58%	38,934	NA	36,773
Last 1 Year	6.32%	7.54%	-1.23%	6.54%	10,630	10,752	10,652
Last 3 Years	7.18%	7.74%	-0.57%	6.88%	12,311	12,507	12,211
Last 5 Years	6.11%	6.40%	-0.30%	5.72%	13,454	13,643	13,211

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 Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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	9.12%	8.86%	0.27%	6.93%	27,017	26,275	21,434
Last 1 Year	11.89%	10.21%	1.68%	5.57%	11,186	11,018	10,555
Last 3 Years	11.45%	10.29%	1.16%	8.00%	13,844	13,414	12,596
Last 5 Years	10.09%	8.87%	1.21%	5.53%	16,177	15,303	13,094

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 Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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	21.52%	16.64%	4.88%	11.89%	16,076	14,547	13,147
Last 1 Year	37.18%	23.06%	14.13%	15.12%	13,706	12,299	11,507

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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 TRI#	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	Nifty 50 TRI##
Since Inception	11.97%	10.49%	1.48%	11.58%	35,950	30,929	34,576
Last 1 Year	18.36%	11.71%	6.65%	15.12%	11,830	11,167	11,507
Last 3 Years	15.81%	12.14%	3.68%	14.64%	15,533	14,101	15,066
Last 5 Years	13.80%	10.68%	3.13%	12.93%	19,103	16,616	18,379

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 Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	CRISIL 10 Year Gilt##
Since Inception	8.35%	8.34%	0.01%	5.76%	59,534	59,432	34,747
Last 1 Year	8.09%	8.27%	-0.19%	5.57%	10,807	10,825	10,555
Last 3 Years	10.35%	9.19%	1.15%	8.00%	13,436	13,020	12,596
Last 5 Years	9.22%	7.63%	1.60%	5.53%	15,552	14,446	13,094

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.06%	5.20%	-0.14%	5.94%	14,214	14,348	15,086
Last 1 Year	5.51%	5.57%	-0.06%	6.53%	10,551	10,557	10,653
Last 3 Years	6.25%	6.36%	-0.11%	6.88%	11,997	12,033	12,213
Last 5 Years	5.39%	5.53%	-0.14%	5.72%	13,001	13,088	13,211

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 Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Returns as on 28th February, 2026**

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.85%	6.97%	-0.12%	6.32%	43,926	45,027	39,324
Last 1 Year	6.29%	6.31%	-0.02%	6.53%	10,629	10,631	10,653
Last 3 Years	6.88%	6.98%	-0.09%	6.88%	12,213	12,245	12,213
Last 5 Years	5.83%	5.95%	-0.13%	5.72%	13,275	13,354	13,211

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 Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Returns as on 28th February, 2026**

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.18%	7.50%	-0.32%	6.45%	44,537	47,521	38,456
Last 1 Year	6.64%	6.69%	-0.05%	6.54%	10,662	10,667	10,652
Last 3 Years	6.91%	7.29%	-0.38%	6.88%	12,221	12,351	12,211
Last 5 Years	5.79%	6.18%	-0.39%	5.72%	13,252	13,499	13,211

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.05%	6.86%	0.19%	6.31%	46,791	44,910	39,979
Last 1 Year	7.14%	6.44%	0.70%	6.54%	10,712	10,642	10,652
Last 3 Years	7.43%	7.09%	0.33%	6.88%	12,397	12,283	12,211
Last 5 Years	6.26%	6.11%	0.15%	5.72%	13,551	13,454	13,211

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	7.16%	7.59%	-0.43%	6.63%	34,695	37,285	31,762
Last 1 Year	6.76%	6.87%	-0.11%	6.54%	10,674	10,685	10,652
Last 3 Years	6.96%	7.31%	-0.35%	6.88%	12,236	12,357	12,211
Last 5 Years	5.79%	6.02%	-0.23%	5.72%	13,253	13,401	13,211

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	7.68%	7.76%	-0.08%	6.50%	39,149	39,718	31,945
Last 1 Year	7.45%	6.83%	0.62%	5.57%	10,743	10,681	10,555
Last 3 Years	7.69%	7.25%	0.44%	8.00%	12,490	12,338	12,596
Last 5 Years	6.33%	5.98%	0.36%	5.53%	13,598	13,372	13,094

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	7.33%	7.43%	-0.10%	6.45%	53,948	55,176	44,397
Last 1 Year	6.96%	6.89%	0.07%	5.57%	10,694	10,687	10,555
Last 3 Years	7.24%	7.34%	-0.09%	8.00%	12,333	12,366	12,596
Last 5 Years	5.84%	6.03%	-0.19%	5.53%	13,286	13,407	13,094

Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund

	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	CRISIL 10 Year Gilt ##
Since Inception	7.41%	8.55%	-1.13%	6.42%	30,984	36,567	26,752
Last 1 Year	8.98%	8.77%	0.20%	5.57%	10,895	10,875	10,555
Last 3 Years	7.89%	8.43%	-0.54%	8.00%	12,557	12,748	12,596
Last 5 Years	5.99%	7.44%	-1.46%	5.53%	13,379	14,325	13,094

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	7.86%	7.78%	0.08%	6.52%	38,348	37,870	30,723
Last 1 Year	6.13%	6.63%	-0.50%	5.57%	10,611	10,661	10,555
Last 3 Years	7.51%	7.66%	-0.14%	8.00%	12,428	12,477	12,596
Last 5 Years	5.99%	6.20%	-0.21%	5.53%	13,381	13,514	13,094

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	6.95%	6.63%	0.32%	6.45%	15,789	15,473	15,298
Last 1 Year	8.00%	6.89%	1.11%	5.57%	10,798	10,687	10,555
Last 3 Years	7.91%	7.34%	0.58%	8.00%	12,567	12,366	12,596
Last 5 Years	6.68%	6.03%	0.64%	5.53%	13,820	13,407	13,094

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	7.56%	7.99%	-0.43%	7.11%	23,876	25,046	22,717
Last 1 Year	8.80%	7.45%	1.34%	5.57%	10,877	10,743	10,555
Last 3 Years	8.37%	7.53%	0.84%	8.00%	12,727	12,435	12,596
Last 5 Years	6.78%	6.17%	0.61%	5.53%	13,889	13,495	13,094

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	7.30%	NA	NA	NA	67,876	NA	NA
Last 1 Year	7.51%	7.03%	0.48%	5.57%	10,749	10,701	10,555
Last 3 Years	7.53%	7.24%	0.29%	8.00%	12,433	12,333	12,596
Last 5 Years	6.28%	6.11%	0.17%	5.53%	13,564	13,454	13,094

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakkar has been managing the fund since 01/06/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.66%	NA	NA	NA	95,644	NA	NA
Last 1 Year	2.87%	5.61%	-2.74%	5.57%	10,286	10,559	10,555
Last 3 Years	5.84%	7.98%	-2.14%	8.00%	11,856	12,590	12,596
Last 5 Years	4.99%	6.37%	-1.38%	5.53%	12,761	13,624	13,094

Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.01%	6.16%	0.85%	5.71%	45,311	37,944	34,505
Last 1 Year	2.87%	5.61%	-2.74%	5.57%	10,286	10,559	10,555
Last 3 Years	5.84%	7.98%	-2.14%	8.00%	11,856	12,590	12,596
Last 5 Years	4.99%	6.37%	-1.38%	5.53%	12,761	13,624	13,094

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	8.14%	NA	NA	NA	78,186	NA	NA
Last 1 Year	5.42%	7.06%	-1.65%	5.57%	10,540	10,704	10,555
Last 3 Years	6.88%	7.83%	-0.95%	8.00%	12,208	12,536	12,596
Last 5 Years	5.47%	6.39%	-0.92%	5.53%	13,054	13,635	13,094

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Long Duration Fund

	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	CRISIL 10 Year Gilt Index ##
Since Inception	4.78%	6.18%	-1.40%	7.07%	10,961	11,251	11,438
Last 1 Year	2.85%	5.58%	-2.72%	5.57%	10,285	10,556	10,555

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	16.35%	13.73%	2.63%	14.92%	2,62,232	1,60,250	2,00,705
Last 1 Year	26.73%	26.55%	0.18%	15.12%	12,665	12,647	11,507
Last 3 Years	21.19%	17.98%	3.21%	14.64%	17,800	16,423	15,066
Last 5 Years	18.26%	13.85%	4.41%	12.93%	23,152	19,138	18,379

Scheme Inception date is 09/08/2004. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund

	Kotak Gold Fund	Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Price of Physical Gold#	A.B: N.A
Since Inception	12.85%	14.47%	-1.62%	N.A	60,854	75,277	N.A
Last 1 Year	84.93%	87.36%	-2.43%	N.A	18,462	18,703	N.A
Last 3 Years	39.81%	41.94%	-2.13%	N.A	27,327	28,597	N.A
Last 5 Years	26.09%	28.12%	-2.03%	N.A	31,914	34,573	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	Price of silver (based on LBMA daily spot fixing price) #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	AB:NA
Since Inception	53.62%	57.05%	-3.42%	N.A	34,958	37,278	N.A
Last 1 Year	177.63%	186.10%	-8.47%	N.A	27,686	28,528	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	7.81%	7.30%	0.52%	7.57%	12,801	12,601	12,705
Last 1 Year	7.14%	6.26%	0.88%	5.57%	10,712	10,625	10,555
Last 3 Years	7.99%	7.45%	0.54%	8.00%	12,595	12,405	12,596

Scheme Inception date is 17/11/2022. Mr. Abhishek Bisen has been managing the fund since 17/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Overseas Equity Omni FOF

	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	7.15%	8.92%	-1.77%	10.53%	35,738	48,308	63,282
Last 1 Year	56.06%	56.10%	-0.04%	15.12%	15,587	15,591	11,507
Last 3 Years	22.72%	25.47%	-2.75%	14.64%	18,482	19,752	15,066
Last 5 Years	8.81%	10.94%	-2.13%	12.93%	15,257	16,812	18,379

Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Overseas Equity Omni FOF

	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	3.19%	7.40%	-4.21%	N.A	11,764	14,461	N.A
Last 1 Year	22.84%	26.72%	-3.88%	N.A	12,277	12,664	N.A
Last 3 Years	7.05%	11.37%	-4.31%	N.A	12,268	13,812	N.A
Last 5 Years	4.17%	8.48%	-4.31%	N.A	12,268	15,028	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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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	17.45%	18.92%	-1.47%	12.60%	22,608	24,081	18,256
Last 1 Year	25.37%	25.39%	-0.03%	15.12%	12,529	12,532	11,507
Last 3 Years	31.05%	32.69%	-1.64%	14.64%	22,509	23,365	15,066
Last 5 Years	18.74%	19.86%	-1.13%	12.93%	23,622	24,766	18,379

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Overseas Equity Omni FOF

	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	5.21%	15.09%	-9.89%	11.99%	12,620	19,055	16,807
Last 1 Year	19.93%	29.21%	-9.27%	15.12%	11,987	12,912	11,507
Last 3 Years	20.74%	24.65%	-3.90%	14.64%	17,602	19,365	15,066

Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 ETF

	Kotak Nifty 50 ETF	Nifty 50 TRI#	ALPHA	BSE SENSEX TRI##	Kotak Nifty 50 ETF	Nifty 50 TRI#	BSE SENSEX TRI##
Since Inception	11.48%	12.16%	-0.67%	12.05%	57,435	63,266	62,348
Last 1 Year	15.08%	15.12%	-0.04%	12.34%	11,503	11,507	11,230
Last 3 Years	14.54%	14.64%	-0.10%	12.65%	15,027	15,066	14,297
Last 5 Years	12.81%	12.93%	-0.12%	11.92%	18,279	18,379	17,572

Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex ETF

	Kotak BSE Sensex ETF	BSE SENSEX TRI #	ALPHA	Nifty 50 TRI##	Kotak BSE Sensex ETF	BSE SENSEX TRI #	Nifty 50 TRI##
Since Inception	10.32%	11.24%	-0.91%	11.34%	57,149	66,163	67,247
Last 1 Year	12.16%	12.34%	-0.18%	15.12%	11,212	11,230	11,507
Last 3 Years	12.38%	12.65%	-0.27%	14.64%	14,194	14,297	15,066
Last 5 Years	11.63%	11.92%	-0.29%	12.93%	17,346	17,572	18,379

Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty PSU Bank ETF

	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI#	Nifty 50 TRI##
Since Inception	6.90%	8.19%	-1.29%	9.74%	33,947	42,299	54,835
Last 1 Year	74.22%	75.27%	-1.05%	15.12%	17,396	17,500	11,507
Last 3 Years	39.22%	39.99%	-0.77%	14.64%	26,986	27,435	15,066
Last 5 Years	33.06%	33.87%	-0.81%	12.93%	41,777	43,071	18,379

Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

The Scheme does not offer any Plans. Options - 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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Bank ETF

	Kotak Nifty Bank ETF	Nifty Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty Bank ETF	Nifty Bank Index TRI#	Nifty 50 TRI##
Since Inception	11.30%	11.66%	-0.37%	11.40%	33,301	34,554	33,661
Last 1 Year	26.03%	26.28%	-0.25%	15.12%	12,595	12,620	11,507
Last 3 Years	15.28%	15.52%	-0.24%	14.64%	15,319	15,414	15,066
Last 5 Years	12.25%	12.52%	-0.26%	12.93%	17,833	18,044	18,379

Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

The Scheme does not offer any Plans. Options - 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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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	-8.04%	15.71%	-23.75%	13.30%	4,238	44,599	35,946
Last 1 Year	9.59%	9.67%	-0.09%	15.12%	10,956	10,964	11,507
Last 3 Years	13.86%	14.04%	-0.18%	14.64%	14,761	14,832	15,066
Last 5 Years	14.86%	15.07%	-0.22%	12.93%	20,004	20,193	18,379

Scheme Inception date is 02/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019. **The Scheme does not offer any Plans/Options**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty IT ETF

	Kotak Nifty IT ETF	Nifty IT TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty IT ETF	Nifty IT TRI#	Nifty 50 TRI ##
Since Inception	5.84%	6.06%	-0.22%	12.36%	13,275	13,415	17,899
Last 1 Year	-16.05%	-16.10%	0.05%	15.12%	8,399	8,394	11,507
Last 3 Years	3.13%	3.24%	-0.10%	14.64%	10,970	11,003	15,066

Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021. **The Scheme does not offer any Plans/Options**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Alpha 50 ETF

	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI #	Nifty 50 TRI ##
Since Inception	9.57%	11.50%	-1.93%	11.19%	14,659	15,771	15,591
Last 1 Year	19.46%	20.35%	-0.89%	15.12%	11,940	12,029	11,507
Last 3 Years	25.53%	26.84%	-1.30%	14.64%	19,783	20,405	15,066

Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021. **The Scheme does not offer any Plans/Options**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 ETF

	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	19.45%	19.89%	-0.43%	11.24%	20,670	20,978	15,454
Last 1 Year	24.44%	24.67%	-0.23%	15.12%	12,436	12,460	11,507
Last 3 Years	26.15%	26.42%	-0.27%	14.64%	20,074	20,203	15,066

Scheme Inception date is 28/1/2022. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 28/1/2022. **The Scheme does not offer any Plans/Options**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 ETF

	Kotak Nifty 100 Low Volatility 30 ETF	NIFTY 100 Low Volatility 30 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 ETF	NIFTY 100 Low Volatility 30 TRI#	Nifty 50 TRI ##
Since Inception	14.45%	14.68%	-0.23%	11.40%	17,014	17,148	15,298
Last 1 Year	15.72%	15.90%	-0.18%	15.12%	11,568	11,585	11,507
Last 3 Years	17.80%	18.04%	-0.23%	14.64%	16,348	16,446	15,066

Scheme Inception date is 23/3/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 23/3/2022. **The Scheme does not offer any Plans/Options**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Consumption ETF

	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	13.78%	14.07%	-0.30%	12.92%	15,892	16,041	15,467
Last 1 Year	14.41%	14.59%	-0.18%	15.12%	11,437	11,455	11,507
Last 3 Years	18.34%	18.55%	-0.21%	14.64%	16,571	16,661	15,066

Scheme Inception date is 28/7/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 28/7/2022.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty MNC ETF

	Kotak Nifty MNC ETF	NIFTY MNC TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty MNC ETF	NIFTY MNC TRI#	Nifty 50 TRI ##
Since Inception	15.66%	16.09%	-0.44%	12.14%	16,800	17,028	15,047
Last 1 Year	28.21%	28.76%	-0.54%	15.12%	12,813	12,867	11,507
Last 3 Years	19.44%	19.90%	-0.46%	14.64%	17,039	17,235	15,066

Scheme Inception date is 5/8/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 5/8/2022. **The Scheme does not offer any Plans/Options**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MSCI India ETF

	Kotak MSCI India ETF	MSCI India Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak MSCI India ETF	MSCI India Index TRI#	Nifty 50 TRI ##
Since Inception	12.25%	11.23%	1.02%	10.78%	11,252	11,147	11,102
Last 1 Year	17.26%	16.24%	1.03%	15.12%	11,721	11,619	11,507

Scheme Inception date is 19/02/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 19/02/2025. **The Scheme does not offer any Plans/Options**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 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	17.21%	17.71%	-0.50%	12.78%	11,735	11,785	11,289
Last 1 Year	21.68%	22.27%	-0.60%	15.12%	12,162	12,221	11,507

Scheme Inception date is 24/02/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 24/02/2025. **The Scheme does not offer any Plans/Options**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 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	16.27%	15.42%	0.85%	9.61%	11,529	11,449	10,903
Last 6 Months	11.06%	11.22%	-0.16%	6.75%	10,551	10,559	10,336

Scheme Inception date is 21/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025. Different plans have different expense structure. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty200 Quality 30 ETF

	Kotak Nifty200 Quality 30 ETF	Nifty200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty200 Quality 30 ETF	Nifty200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	-3.59%	-3.25%	-0.34%	1.54%	9,776	9,797	10,096
Last 6 Months	-1.30%	-1.00%	-0.30%	6.75%	9,935	9,950	10,336

Scheme Inception date is 14/07/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025. Different plans have different expense structure. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Gold ETF

	Kotak Gold ETF	Price of Gold#	ALPHA	A.B: N.A	Kotak Gold ETF	Price of Gold#	A.B: N.A
Since Inception	15.66%	16.81%	-1.15%	N.A	1,49,727	1,79,925	N.A
Last 1 Year	84.54%	87.36%	-2.82%	N.A	18,423	18,703	N.A
Last 3 Years	40.36%	41.94%	-1.58%	N.A	27,654	28,597	N.A
Last 5 Years	26.88%	28.12%	-1.24%	N.A	32,928	34,573	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	Price of silver (based on LBMA daily spot fixing price)#	ALPHA	A.B: N.A	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)#	A.B: N.A
Since Inception	51.40%	54.21%	-2.81%	N.A	38,052	40,372	N.A
Last 1 Year	179.58%	186.10%	-6.52%	N.A	27,879	28,528	N.A
Last 3 Year	59.06%	61.86%	-2.80%	N.A	40,242	42,403	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	6.11%	6.36%	-0.25%	6.76%	12,017	12,107	12,246
Last 1 Year	5.37%	5.57%	-0.20%	6.53%	10,537	10,557	10,653
Last 3 Years	6.11%	6.36%	-0.25%	6.88%	11,949	12,033	12,213

Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023. **The Scheme does not offer any Plans/Options.** Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Returns as on 28th February, 2026**

Kotak Nifty Next 50 Index Fund

	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	Nifty 50 TRI ##
Since Inception	14.78%	15.71%	-0.93%	12.03%	19,847	20,659	17,594
Last 1 Year	22.25%	23.28%	-1.02%	15.12%	12,218	12,320	11,507
Last 3 Years	23.11%	24.14%	-1.03%	14.64%	18,661	19,131	15,066

Scheme Inception date is 10/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 10/03/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak NIFTY 50 Index Fund

	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	ALPHA	BSE SENSEX TRI ##	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	BSE SENSEX TRI ##
Since Inception	11.09%	11.81%	-0.72%	11.04%	16,378	16,879	16,341
Last 1 Year	14.67%	15.12%	-0.45%	12.34%	11,463	11,507	11,230
Last 3 Years	13.92%	14.64%	-0.72%	12.65%	14,784	15,066	14,297

Scheme Inception date is 21/06/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 50 Index Fund

	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	ALPHA	Nifty 50 TRI	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	Nifty 50 TRI ##
Since Inception	25.07%	27.49%	-2.42%	14.52%	19,078	20,165	14,792
Last 1 Year	16.54%	17.81%	-1.27%	15.12%	11,649	11,776	11,507

Scheme Inception date is 10/4/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Momentum 30 Index Fund

	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	15.47%	16.88%	-1.40%	12.91%	14,762	15,252	13,890
Last 1 Year	17.46%	18.23%	-0.77%	15.12%	11,741	11,818	11,507

Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Financial Services Ex-Bank Index Fund

	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	Nifty 50 TRI ##
Since Inception	20.56%	22.49%	-1.92%	11.92%	16,087	16,748	13,316
Last 1 Year	28.57%	30.30%	-1.73%	15.12%	12,848	13,020	11,507

Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Housing Index Fund

	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	Nifty 50 TRI ##
Since Inception	10.47%	11.64%	-1.17%	12.39%	12,833	13,175	13,398
Last 1 Year	10.62%	11.45%	-0.83%	15.12%	11,059	11,142	11,507

Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 Index Fund

	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	Nifty 50 TRI ##
Since Inception	5.25%	6.52%	-1.27%	5.79%	10,924	11,152	11,020
Last 1 Year	14.64%	15.90%	-1.25%	15.12%	11,460	11,585	11,507

Scheme Inception date is 07/06/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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	0.41%	1.57%	-1.16%	1.68%	10,065	10,249	10,266
Last 1 Year	42.95%	44.54%	-1.60%	15.12%	14,281	14,440	11,507

Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 Index Fund

	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	1.39%	2.62%	-1.23%	2.71%	10,214	10,404	10,420
Last 1 Year	23.22%	24.67%	-1.45%	15.12%	12,315	12,460	11,507

Scheme Inception date is 16/08/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Tourism Index Fund

	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	Nifty 50 TRI ##
Since Inception	-11.95%	-10.80%	-1.15%	-1.02%	8,336	8,493	9,854
Last 1 Year	-2.00%	-0.81%	-1.20%	15.12%	9,800	9,919	11,507

Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Momentum 50 Index Fund

	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 Index #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 Index #	Nifty 50 TRI ##
Since Inception	-5.50%	-4.03%	-1.47%	1.57%	9,244	9,445	10,219
Last 1 Year	20.38%	22.00%	-1.62%	15.12%	12,032	12,194	11,507

Scheme Inception date is 08/10/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Equal Weight Index Fund

	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	10.01%	11.83%	-1.82%	6.26%	11,192	11,411	10,744
Last 1 Year	19.59%	21.39%	-1.80%	15.12%	11,953	12,133	11,507

