kotak Mutual Fund

**FUND FACT SHEET**
OCTOBER 2026
(Data as on 30th September 2026)

# Kotak Focused Fund

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

SEBI Registered Name - Kotak Mahindra Mutual Fund | SEBI Registered Number - MF/038/98/1

**KOTAK FOCUSED FUND**

An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category

**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

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 30th Sep'26

| Asset Class Wise Stance | Equity - Neutral | Gold - OW | Silver - Tactical Allocation |
|---|---|---|---|

| Market Cap Stance | | |
|---|---|---|
| Large Cap (Equal Weight) | Mid Cap (Marginally OW) | Small Cap (Marginally UW) |

| Sectors We are Positive On | Automobiles | Healthcare (Hospitals & Domestic Pharma) | Cement & Building Materials |
|---|---|---|---|
| | Financial Services | Consumers@ (Discretionary) | Industrials |

| Themes We Are Positive On | Fin. Services | Manufacturing | Healthcare Services |
|---|---|---|---|

| Funds in Focus | Kotak Multi Asset Allocation Fund | Kotak Multi Cap Fund @@ | Kotak Flexi Cap Fund ** |
|---|---|---|---|

| Approach | Funds | Asset Category wise Allocation | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 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 | **70** | OW | 10-25* | **7** | UW | **8** | OW | 10-45 | **14** |
| Conservative | Kotak Balanced Advantage Fund | 20-80 # | **66** | OW | -- | -- | -- | -- | -- | 0-45 | **34** |

Source : KMAMC Internal Research. Data as on 30th Sep 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. **^ 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. ^^Others includes InvITs, as applicable. As per para 2.7 of SEBI Master Circular No. SEBI/HO/24/13/11(1)- IMD-POD-1/I/7602/ dated March 20, 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. @@Erstwhile known as Kotak Multicap Fund. ** Erstwhile known as Kotak Flexicap Fund.

@includes sectors Fast Moving Consumer Goods, Consumer Durables & Consumer Services
Source for Market Cap Stance, Sectors & Themes: KMAMC Internal Research. Data as on 30th Sep 2026. Views expressed are based on portfolio data as on 30th Sep 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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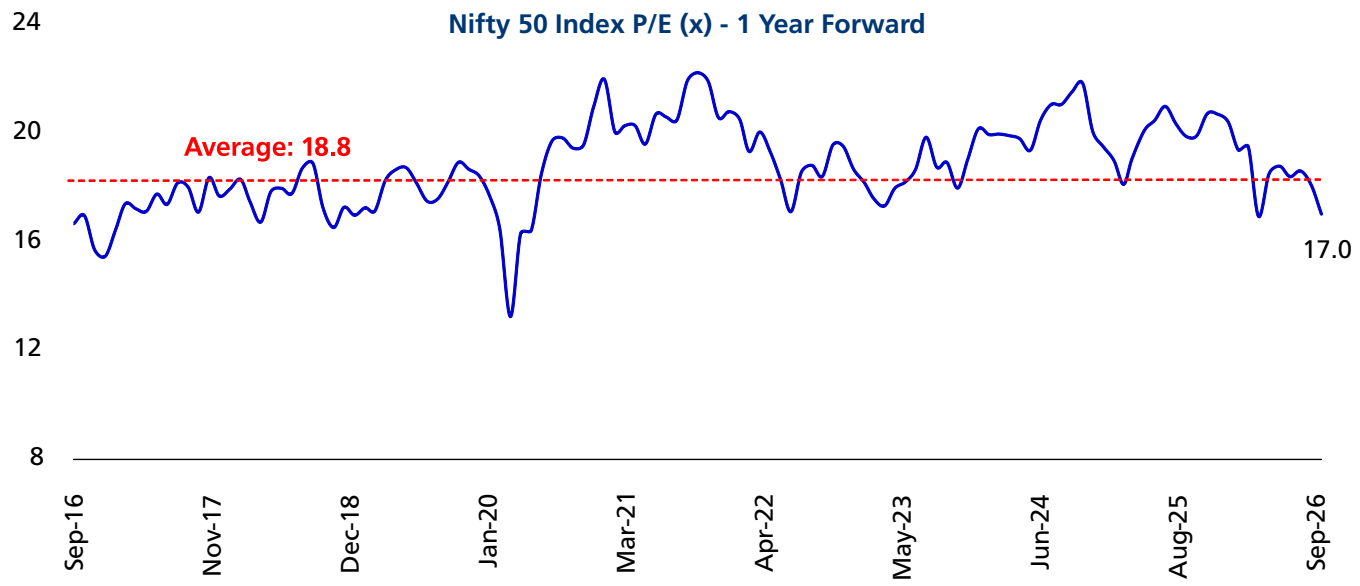
# Market Overview

## Key Events for the Month of September 2026

- India's Services Purchasing Managers' Index (PMI) rose to 54.1 in August up from 53.3 in July, the acceleration, the overall pace of expansion remained the second weakest since March 2022 and stayed marginally below the long-run average of 54.5.
- India's Manufacturing Purchasing Managers' Index (PMI) falls to fell to 52.8 in August from 53.5 in July, signalling a notable slowdown driven by softer demand and moderating new orders.
- India's Consumer Price Inflation (CPI) increased to 4.82% in August from 4.45% in July. Despite a supportive economic environment, this second consecutive increase above the RBI's 4.00% target validates the central bank's cautious pause.
- India's Wholesale Price Index (WPI) inflation rose to 9.92% in August from 9.78% in July. On rising prices of food, manufactured items, fuel and power.
- India's gross GST collections increased 14.7% year on year to 2,03,521 crore in September 2026. However, the refunds slowed to 27,001 crore in September, a decline of 3% Y-o-Y.
- Indian equity markets ended September lower, with the Nifty 50 declining 6.1% and the BSE Sensex falling 5.8% during the month.

## Market Valuation Indicators

### Valuations At Fair Value




Source: Bloomberg, as on 30th September 2026

### Domestic Index Performance

| Name | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years |
|---|---|---|---|---|---|
| Nifty 50 Index | -5.2% | 1.3% | -8.1% | 4.8% | 5.1% |
| Nifty Midcap150 Index | -4.0% | 12.5% | 3.9% | 13.0% | 14.0% |
| Nifty Smallcap250 Index | 0.4% | 24.6% | 6.6% | 13.3% | 13.7% |
| Nifty Next 50 Index | -2.6% | 15.6% | 2.8% | 15.7% | 10.5% |
| Nifty 500 Index | -4.0% | 7.5% | -2.9% | 8.5% | 8.0% |

Source: Bloomberg, As on 30/09/2026 I As per para 3.9 of SEBI Master Circular No. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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.

### Strategy For Investment In Current Scenario

| Neutral Weight* | Equities |
|---|---|
| Equal Weight | Large cap |
| Marginally Over Weight | Midcap |
| Marginally Under Weight | Small cap |

***Marginal Overweight For Investors With Aggressive Risk Profile**

Source: KMAMC internal, OW – Overweight, UW – Under Weight, As per para 3.9 of SEBI Master Circular No. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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 above does not constitute any kind of recommendation from Kotak Mahindra Mutual Fund and are for information purpose only

## Sectoral Index Performance

| Name | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years |
|---|---|---|---|---|---|
| Nifty Auto Index | -0.7% | 10.6% | -0.9% | 17.5% | 19.9% |
| Nifty Bank Index | -5.1% | 8.7% | 0.0% | 7.0% | 7.9% |
| Nifty Energy Index | -7.8% | 5.1% | 4.7% | 10.3% | 9.9% |
| Nifty Financial Services Index | -7.2% | 4.8% | -5.3% | 7.5% | 6.1% |
| Nifty FMCG Index | -8.8% | -2.3% | -18.6% | -4.8% | 1.9% |
| Nifty Healthcare Index | 0.0% | 13.6% | 14.1% | 18.4% | 23.7% |
| Nifty Infrastructure Index | -7.0% | 2.0% | -3.0% | 11.8% | 11.7% |
| Nifty IT Index | 5.3% | -4.7% | -17.7% | -4.5% | -4.6% |
| Nifty Media Index | 7.1% | 25.5% | 2.6% | -11.3% | -5.8% |
| Nifty Metal Index | 1.9% | 14.6% | 27.1% | 23.1% | 17.8% |
| Nifty Pharma Index | 4.4% | 18.9% | 23.2% | 19.6% | 12.8% |
| Nifty PSU Bank Index | -5.6% | 1.8% | 6.5% | 15.1% | 26.4% |
| Nifty Realty Index | 2.1% | 30.1% | -2.3% | 13.7% | 10.5% |
| BSE Consumer Durables Index | -1.7% | 11.4% | 1.6% | 8.9% | 7.2% |
| BSE Industrial Index | -4.4% | 20.5% | 9.1% | 16.2% | 25.0% |

Source: Bloomberg, As on 30/09/2026. 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) I 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 | 1.6% | 15.1% | 13.8% | 19.7% | 10.3% |
| MSCI Emerging Index | -1.0% | 22.0% | 26.7% | 21.4% | 6.3% |
| MSCI India index | -4.7% | 4.3% | -4.7% | 7.5% | 6.2% |
| Dow Jones Industrial Average Index | -2.7% | 9.8% | 9.7% | 14.9% | 8.5% |
| Nasdaq Composite Index | 2.5% | 24.4% | 18.5% | 26.6% | 13.2% |
| Nikkei 225 Index | -4.7% | 30.7% | 48.6% | 27.9% | 17.8% |
| Shanghai Composite Index | -6.2% | -1.3% | -1.0% | 7.3% | 1.5% |
| Deutsche Boerse AG german Stock Index DAX | 0.8% | 11.1% | 5.5% | 17.8% | 10.5% |

Source: Bloomberg, As on 30/09/2026 I 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 | Sep-26 | Aug-26 | 1 month change | Sep-25 | 1 yr change |
|---|---|---|---|---|---|
| Reverse repo | 3.35% | 3.35% | Nil | 3.35% | Nil |
| Repo | 5.25% | 5.25% | Nil | 5.50% | -25bps |
| CRR | 3.00% | 3.00% | Nil | 3.75% | 75bps |
| SLR | 18.00% | 18.00% | Nil | 18.00% | Nil |
| Mibor Overnight | 5.28% | 5.24% | 4bps | 5.74% | -46bps |
| Call ON | 5.25% | 4.70% | 55bps | 5.00% | 25bps |
| CBLO | 5.15% | 4.75% | 40bps | 5.50% | -35bps |
| 1 yr TBILL | 6.17% | 5.80% | 37bps | 5.56% | 61bps |
| 10 Gsec | 7.15% | 6.86% | 29bps | 6.65% | 50bps |
| 5 Year AAA | 7.20% | 7.20% | Nil | 7.00% | 20bps |
| USD/INR | ₹95.98 | ₹95.45 | 53bps | ₹87.85 | ₹8.13 |

Source: Bloomberg; RBI. Data as on 30th September 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 50 TRI, BSE Sensex TRI, BSE 200 TRI, BSE 500 TRI, Nifty 10 yr Benchmark G-Sec Index

**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: In line with para 11.7 of SEBI Master circular No. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, No entry load shall be levied for all mutual fund schemes

**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 100and 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 6.18 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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 no 3.9 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Rohit Tandon |
| **AAUM:** | ₹10,847.83 crs |
| **AUM:** | ₹10,514.40 crs |
| **Benchmark***:** | Nifty 100 TRI (Tier 1), Nifty 50 TRI (Tier 2) |
| **Allotment Date:** | December 29, 1998 |
| **Folio Count:** | 3,95,792 |

**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 | ₹535.4810 | ₹624.1510 |
| IDCW | ₹69.1220 | ₹82.5450 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 30.46% |
| $Beta | 0.97 |
| $Sharpe## | 0.23 |
| $Standard Deviation | 14.63% |
| ^^P/E | 21.38 |
| ^^P/BV | 2.82 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 82.99% |
| Mid Cap | 7.72% |
| Small Cap | 4.93% |
| Debt & Money Market | 4.36% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 1.76% |
| **Direct Plan:** | 0.68% |

**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.

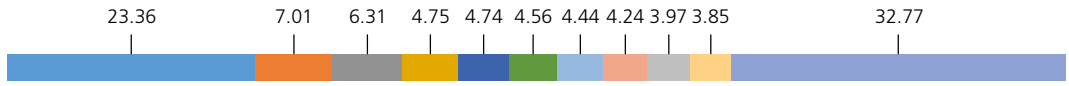
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **23.36** |
| ICICI Bank Ltd. | 7.87 |
| HDFC Bank Ltd. | 6.37 |
| STATE BANK OF INDIA | 4.49 |
| Axis Bank Ltd. | 3.01 |
| KOTAK MAHINDRA BANK LTD. | 1.62 |
| **Petroleum Products** | **7.01** |
| RELIANCE INDUSTRIES LTD. | 5.79 |
| Bharat Petroleum Corporation Ltd. | 1.22 |
| **Finance** | **6.31** |
| BAJAJ FINANCE LTD. | 3.14 |
| SHRIRAM FINANCE LTD. | 1.79 |
| Power Finance Corporation Ltd. | 0.72 |
| POONAWALLA FINCORP LTD. | 0.66 |
| **IT - Software** | **4.75** |
| Infosys Ltd. | 2.59 |
| Tech Mahindra Ltd. | 1.57 |
| Mphasis Ltd | 0.59 |
| **Automobiles** | **4.56** |
| Maruti Suzuki India Limited | 2.15 |
| Mahindra & Mahindra Ltd. | 2.13 |
| HYUNDAI MOTORS INDIA LTD | 0.28 |
| **Auto Components** | **4.44** |
| Bosch Ltd. | 1.01 |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 0.97 |
| Apollo Tyres Ltd. | 0.87 |
| BHARAT FORGE LTD. | 0.81 |
| Schaeffler India Ltd | 0.62 |
| SONA BLW PRECISION FORGINGS LTD | 0.16 |
| **Pharmaceuticals and Biotechnology** | **4.24** |
| Sun Pharmaceuticals Industries Ltd. | 1.98 |
| TORRENT PHARMACEUTICALS LTD. | 1.65 |
| ANTHEM BIOSCIENCES LTD | 0.61 |
| **Construction** | **3.97** |
| Larsen And Toubro Ltd. | 3.97 |
| **Telecom - Services** | **3.85** |
| Bharti Airtel Ltd | 3.85 |
| **Power** | **3.23** |
| NTPC LTD | 2.65 |
| ACME SOLAR HOLDINGS LTD. | 0.58 |
| **Diversified FMCG** | **2.43** |
| ITC Ltd. | 1.39 |
| Hindustan Unilever Ltd. | 1.04 |
| **Retailing** | **2.40** |
| ETERNAL LIMITED | 1.99 |
| VISHAL MEGA MART LIMITED | 0.41 |
| **Consumer Durables** | **2.37** |
| Titan Company Ltd. | 0.88 |
| LG ELECTRONICS INDIA LTD | 0.61 |
| V-Guard Industries Ltd. | 0.58 |
| PG ELECTROPLAST LTD | 0.30 |
| **Chemicals and Petrochemicals** | **2.30** |
| SOLAR INDUSTRIES INDIA LIMITED | 2.30 |
| **Cement and Cement Products** | **2.28** |
| Ultratech Cement Ltd. | 1.99 |
| India Cements Ltd. | 0.29 |
| **Aerospace and Defense** | **2.09** |
| Bharat Electronics Ltd. | 1.49 |
| ASTRA MICROWAVE PRODUCTS LTD. | 0.60 |
| **Ferrous Metals** | **2.05** |
| Tata Steel Ltd. | 2.05 |
| **Healthcare Services** | **1.94** |
| Apollo Hospitals Enterprises Ltd. | 1.43 |
| MANIPAL HEALTH ENTERPRISES LTD | 0.51 |
| **Transport Services** | **1.63** |
| Inter Globe Aviation Ltd | 1.63 |
| **Non - Ferrous Metals** | **1.34** |
| Hindalco Industries Ltd | 1.34 |
| **Beverages** | **1.19** |
| UNITED SPIRITS LTD. | 1.19 |
| **Fertilizers and Agrochemicals** | **1.05** |
| Coromandel International Ltd. | 1.05 |
| **Industrial Products** | **1.04** |
| Cummins India Ltd. | 1.04 |
| **Metals and Minerals Trading** | **0.95** |
| ADANI ENTERPRISES LTD. | 0.95 |
| **Personal Products** | **0.88** |
| Godrej Consumer Products Ltd. | 0.88 |
| **Food Products** | **0.66** |
| Britannia Industries Ltd. | 0.66 |
| **Insurance** | **0.62** |
| HDFC Life Insurance Company Ltd. | 0.62 |
| **Healthcare Equipment and Supplies** | **0.43** |
| MOLBIO DIAGNOSTICS LIMITED | 0.43 |
| **Realty** | **0.31** |
| Mahindra Lifespace Developers Ltd | 0.31 |
| **Electrical Equipment** | **0.24** |
| ATLANTA ELECTRICALS LIMITED | 0.24 |
| **Capital Markets** | **0.15** |
| NATIONAL STOCK EXCHANGE OF INDIA LIMITED (NSE) | 0.15 |
| **Gas** | **0.07** |
| GSPL TRANSMISSION LIMITED | 0.07 |
| **Equity & Equity related - Total** | **94.14** |
| **Mutual Fund Units** | |
| Kotak Liquid Direct Growth | 1.24 |
| **Mutual Fund Units - Total** | **1.24** |
| **Futures** | |
| CNX BANK INDEX-OCT2026 | 1.00 |
| CNX NIFTY-OCT2026 | 0.56 |
| Apollo Hospitals Enterprises Ltd.-OCT2026 | -0.06 |
| **Triparty Repo** | **4.74** |
| **Net Current Assets/(Liabilities)** | **-0.12** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




Banks | Petroleum Products | Finance | IT - Software | TREP & Term Deposits & Rev.Repo | Automobiles | Auto Components | Pharmaceuticals and Biotechnology | Construction | Telecom - Services | REST

## 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 (₹) | 28,40,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,79,81,020 | 21,00,286 | 11,96,708 | 7,00,982 | 3,61,183 | 1,13,013 |
| **Scheme Returns (%)** | **13.44** | **10.79** | **9.95** | **6.16** | **0.21** | **-10.66** |
| Nifty 100 (TRI) Returns (%) | 12.98 | 10.67 | 9.70 | 5.74 | -0.11 | -10.96 |
| **Alpha*** | **0.46** | **0.11** | **0.25** | **0.42** | **0.33** | **0.30** |
| Nifty 100 (TRI) (₹)# | 1,67,70,668 | 20,87,762 | 11,86,169 | 6,93,649 | 3,59,374 | 1,12,810 |
| Nifty 50 (TRI) Returns (%) | 12.46 | 10.21 | 8.86 | 4.60 | -1.42 | -13.60 |
| **Alpha*** | **0.98** | **0.57** | **1.09** | **1.57** | **1.64** | **2.94** |
| Nifty 50 (TRI) (₹)# | 1,55,29,617 | 20,37,367 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| BSE SENSEX (TRI) (₹)^ | 1,55,06,783 | 19,70,747 | 11,03,341 | 6,51,522 | 3,44,405 | 1,10,300 |
| BSE SENSEX (TRI) Returns (%) | 12.45 | 9.59 | 7.67 | 3.25 | -2.86 | -14.69 |

| 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 cap companies | Risk-o-meter: The risk of the scheme is Very High | Risk-o-meter: The risk of the benchmark is Very High (Nifty 100 TRI) | Risk-o-meter: The risk of the benchmark is Very High (Nifty 50 TRI) |

* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK FLEXI CAP FUND

**(ERSTWHILE KNOWN AS 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Harsha Upadhyaya |
| **AAUM:** | ₹54,593.64 crs |
| **AUM:** | ₹53,086.64 crs |
| **Benchmark***:** | Nifty 500 TRI (Tier 1)<br>Nifty 200 TRI (Tier 2) |
| **Allotment Date:** | September 11, 2009 |
| **Folio Count:** | 11,92,388 |

**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 | ₹81.3040 | ₹92.5170 |
| IDCW | ₹49.0950 | ₹56.5010 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 14.82% |
| $Beta | 0.95 |
| $Sharpe## | 0.33 |
| $Standard Deviation | 15.34% |
| ^^P/E | 25.52 |
| ^^P/BV | 2.89 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 69.64% |
| Mid Cap | 25.05% |
| Small Cap | 3.81% |
| Debt & Money Market | 1.50% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 1.44% |
| **Direct Plan:** | 0.61% |

**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.

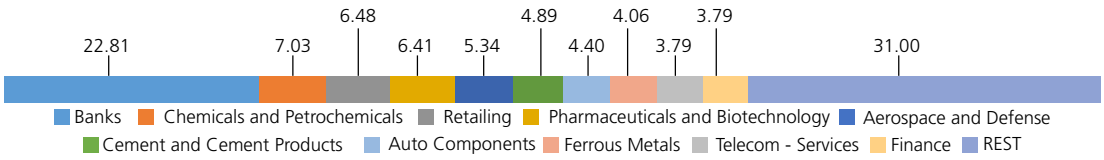
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **22.81** |
| ICICI Bank Ltd. | 5.48 |
| HDFC Bank Ltd. | 5.27 |
| STATE BANK OF INDIA | 4.30 |
| Axis Bank Ltd. | 3.35 |
| AU Small Finance Bank Ltd. | 1.69 |
| KOTAK MAHINDRA BANK LTD. | 1.45 |
| IndusInd Bank Ltd. | 1.27 |
| **Chemicals and Petrochemicals** | **7.03** |
| SOLAR INDUSTRIES INDIA LIMITED | 3.71 |
| SRF Ltd. | 2.89 |
| Tata Chemicals Ltd | 0.43 |
| **Retailing** | **6.48** |
| ETERNAL LIMITED | 4.22 |
| LENSKART SOLUTIONS LIMITED | 2.08 |
| SWIGGY LTD | 0.18 |
| **Pharmaceuticals and Biotechnology** | **6.41** |
| Zydus Lifesciences Limited | 2.28 |
| Sun Pharmaceuticals Industries Ltd. | 2.14 |
| Ajanta Pharma Ltd. | 1.10 |
| Cipla Ltd. | 0.89 |
| **Aerospace and Defense** | **5.34** |
| Bharat Electronics Ltd. | 5.34 |
| **Cement and Cement Products** | **4.89** |
| Ultratech Cement Ltd. | 2.84 |
| The Ramco Cements Ltd | 1.19 |
| Dalmia Bharat Limited | 0.86 |
| **Auto Components** | **4.40** |
| BHARAT FORGE LTD. | 2.39 |
| MRF Limited | 0.90 |
| Balkrishna Industries Ltd. | 0.68 |
| Apollo Tyres Ltd. | 0.43 |
| **Ferrous Metals** | **4.06** |
| Jindal Steel & Power Ltd. | 4.06 |
| **Finance** | **3.79** |
| BAJAJ FINANCE LTD. | 1.99 |
| SHRIRAM FINANCE LTD. | 1.11 |
| PIRAMAL FINANCE LTD | 0.69 |
| **Telecom - Services** | **3.79** |
| Bharti Airtel Ltd | 2.88 |
| Indus Towers Ltd. | 0.91 |
| **Automobiles** | **3.77** |
| Hero MotoCorp Ltd. | 1.97 |
| Maruti Suzuki India Limited | 1.80 |
| **Capital Markets** | **3.55** |
| BSE LTD. | 1.81 |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 1.14 |
| 360 ONE WAM LTD. | 0.60 |
| **Construction** | **3.54** |
| Larsen And Toubro Ltd. | 3.54 |
| **Petroleum Products** | **3.27** |
| RELIANCE INDUSTRIES LTD. | 2.24 |
| Bharat Petroleum Corporation Ltd. | 1.03 |
| **IT - Software** | **2.95** |
| Infosys Ltd. | 1.60 |
| Tech Mahindra Ltd. | 1.35 |
| **Transport Services** | **2.53** |
| Inter Globe Aviation Ltd | 2.53 |
| **Power** | **2.52** |
| NTPC LTD | 1.28 |
| Power Grid Corporation Of India Ltd. | 0.98 |
| TORRENT POWER LTD | 0.26 |
| **Electrical Equipment** | **1.39** |
| Thermax Ltd. | 1.39 |
| **Gas** | **1.39** |
| PETRONET LNG LTD. | 1.39 |
| **Healthcare Services** | **1.05** |
| KRISHNA INSTITUTE OF MEDICAL | 0.60 |
| MANIPAL HEALTH ENTERPRISES LTD | 0.45 |
| **Industrial Products** | **0.78** |
| AIA Engineering Limited. | 0.78 |
| **Agricultural, Commercial and Construction Vehicles** | **0.71** |
| BEML LTD. | 0.71 |
| **Insurance** | **0.70** |
| Max Financial Services Ltd. | 0.70 |
| **Fertilizers and Agrochemicals** | **0.50** |
| Coromandel International Ltd. | 0.50 |
| **Beverages** | **0.45** |
| United Breweries Ltd. | 0.45 |
| **Personal Products** | **0.40** |
| Godrej Consumer Products Ltd. | 0.40 |
| **Equity & Equity related - Total** | **98.50** |
| **Mutual Fund Units** | |
| Kotak Liquid Direct Growth | 0.19 |
| **Mutual Fund Units - Total** | **0.19** |
| **Triparty Repo** | **1.38** |
| **Net Current Assets/(Liabilities)** | **-0.07** |
| **Grand Total** | **100.00** |

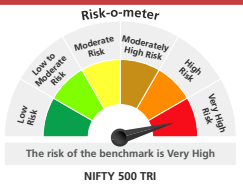
## SECTOR ALLOCATION (%)




## 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 (₹) | 20,50,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 71,62,622 | 21,78,089 | 12,53,387 | 7,36,964 | 3,72,691 | 1,14,724 |
| **Scheme Returns (%)** | **13.26** | **11.47** | **11.24** | **8.16** | **2.27** | **-8.08** |
| Nifty 500 (TRI) Returns (%) | 12.58 | 12.39 | 12.10 | 8.05 | 1.94 | -6.64 |
| **Alpha*** | **0.68** | **-0.92** | **-0.86** | **0.11** | **0.32** | **-1.44** |
| Nifty 500 (TRI) (₹)# | 66,90,670 | 22,87,734 | 12,92,356 | 7,34,944 | 3,70,854 | 1,15,675 |
| Nifty 200 (TRI) Returns (%) | 12.12 | 11.71 | 11.16 | 7.17 | 1.11 | -9.09 |
| **Alpha*** | **1.14** | **-0.24** | **0.09** | **0.99** | **1.16** | **1.01** |
| Nifty 200 (TRI) (₹)# | 63,85,887 | 22,06,290 | 12,49,482 | 7,18,873 | 3,66,156 | 1,14,056 |
| Nifty 50 (TRI) (₹)^ | 57,36,084 | 20,37,367 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 11.04 | 10.21 | 8.86 | 4.60 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark - Tier 1 | Benchmark - Tier 2 |
|---|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in Portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation.<br><br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK MULTI CAP FUND

**(ERSTWHILE KNOWN AS 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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Devender Singhal & Mr. Abhishek Bisen |
| **AAUM:** | ₹30,579.11 crs |
| **AUM:** | ₹30,335.28 crs |
| **Benchmark:** | Nifty 500 Multicap 50:25:25 TRI |
| **Allotment Date:** | September 29, 2021 |
| **Folio Count:** | 11,94,312 |

## 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 | ₹19.6850 | ₹21.1150 |
| IDCW | ₹18.0910 | ₹19.4050 |

(as on September 30, 2026)

## Ratios

| | |
|---|---|
| Portfolio Turnover | 46.03% |
| $Beta | 1.01 |
| $Sharpe## | 0.56 |
| $Standard Deviation | 17.54% |
| ^^P/E | 17.54 |
| ^^P/BV | 1.98 |

Source: $ICRA MFI Explorer, ^^Bloomberg

## Market Capitalisation*

| | |
|---|---|
| Large Cap | 39.49% |
| Mid Cap | 25.10% |
| Small Cap | 33.90% |
| Debt & Money Market | 1.51% |

*% of Net Asset

## Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 1.59% |
| **Direct Plan:** | 0.49% |

## 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.

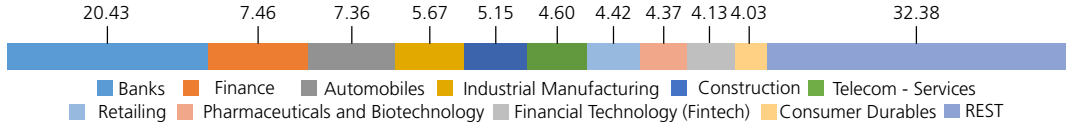
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **20.43** |
| HDFC Bank Ltd. | 5.66 |
| STATE BANK OF INDIA | 3.55 |
| IndusInd Bank Ltd. | 2.97 |
| Bank Of Baroda | 2.29 |
| SOUTH INDIAN BANK LTD. | 1.93 |
| JAMMU AND KASHMIR BANK LTD. | 1.67 |
| RBL Bank Ltd | 1.32 |
| Bandhan Bank Ltd. | 1.04 |
| **Finance** | **7.46** |
| Power Finance Corporation Ltd. | 2.26 |
| POONAWALLA FINCORP LTD. | 1.72 |
| LIC Housing Finance Ltd. | 1.53 |
| SHRIRAM FINANCE LTD. | 0.91 |
| PIRAMAL FINANCE LTD | 0.87 |
| CRISIL Ltd. | 0.17 |
| **Automobiles** | **7.36** |
| Maruti Suzuki India Limited | 4.10 |
| Hero MotoCorp Ltd. | 3.26 |
| **Industrial Manufacturing** | **5.67** |
| INDO-MIM LTD | 3.33 |
| JYOTI CNC AUTOMATION LTD | 1.31 |
| LOHIA CORP LIMITED | 0.82 |
| JNK INDIA LIMITED | 0.21 |
| **Construction** | **5.15** |
| Engineers India Ltd. | 1.64 |
| Larsen And Toubro Ltd. | 1.48 |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 1.03 |
| G R Infraprojects Limited | 0.65 |
| Ashoka Buildcon Limited | 0.35 |
| **Telecom - Services** | **4.60** |
| Indus Towers Ltd. | 2.86 |
| Tata Communications Ltd. | 0.96 |
| Bharti Airtel Ltd | 0.78 |
| **Retailing** | **4.42** |
| ETERNAL LIMITED | 3.28 |
| SWIGGY LTD | 1.14 |
| **Pharmaceuticals and Biotechnology** | **4.37** |
| Sun Pharmaceuticals Industries Ltd. | 2.13 |
| ACUTAAS CHEMICALS LTD | 0.89 |
| INNOVA CAPTABS LTD | 0.64 |
| JUBILANT PHARMOVA LIMITED | 0.62 |
| ORCHID PHARMA LTD. | 0.09 |
| **Financial Technology (Fintech)** | **4.13** |
| ONE 97 COMMUNICATIONS LTD. | 2.70 |
| PINE LABS LTD. | 1.43 |
| **Consumer Durables** | **4.03** |
| Kajaria Ceramics Ltd. | 1.89 |
| Whirlpool of India Ltd. | 1.20 |
| Pokarna Ltd. | 0.56 |
| Indigo Paints Limited | 0.38 |
| **Power** | **3.83** |
| NTPC LTD | 2.20 |
| NLC India Ltd. | 1.63 |
| **Beverages** | **3.50** |
| RADICO KHAITAN LTD. | 2.26 |
| UNITED SPIRITS LTD. | 1.24 |
| **IT - Software** | **3.49** |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 3.46 |
| Mphasis Ltd | 0.03 |
| **Diversified FMCG** | **2.92** |
| ITC Ltd. | 2.04 |
| Hindustan Unilever Ltd. | 0.88 |
| **Cement and Cement Products** | **2.59** |
| Dalmia Bharat Limited | 0.83 |
| SHREE CEMENT LTD. | 0.75 |
| Ultratech Cement Ltd. | 0.52 |
| India Cements Ltd. | 0.49 |
| **Entertainment** | **2.30** |
| Sun TV Network Ltd. | 1.54 |
| PVR INOX LIMITED | 0.76 |
| **Capital Markets** | **1.91** |
| Aditya Birla Sun Life AMC Ltd | 1.12 |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 0.52 |
| NATIONAL STOCK EXCHANGE OF INDIA LIMITED (NSE) | 0.27 |
| **IT - Services** | **1.28** |
| TATA TECHNOLOGIES LTD | 1.28 |
| **Transport Services** | **1.15** |
| Inter Globe Aviation Ltd | 1.15 |
| **Realty** | **1.14** |
| DLF Ltd. | 1.14 |
| **Healthcare Services** | **1.07** |
| YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD | 1.07 |
| **Insurance** | **0.92** |
| LIFE INSURANCE CORPORATION OF INDIA LTD. | 0.92 |
| **Chemicals and Petrochemicals** | **0.74** |
| SRF Ltd. | 0.74 |
| **Aerospace and Defense** | **0.67** |
| AXISCADES TECHNOLOGIES LTD | 0.67 |
| **Non - Ferrous Metals** | **0.59** |
| Hindalco Industries Ltd | 0.59 |
| **Leisure Services** | **0.57** |
| JUBILANT FOODWORKS LIMITED | 0.57 |
| **Auto Components** | **0.56** |
| AMARA RAJA ENERGY MOB LTD. | 0.56 |
| **Industrial Products** | **0.56** |
| Subros Ltd. | 0.56 |
| **Fertilizers and Agrochemicals** | **0.54** |
| P I INDUSTRIES LTD | 0.54 |
| **Household Products** | **0.31** |
| Navneet Education Ltd. | 0.31 |
| **Petroleum Products** | **0.23** |
| RELIANCE INDUSTRIES LTD. | 0.23 |
| **Equity & Equity related - Total** | **98.49** |
| **Mutual Fund Units** | |
| Kotak Liquid Direct Growth | 0.26 |
| **Mutual Fund Units - Total** | **0.26** |
| **Triparty Repo** | **1.41** |
| **Net Current Assets/(Liabilities)** | **-0.16** |
| **Grand Total** | **100.00** |

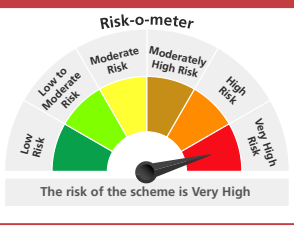
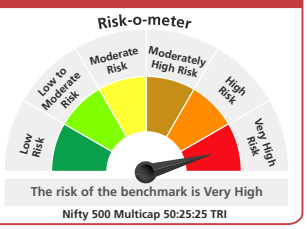
## SECTOR ALLOCATION (%)




## 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 (₹) | 6,10,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 8,78,504 | 8,58,819 | 3,97,663 | 1,20,569 |
| **Scheme Returns (%)** | **14.34** | **14.33** | **6.58** | **0.88** |
| NIFTY 500 MULTICAP 50:25:25 (TRI) Returns (%) | 10.22 | 10.19 | 3.58 | -2.69 |
| **Alpha*** | **4.11** | **4.14** | **3.00** | **3.57** |
| NIFTY 500 MULTICAP 50:25:25 (TRI) (₹)# | 7,92,070 | 7,75,220 | 3,80,176 | 1,18,260 |
| Nifty 50 (TRI) (₹)^ | 6,87,407 | 6,73,858 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 4.65 | 4.59 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in equity and equity related securities across market capitalisation<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK LARGE & MID CAP FUND

**(ERSTWHILE KNOWN AS 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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | ■ | ■ |
| Medium | | ■ | ■ |
| Small | | ■ | ■ |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Harsha Upadhyaya |
| **AAUM:** | ₹31,545.67 crs |
| **AUM:** | ₹30,581.75 crs |
| **Benchmark***:** | NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2) |
| **Allotment Date:** | September 9, 2004 |
| **Folio Count:** | 7,68,707 |

### 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 | ₹334.5970 | ₹388.8420 |
| IDCW | ₹58.3750 | ₹68.6140 |

(as on September 30, 2026)

### Ratios

| | |
|---|---|
| Portfolio Turnover | 32.27% |
| $Beta | 0.93 |
| $Sharpe## | 0.40 |
| $Standard Deviation | 15.83% |
| ^^P/E | 25.86 |
| ^^P/BV | 2.98 |

Source: $ICRA MFI Explorer, ^^Bloomberg

### Market Capitalisation*

| | |
|---|---|
| Large Cap | 48.54% |
| Mid Cap | 40.28% |
| Small Cap | 9.61% |
| Debt & Money Market | 1.57% |

*% of Net Asset

### Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 1.59% |
| **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.

