

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

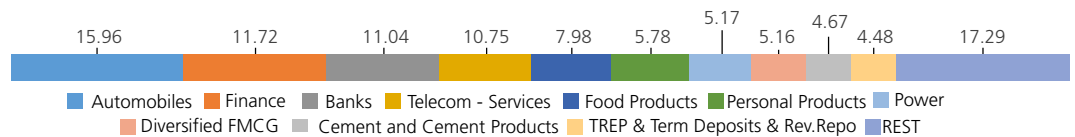
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

PORTFOLIO

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

SECTOR ALLOCATION (%)



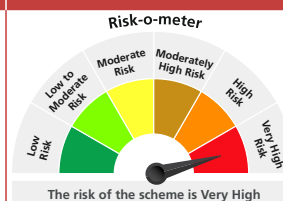
Product Label

This product is suitable for investors who are seeking*:

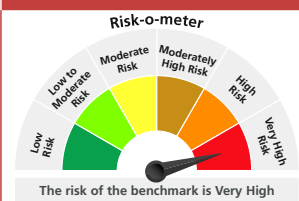
- Long-term capital growth
- Investment in portfolio of predominantly in equity & equity related instruments based on Rural and allied theme

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

Fund



Benchmark



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

**Total Expense Ratio includes applicable GST.

Scheme has not completed 6 months since inception

RISK FACTORS

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

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

Disclaimer on market outlooks:

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Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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