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight Index Fund

	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	6.34%	7.69%	-1.35%	6.26%	10,753	10,914	10,744
Last 1 Year	20.84%	22.28%	-1.44%	15.12%	12,078	12,221	11,507

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 250 Index Fund

	Kotak Nifty Smallcap 250 Index	Nifty Smallcap 250 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Smallcap 250 Index	Nifty Smallcap 250 TRI	Nifty 50 TRI ##
Since Inception	2.38%	3.39%	-1.01%	10.77%	10,258	10,368	11,168
Last 1 Year	14.22%	15.40%	-1.18%	15.12%	11,418	11,536	11,507

Scheme Inception date is 27/01/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex Index Fund

	Kotak BSE Sensex Index Fund	BSE Sensex TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Sensex Index Fund	BSE Sensex TRI#	Nifty 50 TRI ##
Since Inception	7.52%	7.95%	-0.42%	10.60%	10,773	10,817	11,089
Last 1 Year	11.96%	12.34%	-0.38%	15.12%	11,193	11,230	11,507

Scheme Inception date is 17/02/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Commodities Index Fund

	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI#	Nifty 50 TRI ##
Since Inception	24.58%	26.49%	-1.91%	13.77%	12,384	12,569	11,335
Last 6 Months	31.58%	33.28%	-1.70%	6.75%	11,575	11,660	10,336

Scheme Inception date is 10/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Index Fund

	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI#	Nifty 50 TRI ##
Since Inception	12.49%	15.42%	-2.93%	9.61%	11,174	11,449	10,903
Last 6 Months	10.07%	11.22%	-1.15%	6.75%	10,502	10,559	10,336

Scheme Inception date is 21/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Top 10 Equal Weight Index Fund

	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Top 10 Equal Weight Index Fund	Nifty Top 10 Equal Weight Index TRI#	Nifty 50 TRI ##
Since Inception	-3.33%	-2.39%	-0.94%	5.53%	9,722	9,801	10,462
Last 6 Months	-0.23%	0.78%	-1.01%	6.75%	9,989	10,039	10,336

Scheme Inception date is 28/04/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Quality 30 Index Fund

	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Quality 30 Index Fund	Nifty 200 Quality 30 Index TRI#	Nifty 50 TRI ##
Since Inception	-4.15%	-3.25%	-0.89%	1.54%	9,741	9,797	10,096
Last 6 Months	-1.76%	-1.00%	-0.75%	6.75%	9,912	9,950	10,336

Scheme Inception date is 14/07/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 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	-3.61%	-1.60%	-2.01%	2.06%	9,810	9,916	10,108
Last 6 Months	4.79%	6.71%	-1.92%	6.75%	10,239	10,335	10,336

Scheme Inception date is 19/08/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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	6.25%	6.82%	-0.56%	6.37%	12,782	13,058	12,840
Last 1 Year	7.39%	7.84%	-0.44%	5.57%	10,737	10,781	10,555
Last 3 Years	7.78%	8.22%	-0.44%	8.00%	12,522	12,674	12,596

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	6.91%	7.50%	-0.59%	6.37%	13,107	13,402	12,840
Last 1 Year	6.93%	7.40%	-0.46%	5.57%	10,692	10,737	10,555
Last 3 Years	8.21%	8.74%	-0.52%	8.00%	12,672	12,856	12,596

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	7.72%	8.28%	-0.56%	7.90%	12,857	13,086	12,931
Last 1 Year	7.64%	7.79%	-0.15%	5.57%	10,762	10,777	10,555
Last 3 Years	7.84%	8.28%	-0.44%	8.00%	12,541	12,696	12,596

Scheme Inception date is 13/10/2022. Mr. Abhishek Bisen has been managing the fund since 13/10/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.12%	7.62%	-0.50%	7.64%	12,450	12,638	12,645
Last 1 Year	6.78%	7.18%	-0.40%	5.57%	10,676	10,716	10,555
Last 3 Year	7.37%	7.91%	-0.54%	8.00%	12,378	12,565	12,596

Scheme Inception date is 22/12/2022. Mr. Abhishek Bisen have been managing the fund since 22/12/2022.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.83%	8.44%	-0.62%	7.75%	12,570	12,790	12,544
Last 1 Year	6.14%	6.87%	-0.73%	5.57%	10,612	10,685	10,555
Last 3 Year	7.88%	8.58%	-0.69%	8.00%	12,557	12,800	12,596

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	8.60%	9.11%	-0.51%	8.00%	12,172	12,310	12,014
Last 1 Year	7.48%	7.99%	-0.51%	5.57%	10,745	10,797	10,555

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	8.01%	8.35%	-0.34%	6.11%	11,189	11,240	10,903
Last 1 Year	7.89%	8.33%	-0.44%	5.57%	10,787	10,831	10,555

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	7.40%	7.93%	-0.53%	5.43%	10,760	10,814	10,558
Last 1 Year	7.39%	7.93%	-0.55%	5.57%	10,736	10,791	10,555

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	6.65%	6.91%	-0.26%	5.28%	10,650	10,676	10,517
Last 6 Months	5.70%	5.98%	-0.28%	3.90%	10,284	10,298	10,194

Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund

	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.67%	5.82%	-0.15%	1.31%	10,362	10,372	10,084
Last 6 Months	5.96%	6.08%	-0.12%	3.90%	10,297	10,303	10,194

Scheme Inception date is 09/07/2025. Mr. Abhishek Bisen have been managing the fund since 09/07/2025

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - REGULAR PLAN

**Name: Mr. Harsha Upadhyaya**

Mr. Harsha Upadhyaya manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Kotak ELSS Tax Saver Fund (Nov. 23, '05), Kotak Large & Midcap Fund (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Quant Fund (Aug. 2, '23), Kotak MNC Fund (Oct. 28, '24) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	32.23	31.14	23.27	26.52	NA	NA
Kotak MNC Fund	Nifty MNC Index TRI	28.52	28.76	NA	NA	NA	NA
Kotak Large & Midcap Fund	(Tier 1): Nifty Large Midcap 250 TRI	23.37	20.18	20.62	20.59	17.35	17.07
	(Tier 2): Nifty 200 TRI		17.76		17.53		14.40
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	21.72	17.68	18.35	17.97	14.34	14.86
	(Tier 2): Nifty 200 TRI		17.76		17.53		14.40
Kotak Quant Fund	Nifty 200 TRI	20.05	17.76	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	17.36	17.68	16.53	17.97	14.97	14.86

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 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 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 Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

**Name: Mr. Harish Bihani**

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining 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 Business Cycle Fund	Nifty 500 TRI	19.18	17.68	18.24	17.97	NA	NA
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	18.59	20.73	21.54	20.96	15.43	16.31
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	11.58	15.40	15.15	21.92	16.17	19.02
	(Tier 2): Nifty Smallcap 100 TRI		15.95		23.56		16.93

Kotak Business Cycle Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Smallcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023

**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 76 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 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 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 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).

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	Price of silver (based on LBMA daily spot fixing price)	179.58	186.10	59.06	61.86	NA	NA
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	177.63	186.10	NA	NA	NA	NA
	Kotak Gold ETF	Price of Gold ^	84.54	87.36	40.36	41.94	26.88	28.12
Bottom 3	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index	2.85	5.58	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-2.00	-0.81	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck Index TRI	-8.81	-7.08	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF -Growth, *Name of the Benchmark - Price of Gold^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Long Duration Fund - Growth *Name of the Benchmark - CRISIL Long Duration Debt A-III Index, Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

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

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.



Name: Mr. Deepak Agrawal
Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	8.98	8.77	7.89	8.43	5.99	7.44
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	8.80	7.45	8.37	7.53	6.78	6.17
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.04	2.81	9.08	6.74	NA	NA
Bottom 3	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.29	6.31	6.88	6.98	5.83	5.95
	Kotak Dynamic Bond Fund	NIFTY Composite Debt Index A-III	6.13	6.63	7.51	7.66	5.99	6.20
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.51	5.57	6.25	6.36	5.39	5.53

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 FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.
Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025
Kotak Dynamic Bond Fund - Growth, *Name of the Benchmark - NIFTY Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Returns for Kotak Overnight Fund & Kotak Liquid Fund as of 28th February 2026



Name: Mr. Devender Singhal
Mr. Devender Singhal manages 45 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Multi Asset Omni FOF (Aug., 09, '04), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Multicap Fund (Sep. 29, '21), Kotak Nifty Alpha 50 ETF (Dec. 22, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak BSE Sensex ETF (Jun. 06, '08), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25) 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).
Business Experience
Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and P N Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	74.22	75.27	39.22	39.99	33.06	33.87
	Kotak BSE PSU Index Fund	BSE PSU TRI	42.95	44.54	NA	NA	NA	NA
	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	37.18	23.06	NA	NA	NA	NA
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	10.62	11.45	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-2.00	-0.81	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-16.05	-16.10	3.13	3.24	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI, Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati have been managing the fund since 09/05/2019.
Kotak BSE PSU Index Fund - Growth, *Name of the Benchmark - BSE PSU TRI, Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024
Kotak 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 BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023
Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024
Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati have been managing the fund since 02/03/2021.



Name: Ms. Shibani Sircar Kurian
Ms. Shibani Kurian manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Focused Fund (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 Healthcare Fund (Dec. 11, '23), Kotak Debt Hybrid Fund (Sep. 03, '24) & Kotak Dividend Yield Fund (Jan. 27, '26).
Business Experience
Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team. Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	Scheme Names		1 YEAR		3 YEARS		5 YEARS	
		Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	25.41	22.28	18.11	16.86	NA	NA
	Kotak Focused Fund	(Tier 1): Nifty 500 TRI	24.97	17.68	18.69	17.97	14.92	14.86
		(Tier 2): Nifty 200 TRI		17.76		17.53		14.40
	Kotak Contra Fund	(Tier 1): Nifty 500 TRI	21.33	17.68	21.76	17.97	17.49	14.86
		(Tier 2): Nifty 100 TRI		16.49		16.12		13.28
	Bottom 3	Kotak Healthcare Fund	Nifty Healthcare Index TRI	16.24	17.98	NA	NA	NA
Kotak Debt Hybrid Fund		CRISIL Hybrid 85+15 - Conservative Index	8.09	8.27	10.35	9.19	9.22	7.63
Kotak Technology Fund		BSE Teck TRI	-8.81	-7.08	NA	NA	NA	NA

Kotak Banking & Financial Services Fund - Growth, *Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.
Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.
Kotak Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.
Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023
Kotak 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 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak International REIT Overseas Equity Omni FOF - 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).
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	56.06	56.10	22.72	25.47	8.81	10.94
Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI	25.37	25.39	31.05	32.69	18.74	19.86
Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI	22.84	26.72	7.05	11.37	4.17	8.48
Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI	19.93	29.21	20.74	24.65	NA	NA

Kotak Global Emerging Market Overseas FOF - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.
Kotak 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 International REIT Overseas Equity Omni FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.
Kotak 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.



Name: Mr. Satish Dondapati
Mr. Satish Dondapati manages 40 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06, '08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty Next 50 ETF (Jan. 07, '26).
Business Experience
Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	74.22	75.27	39.22	39.99	33.06	33.87
	Kotak BSE PSU Index Fund	BSE PSU TRI	42.95	44.54	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	26.03	26.28	15.28	15.52	12.25	12.52
Bottom 3	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index	5.37	5.57	6.11	6.36	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-2.00	-0.81	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-16.05	-16.10	3.13	3.24	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.
Kotak BSE PSU Index Fund - Growth, *Name of the Benchmark - BSE PSU TRI. Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024
Kotak Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index TRI. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019
Kotak Nifty 1D Rate Liquid ETF - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023
Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024
Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.