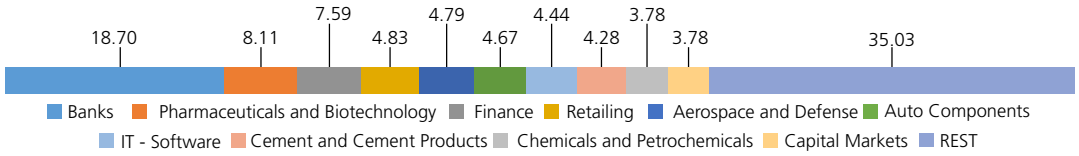
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **18.70** |
| HDFC Bank Ltd. | 4.52 |
| STATE BANK OF INDIA | 3.92 |
| ICICI Bank Ltd. | 3.03 |
| Axis Bank Ltd. | 2.41 |
| INDIAN BANK | 1.58 |
| IndusInd Bank Ltd. | 1.47 |
| KOTAK MAHINDRA BANK LTD. | 0.99 |
| BANK OF MAHARASHTRA | 0.78 |
| **Pharmaceuticals and Biotechnology** | **8.11** |
| Sun Pharmaceuticals Industries Ltd. | 1.90 |
| Ipca Laboratories Ltd. | 1.59 |
| Biocon Ltd. | 1.57 |
| Ajanta Pharma Ltd. | 1.17 |
| GlaxoSmithKline Pharmaceuticals Ltd. | 1.00 |
| RUBICON RESEARCH LTD | 0.88 |
| **Finance** | **7.59** |
| BAJAJ FINANCE LTD. | 2.12 |
| SHRIRAM FINANCE LTD. | 1.77 |
| PIRAMAL FINANCE LTD | 1.57 |
| POONAWALLA FINCORP LTD. | 1.18 |
| CRISIL Ltd. | 0.95 |
| **Retailing** | **4.83** |
| ETERNAL LIMITED | 3.77 |
| SWIGGY LTD | 1.06 |
| **Aerospace and Defense** | **4.79** |
| Bharat Electronics Ltd. | 3.56 |
| ASTRA MICROWAVE PRODUCTS LTD. | 1.23 |
| **Auto Components** | **4.67** |
| BHARAT FORGE LTD. | 2.14 |
| Schaeffler India Ltd | 1.27 |
| Apollo Tyres Ltd. | 1.26 |
| **IT - Software** | **4.44** |
| Tech Mahindra Ltd. | 1.59 |
| Mphasis Ltd | 1.55 |
| Infosys Ltd. | 1.30 |
| **Cement and Cement Products** | **4.28** |
| Ultratech Cement Ltd. | 1.25 |
| Dalmia Bharat Limited | 1.22 |
| JK Cement Ltd. | 1.00 |
| India Cements Ltd. | 0.81 |
| **Capital Markets** | **3.78** |
| BSE LTD. | 2.02 |
| MOTILAL OSWAL FINANCIAL SERVICES LTD | 1.76 |
| **Chemicals and Petrochemicals** | **3.78** |
| Linde India Ltd. | 1.96 |
| SRF Ltd. | 1.41 |
| Tata Chemicals Ltd | 0.41 |
| **Petroleum Products** | **3.00** |
| HINDUSTAN PETROLEUM CORPORATION LTD | 1.60 |
| RELIANCE INDUSTRIES LTD. | 1.40 |
| **Construction** | **2.99** |
| Larsen And Toubro Ltd. | 2.27 |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 0.72 |
| **Automobiles** | **2.88** |
| Hero MotoCorp Ltd. | 2.10 |
| Maruti Suzuki India Limited | 0.78 |
| **Agricultural, Commercial and Constr** | **2.51** |
| ASHOK LEYLAND LTD. | 2.12 |
| BEML LTD. | 0.39 |
| **Healthcare Services** | **2.23** |
| Fortis Healthcare India Ltd | 1.18 |
| ASTER DM HEALTHCARE LTD | 1.05 |
| **Financial Technology (Fintech)** | **2.22** |
| PINE LABS LTD. | 1.12 |
| ONE 97 COMMUNICATIONS LTD. | 1.10 |
| **Telecom - Services** | **2.18** |
| Bharti Airtel Ltd | 2.18 |
| **Ferrous Metals** | **1.93** |
| Jindal Steel & Power Ltd. | 1.93 |
| **Power** | **1.88** |
| TORRENT POWER LTD | 0.98 |
| NTPC LTD | 0.90 |
| **Fertilizers and Agrochemicals** | **1.84** |
| Coromandel International Ltd. | 1.84 |
| **Industrial Manufacturing** | **1.82** |
| INDO-MIM LTD | 1.42 |
| Honeywell Automation India Ltd. | 0.40 |
| **Transport Services** | **1.14** |
| Inter Globe Aviation Ltd | 1.14 |
| **Consumer Durables** | **1.10** |
| BLUE STAR LTD. | 0.70 |
| DIXON TECHNOLOGIES INDIA LTD. | 0.40 |
| **Metals and Minerals Trading** | **1.06** |
| ADANI ENTERPRISES LTD. | 1.06 |
| **Electrical Equipment** | **1.00** |
| ABB INDIA LTD | 1.00 |
| **Beverages** | **0.96** |
| UNITED SPIRITS LTD. | 0.96 |
| **Realty** | **0.92** |
| OBEROI REALTY LTD | 0.92 |
| **Gas** | **0.49** |
| PETRONET LNG LTD. | 0.47 |
| GSPL TRANSMISSION LIMITED | 0.02 |
| **Industrial Products** | **0.15** |
| Cummins India Ltd. | 0.15 |
| **Equity & Equity related - Total** | **97.27** |
| **Mutual Fund Units** | |
| Kotak Liquid Direct Growth | 0.30 |
| **Mutual Fund Units - Total** | **0.30** |
| **Futures** | |
| DIXON TECHNOLOGIES INDIA LTD.-OCT2026 | 0.88 |
| BLUE STAR LTD.-OCT2026 | 0.28 |
| **Triparty Repo** | **2.50** |
| **Net Current Assets/(Liabilities)** | **-0.07** |
| **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 (₹) | 26,50,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,69,04,626 | 24,71,113 | 13,73,144 | 7,73,243 | 3,78,459 | 1,16,070 |
| **Scheme Returns (%)** | **14.52** | **13.84** | **13.80** | **10.09** | **3.28** | **-6.04** |
| Nifty Large Midcap 250 (TRI) Returns (%) | NA | 14.25 | 14.38 | 9.98 | 3.16 | -5.86 |
| **Alpha*** | **NA** | **-0.41** | **-0.58** | **0.11** | **0.12** | **-0.18** |
| Nifty Large Midcap 250 (TRI) (₹)# | NA | 25,25,669 | 14,01,980 | 7,71,087 | 3,77,793 | 1,16,186 |
| Nifty 200 Index (TRI) Returns (%) | 12.31 | 11.72 | 11.16 | 7.17 | 1.11 | -9.09 |
| **Alpha*** | **2.21** | **2.12** | **2.64** | **2.92** | **2.17** | **3.05** |
| Nifty 200 Index (TRI) (₹)# | 1,24,57,313 | 22,06,694 | 12,49,482 | 7,18,873 | 3,66,156 | 1,14,056 |
| Nifty 50 (TRI) (₹)^ | 1,12,57,953 | 20,37,783 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 11.57 | 10.22 | 8.86 | 4.60 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark - Tier 1 | Benchmark - Tier 2 |
|---|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in portfolio of predominantly equity & equity related securities of large & midcap companies.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>The risk of the scheme is Very High | Risk-o-meter<br>The risk of the benchmark is Very High<br>NIFTY Large Midcap 250 TRI | Risk-o-meter<br>The risk of the benchmark is Very High<br>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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK MID CAP FUND

**(ERSTWHILE KNOWN AS 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**

| | Value | GARP | Growth | Size |
|---|---|---|---|---|
| Large | | | | |
| Medium | | | | |
| Small | | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

**Fund Manager*:** Mr. Atul Bhole

**AAUM:** ₹69,528.56 crs

**AUM:** ₹66,613.26 crs

**Benchmark***:** NIFTY Midcap 150 TRI (Tier 1), Nifty Midcap 100 TRI (Tier 2)

**Allotment Date:** March 30, 2007

**Folio Count:** 22,11,694

**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 | ₹137.4170 | ₹160.9890 |
| IDCW | ₹75.4730 | ₹95.9140 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 29.49% |
| $Beta | 0.95 |
| $Sharpe## | 0.54 |
| $Standard Deviation | 18.52% |
| ^^P/E | 30.38 |
| ^^P/BV | 4.24 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 13.50% |
| Mid Cap | 66.51% |
| Small Cap | 18.59% |
| Debt & Money Market | 1.40% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 1.38%

**Direct Plan:** 0.41%

**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.

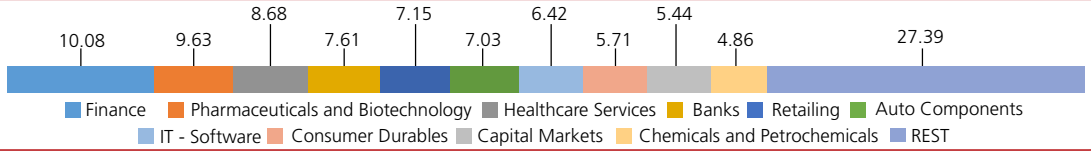
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Finance** | **10.08** |
| L&T FINANCE LTD | 2.71 |
| HDB FINANCIAL SERVICES LTD | 1.46 |
| POONAWALLA FINCORP LTD. | 1.31 |
| PIRAMAL FINANCE LTD | 1.22 |
| Cholamandalam Investment and Finance Company Ltd. | 1.07 |
| REC LTD | 0.98 |
| INDIA SHELTER FINANCE CORPORATION LTD | 0.70 |
| HOME FIRST FINANCE CO INDIA | 0.63 |
| **Pharmaceuticals and Biotechnology** | **9.63** |
| Ipca Laboratories Ltd. | 3.57 |
| GLAND PHARMA LIMITED | 1.60 |
| EMCURE PHARMACEUTICALS LIMITED | 1.26 |
| TORRENT PHARMACEUTICALS LTD. | 1.25 |
| Biocon Ltd. | 1.03 |
| RUBICON RESEARCH LTD | 0.92 |
| **Healthcare Services** | **8.68** |
| Fortis Healthcare India Ltd | 3.49 |
| Global Health Ltd. | 1.82 |
| ASTER DM HEALTHCARE LTD | 1.54 |
| MAX HEALTHCARE INSTITUTE LTD. | 1.01 |
| Apollo Hospitals Enterprises Ltd. | 0.55 |
| MANIPAL HEALTH ENTERPRISES LTD | 0.27 |
| **Banks** | **7.61** |
| FEDERAL BANK LTD. | 2.62 |
| INDIAN BANK | 2.24 |
| BANK OF MAHARASHTRA | 2.16 |
| City Union Bank Ltd. | 0.59 |
| **Retailing** | **7.15** |
| VISHAL MEGA MART LIMITED | 3.04 |
| ETERNAL LIMITED | 1.72 |
| SWIGGY LTD | 1.55 |
| LENSKART SOLUTIONS LIMITED | 0.84 |
| **Auto Components** | **7.03** |
| Schaeffler India Ltd | 2.36 |
| BHARAT FORGE LTD. | 1.22 |
| ZF Commercial Vehicle Control Systems India Limited | 0.99 |
| MRF Limited | 0.92 |
| UNO MINDA LIMITED | 0.87 |
| Apollo Tyres Ltd. | 0.67 |
| **IT - Software** | **6.42** |
| Mphasis Ltd | 2.57 |
| PERSISTENT SYSTEMS LIMITED | 1.60 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 1.49 |
| Birlasoft Ltd. | 0.76 |
| **Consumer Durables** | **5.71** |
| DIXON TECHNOLOGIES INDIA LTD. | 2.44 |
| Metro Brands Ltd. | 1.29 |
| BLUE STAR LTD. | 1.15 |
| VOLTAS LTD. | 0.83 |
| **Capital Markets** | **5.44** |
| NUVAMA WEALTH MANAGEMENT LIMITED | 1.60 |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | 1.53 |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 1.41 |
| Prudent Corporate Advisory Services Ltd. | 0.90 |
| **Chemicals and Petrochemicals** | **4.86** |
| SOLAR INDUSTRIES INDIA LIMITED | 2.41 |
| SRF Ltd. | 1.51 |
| Deepak Nitrite Ltd. | 0.94 |
| **Electrical Equipment** | **4.62** |
| GE VERNOVA T&D INDIA LIMITED | 2.45 |
| APAR INDUSTRIES LIMITED | 1.34 |
| AVALON TECHNOLOGIES LTD. | 0.83 |
| **Industrial Products** | **3.22** |
| KEI INDUSTRIES LTD. | 2.45 |
| Ratnamani Metals & Tubes Ltd. | 0.77 |
| **Fertilizers and Agrochemicals** | **2.50** |
| Coromandel International Ltd. | 1.51 |
| P I INDUSTRIES LTD | 0.99 |
| **Cement and Cement Products** | **2.25** |
| Dalmia Bharat Limited | 1.17 |
| JK Cement Ltd. | 1.08 |
| **Insurance** | **2.20** |
| Max Financial Services Ltd. | 1.18 |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 1.02 |
| **Realty** | **2.11** |
| OBEROI REALTY LTD | 2.11 |
| **Telecom - Services** | **2.00** |
| BHARTI HEXACOM LTD. | 2.00 |
| **Aerospace and Defense** | **1.96** |
| Bharat Electronics Ltd. | 1.96 |
| **Petroleum Products** | **1.22** |
| HINDUSTAN PETROLEUM CORPORATION LTD | 1.22 |
| **Ferrous Metals** | **0.89** |
| Jindal Steel & Power Ltd. | 0.89 |
| **Food Products** | **0.78** |
| AVANTI FEEDS LTD | 0.78 |
| **Healthcare Equipment and Supplies** | **0.54** |
| MOLBIO DIAGNOSTICS LIMITED | 0.54 |
| **Construction** | **0.39** |
| TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED | 0.39 |
| **Beverages** | **0.37** |
| UNITED SPIRITS LTD. | 0.37 |
| **Industrial Manufacturing** | **0.34** |
| ADITYA INFOTECH LIMITED | 0.34 |
| **Equity & Equity related - Total** | **98.00** |
| **Mutual Fund Units** | |
| Kotak Liquid Direct Growth | 0.17 |
| **Mutual Fund Units - Total** | **0.17** |
| **Futures** | |
| DIXON TECHNOLOGIES INDIA LTD.-OCT2026 | 0.43 |
| BLUE STAR LTD.-OCT2026 | 0.10 |
| P I INDUSTRIES LTD-OCT2026 | 0.06 |
| L&T FINANCE LTD-OCT2026 | 0.01 |
| **Futures (Market value represents Notional Value) - Total** | **0.60** |
| **Triparty Repo** | **2.77** |
| **Net Current Assets/(Liabilities)** | **-1.54** |
| **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 (₹) | 23,50,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,60,91,765 | 29,43,393 | 15,93,566 | 8,42,429 | 4,02,653 | 1,19,797 |
| **Scheme Returns (%)** | **17.10** | **17.09** | **17.98** | **13.55** | **7.42** | **-0.32** |
| Nifty Midcap 150 (TRI) Returns (%) | 16.85 | 17.64 | 19.02 | 14.16 | 6.35 | -0.57 |
| **Alpha*** | **0.25** | **-0.55** | **-1.04** | **-0.61** | **1.07** | **0.26** |
| Nifty Midcap 150 (TRI) (₹)# | 1,56,12,267 | 30,31,353 | 16,53,916 | 8,55,133 | 3,96,318 | 1,19,630 |
| Nifty Midcap 100 (TRI) Returns (%) | 15.82 | 17.33 | 19.54 | 14.70 | 6.59 | -0.73 |
| **Alpha*** | **1.28** | **-0.24** | **-1.57** | **-1.15** | **0.83** | **0.41** |
| Nifty Midcap 100 (TRI) (₹)# | 1,37,74,850 | 29,81,231 | 16,85,028 | 8,66,635 | 3,97,697 | 1,19,531 |
| Nifty 50 (TRI) (₹)^ | 78,19,213 | 20,37,367 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 11.06 | 10.21 | 8.86 | 4.60 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark - Tier 1 | Benchmark - Tier 2 |
|---|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in equity & equity related securities predominantly in midcap companies.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>The risk of the scheme is Very High | Risk-o-meter<br>The risk of the benchmark is Very High<br>Nifty Midcap 150 TRI | Risk-o-meter<br>The risk of the benchmark is Very High<br>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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Harish Bihani |
| **AAUM:** | ₹19,412.44 crs |
| **AUM:** | ₹19,141.46 crs |
| **Benchmark***:** | NIFTY Smallcap 250 TRI (Tier 1), NIFTY Smallcap 100 TRI (Tier 2) |
| **Allotment Date:** | February 24, 2005 |
| **Folio Count:** | 9,74,759 |

## 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 | ₹270.9750 | ₹322.2030 |
| IDCW | ₹118.2170 | ₹141.5210 |

(as on September 30, 2026)

## Ratios

| | |
|---|---|
| Portfolio Turnover | 16.21% |
| $Beta | 0.85 |
| $Sharpe## | 0.36 |
| $Standard Deviation | 19.54% |
| ^^P/E | 36.01 |
| ^^P/BV | 3.79 |

Source: $ICRA MFI Explorer, ^^Bloomberg

## Market Capitalisation*

| | |
|---|---|
| Large Cap | 6.77% |
| Mid Cap | 15.28% |
| Small Cap | 76.84% |
| Debt & Money Market | 1.11% |

*% of Net Asset

## Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 1.68% |
| **Direct Plan:** | 0.60% |

## 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.

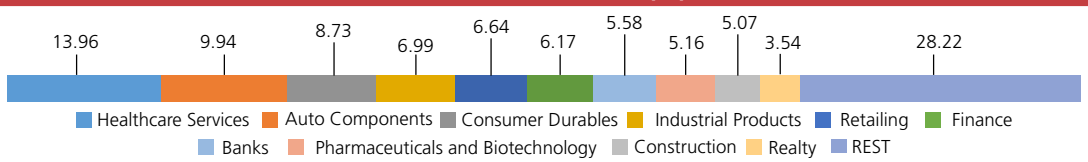
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Healthcare Services** | **13.96** |
| VIJAYA DIAGNOSTIC CENTRE PVT | 4.10 |
| ASTER DM HEALTHCARE LTD | 4.07 |
| KRISHNA INSTITUTE OF MEDICAL | 3.30 |
| Metropolis Healthcare Ltd. | 1.81 |
| SURAKSHA DIAGNOSTIC LTD | 0.68 |
| **Auto Components** | **9.94** |
| Sansera Engineering Ltd. | 4.82 |
| MINDA CORPORATION LIMITED | 2.39 |
| Schaeffler India Ltd | 1.04 |
| ROLEX RINGS LTD. | 0.78 |
| Sandhar Technologies Ltd. | 0.53 |
| SPR AUTO TECHNOLOGIES LIMITED | 0.38 |
| **Consumer Durables** | **8.73** |
| Century Plyboards (India) Ltd. | 2.08 |
| V-Guard Industries Ltd. | 1.24 |
| BLUE STAR LTD. | 1.10 |
| SOMANY CERAMICS LTD. | 0.91 |
| Crompton Greaves Consumer Electricals Ltd | 0.90 |
| Hawkins Cooker Ltd | 0.74 |
| Orient Electric Ltd. | 0.65 |
| CELLO WORLD LTD. | 0.56 |
| Sheela Foam Ltd | 0.55 |
| **Industrial Products** | **6.99** |
| HAPPY FORGINGS LTD | 1.72 |
| Carborundum Universal Ltd. | 1.55 |
| Ratnamani Metals & Tubes Ltd. | 1.34 |
| R R KABEL LTD | 1.16 |
| BANSAL WIRE INDUSTRIES LIMITED | 0.78 |
| WPIL LTD | 0.44 |
| **Retailing** | **6.64** |
| V-Mart Retail Ltd. | 1.38 |
| Medplus Health Services Ltd. | 1.22 |
| AVENUE SUPERMARTS LTD. | 1.11 |
| VISHAL MEGA MART LIMITED | 1.11 |
| Shoppers Stop Ltd. | 0.93 |
| SWIGGY LTD | 0.89 |
| **Finance** | **6.17** |
| FIVE STAR BUSINESS FINANCE LTD | 2.10 |
| SHRIRAM FINANCE LTD. | 1.85 |
| APTUS VALUE HOUSING FINANCE | 1.38 |
| HOME FIRST FINANCE CO INDIA | 0.84 |
| **Banks** | **5.58** |
| ICICI Bank Ltd. | 1.82 |
| Axis Bank Ltd. | 1.40 |
| UJJIVAN SMALL FINANCE BANK LTD. | 1.37 |
| KARUR VYSYA BANK LTD. | 0.99 |
| **Pharmaceuticals and Biotechnology** | **5.16** |
| Ajanta Pharma Ltd. | 2.05 |
| Alembic Pharmaceuticals Ltd. | 1.48 |
| MANKIND PHARMA LTD | 1.04 |
| TORRENT PHARMACEUTICALS LTD. | 0.59 |
| **Construction** | **5.07** |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 2.58 |
| TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED | 1.92 |
| G R Infraprojects Limited | 0.57 |
| **Realty** | **3.54** |
| BRIGADE ENTERPRISES LIMITED | 1.65 |
| Mahindra Lifespace Developers Ltd | 1.11 |
| MAX ESTATES LIMITED | 0.78 |
| **Industrial Manufacturing** | **3.25** |
| ADITYA INFOTECH LIMITED | 1.63 |
| INDO-MIM LTD | 1.62 |
| **Capital Markets** | **3.08** |
| KFIN TECHNOLOGIES LTD. | 1.37 |
| 360 ONE WAM LTD. | 1.11 |
| ANGEL ONE LIMITED | 0.46 |
| ANAND RATHI SHARE AND STOCK BROKERS LIMITED | 0.14 |
| **IT - Services** | **2.78** |
| CYIENT LTD. | 1.74 |
| SAGILITY INDIA LTD. | 1.04 |
| **Agricultural, Commercial and Construction Vehicles** | **2.55** |
| BEML LTD. | 1.52 |
| V.S.T Tillers Tractors Ltd | 1.03 |
| **Textiles and Apparels** | **2.13** |
| Garware Technical Fibres Ltd. | 1.91 |
| Kewal Kiran Clothing Limited. | 0.22 |
| **Chemicals and Petrochemicals** | **1.70** |
| JUBILANT INGREVIA LTD | 1.24 |
| Atul Ltd. | 0.46 |
| **Agricultural Food and other Product** | **1.51** |
| Balrampur Chini Mills Ltd. | 1.51 |
| **Insurance** | **1.48** |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 1.00 |
| MEDI ASSIST HEALTHCARE SERVICES LIMITED | 0.48 |
| **Transport Services** | **1.42** |
| Blue Dart Express Ltd. | 0.94 |
| SHADOWFAX TECHNOLOGIES LIMITED | 0.48 |
| **Leisure Services** | **1.28** |
| DEVYANI INTERNATIONAL LIMITED | 1.28 |
| **IT - Software** | **1.08** |
| CAPILLARY TECHNOLOGIES | 0.67 |
| HEXAWARE TECHNOLOGIES LTD. | 0.41 |
| **Telecom - Services** | **1.04** |
| BHARTI HEXACOM LTD. | 1.04 |
| Power | 0.88 |
| ACME SOLAR HOLDINGS LTD. | 0.88 |
| **Cement and Cement Products** | **0.83** |
| JK Cement Ltd. | 0.83 |
| **Commercial Services and Supplies** | **0.74** |
| CMS INFO SYSTEMS LTD | 0.74 |
| **Fertilizers and Agrochemicals** | **0.64** |
| Dhanuka Agritech Ltd. | 0.64 |
| **Entertainment** | **0.61** |
| PVR INOX LIMITED | 0.61 |
| **Other Consumer Services** | **0.11** |
| PHYSICSWALLAH LIMITED | 0.11 |
| **Equity & Equity related - Total** | **98.89** |
| **Triparty Repo** | **1.21** |
| **Net Current Assets/(Liabilities)** | **-0.10** |
| **Grand Total** | **100.00** |

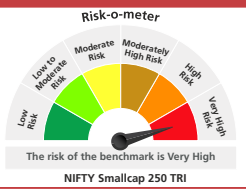
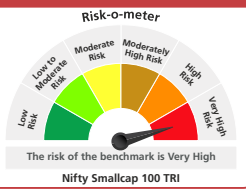
## SECTOR ALLOCATION (%)




## 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 (₹) | 26,00,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 2,01,97,433 | 29,43,492 | 15,67,925 | 7,90,003 | 3,97,152 | 1,28,826 |
| **Scheme Returns (%)** | **16.26** | **17.10** | **17.52** | **10.95** | **6.49** | **13.98** |
| NIFTY Smallcap 250 (TRI) Returns (%) | NA | 17.13 | 20.13 | 14.67 | 7.62 | 12.79 |
| **Alpha*** | **NA** | **-0.03** | **-2.61** | **-3.72** | **-1.13** | **1.19** |
| NIFTY Smallcap 250 (TRI) (₹)# | NA | 29,48,895 | 17,20,738 | 8,66,025 | 4,03,870 | 1,28,088 |
| Nifty Smallcap 100 (TRI) Returns (%) | 13.03 | 15.91 | 19.46 | 15.43 | 8.82 | 15.60 |
| **Alpha*** | **3.24** | **1.19** | **-1.94** | **-4.48** | **-2.33** | **-1.62** |
| Nifty Smallcap 100 (TRI) (₹)# | 1,30,06,476 | 27,61,207 | 16,79,793 | 8,82,390 | 4,11,078 | 1,29,830 |
| Nifty 50 (TRI) (₹)^ | 1,04,55,963 | 20,37,367 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 11.39 | 10.21 | 8.86 | 4.60 | -1.42 | -13.60 |

| 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. | |   NIFTY Smallcap 250 TRI |   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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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 |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

Size

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Ms. Shibani Sircar Kurian |
| **AAUM:** | ₹5,361.82 crs |
| **AUM:** | ₹5,196.35 crs |
| **Benchmark***:** | Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2) |
| **Allotment Date:** | July 27, 2005 |
| **Folio Count:** | 1,50,180 |

**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 | ₹145.9560 | ₹174.7540 |
| IDCW | ₹50.3100 | ₹62.1860 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 38.73% |
| $Beta | 1.00 |
| $Sharpe## | 0.48 |
| $Standard Deviation | 16.12% |
| ^^P/E | 23.05 |
| ^^P/BV | 2.79 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 51.23% |
| Mid Cap | 28.81% |
| Small Cap | 18.91% |
| Debt & Money Market | 1.05% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 1.88% |
| **Direct Plan:** | 0.65% |

**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.

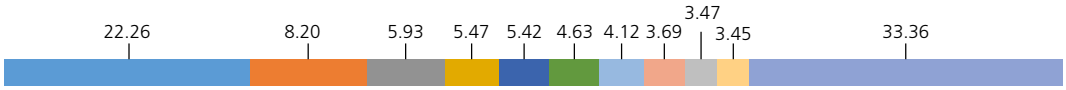
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **22.26** |
| ICICI Bank Ltd. | 5.93 |
| HDFC Bank Ltd. | 5.06 |
| STATE BANK OF INDIA | 3.24 |
| INDIAN BANK | 1.63 |
| JAMMU AND KASHMIR BANK LTD. | 1.50 |
| Axis Bank Ltd. | 1.48 |
| IndusInd Bank Ltd. | 1.43 |
| BANK OF MAHARASHTRA | 1.32 |
| SOUTH INDIAN BANK LTD. | 0.67 |
| **Finance** | **8.20** |
| SHRIRAM FINANCE LTD. | 2.53 |
| POONAWALLA FINCORP LTD. | 2.09 |
| BAJAJ FINANCE LTD. | 1.49 |
| PIRAMAL FINANCE LTD | 1.44 |
| L&T FINANCE LTD | 0.65 |
| **IT - Software** | **5.93** |
| Tech Mahindra Ltd. | 2.10 |
| Mphasis Ltd | 2.00 |
| Infosys Ltd. | 1.83 |
| **Pharmaceuticals and Biotechnology** | **5.47** |
| Sun Pharmaceuticals Industries Ltd. | 1.70 |
| Ipca Laboratories Ltd. | 1.68 |
| Ajanta Pharma Ltd. | 1.19 |
| VIYASH SCIENTIFIC LTD. | 0.90 |
| **Healthcare Services** | **5.42** |
| Fortis Healthcare India Ltd | 1.98 |
| PARK MEDI WORLD LIMITED (PARK HOSPITAL) | 1.77 |
| Metropolis Healthcare Ltd. | 1.10 |
| Global Health Ltd. | 0.57 |
| **Automobiles** | **4.63** |
| Hero MotoCorp Ltd. | 2.67 |
| Maruti Suzuki India Limited | 1.96 |
| **Telecom - Services** | **4.12** |
| Bharti Airtel Ltd | 2.42 |
| Indus Towers Ltd. | 1.70 |
| **Construction** | **3.69** |
| Larsen And Toubro Ltd. | 2.50 |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 1.19 |
| **Auto Components** | **3.47** |
| Schaeffler India Ltd | 1.42 |
| UNO MINDA LIMITED | 1.07 |
| TENNECO CLEAN AIR INDIA LIMITED | 0.98 |
| **Aerospace and Defense** | **3.45** |
| Bharat Electronics Ltd. | 1.50 |
| ASTRA MICROWAVE PRODUCTS LTD. | 1.27 |
| AXISCADES TECHNOLOGIES LTD | 0.68 |
| **Cement and Cement Products** | **3.13** |
| Ultratech Cement Ltd. | 1.85 |
| Dalmia Bharat Limited | 1.28 |
| **Retailing** | **2.92** |
| SWIGGY LTD | 2.26 |
| VISHAL MEGA MART LIMITED | 0.66 |
| **Petroleum Products** | **2.70** |
| RELIANCE INDUSTRIES LTD. | 2.70 |
| **Ferrous Metals** | **2.48** |
| Jindal Steel & Power Ltd. | 1.38 |
| Tata Steel Ltd. | 1.10 |
| **Power** | **2.46** |
| NTPC LTD | 2.46 |
| **Consumer Durables** | **2.38** |
| V-Guard Industries Ltd. | 1.33 |
| Century Plyboards (India) Ltd. | 1.05 |
| **Industrial Manufacturing** | **1.93** |
| INDO-MIM LTD | 1.93 |
| **Industrial Products** | **1.50** |
| KEI INDUSTRIES LTD. | 1.06 |
| LUMINO INDUSTRIES LIMITED | 0.44 |
| **Transport Services** | **1.32** |
| Inter Globe Aviation Ltd | 1.32 |
| **Healthcare Equipment and Supplies** | **1.31** |
| MOLBIO DIAGNOSTICS LIMITED | 1.31 |
| **Chemicals and Petrochemicals** | **1.30** |
| SRF Ltd. | 1.30 |
| **Capital Markets** | **1.25** |
| SBI FUNDS MANAGEMENT LIMITED | 0.87 |
| NATIONAL STOCK EXCHANGE OF INDIA LIMITED (NSE) | 0.38 |
| **Electrical Equipment** | **1.18** |
| GE VERNOVA T&D INDIA LIMITED | 1.18 |
| **Agricultural, Commercial and Construction Vehicles** | **1.11** |
| ASHOK LEYLAND LTD. | 1.11 |
| **Realty** | **1.04** |
| DLF Ltd. | 1.04 |
| **Beverages** | **1.02** |
| RADICO KHAITAN LTD. | 1.02 |
| **Financial Technology (Fintech)** | **0.97** |
| PINE LABS LTD. | 0.97 |
| **Personal Products** | **0.95** |
| Godrej Consumer Products Ltd. | 0.95 |
| **Non - Ferrous Metals** | **0.80** |
| Hindalco Industries Ltd | 0.80 |
| **Diversified FMCG** | **0.56** |
| ITC Ltd. | 0.56 |
| **Equity & Equity related - Total** | **98.95** |
| **Triparty Repo** | **1.51** |
| **Net Current Assets/(Liabilities)** | **-0.46** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




Banks | Finance | IT - Software | Pharmaceuticals and Biotechnology | Healthcare Services | Automobiles | Telecom - Services | Construction | Auto Components | Aerospace and Defense | REST

## 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 (₹) | 25,50,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,30,55,692 | 25,38,538 | 14,01,059 | 7,82,994 | 3,75,404 | 1,15,645 |
| **Scheme Returns (%)** | **13.47** | **14.34** | **14.36** | **10.59** | **2.74** | **-6.69** |
| Nifty 500 (TRI) Returns (%) | 12.39 | 12.39 | 12.10 | 8.05 | 1.94 | -6.64 |
| **Alpha*** | **1.08** | **1.95** | **2.26** | **2.54** | **0.80** | **-0.05** |
| Nifty 500 (TRI) (₹)# | 1,13,33,409 | 22,87,734 | 12,92,356 | 7,34,944 | 3,70,854 | 1,15,675 |
| Nifty 100 (TRI) Returns (%) | 11.71 | 10.67 | 9.70 | 5.74 | -0.11 | -10.96 |
| **Alpha*** | **1.77** | **3.67** | **4.67** | **4.85** | **2.86** | **4.27** |
| Nifty 100 (TRI) (₹)# | 1,03,64,807 | 20,87,762 | 11,86,169 | 6,93,649 | 3,59,374 | 1,12,810 |
| Nifty 50 (TRI) (₹)^ | 97,26,237 | 20,37,367 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 11.22 | 10.21 | 8.86 | 4.60 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark - Tier 1 | Benchmark - Tier 2 |
|---|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in portfolio of predominantly equity & equity related securities<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>The risk of the scheme is Very High | Risk-o-meter<br>The risk of the benchmark is Very High<br>Nifty 500 TRI | Risk-o-meter<br>The risk of the benchmark is Very High<br>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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | ■ | ■ |
| Medium | | ■ | ■ |
| Small | | ■ | ■ |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Ms. Shibani Sircar Kurian |
| **AAUM:** | ₹4,405.65 crs |
| **AUM:** | ₹4,273.21 crs |
| **Benchmark***:** | Nifty 500 TRI (Tier 1), Nifty 200 TRI (Tier 2) |
| **Allotment Date:** | July 16, 2019 |
| **Folio Count:** | 1,09,406 |

## 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 | ₹25.9760 | ₹29.0080 |
| IDCW | ₹25.9760 | ₹29.0090 |

(as on September 30, 2026)

## Ratios

| | |
|---|---|
| Portfolio Turnover | 31.09% |
| $Beta | 0.95 |
| $Sharpe## | 0.49 |
| $Standard Deviation | 15.17% |
| ^^P/E | 31.37 |
| ^^P/BV | 4.36 |

Source: $ICRA MFI Explorer, ^^Bloomberg

## Market Capitalisation*

| | |
|---|---|
| Large Cap | 58.56% |
| Mid Cap | 31.51% |
| Small Cap | 5.73% |
| Debt & Money Market | 4.20% |

*% of Net Asset

## Expense Ratio**

**Regular Plan:** 1.91%
**Direct Plan:** 0.60%

## 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.

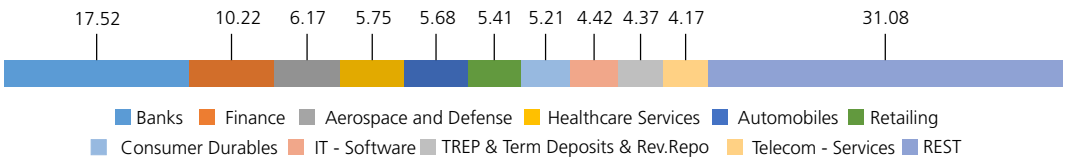
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **17.52** |
| ICICI Bank Ltd. | 6.89 |
| HDFC Bank Ltd. | 5.73 |
| STATE BANK OF INDIA | 4.90 |
| **Finance** | **10.22** |
| SHRIRAM FINANCE LTD. | 4.66 |
| POONAWALLA FINCORP LTD. | 2.81 |
| PIRAMAL FINANCE LTD | 2.75 |
| **Aerospace and Defense** | **6.17** |
| Bharat Electronics Ltd. | 3.28 |
| ASTRA MICROWAVE PRODUCTS LTD. | 2.89 |
| **Healthcare Services** | **5.75** |
| Fortis Healthcare India Ltd | 3.09 |
| KRISHNA INSTITUTE OF MEDICAL | 2.66 |
| **Automobiles** | **5.68** |
| Hero MotoCorp Ltd. | 3.04 |
| Maruti Suzuki India Limited | 2.64 |
| **Retailing** | **5.41** |
| ETERNAL LIMITED | 5.41 |
| **Consumer Durables** | **5.21** |
| DIXON TECHNOLOGIES INDIA LTD. | 2.92 |
| BLUE STAR LTD. | 2.29 |
| **IT - Software** | **4.42** |
| Tech Mahindra Ltd. | 2.53 |
| PERSISTENT SYSTEMS LIMITED | 1.89 |
| **Telecom - Services** | **4.17** |
| Bharti Airtel Ltd | 4.17 |
| **Pharmaceuticals and Biotechnology** | **3.86** |
| Divi s Laboratories Ltd. | 3.86 |
| **Petroleum Products** | **3.51** |
| RELIANCE INDUSTRIES LTD. | 3.51 |
| **Industrial Products** | **3.39** |
| KEI INDUSTRIES LTD. | 3.39 |
| **Electrical Equipment** | **3.19** |
| GE VERNOVA T&D INDIA LIMITED | 3.19 |
| **Capital Markets** | **3.14** |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 3.14 |
| **Beverages** | **3.11** |
| RADICO KHAITAN LTD. | 3.11 |
| **Auto Components** | **3.03** |
| UNO MINDA LIMITED | 3.03 |
| **Transport Services** | **2.88** |
| Inter Globe Aviation Ltd | 2.88 |
| **Cement and Cement Products** | **2.60** |
| Ultratech Cement Ltd. | 2.60 |
| **Construction** | **2.36** |
| Larsen And Toubro Ltd. | 2.36 |
| **Healthcare Equipment and Supplies** | **0.18** |
| MOLBIO DIAGNOSTICS LIMITED | 0.18 |
| **Equity & Equity related - Total** | **95.80** |
| **Triparty Repo** | **4.37** |
| **Net Current Assets/(Liabilities)** | **-0.17** |
| **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 | 7 years | 5 years | 3 years | 1 year |
|---|---|---|---|---|---|
| Total amount invested (₹) | 8,70,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 14,05,870 | 13,27,708 | 7,70,532 | 3,92,850 | 1,17,758 |
| **Scheme Returns (%)** | **12.99** | **12.86** | **9.95** | **5.76** | **-3.46** |
| Nifty 500 TRI (%) | 12.31 | 12.10 | 8.05 | 1.94 | -6.64 |
| **Alpha*** | **0.68** | **0.76** | **1.90** | **3.82** | **3.18** |
| Nifty 500 TRI (₹)# | 13,70,820 | 12,92,356 | 7,34,944 | 3,70,854 | 1,15,675 |
| Nifty 200 (TRI) Returns (%) | 11.36 | 11.16 | 7.17 | 1.11 | -9.09 |
| **Alpha*** | **1.63** | **1.70** | **2.78** | **4.66** | **5.63** |
| Nifty 200 (TRI) (₹)# | 13,23,602 | 12,49,482 | 7,18,873 | 3,66,156 | 1,14,056 |
| Nifty 50 (TRI) (₹)^ | 12,17,233 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 9.10 | 8.86 | 4.60 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark - Tier 1 | Benchmark - Tier 2 |
|---|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in equity & equity related securities across market capitalisation in maximum 30 stocks<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>The risk of the scheme is Very High | Risk-o-meter<br>The risk of the benchmark is Very High<br>Nifty 500 TRI | Risk-o-meter<br>The risk of the benchmark is Very High<br>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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK ELSS TAX SAVER FUND

