

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

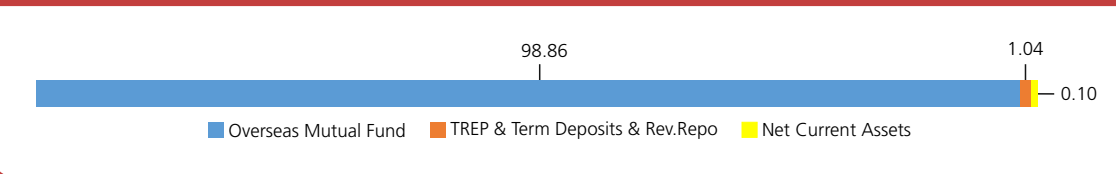
Data as on 28th February, 2026 unless otherwise specified.

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.

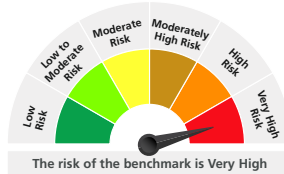
Fund

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

**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.

Scheme Performances as on February 27, 2026 (unless otherwise specified)

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.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



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 Jammalal 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.

Returns for Kotak Global Innovation Overseas Equity Omni FOF as of 27th February 2026

Scheme Performances as on February 27, 2026 (unless otherwise specified)

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.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



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).

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| 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.

Returns for Kotak Global Innovation Overseas Equity Omni FOF as of 27th February 2026

RISK FACTORS

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

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

Disclaimer on market outlooks:

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

Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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