Returns for Kotak Nifty 1D Rate Liquid ETF as of 28th February 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%)	37.18	23.06	NA	NA	NA	NA
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	12.74	10.25	11.79	11.03	9.82	9.67
Kotak Equity Savings Fund	Nifty Equity Savings TRI	11.89	10.21	11.45	10.29	10.09	8.87
Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI	6.32	7.54	7.18	7.74	6.11	6.40

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 Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Kotak 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.



Name: Mr. Jeetu Valechha Sonar
Mr. Jeetu Valechha Sonar manages 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).
Business Experience
Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	179.58	186.10	59.06	61.86	NA	NA
Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price)	177.63	186.10	NA	NA	NA	NA
Kotak Gold Fund	Price of Physical Gold	84.93	87.36	39.81	41.94	26.09	28.12
Kotak Gold ETF	Price of Gold^	84.54	87.36	40.36	41.94	26.88	28.12
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%)	37.18	23.06	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 Fund - Growth, *Name of the Benchmark - Price of Physical Gold. Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.
Kotak Gold ETF, *Name of the Benchmark - Price of Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.
Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

^Imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.



Name: Mr. Manu Sharma
Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.04	2.81	9.08	6.74	NA	NA
	Kotak Floating Rate Fund - Growth	NIFTY Short Duration Debt Index A-II	8.00	6.89	7.91	7.34	6.68	6.03
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.51	7.03	NA	NA	NA	NA
Bottom 3	Kotak FMP Series 292 - (1735D)	NIFTY Medium to Long Duration Debt Index	6.59	4.74	7.33	7.07	NA	NA
	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	6.48	7.03	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.42	7.03	7.28	7.53	NA	NA

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.
Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak FMP Series 308 - (1125D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023
Kotak FMP Series 292 - (1735D) - Growth, *Name of the Benchmark - NIFTY Medium to Long Duration Debt Index, Scheme Inception date is 13/08/2021. Mr. Deepak Agrawal has been managing the fund since 13/08/2021 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak FMP Series 310 - (1131D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.
Kotak FMP Series 305 - (1200D), *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.



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 KAMC, he has also worked at Motilal Oswal Securities Limited, Angel Broking Limited and Sushil Stock Brokers.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI	29.13	30.55	NA	NA	NA	NA
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	26.33	25.40	20.53	24.88	21.74	19.51

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 KAMC, he has worked with DSP Asset Managers as SVPIInvestments 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	25.91	23.94	22.06	24.92	19.45	20.75
	(Tier 2): Nifty Midcap 100 TRI		24.23		25.97		21.39
Kotak Aggressive Hybrid Fund	Nifty 50 Hybrid Composite Debt 65:35 Index TRI	18.36	11.71	15.81	12.14	13.80	10.68

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI, Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/1/2024
Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index TRI, Scheme Inception date is 25/11/1999 and Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024



Name: Mr. Rohit Tandon
Mr. Rohit Tandon manages 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 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).
Business Experience
Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMAMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a 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	20.05	17.76	NA	NA	NA	NA
Kotak Large Cap Fund	(Tier 1): Nifty 100 TRI	17.62	16.49	16.12	16.12	13.50	13.28
	(Tier 2): Nifty 50 TRI		15.12		14.64		12.93
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	12.74	10.25	11.79	11.03	9.82	9.67

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, Scheme Inception date is 29/12/1998, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024.
Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI . Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.



Name: Mr. Mandar Pawar
Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak ESG Exclusionary Strategy Fund (Dec. 11, '20) & Kotak Energy Opportunities Fund (Apr. 25, '25).
Business Experience
Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	16.64	18.05	15.03	17.45	11.03	13.23

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	28.52		28.76		28.76	
Kotak Healthcare Fund	Nifty Healthcare Index TRI	16.24		17.98		17.98	

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023



Name: Mr. Sunil Pandey
Mr. Sunil Pandey manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).
Business Experience
Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.29	6.31	6.88	6.98	5.83	5.95
Kotak Overnight Fund	NIFTY 1D Rate Index	5.51	5.57	6.25	6.36	5.39	5.53

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I , Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr.Sunil Pandey has been managing the fund since 01/06/2025

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr.Sunil Pandey has been managing the fund since 01/06/2025

Returns for Kotak Overnight Fund & Kotak Liquid Fund as of 28th February 2026



Name: Mr. Dharmesh Thakar
Mr. Dharmesh Thakar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08)
Business Experience
Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	7.51	7.03	7.53	7.24	6.28	6.11
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	6.76	6.87	6.96	7.31	5.79	6.02

Kotak Banking and PSU Debt Fund, *Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025.

Kotak Low Duration Fund, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Dharmesh Thakar has been managing the fund since 24/10/2025.



Name: Mr. Vihag Mishra
Mr. Vihag Mishra manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Kotak Medium Term Fund (Mar. 21, '14) & Kotak Credit Risk Fund (May. 11, '10)
Business Experience
Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Credit Risk Fund - Growth	CRISIL Credit Risk Debt B-II Index	8.98	8.77	7.89	8.43	5.99	7.44
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	8.80	7.45	8.37	7.53	6.78	6.17

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 February 27, 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	14.68%	13.26%	1.42%	12.93%	1.75%	12.86%	60,719	51,506	49,594	49,169
Last 1 Year	18.94%	16.49%	2.45%	15.12%	3.82%	12.34%	11,888	11,644	11,507	11,230
Last 3 Years	17.48%	16.12%	1.36%	14.64%	2.84%	12.65%	16,216	15,659	15,066	14,297
Last 5 Years	14.87%	13.28%	1.59%	12.93%	1.94%	11.92%	20,011	18,664	18,379	17,572

Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024 Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Scheme Inception date of Kotak Large Cap Fund is 29/12/1998. Alpha is difference of scheme return with benchmark return.

Kotak Flexicap Fund

	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	16.38%	13.97%	2.42%	13.67%	2.71%	12.93%	73,699	55,913	54,034	49,594
Last 1 Year	22.75%	17.68%	5.07%	17.76%	4.99%	15.12%	12,268	11,762	11,771	11,507
Last 3 Years	19.38%	17.97%	1.40%	17.53%	1.85%	14.64%	17,012	16,420	16,235	15,066
Last 5 Years	15.37%	14.86%	0.51%	14.40%	0.97%	12.93%	20,454	20,006	19,611	18,379

Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multicap Fund

	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	Nifty 50 TRI ##
Since Inception	18.28%	12.73%	5.55%	9.54%	20,990	16,976	14,957
Last 1 Year	25.42%	18.08%	7.34%	15.12%	12,534	11,803	11,507
Last 3 Years	26.37%	19.94%	6.44%	14.64%	20,183	17,254	15,066

Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Large & Midcap Fund

	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	17.22%	15.92%	1.29%	13.67%	3.55%	12.93%	80,958	69,944	54,034	49,594
Last 1 Year	24.65%	20.18%	4.48%	17.76%	6.89%	15.12%	12,458	12,012	11,771	11,507
Last 3 Years	21.94%	20.59%	1.35%	17.53%	4.41%	14.64%	18,132	17,536	16,235	15,066
Last 5 Years	18.70%	17.07%	1.63%	14.40%	4.30%	12.93%	23,586	22,009	19,611	18,379

Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Midcap Fund

	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	20.35%	18.36%	1.99%	16.92%	3.43%	12.93%	1,14,577	91,986	78,291	49,594
Last 1 Year	27.20%	23.94%	3.26%	24.23%	2.97%	15.12%	12,711	12,387	12,416	11,507
Last 3 Years	23.38%	24.92%	-1.55%	25.97%	-2.59%	14.64%	18,781	19,496	19,988	15,066
Last 5 Years	20.83%	20.75%	0.08%	21.39%	-0.57%	12.93%	25,778	25,694	26,387	18,379

Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	18.62%	15.50%	3.12%	13.24%	5.38%	12.93%	94,691	66,671	51,391	49,594
Last 1 Year	12.83%	15.40%	-2.58%	15.95%	-3.12%	15.12%	11,279	11,536	11,590	11,507
Last 3 Years	16.50%	21.92%	-5.42%	23.56%	-7.06%	14.64%	15,811	18,121	18,864	15,066
Last 5 Years	17.65%	19.02%	-1.37%	16.93%	0.72%	12.93%	22,556	23,902	21,878	18,379

Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Contra Fund

	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	16.96%	13.97%	2.99%	13.26%	3.70%	12.93%	78,656	55,913	51,506	49,594
Last 1 Year	22.89%	17.68%	5.21%	16.49%	6.40%	15.12%	12,282	11,762	11,644	11,507
Last 3 Years	23.37%	17.97%	5.39%	16.12%	7.24%	14.64%	18,775	16,420	15,659	15,066
Last 5 Years	19.08%	14.86%	4.22%	13.28%	5.80%	12.93%	23,967	20,006	18,664	18,379

Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Focused Fund

	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	17.93%	15.54%	2.39%	14.92%	3.01%	13.63%	29,819	26,032	25,131	23,318
Last 1 Year	26.65%	17.68%	8.97%	17.76%	8.89%	15.12%	12,657	11,762	11,771	11,507
Last 3 Years	20.34%	17.97%	2.36%	17.53%	2.81%	14.64%	17,426	16,420	16,235	15,066
Last 5 Years	16.63%	14.86%	1.77%	14.40%	2.23%	12.93%	21,599	20,006	19,611	18,379

Scheme Inception date is 16/07/2019. Ms. Shibani Sircar Kurian has been managing the fund since 16/07/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	15.60%	13.97%	1.63%	12.93%	67,422	55,913	49,594
Last 1 Year	18.69%	17.68%	1.01%	15.12%	11,863	11,762	11,507
Last 3 Years	17.91%	17.97%	-0.06%	14.64%	16,393	16,420	15,066
Last 5 Years	16.41%	14.86%	1.55%	12.93%	21,397	20,006	18,379

Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI ##
Since Inception	17.89%	11.83%	6.06%	12.93%	87,294	43,566	49,594
Last 1 Year	28.01%	25.40%	2.61%	15.12%	12,793	12,533	11,507
Last 3 Years	22.19%	24.88%	-2.69%	14.64%	18,244	19,475	15,066
Last 5 Years	23.43%	19.51%	3.92%	12.93%	28,686	24,402	18,379

Scheme Inception date is 25/02/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund

	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	Nifty 50 TRI ##
Since Inception	21.48%	17.99%	3.49%	13.87%	34,289	28,503	22,765
Last 1 Year	20.23%	20.73%	-0.50%	15.12%	12,016	12,066	11,507
Last 3 Years	23.27%	20.96%	2.31%	14.64%	18,730	17,698	15,066
Last 5 Years	17.17%	16.31%	0.87%	12.93%	22,106	21,300	18,379

Scheme Inception date is 31/10/2019. Mr. Harish Bihani been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ESG Exclusionary Strategy Fund

	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##
Since Inception	12.93%	14.41%	-1.48%	13.99%	18,856	20,178	19,798
Last 1 Year	18.30%	18.05%	0.26%	15.12%	11,825	11,799	11,507
Last 3 Years	16.77%	17.45%	-0.68%	14.64%	15,922	16,200	15,066
Last 5 Years	12.81%	13.23%	-0.42%	12.93%	18,280	18,625	18,379

Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Manufacture In India Fund

	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	ALPHA	Nifty 50 TRI ##	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	Nifty 50 TRI ##
Since Inception	21.08%	20.55%	0.54%	11.41%	21,563	21,180	15,436
Last 1 Year	34.11%	31.14%	2.96%	15.12%	13,400	13,105	11,507
Last 3 Years	25.14%	26.52%	-1.38%	14.64%	19,596	20,251	15,066

Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	16.66%	15.44%	1.22%	13.68%	16,936	16,340	15,501
Last 1 Year	20.80%	17.68%	3.12%	15.12%	12,074	11,762	11,507
Last 3 Years	20.00%	17.97%	2.03%	14.64%	17,282	16,420	15,066

Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	19.95%	16.82%	3.13%	14.43%	17,267	15,949	14,989
Last 1 Year	27.26%	22.28%	4.99%	15.12%	12,718	12,221	11,507
Last 3 Years	19.97%	16.86%	3.11%	14.64%	17,267	15,959	15,066

Scheme Inception date is 27/2/2023. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Quant Fund

	Kotak Quant Fund	Nifty 200 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Quant Fund	Nifty 200 TRI #	Nifty 50 TRI ##
Since Inception	18.96%	14.05%	4.92%	11.62%	15,639	14,028	13,272
Last 1 Year	20.71%	17.76%	2.94%	15.12%	12,064	11,771	11,507

Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	15.57%	14.15%	1.41%	12.41%	13,918	13,532	13,064
Last 1 Year	15.44%	14.59%	0.85%	15.12%	11,540	11,455	11,507

Scheme Inception date is 16/11/2023. Mr. Devender Singh & 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**

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Kotak Healthcare Fund

	Kotak Healthcare Fund	Nifty Healthcare TRI #	ALPHA	Nifty 50 TRI ##	Kotak Healthcare Fund	Nifty Healthcare TRI #	Nifty 50 TRI ##
Since Inception	17.30%	19.16%	-1.86%	9.78%	14,244	14,748	12,297
Last 1 Year	18.13%	17.98%	0.16%	15.12%	11,808	11,792	11,507

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

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Kotak Technology Fund

	Kotak Technology Fund	BSE Teck TRI#	ALPHA	Nifty 50 TRI ##	Kotak Technology Fund	BSE Teck TRI#	Nifty 50 TRI ##
Since Inception	1.24%	-1.89%	3.13%	7.31%	10,247	9,628	11,504
Last 1 Year	-7.47%	-7.08%	-0.39%	15.12%	9,255	9,293	11,507

Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Special Opportunities Fund

	Kotak Special Opportunities Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Special Opportunities Fund	Nifty 500 TRI#	Nifty 50 TRI ##
Since Inception	-1.22%	2.54%	-3.76%	3.60%	9,797	10,426	10,607
Last 1 Year	18.30%	17.68%	0.63%	15.12%	11,825	11,762	11,507

Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC TRI	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC TRI	Nifty 50 TRI ##
Since Inception	9.56%	7.57%	2.00%	3.72%	11,296	11,022	10,500
Last 1 Year	30.38%	28.76%	1.63%	15.12%	13,029	12,867	11,507

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Transportation & Logistics Fund

	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	Nifty 50 TRI ##
Since Inception	13.67%	8.12%	5.55%	2.87%	11,662	10,982	10,345
Last 1 Year	31.18%	30.55%	0.62%	15.12%	13,108	13,046	11,507

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Energy Opportunities Fund

	Kotak Energy Opportunities Fund	Nifty Energy TRI #	ALPHA	Nifty 50 TRI ##	Kotak Energy Opportunities Fund	Nifty Energy TRI #	Nifty 50 TRI ##
Since Inception	8.49%	12.33%	-3.84%	6.99%	10,716	11,040	10,590
Last 6 Months	15.83%	21.87%	-6.04%	6.75%	10,789	11,090	10,336

Scheme Inception date is 25/04/2025. Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak 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	11.24%	0.75%	10.49%	1.53%	10,588	10,039	10,080
Last 6 Months	11.22%	6.84%	4.38%	6.75%	10,559	10,341	10,336

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Balanced Advantage Fund

	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	Nifty 50 TRI##
Since Inception	11.48%	10.35%	1.14%	12.37%	22,786	21,082	24,198
Last 1 Year	13.98%	10.25%	3.73%	15.12%	11,394	11,022	11,507
Last 3 Years	13.06%	11.03%	2.03%	14.64%	14,453	13,689	15,066
Last 5 Years	11.13%	9.67%	1.46%	12.93%	16,961	15,874	18,379

Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Arbitrage Fund

	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.10%	6.19%	0.91%	6.69%	24,663	22,052	23,451
Last 1 Year	6.96%	7.54%	-0.58%	6.54%	10,694	10,752	10,652
Last 3 Years	7.81%	7.74%	0.07%	6.88%	12,532	12,507	12,211
Last 5 Years	6.73%	6.40%	0.33%	5.72%	13,857	13,643	13,211

Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Equity Savings Fund

	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	CRISIL 10 Year Gilt ##
Since Inception	10.09%	8.86%	1.23%	6.93%	29,872	26,275	21,434
Last 1 Year	13.12%	10.21%	2.91%	5.57%	11,308	11,018	10,555
Last 3 Years	12.67%	10.29%	2.39%	8.00%	14,304	13,414	12,596
Last 5 Years	11.25%	8.87%	2.38%	5.53%	17,054	15,303	13,094

Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocation Fund

	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	Nifty 50 TRI ##
Since Inception	23.21%	16.64%	6.57%	11.89%	16,625	14,547	13,147
Last 1 Year	38.93%	23.06%	15.88%	15.12%	13,881	12,299	11,507

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Aggressive Hybrid Fund

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	Nifty 50 TRI##
Since Inception	13.51%	10.49%	3.02%	11.58%	41,949	30,927	34,576
Last 1 Year	19.88%	11.71%	8.17%	15.12%	11,982	11,167	11,507
Last 3 Years	17.35%	12.14%	5.22%	14.64%	16,162	14,101	15,066
Last 5 Years	15.36%	10.68%	4.68%	12.93%	20,444	16,616	18,379

Scheme Inception date is 25/11/1999 and Aggressive Hybrid Fund - Direct plan growth option inception date is 5th November 2014. Mr. Atul Bhole has been managing the fund since 22/1/2024 & Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	CRISIL 10 Year Gilt##
Since Inception	10.68%	8.85%	1.83%	6.51%	38,032	30,534	22,953
Last 1 Year	9.37%	8.27%	1.10%	5.57%	10,935	10,825	10,555
Last 3 Years	11.71%	9.19%	2.52%	8.00%	13,942	13,020	12,596
Last 5 Years	10.64%	7.63%	3.01%	5.53%	16,586	14,446	13,094

Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.15%	5.20%	-0.04%	5.94%	14,306	14,348	15,086
Last 1 Year	5.60%	5.57%	0.03%	6.53%	10,560	10,557	10,653
Last 3 Years	6.35%	6.36%	-0.01%	6.88%	12,030	12,033	12,213
Last 5 Years	5.49%	5.53%	-0.04%	5.72%	13,065	13,088	13,211

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Return as on 28 February, 2026**

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.79%	6.75%	0.05%	6.69%	23,760	23,625	23,454
Last 1 Year	6.41%	6.31%	0.10%	6.53%	10,641	10,631	10,653
Last 3 Years	7.01%	6.98%	0.03%	6.88%	12,255	12,245	12,213
Last 5 Years	5.95%	5.95%	0.00%	5.72%	13,353	13,354	13,211

Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been Managing the fund since 01/06/2025. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return. **Return as on 28 February, 2026**

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.40%	7.21%	0.19%	6.69%	25,595	24,990	23,451
Last 1 Year	7.13%	6.69%	0.44%	6.54%	10,711	10,667	10,652
Last 3 Years	7.39%	7.29%	0.10%	6.88%	12,386	12,351	12,211
Last 5 Years	6.25%	6.18%	0.08%	5.72%	13,548	13,499	13,211

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	7.25%	6.99%	0.25%	6.69%	25,115	24,342	23,451
Last 1 Year	7.28%	6.44%	0.84%	6.54%	10,726	10,642	10,652
Last 3 Years	7.56%	7.09%	0.46%	6.88%	12,442	12,283	12,211
Last 5 Years	6.37%	6.11%	0.27%	5.72%	13,624	13,454	13,211

Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.91%	7.13%	0.78%	6.69%	27,258	24,761	23,451
Last 1 Year	7.59%	6.87%	0.72%	6.54%	10,757	10,685	10,652
Last 3 Years	7.79%	7.31%	0.48%	6.88%	12,523	12,357	12,211
Last 5 Years	6.61%	6.02%	0.58%	5.72%	13,774	13,401	13,211

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	7.98%	7.48%	0.50%	6.51%	27,481	25,858	22,953
Last 1 Year	7.81%	6.83%	0.98%	5.57%	10,779	10,681	10,555
Last 3 Years	8.05%	7.25%	0.80%	8.00%	12,615	12,338	12,596
Last 5 Years	6.70%	5.98%	0.72%	5.53%	13,834	13,372	13,094

Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	8.01%	7.37%	0.63%	6.51%	27,566	25,509	22,953
Last 1 Year	7.75%	6.89%	0.86%	5.57%	10,772	10,687	10,555
Last 3 Years	8.06%	7.34%	0.73%	8.00%	12,619	12,366	12,596
Last 5 Years	6.67%	6.03%	0.64%	5.53%	13,818	13,407	13,094

Scheme Inception date is 02/05/2002. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund

	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	CRISIL 10 Year Gilt ##
Since Inception	8.30%	8.62%	-0.31%	6.51%	28,581	29,684	22,953
Last 1 Year	9.98%	8.77%	1.21%	5.57%	10,995	10,875	10,555
Last 3 Years	8.90%	8.43%	0.47%	8.00%	12,914	12,748	12,596
Last 5 Years	7.01%	7.44%	-0.44%	5.53%	14,034	14,325	13,094

Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	8.60%	7.56%	1.03%	6.51%	29,616	26,114	22,953
Last 1 Year	6.93%	6.63%	0.30%	5.57%	10,691	10,661	10,555
Last 3 Years	8.38%	7.66%	0.72%	8.00%	12,730	12,477	12,596
Last 5 Years	6.87%	6.20%	0.67%	5.53%	13,944	13,514	13,094

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	7.36%	6.63%	0.73%	6.45%	16,204	15,473	15,298
Last 1 Year	8.43%	6.89%	1.54%	5.57%	10,841	10,687	10,555
Last 3 Years	8.35%	7.34%	1.01%	8.00%	12,719	12,366	12,596
Last 5 Years	7.11%	6.03%	1.07%	5.53%	14,100	13,407	13,094

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	8.57%	7.99%	0.58%	7.11%	26,708	25,046	22,717
Last 1 Year	9.85%	7.45%	2.39%	5.57%	10,982	10,743	10,555
Last 3 Years	9.43%	7.53%	1.90%	8.00%	13,105	12,435	12,596
Last 5 Years	7.85%	6.17%	1.67%	5.53%	14,594	13,495	13,094

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	8.13%	7.73%	0.40%	6.51%	27,985	26,663	22,953
Last 1 Year	7.89%	7.03%	0.86%	5.57%	10,787	10,701	10,555
Last 3 Years	7.95%	7.24%	0.71%	8.00%	12,580	12,333	12,596
Last 5 Years	6.70%	6.11%	0.60%	5.53%	13,838	13,454	13,094

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	7.95%	7.30%	NA	6.51%	27,378	25,291	22,953
Last 1 Year	3.91%	5.61%	-1.70%	5.57%	10,390	10,559	10,555
Last 3 Years	6.93%	7.98%	-1.05%	8.00%	12,226	12,590	12,596
Last 5 Years	6.08%	6.37%	-0.29%	5.53%	13,439	13,624	13,094

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	7.98%	7.30%	0.67%	6.51%	27,464	25,291	22,953
Last 1 Year	3.91%	5.61%	-1.70%	5.57%	10,390	10,559	10,555
Last 3 Years	6.93%	7.98%	-1.04%	8.00%	12,228	12,590	12,596
Last 5 Years	6.08%	6.37%	-0.29%	5.53%	13,440	13,624	13,094