An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance

**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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | ■ | ■ |
| Medium | | ■ | ■ |
| Small | | ■ | ■ |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

**Fund Manager*^:** Mr. Harsha Upadhyaya
**AAUM:** ₹6,223.28 crs
**AUM:** ₹6,070.55 crs
**Benchmark:** Nifty 500 TRI
**Allotment Date:** November 23, 2005
**Folio Count:** 4,88,693

### 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 | ₹113.2760 | ₹134.5100 |
| IDCW | ₹42.3930 | ₹56.3450 |

(as on September 30, 2026)

### Ratios

| | |
|---|---|
| Portfolio Turnover | 27.65% |
| $Beta | 0.95 |
| $Sharpe## | 0.30 |
| $Standard Deviation | 15.55% |
| ^^P/E | 23.29 |
| ^^P/BV | 3.04 |

Source: $ICRA MFI Explorer, ^^Bloomberg

### Market Capitalisation*

| | |
|---|---|
| Large Cap | 60.58% |
| Mid Cap | 21.46% |
| Small Cap | 16.44% |
| Debt & Money Market | 1.52% |

*% of Net Asset

### Expense Ratio**

**Regular Plan:** 1.85%
**Direct Plan:** 0.74%

### 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)

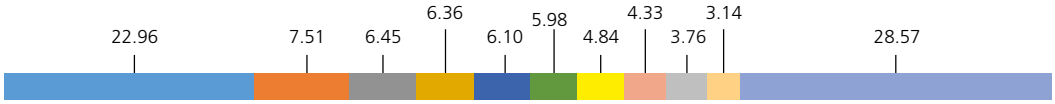
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **22.96** |
| HDFC Bank Ltd. | 7.00 |
| ICICI Bank Ltd. | 5.01 |
| STATE BANK OF INDIA | 4.98 |
| Axis Bank Ltd. | 2.02 |
| KOTAK MAHINDRA BANK LTD. | 1.55 |
| IndusInd Bank Ltd. | 1.34 |
| Bank Of Baroda | 1.06 |
| **Pharmaceuticals and Biotechnology** | **7.51** |
| Divi s Laboratories Ltd. | 2.68 |
| Sun Pharmaceuticals Industries Ltd. | 2.39 |
| VIYASH SCIENTIFIC LTD. | 1.37 |
| RUBICON RESEARCH LTD | 1.07 |
| **Retailing** | **6.45** |
| ETERNAL LIMITED | 3.16 |
| LENSKART SOLUTIONS LIMITED | 2.26 |
| SWIGGY LTD | 1.03 |
| **Finance** | **6.36** |
| BAJAJ FINANCE LTD. | 2.49 |
| PIRAMAL FINANCE LTD | 1.60 |
| CRISIL Ltd. | 1.17 |
| POONAWALLA FINCORP LTD. | 1.10 |
| **Construction** | **6.10** |
| Larsen And Toubro Ltd. | 2.48 |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 1.99 |
| Engineers India Ltd. | 1.63 |
| **Automobiles** | **5.98** |
| Hero MotoCorp Ltd. | 2.59 |
| Mahindra & Mahindra Ltd. | 1.70 |
| TVS Motors Company Ltd | 1.69 |
| **Chemicals and Petrochemicals** | **4.84** |
| Linde India Ltd. | 2.08 |
| SOLAR INDUSTRIES INDIA LIMITED | 1.95 |
| SRF Ltd. | 0.81 |
| **Telecom - Services** | **4.33** |
| Bharti Airtel Ltd | 3.47 |
| Indus Towers Ltd. | 0.86 |
| **Petroleum Products** | **3.76** |
| HINDUSTAN PETROLEUM CORPORATION LTD | 2.16 |
| RELIANCE INDUSTRIES LTD. | 1.60 |
| **Consumer Durables** | **3.14** |
| DIXON TECHNOLOGIES INDIA LTD. | 2.59 |
| MIDWEST LTD. | 0.55 |
| **IT - Software** | **3.01** |
| Tech Mahindra Ltd. | 3.01 |
| **Power** | **2.76** |
| NTPC LTD | 2.76 |
| **Industrial Manufacturing** | **2.17** |
| DEE DEVELOPMENT ENGINEEERS LTD | 1.90 |
| ADITYA INFOTECH LIMITED | 0.27 |
| **Auto Components** | **1.94** |
| Bosch Ltd. | 1.94 |
| **Ferrous Metals** | **1.87** |
| Jindal Steel & Power Ltd. | 1.87 |
| **Transport Services** | **1.85** |
| Inter Globe Aviation Ltd | 1.85 |
| **Cement and Cement Products** | **1.71** |
| Ultratech Cement Ltd. | 1.71 |
| **Financial Technology (Fintech)** | **1.56** |
| PINE LABS LTD. | 1.56 |
| **Capital Markets** | **1.51** |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 1.15 |
| NATIONAL STOCK EXCHANGE OF INDIA LIMITED (NSE) | 0.36 |
| **Textiles and Apparels** | **1.41** |
| Page Industries Ltd | 0.96 |
| Garware Technical Fibres Ltd. | 0.45 |
| **Aerospace and Defense** | **1.25** |
| AXISCADES TECHNOLOGIES LTD | 1.25 |
| **Food Products** | **1.19** |
| Britannia Industries Ltd. | 1.19 |
| **Healthcare Services** | **1.19** |
| PARK MEDI WORLD LIMITED (PARK HOSPITAL) | 1.19 |
| **Agricultural Food and other Product** | **1.09** |
| Balrampur Chini Mills Ltd. | 1.09 |
| **Beverages** | **1.00** |
| UNITED SPIRITS LTD. | 1.00 |
| **Electrical Equipment** | **0.95** |
| ABB INDIA LTD | 0.95 |
| **Commercial Services and Supplies** | **0.59** |
| RENTOMOJO LIMITED | 0.59 |
| **Equity & Equity related - Total** | **98.48** |
| **Triparty Repo** | **1.29** |
| **Net Current Assets/(Liabilities)** | **0.23** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




Banks, Pharmaceuticals and Biotechnology, Retailing, Finance, Construction, Automobiles, Chemicals and Petrochemicals, Telecom - Services, Petroleum Products, Consumer Durables, REST

## 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 (₹) | 25,10,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,10,75,272 | 23,20,631 | 13,01,836 | 7,41,058 | 3,73,963 | 1,18,737 |
| **Scheme Returns (%)** | **12.55** | **12.66** | **12.31** | **8.38** | **2.49** | **-1.95** |
| Nifty 500 (TRI) Returns (%) | 12.35 | 12.39 | 12.10 | 8.05 | 1.94 | -6.64 |
| **Alpha*** | **0.20** | **0.27** | **0.20** | **0.33** | **0.55** | **4.69** |
| Nifty 500 (TRI) (₹)# | 1,07,93,625 | 22,87,734 | 12,92,356 | 7,34,944 | 3,70,854 | 1,15,675 |
| Nifty 50 (TRI) (₹)^ | 92,32,407 | 20,37,367 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 11.12 | 10.21 | 8.86 | 4.60 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• long term capital growth with a 3 year lock in<br>• Investment in portfolio of predominantly equity & equity related securities.<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK INFRASTRUCTURE & ECONOMIC REFORM FUND

An open-ended equity scheme investing in 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Nalin Rasik Bhatt |
| **AAUM:** | ₹2,424.43 crs |
| **AUM:** | ₹2,333.52 crs |
| **Benchmark:** | Nifty Infrastructure TRI (Tier 1) |
| **Allotment Date:** | February 25, 2008 |
| **Folio Count:** | 1,33,876 |

**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 | ₹68.7410 | ₹82.4110 |
| IDCW | ₹54.9770 | ₹81.4680 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 31.86% |
| $Beta | 1.04 |
| $Sharpe## | 0.49 |
| $Standard Deviation | 21.50% |
| ^^P/E | 22.88 |
| ^^P/BV | 3.21 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 45.34% |
| Mid Cap | 10.24% |
| Small Cap | 43.09% |
| Debt & Money Market | 1.33% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 2.03% |
| **Direct Plan:** | 0.74% |

**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.

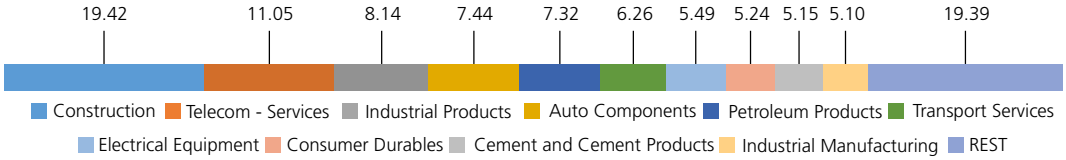
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Construction** | **19.42** |
| Larsen And Toubro Ltd. | 8.70 |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 3.73 |
| Engineers India Ltd. | 3.71 |
| G R Infraprojects Limited | 1.24 |
| Ashoka Buildcon Limited | 1.12 |
| M&B ENGINEERING LTD | 0.67 |
| H G Infra Engineering Ltd. | 0.25 |
| **Telecom - Services** | **11.05** |
| Bharti Airtel Ltd | 7.45 |
| Indus Towers Ltd. | 3.60 |
| **Industrial Products** | **8.14** |
| Carborundum Universal Ltd. | 1.93 |
| Ratnamani Metals & Tubes Ltd. | 1.68 |
| Cummins India Ltd. | 1.65 |
| KSH INTERNATIONAL LTD | 1.16 |
| AIA Engineering Limited. | 0.90 |
| WPIL LTD | 0.82 |
| **Auto Components** | **7.44** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 1.95 |
| Sansera Engineering Ltd. | 1.58 |
| Bosch Ltd. | 1.45 |
| Schaeffler India Ltd | 1.42 |
| Exide Industries Ltd | 1.04 |
| **Petroleum Products** | **7.32** |
| RELIANCE INDUSTRIES LTD. | 7.32 |
| **Transport Services** | **6.26** |
| MAHINDRA LOGISTICS LTD | 2.66 |
| Inter Globe Aviation Ltd | 2.31 |
| Container Corporation of India Ltd. | 1.29 |
| **Electrical Equipment** | **5.49** |
| EMMVEE PHOTOVOLTAIC POWER LIMITED | 1.66 |
| ABB INDIA LTD | 1.47 |
| ATLANTA ELECTRICALS LIMITED | 1.24 |
| KANOHAR ELECTRICALS LIMITED | 1.12 |
| **Consumer Durables** | **5.24** |
| Kajaria Ceramics Ltd. | 2.86 |
| GREENPANEL INDUSTRIES LTD | 1.24 |
| V-Guard Industries Ltd. | 1.14 |
| **Cement and Cement Products** | **5.15** |
| Ultratech Cement Ltd. | 2.82 |
| SHREE CEMENT LTD. | 2.33 |
| **Industrial Manufacturing** | **5.10** |
| MV ELECTROSYSTEMS LIMITED | 1.97 |
| JYOTI CNC AUTOMATION LTD | 1.63 |
| TEMPSENS INSTRUMENTS (INDIA) LIMITED | 1.50 |
| **Agricultural, Commercial and Construction Vehicles** | **4.41** |
| V.S.T Tillers Tractors Ltd | 2.43 |
| ASHOK LEYLAND LTD. | 1.98 |
| **Chemicals and Petrochemicals** | **3.04** |
| SOLAR INDUSTRIES INDIA LIMITED | 3.04 |
| **Finance** | **2.90** |
| SHRIRAM FINANCE LTD. | 1.90 |
| Power Finance Corporation Ltd. | 1.00 |
| **Realty** | **2.65** |
| BRIGADE ENTERPRISES LIMITED | 1.33 |
| Mahindra Lifespace Developers Ltd | 1.32 |
| **Aerospace and Defense** | **1.66** |
| Bharat Electronics Ltd. | 1.66 |
| **Healthcare Services** | **1.06** |
| PARK MEDI WORLD LIMITED (PARK HOSPITAL) | 1.06 |
| **Other Utilities** | **1.00** |
| CONCORD ENVIRO SYSTEMS LIMITED | 1.00 |
| **Oil** | **0.87** |
| OIL INDIA LIMITED | 0.87 |
| **Power** | **0.47** |
| NTPC LTD | 0.47 |
| **Equity & Equity related - Total** | **98.67** |
| **Triparty Repo** | **0.71** |
| **Net Current Assets/(Liabilities)** | **0.62** |
| **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 (₹) | 22,40,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,09,92,477 | 29,46,685 | 16,94,393 | 8,62,112 | 4,00,240 | 1,24,817 |
| **Scheme Returns (%)** | **15.10** | **17.12** | **19.70** | **14.49** | **7.01** | **7.56** |
| Nifty Infrastructure (TRI) Returns (%) | 10.24 | 14.52 | 15.40 | 11.05 | 2.04 | -10.52 |
| **Alpha*** | **4.85** | **2.60** | **4.30** | **3.43** | **4.97** | **18.08** |
| Nifty Infrastructure (TRI) (₹)# | 63,93,819 | 25,63,063 | 14,53,855 | 7,91,998 | 3,71,418 | 1,13,106 |
| Nifty 50 (TRI) (₹)^ | 71,40,827 | 20,37,367 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 11.25 | 10.21 | 8.86 | 4.60 | -1.42 | -13.60 |

**Product Label**

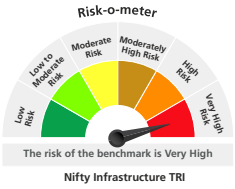
This product is suitable for investors who are seeking*:

- 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Harish Bihani |
| **AAUM:** | ₹4,291.28 crs |
| **AUM:** | ₹4,294.20 crs |
| **Benchmark:** | 85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI |
| **Allotment Date:** | October 31, 2019 |
| **Folio Count:** | 1,36,304 |

### 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 | ₹34.9240 | ₹38.8550 |
| IDCW | ₹34.9390 | ₹38.8490 |

(as on September 30, 2026)

### Ratios

| | |
|---|---|
| Portfolio Turnover@ | 10.94% |
| $Beta | 0.96 |
| $Sharpe## | 0.93 |
| $Standard Deviation | 15.23% |
| ^^P/E | 51.77 |
| ^^P/BV | 5.42 |

Source: $ICRA MFI Explorer, ^^Bloomberg P/E ratio is for domestic portfolio @Portfolio Turnover ratio given is only for the domestic portion of the portfolio.

### Market Capitalisation*

| | |
|---|---|
| Large Cap | 25.36% |
| Mid Cap | 26.67% |
| Small Cap | 25.36% |
| Debt & Money Market | 5.41% |
| Overseas Investment | 17.20% |

*% of Net Asset

### Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 1.90% |
| **Direct Plan:** | 0.62% |

### 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:**

- 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 30th September, 2026 unless otherwise specified.**

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

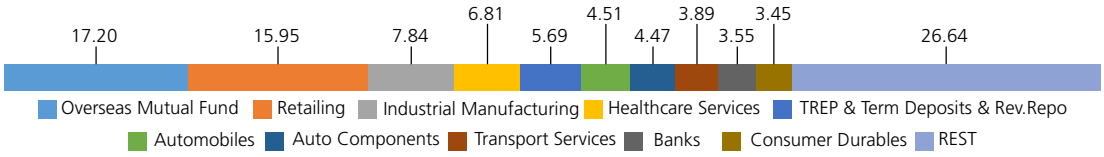
## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Retailing** | **15.95** |
| ETERNAL LIMITED | 5.54 |
| LENSKART SOLUTIONS LIMITED | 3.66 |
| INFO EDGE (INDIA) LTD. | 1.79 |
| VISHAL MEGA MART LIMITED | 1.43 |
| AVENUE SUPERMARTS LTD. | 1.33 |
| SWIGGY LTD | 0.92 |
| Medplus Health Services Ltd. | 0.60 |
| Trent Ltd | 0.43 |
| BRAINBEES SOLUTIONS LIMITED | 0.25 |
| **Industrial Manufacturing** | **7.84** |
| INDO-MIM LTD | 4.93 |
| ADITYA INFOTECH LIMITED | 2.91 |
| **Healthcare Services** | **6.81** |
| ASTER DM HEALTHCARE LTD | 2.94 |
| VIJAYA DIAGNOSTIC CENTRE PVT | 1.98 |
| KRISHNA INSTITUTE OF MEDICAL | 1.89 |
| **Automobiles** | **4.51** |
| Maruti Suzuki India Limited | 2.01 |
| Mahindra & Mahindra Ltd. | 1.58 |
| TVS Motors Company Ltd | 0.92 |
| **Auto Components** | **4.47** |
| UNO MINDA LIMITED | 1.83 |
| MINDA CORPORATION LIMITED | 0.97 |
| Schaeffler India Ltd | 0.90 |
| ROLEX RINGS LTD. | 0.77 |
| **Transport Services** | **3.89** |
| Inter Globe Aviation Ltd | 2.41 |
| SHIPROCKET LIMITED | 0.79 |
| SHADOWFAX TECHNOLOGIES LIMITED | 0.69 |
| **Banks** | **3.55** |
| ICICI Bank Ltd. | 2.67 |
| HDFC Bank Ltd. | 0.88 |
| **Consumer Durables** | **3.45** |
| Titan Company Ltd. | 1.82 |
| DIXON TECHNOLOGIES INDIA LTD. | 1.63 |
| **Industrial Products** | **3.39** |
| HAPPY FORGINGS LTD | 1.18 |
| AIA Engineering Limited. | 1.04 |
| Carborundum Universal Ltd. | 0.60 |
| Ratnamani Metals & Tubes Ltd. | 0.57 |
| **Capital Markets** | **2.98** |
| 360 ONE WAM LTD. | 1.60 |
| KFIN TECHNOLOGIES LTD. | 1.38 |

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Insurance** | | **2.50** |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | | 1.31 |
| SBI Life Insurance Company Ltd | | 1.19 |
| **Chemicals and Petrochemicals** | | **2.34** |
| SOLAR INDUSTRIES INDIA LIMITED | | 1.59 |
| JUBILANT INGREVIA LTD | | 0.75 |
| **Pharmaceuticals and Biotechnology** | | **2.28** |
| MANKIND PHARMA LTD | | 1.28 |
| ANTHEM BIOSCIENCES LTD | | 1.00 |
| **IT - Software** | | **2.16** |
| CAPILLARY TECHNOLOGIES | | 2.16 |
| **Telecom - Services** | | **2.06** |
| BHARTI HEXACOM LTD. | | 2.06 |
| **Petroleum Products** | | **1.77** |
| RELIANCE INDUSTRIES LTD. | | 1.77 |
| **Financial Technology (Fintech)** | | **1.53** |
| PB FINTECH LTD. | | 1.53 |
| **Electrical Equipment** | | **1.23** |
| GE VERNOVA T&D INDIA LIMITED | | 1.23 |
| **Personal Products** | | **1.22** |
| Godrej Consumer Products Ltd. | | 1.22 |
| **Finance** | | **0.80** |
| APTUS VALUE HOUSING FINANCE | | 0.80 |
| **Realty** | | **0.69** |
| Mahindra Lifespace Developers Ltd | | 0.69 |
| **Diversified** | | **0.52** |
| 3M India Ltd. | | 0.52 |
| **Other Consumer Services** | | **0.50** |
| PHYSICSWALLAH LIMITED | | 0.50 |
| **IT - Services** | | **0.48** |
| CYIENT LTD. | | 0.48 |
| **Commercial Services and Supplies** | | **0.47** |
| CMS INFO SYSTEMS LTD | | 0.38 |
| Tracxn Technologies Ltd. | | 0.09 |
| **Equity & Equity related - Total** | | **77.39** |
| **Mutual Fund Units** | | |
| Ishares Nasdaq 100 UCITS ETF USD | Overseas Mutual Fund | 16.21 |
| Geninnov Global Master Fund | Overseas Mutual Fund | 0.99 |
| **Mutual Fund Units - Total** | | **17.20** |
| **Triparty Repo** | | **5.69** |
| **Net Current Assets/(Liabilities)** | | **-0.28** |
| **Grand Total** | | **100.00** |

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 (₹) | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 16,30,426 | 9,04,359 | 4,39,216 | 1,29,558 |
| **Scheme Returns (%)** | **18.63** | **16.43** | **13.37** | **15.16** |
| 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) | 15.52 | 12.76 | 8.30 | 1.53 |
| **Alpha*** | **3.11** | **3.67** | **5.08** | **13.63** |
| 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) (₹)# | 14,59,630 | 8,26,181 | 4,07,913 | 1,20,984 |
| Nifty 50 (TRI) (₹)^ | 11,49,885 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 8.83 | 4.60 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in equity and equity related securities of companies operating with pioneering innovations theme without any market capitalisation and sector bias.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br> <br>The risk of the scheme is Very High | Risk-o-meter<br> <br>The risk of the benchmark is Very High<br>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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK ESG EXCLUSIONARY STRATEGY FUND

An open-ended Equity Scheme investing in 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

**Scan to Invest Now**

**Fund Manager*:** Mr. Mandar Pawar

**AAUM:** ₹709.64 crs

**AUM:** ₹684.73 crs

**Benchmark:** Nifty 100 ESG Index TRI

**Allotment Date:** December 11, 2020

**Folio Count:** 25,397

**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 | ₹15.9000 | ₹17.4260 |
| IDCW | ₹15.9000 | ₹17.4240 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 19.61% |
| $Beta | 0.91 |
| $Sharpe## | 0.12 |
| $Standard Deviation | 14.35% |
| ^^P/E | 21.45 |
| ^^P/BV | 2.91 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 75.05% |
| Mid Cap | 17.71% |
| Small Cap | 5.94% |
| Debt & Money Market | 1.30% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 2.40%
**Direct Plan:** 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:**

- 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).

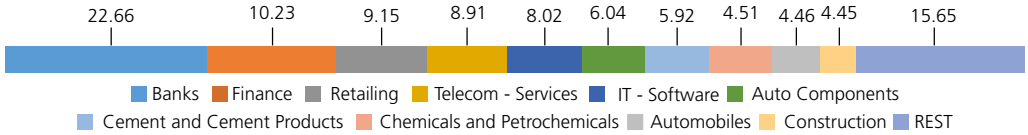
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **22.66** |
| ICICI Bank Ltd. | 6.95 |
| HDFC Bank Ltd. | 5.28 |
| Axis Bank Ltd. | 4.83 |
| STATE BANK OF INDIA | 3.78 |
| INDIAN BANK | 1.06 |
| Bank Of Baroda | 0.76 |
| **Finance** | **10.23** |
| BAJAJ FINANCE LTD. | 4.20 |
| SHRIRAM FINANCE LTD. | 3.87 |
| Power Finance Corporation Ltd. | 1.57 |
| CRISIL Ltd. | 0.59 |
| **Retailing** | **9.15** |
| ETERNAL LIMITED | 4.21 |
| AVENUE SUPERMARTS LTD. | 2.00 |
| VISHAL MEGA MART LIMITED | 1.47 |
| Shoppers Stop Ltd. | 0.97 |
| V-Mart Retail Ltd. | 0.50 |
| **Telecom - Services** | **8.91** |
| Bharti Airtel Ltd | 7.70 |
| Indus Towers Ltd. | 1.21 |
| **IT - Software** | **8.02** |
| Infosys Ltd. | 4.36 |
| Tata Consultancy Services Ltd. | 1.98 |
| Tech Mahindra Ltd. | 0.96 |
| HCL TECHNOLOGIES LTD. | 0.72 |
| **Auto Components** | **6.04** |
| Bosch Ltd. | 4.13 |
| Schaeffler India Ltd | 1.02 |
| Apollo Tyres Ltd. | 0.89 |
| **Cement and Cement Products** | **5.92** |
| Ultratech Cement Ltd. | 3.84 |
| Ambuja Cements Ltd. | 1.64 |
| JK Cement Ltd. | 0.44 |
| **Chemicals and Petrochemicals** | **4.51** |
| Linde India Ltd. | 3.32 |
| SRF Ltd. | 1.19 |
| **Automobiles** | **4.46** |
| Hero MotoCorp Ltd. | 2.64 |
| Mahindra & Mahindra Ltd. | 0.95 |
| Maruti Suzuki India Limited | 0.87 |
| **Construction** | **4.45** |
| Larsen And Toubro Ltd. | 4.45 |
| **Pharmaceuticals and Biotechnology** | **3.50** |
| GlaxoSmithKline Pharmaceuticals Ltd. | 1.82 |
| Abbott India Ltd. | 1.19 |
| Biocon Ltd. | 0.49 |
| **Personal Products** | **2.23** |
| Godrej Consumer Products Ltd. | 2.23 |
| **Healthcare Services** | **2.14** |
| Metropolis Healthcare Ltd. | 2.14 |
| **Electrical Equipment** | **1.80** |
| Siemens Ltd. | 1.80 |
| **Food Products** | **1.55** |
| Britannia Industries Ltd. | 1.55 |
| **Diversified FMCG** | **1.10** |
| Hindustan Unilever Ltd. | 1.10 |
| **Gas** | **0.83** |
| GAIL (India) Ltd. | 0.83 |
| **Agricultural Food and other Product** | **0.44** |
| Balrampur Chini Mills Ltd. | 0.44 |
| **Commercial Services and Supplies** | **0.41** |
| Teamlease Services Ltd | 0.41 |
| **Petroleum Products** | **0.35** |
| RELIANCE INDUSTRIES LTD. | 0.35 |
| **Equity & Equity related - Total** | **98.70** |
| **Mutual Fund Units** | |
| Kotak Liquid Direct Growth | 0.62 |
| **Mutual Fund Units - Total** | **0.62** |
| **Triparty Repo** | **0.96** |
| **Net Current Assets/(Liabilities)** | **-0.28** |
| **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 (₹) | 7,00,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 8,22,352 | 6,75,037 | 3,54,525 | 1,12,770 |
| **Scheme Returns (%)** | **5.46** | **4.66** | **-0.99** | **-11.02** |
| Nifty 100 ESG Index (TRI) (%) | 7.63 | 6.64 | 1.53 | -9.03 |
| **Alpha*** | **-2.17** | **-1.98** | **-2.53** | **-1.99** |
| Nifty 100 ESG Index (TRI) (₹)# | 8,76,521 | 7,09,374 | 3,68,555 | 1,14,095 |
| Nifty 50 (TRI) (₹)^ | 8,35,305 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 5.99 | 4.60 | -1.42 | -13.60 |

**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 following environmental, social and governance (ESG) criteria.

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

**Fund**

**Benchmark**

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Harsha Upadhyaya & Mr. Abhishek Bisen |
| **AAUM:** | ₹3,136.35 crs |
| **AUM:** | ₹3,132.02 crs |
| **Benchmark:** | Nifty India Manufacturing TRI |
| **Allotment Date:** | February 22, 2022 |
| **Folio Count:** | 97,365 |

**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 | ₹21.9850 | ₹23.5970 |
| IDCW | ₹21.9840 | ₹23.5970 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 32.08% |
| $Beta | 0.93 |
| $Sharpe## | 0.77 |
| $Standard Deviation | 17.18% |
| ^^P/E | 30.39 |
| ^^P/BV | 4.89 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 38.64% |
| Mid Cap | 18.60% |
| Small Cap | 38.62% |
| Debt & Money Market | 4.14% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 1.96% |
| **Direct Plan:** | 0.65% |

**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

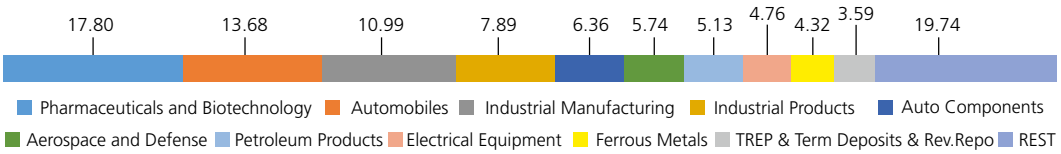
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Pharmaceuticals and Biotechnology** | **17.80** |
| Sun Pharmaceuticals Industries Ltd. | 4.35 |
| RUBICON RESEARCH LTD | 4.31 |
| Divi s Laboratories Ltd. | 3.71 |
| VIYASH SCIENTIFIC LTD. | 1.57 |
| Biocon Ltd. | 1.18 |
| ANTHEM BIOSCIENCES LTD | 1.18 |
| GlaxoSmithKline Pharmaceuticals Ltd. | 0.88 |
| Ipca Laboratories Ltd. | 0.62 |
| **Automobiles** | **13.68** |
| Mahindra & Mahindra Ltd. | 3.53 |
| TVS Motors Company Ltd | 3.28 |
| Hero MotoCorp Ltd. | 2.68 |
| Maruti Suzuki India Limited | 2.48 |
| Eicher Motors Ltd. | 1.71 |
| **Industrial Manufacturing** | **10.99** |
| INDO-MIM LTD | 3.27 |
| DEE DEVELOPMENT ENGINEEERS LTD | 2.92 |
| ADITYA INFOTECH LIMITED | 1.84 |
| LOHIA CORP LIMITED | 1.42 |
| MV ELECTROSYSTEMS LIMITED | 0.88 |
| JYOTI CNC AUTOMATION LTD | 0.66 |
| **Industrial Products** | **7.89** |
| Graphite India Ltd. | 2.44 |
| KEI INDUSTRIES LTD. | 1.14 |
| KSH INTERNATIONAL LTD | 1.04 |
| Carborundum Universal Ltd. | 1.00 |
| LUMINO INDUSTRIES LIMITED | 0.98 |
| QUADRANT FUTURE TEK LIMITED | 0.70 |
| LASER POWER & INFRA LTD | 0.59 |
| **Auto Components** | **6.36** |
| Bosch Ltd. | 1.50 |
| Sansera Engineering Ltd. | 1.30 |
| TENNECO CLEAN AIR INDIA LIMITED | 1.16 |
| Schaeffler India Ltd | 1.12 |
| Apollo Tyres Ltd. | 0.65 |
| KROSS LIMITED | 0.63 |
| **Aerospace and Defense** | **5.74** |
| Bharat Electronics Ltd. | 2.51 |
| ROSSELL TECHSYS LTD. | 1.63 |
| AXISCADES TECHNOLOGIES LTD | 1.60 |
| **Petroleum Products** | **5.13** |
| RELIANCE INDUSTRIES LTD. | 2.84 |
| HINDUSTAN PETROLEUM CORPORATION LTD | 1.23 |
| Bharat Petroleum Corporation Ltd. | 1.06 |
| **Electrical Equipment** | **4.76** |
| POWERICA LIMITED | 1.94 |
| EMMVEE PHOTOVOLTAIC POWER LIMITED | 1.37 |
| ABB INDIA LTD | 1.08 |
| KANOHAR ELECTRICALS LIMITED | 0.37 |
| **Ferrous Metals** | **4.32** |
| Tata Steel Ltd. | 3.41 |
| Jindal Steel & Power Ltd. | 0.91 |
| **Cement and Cement Products** | **3.46** |
| Ultratech Cement Ltd. | 1.49 |
| India Cements Ltd. | 1.16 |
| Dalmia Bharat Limited | 0.81 |
| **Food Products** | **2.65** |
| Britannia Industries Ltd. | 1.39 |
| AVANTI FEEDS LTD | 1.26 |
| **Chemicals and Petrochemicals** | **2.46** |
| SOLAR INDUSTRIES INDIA LIMITED | 1.67 |
| SRF Ltd. | 0.79 |
| **Non - Ferrous Metals** | **2.41** |
| Hindalco Industries Ltd | 2.41 |
| **Agricultural, Commercial and Constr** | **2.29** |
| ASHOK LEYLAND LTD. | 1.48 |
| TML COMMERCIAL VEHICLES LIMITED | 0.81 |
| **Consumer Durables** | **2.09** |
| DIXON TECHNOLOGIES INDIA LTD. | 2.09 |
| **Textiles and Apparels** | **1.79** |
| Page Industries Ltd | 1.34 |
| Garware Technical Fibres Ltd. | 0.45 |
| **Agricultural Food and other Product** | **1.48** |
| Balrampur Chini Mills Ltd. | 1.48 |
| **Diversified** | **0.56** |
| 3M India Ltd. | 0.56 |
| **Equity & Equity related - Total** | **95.86** |
| **Mutual Fund Units** | |
| Kotak Liquid Direct Growth | 0.47 |
| **Mutual Fund Units - Total** | **0.47** |
| **Triparty Repo** | **3.59** |
| **Net Current Assets/(Liabilities)** | **0.08** |
| **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 | 3 years | 1 year |
|---|---|---|---|
| Total amount invested (₹) | 5,60,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 8,42,683 | 4,45,578 | 1,31,259 |
| **Scheme Returns (%)** | **17.63** | **14.38** | **17.93** |
| Nifty India Manufacturing (TRI) Returns (%) | 15.24 | 9.18 | 0.80 |
| **Alpha*** | **2.39** | **5.19** | **17.13** |
| Nifty India Manufacturing (TRI) (₹)# | 7,98,245 | 4,13,257 | 1,20,516 |
| Nifty 50 (TRI) (₹)^ | 6,19,711 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 4.30 | -1.42 | -13.60 |

**Product Label**

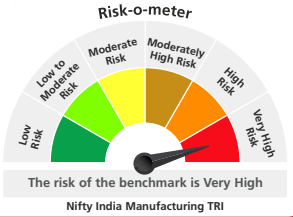
This product is suitable for investors who are seeking*:

- 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.

**Fund**

**Benchmark**




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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK BUSINESS CYCLE FUND

An open-ended equity scheme investing in 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Harish Bihani & Mr. Abhishek Bisen |
| **AAUM:** | ₹3,459.60 crs |
| **AUM:** | ₹3,413.65 crs |
| **Benchmark:** | Nifty 500 TRI |
| **Allotment Date:** | September 28, 2022 |
| **Folio Count:** | 96,526 |

**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 | ₹16.9030 | ₹17.9420 |
| IDCW | ₹15.7110 | ₹16.6750 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 24.29% |
| $Beta | 0.94 |
| $Sharpe## | 0.57 |
| $Standard Deviation | 15.55% |
| ^^P/E | 28.58 |
| ^^P/BV | 3.79 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 42.03% |
| Mid Cap | 20.96% |
| Small Cap | 35.64% |
| Debt & Money Market | 1.37% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 1.95% |
| **Direct Plan:** | 0.67% |

**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

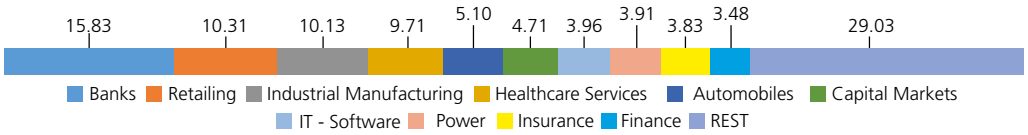
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **15.83** |
| ICICI Bank Ltd. | 7.69 |
| Axis Bank Ltd. | 3.67 |
| HDFC Bank Ltd. | 2.62 |
| INDIAN BANK | 1.85 |
| **Retailing** | **10.31** |
| ETERNAL LIMITED | 4.05 |
| LENSKART SOLUTIONS LIMITED | 2.70 |
| VISHAL MEGA MART LIMITED | 1.85 |
| AVENUE SUPERMARTS LTD. | 1.71 |
| **Industrial Manufacturing** | **10.13** |
| ADITYA INFOTECH LIMITED | 5.74 |
| INDO-MIM LTD | 4.39 |
| **Healthcare Services** | **9.71** |
| ASTER DM HEALTHCARE LTD | 3.37 |
| KRISHNA INSTITUTE OF MEDICAL | 3.23 |
| VIJAYA DIAGNOSTIC CENTRE PVT | 3.11 |
| **Automobiles** | **5.10** |
| Maruti Suzuki India Limited | 2.09 |
| Mahindra & Mahindra Ltd. | 1.86 |
| TVS Motors Company Ltd | 1.15 |
| **Capital Markets** | **4.71** |
| 360 ONE WAM LTD. | 1.99 |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD. | 1.00 |
| KFIN TECHNOLOGIES LTD. | 0.93 |
| SBI FUNDS MANAGEMENT LIMITED | 0.79 |
| **IT - Software** | **3.96** |
| Mphasis Ltd | 1.46 |
| Infosys Ltd. | 1.39 |
| HEXAWARE TECHNOLOGIES LTD. | 1.11 |
| **Power** | **3.91** |
| ACME SOLAR HOLDINGS LTD. | 2.87 |
| NTPC LTD | 1.04 |
| **Insurance** | **3.83** |
| SBI Life Insurance Company Ltd | 1.65 |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 1.61 |
| MEDI ASSIST HEALTHCARE SERVICES LIMITED | 0.57 |
| **Finance** | **3.48** |
| SHRIRAM FINANCE LTD. | 2.48 |
| APTUS VALUE HOUSING FINANCE | 1.00 |
| **Consumer Durables** | **2.84** |
| Century Plyboards (India) Ltd. | 1.70 |
| LG ELECTRONICS INDIA LTD | 1.14 |
| **Realty** | **2.79** |
| BRIGADE ENTERPRISES LIMITED | 1.40 |
| OBEROI REALTY LTD | 1.39 |
| **Telecom - Services** | **2.64** |
| BHARTI HEXACOM LTD. | 2.64 |
| **Pharmaceuticals and Biotechnology** | **2.47** |
| MANKIND PHARMA LTD | 1.48 |
| CORONA REMEDIES LIMITED | 0.99 |
| **Auto Components** | **2.08** |
| UNO MINDA LIMITED | 1.33 |
| TENNECO CLEAN AIR INDIA LIMITED | 0.75 |
| **Industrial Products** | **1.77** |
| HAPPY FORGINGS LTD | 1.77 |
| **Non - Ferrous Metals** | **1.75** |
| VEDANTA ALUMINIUM METAL LTD | 1.75 |
| **Cement and Cement Products** | **1.67** |
| Ultratech Cement Ltd. | 1.67 |
| **Personal Products** | **1.62** |
| Godrej Consumer Products Ltd. | 1.62 |
| **Construction** | **1.58** |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 1.58 |
| **Petroleum Products** | **1.23** |
| RELIANCE INDUSTRIES LTD. | 1.23 |
| **IT - Services** | **1.18** |
| SAGILITY INDIA LTD. | 1.18 |
| **Transport Services** | **1.04** |
| SHADOWFAX TECHNOLOGIES LIMITED | 0.77 |
| WESTERN CARRIERS (INDIA) LTD | 0.27 |
| **Chemicals and Petrochemicals** | **0.94** |
| JUBILANT INGREVIA LTD | 0.94 |
| **Aerospace and Defense** | **0.82** |
| HINDUSTAN AERONAUTICS LTD. | 0.82 |
| **Diversified FMCG** | **0.69** |
| ITC Ltd. | 0.69 |
| **Commercial Services and Supplies** | **0.55** |
| CMS INFO SYSTEMS LTD | 0.55 |
| **Equity & Equity related - Total** | **98.63** |
| **Triparty Repo** | **1.55** |
| **Net Current Assets/(Liabilities)** | **-0.18** |
| **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 | 3 Years | 1 Year |
|---|---|---|---|
| Total amount invested (₹) | 4,90,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 6,24,627 | 4,13,455 | 1,24,271 |
| **Scheme Returns (%)** | **11.92** | **9.22** | **6.69** |
| NIFTY 500 (TRI) Returns (%) | 6.67 | 1.94 | -6.64 |
| **Alpha*** | **5.24** | **7.27** | **13.34** |
| NIFTY 500 TRI (₹)# | 5,62,032 | 3,70,854 | 1,15,675 |
| Nifty 50 (TRI) (₹)^ | 5,20,843 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 2.95 | -1.42 | -13.60 |

**Product Label**

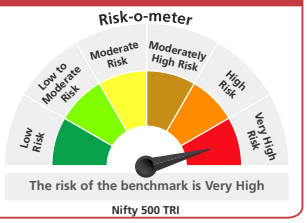
This product is suitable for investors who are seeking*:

- 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-

# 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen |
| **AAUM:** | ₹1,505.45 crs |
| **AUM:** | ₹1,448.47 crs |
| **Benchmark:** | Nifty Financial Services Index TRI |
| **Allotment Date:** | February 27, 2023 |
| **Folio Count:** | 60,383 |

**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 | ₹15.2650 | ₹16.1340 |
| IDCW | ₹15.2650 | ₹16.1310 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 29.12% |
| $Beta | 1.02 |
| $Sharpe## | 0.31 |
| $Standard Deviation | 16.74% |
| ^^P/E | 16.08 |
| ^^P/BV | 1.99 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 65.25% |
| Mid Cap | 14.88% |
| Small Cap | 18.68% |
| Debt & Money Market | 1.19% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 2.15%
**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 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

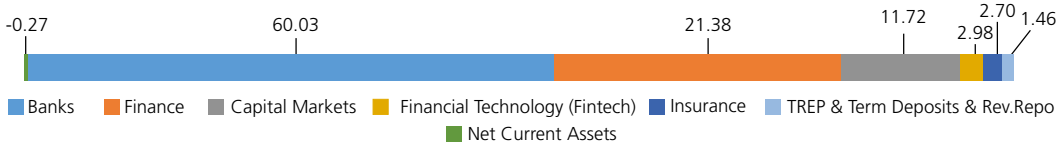
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **60.03** |
| ICICI Bank Ltd. | 12.67 |
| HDFC Bank Ltd. | 11.28 |
| STATE BANK OF INDIA | 8.31 |
| Axis Bank Ltd. | 7.36 |
| KOTAK MAHINDRA BANK LTD. | 3.69 |
| IndusInd Bank Ltd. | 2.51 |
| UJJIVAN SMALL FINANCE BANK LTD. | 2.40 |
| KARUR VYSYA BANK LTD. | 2.32 |
| BANK OF MAHARASHTRA | 2.17 |
| INDIAN BANK | 2.05 |
| JAMMU AND KASHMIR BANK LTD. | 1.99 |
| RBL Bank Ltd | 1.76 |
| SOUTH INDIAN BANK LTD. | 1.51 |
| FEDERAL BANK LTD. | 0.01 |
| **Finance** | **21.38** |
| BAJAJ FINANCE LTD. | 6.04 |
| SHRIRAM FINANCE LTD. | 4.83 |
| Cholamandalam Investment and Finance Company Ltd. | 2.52 |
| POONAWALLA FINCORP LTD. | 2.52 |
| PIRAMAL FINANCE LTD | 1.97 |
| L&T FINANCE LTD | 1.89 |
| HOME FIRST FINANCE CO INDIA | 0.76 |
| CRISIL Ltd. | 0.59 |
| Power Finance Corporation Ltd. | 0.26 |
| **Capital Markets** | **11.72** |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 2.27 |
| BSE LTD. | 2.11 |
| SBI FUNDS MANAGEMENT LIMITED | 1.86 |
| NUVAMA WEALTH MANAGEMENT LIMITED | 1.72 |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | 1.72 |
| Prudent Corporate Advisory Services Ltd. | 1.26 |
| NATIONAL STOCK EXCHANGE OF INDIA LIMITED (NSE) | 0.73 |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | 0.05 |
| **Financial Technology (Fintech)** | **2.98** |
| PINE LABS LTD. | 1.73 |
| ONE 97 COMMUNICATIONS LTD. | 1.25 |
| **Insurance** | **2.70** |
| SBI Life Insurance Company Ltd | 1.86 |
| Max Financial Services Ltd. | 0.84 |
| **Equity & Equity related - Total** | **98.81** |
| **Triparty Repo** | **1.46** |
| **Net Current Assets/(Liabilities)** | **-0.27** |
| **Grand Total** | **100.00** |

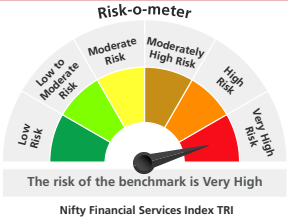
## SECTOR ALLOCATION (%)




## SYSTEMATIC INVESTMENT PLAN (SIP)

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

| Monthly SIP of (₹) 10000 | Since Inception | 3 Years | 1 Year |
|---|---|---|---|
| Total amount invested (₹) | 4,40,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 4,98,546 | 3,85,132 | 1,15,822 |
| **Scheme Returns (%)** | **6.77** | **4.44** | **-6.42** |
| Nifty Financial Services (TRI) Returns (₹) | 4.96 | 2.76 | -11.43 |
| **Alpha*** | **1.81** | **1.68** | **5.01** |
| Nifty Financial Services (TRI) (₹)# | 4,82,344 | 3,75,490 | 1,12,496 |
| Nifty 50 (TRI) (₹)^ | 4,54,721 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 1.77 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly equity & equity related securities of companies engaged in Banking & Financial Services<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK QUANT FUND

An open-ended equity scheme investing in 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Harsha Upadhyaya, Mr. Rohit Tandon & Mr. Abhishek Bisen |
| **AAUM:** | ₹474.27 crs |
| **AUM:** | ₹451.20 crs |
| **Benchmark:** | Nifty 200 TRI |
| **Allotment Date:** | August 02, 2023 |
| **Folio Count:** | 14,261 |

**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 | ₹14.5800 | ₹14.7710 |
| IDCW | ₹14.4690 | ₹14.7710 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 182.22% |
| $Beta | 1.07 |
| $Sharpe## | 0.44 |
| $Standard Deviation | 17.74% |
| ^^P/E | 25.12 |
| ^^P/BV | 4.64 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 34.18% |
| Mid Cap | 32.64% |
| Small Cap | 31.66% |
| Debt & Money Market | 1.52% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 1.86% |
| **Direct Plan:** | 1.18% |

**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 30th September, 2026 unless otherwise specified.**

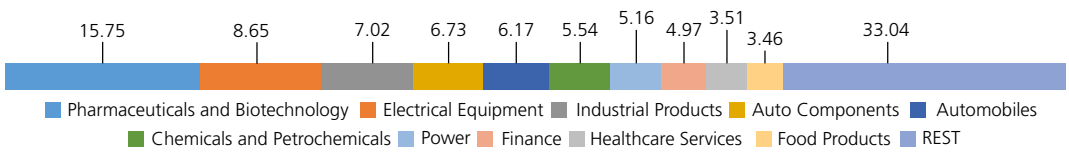
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Pharmaceuticals and Biotechnology** | | **15.75** |
| LAURUS LABS LTD. | | 2.91 |
| Divi s Laboratories Ltd. | | 1.91 |
| SAI LIFE SCIENCES LIMITED | | 1.77 |
| GLAND PHARMA LIMITED | | 1.66 |
| ACUTAAS CHEMICALS LTD | | 1.43 |
| Sun Pharmaceuticals Industries Ltd. | | 1.19 |
| Granules India Ltd. | | 1.08 |
| Lupin Ltd. | | 1.01 |
| DR REDDYS LABORATORIES LTD. | | 0.98 |
| NEULAND LABORATORIES LTD. | | 0.76 |
| Zydus Lifesciences Limited | | 0.61 |
| Biocon Ltd. | | 0.44 |
| **Electrical Equipment** | | **8.65** |
| Thermax Ltd. | | 1.73 |
| MTAR TECHNOLOGIES LTD. | | 1.45 |
| APAR INDUSTRIES LIMITED | | 1.23 |
| GE VERNOVA T&D INDIA LIMITED | | 1.12 |
| Siemens Ltd. | | 0.85 |
| Bharat Heavy Electricals Ltd. | | 0.70 |
| SCHNEIDER ELECTRIC INFRASTRUCTURE LTD | | 0.59 |
| TD POWER SYSTEMS LTD. | | 0.48 |
| ABB INDIA LTD | | 0.43 |
| EMMVEE PHOTOVOLTAIC POWER LIMITED | | 0.07 |
| **Industrial Products** | | **7.02** |
| R R KABEL LTD | | 1.56 |
| Welspun Corp Limited | | 0.99 |
| Cummins India Ltd. | | 0.74 |
| Kirloskar Oil Engines Ltd. | | 0.72 |
| Polycab India Ltd. | | 0.71 |
| KEI INDUSTRIES LTD. | | 0.67 |
| AIA Engineering Limited. | | 0.66 |
| APL APOLLO TUBES LTD. | | 0.57 |
| Timken India Ltd. | | 0.40 |
| **Auto Components** | | **6.73** |
| Bosch Ltd. | | 1.98 |
| SONA BLW PRECISION FORGINGS LTD | | 1.97 |
| Sundaram Fasteners Ltd. | | 1.63 |
| BHARAT FORGE LTD. | | 0.75 |
| Schaeffler India Ltd | | 0.40 |
| **Automobiles** | | **6.17** |
| Bajaj Auto Ltd. | | 3.01 |
| TVS Motors Company Ltd | | 2.26 |
| Eicher Motors Ltd. | | 0.90 |
| **Chemicals and Petrochemicals** | | **5.54** |
| Navin Fluorine International Ltd. | | 2.28 |
| Gujarat Fluorochemicals Ltd. | | 1.81 |
| HIMADRI SPECIALITY CHEMICAL LTD. | | 1.45 |
| **Power** | | **5.16** |
| ACME SOLAR HOLDINGS LTD. | | 1.60 |
| ADANI POWER LTD. | | 1.55 |
| ADANI GREEN ENERGY LTD. | | 1.43 |
| Power Grid Corporation Of India Ltd. | | 0.58 |
| **Finance** | | **4.97** |
| PNB HOUSING FINANCE LTD. | | 1.99 |
| PIRAMAL FINANCE LTD | | 1.75 |
| SHRIRAM FINANCE LTD. | | 0.63 |
| L&T FINANCE LTD | | 0.60 |
| **Healthcare Services** | | **3.51** |
| Apollo Hospitals Enterprises Ltd. | | 2.79 |
| ASTER DM HEALTHCARE LTD | | 0.72 |
| **Food Products** | | **3.46** |
| NESTLE INDIA LTD. | | 3.46 |
| **IT - Software** | | **3.18** |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | | 1.83 |
| COFORGE LIMITED | | 1.35 |
| **Banks** | | **2.84** |
| FEDERAL BANK LTD. | | 0.92 |
| AU Small Finance Bank Ltd. | | 0.78 |
| BANK OF MAHARASHTRA | | 0.62 |
| STATE BANK OF INDIA | | 0.52 |
| **Beverages** | | **2.84** |
| RADICO KHAITAN LTD. | | 2.84 |
| **Industrial Manufacturing** | | **2.56** |
| ADITYA INFOTECH LIMITED | | 1.42 |
| SYRMA SGS TECHNOLOGY LTD. | | 1.14 |
| **Ferrous Metals** | | **2.47** |
| JSW Steel Ltd. | | 1.04 |
| Tata Steel Ltd. | | 0.85 |
| Jindal Steel & Power Ltd. | | 0.50 |
| Steel Authority of India Ltd. | | 0.08 |
| **IT - Services** | | **1.62** |
| TATA TECHNOLOGIES LTD | | 1.54 |
| NETWEB TECHNOLOGIES INDIA LTD. | | 0.08 |
| **Capital Markets** | | **1.58** |
| BSE LTD. | | 1.46 |
| Aditya Birla Sun Life AMC Ltd | | 0.12 |
| **Telecom - Services** | | **1.40** |
| Vodafone Idea Ltd | | 1.40 |
| **Metals and Minerals Trading** | | **1.37** |
| ADANI ENTERPRISES LTD. | | 1.37 |
| **Oil** | | **1.34** |
| AEGIS VOPAK TERMINALS LTD | | 1.34 |
| **Aerospace and Defense** | | **1.30** |
| Data Patterns (India) Ltd. | | 1.30 |
| **Consumer Durables** | | **1.16** |
| Titan Company Ltd. | | 1.05 |
| AMBER ENTERPRISES INDIA LTD. | | 0.11 |
| **Agricultural Food and other Product** | | **1.14** |
| Marico Ltd. | | 1.14 |
| **Commercial Services and Supplies** | | **1.14** |
| Redington India Ltd | | 1.14 |
| **Cement and Cement Products** | | **1.07** |
| Grasim Industries Ltd. | | 1.07 |
| **Consumable Fuels** | | **1.04** |
| Coal India Ltd. | | 1.04 |
| **Petroleum Products** | | **0.97** |
| Chennai Petroleum Corporation Ltd. | | 0.97 |
| **Non - Ferrous Metals** | | **0.95** |
| Hindalco Industries Ltd | | 0.46 |
| NATIONAL ALUMINIUM COMPANY LTD | | 0.33 |
| HINDUSTAN COPPER LTD. | | 0.09 |
| HINDUSTAN ZINC LTD. | | 0.07 |
| **Minerals and Mining** | | **0.75** |
| NMDC Ltd. | | 0.75 |
| **Telecom - Equipment and Accessories** | | **0.59** |
| STERLITE TECHNOLOGIES LTD | | 0.59 |
| **Agricultural, Commercial and Constr** | | **0.11** |
| TML COMMERCIAL VEHICLES LIMITED | | 0.11 |
| **Diversified Metals** | | **0.10** |
| Vedanta Ltd. | | 0.10 |
| **Equity & Equity related - Total** | | **98.48** |
| **Mutual Fund Units** | | |
| Kotak Liquid Direct Growth | Mutual Fund | 0.14 |
| **Mutual Fund Units - Total** | | **0.14** |
| **Triparty Repo** | | **1.37** |
| **Net Current Assets/(Liabilities)** | | **0.01** |
| **Grand Total** | | **100.00** |

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

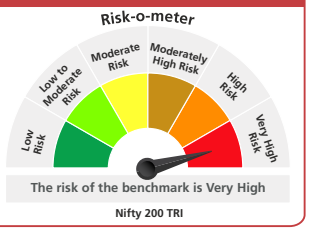
## SECTOR ALLOCATION (%)




## 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 (₹) | 3,80,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 3,99,051 | 3,70,021 | 1,16,860 |
| **Scheme Returns (%)** | **3.04** | **1.79** | **-4.84** |
| Nifty 200 (TRI) Returns (%) | 1.99 | 1.11 | -9.09 |
| **Alpha*** | **1.05** | **0.69** | **4.25** |
| Nifty 200 TRI (₹)# | 3,92,413 | 3,66,156 | 1,14,056 |
| Nifty 50 (TRI) (₹)^ | 3,76,249 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -0.61 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment predominantly in equity & equity related instruments selected based on quant model<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK CONSUMPTION FUND

An open-ended equity scheme investing in 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Devender Singhal, & Mr. Abhishek Bisen |
| **AAUM:** | ₹1,695.34 crs |
| **AUM:** | ₹1,660.40 crs |
| **Benchmark:** | Nifty India Consumption Index TRI |
| **Allotment Date:** | November 16, 2023 |
| **Folio Count:** | 68,156 |

**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 | ₹13.6090 | ₹14.2390 |
| IDCW | ₹13.6070 | ₹14.2360 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 41.40% |
| $Beta | 0.92 |
| $Sharpe## | 0.40 |
| $Standard Deviation | 16.64% |
| ^^P/E | 56.22 |
| ^^P/BV | 4.48 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 38.72% |
| Mid Cap | 13.36% |
| Small Cap | 48.03% |
| Debt & Money Market | -0.11% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 2.11% |
| **Direct Plan:** | 0.65% |

**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 30th September, 2026 unless otherwise specified.**

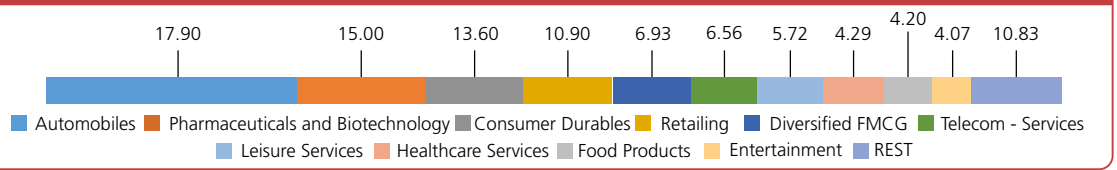
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Automobiles** | **17.90** |
| Maruti Suzuki India Limited | 6.98 |
| Hero MotoCorp Ltd. | 5.31 |
| OLA ELECTRIC MOBILITY LIMITED | 2.22 |
| Mahindra & Mahindra Ltd. | 1.78 |
| Eicher Motors Ltd. | 1.61 |
| **Pharmaceuticals and Biotechnology** | **15.00** |
| ACUTAAS CHEMICALS LTD | 3.15 |
| Ajanta Pharma Ltd. | 2.27 |
| JUBILANT PHARMOVA LIMITED | 1.74 |
| ORCHID PHARMA LTD. | 1.72 |
| INNOVA CAPTABS LTD | 1.52 |
| VIYASH SCIENTIFIC LTD. | 1.42 |
| Divi s Laboratories Ltd. | 1.40 |
| Sun Pharmaceuticals Industries Ltd. | 1.09 |
| CORONA REMEDIES LIMITED | 0.69 |
| **Consumer Durables** | **13.60** |
| MIDWEST LTD. | 2.42 |
| GREENPANEL INDUSTRIES LTD | 2.35 |
| Kajaria Ceramics Ltd. | 2.15 |
| Crompton Greaves Consumer Electricals Ltd | 1.89 |
| Whirlpool of India Ltd. | 1.88 |
| Pokarna Ltd. | 1.38 |
| Indigo Paints Limited | 0.98 |
| Century Plyboards (India) Ltd. | 0.55 |
| **Retailing** | **10.90** |
| ETERNAL LIMITED | 7.87 |
| SWIGGY LTD | 2.07 |
| SS RETAIL LTD | 0.96 |
| **Diversified FMCG** | **6.93** |
| Hindustan Unilever Ltd. | 3.51 |
| ITC Ltd. | 3.42 |
| **Telecom - Services** | **6.56** |
| Bharti Airtel Ltd | 6.56 |

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Leisure Services** | **5.72** |
| UNITED FOODBRANDS LIMITED | 3.16 |
| SAPPHIRE FOODS INDIA LTD. | 1.32 |
| JUBILANT FOODWORKS LIMITED | 1.24 |
| **Healthcare Services** | **4.29** |
| PARK MEDI WORLD LIMITED (PARK HOSPITAL) | 3.24 |
| KRISHNA INSTITUTE OF MEDICAL | 1.05 |
| **Food Products** | **4.20** |
| Britannia Industries Ltd. | 3.08 |
| AVANTI FEEDS LTD | 1.12 |
| **Entertainment** | **4.07** |
| PVR INOX LIMITED | 2.22 |
| Sun TV Network Ltd. | 1.85 |
| **Beverages** | **3.71** |
| RADICO KHAITAN LTD. | 2.30 |
| UNITED SPIRITS LTD. | 1.41 |
| **Personal Products** | **2.19** |
| Godrej Consumer Products Ltd. | 1.42 |
| Emami Ltd. | 0.77 |
| **Agricultural, Commercial and Construction Vehicles** | **1.45** |
| V.S.T Tillers Tractors Ltd | 1.45 |
| **Healthcare Equipment and Supplies** | **1.14** |
| MOLBIO DIAGNOSTICS LIMITED | 1.14 |
| **Transport Services** | **1.12** |
| SHIPROCKET LIMITED | 1.12 |
| **Industrial Products** | **1.06** |
| Subros Ltd. | 1.06 |
| **Household Products** | **0.27** |
| Navneet Education Ltd. | 0.27 |
| **Equity & Equity related - Total** | **100.11** |
| **Triparty Repo** | **0.16** |
| **Net Current Assets/(Liabilities)** | **-0.27** |
| **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 (₹) | 3,50,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 3,74,489 | 1,18,792 |
| **Scheme Returns (%)** | **4.58** | **-1.87** |
| Nifty India Consumption Index (TRI) Returns (%) | 0.80 | -8.99 |
| **Alpha*** | **3.78** | **7.12** |
| Nifty India Consumption Index (TRI) (₹)# | 3,54,201 | 1,14,125 |
| Nifty 50 (TRI) (₹)^ | 3,39,681 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -1.99 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly equity & equity related securities of companies engaged in Consumption & consumption related activities<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk<br>The risk of the scheme is Very High | Risk-o-meter<br>Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk<br>The risk of the benchmark is Very High<br>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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-

# 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.

**Investment style**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Abhishek Bisen & Mr. Dhananjay Tikariha |
| **AAUM:** | ₹805.30 crs |
| **AUM:** | ₹825.14 crs |
| **Benchmark:** | Nifty Healthcare Index TRI |
| **Allotment Date:** | December 11, 2023 |
| **Folio Count:** | 40,639 |

**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 | ₹16.7710 | ₹17.5530 |
| IDCW | ₹16.7760 | ₹17.5510 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 27.27% |
| $Beta | 0.97 |
| $Sharpe## | 0.86 |
| $Standard Deviation | 16.40% |
| ^^P/E | 51.34 |
| ^^P/BV | 7.03 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 33.44% |
| Mid Cap | 19.62% |
| Small Cap | 45.63% |
| Debt & Money Market | 1.31% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 2.36%

**Direct Plan:** 0.85%

**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

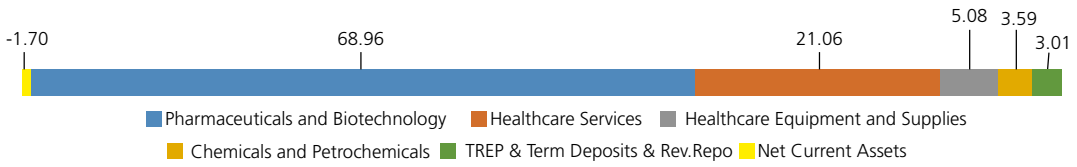
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Pharmaceuticals and Biotechnology** | **68.96** |
| Sun Pharmaceuticals Industries Ltd. | 13.21 |
| Divi s Laboratories Ltd. | 9.35 |
| TORRENT PHARMACEUTICALS LTD. | 4.65 |
| ACUTAAS CHEMICALS LTD | 4.17 |
| Cipla Ltd. | 3.26 |
| GLAND PHARMA LIMITED | 3.16 |
| SAI LIFE SCIENCES LIMITED | 2.96 |
| LAURUS LABS LTD. | 2.88 |
| MANKIND PHARMA LTD | 2.73 |
| Marksans Pharma Ltd | 2.44 |
| ANTHEM BIOSCIENCES LTD | 2.34 |
| Ajanta Pharma Ltd. | 1.97 |
| RUBICON RESEARCH LTD | 1.96 |
| EMCURE PHARMACEUTICALS LIMITED | 1.77 |
| Aurobindo Pharma Ltd. | 1.72 |
| VIYASH SCIENTIFIC LTD. | 1.71 |
| ORCHID PHARMA LTD. | 1.57 |
| CORONA REMEDIES LIMITED | 1.52 |
| INNOVA CAPTABS LTD | 1.41 |
| JUBILANT PHARMOVA LIMITED | 1.25 |
| Zydus Lifesciences Limited | 1.06 |
| Lupin Ltd. | 0.98 |
| Pfizer Ltd. | 0.89 |
| **Healthcare Services** | **21.06** |
| MAX HEALTHCARE INSTITUTE LTD. | 3.61 |
| PARK MEDI WORLD LIMITED (PARK HOSPITAL) | 3.17 |
| YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD | 3.12 |
| Apollo Hospitals Enterprises Ltd. | 2.97 |
| KRISHNA INSTITUTE OF MEDICAL | 2.71 |
| Fortis Healthcare India Ltd | 2.33 |
| RAINBOW CHILDRENS MEDICARE LTD | 1.11 |
| DR.Lal Pathlabs Ltd. | 1.06 |
| Metropolis Healthcare Ltd. | 0.98 |
| **Healthcare Equipment and Supplies** | **5.08** |
| MOLBIO DIAGNOSTICS LIMITED | 5.08 |
| **Chemicals and Petrochemicals** | **3.59** |
| PRASOL CHEMICALS LIMITED | 2.24 |
| JUBILANT INGREVIA LTD | 1.35 |
| **Equity & Equity related - Total** | **98.69** |
| **Triparty Repo** | **3.01** |
| **Net Current Assets/(Liabilities)** | **-1.70** |
| **Grand Total** | **100.00** |

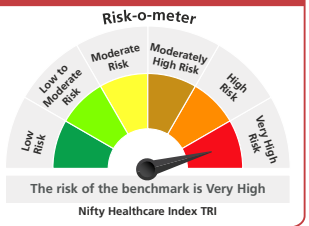
## SECTOR ALLOCATION (%)




## 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 (₹) | 3,40,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 4,41,645 | 1,41,637 |
| **Scheme Returns (%)** | **18.90** | **35.22** |
| Nifty Healthcare Index (TRI) Returns (%) | 12.33 | 14.46 |
| **Alpha*** | **6.57** | **20.75** |
| Nifty Healthcare Index (TRI) (₹)# | 4,04,390 | 1,29,126 |
| Nifty 50 (TRI) (₹)^ | 3,27,446 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -2.57 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly equity & equity related securities of companies engaged in Pharma, Healthcare & allied sectors.<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-

# 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen |
| **AAUM:** | ₹499.24 crs |
| **AUM:** | ₹478.86 crs |
| **Benchmark:** | BSE Teck Index TRI |
| **Allotment Date:** | March 04, 2024 |
| **Folio Count:** | 48,298 |

**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 | ₹9.8640 | ₹10.2400 |
| IDCW | ₹9.8640 | ₹10.2400 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 31.43% |
| $Beta | 0.96 |
| $Sharpe## | -0.07 |
| $Standard Deviation | 20.13% |
| ^^P/E | 27.10 |
| ^^P/BV | 4.81 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 52.68% |
| Mid Cap | 30.75% |
| Small Cap | 11.78% |
| Debt & Money Market | 4.79% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 2.47%

**Direct Plan:** 1.02%

**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

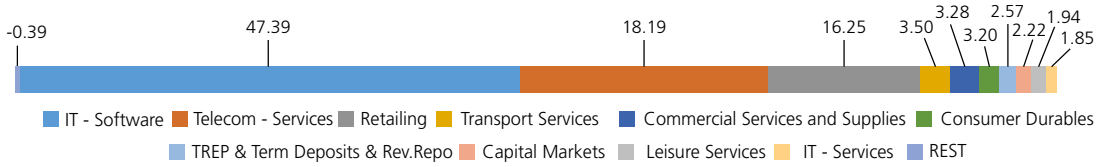
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **IT - Software** | **47.39** |
| Infosys Ltd. | 16.10 |
| Tech Mahindra Ltd. | 7.95 |
| PERSISTENT SYSTEMS LIMITED | 4.61 |
| COFORGE LIMITED | 4.56 |
| Mphasis Ltd | 4.09 |
| COGNIZANT TECHNOLOGY SOLUTIONS | 3.14 |
| HCL TECHNOLOGIES LTD. | 3.06 |
| LTIMINDTREE LIMITED | 1.58 |
| CAPILLARY TECHNOLOGIES | 1.21 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 1.09 |
| **Telecom - Services** | **18.19** |
| Bharti Airtel Ltd | 11.29 |
| BHARTI HEXACOM LTD. | 3.73 |
| Indus Towers Ltd. | 3.17 |
| **Retailing** | **16.25** |
| ETERNAL LIMITED | 7.31 |
| LENSKART SOLUTIONS LIMITED | 4.23 |
| SWIGGY LTD | 3.05 |
| FSN E-COMMERCE VENTURES LTD. | 1.66 |
| **Transport Services** | **3.50** |
| SHIPROCKET LIMITED | 2.34 |
| DELHIVERY LTD | 1.16 |
| **Commercial Services and Supplies** | **3.28** |
| RENTOMOJO LIMITED | 1.87 |
| Firstsource Solutions Ltd. | 1.41 |
| **Consumer Durables** | **3.20** |
| DIXON TECHNOLOGIES INDIA LTD. | 3.20 |
| **Capital Markets** | **2.22** |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 2.22 |
| **Leisure Services** | **1.94** |
| TBO TEK LIMITED | 1.94 |
| **IT - Services** | **1.85** |
| SAGILITY INDIA LTD. | 1.85 |
| **Financial Technology (Fintech)** | **0.53** |
| ONE 97 COMMUNICATIONS LTD. | 0.53 |
| **Equity & Equity related - Total** | **98.35** |
| **Triparty Repo** | **2.57** |
| **Net Current Assets/(Liabilities)** | **-0.92** |
| **Grand Total** | **100.00** |

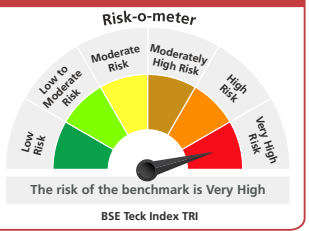
## SECTOR ALLOCATION (%)




## 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 (₹) | 3,10,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 2,79,709 | 1,12,689 |
| **Scheme Returns (%)** | **-7.57** | **-11.14** |
| BSE Teck Index (TRI) Returns (%) | -12.22 | -20.86 |
| **Alpha*** | **4.66** | **9.72** |
| BSE Teck Index (TRI) Returns (₹)# | 2,61,930 | 1,06,071 |
| Nifty 50 (TRI) (₹)^ | 2,94,741 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -3.76 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly equity & equity related securities of Technology & Technology related sectors.<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK SPECIAL OPPORTUNITIES FUND

An open-ended equity scheme investing in 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Devender Singhal & Mr. Abhishek Bisen |
| **AAUM:** | ₹1,874.74 crs |
| **AUM:** | ₹1,920.37 crs |
| **Benchmark:** | Nifty 500 TRI |
| **Allotment Date:** | June 29, 2024 |
| **Folio Count:** | 84,241 |

**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 | ₹11.2740 | ₹11.6280 |
| IDCW | ₹11.2740 | ₹11.6280 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 61.29% |
| $Beta | 1.11 |
| $Sharpe## | 0.10 |
| $Standard Deviation | 19.93% |
| ^^P/E | 28.26 |
| ^^P/BV | 2.92 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 12.59% |
| Mid Cap | 20.68% |
| Small Cap | 63.97% |
| Debt & Money Market | 2.76% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 2.09%

**Direct Plan:** 0.82%

**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

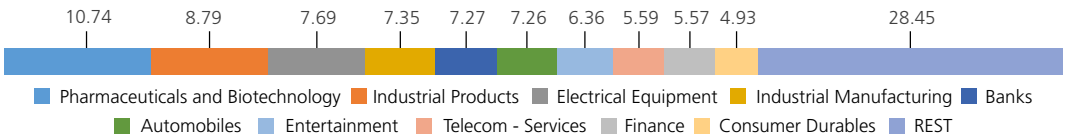
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Pharmaceuticals and Biotechnology** | **10.74** |
| Marksans Pharma Ltd | 2.57 |
| ORCHID PHARMA LTD. | 2.53 |
| VIYASH SCIENTIFIC LTD. | 2.17 |
| Sun Pharmaceuticals Industries Ltd. | 1.94 |
| JUBILANT PHARMOVA LIMITED | 1.53 |
| **Industrial Products** | **8.79** |
| Carborundum Universal Ltd. | 2.87 |
| Graphite India Ltd. | 1.79 |
| QUADRANT FUTURE TEK LIMITED | 1.79 |
| LUMINO INDUSTRIES LIMITED | 1.72 |
| CMR GREEN TECHNOLOGIES LTD | 0.62 |
| **Electrical Equipment** | **7.69** |
| MTAR TECHNOLOGIES LTD. | 2.84 |
| AZAD ENGINEERING LTD | 2.78 |
| KANOHAR ELECTRICALS LIMITED | 1.04 |
| AVALON TECHNOLOGIES LTD. | 1.03 |
| **Industrial Manufacturing** | **7.35** |
| JYOTI CNC AUTOMATION LTD | 3.28 |
| INDO-MIM LTD | 2.63 |
| MV ELECTROSYSTEMS LIMITED | 1.44 |
| **Banks** | **7.27** |
| IndusInd Bank Ltd. | 2.44 |
| JANA SMALL FINANCE BANK | 1.95 |
| JAMMU AND KASHMIR BANK LTD. | 1.85 |
| SOUTH INDIAN BANK LTD. | 1.03 |
| **Automobiles** | **7.26** |
| Maruti Suzuki India Limited | 3.93 |
| Hero MotoCorp Ltd. | 3.33 |
| **Entertainment** | **6.36** |
| Sun TV Network Ltd. | 3.43 |
| PVR INOX LIMITED | 2.93 |
| **Telecom - Services** | **5.59** |
| Vodafone Idea Ltd | 2.87 |
| Indus Towers Ltd. | 2.72 |
| **Finance** | **5.57** |
| POONAWALLA FINCORP LTD. | 2.52 |
| PIRAMAL FINANCE LTD | 1.92 |
| JIO FINANCIAL SERVICES LTD | 1.13 |
| **Consumer Durables** | **4.93** |
| Indigo Paints Limited | 2.10 |
| MIDWEST LTD. | 2.02 |
| Bata India Ltd. | 0.81 |
| **Leisure Services** | **4.38** |
| UNITED FOODBRANDS LIMITED | 2.70 |
| SAPPHIRE FOODS INDIA LTD. | 1.68 |
| **Construction** | **4.28** |
| Engineers India Ltd. | 2.34 |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 1.94 |
| **Healthcare Services** | **3.91** |
| PARK MEDI WORLD LIMITED (PARK HOSPITAL) | 2.24 |
| YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD | 1.67 |
| **Financial Technology (Fintech)** | **2.82** |
| ONE 97 COMMUNICATIONS LTD. | 2.82 |
| **Power** | **2.45** |
| NLC India Ltd. | 2.45 |
| **Retailing** | **2.02** |
| SWIGGY LTD | 2.02 |
| **IT - Software** | **1.80** |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 1.80 |
| **Chemicals and Petrochemicals** | **1.39** |
| PRASOL CHEMICALS LIMITED | 1.39 |
| **Realty** | **1.38** |
| OBEROI REALTY LTD | 1.38 |
| **Food Products** | **1.26** |
| AVANTI FEEDS LTD | 1.26 |
| **Equity & Equity related - Total** | **97.24** |
| **Triparty Repo** | **3.48** |
| **Net Current Assets/(Liabilities)** | **-0.72** |
| **Grand Total** | **100.00** |

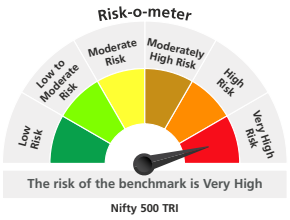
## SECTOR ALLOCATION (%)




## 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 (₹) | 2,80,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 3,23,790 | 1,35,815 |
| **Scheme Returns (%)** | **12.57** | **25.43** |
| Nifty 500 (TRI) Returns (%) | -1.44 | -6.64 |
| **Alpha*** | **14.00** | **32.07** |
| Nifty 500 (TRI) (₹)# | 2,75,182 | 1,15,675 |
| Nifty 50 (TRI) (₹)^ | 2,63,156 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -5.08 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly equity & equity related securities following Special Situation Theme.<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK MNC FUND

An open-ended equity scheme investing in 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen |
| **AAUM:** | ₹2,269.33 crs |
| **AUM:** | ₹2,246.36 crs |
| **Benchmark:** | Nifty MNC Index TRI |
| **Allotment Date:** | October 28, 2024 |
| **Folio Count:** | 1,08,384 |

## 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 | ₹12.2820 | ₹12.6250 |
| IDCW | ₹12.2820 | ₹12.6260 |

(as on September 30, 2026)

## Ratios

| | |
|---|---|
| Portfolio Turnover | 49.40% |
| $Beta | 0.90 |
| $Sharpe## | 0.39 |
| $Standard Deviation | 18.01% |
| ^^P/E | 44.29 |
| ^^P/BV | 7.50 |