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	7.69%	7.82%	-0.13%	6.51%	26,520	26,934	22,953
Last 1 Year	6.43%	7.06%	-0.63%	5.57%	10,642	10,704	10,555
Last 3 Years	7.97%	7.83%	0.14%	8.00%	12,587	12,536	12,596
Last 5 Years	6.58%	6.39%	0.19%	5.53%	13,757	13,635	13,094

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	5.08%	6.18%	-1.10%	7.07%	11,024	11,251	11,438
Last 1 Year	3.16%	5.58%	-2.42%	5.57%	10,315	10,556	10,555

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen has 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	16.23%	11.96%	4.26%	12.93%	72,414	44,272	49,594
Last 1 Year	27.59%	26.55%	1.04%	15.12%	12,751	12,647	11,507
Last 3 Years	22.05%	17.98%	4.06%	14.64%	18,180	16,423	15,066
Last 5 Years	19.15%	13.85%	5.31%	12.93%	24,039	19,138	18,379

Scheme Inception date is 09/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund

	Kotak Gold Fund	Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Price of Physical Gold#	A.B: N.A
Since Inception	12.10%	13.26%	-1.16%	N.A	44,968	51,482	N.A
Last 1 Year	85.56%	87.36%	-1.80%	N.A	18,524	18,703	N.A
Last 3 Years	40.28%	41.94%	-1.66%	N.A	27,608	28,597	N.A
Last 5 Years	26.54%	28.12%	-1.58%	N.A	32,487	34,573	N.A

Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF Fund of Fund

	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	AB:NA
Since Inception	54.32%	57.05%	-2.72%	N.A	35,425	37,278	N.A
Last 1 Year	178.89%	186.10%	-7.22%	N.A	27,810	28,528	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	7.96%	7.30%	0.67%	7.57%	12,860	12,601	12,705
Last 1 Year	7.41%	6.26%	1.14%	5.57%	10,739	10,625	10,555
Last 3 Years	8.15%	7.45%	0.70%	8.00%	12,649	12,405	12,596

Scheme Inception date is 17/11/2022. Mr. Abhishek Bisen has been managing the fund since 17/11/2022.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Overseas Equity Omni FOF

	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Overseas Equity Omni FOF	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	10.86%	9.90%	0.96%	12.93%	38,872	34,660	49,594
Last 1 Year	56.82%	56.10%	0.72%	15.12%	15,663	15,591	11,507
Last 3 Years	23.30%	25.47%	-2.17%	14.64%	18,746	19,752	15,066
Last 5 Years	9.35%	10.94%	-1.59%	12.93%	15,642	16,812	18,379

Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Overseas Equity Omni FOF

	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%	7.40%	-3.28%	N.A	12,322	14,461	N.A
Last 1 Year	23.87%	26.72%	-2.85%	N.A	12,380	12,664	N.A
Last 3 Years	7.98%	11.37%	-3.38%	N.A	12,592	13,812	N.A
Last 5 Years	5.10%	8.48%	-3.37%	N.A	12,829	15,028	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. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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	17.91%	18.92%	-1.02%	12.60%	23,056	24,081	18,256
Last 1 Year	25.83%	25.39%	0.44%	15.12%	12,575	12,532	11,507
Last 3 Years	31.55%	32.69%	-1.15%	14.64%	22,764	23,365	15,066
Last 5 Years	19.20%	19.86%	-0.67%	12.93%	24,083	24,766	18,379

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Overseas Equity Omni FOF

	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	6.47%	15.09%	-8.63%	11.99%	13,330	19,055	16,807
Last 1 Year	21.27%	29.21%	-7.94%	15.12%	12,120	12,912	11,507
Last 3 Years	22.12%	24.65%	-2.52%	14.64%	18,214	19,365	15,066

Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Next 50 Index Fund

	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	Nifty 50 TRI ##
Since Inception	15.36%	15.71%	-0.35%	12.03%	20,350	20,659	17,594
Last 1 Year	22.80%	23.28%	-0.47%	15.12%	12,273	12,320	11,507
Last 3 Years	23.71%	24.14%	-0.43%	14.64%	18,935	19,131	15,066

Scheme Inception date is 10/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 10/03/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak NIFTY 50 Index Fund

	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	ALPHA	BSE SENSEX TRI ##	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	BSE SENSEX TRI ##
Since Inception	11.44%	11.81%	-0.37%	11.04%	16,620	16,879	16,341
Last 1 Year	14.99%	15.12%	-0.13%	12.34%	11,495	11,507	11,230
Last 3 Year	14.26%	14.64%	-0.38%	12.65%	14,918	15,066	14,297

Scheme Inception date is 21/06/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 50 Index Fund

	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	ALPHA	Nifty 50 TRI	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	Nifty 50 TRI ##
Since Inception	25.87%	27.49%	-1.62%	14.52%	19,433	20,165	14,792
Last 1 Year	17.29%	17.81%	-0.52%	15.12%	11,724	11,776	11,507

Scheme Inception date is 10/4/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Momentum 30 Index Fund

	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	16.04%	16.88%	-0.84%	12.91%	14,959	15,252	13,890
Last 1 Year	18.04%	18.23%	-0.20%	15.12%	11,798	11,818	11,507

Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Financial Services Ex-Bank Index Fund

	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	Nifty 50 TRI ##
Since Inception	21.23%	22.49%	-1.26%	11.92%	16,313	16,748	13,316
Last 1 Year	29.23%	30.30%	-1.06%	15.12%	12,914	13,020	11,507

Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Housing Index Fund

	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	Nifty 50 TRI ##
Since Inception	11.07%	11.64%	-0.57%	12.39%	13,008	13,175	13,398
Last 1 Year	11.18%	11.45%	-0.27%	15.12%	11,115	11,142	11,507

Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 Index Fund

	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	Nifty 50 TRI ##
Since Inception	5.92%	6.52%	-0.60%	5.79%	11,043	11,152	11,020
Last 1 Year	15.37%	15.90%	-0.53%	15.12%	11,532	11,585	11,507

Scheme Inception date is 07/06/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	1.07%	1.57%	-0.50%	1.68%	10,169	10,249	10,266
Last 1 Year	43.87%	44.54%	-0.67%	15.12%	14,373	14,440	11,507

Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 Index Fund

	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	2.01%	2.62%	-0.61%	2.71%	10,310	10,404	10,420
Last 1 Year	23.98%	24.67%	-0.70%	15.12%	12,390	12,460	11,507

Scheme Inception date is 16/08/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR

(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA

MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Tourism Index Fund

	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	Nifty 50 TRI ##
Since Inception	-11.38%	-10.80%	-0.59%	-1.02%	8,413	8,493	9,854
Last 1 Year	-1.36%	-0.81%	-0.56%	15.12%	9,864	9,919	11,507

Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR

(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA

MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Momentum 50 Index Fund

	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	Nifty 50 TRI ##
Since Inception	-4.88%	-4.03%	-0.86%	1.57%	9,328	9,445	10,219
Last 1 Year	21.16%	22.00%	-0.84%	15.12%	12,110	12,194	11,507

Scheme Inception date is 08/10/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA

MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Equal Weight Index Fund

	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	10.56%	11.83%	-1.27%	6.26%	11,258	11,411	10,744
Last 1 Year	20.18%	21.39%	-1.21%	15.12%	12,012	12,133	11,507

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA

MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight Index Fund

	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	Nifty 50 TRI ##
Since Inception	6.88%	7.69%	-0.81%	6.26%	10,817	10,914	10,744
Last 1 Year	21.44%	22.28%	-0.84%	15.12%	12,138	12,221	11,507

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR

(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA

MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 250 Index Fund

	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Smallcap 250 Index Fund	Nifty Smallcap 250 TRI	Nifty 50 TRI ##
Since Inception	2.88%	3.39%	-0.51%	10.77%	10,312	10,368	11,168
Last 1 Year	14.77%	15.40%	-0.63%	15.12%	11,473	11,536	11,507

Scheme Inception date is 27/01/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR

(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA

MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex Index Fund

	Kotak BSE Sensex Index Fund	BSE Sensex TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE Sensex Index Fund	BSE Sensex TRI #	Nifty 50 TRI ##
Since Inception	7.71%	7.95%	-0.24%	10.60%	10,792	10,817	11,089
Last 1 Year	12.16%	12.34%	-0.18%	15.12%	11,212	11,230	11,507

Scheme Inception date is 17/02/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR

(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA

MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Commodities Index Fund

	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Commodities Index Fund	Nifty Commodities TRI	Nifty 50 TRI ##
Since Inception	24.91%	26.49%	-1.58%	13.77%	12,416	12,569	11,335
Last 6 Months	31.90%	33.28%	-1.38%	6.75%	11,591	11,660	10,336

Scheme Inception date is 10/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Index Fund

	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Index Fund	Nifty Midcap 150 TRI	Nifty 50 TRI ##
Since Inception	13.04%	15.42%	-2.38%	9.61%	11,225	11,449	10,903
Last 6 Months	10.63%	11.22%	-0.59%	6.75%	10,530	10,559	10,336

Scheme Inception date is 21/03/2025. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
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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	-2.76%	-2.39%	-0.38%	5.53%	9,769	9,801	10,462
Last 6 Months	0.47%	0.78%	-0.31%	6.75%	10,024	10,039	10,336

Scheme Inception date is 28/04/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
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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	-3.78%	-3.25%	-0.52%	1.54%	9,764	9,797	10,096
Last 6 Months	-1.39%	-1.00%	-0.39%	6.75%	9,931	9,950	10,336

Scheme Inception date is 14/07/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 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	-3.02%	-1.60%	-1.42%	2.06%	9,841	9,916	10,108
Last 6 Months	5.40%	6.71%	-1.31%	6.75%	10,269	10,335	10,336

Scheme Inception date is 19/08/2025. Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025

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 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the 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	6.42%	6.82%	-0.40%	6.37%	12,862	13,058	12,840
Last 1 Year	7.56%	7.84%	-0.28%	5.57%	10,753	10,781	10,555
Last 3 Years	7.95%	8.22%	-0.27%	8.00%	12,579	12,674	12,596

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	7.10%	7.50%	-0.41%	6.37%	13,197	13,402	12,840
Last 1 Year	7.11%	7.40%	-0.29%	5.57%	10,709	10,737	10,555
Last 3 Years	8.39%	8.74%	-0.35%	8.00%	12,734	12,856	12,596

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022

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Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns 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	7.92%	8.28%	-0.35%	7.90%	12,941	13,086	12,931
Last 1 Year	7.84%	7.79%	0.05%	5.57%	10,782	10,777	10,555
Last 3 Years	8.05%	8.28%	-0.24%	8.00%	12,613	12,696	12,596

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	7.34%	7.62%	-0.28%	7.64%	12,533	12,638	12,645
Last 1 Year	7.01%	7.18%	-0.18%	5.57%	10,699	10,716	10,555
Last 3 Years	7.59%	7.91%	-0.31%	8.00%	12,456	12,565	12,596

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 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	8.08%	8.44%	-0.36%	7.75%	12,661	12,790	12,544
Last 1 Year	6.37%	6.87%	-0.50%	5.57%	10,635	10,685	10,555
Last 3 Years	8.14%	8.58%	-0.44%	8.00%	12,646	12,800	12,596

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen has 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	8.87%	9.11%	-0.24%	8.00%	12,245	12,310	12,014
Last 1 Year	7.74%	7.99%	-0.24%	5.57%	10,772	10,797	10,555

Scheme Inception date is 11/10/2023. Mr. Abhishek Bisen has been managing the fund since 11/10/2023