Source: $ICRA MFI Explorer, ^^Bloomberg

## Market Capitalisation*

| | |
|---|---|
| Large Cap | 33.50% |
| Mid Cap | 22.16% |
| Small Cap | 43.89% |
| Debt & Money Market | 0.45% |

*% of Net Asset

## Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 2.04% |
| **Direct Plan:** | 0.67% |

## 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 30th September, 2026 unless otherwise specified.**

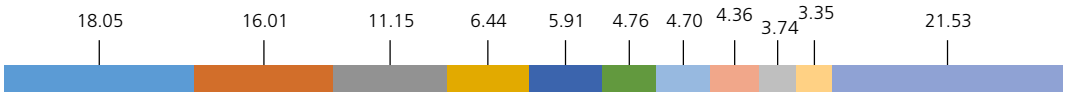
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Pharmaceuticals and Biotechnology** | **18.05** |
| ACUTAAS CHEMICALS LTD | 4.38 |
| Sun Pharmaceuticals Industries Ltd. | 3.23 |
| Divi s Laboratories Ltd. | 2.98 |
| Marksans Pharma Ltd | 2.87 |
| VIYASH SCIENTIFIC LTD. | 1.30 |
| ANTHEM BIOSCIENCES LTD | 1.19 |
| ORCHID PHARMA LTD. | 1.15 |
| SAI LIFE SCIENCES LIMITED | 0.95 |
| **Electrical Equipment** | **16.01** |
| MTAR TECHNOLOGIES LTD. | 4.86 |
| AZAD ENGINEERING LTD | 4.35 |
| GE VERNOVA T&D INDIA LIMITED | 3.37 |
| Siemens Ltd. | 1.88 |
| ABB INDIA LTD | 1.55 |
| **Auto Components** | **11.15** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 3.05 |
| ZF Commercial Vehicle Control Systems India Limited | 2.04 |
| Schaeffler India Ltd | 2.03 |
| TENNECO CLEAN AIR INDIA LIMITED | 1.89 |
| Igarashi Motors India Ltd. | 1.17 |
| HERO MOTORS LIMITED | 0.97 |
| **Food Products** | **6.44** |
| Britannia Industries Ltd. | 3.23 |
| NESTLE INDIA LTD. | 3.21 |
| **Automobiles** | **5.91** |
| Maruti Suzuki India Limited | 3.20 |
| HYUNDAI MOTORS INDIA LTD | 2.71 |
| **Aerospace and Defense** | **4.76** |
| AXISCADES TECHNOLOGIES LTD | 2.48 |
| ROSSELL TECHSYS LTD. | 2.28 |
| **Industrial Manufacturing** | **4.70** |
| INDO-MIM LTD | 4.70 |
| **Capital Markets** | **4.36** |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | 2.29 |
| Aditya Birla Sun Life AMC Ltd | 1.77 |
| SBI FUNDS MANAGEMENT LIMITED | 0.30 |
| **Industrial Products** | **3.74** |
| Cummins India Ltd. | 2.12 |
| Grindwell Norton Ltd. | 1.62 |
| **Diversified FMCG** | **3.35** |
| Hindustan Unilever Ltd. | 3.35 |
| **IT - Software** | **3.31** |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 3.31 |
| **Healthcare Services** | **2.84** |
| Fortis Healthcare India Ltd | 1.51 |
| ASTER DM HEALTHCARE LTD | 1.33 |
| **Agricultural, Commercial and Constr** | **2.75** |
| ASHOK LEYLAND LTD. | 2.75 |
| **Beverages** | **2.47** |
| UNITED SPIRITS LTD. | 2.47 |
| **Diversified Metals** | **1.73** |
| Vedanta Ltd. | 1.73 |
| **Textiles and Apparels** | **1.37** |
| Garware Technical Fibres Ltd. | 1.37 |
| **IT - Services** | **1.26** |
| TATA TECHNOLOGIES LTD | 1.26 |
| **Non - Ferrous Metals** | **1.26** |
| Hindalco Industries Ltd | 1.26 |
| **Finance** | **1.24** |
| APTUS VALUE HOUSING FINANCE | 1.24 |
| **Fertilizers and Agrochemicals** | **1.03** |
| P I INDUSTRIES LTD | 1.03 |
| **Consumer Durables** | **0.94** |
| MIDWEST LTD. | 0.94 |
| **Banks** | **0.88** |
| IndusInd Bank Ltd. | 0.88 |
| **Equity & Equity related - Total** | **99.55** |
| **Triparty Repo** | **0.94** |
| **Net Current Assets/(Liabilities)** | **-0.49** |
| **Grand Total** | **100.00** |

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

## SECTOR ALLOCATION (%)

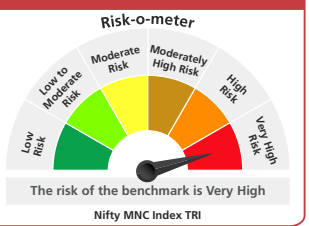



Pharmaceuticals and Biotechnology, Electrical Equipment, Auto Components, Food Products, Automobiles, Aerospace and Defense, Industrial Manufacturing, Capital Markets, Industrial Products, Diversified FMCG, REST

## 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 (₹) | 2,50,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 2,94,981 | 1,31,801 |
| **Scheme Returns (%)** | **17.17** | **18.81** |
| Nifty MNC Index Returns (%) | 4.46 | -3.04 |
| **Alpha*** | **12.71** | **21.86** |
| Nifty MNC Index (TRI) (₹)# | 2,61,439 | 1,18,030 |
| Nifty 50 (TRI) (₹)^ | 2,35,187 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -5.87 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly in equity and equity related securities of multi-national companies (MNC).<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK TRANSPORTATION & LOGISTICS FUND

An open-ended equity scheme investing in 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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen |
| **AAUM:** | ₹538.34 crs |
| **AUM:** | ₹544.55 crs |
| **Benchmark:** | Nifty Transportation & Logistics Index TRI |
| **Allotment Date:** | December 16, 2024 |
| **Folio Count:** | 29,789 |

**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 | ₹11.9810 | ₹12.3230 |
| IDCW | ₹11.9810 | ₹12.3220 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 50.69% |
| $Beta | 0.86 |
| $Sharpe## | 0.38 |
| $Standard Deviation | 18.51% |
| ^^P/E | 31.42 |
| ^^P/BV | 4.16 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 39.47% |
| Mid Cap | 14.61% |
| Small Cap | 44.70% |
| Debt & Money Market | 1.22% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 2.45%
**Direct Plan:** 0.93%

**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)

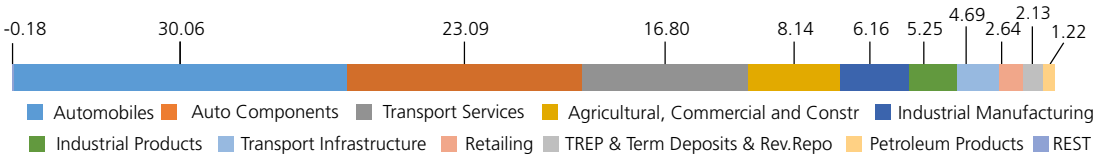
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Automobiles** | **30.06** |
| Maruti Suzuki India Limited | 7.54 |
| Hero MotoCorp Ltd. | 6.93 |
| Mahindra & Mahindra Ltd. | 5.57 |
| Bajaj Auto Ltd. | 4.85 |
| Eicher Motors Ltd. | 3.55 |
| HYUNDAI MOTORS INDIA LTD | 1.62 |
| **Auto Components** | **23.09** |
| ZF Commercial Vehicle Control Systems India Limited | 3.87 |
| Sansera Engineering Ltd. | 3.75 |
| TENNECO CLEAN AIR INDIA LIMITED | 2.35 |
| Bosch Ltd. | 2.34 |
| Igarashi Motors India Ltd. | 2.33 |
| Sundaram Fasteners Ltd. | 1.88 |
| KROSS LIMITED | 1.65 |
| SPR AUTO TECHNOLOGIES LIMITED | 1.54 |
| Schaeffler India Ltd | 1.29 |
| AMARA RAJA ENERGY MOB LTD. | 1.25 |
| Motherson Sumi Wiring India Limited | 0.84 |
| **Transport Services** | **16.80** |
| Inter Globe Aviation Ltd | 5.63 |
| Great Eastern Shipping Company Ltd | 4.38 |
| MAHINDRA LOGISTICS LTD | 1.98 |
| Blue Dart Express Ltd. | 1.53 |
| SHIPROCKET LIMITED | 1.39 |
| DELHIVERY LTD | 1.15 |
| Container Corporation of India Ltd. | 0.74 |
| **Agricultural, Commercial and Constr** | **8.14** |
| ASHOK LEYLAND LTD. | 3.31 |
| TML COMMERCIAL VEHICLES LIMITED | 2.65 |
| V.S.T Tillers Tractors Ltd | 2.18 |
| **Industrial Manufacturing** | **6.16** |
| INDO-MIM LTD | 6.16 |
| **Industrial Products** | **5.25** |
| QUADRANT FUTURE TEK LIMITED | 2.53 |
| Carborundum Universal Ltd. | 1.45 |
| Subros Ltd. | 1.27 |
| **Transport Infrastructure** | **4.69** |
| Adani Port and Special Economic Zone Ltd. | 4.69 |
| **Retailing** | **2.64** |
| ETERNAL LIMITED | 2.64 |
| **Petroleum Products** | **1.22** |
| Castrol (India ) Ltd. | 1.22 |
| **Equity & Equity related - Total** | **98.05** |
| **Futures** | |
| HYUNDAI MOTORS INDIA LTD-OCT2026 | 0.73 |
| **Triparty Repo** | **2.13** |
| **Net Current Assets/(Liabilities)** | **-0.18** |
| **Grand Total** | **100.00** |

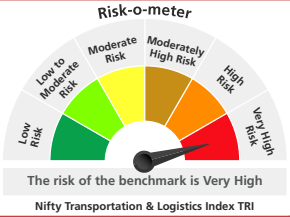
## SECTOR ALLOCATION (%)




## 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 (₹) | 2,20,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 2,48,976 | 1,27,844 |
| **Scheme Returns (%)** | **13.61** | **12.40** |
| Nifty Transportation & Logistics TRI (%) | 5.85 | -0.96 |
| **Alpha*** | **7.76** | **13.36** |
| Nifty Transportation & Logistics TRI (₹)# | 2,32,344 | 1,19,380 |
| Nifty 50 (TRI) (₹)^ | 2,06,790 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -6.36 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly equity and equity related securities of companies engaged in Transportation & Logistics and related activities<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.
*For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK ENERGY OPPORTUNITIES FUND

An open-ended equity scheme investing in 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**

| | Value | GARP | Growth | Size |
|---|---|---|---|---|
| Large | | | | |
| Medium | | | | |
| Small | | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Mandar Pawar & Mr. Abhishek Bisen |
| **AAUM:** | ₹272.07 crs |
| **AUM:** | ₹264.49 crs |
| **Benchmark:** | Nifty Energy TRI |
| **Allotment Date:** | April 25, 2025 |
| **Folio Count:** | 28,372 |

**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 | ₹10.2480 | ₹10.4740 |
| IDCW | ₹10.2480 | ₹10.4720 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 31.53% |
| $Beta | 0.84 |
| $Sharpe## | -0.14 |
| $Standard Deviation | 16.58% |
| ^^P/E | 14.39 |
| ^^P/BV | 2.56 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 50.03% |
| Mid Cap | 22.94% |
| Small Cap | 23.14% |
| Debt & Money Market | 3.89% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 2.47% |
| **Direct Plan:** | 0.98% |

**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)

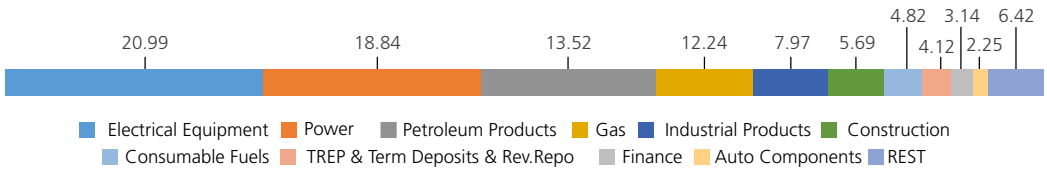
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Electrical Equipment** | **20.99** |
| GE VERNOVA T&D INDIA LIMITED | 5.24 |
| Siemens Ltd. | 4.65 |
| ABB INDIA LTD | 4.61 |
| EMMVEE PHOTOVOLTAIC POWER LIMITED | 2.15 |
| KANOHAR ELECTRICALS LIMITED | 1.90 |
| WAAREE ENERGIES LIMITED | 1.35 |
| VIKRAM SOLAR LIMITED | 1.09 |
| **Power** | **18.84** |
| Tata Power Co. Ltd. | 3.66 |
| NTPC LTD | 3.48 |
| NHPC LIMITED | 2.48 |
| ACME SOLAR HOLDINGS LTD. | 2.34 |
| Power Grid Corporation Of India Ltd. | 2.17 |
| CESC LTD | 1.82 |
| TORRENT POWER LTD | 1.70 |
| NLC India Ltd. | 1.19 |
| **Petroleum Products** | **13.52** |
| RELIANCE INDUSTRIES LTD. | 6.73 |
| Bharat Petroleum Corporation Ltd. | 4.13 |
| Indian Oil Corporation Ltd | 1.38 |
| Gulf Oil Lubricants India Ltd. | 1.28 |
| **Gas** | **12.24** |
| GAIL (India) Ltd. | 7.40 |
| PETRONET LNG LTD. | 4.84 |
| **Industrial Products** | **7.97** |
| LUMINO INDUSTRIES LIMITED | 2.36 |
| LASER POWER & INFRA LTD | 1.80 |
| Cummins India Ltd. | 1.62 |
| KEI INDUSTRIES LTD. | 1.52 |
| JINDAL SAW LTD. | 0.47 |
| OSWAL PUMPS LTD | 0.20 |
| **Construction** | **5.69** |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 3.13 |
| Larsen And Toubro Ltd. | 2.56 |
| **Consumable Fuels** | **4.82** |
| Coal India Ltd. | 4.82 |
| **Finance** | **3.14** |
| REC LTD | 2.03 |
| Power Finance Corporation Ltd. | 1.11 |
| **Auto Components** | **2.25** |
| Exide Industries Ltd | 2.25 |
| **Chemicals and Petrochemicals** | **2.17** |
| Linde India Ltd. | 2.17 |
| **Oil** | **1.71** |
| Oil & Natural Gas Corporation Ltd. | 1.71 |
| **Consumer Durables** | **1.26** |
| V-Guard Industries Ltd. | 0.84 |
| Havells India Ltd. | 0.42 |
| **Industrial Manufacturing** | **1.06** |
| TEMPSENS INSTRUMENTS (INDIA) LIMITED | 1.06 |
| **Agricultural Food and other Product** | **0.45** |
| Balrampur Chini Mills Ltd. | 0.45 |
| **Equity & Equity related - Total** | **96.11** |
| **Triparty Repo** | **4.12** |
| **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 (₹) | 1,80,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,79,247 | 1,18,405 |
| **Scheme Returns (%)** | **-0.53** | **-2.46** |
| Nifty Energy TRI (%) | 2.39 | -1.07 |
| **Alpha*** | **-2.93** | **-1.40** |
| Nifty Energy TRI (₹)# | 1,83,376 | 1,19,310 |
| Nifty 50 (TRI) (₹)^ | 1,67,010 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -9.21 | -13.60 |

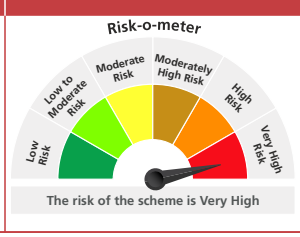
**Product Label**

This product is suitable for investors who are seeking*:

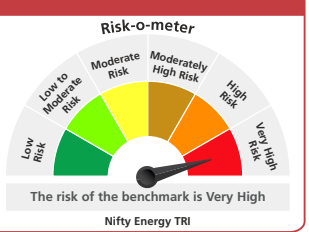
- Long-term capital growth
- Investment in portfolio of predominantly equity and equity related securities of companies engaged in Energy and Energy related activities.

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

**Fund**




**Benchmark**




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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK ACTIVE MOMENTUM FUND

An open-ended equity scheme investing in 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Rohit Tandon & Mr. Abhishek Bisen |
| **AAUM:** | ₹1,630.99 crs |
| **AUM:** | ₹1,590.18 crs |
| **Benchmark:** | Nifty 500 TRI |
| **Allotment Date:** | August 20, 2025 |
| **Folio Count:** | 45,728 |

**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 | ₹10.4940 | ₹10.6540 |
| IDCW | ₹10.4940 | ₹10.6540 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 258.75% |
| $Beta | 1.00 |
| $Sharpe## | 0.03 |
| $Standard Deviation | 18.74% |
| ^^P/E | 28.06 |
| ^^P/BV | 3.27 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 36.51% |
| Mid Cap | 57.59% |
| Small Cap | 2.55% |
| Debt & Money Market | 3.35% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 2.12%

**Direct Plan:** 0.82%

**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

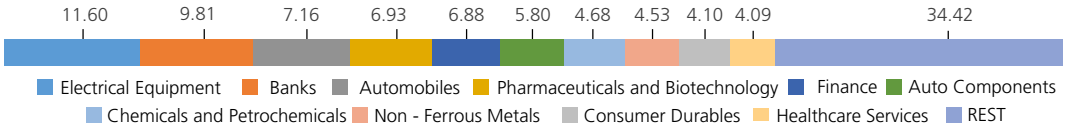
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Electrical Equipment** | **11.60** |
| APAR INDUSTRIES LIMITED | 2.72 |
| Bharat Heavy Electricals Ltd. | 2.63 |
| GE VERNOVA T&D INDIA LIMITED | 2.57 |
| HITACHI ENERGY INDIA LIMITED | 2.27 |
| Thermax Ltd. | 1.41 |
| **Banks** | **9.81** |
| UNION BANK OF INDIA | 1.89 |
| CANARA BANK | 1.76 |
| IDFC First Bank Limited | 1.75 |
| YES BANK LTD | 1.65 |
| PUNJAB NATIONAL BANK | 1.50 |
| ICICI Bank Ltd. | 1.26 |
| **Automobiles** | **7.16** |
| TVS Motors Company Ltd | 2.52 |
| Bajaj Auto Ltd. | 2.35 |
| Eicher Motors Ltd. | 2.29 |
| **Pharmaceuticals and Biotechnology** | **6.93** |
| LAURUS LABS LTD. | 4.26 |
| Aurobindo Pharma Ltd. | 2.67 |
| **Finance** | **6.88** |
| L&T FINANCE LTD | 1.99 |
| Mahindra & Mahindra Financial Services Ltd. | 1.81 |
| BAJAJ FINANCE LTD. | 1.58 |
| POONAWALLA FINCORP LTD. | 1.50 |
| **Auto Components** | **5.80** |
| SONA BLW PRECISION FORGINGS LTD | 2.94 |
| BHARAT FORGE LTD. | 2.86 |
| **Chemicals and Petrochemicals** | **4.68** |
| Gujarat Fluorochemicals Ltd. | 1.96 |
| Pidilite Industries Ltd. | 1.60 |
| SRF Ltd. | 1.12 |
| **Non - Ferrous Metals** | **4.53** |
| NATIONAL ALUMINIUM COMPANY LTD | 2.58 |
| HINDUSTAN ZINC LTD. | 1.95 |
| **Consumer Durables** | **4.10** |
| Asian Paints Ltd. | 1.66 |
| DIXON TECHNOLOGIES INDIA LTD. | 1.29 |
| Berger Paints (I) Ltd. | 1.15 |
| **Healthcare Services** | **4.09** |
| Apollo Hospitals Enterprises Ltd. | 2.07 |
| ASTER DM HEALTHCARE LTD | 2.02 |
| **Industrial Products** | **3.87** |
| Polycab India Ltd. | 1.95 |
| AIA Engineering Limited. | 1.92 |
| **Retailing** | **3.65** |
| FSN E-COMMERCE VENTURES LTD. | 2.49 |
| INFO EDGE (INDIA) LTD. | 1.16 |
| **Power** | **3.59** |
| ADANI ENERGY SOLUTIONS LTD. | 2.39 |
| NTPC GREEN ENERGY LIMITED | 1.20 |
| **Gas** | **2.55** |
| AEGIS LOGISTICS LTD | 2.55 |
| **Beverages** | **2.51** |
| RADICO KHAITAN LTD. | 2.51 |
| **Ferrous Metals** | **2.13** |
| Steel Authority of India Ltd. | 2.13 |
| **Agricultural Food and other Product** | **1.99** |
| Marico Ltd. | 1.99 |
| **Food Products** | **1.85** |
| NESTLE INDIA LTD. | 1.85 |
| **Cement and Cement Products** | **1.83** |
| Grasim Industries Ltd. | 1.83 |
| **Transport Infrastructure** | **1.66** |
| GMR AIRPORTS LIMITED | 1.66 |
| **Petroleum Products** | **1.24** |
| HINDUSTAN PETROLEUM CORPORATION LTD | 1.24 |
| **IT - Software** | **1.16** |
| HCL TECHNOLOGIES LTD. | 1.16 |
| **Fertilizers and Agrochemicals** | **1.07** |
| UPL Ltd | 1.07 |
| **Textiles and Apparels** | **1.06** |
| Page Industries Ltd | 1.06 |
| **Personal Products** | **0.91** |
| Dabur India Ltd. | 0.91 |
| **Equity & Equity related - Total** | **96.65** |
| **Triparty Repo** | **3.52** |
| **Net Current Assets/(Liabilities)** | **-0.17** |
| **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 (₹) | 1,40,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,42,556 | 1,21,596 |
| **Scheme Returns (%)** | **2.97** | **2.49** |
| Nifty 500 (TRI) Returns (%) | -5.63 | -6.64 |
| **Alpha*** | **8.60** | **9.13** |
| Nifty 500 (TRI) (₹)# | 1,35,112 | 1,15,675 |
| Nifty 50 (TRI) (₹)^ | 1,29,459 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -12.05 | -13.60 |

**Product Label**

This product is suitable for investors who are seeking*:

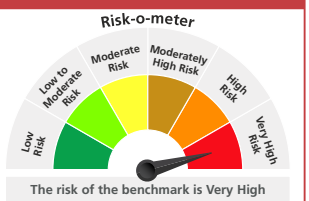
- Long-term capital growth
- Investment in portfolio of predominantly in equity and equity related securities exhibiting momentum characteristics

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

**Fund**

The risk of the scheme is Very High

**Benchmark**




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: - August 20, 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.*For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK RURAL OPPORTUNITIES FUND

An open-ended equity scheme investing in 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

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Arjun Khanna & Mr. Abhishek Bisen |
| **AAUM:** | ₹730.79 crs |
| **AUM:** | ₹707.58 crs |
| **Benchmark:** | Nifty Rural Index TRI |
| **Allotment Date:** | November 27, 2025 |
| **Folio Count:** | 30,470 |

**Minimum Investment Amount**

**Initial Investment**
- ₹1000 and any amount thereafter

**Additional Investment**
- ₹100 and any amount thereafter

**Systematic Investment Plan (SIP)**
- ₹500 and any amount thereafter

**Ideal Investments Horizon**
- 5 years & above

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹9.1470 | ₹9.2690 |
| IDCW | ₹9.1470 | ₹9.2670 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 24.69% |
| $Beta | 0.92 |
| $Sharpe## | -0.69 |
| $Standard Deviation | 20.39% |
| ^^P/E | 22.26 |
| ^^P/BV | 3.15 |

Source: $ICRA MFI Explorer, ^^Bloomberg

**Market Capitalisation***

| | |
|---|---|
| Large Cap | 65.88% |
| Mid Cap | 10.64% |
| Small Cap | 21.87% |
| Debt & Money Market | 1.61% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 2.40% |
| **Direct Plan:** | 0.84% |

**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

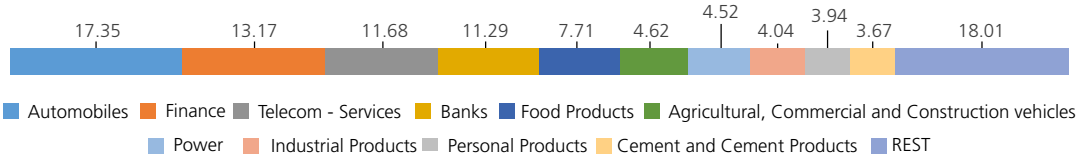
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Automobiles** | **17.35** |
| Mahindra & Mahindra Ltd. | 8.34 |
| TVS Motors Company Ltd | 4.35 |
| Eicher Motors Ltd. | 2.22 |
| Bajaj Auto Ltd. | 1.38 |
| Maruti Suzuki India Limited | 1.06 |
| **Finance** | **13.17** |
| SHRIRAM FINANCE LTD. | 3.66 |
| BAJAJ FINANCE LTD. | 3.05 |
| Cholamandalam Investment and Finance Company Ltd. | 2.52 |
| POONAWALLA FINCORP LTD. | 1.63 |
| Muthoot Finance Ltd | 1.16 |
| Mahindra & Mahindra Financial Services Ltd. | 1.15 |
| **Telecom - Services** | **11.68** |
| Bharti Airtel Ltd | 9.31 |
| Indus Towers Ltd. | 2.37 |
| **Banks** | **11.29** |
| STATE BANK OF INDIA | 9.49 |
| ICICI Bank Ltd. | 1.12 |
| INDIAN BANK | 0.68 |
| **Food Products** | **7.71** |
| AVANTI FEEDS LTD | 3.25 |
| Britannia Industries Ltd. | 3.14 |
| Godrej Agrovet Ltd. | 1.32 |
| **Agricultural, Commercial and Construction vehicles** | **4.62** |
| V.S.T Tillers Tractors Ltd | 2.99 |
| ASHOK LEYLAND LTD. | 1.63 |
| **Power** | **4.52** |
| NTPC LTD | 2.28 |
| Tata Power Co. Ltd. | 1.52 |
| NHPC LIMITED | 0.72 |
| **Industrial Products** | **4.04** |
| LUMINO INDUSTRIES LIMITED | 1.76 |
| Cummins India Ltd. | 1.31 |
| TIME TECHNOPLAST LIMITED | 0.97 |
| **Personal Products** | **3.94** |
| Emami Ltd. | 3.94 |
| **Auto Components** | **3.67** |
| Sansera Engineering Ltd. | 1.92 |
| KROSS LIMITED | 0.93 |
| SONA BLW PRECISION FORGINGS LTD | 0.82 |
| **Cement and Cement Products** | **3.67** |
| Ultratech Cement Ltd. | 3.10 |
| Dalmia Bharat Limited | 0.57 |
| **Chemicals and Petrochemicals** | **3.09** |
| PRASOL CHEMICALS LIMITED | 1.12 |
| SRF Ltd. | 1.05 |
| JUBILANT INGREVIA LTD | 0.92 |
| **Insurance** | **2.16** |
| SBI Life Insurance Company Ltd | 2.16 |
| **Agricultural Food and other Product** | **2.00** |
| Marico Ltd. | 2.00 |
| **Consumer Durables** | **1.92** |
| BLUE STAR LTD. | 0.70 |
| MAYUR UNIQUOTERS LTD | 0.70 |
| Crompton Greaves Consumer Electricals Ltd | 0.52 |
| **Diversified FMCG** | **1.66** |
| Hindustan Unilever Ltd. | 1.66 |
| **Electrical Equipment** | **1.53** |
| KANOHAR ELECTRICALS LIMITED | 1.53 |
| **Fertilizers and Agrochemicals** | **0.37** |
| Coromandel International Ltd. | 0.37 |
| **Equity & Equity related - Total** | **98.39** |
| **Triparty Repo** | **1.81** |
| **Net Current Assets/(Liabilities)** | **-0.20** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




## SYSTEMATIC INVESTMENT PLAN (SIP)

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

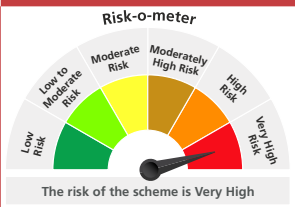
| Monthly SIP of (₹) 10000 | Since Inception | 6 Months |
|---|---|---|
| Total amount invested (₹) | 1,10,000 | 60,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,02,932 | 57,280 |
| **Scheme Returns (%)** | **-12.82** | **-14.97** |
| Nifty Rural (TRI) Returns (%) | -14.33 | -23.33 |
| **Alpha*** | **1.51** | **8.35** |
| Nifty Rural (TRI) (₹)# | 1,02,077 | 55,626 |
| Nifty 50 (TRI) (₹)^ | 1,01,723 | 55,956 |
| Nifty 50 (TRI) Returns (%) | -14.95 | -21.70 |

**Product Label**

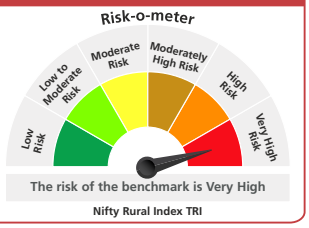
This product is suitable for investors who are seeking*:
- Long-term capital growth
- Investment in portfolio of predominantly in equity & equity related instruments based on Rural and allied theme

* 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

Scheme Inception : - November 27, 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.***As per Para no 7.2 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK DIVIDEND YIELD FUND

An open-ended equity scheme predominantly investing in dividend yielding stocks

Scan to Invest Now

**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:** | ₹275.26 crs |
| **AUM:** | ₹272.83 crs |
| **Benchmark:** | Nifty 500 TRI |
| **Allotment Date:** | January 27, 2026 |
| **Folio Count:** | 22,080 |

## 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 | ₹9.1310 | ₹9.2220 |
| IDCW | ₹9.1310 | ₹9.2220 |

(as on September 30, 2026)

## Ratios

| | |
|---|---|
| Portfolio Turnover | 4.37% |
| $Beta | 0.89 |
| $Sharpe## | -0.85 |
| $Standard Deviation | 20.11% |
| ^^P/E | 19.51 |
| ^^P/BV | 2.70 |

Source: $ICRA MFI Explorer, ^^Bloomberg

## Market Capitalisation*

| | |
|---|---|
| Large Cap | 64.66% |
| Mid Cap | 22.92% |
| Small Cap | 6.53% |
| Debt & Money Market | 5.89% |

*% of Net Asset

## Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 2.47% |
| **Direct Plan:** | 1.04% |

## 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

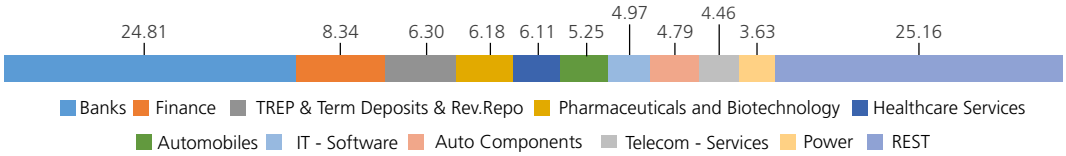
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **24.81** |
| HDFC Bank Ltd. | 5.55 |
| ICICI Bank Ltd. | 4.94 |
| STATE BANK OF INDIA | 2.51 |
| BANK OF MAHARASHTRA | 2.39 |
| KARUR VYSYA BANK LTD. | 2.38 |
| UJJIVAN SMALL FINANCE BANK LTD. | 2.15 |
| IndusInd Bank Ltd. | 2.00 |
| Axis Bank Ltd. | 1.81 |
| Bank Of Baroda | 1.08 |
| **Finance** | **8.34** |
| SHRIRAM FINANCE LTD. | 1.95 |
| CRISIL Ltd. | 1.79 |
| Cholamandalam Investment and Finance Company Ltd. | 1.69 |
| BAJAJ FINANCE LTD. | 1.15 |
| Power Finance Corporation Ltd. | 0.89 |
| L&T FINANCE LTD | 0.87 |
| **Pharmaceuticals and Biotechnology** | **6.18** |
| Sun Pharmaceuticals Industries Ltd. | 2.16 |
| ANTHEM BIOSCIENCES LTD | 1.89 |
| Ajanta Pharma Ltd. | 1.25 |
| TORRENT PHARMACEUTICALS LTD. | 0.88 |
| **Healthcare Services** | **6.11** |
| ASTER DM HEALTHCARE LTD | 2.07 |
| MAX HEALTHCARE INSTITUTE LTD. | 2.03 |
| Apollo Hospitals Enterprises Ltd. | 2.01 |
| **Automobiles** | **5.25** |
| TVS Motors Company Ltd | 1.96 |
| Maruti Suzuki India Limited | 1.65 |
| Mahindra & Mahindra Ltd. | 0.90 |
| Hero MotoCorp Ltd. | 0.74 |
| **IT - Software** | **4.97** |
| Infosys Ltd. | 1.45 |
| Tata Consultancy Services Ltd. | 1.19 |
| Tech Mahindra Ltd. | 1.17 |
| PERSISTENT SYSTEMS LIMITED | 1.16 |
| **Auto Components** | **4.79** |
| Schaeffler India Ltd | 2.74 |
| BHARAT FORGE LTD. | 1.38 |
| MRF Limited | 0.67 |
| **Telecom - Services** | **4.46** |
| Bharti Airtel Ltd | 2.62 |
| Indus Towers Ltd. | 1.84 |
| **Power** | **3.63** |
| NTPC LTD | 2.20 |
| Power Grid Corporation Of India Ltd. | 1.43 |
| **Petroleum Products** | **3.24** |
| RELIANCE INDUSTRIES LTD. | 2.62 |
| HINDUSTAN PETROLEUM CORPORATION LTD | 0.62 |
| **Chemicals and Petrochemicals** | **2.64** |
| SOLAR INDUSTRIES INDIA LIMITED | 2.64 |
| **Construction** | **2.54** |
| Larsen And Toubro Ltd. | 2.54 |
| **Capital Markets** | **2.21** |
| HDFC Asset Management Company Ltd. | 1.51 |
| BSE LTD. | 0.70 |
| **Gas** | **1.76** |
| GAIL (India) Ltd. | 1.00 |
| PETRONET LNG LTD. | 0.76 |
| **Cement and Cement Products** | **1.68** |
| Ultratech Cement Ltd. | 1.68 |
| **Ferrous Metals** | **1.51** |
| Tata Steel Ltd. | 1.51 |
| **Beverages** | **1.49** |
| UNITED SPIRITS LTD. | 1.49 |
| **Consumer Durables** | **1.48** |
| Titan Company Ltd. | 1.48 |
| **Aerospace and Defense** | **1.42** |
| Bharat Electronics Ltd. | 1.42 |
| **Food Products** | **1.36** |
| Britannia Industries Ltd. | 1.36 |
| **Non - Ferrous Metals** | **1.02** |
| Hindalco Industries Ltd | 1.02 |
| **Consumable Fuels** | **0.90** |
| Coal India Ltd. | 0.90 |
| **Agricultural, Commercial and Construction Vehicles** | **0.86** |
| ASHOK LEYLAND LTD. | 0.86 |
| **Realty** | **0.84** |
| DLF Ltd. | 0.84 |
| **Oil** | **0.41** |
| Oil & Natural Gas Corporation Ltd. | 0.41 |
| **Commercial Services and Supplies** | **0.21** |
| Teamlease Services Ltd | 0.21 |
| **Equity & Equity related - Total** | **94.11** |
| **Triparty Repo** | **6.30** |
| **Net Current Assets/(Liabilities)** | **-0.41** |
| **Grand Total** | **100.00** |

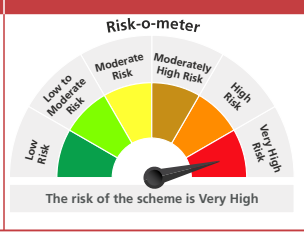
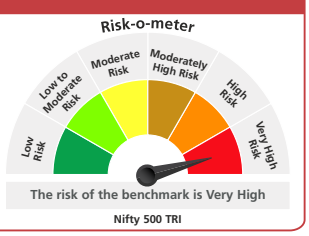
## SECTOR ALLOCATION (%)




## 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 (₹) | 90,000 | 60,000 |
| Total Value as on Sep 30, 2026 (₹) | 85,068 | 57,559 |
| **Scheme Returns (%)** | **-13.11** | **-13.51** |
| Nifty 500 (TRI) Returns (%) | -6.76 | -8.21 |
| **Alpha*** | **-6.35** | **-5.30** |
| Nifty 500 (TRI) (₹)# | 87,501 | 58,543 |
| Nifty 50 (TRI) (₹)^ | 84,348 | 57,242 |
| Nifty 50 (TRI) Returns (%) | -14.95 | -15.17 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly in equity & equity related securities of dividend yielding companies.<br>* 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<br>Nifty 500 TRI |

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

Scheme Inception : - January 27, 2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per Para no 7.2 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. Scheme has not completed 6 months since inception

# KOTAK SERVICES FUND

An open-ended equity scheme investing in services theme

Scan to Invest Now

**Investment Objective:** The investment objective of the scheme is to provide long term capital appreciation from an actively managed portfolio of equity and equity related securities of companies belonging to the services industry. However, there can be no assurance that the investment objective of the scheme would be achieved.

| | |
|---|---|
| **Fund Manager*:** | Mr. Rohit Tandon, Mr. Abhishek Bisen |
| **AAUM:** | ₹733.78 crs |
| **AUM:** | ₹710.88 crs |
| **Benchmark:** | Nifty Services Sector TRI |
| **Allotment Date:** | February 25, 2026 |
| **Folio Count:** | 29,879 |

### Minimum Investment Amount

**Initial Investment**

- ₹1000 and any amount thereafter

**Additional Investment**

- ₹100 and any amount thereafter

**Systematic Investment Plan (SIP)**

- ₹500 and any amount thereafter

### Ideal Investments Horizon

- 5 years & above

### Net Asset Value (NAV)

| | Regular | Direct |
|---|---|---|
| Growth | ₹9.9840 | ₹10.0680 |
| IDCW | ₹9.9840 | ₹10.0670 |

(as on September 30, 2026)

### Ratios

| | |
|---|---|
| Portfolio Turnover | 55.34% |
| $Beta | 0.62 |
| $Sharpe## | -0.30 |
| $Standard Deviation | 15.19% |
| ^^P/E | 18.42 |
| ^^P/BV | 2.45 |

Source: $ICRA MFI Explorer, ^^Bloomberg

### Market Capitalisation*

| | |
|---|---|
| Large Cap | 70.48% |
| Mid Cap | 5.33% |
| Small Cap | 21.29% |
| Debt & Money Market | 2.90% |

*% of Net Asset

### Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 2.40% |
| **Direct Plan:** | 1.04% |

### 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

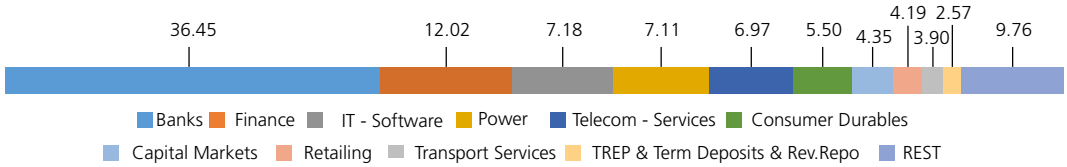
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **36.45** |
| ICICI Bank Ltd. | 10.84 |
| STATE BANK OF INDIA | 9.26 |
| Axis Bank Ltd. | 8.69 |
| HDFC Bank Ltd. | 6.22 |
| UJJIVAN SMALL FINANCE BANK LTD. | 0.94 |
| BANK OF MAHARASHTRA | 0.50 |
| **Finance** | **12.02** |
| PNB HOUSING FINANCE LTD. | 4.11 |
| BAJAJ FINANCE LTD. | 3.59 |
| SHRIRAM FINANCE LTD. | 2.11 |
| Cholamandalam Investment and Finance Company Ltd. | 0.84 |
| L&T FINANCE LTD | 0.84 |
| CRISIL Ltd. | 0.42 |
| Aditya Birla Capital Ltd. | 0.11 |
| **IT - Software** | **7.18** |
| Tech Mahindra Ltd. | 3.44 |
| Infosys Ltd. | 2.34 |
| HCL TECHNOLOGIES LTD. | 1.40 |
| **Power** | **7.11** |
| Power Grid Corporation Of India Ltd. | 5.03 |
| NTPC LTD | 1.87 |
| JSW ENERGY LTD. | 0.21 |
| **Telecom - Services** | **6.97** |
| Bharti Airtel Ltd | 6.01 |
| Tata Communications Ltd. | 0.58 |
| Indus Towers Ltd. | 0.38 |
| **Consumer Durables** | **5.50** |
| Titan Company Ltd. | 5.00 |
| Metro Brands Ltd. | 0.40 |
| Crompton Greaves Consumer Electricals Ltd | 0.10 |
| **Capital Markets** | **4.35** |
| SBI FUNDS MANAGEMENT LIMITED | 1.26 |
| ANGEL ONE LIMITED | 1.14 |
| Aditya Birla Sun Life AMC Ltd | 0.80 |
| 360 ONE WAM LTD. | 0.67 |
| BSE LTD. | 0.26 |
| Prudent Corporate Advisory Services Ltd. | 0.22 |
| **Retailing** | **4.19** |
| INFO EDGE (INDIA) LTD. | 1.83 |
| ETERNAL LIMITED | 1.23 |
| SS RETAIL LTD | 1.13 |
| **Transport Services** | **3.90** |
| SHIPROCKET LIMITED | 2.18 |
| DELHIVERY LTD | 1.13 |
| Container Corporation of India Ltd. | 0.59 |
| **Healthcare Services** | **1.74** |
| Global Health Ltd. | 1.36 |
| KRISHNA INSTITUTE OF MEDICAL | 0.38 |
| **Industrial Products** | **1.69** |
| QUADRANT FUTURE TEK LIMITED | 1.69 |
| **Insurance** | **1.67** |
| LIFE INSURANCE CORPORATION OF INDIA LTD. | 1.67 |
| **Commercial Services and Supplies** | **1.15** |
| RENTOMOJO LIMITED | 1.15 |
| **Pharmaceuticals and Biotechnology** | **0.81** |
| SAI LIFE SCIENCES LIMITED | 0.81 |
| **IT - Services** | **0.65** |
| TATA TECHNOLOGIES LTD | 0.65 |
| **Leisure Services** | **0.61** |
| CHALET HOTELS LTD. | 0.61 |
| **Auto Components** | **0.44** |
| Motherson Sumi Wiring India Limited | 0.44 |
| **Industrial Manufacturing** | **0.37** |
| JNK INDIA LIMITED | 0.37 |
| **Consumable Fuels** | **0.30** |
| Coal India Ltd. | 0.30 |
| **Realty** | **0.29** |
| BROOKFIELD INDIA REAL ESTATE TRUST | 0.29 |
| **Equity & Equity related - Total** | **97.39** |
| **Triparty Repo** | **2.57** |
| **Net Current Assets/(Liabilities)** | **0.04** |
| **Grand Total** | **100.00** |

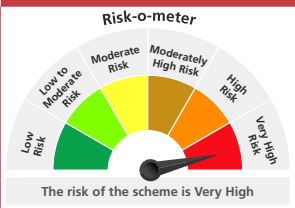
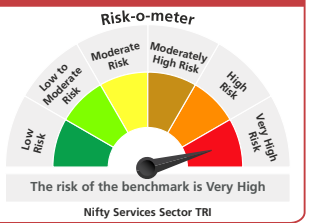
## SECTOR ALLOCATION (%)




## 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 (₹) | 80,000 | 60,000 |
| Total Value as on Sep 30, 2026 (₹) | 78,821 | 58,531 |
| **Scheme Returns (%)** | **-4.02** | **-8.28** |
| Nifty Services Sector (TRI) Returns (%) | -13.66 | -5.37 |
| **Alpha*** | **9.65** | **-2.91** |
| Nifty 500 (TRI) (₹)# | 75,876 | 59,056 |
| Nifty 50 (TRI) (₹)^ | 75,284 | 56,055 |
| Nifty 50 (TRI) Returns (%) | -15.53 | -21.21 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Investment in portfolio of predominantly in equity & equity related instruments of companies engaged in Services theme<br>* 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

Scheme Inception : - Feb 25, 2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. Scheme has not completed 6 months since inception.

# KOTAK BALANCED ADVANTAGE FUND

An open ended dynamic asset allocation fund investing in debt and equity instruments only

**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.

**Maturity** / **Volatility**

| | Short | Medium | Long |
|---|---|---|---|
| Low | | | |
| Medium | | ■ | |
| High | | | |

**Investment style** / **Size**

| | Value | GARP | Growth |
|---|---|---|---|
| Large | | ■ | ■ |
| Medium | | ■ | ■ |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Rohit Tandon, Mr. Hiten Shah & Mr. Abhishek Bisen |
| **AAUM:** | ₹17,014.29 crs |
| **AUM:** | ₹16,618.36 crs |
| **Benchmark:** | Nifty 50 Hybrid Composite Debt 50:50 Index |
| **Allotment Date:** | August 3, 2018 |
| **Folio Count:** | 2,03,589 |

## 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 | ₹20.4910 | ₹22.5230 |
| IDCW | ₹20.4920 | ₹22.5230 |

(as on September 30, 2026)

## Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 11.91 yrs |
| Modified Duration | 4.51 yrs |
| Macaulay Duration | 4.72 yrs |
| Annualised YTM* | 7.15% |
| $Standard Deviation | 9.28% |
| $Beta | 1.14 |
| $Sharpe## | 0.28 |
| ^^P/E$$ | 21.80 |
| ^^P/BV$$ | 2.92 |
| Equity Portfolio Turnover$$ | 18.92% |
| Total Portfolio Turnover@ | 185.75% |

*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 | 44.92% |
| Mid Cap | 8.31% |
| Small Cap | 10.12% |
| Debt & Money Market | 36.65% |

*% of Net Asset

## Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 1.70% |
| **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)

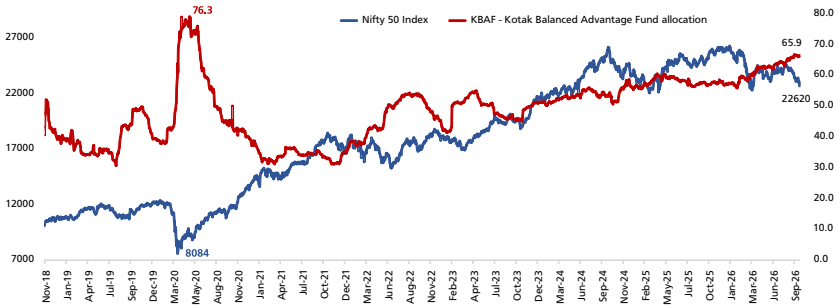
**Exit Load:**

- For redemption / switch out of upto 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 30th September, 2026 unless otherwise specified.**

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

## Kotak Balanced Advantage Fund – Asset Allocation




Source: KMAMC Internal Analysis. As on 30th September 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 | 4.92 | |
| RELIANCE INDUSTRIES LTD. | Petroleum Products | 3.28 | |
| STATE BANK OF INDIA | Banks | 2.86 | |
| HDFC Bank Ltd. | Banks | 2.64 | |
| Bharti Airtel Ltd | Telecom - Services | 2.33 | |
| Larsen And Toubro Ltd. | Construction | 1.99 | |
| SOLAR INDUSTRIES INDIA LIMITED | Chemicals and Petrochemicals | 1.67 | |
| Ultratech Cement Ltd. | Cement and Cement Products | 1.55 | |
| BAJAJ FINANCE LTD. | Finance | 1.52 | |
| Infosys Ltd. | IT - Software | 1.48 | |
| Others | | 47.93 | -6.24 |
| **Equity & Equity related - Total** | | **72.17** | **-6.24** |
| **Debt Instruments** | | | |
| Debentures and Bonds | | 8.45 | |
| **Money Market Instruments** | | | |
| Government Dated Securities | | 7.87 | |
| STRIPS | | 0.24 | |
| **Commercial Paper(CP)/Certificate of Deposits(CD)** | | **1.16** | |
| **Public Sector Undertakings** | | **2.56** | |
| **Reverse Repo** | | **0.14** | |
| **Triparty Repo** | | **6.53** | |
| **Infrastructure Investment Trusts** | | **0.54** | |
| **Net Current Assets/(Liabilities)** | | **0.34** | |
| **Grand Total** | | **100.00** | |

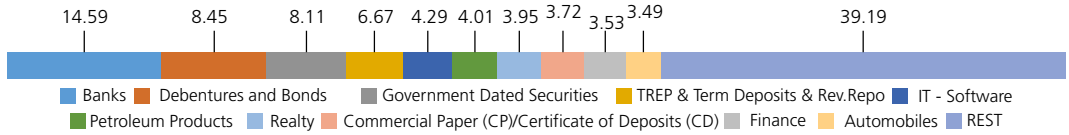
For detailed portfolio log on to

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 Exposuer is 6.24%

## 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 (₹) | 9,80,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 14,11,070 | 11,29,574 | 7,11,382 | 3,79,553 | 1,18,577 |
| **Scheme Returns (%)** | **8.73** | **8.33** | **6.75** | **3.47** | **-2.20** |
| NIFTY 50 Hybrid Composite Debt 50:50 Index Returns (%) | 7.87 | 7.21 | 5.02 | 1.42 | -6.41 |
| **Alpha*** | **0.86** | **1.12** | **1.73** | **2.05** | **4.21** |
| NIFTY 50 Hybrid Composite Debt 50:50 Index (₹)# | 13,60,921 | 10,85,417 | 6,81,148 | 3,67,933 | 1,15,826 |
| Nifty 50 (TRI) (₹)^ | 14,60,163 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 9.54 | 8.86 | 4.60 | -1.42 | -13.60 |

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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 14.85% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

# 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 | Value | GARP | Growth |
|---|---|---|---|
| Large | | | ■ |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Debt**

| Volatility | Medium | Short | Low |
|---|---|---|---|
| Low | | | |
| Medium | | | |
| High | | | ■ |

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Hiten Shah |
| **AAUM:** | ₹75,770.41 crs |
| **AUM:** | ₹75,274.99 crs |
| **Benchmark:** | Nifty 50 Arbitrage TRI |
| **Allotment Date:** | September 29, 2005 |
| **Folio Count:** | 1,57,424 |

## 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 | ₹40.2694 | ₹43.3592 |
| Monthly IDCW | ₹10.7179 | ₹11.1999 |

(as on September 30, 2026)

## Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 0.43 yrs |
| Modified Duration | 0.39 yrs |
| Macaulay Duration | 0.40 yrs |
| Annualised YTM* | 6.98% |
| $Standard Deviation | 0.54% |
| $Beta | 0.62 |
| $Sharpe## | 2.45 |
| ^^P/E$$ | 17.62 |
| ^^P/BV$$ | 2.61 |
| Equity Portfolio Turnover$$ | 491.02% |
| Total Portfolio Turnover@ | 1707.02% |

*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

## Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 0.98% |
| **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

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 30th September, 2026 unless otherwise specified.**

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

## Top 10 Holdings

| Issuer/Instrument | Industry/Rating | % to Net Assets | % to Net Assets Derivatives |
|---|---|---|---|
| **Equity & Equity related** | | | |
| ICICI Bank Ltd. | Banks | 4.19 | -4.19 |
| RELIANCE INDUSTRIES LTD. | Petroleum Products | 3.06 | -3.07 |
| Axis Bank Ltd. | Banks | 2.94 | -2.95 |
| HDFC Bank Ltd. | Banks | 2.05 | -2.05 |
| HDFC Bank Ltd. | Banks | 2.05 | -2.05 |
| Tata Steel Ltd. | Ferrous Metals | 1.54 | -1.54 |
| Bharti Airtel Ltd | Telecom - Services | 1.46 | -1.46 |
| ADANI POWER LTD. | Power | 1.43 | -1.43 |
| STATE BANK OF INDIA | Banks | 1.35 | -1.36 |
| Hindalco Industries Ltd | Non - Ferrous Metals | 1.32 | -1.32 |
| Others | | 51.86 | -52.05 |
| **Equity & Equity related - Total** | | **73.25** | **-73.47** |
| **Mutual Fund Units** | | **21.75** | |
| **Money Market Instruments** | | | |
| Commercial Paper(CP)/Certificate of Deposits(CD) | | 2.06 | |
| **Public Sector Undertakings** | | **3.70** | |
| **Triparty Repo** | | **1.51** | |
| **Net Current Assets/(Liabilities)** | | **-2.27** | |
| **Grand Total** | | **100.00** | |

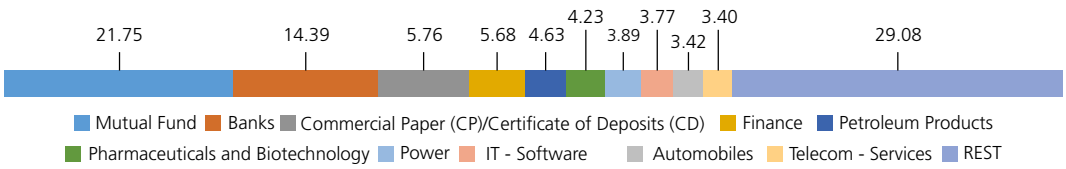
For detailed portfolio log on to

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 73.47%

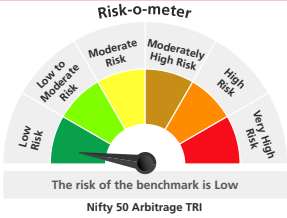
## SECTOR ALLOCATION (%)




## 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 Sep 30, 2026 (₹) | 53,27,513 | 16,33,392 | 10,48,417 | 7,08,870 | 3,96,562 | 1,23,767 |
| **Scheme Returns (%)** | **6.55** | **6.01** | **6.24** | **6.61** | **6.39** | **5.90** |
| Nifty 50 Arbitrage Index (TRI) Returns (%) | NA | 6.14 | 6.66 | 7.25 | 7.31 | 7.04 |
| **Alpha*** | **NA** | **-0.13** | **-0.42** | **-0.64** | **-0.91** | **-1.14** |
| Nifty 50 Arbitrage Index (TRI) (₹)# | NA | 16,44,883 | 10,64,327 | 7,20,409 | 4,01,978 | 1,24,489 |
| NIFTY 1 Year T-Bill Index (₹)^ | 52,74,648 | 16,26,681 | 10,33,969 | 7,00,233 | 3,93,988 | 1,23,180 |
| NIFTY 1 Year T-Bill Index (%) | 6.46 | 5.93 | 5.85 | 6.12 | 5.96 | 4.97 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income from arbitrage opportunities in the equity market<br>• Investment in arbitrage opportunities in the cash & derivatives segment of the equity market.<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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**

| Volatility | Short | Medium | Long |
|---|---|---|---|
| Low | ■ | | |
| Medium | | | |
| High | | | |

**Investment style**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | ■ | |
| Medium | | ■ | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

**Fund Manager*:** Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Hiten Shah

**AAUM:** ₹10,577.78 crs

**AUM:** ₹10,442.51 crs

**Benchmark:** Nifty Equity Savings TRI

**Allotment Date:** October 13, 2014

**Folio Count:** 66,636

**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 | ₹27.2773 | ₹30.3472 |
| Monthly IDCW | ₹19.9714 | ₹21.7094 |

(as on September 30, 2026)

**Debt Quant & Ratios**

| | |
|---|---|
| Average Maturity | 2.58 yrs |
| Modified Duration | 1.71 yrs |
| Macaulay Duration | 1.80 yrs |
| Annualised YTM* | 7.12% |
| $Standard Deviation | 6.33% |
| $Beta | 0.63 |
| $Sharpe## | 0.50 |
| ^^P/E$$ | 19.33 |
| ^^P/BV$$ | 2.23 |
| Equity Portfolio Turnover$$ | 33.65% |
| Total Portfolio Turnover@ | 468.71% |

*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 | 15.32% |
| Mid Cap | 12.58% |
| Small Cap | 4.38% |
| Debt & Money Market | 67.72% |

*% of Net Asset

**Expense Ratio****

**Regular Plan:** 1.72%
**Direct Plan:** 0.67%

**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 30th September, 2026 unless otherwise specified.**

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

## Top 10 Holdings

| Issuer/Instrument | Industry/Rating | % to Net Assets | % to Net Assets Derivatives |
|---|---|---|---|
| **Equity & Equity related** | | | |
| Bharti Airtel Ltd | Telecom - Services | 4.96 | -4.96 |
| CNX NIFTY-OCT2026 | | | -2.55 |
| HDFC Bank Ltd. | Banks | 2.51 | |
| Adani Port and Special Economic Zone Ltd. | Transport Infrastructure | 2.47 | -2.46 |
| Maruti Suzuki India Limited | Automobiles | 2.42 | |
| RADICO KHAITAN LTD. | Beverages | 2.37 | |
| Hero MotoCorp Ltd. | Automobiles | 2.23 | |
| ONE 97 COMMUNICATIONS LTD. | Financial Technology (Fintech) | 2.18 | -2.18 |
| Indus Towers Ltd. | Telecom - Services | 2.09 | |
| HDFC Bank Ltd. | Banks | 1.89 | -1.89 |
| Others | | 43.32 | -17.75 |
| **Equity & Equity related - Total** | | **66.44** | **-31.79** |
| **Mutual Fund Units** | | **8.77** | |
| **Debt Instruments** | | | |
| Debentures and Bonds | | 10.57 | |
| **Money Market Instruments** | | | |
| Government Dated Securities | | 1.60 | |
| **Commercial Paper(CP)/Certificate of Deposits(CD)** | | **2.82** | |
| **Public Sector Undertakings** | | **1.41** | |
| **Reverse Repo** | | **0.22** | |
| **Triparty Repo** | | **4.33** | |
| **Infrastructure Investment Trusts** | | **3.27** | |
| **Net Current Assets/(Liabilities)** | | **0.57** | |
| **Grand Total** | | **100.00** | |

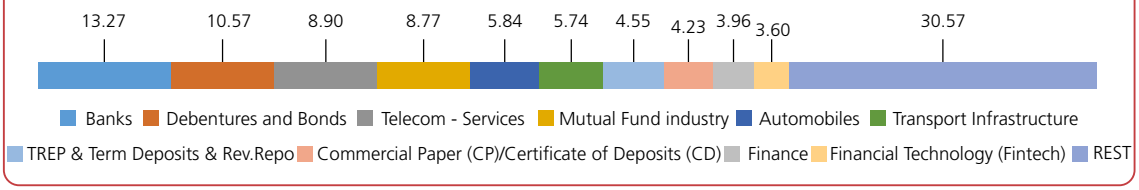
For detailed portfolio log on to

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 31.79%

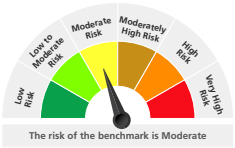
## SECTOR ALLOCATION (%)




## 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 (₹) | 14,40,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 25,07,250 | 19,01,275 | 11,53,924 | 7,32,355 | 3,90,724 | 1,21,190 |
| **Scheme Returns (%)** | **8.84** | **8.91** | **8.93** | **7.91** | **5.40** | **1.85** |
| Nifty Equity Savings Index (TRI) Returns (%) | 8.13 | 7.99 | 7.48 | 6.29 | 4.08 | -1.21 |
| **Alpha*** | **0.71** | **0.91** | **1.44** | **1.62** | **1.32** | **3.07** |
| Nifty Equity Savings Index (TRI) (₹)# | 23,94,292 | 18,11,887 | 10,95,986 | 7,03,292 | 3,83,074 | 1,19,216 |
| CRISIL 10 Year Gilt Index (₹)^ | 20,48,136 | 15,85,446 | 10,06,183 | 6,87,721 | 3,84,061 | 1,20,518 |
| CRISIL 10 Year Gilt Index (%) | 5.68 | 5.44 | 5.08 | 5.40 | 4.25 | 0.80 |

| Product Label | Fund | Benchmark - Tier 1 |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income from arbitrage opportunities in the equity market & long term capital growth<br>• Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br> <br>The risk of the scheme is Moderately High | Risk-o-meter<br>  <br>The risk of the benchmark is Moderate<br>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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Debt**

| Volatility | Medium | Short | Low |
|---|---|---|---|
| Low | | | |
| Medium | | | |
| High | | | |

Scan to Invest Now

**Fund Manager*:** Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar

**AAUM:** ₹15,321.20 crs

**AUM:** ₹15,235.76 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:** 3,50,269

## 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 | ₹15.6150 | ₹16.2590 |
| IDCW | ₹14.6960 | ₹15.3000 |

(as on September 30, 2026)

## Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 7.53 yrs |
| Modified Duration | 2.88 yrs |
| Macaulay Duration | 3.00 yrs |
| Annualised YTM* | 6.76% |
| $Standard Deviation | 11.42% |
| $Beta | 1.06 |
| $Sharpe## | 0.90 |
| ^^P/E$$ | 17.61 |
| ^^P/BV$$ | 2.27 |
| Equity Portfolio Turnover$$ | 13.82% |
| Total Portfolio Turnover@ | 63.21% |

*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 | 35.35% |
| Mid Cap | 16.03% |
| Small Cap | 18.74% |
| Debt & Money Market | 29.88% |

*% of Net Asset

## Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 1.65% |
| **Direct Plan:** | 0.52% |

## 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 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Banks** | | **11.42** |
| Bandhan Bank Ltd. | | 1.50 |
| Bank Of Baroda | | 1.74 |
| HDFC Bank Ltd. | | 2.39 |
| ICICI Bank Ltd. | | 1.36 |
| JAMMU AND KASHMIR BANK LTD. | | 0.41 |
| SOUTH INDIAN BANK LTD. | | 0.75 |
| STATE BANK OF INDIA | | 3.27 |
| **Finance** | | **5.58** |
| PIRAMAL FINANCE LTD | | 0.57 |
| POONAWALLA FINCORP LTD. | | 1.27 |
| Power Finance Corporation Ltd. | | 2.00 |
| SHRIRAM FINANCE LTD. | | 1.74 |
| **Power** | | **4.89** |
| NLC India Ltd. | | 1.57 |
| NTPC GREEN ENERGY LIMITED | | 0.81 |
| NTPC LTD | | 2.51 |
| **Automobiles** | | **4.64** |
| Hero MotoCorp Ltd. | | 2.24 |
| Maruti Suzuki India Limited | | 2.40 |
| **Diversified FMCG** | | **4.52** |
| Hindustan Unilever Ltd. | | 1.98 |
| ITC Ltd. | | 2.54 |
| **Industrial Manufacturing** | | **4.23** |
| DEE DEVELOPMENT ENGINEEERS LTD | | 0.60 |
| DEE DEVELOPMENT ENGINEERS LIMITED - PREFERENTIAL ALLOTMENT | | 0.13 |
| INDO-MIM LTD | | 2.91 |
| JYOTI CNC AUTOMATION LTD | | 0.59 |
| **Telecom - Services** | | **4.06** |
| Bharti Airtel Ltd | | 1.27 |
| Indus Towers Ltd. | | 2.09 |
| Vodafone Idea Ltd | | 0.70 |
| **Retailing** | | **3.25** |
| ETERNAL LIMITED | | 2.50 |
| SS RETAIL LTD | | 0.01 |
| SWIGGY LTD | | 0.74 |
| **Pharmaceuticals and Biotechnology** | | **3.19** |
| ACUTAAS CHEMICALS LTD | | 0.98 |
| ANTHEM BIOSCIENCES LTD | | 0.89 |
| ORCHID PHARMA LTD. | | 0.62 |
| VIYASH SCIENTIFIC LTD. | | 0.70 |
| **Electrical Equipment** | | **3.07** |
| EMMVEE PHOTOVOLTAIC POWER LIMITED | | 0.28 |
| KANOHAR ELECTRICALS LIMITED | | 0.24 |
| MTAR TECHNOLOGIES LTD. | | 1.95 |
| PREMIER ENERGIES LIMITED | | 0.60 |
| **Beverages** | | **2.43** |
| RADICO KHAITAN LTD. | | 1.68 |
| United Breweries Ltd. | | 0.75 |
| **IT - Software** | | **1.99** |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | | 1.99 |
| **Non - Ferrous Metals** | | **1.89** |
| Hindalco Industries Ltd | | 0.96 |
| HINDUSTAN ZINC LTD. | | 0.93 |
| **Auto Components** | | **1.65** |
| HERO MOTORS LIMITED | | 0.63 |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | | 1.02 |
| **Healthcare Services** | | **1.62** |
| PARK MEDI WORLD LIMITED (PARK HOSPITAL) | | 1.62 |
| **Financial Technology (Fintech)** | | **1.50** |
| ONE 97 COMMUNICATIONS LTD. | | 1.50 |
| **Oil** | | **1.42** |
| OIL INDIA LIMITED | | 1.42 |
| **Petroleum Products** | | **1.19** |
| RELIANCE INDUSTRIES LTD. | | 1.19 |
| **Agricultural, Commercial and Construction Vehicles** | | **0.98** |
| TML COMMERCIAL VEHICLES LIMITED | | 0.88 |
| V.S.T Tillers Tractors Ltd | | 0.10 |
| **IT - Services** | | **0.93** |
| TATA TECHNOLOGIES LTD | | 0.93 |
| **Entertainment** | | **0.86** |
| PVR INOX LIMITED | | 0.47 |
| Sun TV Network Ltd. | | 0.39 |
| **Capital Markets** | | **0.84** |
| Aditya Birla Sun Life AMC Ltd | | 0.52 |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | | 0.32 |
| **Realty** | | **0.80** |
| DLF Ltd. | | 0.44 |
| EMBASSY OFFICE PARKS REIT (*) | | 0.36 |
| **Chemicals and Petrochemicals** | | **0.67** |
| PRASOL CHEMICALS LIMITED | | 0.27 |
| Tata Chemicals Ltd | | 0.40 |
| **Ferrous Metals** | | **0.67** |
| Tata Steel Ltd. | | 0.67 |
| **Leisure Services** | | **0.55** |
| SAPPHIRE FOODS INDIA LTD. | | 0.55 |
| **Consumer Durables** | | **0.52** |
| Whirlpool of India Ltd. | | 0.52 |
| **Insurance** | | **0.49** |
| LIFE INSURANCE CORPORATION OF INDIA LTD. | | 0.49 |
| **Transport Services** | | **0.39** |
| Inter Globe Aviation Ltd | | 0.39 |
| **Personal Products** | | **0.27** |
| Emami Ltd. | | 0.27 |
| **Industrial Products** | | **0.23** |
| Subros Ltd. | | 0.23 |
| **Household Products** | | **0.13** |
| Navneet Education Ltd. | | 0.13 |
| **Healthcare Equipment and Supplies** | | **0.03** |
| MOLBIO DIAGNOSTICS LIMITED | | 0.03 |
| **Commercial Services and Supplies** | | **0.01** |
| RENTOMOJO LIMITED | | 0.01 |
| **Minerals and Mining** | | **0.01** |
| NMDC Ltd. | | 0.01 |
| **Equity & Equity related - Total** | | **70.92** |
| **Commodity** | | |
| Gold 1 Kg Fineness 0.995-EC2026C | | 1.50 |
| **Commodity - Total** | | **1.50** |
| **Future** | | |
| WIPRO LTD.-OCT2026 | | 0.27 |
| Vodafone Idea Ltd | Telecom - Services | -0.70 |
| NMDC Ltd. | Minerals and Mining | -0.01 |
| **Mutual Fund Units** | | |
| KOTAK MUTUAL FUND - KOTAK SILVER ETF | ETF Units | 7.90 |
| KOTAK MUTUAL FUND - KOTAK GOLD ETF | ETF Units | 5.74 |
| Kotak Liquid Direct Growth | Mutual Fund | 0.52 |
| **Mutual Fund Units - Total** | | **14.16** |
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Corporate Debt/Financial Institutions** | | |
| MUTHOOT FINANCE LTD. | CRISIL AA+ | 0.65 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL AAA | 0.39 |
| INDIGRID INFRASTRUCTURE TRUST | CRISIL AAA | 0.33 |
| AADHAR HOUSING FINANCE LIMITED | ICRA AA+ | 0.07 |
| **Corporate Debt/Financial Institutions - Total** | | **1.44** |
| **Public Sector Undertakings** | | |
| Power Finance Corporation Ltd. | CRISIL AAA | 0.65 |
| REC LTD | CRISIL AAA | 0.09 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CRISIL AAA | 0.07 |
| **Public Sector Undertakings - Total** | | **0.81** |
| **Government Dated Securities** | | |
| 6.90% Central Government | SOV | 1.14 |
| 7.34% Central Government | SOV | 0.94 |
| 7.09% Central Government | SOV | 0.41 |
| 6.98% West Bengal State Govt-West Bengal | SOV | 0.26 |
| 7.61% Rajasthan State Govt-Rajasthan | SOV | 0.17 |
| 7.44% Rajasthan State Govt-Rajasthan | SOV | 0.16 |
| 6.88% Bihar State Govt-Bihar | SOV | 0.15 |
| 7.06% Central Government | SOV | 0.03 |
| 7.09% Rajasthan State Govt-Rajasthan | SOV | 0.01 |
| 7.20% Karnataka State Govt-Karnataka | SOV | 0.01 |
| **Government Dated Securities - Total** | | **3.28** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD. | CARE A1+ | 1.93 |
| **Corporate Debt/Financial Institutions - Total** | | **1.93** |
| **Public Sector Undertakings** | | |
| PUNJAB NATIONAL BANK | CRISIL A1+ | 1.60 |
| BANK OF BARODA | FITCH A1+ | 0.89 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | FITCH A1+ | 0.64 |
| **Public Sector Undertakings - Total** | | **3.13** |
| **Triparty Repo** | | **4.36** |
| Infrastructure Investment Trusts | | |
| INDUS INFRA TRUST | Transport Infrastructure | 0.03 |
| **Infrastructure Investment Trusts - Total** | | **0.03** |
| **Net Current Assets/(Liabilities)** | | **-1.56** |
| **Grand Total** | | **100.00** |

# Less than 0.005%

# KOTAK MULTI ASSET ALLOCATION FUND

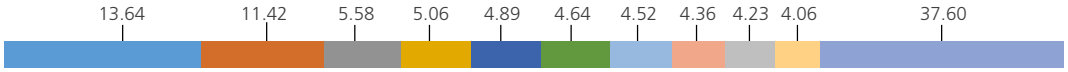
An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

## SYSTEMATIC INVESTMENT PLAN (SIP)

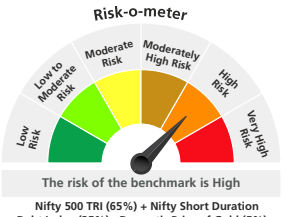
Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

| Monthly SIP of (₹) 10000 | Since Inception | 3 Years | 1 Year |
|---|---|---|---|
| Total amount invested (₹) | 3,70,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 4,48,279 | 4,32,664 | 1,21,906 |
| **Scheme Returns (%)** | **12.54** | **12.33** | **2.97** |
| NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% Returns (%) | 7.65 | 7.38 | -1.52 |
| **Alpha*** | **4.89** | **4.96** | **4.49** |
| NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% (₹)# | 4,16,537 | 4,02,384 | 1,19,018 |
| Nifty 50 (TRI) (₹)^ | 3,64,080 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | -1.02 | -1.42 | -13.60 |

## SECTOR ALLOCATION (%)




ETF Units, Banks, Finance, Commercial Paper (CP)/Certificate of Deposits (CD), Power, Automobiles, Diversified FMCG, TREP & Term Deposits & Rev.Repo, Industrial Manufacturing, Telecom - Services, REST

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth<br>• Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  <br>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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

*For Fund Manager experience, please refer page 164-168 & 183-187. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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**

| Volatility | Short | Medium | Long |
|---|---|---|---|
| Low | ■ | | |
| Medium | | ■ | |
| High | | | ■ |

**Investment style**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | ■ | ■ |
| Medium | | ■ | ■ |
| Small | | | |

GARP - Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Atul Bhole & Mr. Abhishek Bisen |
| **AAUM:** | ₹9,201.59 crs |
| **AUM:** | ₹9,040.28 crs |
| **Benchmark:** | Nifty 50 Hybrid Composite Debt 65:35 Index |
| **Allotment Date:** | November 25, 1999 |
| **Folio Count:** | 1,77,501 |

**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 | ₹62.8110 | ₹74.9010 |
| IDCW | ₹36.9130 | ₹45.9150 |

(as on September 30, 2026)

**Debt Quant & Ratios**

| | |
|---|---|
| Average Maturity | 7.52 yrs |
| Modified Duration | 3.37 yrs |
| Macaulay Duration | 3.48 yrs |
| Annualised YTM* | 6.61% |
| $Standard Deviation | 13.32% |
| $Beta | 1.26 |
| $Sharpe## | 0.42 |
| ^^P/E$$ | 22.24 |
| ^^P/BV$$ | 3.48 |
| Equity Portfolio Turnover$$ | 25.30% |
| Total Portfolio Turnover@ | 51.02% |

*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 | 39.00% |
| Mid Cap | 25.64% |
| Small Cap | 9.75% |
| Debt & Money Market | 25.61% |

*% of Net Asset

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 1.78% |
| **Direct Plan:** | 0.53% |