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

	Kotak CRISIL-IBX AAA Financial Services Index-Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Financial Services Index-Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	CRISIL 10 Year Gilt Index ##
Since Inception	8.24%	8.35%	-0.11%	6.11%	11,224	11,240	10,903
Last 1 Year	8.12%	8.33%	-0.21%	5.57%	10,810	10,831	10,555

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen has 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	7.61%	7.93%	-0.31%	5.43%	10,782	10,814	10,558
Last 1 Year	7.60%	7.93%	-0.33%	5.57%	10,758	10,791	10,555

Scheme Inception date is 17/02/2025. Mr. Abhishek Bisen has 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	6.89%	6.91%	-0.02%	5.28%	10,674	10,676	10,517
Last 6 Months	5.94%	5.98%	-0.04%	3.90%	10,296	10,298	10,194

Scheme Inception date is 07/03/2025. Mr. Manu Sharma has been managing the fund since 07/03/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund

	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Nifty AAA Financial Services Bond Mar 2028 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	5.88%	5.82%	0.06%	1.31%	10,376	10,372	10,084
Last 6 Months	6.17%	6.08%	0.09%	3.90%	10,308	10,303	10,194

Scheme Inception date is 09/07/2025. Mr. Abhishek Bisen has been managing the fund since 09/07/2025

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Kotak ELSS Tax Saver Fund (Nov. 23, '05), Kotak Large & Midcap Fund (Sep. 9, '04), Kotak Flexicap Fund (Sep. 11, '09), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Quant Fund (Aug. 2, '23), Kotak MNC Fund (Oct. 28, '24) & Kotak Energy Opportunities Fund (Apr. 25, '25).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	34.11	31.14	25.14	26.52	NA	NA
Kotak MNC Fund	Nifty MNC Index TRI	30.38	28.76	NA	NA	NA	NA
Kotak Large & Midcap Fund	(Tier 1): Nifty Large Midcap 250 TRI	24.65	20.18	21.94	20.59	18.70	17.07
	(Tier 2): Nifty 200 TRI		17.76		17.53		14.40
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	22.75	17.68	19.38	17.97	15.37	14.86
	(Tier 2): Nifty 200 TRI		17.76		17.53		14.40
Kotak Quant Fund	Nifty 200 TRI	20.71	17.76	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	18.69	17.68	17.91	17.97	16.41	14.86

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 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 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 Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015



Name: Mr. Harish Bihani

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Kotak Smallcap Fund (Feb. 24, '05), Kotak Pioneer Fund (Oct. 31, '19) & Kotak Business Cycle Fund (Sep. 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management. Prior to joining KMAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Business Cycle Fund	Nifty 500 TRI	20.80	17.68	20.00	17.97	NA	NA
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	20.23	20.73	23.27	20.96	17.17	16.31
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	12.83	15.40	16.50	21.92	17.65	19.02
	(Tier 2): Nifty Smallcap 100 TRI		15.95		23.56		16.93

Kotak Business Cycle Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Smallcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 76 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. 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).

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	Price of silver (based on LBMA daily spot fixing price)	179.58	186.10	59.06	61.86	NA	NA
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	178.89	186.10	NA	NA	NA	NA
	Kotak Gold ETF	Price of Gold^	84.54	87.36	40.36	41.94	26.88	28.12
Bottom 3	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index	3.16	5.58	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-1.36	-0.81	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	-7.47	-7.08	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark - Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark - Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, *Name of the Benchmark - Price of Gold ^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Long Duration Fund - Growth, *Name of the Benchmark - CRISIL Long Duration Debt A-III Index, Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024

Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

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

^Imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.



Name: Mr. Deepak Agrawal
Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**
Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.
Business Experience
Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	9.98	8.77	8.90	8.43	7.01	7.44
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	9.85	7.45	9.43	7.53	7.85	6.17
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.43	6.89	8.35	7.34	7.11	6.03
Bottom 3	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.58	7.03	7.44	7.53	NA	NA
	Kotak Liquid Fund	NIFTY Liquid Index A-I	6.41	6.31	7.01	6.98	5.95	5.95
	Kotak Overnight Fund	NIFTY 1D Rate Index	5.60	5.57	6.35	6.36	5.49	5.53

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.
Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak FMP Series 305 - (1200D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.
Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I #, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025
Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Returns for Kotak Overnight & Liquid Fund as of 28th February 2026



Name: Mr. Devender Singhal
Mr. Devender Singhal manages 45 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**
Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Multi Asset Omni FOF (Aug., 09, '04), Kotak Nifty PSU Bank ETF (Nov. 08, 07), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multicap Fund (Sep. 29'21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak BSE Sensex ETF (Jun. 06'08), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, 24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty Next 50 ETF (Jan. 07, '26).
Business Experience
Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and PN Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	74.22	75.27	39.22	39.99	33.06	33.87
	Kotak BSE PSU Index Fund	BSE PSU TRI	43.87	44.54	NA	NA	NA	NA
	Kotak Multi Asset Allocation Fund	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	38.93	23.06	NA	NA	NA	NA
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	11.18	11.45	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism Index TRI	-1.36	-0.81	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-16.05	-16.10	3.13	3.24	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI, Scheme Inception date is 08/11/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.
Kotak BSE PSU Index Fund - Growth, *Name of the Benchmark - BSE PSU TRI, Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024.
Kotak 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 BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023
Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024
Kotak Nifty IT ETF - Growth, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.



Name: Ms. Shibani Sircar Kurian
Ms. Shibani Kurian manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of 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 Healthcare Fund (Dec. 11' 23), Kotak Debt Hybrid Fund (Sep. 03' 24) & Kotak Dividend Yield Fund (Jan. 27, '26).
Business Experience
Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team.
Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawngay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	27.26	22.28	19.97	16.86	NA	NA
		(Tier 1): Nifty 500 TRI	26.65	17.68	20.34	17.97	16.63	14.86
	Kotak Focused Fund	(Tier 2): Nifty 200 TRI		17.76		17.53		14.40
	Kotak Contra Fund	(Tier 1): Nifty 500 TRI	22.89	17.68	23.37	17.97	19.08	14.86
		(Tier 2): Nifty 100 TRI		16.49		16.12		13.28
	Kotak Healthcare Fund	Nifty Healthcare Index TRI	18.13	17.98	NA	NA	NA	NA
Bottom 3	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	9.37	8.27	11.71	9.19	10.64	7.63
	Kotak Technology Fund	BSE Teck TRI	-7.47	-7.08	NA	NA	NA	NA

Kotak Banking & Financial Services Fund - Growth, *Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.
Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.
Kotak Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.
Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023
Kotak 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 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak International REIT Overseas Equity Omni FOF - 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).

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	56.82	56.10	23.30	25.47	9.35	10.94
Kotak US Specific Equity Passive FOF	NASDAQ 100 Index TRI	25.83	25.39	31.55	32.69	19.20	19.86
Kotak International REIT Overseas Equity Omni FOF	S&P Asia Pacific ex Japan REIT TRI	23.87	26.72	7.98	11.37	5.10	8.48
Kotak Global Innovation Overseas Equity Omni FOF	MSCI All Country World Index TRI	21.27	29.21	22.12	24.65	NA	NA

Kotak Global Emerging Market Overseas FOF - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak 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 International REIT Overseas Equity Omni FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Kotak 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.

**Name: Mr. Satish Dondapati**

Mr. Satish Dondapati manages 40 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06, '08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty Next 50 ETF (Jan. 07, '26).

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI	74.22	75.27	39.22	39.99	33.06	33.87
	Kotak BSE PSU Index Fund	BSE PSU TRI	43.87	44.54	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	26.03	26.28	15.28	15.52	12.25	12.52
Bottom 3	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index	5.37	5.57	6.11	6.36	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-1.36	-0.81	NA	NA	NA	NA
	Kotak Nifty IT ETF	Nifty IT TRI	-16.05	-16.10	3.13	3.24	NA	NA

Kotak Nifty PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank Index TRI. Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak BSE PSU Index Fund, *Name of the Benchmark - BSE PSU TRI. Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024

Kotak Nifty Bank ETF - Growth, *Name of the Benchmark - Nifty Bank Index TRI. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Nifty 1D Rate Liquid ETF - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023

Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.

Returns for Kotak Nifty 1D Rate Liquid ETF as of 28th February 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%)	38.93	23.06	NA	NA	NA	NA
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	13.98	10.25	13.06	11.03	11.13	9.67
Kotak Equity Savings Fund	NIFTY Equity Savings TRI	13.12	10.21	12.67	10.29	11.25	8.87
Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI	6.96	7.54	7.81	7.74	6.73	6.40

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 Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage, Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019.

**Name: Mr. Jeetu Valechha Sonar**

Mr. Jeetu Valechha Sonar manages 5 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	179.58	186.10	59.06	61.86	NA	NA
Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	178.89	186.10	NA	NA	NA	NA
Kotak Gold Fund	Price of Physical Gold	85.56	87.36	40.28	41.94	26.54	28.12
Kotak Gold ETF	Price of Gold^	84.54	87.36	40.36	41.94	26.88	28.12
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%)	38.93	23.06	NA	NA	NA	NA

Kotak Silver ETF - Growth, *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 Fund - Growth, *Name of the Benchmark - Price of Physical Gold. Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.

Kotak Gold ETF, *Name of the Benchmark - Price of Gold^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

^Imported/Landed price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	8.43	6.89	8.35	7.34	7.11	6.03
	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	8.07	2.81	9.12	6.74	NA	NA
	Kotak FMP Series 308 - (1125D)	NIFTY Medium Duration Debt Index	7.86	7.03	NA	NA	NA	NA
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	6.75	7.03	NA	NA	NA	NA
	Kotak FMP Series 300 - (1223D)	NIFTY Medium Duration Debt Index	6.74	7.03	7.55	7.53	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	6.58	7.03	7.44	7.53	NA	NA

Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022.

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak FMP Series 308 - (1125D) - Direct Plan - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

Kotak FMP Series 310 - (1131D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

Kotak FMP Series 300 - (1223D) - Direct Plan - Growth *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 09/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 09/12/2022.

Kotak FMP Series 305 - (1200D) - Direct Plan Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

**Name: Mr. Nalin Rasik Bhatt**

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Infrastructure and Economic Reform Fund (Feb. 25, '08) & Kotak Transportation & Logistics Fund (Dec. 16, '24).

Business Experience

Mr. Nalin Bhatt has overall 20 years of experience spread over Equity Research and Fund Management. Prior to joining KAMC, he has also worked at Motilal Oswal Securities Limited, Angel Broking Limited and Sushil Stock Brokers.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI	31.18	30.55	NA	NA	NA	NA
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	28.01	25.40	22.19	24.88	23.43	19.51

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 KAMC, he has worked with DSP Asset Managers as SVP Investments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in JP Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund	(Tier 1): Nifty Midcap 150 TRI	27.20	23.94	23.38	24.92	20.83	20.75
	(Tier 2): Nifty Midcap 100 TRI		24.23		25.97		21.39
Kotak Aggressive Hybrid Fund	Nifty 50 Hybrid Composite Debt 65:35 Index	19.88	11.71	17.35	12.14	15.36	10.68

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI, Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024

Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index TRI, Scheme Inception date is 25/11/1999 and Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024



Name: Mr. Rohit Tandon

Mr. Rohit Tandon manages 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 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).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KIMAC 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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Quant Fund	Nifty 200 TRI	20.71	17.76	NA	NA	NA	NA
Kotak Large Cap Fund	(Tier 1): Nifty 100 TRI	18.94	16.49	17.48	16.12	14.87	13.28
	(Tier 2): Nifty 50 TRI		15.12		14.64		12.93
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	13.98	10.25	13.06	11.03	11.13	9.67

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

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.