**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 30th September, 2026 unless otherwise specified.**

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

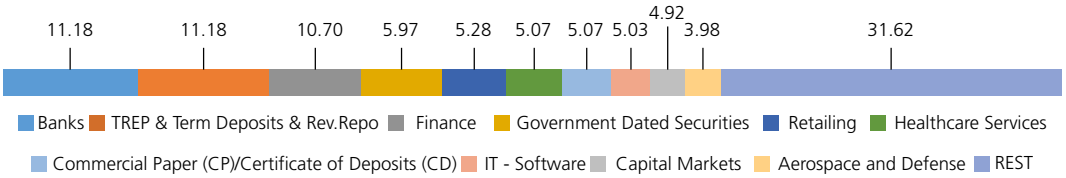
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Banks** | | **11.18** |
| ICICI Bank Ltd. | | 2.98 |
| STATE BANK OF INDIA | | 2.87 |
| HDFC Bank Ltd. | | 2.50 |
| INDIAN BANK | | 1.69 |
| BANK OF MAHARASHTRA | | 1.14 |
| **Finance** | | **10.70** |
| SHRIRAM FINANCE LTD. | | 2.54 |
| Cholamandalam Investment and Finance Company Ltd. | | 2.50 |
| BAJAJ FINANCE LTD. | | 1.74 |
| Power Finance Corporation Ltd. | | 1.48 |
| POONAWALLA FINCORP LTD. | | 0.99 |
| REC LTD | | 0.71 |
| TATA CAPITAL LIMITED | | 0.57 |
| L&T FINANCE LTD | | 0.17 |
| **Retailing** | | **5.28** |
| ETERNAL LIMITED | | 3.25 |
| VISHAL MEGA MART LIMITED | | 1.09 |
| SWIGGY LTD | | 0.94 |
| **Healthcare Services** | | **5.07** |
| Fortis Healthcare India Ltd | | 2.73 |
| Apollo Hospitals Enterprises Ltd. | | 1.46 |
| MAX HEALTHCARE INSTITUTE LTD. | | 0.88 |
| **IT - Software** | | **5.03** |
| Mphasis Ltd | | 1.48 |
| Infosys Ltd. | | 1.47 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | | 1.13 |
| Tech Mahindra Ltd. | | 0.54 |
| Birlasoft Ltd. | | 0.41 |
| **Capital Markets** | | **4.92** |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | | 1.54 |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | | 1.17 |
| Prudent Corporate Advisory Services Ltd. | | 0.78 |
| NUVAMA WEALTH MANAGEMENT LIMITED | | 0.71 |
| BSE LTD. | | 0.38 |
| NATIONAL STOCK EXCHANGE OF INDIA LIMITED (NSE) | | 0.34 |
| **Aerospace and Defense** | | **3.98** |
| Bharat Electronics Ltd. | | 2.04 |
| ROSSELL TECHSYS LTD. | | 1.94 |
| **Consumer Durables** | | **3.75** |
| DIXON TECHNOLOGIES INDIA LTD. | | 1.69 |
| Century Plyboards (India) Ltd. | | 1.03 |
| LG ELECTRONICS INDIA LTD | | 1.03 |
| **Pharmaceuticals and Biotechnology** | | **3.20** |
| Ipca Laboratories Ltd. | | 1.40 |
| Sun Pharmaceuticals Industries Ltd. | | 0.90 |
| TORRENT PHARMACEUTICALS LTD. | | 0.90 |
| **Chemicals and Petrochemicals** | | **3.16** |
| SOLAR INDUSTRIES INDIA LIMITED | | 1.49 |
| SRF Ltd. | | 1.07 |
| Deepak Nitrite Ltd. | | 0.60 |
| **Telecom - Services** | | **2.90** |
| Bharti Airtel Ltd | | 2.90 |
| **Electrical Equipment** | | **2.68** |
| GE VERNOVA T&D INDIA LIMITED | | 1.73 |
| APAR INDUSTRIES LIMITED | | 0.95 |
| **Auto Components** | | **2.26** |
| Schaeffler India Ltd | | 0.91 |
| UNO MINDA LIMITED | | 0.89 |
| MRF Limited | | 0.46 |
| **Healthcare Equipment and Supplies** | | **2.17** |
| MOLBIO DIAGNOSTICS LIMITED | | 2.17 |
| **Petroleum Products** | | **1.43** |
| Bharat Petroleum Corporation Ltd. | | 0.72 |
| RELIANCE INDUSTRIES LTD. | | 0.71 |
| **Ferrous Metals** | | **1.13** |
| Jindal Steel & Power Ltd. | | 1.13 |
| **Beverages** | | **1.05** |
| UNITED SPIRITS LTD. | | 1.05 |
| **Construction** | | **0.89** |
| TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED | | 0.89 |
| **Cement and Cement Products** | | **0.75** |
| JK Cement Ltd. | | 0.75 |
| **Industrial Products** | | **0.70** |
| Polycab India Ltd. | | 0.70 |
| **Fertilizers and Agrochemicals** | | **0.68** |
| P I INDUSTRIES LTD | | 0.68 |
| **Food Products** | | **0.62** |
| AVANTI FEEDS LTD | | 0.62 |
| **Realty** | | **0.60** |
| OBEROI REALTY LTD | | 0.60 |
| **Agricultural, Commercial and Constr** | | **0.26** |
| V.S.T Tillers Tractors Ltd | | 0.26 |
| **Equity & Equity related - Total** | | **74.39** |
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Corporate Debt/Financial Institutions** | | |
| 360 ONE PRIME LTD. | ICRA AA | 0.56 |
| MUTHOOT FINANCE LTD. | CRISIL AA+ | 0.28 |
| ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED | FITCH AA(CE) | 0.23 |
| TATA CAPITAL HOUSING FINANCE LTD. | CRISIL AAA | 0.17 |
| KOTAK MAHINDRA INVESTMENTS LTD. | CRISIL AAA | 0.11 |
| Kotak Mahindra Prime Ltd. | CRISIL AAA | 0.11 |
| MUTHOOT FINANCE LTD. | CRISIL AA+ | 0.11 |
| ADITYA BIRLA CAPITAL LTD | ICRA AAA | 0.08 |
| **Corporate Debt/Financial Institutions - Total** | | **1.65** |
| **Public Sector Undertakings** | | |
| REC LTD | CRISIL AAA | 0.36 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CRISIL AAA | 0.28 |
| Power Finance Corporation Ltd. | CRISIL AAA | 0.27 |
| TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD. | FITCH AA(CE) | 0.20 |
| REC LTD | CRISIL AAA | 0.11 |
| Power Finance Corporation Ltd. | CRISIL AAA | 0.07 |
| **Public Sector Undertakings - Total** | | **1.29** |
| **Government Dated Securities** | | |
| 7.34% Central Government | SOV | 1.97 |
| 7.24% Central Government | SOV | 1.15 |
| 6.90% Central Government | SOV | 0.96 |
| 7.54% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.60 |
| 6.79% Central Government | SOV | 0.22 |
| GS CG 15/10/2038 - (STRIPS) | SOV | 0.14 |
| GS CG 22/10/2038 - (STRIPS) | SOV | 0.14 |
| 7.21% Karnataka State Govt-Karnataka | SOV | 0.11 |
| 7.30% Central Government | SOV | 0.11 |
| GS CG 15/04/2036 - (STRIPS) | SOV | 0.08 |
| 7.62% Haryana State Govt-Haryana | SOV | 0.06 |
| 7.67% Punjab State Govt-Punjab | SOV | 0.06 |
| 8.00% Kerala State Govt-Kerala | SOV | 0.06 |
| 8.15% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.06 |
| GS CG 22/10/2036 - (STRIPS) | SOV | 0.05 |
| GS CG 22/10/2039 - (STRIPS) | SOV | 0.04 |
| 7.26% Central Government | SOV | 0.03 |
| GS CG 19/06/2036 - (STRIPS) | SOV | 0.03 |
| 7.39% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.02 |
| 7.71% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 0.02 |
| 7.71% Gujarat State Govt-Gujarat | SOV | 0.02 |
| 7.78% Rajasthan State Govt-Rajasthan | SOV | 0.02 |
| 6.91% Rajasthan State Govt-Rajasthan | SOV | 0.01 |
| 7.09% Central Government | SOV | 0.01 |
| **Government Dated Securities - Total** | | **5.97** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD. | CARE A1+ | 1.63 |
| AXIS BANK LTD. | CRISIL A1+ | 0.27 |
| SUNDARAM FINANCE LTD. | CRISIL A1+ | 0.16 |
| **Corporate Debt/Financial Institutions - Total** | | **2.06** |
| **Public Sector Undertakings** | | |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CARE A1+ | 1.10 |
| BANK OF BARODA | FITCH A1+ | 1.09 |
| BHARAT PETROLEUM CORPORATION LTD. | CRISIL A1+ | 0.55 |
| BANK OF BARODA | CARE A1+ | 0.27 |
| **Public Sector Undertakings - Total** | | **3.01** |
| **Reverse Repo** | | **3.35** |
| **Triparty Repo** | | **7.83** |
| **Net Current Assets/(Liabilities)** | | **0.45** |
| **Grand Total** | | **100.00** |

# KOTAK AGGRESSIVE HYBRID FUND

An open ended hybrid scheme investing predominantly in equity and equity related instruments

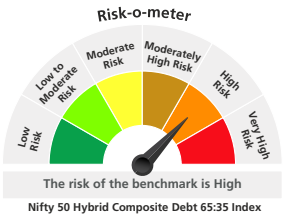
## SECTOR ALLOCATION (%)




## 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 (₹) | 14,30,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 30,45,122 | 22,74,662 | 12,97,735 | 7,56,182 | 3,88,302 | 1,19,179 |
| **Scheme Returns (%)** | **12.02** | **12.29** | **12.22** | **9.19** | **4.99** | **-1.27** |
| NIFTY 50 Hybrid Composite Debt 65:35 Index Returns (%) | 9.36 | 9.03 | 7.73 | 4.93 | 0.60 | -8.58 |
| **Alpha*** | **2.65** | **3.26** | **4.49** | **4.27** | **4.38** | **7.31** |
| NIFTY 50 Hybrid Composite Debt 65:35 Index (₹)# | 25,63,855 | 19,13,405 | 11,05,700 | 6,79,572 | 3,63,340 | 1,14,395 |
| Nifty 50 (TRI) (₹)^ | 27,62,936 | 20,37,783 | 11,50,994 | 6,73,946 | 3,52,171 | 1,11,040 |
| Nifty 50 (TRI) Returns (%) | 10.52 | 10.22 | 8.86 | 4.60 | -1.42 | -13.60 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments.<br>* 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

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and/or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Alpha is difference of scheme return with benchmark return. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 8.08% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK CONSERVATIVE HYBRID FUND

## (ERSTWHILE KNOWN AS KOTAK DEBT HYBRID FUND)

An open ended hybrid scheme investing predominantly in debt instruments

**Investment Objective:** The investment objective of the Scheme is to enhance returns over a portfolio of debt instruments with a moderate exposure in equity and equity related instruments. By investing in debt securities, the Scheme will aim at generating regular returns, while enhancement of return is intended through investing in equity and equity related securities. The Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. However, there is no assurance that the objective of the scheme will be achieved.

**Investment style**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

GARP - Growth at a Reasonable Price

**Maturity**

| Volatility | Short | Medium | Long |
|---|---|---|---|
| Low | | | |
| Medium | | | |
| High | | | |

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen |
| **AAUM:** | ₹2,792.13 crs |
| **AUM:** | ₹2,732.82 crs |
| **Benchmark:** | CRISIL Hybrid 85+15 Conservative Index |
| **Allotment Date:** | December 02, 2003 |
| **Folio Count:** | 53,655 |

### Minimum Investment Amount

**Initial & Additional Investment**

- ₹100 and any amount thereafter

**Systematic Investment Plan (SIP)**

- ₹100 and any amount thereafter

### Ideal Investments Horizon

- 3 years & above

### Net Asset Value (NAV)

| | Regular | Direct |
|---|---|---|
| Growth | ₹59.0196 | ₹69.1192 |
| Monthly IDCW | ₹11.9242 | ₹13.1326 |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 9.15 yrs |
| Modified Duration | 4.36 yrs |
| Macaulay Duration | 4.55 yrs |
| Annualised YTM* | 7.54% |
| $Standard Deviation | 5.80% |
| ^^P/E$$ | 10.48 |
| ^^P/BV$$ | 1.52 |

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.
Source: $ICRA MFI Explorer, ^^Bloomberg

### Market Capitalisation*

| | |
|---|---|
| Large Cap | 14.84% |
| Mid Cap | 6.61% |
| Small Cap | 1.55% |
| Debt & Money Market | 77.00% |

*% of Net Asset

### Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 1.72% |
| **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

Monthly (12th of every Month)

### Load Structure

**Entry Load:** Nil. (applicable for all plans)

**Exit Load:**

- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 6 months from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 6 months from the date of allotment: 1%
- If units are redeemed or switched out after 6 months from the date of allotment: NIL

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

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

## PORTFOLIO

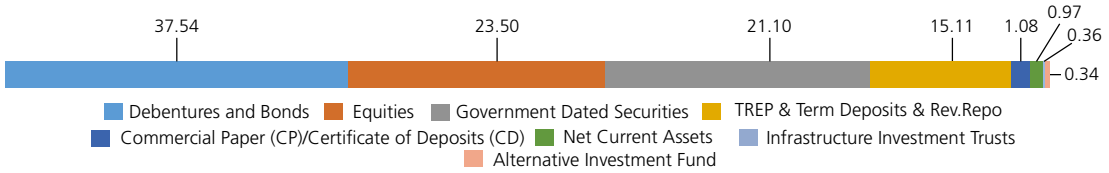
| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Banks** | | **5.99** |
| ICICI Bank Ltd. | | 1.45 |
| STATE BANK OF INDIA | | 1.24 |
| HDFC Bank Ltd. | | 1.21 |
| Axis Bank Ltd. | | 0.69 |
| BANK OF MAHARASHTRA | | 0.44 |
| Bank Of Baroda | | 0.39 |
| INDIAN BANK | | 0.39 |
| IndusInd Bank Ltd. | | 0.18 |
| **Automobiles** | | **1.94** |
| Maruti Suzuki India Limited | | 1.01 |
| Hero MotoCorp Ltd. | | 0.93 |
| **Telecom - Services** | | **1.54** |
| Bharti Airtel Ltd | | 1.06 |
| Indus Towers Ltd. | | 0.48 |
| **Pharmaceuticals and Biotechnology** | | **1.49** |
| Divi s Laboratories Ltd. | | 0.64 |
| TORRENT PHARMACEUTICALS LTD. | | 0.48 |
| Sun Pharmaceuticals Industries Ltd. | | 0.37 |
| **IT - Software** | | **1.26** |
| Tech Mahindra Ltd. | | 0.57 |
| Mphasis Ltd | | 0.40 |
| Infosys Ltd. | | 0.29 |
| **Healthcare Services** | | **1.20** |
| MAX HEALTHCARE INSTITUTE LTD. | | 0.52 |
| ASTER DM HEALTHCARE LTD | | 0.34 |
| Fortis Healthcare India Ltd | | 0.34 |
| **Capital Markets** | | **0.92** |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | | 0.52 |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | | 0.33 |
| SBI FUNDS MANAGEMENT LIMITED | | 0.07 |
| **Retailing** | | **0.92** |
| LENSKART SOLUTIONS LIMITED | | 0.49 |
| SWIGGY LTD | | 0.43 |
| **Finance** | | **0.86** |
| POONAWALLA FINCORP LTD. | | 0.43 |
| Power Finance Corporation Ltd. | | 0.25 |
| Cholamandalam Investment and Finance Company Ltd. | | 0.18 |
| **Petroleum Products** | | **0.85** |
| RELIANCE INDUSTRIES LTD. | | 0.85 |
| **Beverages** | | **0.73** |
| UNITED SPIRITS LTD. | | 0.38 |
| RADICO KHAITAN LTD. | | 0.35 |
| **Power** | | **0.65** |
| NTPC LTD | | 0.65 |
| **Agricultural, Commercial and Construction Vehicles** | | **0.61** |
| V.S.T Tillers Tractors Ltd | | 0.33 |
| ASHOK LEYLAND LTD. | | 0.28 |
| **Consumer Durables** | | **0.61** |
| Century Plyboards (India) Ltd. | | 0.32 |
| Pokarna Ltd. | | 0.17 |
| LG ELECTRONICS INDIA LTD | | 0.12 |
| **Food Products** | | **0.54** |
| Britannia Industries Ltd. | | 0.54 |
| **Realty** | | **0.50** |
| BAGMANE PRIME OFFICE REIT(*) | | 0.50 |
| **Auto Components** | | **0.49** |
| Schaeffler India Ltd | | 0.40 |
| TENNECO CLEAN AIR INDIA LIMITED | | 0.09 |
| **Ferrous Metals** | | **0.46** |
| Tata Steel Ltd. | | 0.46 |
| **Transport Services** | | **0.46** |
| Inter Globe Aviation Ltd | | 0.46 |
| **Healthcare Equipment and Supplies** | | **0.35** |
| MOLBIO DIAGNOSTICS LIMITED | | 0.35 |
| **Cement and Cement Products** | | **0.28** |
| Ultratech Cement Ltd. | | 0.28 |
| **Financial Technology (Fintech)** | | **0.25** |
| ONE 97 COMMUNICATIONS LTD. | | 0.25 |
| **Industrial Manufacturing** | | **0.22** |
| INDO-MIM LTD | | 0.22 |
| **Diversified FMCG** | | **0.21** |
| ITC Ltd. | | 0.21 |
| **Insurance** | | **0.17** |
| LIFE INSURANCE CORPORATION OF INDIA LTD. | | 0.17 |
| **Equity & Equity related - Total** | | **23.50** |
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.24% Central Government(^) | SOV | 7.12 |
| 6.90% Central Government(^) | SOV | 6.80 |
| 7.45% Bihar State Govt-Bihar | SOV | 1.25 |
| 7.73% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.91 |
| GS CG 25/11/2035 - (STRIPS)(^) | SOV | 0.58 |
| 7.74% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.55 |
| 7.56% Karnataka State Govt(^)-Karnataka | SOV | 0.52 |
| GS CG 15/04/2038 - (STRIPS)(^) | SOV | 0.47 |
| 7.17% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.36 |
| 7.54% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.36 |
| GS CG 06/05/2038 - (STRIPS)(^) | SOV | 0.32 |
| 7.30% Central Government(^) | SOV | 0.23 |
| GS CG 22/04/2036 - (STRIPS)(^) | SOV | 0.19 |
| 8.15% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.19 |
| 7.65% Madhya Pradesh State Govt-Madhya Pradesh | SOV | 0.18 |
| 7.17% Central Government | SOV | 0.18 |
| 6.57% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 0.18 |
| 6.88% Bihar State Govt-Bihar | SOV | 0.17 |
| GS CG 25/05/2036 - (STRIPS) | SOV | 0.10 |
| GS CG 25/05/2038 - (STRIPS) | SOV | 0.09 |
| GS CG 25/05/2037 - (STRIPS) | SOV | 0.09 |
| GS CG 25/11/2038 - (STRIPS)(^) | SOV | 0.08 |
| 8.05% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.07 |
| 7.09% Central Government(^) | SOV | 0.07 |
| 7.26% Central Government | SOV | 0.04 |
| **Government Dated Securities - Total** | | **21.10** |
| **Public Sector Undertakings** | | |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 4.45 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL AAA | 3.88 |
| National Housing Bank (^) | CARE AAA | 2.10 |
| TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD. | FITCH AA(CE) | 1.22 |
| REC LTD (^) | CRISIL AAA | 0.90 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA AAA | 0.90 |
| REC LTD | CRISIL AAA | 0.56 |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | CRISIL AAA | 0.27 |
| Power Finance Corporation Ltd. | CRISIL AAA | 0.23 |
| Power Grid Corporation of India Ltd. | CRISIL AAA | 0.20 |
| U P Power Corporation Ltd ( Guaranteed By UP State Government ) | CRISIL A+(CE) | 0.01 |
| **Public Sector Undertakings - Total** | | **14.72** |
| **Corporate Debt/Financial Institutions** | | |
| JTPM METAL TRADERS PVT LTD (^) | CRISIL AA | 3.95 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 2.90 |
| MUTHOOT FINANCE LTD.(^) | CRISIL AA+ | 2.74 |
| PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST) | CRISIL AAA(SO) | 2.62 |
| PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST) | CRISIL AAA(SO) | 2.62 |
| ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED | FITCH AA(CE) | 1.96 |
| 360 ONE PRIME LTD. (^) | ICRA AA | 1.84 |
| VEDANTA LTD. | ICRA AA+ | 1.83 |
| ADANI POWER LTD | CRISIL AA | 1.27 |
| BHARTI TELECOM LTD. | CRISIL AAA | 0.91 |
| HDB FINANCIAL SERVICES LTD. | CRISIL AAA | 0.18 |
| **Corporate Debt/Financial Institutions - Total** | | **22.82** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD. | CARE A1+ | 0.90 |
| SUNDARAM FINANCE LTD. | CRISIL A1+ | 0.18 |
| **Corporate Debt/Financial Institutions - Total** | | **1.08** |
| **Triparty Repo** | | **14.25** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.34 |
| **Alternative Investment Fund - Total** | | **0.34** |
| **Infrastructure Investment Trusts** | | |
| RAAJMARG INFRA INVESTMENT TRUST | Transport Infrastructure | 0.30 |
| INDUS INFRA TRUST | Transport Infrastructure | 0.06 |
| **Infrastructure Investment Trusts - Total** | | **0.36** |
| **Net Current Assets/(Liabilities)** | | **0.97** |
| **Grand Total** | | **100.00** |

# KOTAK CONSERVATIVE HYBRID FUND

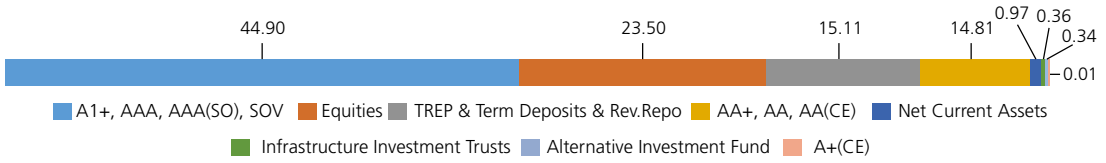
**(ERSTWHILE KNOWN AS KOTAK DEBT HYBRID FUND)**

An open ended hybrid scheme investing predominantly in debt instruments

## 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 (₹) | 27,40,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 79,10,053 | 18,24,197 | 11,00,106 | 7,00,979 | 3,79,433 | 1,19,919 |
| **Scheme Returns (%)** | **8.39** | **8.12** | **7.59** | **6.16** | **3.45** | **-0.13** |
| CRISIL Hybrid 85+15 Conservative Index Returns (%) | 8.25 | 7.42 | 6.82 | 6.34 | 4.88 | 1.66 |
| **Alpha*** | **0.13** | **0.70** | **0.77** | **-0.18** | **-1.43** | **-1.78** |
| CRISIL Hybrid 85+15 Conservative Index (₹)# | 77,65,933 | 17,58,407 | 10,70,343 | 7,04,090 | 3,87,696 | 1,21,064 |
| CRISIL 10 Year Gilt Index (₹)^ | 58,29,248 | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index Returns (%) | 6.11 | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

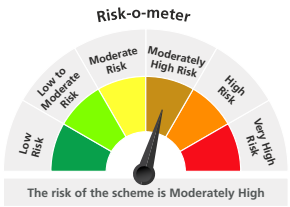
**Product Label**

This product is suitable for investors who are seeking*:

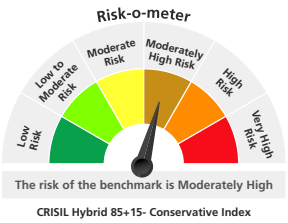
- Income & capital growth over a long term horizon
- Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments

* 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 2.74% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026).***Existing investment in REITs held by debt schemes of Mutual Funds as on September 30, 2026, is grandfathered. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For last three IDCW, please refer page no 188-190. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK OVERNIGHT FUND

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

**Maturity**

| | Short | Medium | Long |
|---|---|---|---|
| Low | ■ | | |
| Medium | | | |
| High | | | |

**Volatility**

Scan to Invest Now

**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.

| | |
|---|---|
| **Fund Manager*:** | Mr. Deepak Agrawal & Mr. Sunil Pandey |
| **AAUM:** | ₹10,138.22 crs |
| **AUM:** | ₹7,934.82 crs |
| **Benchmark:** | NIFTY 1D Rate index |
| **Allotment Date:** | January 15, 2019 |
| **Folio Count:** | 6,359 |

**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

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹1463.5682 | ₹1473.9805 |
| Daily IDCW | ₹1004.7568 | ₹1003.6055 |

(as on September 30, 2026)

**Debt Quant & Ratios**

| | |
|---|---|
| Average Maturity | 1.39 days |
| Modified Duration | 1.39 days |
| Macaulay Duration | 1.39 days |
| Annualised YTM* | 5.20% |
| $Standard Deviation | 0.09% |

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

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 0.18% |
| **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 30th September, 2026 unless otherwise specified.**

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

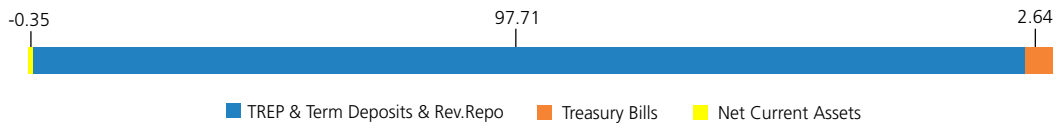
PRC Matrix

| 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 | | | |

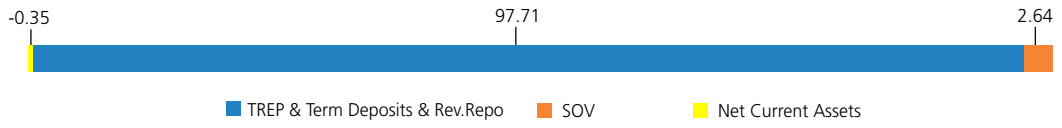
## PORTFOLIO

| Issuer/Instrument | Industry/Rating | % to Net Assets |
|---|---|---|
| **Treasury Bills** | | |
| 91 DAYS TREASURY BILL 22/10/2026 | SOV | 1.38 |
| 91 DAYS TREASURY BILL 08/10/2026 | SOV | 1.26 |
| **Treasury Bills - Total** | | **2.64** |
| **Reverse Repo** | | **92.75** |
| **Triparty Repo** | | **4.96** |
| **Net Current Assets/(Liabilities)** | | **-0.35** |
| **Grand Total** | | **100.00** |

## 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 | 7 years | 5 years | 3 years | 1 year |
|---|---|---|---|---|---|
| Total amount invested (₹) | 9,30,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 11,50,270 | 10,20,837 | 6,95,019 | 3,91,910 | 1,23,262 |
| **Scheme Returns (%)** | **5.39** | **5.49** | **5.82** | **5.60** | **5.10** |
| Nifty 1D Rate Index Returns (%) | 5.52 | 5.61 | 5.93 | 5.68 | 5.19 |
| **Alpha*** | **-0.12** | **-0.12** | **-0.10** | **-0.08** | **-0.08** |
| Nifty 1D Rate Index (₹)# | 11,55,890 | 10,25,209 | 6,96,813 | 3,92,380 | 1,23,315 |
| NIFTY 1 Year T-Bill Index (₹)^ | 11,70,693 | 10,33,971 | 7,00,235 | 3,93,991 | 1,23,182 |
| NIFTY 1 Year T-Bill Index Returns (%) | 5.84 | 5.85 | 6.12 | 5.96 | 4.98 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a short term investment horizon<br>• Investment in debt & money market securities having maturity of one business day.<br>* 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

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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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 | | | |

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Deepak Agrawal & Mr. Sunil Pandey |
| **AAUM:** | ₹50,228.40 crs |
| **AUM:** | ₹42,047.28 crs |
| **Benchmark:** | Nifty Liquid Index A-I |
| **Allotment Date:** | November 4, 2003 |
| **Folio Count:** | 62,850 |

**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 | ₹5692.2076 | ₹5755.1544 |
| Daily IDCW | ₹1283.5466 | ₹1222.8100 |

(as on September 30, 2026)

**Debt Quant & Ratios**

| | |
|---|---|
| Average Maturity | 0.16 yrs |
| Modified Duration | 0.16 yrs |
| Macaulay Duration | 0.16 yrs |
| Annualised YTM* | 6.48% |
| $Standard Deviation | 0.24% |

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

**Expense Ratio****

| | |
|---|---|
| **Regular Plan:** | 0.33% |
| **Direct Plan:** | 0.15% |

**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 30th September, 2026 unless otherwise specified.**

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

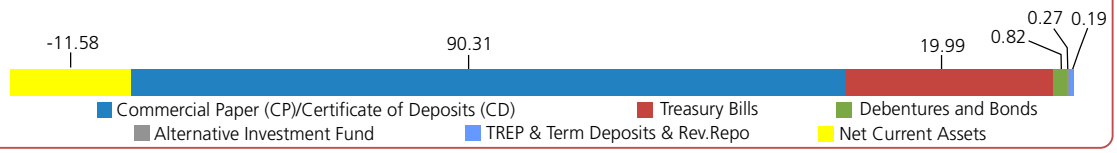
PRC Matrix

| 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 | | | |

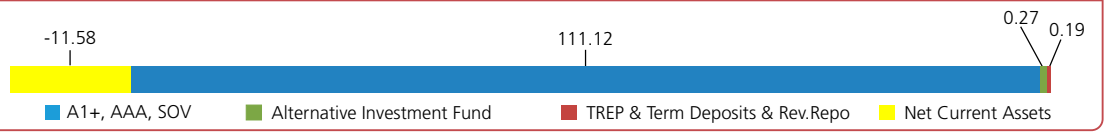
## PORTFOLIO

| Issuer/Instrument | Industry/Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Corporate Debt/Financial Institutions** | | |
| BHARTI TELECOM LTD. | CRISIL AAA | 0.54 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 0.12 |
| TATA CAPITAL LTD. | ICRA AAA | 0.06 |
| SUNDARAM FINANCE LTD. | ICRA AAA | 0.04 |
| **Corporate Debt/Financial Institutions - Total** | | **0.76** |
| **Public Sector Undertakings** | | |
| REC LTD | CRISIL AAA | 0.06 |
| **Public Sector Undertakings - Total** | | **0.06** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD. | CARE A1+ | 9.32 |
| Reliance Retail Ventures Ltd | CRISIL A1+ | 6.96 |
| ICICI SECURITIES LIMITED | CRISIL A1+ | 2.52 |
| INDUSIND BANK LTD. | CRISIL A1+ | 2.35 |
| IIFL FINANCE LIMITED | CRISIL A1+ | 2.00 |
| PNB HOUSING FINANCE LTD. | CRISIL A1+ | 1.54 |
| BAJAJ FINANCIAL SECURITIES LIMITED | CRISIL A1+ | 1.53 |
| SBICAP SECURITIES LIMITED | CRISIL A1+ | 1.41 |
| AXIS SECURITIES LIMITED | CRISIL A1+ | 1.30 |
| BAJAJ FINANCE LTD. | CRISIL A1+ | 1.27 |
| CITY UNION BANK LTD. | ICRA A1+ | 1.18 |
| HDFC SECURITIES LIMITED | CARE A1+ | 1.18 |
| JAMMU KASHMIR BANK LTD | CRISIL A1+ | 1.18 |
| BIRLA GROUP HOLDING PRIVATE LIMITED | CRISIL A1+ | 1.12 |
| Adani Ports and Special Economic Zone Limited | CRISIL A1+ | 1.06 |
| DSP FINANCE PRIVATE LIMITED | ICRA A1+ | 0.94 |
| JULIUS BAER CAPITAL (INDIA) PVT. LTD | CRISIL A1+ | 0.83 |
| IGH HOLDINGS PRIVATE LIMITED | CRISIL A1+ | 0.82 |
| MOTILAL OSWAL FINANCIAL SERVICES LIMITED | ICRA A1+ | 0.82 |
| AXIS BANK LTD. | CRISIL A1+ | 0.77 |
| FEDERAL BANK LTD. | CRISIL A1+ | 0.71 |
| ADITYA BIRLA MONEY LTD | CRISIL A1+ | 0.70 |
| CESC Ltd. | ICRA A1+ | 0.70 |
| JSW ENERGY LTD. | FITCH A1+ | 0.70 |
| Manappuram Finance Ltd. | CRISIL A1+ | 0.70 |
| MOTILAL OSWAL FINVEST LTD. | CRISIL A1+ | 0.70 |
| NUVAMA WEALTH AND INVESTMENT LTD | CRISIL A1+ | 0.70 |
| ASEEM INFRASTRUCTURE FINANCE LIMITED | FITCH A1+ | 0.59 |
| CAN FIN HOMES LTD. | ICRA A1+ | 0.59 |
| DCB BANK LIMITED | CARE A1+ | 0.59 |
| HDFC SECURITIES LIMITED | ICRA A1+ | 0.59 |
| RELIANCE INDUSTRIES LTD. | CRISIL A1+ | 0.59 |
| TATA CAPITAL HOUSING FINANCE LTD. | CRISIL A1+ | 0.59 |
| YES BANK LTD. | CRISIL A1+ | 0.59 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL A1+ | 0.55 |
| GODREJ INDUSTRIES LTD | CRISIL A1+ | 0.54 |
| TORRENT PHARMACEUTICALS LTD. | ICRA A1+ | 0.53 |
| 360 ONE PRIME LTD. | CRISIL A1+ | 0.47 |
| FED BANK FINANCIAL SERVICES LIMITED | CRISIL A1+ | 0.47 |
| IIFL CAPITAL SERVICES LTD. | CRISIL A1+ | 0.47 |
| Bahadur Chand Investments Private Limited | ICRA A1+ | 0.35 |
| MUTHOOT FINCORP LTD. | CRISIL A1+ | 0.29 |
| NETWORK18 MEDIA & INVESTMENTS LTD. | CARE A1+ | 0.29 |
| AU SMALL FINANCE BANK LTD. | FITCH A1+ | 0.24 |
| NJ CAPITAL PRIVATE LIMITED | CRISIL A1+ | 0.24 |
| JM FINANCIAL SERVICES LIMITED | CRISIL A1+ | 0.23 |
| PILANI INVESTMENT AND INDUSTRIES CORPORATION LTD | CRISIL A1+ | 0.23 |
| MUTHOOT FINANCE LTD. | CRISIL A1+ | 0.06 |
| **Corporate Debt/Financial Institutions - Total** | | **54.10** |
| **Public Sector Undertakings** | | |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA A1+ | 7.08 |
| BANK OF INDIA | CARE A1+ | 3.52 |
| INDIAN OVERSEAS BANK | CARE A1+ | 2.96 |
| UNION BANK OF INDIA | FITCH A1+ | 2.38 |
| UNION BANK OF INDIA | ICRA A1+ | 2.37 |
| CANARA BANK | CRISIL A1+ | 2.36 |
| HINDUSTAN PETROLEUM CORPORATION LTD. | CRISIL A1+ | 2.06 |
| PUNJAB NATIONAL BANK | FITCH A1+ | 1.19 |
| CANARA BANK | ICRA A1+ | 1.18 |
| CENTRAL BANK OF INDIA | CARE A1+ | 1.18 |
| CENTRAL BANK OF INDIA | CRISIL A1+ | 1.18 |
| NTPC LTD | CRISIL A1+ | 1.18 |
| Power Finance Corporation Ltd. | CRISIL A1+ | 1.18 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CRISIL A1+ | 1.18 |
| PUNJAB & SIND BANK | ICRA A1+ | 1.17 |
| Export-Import Bank of India | CRISIL A1+ | 1.06 |
| REC LTD | CRISIL A1+ | 0.94 |
| BANK OF BARODA | FITCH A1+ | 0.59 |
| BANK OF BARODA | CARE A1+ | 0.59 |
| BHARAT PETROLEUM CORPORATION LTD. | CRISIL A1+ | 0.47 |
| CTBC BANK CO. LTD (CTBC INDIA) | ICRA A1+ | 0.35 |
| INDIAN BANK | CRISIL A1+ | 0.04 |
| **Public Sector Undertakings - Total** | | **36.21** |
| **Reverse Repo** | | **0.19** |
| **Treasury Bills** | | |
| 91 DAYS TREASURY BILL 12/11/2026 | SOV | 3.55 |
| 91 DAYS TREASURY BILL 27/11/2026 | SOV | 3.43 |
| 91 DAYS TREASURY BILL 03/12/2026 | SOV | 2.95 |
| 91 DAYS TREASURY BILL 08/10/2026 | SOV | 2.38 |
| 91 DAYS TREASURY BILL 22/10/2026 | SOV | 2.37 |
| 91 DAYS TREASURY BILL 19/11/2026 | SOV | 2.29 |
| 91 DAYS TREASURY BILL 24/12/2026 | SOV | 1.64 |
| 182 DAYS TREASURY BILL 17/12/2026 | SOV | 1.18 |
| 91 DAYS TREASURY BILL 15/10/2026 | SOV | 0.20 |
| **Treasury Bills - Total** | | **19.99** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.27 |
| **Alternative Investment Fund - Total** | | **0.27** |
| **Net Current Assets/(Liabilities)** | | **-11.58** |
| **Grand Total** | | **100.00** |

## 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 (₹) | 27,50,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 64,19,072 | 16,30,153 | 10,45,430 | 7,09,010 | 3,97,676 | 1,24,106 |
| **Scheme Returns (%)** | **6.78** | **5.97** | **6.16** | **6.62** | **6.58** | **6.44** |
| Nifty Liquid Index A-I Returns (%) | 6.87 | 6.06 | 6.27 | 6.72 | 6.67 | 6.60 |
| **Alpha*** | **-0.09** | **-0.09** | **-0.11** | **-0.11** | **-0.08** | **-0.16** |
| Nifty Liquid Index A-I (₹)# | 64,97,071 | 16,37,449 | 10,49,636 | 7,10,897 | 3,98,176 | 1,24,208 |
| NIFTY 1 Year T-Bill Index (₹)^ | 61,40,372 | 16,26,640 | 10,33,971 | 7,00,235 | 3,93,991 | 1,23,182 |
| NIFTY 1 Year T-Bill Index Returns (%) | 6.45 | 5.93 | 5.85 | 6.12 | 5.96 | 4.98 |

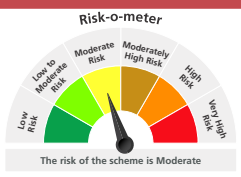
**Product Label**

This product is suitable for investors who are seeking*:

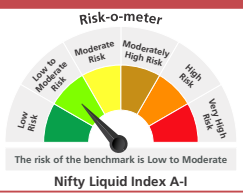
- Income over a short term investment horizon
- Investment in debt & money market securities

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

**Fund**




**Benchmark**




Nifty Liquid Index A-I

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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK ULTRA SHORT TERM FUND
## (ERSTWHILE KNOWN AS 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**

| | Short | Medium | Long | Volatility |
|---|---|---|---|---|
| | ■ | | | Low |
| | | | | Medium |
| | | | | High |

**Scan to Invest Now**

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

**AAUM:** ₹15,885.77 crs

**AUM:** ₹15,261.29 crs

**Benchmark:** Nifty Ultra Short Duration Debt Index A-I

**Allotment Date:** August 13, 2004

**Folio Count:** 35,461

### 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 | ₹46.1476 | ₹48.6224 |
| Monthly IDCW | ₹10.7346 | ₹20.9640 |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 0.50 yrs |
| Modified Duration | 0.37 yrs |
| Macaulay Duration | 0.39 yrs |
| Annualised YTM* | 7.41% |
| $Standard Deviation | 0.71% |