Name: Mr. Mandar Pawar

Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak ESG Exclusionary Strategy Fund (Dec. 11,'20) & Kotak Energy Opportunities Fund (Apr. 25,'25).

Business Experience

Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	18.30	18.05	16.77	17.45	12.81	13.23

Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024



Name: Mr. Dhananjay Tikariha

Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Healthcare Fund (Dec. 11,'23) & Kotak MNC Fund (Oct. 28,'24).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names		1 YEAR	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak MNC Fund	Nifty MNC Index TRI	30.38	28.76
Kotak Healthcare Fund	Nifty Healthcare Index TRI	18.13	17.98

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023



Name: Mr. Sunil Pandey

Mr. Sunil Pandey manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Liquid Fund (Nov. 04,'03) & Kotak Overnight Fund (Jan. 15,'19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since October 2007 & he has overall industry experience more than 17 years. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	6.41	6.31	7.01	6.98	5.95	5.95
Kotak Overnight Fund	NIFTY 1D Rate Index	5.60	5.57	6.35	6.36	5.49	5.53

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Returns of Kotak Liquid Fund & Kotak Overnight Fund is as of 28th February 2026.



Name: Mr. Dharmesh Thakar

Mr. Dharmesh Thakar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Banking and PSU Debt Fund (Dec. 29'98) & Kotak Low Duration Fund (Mar. 06'08).

Business Experience

Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^A*	Scheme Returns(%)^	Benchmark Returns (%)^A*	Scheme Returns(%)^	Benchmark Returns (%)^A*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	7.89	7.03	7.95	7.24	6.70	6.11
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.59	6.87	7.79	7.31	6.61	6.02

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

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



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		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	9.98	8.77	8.90	8.43	7.01	7.44
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	9.85	7.45	9.43	7.53	7.85	6.17

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
20-Feb-26	10.7587	0.0459
23-Jan-26	10.7755	0.0659
26-Dec-25	10.7690	0.0524
21-Nov-25	10.7637	0.0455
25-Oct-25	10.7695	0.0575
26-Sep-25	10.7601	0.0418

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 Equity Saving Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
12-Apr-23	14.528	0.0638
13-Mar-23	14.4361	0.0426
14-Dec-20	12.0606	0.0404
12-Nov-20	11.8299	0.0381
12-Oct-20	11.6235	0.0395
14-Sep-20	11.4749	0.0405

Kotak Equity Saving Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Sep-20	11.3791	0.1253
22-Jun-20	11.1034	0.221
20-Dec-19	11.3744	0.0329
20-Sep-19	11.0934	0.1354
20-Jun-19	11.2538	0.1576
20-Mar-19	11.2372	0.1553

Kotak Multi Asset Allocation Fund

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-25	15.368	0.3024

Kotak Infrastructure and Economic Reform Fund

Record Date	Cum IDCW NAV	₹/Unit
21-Feb-19	16.252	0.4356
28-Feb-18	20.5821	0.625
23-Feb-17	17.5644	0.5
23-Jun-15	15.2601	0.5

Hybrid Schemes

Kotak Aggressive Hybrid Fund

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-20	17.878	0.089
25-Sep-20	15.192	0.077
12-Jun-20	13.671	0.068
26-Dec-19	15.994	0.139
25-Sep-19	15.339	0.1301
25-Jun-19	15.572	0.1398

Kotak Debt Hybrid Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Feb-26	12.6379	Individual/ HUF: 0.0802 Others: 0.0802
12-Jan-26	12.6730	Individual/ HUF: 0.0807 Others: 0.0807
12-Dec-25	12.7434	Individual/ HUF: 0.0787 Others: 0.0787

Kotak Debt Hybrid Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	15.0172	Individual/ HUF: 0.2942 Others: 0.2942
22-Mar-21	14.6143	Individual/ HUF: 0.2468 Others: 0.2468
22-Dec-20	14.3163	Individual/ HUF: 0.1881 Others: 0.1881

ETF Schemes

Kotak Nifty PSU Bank ETF

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-17	334.3964	0.2
21-Feb-13	358.8668	19.00

Kotak BSE Sensex ETF

Record Date	Cum IDCW NAV	₹/Unit
11-Mar-17	297.6072	7.50
10-Mar-17	297.6072	7.50
18-Jun-13	201.3164	7.00

Kotak Nifty 50 ETF

Record Date	Cum IDCW NAV	₹/Unit
10-Mar-17	904.9522	10.00
06-May-16	785.7880	11.00
06-May-13	613.1266	11.00

Debt Schemes

Kotak Bond Fund Regular Plan - Quarterly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-20	13.01	Individual/ HUF: 0.0557 Others: 0.0557
21-Sep-20	12.6259	Individual/ HUF: 0.041 Others: 0.041
20-Dec-19	12.139	Individual/ HUF: 0.3879 Others: 0.3592

Kotak Bond Fund Regular Plan - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
20-Mar-14	21.2977	Individual/ HUF: 0.2158 Others: 0.2067
20-Mar-13	22.5941	Individual/ HUF: 1.4008 Others: 1.2006

Kotak Bond Short Term Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	10.1208	Individual/ HUF: 0.0767 Others: 0.0767
12-Aug-21	10.1062	Individual/ HUF: 0.0621 Others: 0.0621
14-Jun-21	10.1114	Individual/ HUF: 0.0599 Others: 0.0599

Kotak Bond Short Term Fund - Half Yearly IDCW

Record Date	Cum IDCW NAV	₹/Unit
22-Mar-21	14.8013	Individual/ HUF: 0.2087 Others: 0.2087
21-Sep-20	14.5527	Individual/ HUF: 0.0102 Others: 0.0102
20-Mar-19	12.6446	Individual/ HUF: 0.0039 Others: 0.0036

Kotak Bond Short Term-Standard IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
23-Dec-21	10.0456	Individual/ HUF: 0.0456 Others: 0.0456

Kotak Credit Risk Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.5102	Individual/ HUF: 0.0217 Others: 0.0217
12-Oct-20	10.4296	Individual/ HUF: 0.0664 Others: 0.0664
14-Sep-20	10.4173	Individual/ HUF: 0.0842 Others: 0.0842

Kotak Credit Risk Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	11.4909	Individual/ HUF: 0.1018 Others: 0.1018
21-Sep-20	11.1727	Individual/ HUF: 0.2223 Others: 0.2223
22-Jun-20	10.9416	Individual/ HUF: 0.1109 Others: 0.1109

Kotak Credit Risk Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.7312	Individual/ HUF: 0.6454 Others: 0.6454
12-Mar-20	11.0635	Individual/ HUF: 0.7027 Others: 0.6507
12-Mar-19	10.8959	Individual/ HUF: 0.4539 Others: 0.4203

Kotak Savings Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Feb-26	10.7651	Individual/ HUF: 0.0524 Others: 0.0524
12-Jan-26	10.7594	Individual/ HUF: 0.0467 Others: 0.0467
12-Dec-25	10.7564	Individual/ HUF: 0.0437 Others: 0.0437

Kotak Dynamic Bond Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	22.0315	Individual/ HUF: 0.2809 Others: 0.2809
12-Aug-21	21.8108	Individual/ HUF: 0.0602 Others: 0.0602
14-Jun-21	21.9491	Individual/ HUF: 0.1787 Others: 0.1787

Kotak Dynamic Bond Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	11.2294	Individual/ HUF: 0.1356 Others: 0.1356
22-Dec-20	11.4483	Individual/ HUF: 0.3302 Others: 0.3302
21-Sep-20	11.3106	Individual/ HUF: 0.1959 Others: 0.1959

Kotak Corporate Bond Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-May-23	1043.519	Individual/ HUF: 4.0825 Others: 4.0825
12-Apr-23	1045.399	Individual/ HUF: 6.6895 Others: 6.6895
13-Mar-23	1039.0926	Individual/ HUF: 3.8351 Others: 3.8351

Kotak Corporate Bond Fund - Regular Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
20-Jun-17	1070.4266	Individual/ HUF: 15.966 Others: 14.7922
20-Mar-17	1062.9423	Individual/ HUF: 11.1398 Others: 10.3208
20-Dec-16	1070.3117	Individual/ HUF: 17.6919 Others: 16.3912

Kotak Gilt Fund Non - Direct Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
22-Dec-20	15.0693	Individual/ HUF: 0.1522 Others: 0.1522
21-Sep-20	14.6362	Individual/ HUF: 0.0417 Others: 0.0417
22-Jun-20	15.4225	Individual/ HUF: 0.8284 Others: 0.8284

Kotak Gilt Fund PF and Trust Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
22-Sep-25	11.8445	Individual/ HUF: 0.1438 Others: 0.1438
20-Jun-25	12.05	Individual/ HUF: 0.1221 Others: 0.1221
20-Mar-25	12.145	Individual/ HUF: 0.1617 Others: 0.1617

Kotak Money Market Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
02-Feb-26	1054.0830	Individual/ HUF: 3.5383 Others: 3.5383
02-Jan-26	1055.4078	Individual/ HUF: 4.8631 Others: 4.8631
02-Dec-25	1055.6255	Individual/ HUF: 5.0808 Others: 5.0808

Kotak NIFTY 1D Rate Liquid ETF - Daily IDCW

Record Date	Cum IDCW NAV	₹/Unit
26-Jul-24	1000	0.33939
30-Jun-24	1000	0.17066
31-May-24	1000	0.35304
30-Apr-24	1000	0.17494
28-Mar-24	1000	0.74190

Debt Schemes**Kotak Banking and PSU Debt Fund - Monthly IDCW**

Record Date	Cum IDCW NAV	₹/Unit
12-May-23	10.48	Individual/ HUF: 0.0626 Others: 0.0626
12-Apr-23	10.533	Individual/ HUF: 0.0718 Others: 0.0718
13-Mar-23	10.4919	Individual/ HUF: 0.0595 Others: 0.0595

Kotak Banking and PSU Debt Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
15-Mar-17	16.8762	Individual/ HUF: 1.0169 Others: 0.9421
14-Mar-16	16.6687	Individual/ HUF: 0.884 Others: 0.819
20-Mar-15	16.7914	Individual/ HUF: 0.9986 Others: 0.9261

Kotak Low Duration Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	1028.3051	Individual/ HUF: 5.0225 Others: 5.0225
12-Aug-21	1027.8012	Individual/ HUF: 4.5186 Others: 4.5186
12-Jul-21	1024.987	Individual/ HUF: 1.7043 Others: 1.7043

Kotak Medium Term Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
21-Jun-21	10.7898	Individual/ HUF: 0.243 Others: 0.243
22-Dec-20	10.9108	Individual/ HUF: 0.3469 Others: 0.3469
21-Sep-20	10.8378	Individual/ HUF: 0.2771 Others: 0.2771

Kotak Medium Term Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
12-Mar-21	10.9688	Individual/ HUF: 0.4043 Others: 0.4043
12-Mar-20	11.2021	Individual/ HUF: 0.635 Others: 0.588
12-Mar-19	11.1171	Individual/ HUF: 0.4473 Others: 0.4142

Kotak Floating Rate Fund

Record Date	Cum IDCW NAV	₹/Unit
13-Sep-21	1073.4860	Individual/ HUF: 9.3500 Others: 9.3500
12-Aug-21	1074.3688	Individual/ HUF: 10.2328 Others: 10.2328
12-Jul-21	1066.187	Individual/ HUF: 2.0511 Others: 2.0511

There is no assurance or guarantee to Unit holders as to rate/quantum of IDCW distribution nor that the IDCW will be paid regularly. After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy, if any. IDCW frequency is as per Trustee's discretion.

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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.

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