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

### 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 30th September, 2026 unless otherwise specified.**

**Folio Count data as on 31st August 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

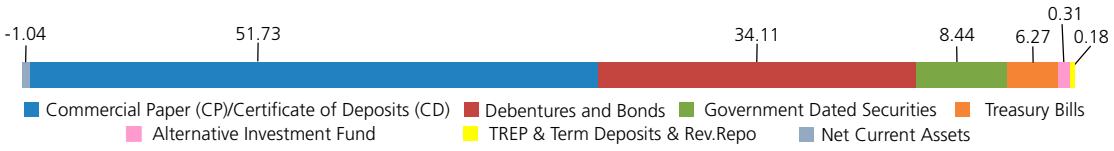
| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 6.54% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 2.91 |
| 6.9% Maharashtra State Govt(^)-Maharashtra | SOV | 1.94 |
| 7.35% Madhya Pradesh State Govt(^)-Madhya Pradesh | SOV | 0.99 |
| 6.04% Gujarat State Govt-Gujarat | SOV | 0.66 |
| 7.07% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.49 |
| 7.59% Bihar State Govt-Bihar | SOV | 0.33 |
| 6.17% Central Government | SOV | 0.33 |
| 7.59% Karnataka State Govt-Karnataka | SOV | 0.33 |
| 7.57% Gujarat State Govt-Gujarat | SOV | 0.30 |
| GS CG 17/12/2026 - (STRIPS) | SOV | 0.16 |
| **Government Dated Securities - Total** | | **8.44** |
| **Public Sector Undertakings** | | |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | ICRA AAA | 3.77 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | CRISIL AAA | 1.30 |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 0.65 |
| **Public Sector Undertakings - Total** | | **5.72** |
| **Corporate Debt/Financial Institutions** | | |
| MUTHOOT FINANCE LTD. (^) | CRISIL AA+ | 3.09 |
| MANKIND PHARMA LTD (^) | CRISIL AA+ | 2.79 |
| BHARTI TELECOM LTD. (^) | CRISIL AAA | 1.67 |
| 360 ONE PRIME LTD. (^) | ICRA AA | 1.63 |
| GODREJ SEEDS AND GENETICS LTD. (^) | CRISIL AA | 1.57 |
| VEDANTA LTD.(^) | ICRA AA+ | 1.31 |
| TATA PROJECTS LTD. | FITCH AA | 1.31 |
| PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST) | CRISIL AAA(SO) | 1.31 |
| POONAWALLA FINCORP LIMITED (^) | CRISIL AAA | 1.31 |
| MUTHOOT FINANCE LTD. | CRISIL AA+ | 1.31 |
| TORRENT PHARMACEUTICALS LTD. (^) | ICRA AA+ | 1.30 |
| ADANI POWER LTD (^) | CRISIL AA | 1.24 |
| PIRAMAL FINANCE LTD (^) | CARE AA+ | 1.15 |
| TATA CAPITAL HOUSING FINANCE LTD. (^) | CRISIL AAA | 0.98 |
| NUVAMA WEALTH FINANCE LIMITED (^) | CARE AA | 0.98 |
| ICICI HOME FINANCE COMPANY LIMITED | ICRA AAA | 0.82 |
| JUBILANT BEVCO LIMITED (^) | CRISIL AA | 0.74 |
| VEDANTA LTD. | ICRA AA+ | 0.66 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 0.66 |
| EMBASSY OFFICE PARKS REIT(*) | CRISIL AAA | 0.66 |
| VEDANTA LTD. ( Axis Trustee Services Ltd.) (^) | CRISIL AA+ | 0.33 |
| TATA CAPITAL LTD. | CRISIL AAA | 0.33 |
| PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14) | CRISIL AAA(SO) | 0.32 |
| PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9) | CRISIL AAA(SO) | 0.30 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 0.17 |
| GODREJ PROPERTIES LIMITED (^) | ICRA AA+ | 0.16 |
| GODREJ INDUSTRIES LTD | CRISIL AA+ | 0.16 |
| GODREJ INDUSTRIES LTD | ICRA AA+ | 0.10 |
| GODREJ FINANCE LTD | CRISIL AA+ | 0.03 |
| **Corporate Debt/Financial Institutions - Total** | | **28.39** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Treasury Bills** | | |
| 182 DAYS TREASURY BILL 11/02/2027 | SOV | 3.37 |
| 91 DAYS TREASURY BILL 03/12/2026 | SOV | 1.62 |
| 364 DAYS TREASURY BILL 11/02/2027 | SOV | 1.28 |
| **Treasury Bills - Total** | | **6.27** |
| **Public Sector Undertakings** | | |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^) | CARE A1+ | 5.07 |
| BANK OF BARODA(^) | CARE A1+ | 4.32 |
| PUNJAB NATIONAL BANK(^) | CRISIL A1+ | 3.36 |
| CANARA BANK(^) | CRISIL A1+ | 2.56 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^) | CRISIL A1+ | 2.34 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^) | FITCH A1+ | 1.61 |
| PUNJAB & SIND BANK(^) | ICRA A1+ | 1.27 |
| BANK OF BARODA(^) | FITCH A1+ | 1.12 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL A1+ | 0.95 |
| UNION BANK OF INDIA | FITCH A1+ | 0.64 |
| UNION BANK OF INDIA | ICRA A1+ | 0.48 |
| BANK OF INDIA | CRISIL A1+ | 0.32 |
| **Public Sector Undertakings - Total** | | **24.04** |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD.(^) | CARE A1+ | 8.67 |
| AXIS BANK LTD.(^) | CRISIL A1+ | 4.53 |
| MUTHOOT FINANCE LTD. | CRISIL A1+ | 2.07 |
| MINDSPACE BUSINESS PARKS REIT(^) | CRISIL A1+ | 1.87 |
| IIFL FINANCE LIMITED(^) | CRISIL A1+ | 1.76 |
| FEDERAL BANK LTD.(^) | CRISIL A1+ | 1.74 |
| YES BANK LTD.(^) | CRISIL A1+ | 1.59 |
| TATA HOUSING DEVELOPMENT CO. LTD.(^) | FITCH A1+ | 0.96 |
| Manappuram Finance Ltd. | CRISIL A1+ | 0.65 |
| Bahadur Chand Investments Private Limited | ICRA A1+ | 0.65 |
| INDUSIND BANK LTD. | CRISIL A1+ | 0.64 |
| BIRLA GROUP HOLDING PRIVATE LIMITED | CRISIL A1+ | 0.63 |
| AXIS SECURITIES LIMITED | CRISIL A1+ | 0.63 |
| EMBASSY OFFICE PARKS REIT(^) | CRISIL A1+ | 0.48 |
| CHOLAMANDALAM SECURITIES LIMITED | ICRA A1+ | 0.44 |
| CREDILA FINANCIAL SERVICES PVT LTD(^) | CRISIL A1+ | 0.32 |
| 360 ONE PRIME LTD. | CRISIL A1+ | 0.06 |
| **Corporate Debt/Financial Institutions - Total** | | **27.69** |
| **Triparty Repo** | | **0.18** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.31 |
| **Alternative Investment Fund - Total** | | **0.31** |
| **Grand Total** | | **100.00** |

# KOTAK ULTRA SHORT TERM FUND

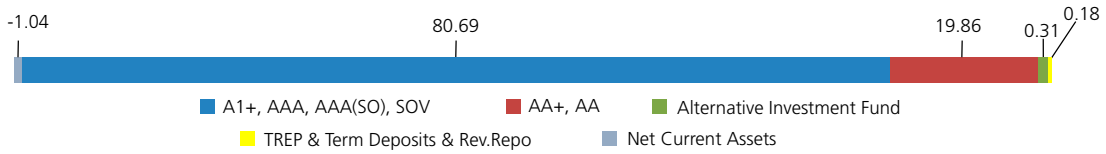
## (ERSTWHILE KNOWN AS KOTAK SAVINGS FUND)

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 (%)



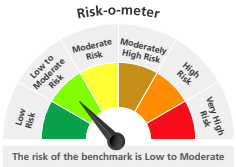

### RATING PROFILE (%)




### 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 (₹) | 26,60,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 62,04,279 | 16,42,969 | 10,44,420 | 7,07,456 | 3,97,212 | 1,23,912 |
| **Scheme Returns (%)** | **7.01** | **6.12** | **6.13** | **6.53** | **6.50** | **6.13** |
| Nifty Ultra Short Duration Debt Index A-I Returns (%) | 7.35 | 6.48 | 6.57 | 7.02 | 7.01 | 6.96 |
| **Alpha*** | **-0.34** | **-0.36** | **-0.44** | **-0.49** | **-0.50** | **-0.83** |
| Nifty Ultra Short Duration Debt Index A-I (₹)# | 64,79,218 | 16,73,808 | 10,60,985 | 7,16,220 | 4,00,200 | 1,24,435 |
| NIFTY 1 Year T-Bill Index (₹)^ | 57,80,653 | 16,26,640 | 10,33,971 | 7,00,235 | 3,93,991 | 1,23,182 |
| NIFTY 1 Year T-Bill Index Returns (%) | 6.46 | 5.93 | 5.85 | 6.12 | 5.96 | 4.98 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a short term investment horizon<br>• Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months<br><br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  <br>**Nifty Ultra Short 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 : - 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 30 Sep 2026 is 46.01% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187.**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK MONEY MARKET FUND

An open ended debt scheme investing in money market instruments.
A relatively low interest rate risk and moderate credit risk.

**Maturity**

| | Short | Medium | Long | **Volatility** |
|---|---|---|---|---|
| | ■ | | | Low |
| | | | | Medium |
| | | | | High |

**Scan to Invest Now**

**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.

| | |
|---|---|
| **Fund Manager*:** | Mr. Deepak Agrawal, Mr. Manu Sharma |
| **AAUM:** | ₹29,103.35 crs |
| **AUM:** | ₹27,512.54 crs |
| **Benchmark:** | CRISIL Money Market A-I Index |
| **Allotment Date:** | July 14, 2003 |
| **Folio Count:** | 19,779 |

## 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 | ₹4860.0078 | ₹4915.8302 |
| Monthly IDCW | ₹1054.6383 | ₹1307.3720 |

(as on September 30, 2026)

## Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 0.36 yrs |
| Modified Duration | 0.36 yrs |
| Macaulay Duration | 0.36 yrs |
| Annualised YTM* | 6.97% |
| $Standard Deviation | 0.80% |

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

## Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 0.37% |
| **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 30th September, 2026 unless otherwise specified.**

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

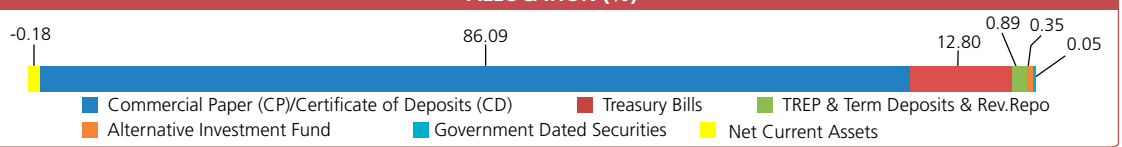
PRC Matrix

| 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 | | | |

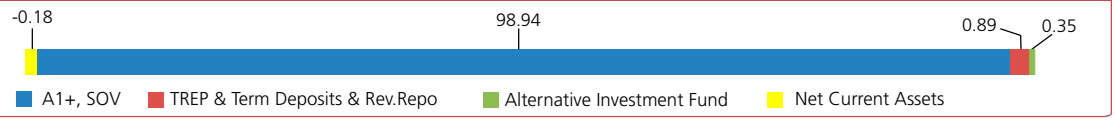
## PORTFOLIO

| Issuer/Instrument | Industry/Rating | % to Net Assets |
|---|---|---|
| **Government Dated Securities** | | |
| 7.40% Madhya Pradesh State Govt-Madhya Pradesh | SOV | 0.05 |
| **Government Dated Securities - Total** | | **0.05** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD. | CARE A1+ | 6.91 |
| INDUSIND BANK LTD. | CRISIL A1+ | 3.55 |
| MOTILAL OSWAL FINANCIAL SERVICES LIMITED(^) | ICRA A1+ | 3.35 |
| MUTHOOT FINCORP LTD. | CRISIL A1+ | 2.66 |
| YES BANK LTD. | CRISIL A1+ | 2.64 |
| ICICI SECURITIES LIMITED | CRISIL A1+ | 2.55 |
| FEDERAL BANK LTD. | CRISIL A1+ | 2.49 |
| AU SMALL FINANCE BANK LTD.(^) | FITCH A1+ | 1.96 |
| ADITYA BIRLA CAPITAL LTD(^) | ICRA A1+ | 1.84 |
| MUTHOOT FINANCE LTD. | CRISIL A1+ | 1.60 |
| CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD. | ICRA A1+ | 1.41 |
| IIFL FINANCE LIMITED | CRISIL A1+ | 1.32 |
| 360 ONE PRIME LTD. | CRISIL A1+ | 1.15 |
| IDBI BANK LTD. | CRISIL A1+ | 1.06 |
| ANGEL ONE LIMITED | ICRA A1+ | 0.88 |
| KARUR VYSYA BANK LTD. | ICRA A1+ | 0.88 |
| AU SMALL FINANCE BANK LTD. | CARE A1+ | 0.86 |
| TATA COMMUNICATIONS LTD | CRISIL A1+ | 0.80 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL A1+ | 0.79 |
| AXIS SECURITIES LIMITED(^) | CRISIL A1+ | 0.71 |
| ICICI BANK LTD. | ICRA A1+ | 0.59 |
| ADITYA BIRLA HOUSING FINANCE LTD | CRISIL A1+ | 0.53 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL A1+ | 0.53 |
| TORRENT PHARMACEUTICALS LTD. | ICRA A1+ | 0.50 |
| BIRLA GROUP HOLDING PRIVATE LIMITED | CRISIL A1+ | 0.35 |
| CREDILA FINANCIAL SERVICES PVT LTD | CRISIL A1+ | 0.35 |
| HERO FINCORP LTD. | CRISIL A1+ | 0.35 |
| NUVAMA WEALTH MANAGEMENT LIMITED | CRISIL A1+ | 0.35 |
| PILANI INVESTMENT AND INDUSTRIES CORPORATION LTD | CRISIL A1+ | 0.35 |
| NUVAMA WEALTH AND INVESTMENT LTD | CRISIL A1+ | 0.27 |
| NUVAMA WEALTH FINANCE LIMITED | CRISIL A1+ | 0.27 |
| **Corporate Debt/Financial Institutions - Total** | | **43.85** |
| **Public Sector Undertakings** | | |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^) | CARE A1+ | 8.91 |
| PUNJAB NATIONAL BANK | CRISIL A1+ | 5.87 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA A1+ | 5.24 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | FITCH A1+ | 4.52 |
| BANK OF BARODA | CARE A1+ | 2.75 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL A1+ | 2.38 |
| UNION BANK OF INDIA(^) | ICRA A1+ | 2.31 |
| INDIAN OVERSEAS BANK | CARE A1+ | 2.12 |
| PUNJAB & SIND BANK | ICRA A1+ | 2.12 |
| CANARA BANK | CRISIL A1+ | 1.95 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^) | CRISIL A1+ | 1.38 |
| Export-Import Bank of India | CRISIL A1+ | 0.89 |
| INDIAN BANK | CRISIL A1+ | 0.83 |
| NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT | FITCH A1+ | 0.53 |
| UNION BANK OF INDIA | FITCH A1+ | 0.44 |
| **Public Sector Undertakings - Total** | | **42.24** |
| **Treasury Bills** | | |
| 182 DAYS TREASURY BILL 04/02/2027 | SOV | 4.45 |
| 182 DAYS TREASURY BILL 11/02/2027 | SOV | 3.11 |
| 182 DAYS TREASURY BILL 21/01/2027 | SOV | 1.79 |
| 182 DAYS TREASURY BILL 28/01/2027 | SOV | 1.23 |
| 182 DAYS TREASURY BILL 25/03/2027 | SOV | 1.06 |
| 364 DAYS TREASURY BILL 11/02/2027 | SOV | 0.71 |
| 91 DAYS TREASURY BILL 03/12/2026 | SOV | 0.45 |
| **Treasury Bills - Total** | | **12.80** |
| **Triparty Repo** | | **0.89** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.35 |
| **Alternative Investment Fund - Total** | | **0.35** |
| **Net Current Assets/(Liabilities)** | | **-0.18** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)



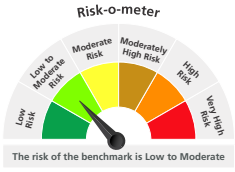

## RATING PROFILE (%)




## 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 (₹) | 27,90,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 69,07,461 | 16,76,827 | 10,61,356 | 7,16,028 | 4,00,012 | 1,24,230 |
| **Scheme Returns (%)** | **7.12** | **6.51** | **6.58** | **7.01** | **6.98** | **6.63** |
| CRISIL Money Market A-I Index Returns (%) | 6.93 | 6.29 | 6.36 | 6.73 | 6.59 | 6.36 |
| **Alpha*** | **0.18** | **0.23** | **0.22** | **0.28** | **0.38** | **0.27** |
| CRISIL Money Market A-I Index (₹)# | 67,35,981 | 16,56,981 | 10,52,986 | 7,10,983 | 3,97,742 | 1,24,057 |
| NIFTY 1 Year T-Bill Index (₹)^ | 63,03,742 | 16,26,640 | 10,33,971 | 7,00,235 | 3,93,991 | 1,23,182 |
| NIFTY 1 Year T-Bill Index Returns (%) | 6.44 | 5.93 | 5.85 | 6.12 | 5.96 | 4.98 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a short term investment horizon<br>• Investment in money market securities<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  <br>CRISIL Money Market A-I Index |

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. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 7.27% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK ULTRA SHORT TO SHORT TERM FUND

## (ERSTWHILE KNOWN AS KOTAK LOW DURATION FUND)

An open ended 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 | | | |

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Dharmesh Thakkar and Mr. Deepak Agrawal (effective October 24, 2025) |
| **AAUM:** | ₹12,119.76 crs |
| **AUM:** | ₹12,565.95 crs |
| **Benchmark:** | Nifty Low Duration Debt Index A-I |
| **Allotment Date:** | March 6, 2008 |
| **Folio Count:** | 77,588 |

### 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 | ₹3580.9658 | ₹3943.0589 |
| Monthly IDCW | ₹1007.6850 | ₹1014.6918 |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 0.95 yrs |
| Modified Duration | 0.79 yrs |
| Macaulay Duration | 0.83 yrs |
| Annualised YTM* | 7.67% |
| $Standard Deviation | 1.01% |

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

### Expense Ratio**

**Regular Plan:** 1.18%
**Direct Plan:** 0.41%

### Available Plans/Options

A) Regular Plan B) Direct Plan
Income Distribution cum Capital Withdrawal (IDCW)
I) Payout of Income Distribution cum Capital Withdrawal Option – Weekly & Monthly Frequency
II) Reinvestment of Income Distribution cum Capital Withdrawal Option - Weekly & Monthly Frequency

### 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 30th September, 2026 unless otherwise specified.**

**Folio Count data as on 31st August 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

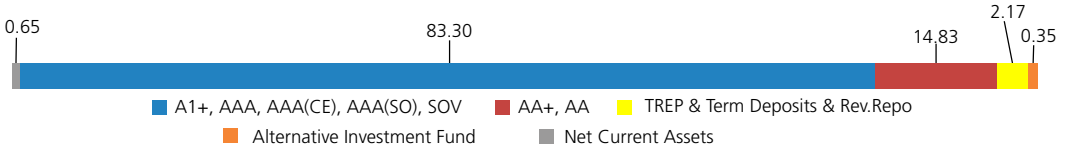
| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.15 Karnataka State Govt(^)-Karnataka | SOV | 3.93 |
| 6.92 Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 1.58 |
| 7.25 Karnataka State Govt(^)-Karnataka | SOV | 1.58 |
| 7.19 Karnataka State Govt(^)-Karnataka | SOV | 1.54 |
| 7.31 Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 1.43 |
| 7.46 Madhya Pradesh State Govt-Madhya Pradesh | SOV | 0.80 |
| 7.03 Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.79 |
| 6.54 Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.02 |
| 6.87 Central Government | SOV | 0.01 |
| **Government Dated Securities - Total** | | **11.68** |
| **Public Sector Undertakings** | | |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | ICRA AAA | 3.78 |
| REC LTD (^) | ICRA AAA | 2.37 |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 1.58 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | CRISIL AAA | 1.27 |
| REC LTD | CRISIL AAA | 0.80 |
| **Public Sector Undertakings - Total** | | **9.80** |
| **Corporate Debt/Financial Institutions** | | |
| BHARTI TELECOM LTD. (^) | CRISIL AAA | 5.80 |
| BAJAJ HOUSING FINANCE LTD. (^) | CRISIL AAA | 5.63 |
| JTPM METAL TRADERS PVT LTD (^) | CRISIL AA | 3.44 |
| GODREJ SEEDS AND GENETICS LTD. (^) | CRISIL AA | 3.33 |
| EMBASSY OFFICE PARKS REIT (^) | CRISIL AAA | 2.62 |
| BAJAJ FINANCE LTD. (^) | CRISIL AAA | 2.38 |
| ADITYA BIRLA HOUSING FINANCE LTD(^) | ICRA AAA | 1.68 |
| VEDANTA LTD. ( Axis Trustee Services Ltd.) (^) | CRISIL AA+ | 1.60 |
| VEDANTA LTD. (^) | ICRA AA+ | 1.60 |
| TATA CAPITAL LTD. (^) | CRISIL AAA | 1.59 |
| PTC RADHAKRISHNA SECURITISATION TRUST 28/09/2028 (RADHAKRISHNA TRUST) | CRISIL AAA(SO) | 1.59 |
| ADANI POWER LTD (^) | CRISIL AA | 1.50 |
| RJ CORP LIMITED (^) | CRISIL AAA | 1.34 |
| VEDANTA LTD.(^) | ICRA AA+ | 0.80 |
| PIRAMAL FINANCE LTD | CARE AA+ | 0.80 |
| NEXUS SELECT TRUST REIT (^) | CRISIL AAA | 0.80 |
| MUTHOOT FINANCE LTD. | CRISIL AA+ | 0.80 |
| Kotak Mahindra Prime Ltd. (^) | CRISIL AAA | 0.80 |
| HINDUJA LEYLAND FINANCE LTD.(^) | CRISIL AA+ | 0.80 |
| CAN FIN HOMES LTD.(^) | ICRA AAA | 0.80 |
| POONAWALLA FINCORP LIMITED (^) | CRISIL AAA | 0.79 |
| DLF Cyber City Developers Ltd (^) | CRISIL AAA | 0.78 |
| PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027 (INDIA UNIVERSAL TRUST AL1) | FITCH AAA(SO) | 0.61 |
| PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9) | CRISIL AAA(SO) | 0.50 |
| PNB HOUSING FINANCE LTD.(^) | CARE AAA | 0.40 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 0.40 |
| GOLDMAN SACHS (INDIA) FINANCE PRIVATE LIMITED | ICRA AAA | 0.40 |
| TATA CAPITAL HOUSING FINANCE LTD. | CRISIL AAA | 0.39 |
| PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST) | ICRA AAA(SO) | 0.36 |
| PTC IIFL FIN LIQUID GOLD (SERIES 14A) 20/07/2027(LIQUID GOLD SERIES 14) | CRISIL AAA(SO) | 0.33 |
| PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027 (INDIA UNIVERSAL TRUST AL2) | FITCH AAA(SO) | 0.29 |
| PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(^) | CRISIL AAA(SO) | 0.25 |
| MINDSPACE BUSINESS PARKS REIT (^) | CRISIL AAA | 0.20 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 0.20 |
| NOMURA CAPITAL (INDIA) PRIVATE LIMITED | FITCH AAA | 0.16 |
| PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027) (SANSAR TRUST) | CRISIL AAA(SO) | 0.10 |
| Nirma Ltd. | CRISIL AA | 0.08 |
| AADHAR HOUSING FINANCE LIMITED (^) | ICRA AA+ | 0.08 |
| TATA CAPITAL LTD. | ICRA AAA | 0.01 |
| ADITYA BIRLA CAPITAL LTD | ICRA AAA | 0.01 |
| **Corporate Debt/Financial Institutions - Total** | | **46.04** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Public Sector Undertakings** | | |
| PUNJAB NATIONAL BANK | CARE A1+ | 3.87 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CARE A1+ | 3.62 |
| PUNJAB NATIONAL BANK | CRISIL A1+ | 3.50 |
| CANARA BANK | CRISIL A1+ | 3.50 |
| BANK OF BARODA(^) | CARE A1+ | 2.37 |
| UNION BANK OF INDIA | FITCH A1+ | 1.93 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL A1+ | 1.35 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CRISIL A1+ | 1.14 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | FITCH A1+ | 0.78 |
| BANK OF BARODA | FITCH A1+ | 0.39 |
| Export-Import Bank of India | CRISIL A1+ | 0.04 |
| **Public Sector Undertakings - Total** | | **22.49** |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD.(^) | CARE A1+ | 6.81 |
| FEDERAL BANK LTD. | CRISIL A1+ | 0.76 |
| BAJAJ FINANCE LTD. | CRISIL A1+ | 0.39 |
| AXIS BANK LTD. | CRISIL A1+ | 0.08 |
| ADITYA BIRLA CAPITAL LTD | ICRA A1+ | 0.08 |
| **Corporate Debt/Financial Institutions - Total** | | **8.12** |
| **Triparty Repo** | | **2.17** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.35 |
| **Alternative Investment Fund - Total** | | **0.35** |
| **Net Current Assets/(Liabilities)** | | **-0.65** |
| **Grand Total** | | **100.00** |

# KOTAK ULTRA SHORT TO SHORT TERM FUND
## (ERSTWHILE KNOWN AS 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 (₹) | 22,30,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 44,79,539 | 16,52,137 | 10,42,537 | 7,04,730 | 3,95,980 | 1,23,497 |
| **Scheme Returns (%)** | **7.01** | **6.23** | **6.08** | **6.38** | **6.30** | **5.48** |
| Nifty Low Duration Debt Index A-I Returns (%) | 7.07 | 6.40 | 6.43 | 6.88 | 6.88 | 6.64 |
| **Alpha*** | **-0.06** | **-0.17** | **-0.35** | **-0.51** | **-0.59** | **-1.16** |
| Nifty Low Duration Debt Index A-I (₹)# | 45,09,670 | 16,66,618 | 10,55,770 | 7,13,722 | 3,99,445 | 1,24,232 |
| NIFTY 1 Year T-Bill Index (₹)^ | 42,06,561 | 16,26,640 | 10,33,971 | 7,00,235 | 3,93,991 | 1,23,182 |
| NIFTY 1 Year T-Bill Index Returns (%) | 6.41 | 5.93 | 5.85 | 6.12 | 5.96 | 4.98 |

### Product Label

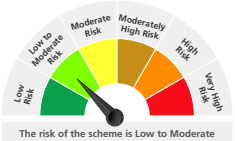
This product is suitable for investors who are seeking*:

- 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

Risk-o-meter




The risk of the scheme is Low to Moderate

### Benchmark

Risk-o-meter

The risk of the benchmark is Low to Moderate

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 Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 22.03% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# 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** / **Volatility**

| | Short | Medium | Long |
|---|---|---|---|
| Low | | | |
| Medium | | ■ | |
| High | | | |

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Deepak Agrawal & Mr. Manu Sharma |
| **AAUM:** | ₹14,892.64 crs |
| **AUM:** | ₹14,791.21 crs |
| **Benchmark:** | Nifty Corporate Bond Index A-II |
| **Allotment Date:** | September 21, 2007 |
| **Folio Count:** | 26,471 |

### 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 | ₹4007.0547 | ₹4201.2824 |
| Monthly IDCW | ₹1305.3468 | ₹1069.2493 |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 3.71 yrs |
| Modified Duration | 2.40 yrs |
| Macaulay Duration | 2.55 yrs |
| Annualised YTM* | 7.83% |
| [$]Standard Deviation | 2.05% |

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

### Expense Ratio**

| | |
|---|---|
| **Regular Plan:** | 0.69% |
| **Direct Plan:** | 0.36% |

### 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 30th September, 2026 unless otherwise specified.**

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

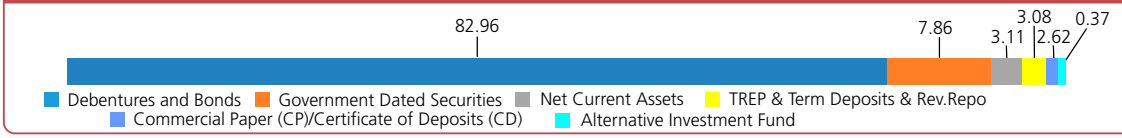
PRC Matrix

| 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 | |

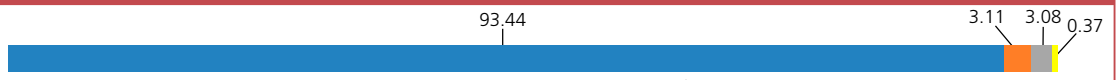
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.56% Karnataka State Govt(^)-Karnataka | SOV | 2.37 |
| 7.71% Central Government(^) | SOV | 1.59 |
| 6.90% Central Government(^) | SOV | 1.08 |
| 7.54% Bihar State Govt(^)-Bihar | SOV | 0.67 |
| 7.63% Maharashtra State Govt(^)-Maharashtra | SOV | 0.60 |
| 7.47% Karnataka State Govt(^)-Karnataka | SOV | 0.49 |
| 7.19% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.49 |
| 7.65% Bihar State Govt(^)-Bihar | SOV | 0.34 |
| 7.18% Maharashtra State Govt(^)-Maharashtra | SOV | 0.22 |
| 7.10% Central Government(^) | SOV | 0.01 |
| **Government Dated Securities - Total** | | **7.86** |
| **Public Sector Undertakings** | | |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^) | CRISIL AAA | 9.57 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | CRISIL AAA | 8.08 |
| Power Finance Corporation Ltd.(^) | CRISIL AAA | 4.42 |
| REC LTD (^) | ICRA AAA | 2.66 |
| NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^) | CRISIL AAA | 2.60 |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 1.97 |
| HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^) | ICRA AAA | 1.66 |
| STATE BANK OF INDIA.(Basel III TIER II Bonds) | CRISIL AAA | 1.63 |
| REC LTD (^) | CRISIL AAA | 1.48 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA AAA | 1.31 |
| Food Corporation of India | CRISIL AAA(CE) | 1.23 |
| ONGC PETRO ADDITIONS LTD. (^) | CRISIL AAA(CE) | 0.65 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^) | CRISIL AAA | 0.34 |
| National Housing Bank (^) | CARE AAA | 0.33 |
| **Public Sector Undertakings - Total** | | **37.93** |
| **Corporate Debt/Financial Institutions** | | |
| BAJAJ FINANCE LTD. | CRISIL AAA | 3.76 |
| Mahindra & Mahindra Financial Services Ltd. (^) | CRISIL AAA | 2.70 |
| ADITYA BIRLA CAPITAL LTD (^) | CRISIL AAA | 2.68 |
| LIC HOUSING FINANCE LTD. (^) | CRISIL AAA | 2.60 |
| EMBASSY OFFICE PARKS REIT (^) | CRISIL AAA | 2.57 |
| TATA CAPITAL HOUSING FINANCE LTD. (^) | CRISIL AAA | 2.35 |
| KNOWLEDGE REALTY TRUST (^) | CRISIL AAA | 2.00 |
| Larsen and Toubro Ltd. (^) | CRISIL AAA | 1.84 |
| PIPELINE INFRASTRUCTURE LIMITED (^) | CRISIL AAA | 1.68 |
| L & T FINANCE LTD. (^) | ICRA AAA | 1.51 |
| INDIA INFRADEBT LTD(^) | CRISIL AAA | 1.50 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL AAA | 1.50 |
| SMFG INDIA HOME FINANCE COMPANY LTD(^) | CRISIL AAA | 1.35 |
| JAMNAGAR UTILITIES & POWER PRIVATE LIMITED ( Mukesh Ambani Group ) (^) | CRISIL AAA | 1.35 |
| BHARTI TELECOM LTD. (^) | CRISIL AAA | 1.33 |
| L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^) | CRISIL AAA(CE) | 1.17 |
| PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST) | CRISIL AAA(SO) | 1.13 |
| PTC INDIA UNIVERSAL TRUST Al1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1) | FITCH AAA(SO) | 1.13 |
| PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST) | CRISIL AAA(SO) | 1.10 |
| TATA CAPITAL LTD.(^) | CRISIL AAA | 1.01 |
| AXIS Finance Ltd.(^) | CRISIL AAA | 1.00 |
| ICICI HOME FINANCE COMPANY LIMITED | CRISIL AAA | 0.85 |
| TATA CAPITAL LTD. (^) | CRISIL AAA | 0.74 |
| SMFG INDIA CREDIT CO. LTD.(^) | ICRA AAA | 0.68 |
| Hindustan Zinc Ltd. (^) | CRISIL AAA | 0.68 |
| CAN FIN HOMES LTD.(^) | ICRA AAA | 0.68 |
| VERTIS INFRASTRUCTURE TRUST - NCDS (^) | CRISIL AAA | 0.67 |
| INDIGRID INFRASTRUCTURE TRUST (^) | CRISIL AAA | 0.67 |
| BROOKFIELD REIT | CRISIL AAA | 0.67 |
| PTC INDIA UNIVERSAL TRUST Al2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2) | FITCH AAA(SO) | 0.58 |
| MINDSPACE BUSINESS PARKS REIT(*) | ICRA AAA | 0.50 |
| NOMURA FIXED INCOME SECURITIES PRIVATE LTD. | FITCH AAA | 0.34 |
| SMFG INDIA HOME FINANCE COMPANY LTD(^) | CARE AAA | 0.33 |
| PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027) (SANSAR TRUST) | CRISIL AAA(SO) | 0.18 |
| HDB FINANCIAL SERVICES LTD. | CRISIL AAA | 0.10 |
| ICICI HOME FINANCE COMPANY LIMITED | ICRA AAA | 0.07 |
| PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST) | CRISIL AAA(SO) | 0.03 |
| **Corporate Debt/Financial Institutions - Total** | | **45.03** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Public Sector Undertakings** | | |
| INDIAN BANK | CRISIL A1+ | 1.13 |
| CANARA BANK | CRISIL A1+ | 0.33 |
| BANK OF BARODA | CARE A1+ | 0.33 |
| **Public Sector Undertakings - Total** | | **1.79** |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD. | CARE A1+ | 0.50 |
| AXIS BANK LTD. | CRISIL A1+ | 0.33 |
| **Corporate Debt/Financial Institutions - Total** | | **0.83** |
| **Triparty Repo** | | **3.08** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.37 |
| **Alternative Investment Fund - Total** | | **0.37** |
| **Grand Total** | | **100.00** |

## 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 (₹) | 22,90,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 48,63,689 | 16,82,700 | 10,50,318 | 7,06,606 | 3,95,268 | 1,22,777 |
| **Scheme Returns (%)** | **7.33** | **6.58** | **6.29** | **6.48** | **6.18** | **4.34** |
| Nifty Corporate Bond Index A-II Returns (%) | 7.23 | 6.28 | 5.86 | 5.95 | 5.51 | 3.58 |
| **Alpha*** | **0.11** | **0.30** | **0.43** | **0.53** | **0.67** | **0.76** |
| Nifty Corporate Bond Index A-II (₹)# | 48,08,060 | 16,56,119 | 10,34,428 | 6,97,199 | 3,91,348 | 1,22,291 |
| CRISIL 10 Year Gilt Index (₹)^ | 42,61,002 | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index (%) | 6.11 | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

**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**

Nifty Corporate Bond Index A-II

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 payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 6.76% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187.**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK SHORT TERM FUND

## (ERSTWHILE KNOWN AS 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**

| | Short | Medium | Long | **Volatility** |
|---|---|---|---|---|
| | | | | Low |
| | | ■ | | Medium |
| | | | | High |

**Scan to Invest Now**

**Fund Manager*:** Mr. Deepak Agrawal, Mr. Abhishek Bisen

**AAUM:** ₹14,326.91 crs

**AUM:** ₹14,241.27 crs

**Benchmark:** Nifty Short Duration Debt Index A-II

**Allotment Date:** May 2, 2002

**Folio Count:** 20,077

### 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 | ₹55.2435 | ₹61.3663 |
| IDCW | ₹12.2648 | ₹16.2832 |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 3.06 yrs |
| Modified Duration | 1.95 yrs |
| Macaulay Duration | 2.05 yrs |
| Annualised YTM* | 7.75% |
| [5]Standard Deviation | 1.72% |

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

### Expense Ratio**

**Regular Plan:** 1.12%
**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

At discretion of trustees

### Load Structure

**Entry Load:** Nil. (applicable for all plans)
**Exit Load:** Nil.

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

**Folio Count data as on 31st August 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 |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.71% Central Government(^) | SOV | 1.65 |
| 7.55% Karnataka State Govt(^)-Karnataka | SOV | 1.46 |
| 6.90% Central Government(^) | SOV | 0.94 |
| 7.56% Karnataka State Govt(^)-Karnataka | SOV | 0.81 |
| 7.63% Maharashtra State Govt(^)-Maharashtra | SOV | 0.62 |
| 7.47% Karnataka State Govt(^)-Karnataka | SOV | 0.51 |
| 7.19% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.34 |
| 7.18% Maharashtra State Govt(^)-Maharashtra | SOV | 0.23 |
| 7.09% Central Government(^) | SOV | 0.07 |
| 6.99% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.01 |
| 6.53% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.01 |
| **Government Dated Securities - Total** | | **6.65** |
| **Public Sector Undertakings** | | |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^) | CRISIL AAA | 9.00 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | CRISIL AAA | 7.12 |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 5.56 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | ICRA AAA | 3.36 |
| REC LTD (^) | ICRA AAA | 3.04 |
| NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^) | CRISIL AAA | 2.03 |
| HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^) | ICRA AAA | 1.73 |
| REC LTD (^) | CRISIL AAA | 1.22 |
| REC LTD(^) | ICRA AAA | 0.69 |
| ONGC PETRO ADDITIONS LTD. (^) | CRISIL AAA(CE) | 0.68 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^) | CRISIL AAA | 0.35 |
| REC LTD | CRISIL AAA | 0.35 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | FITCH AAA | 0.04 |
| **Public Sector Undertakings - Total** | | **35.17** |
| **Corporate Debt/Financial Institutions** | | |
| LIC HOUSING FINANCE LTD. (^) | CRISIL AAA | 5.57 |
| BAJAJ FINANCE LTD. (^) | CRISIL AAA | 5.36 |
| MINDSPACE BUSINESS PARKS REIT (^) | ICRA AAA | 3.76 |
| BROOKFIELD REIT (^) | CRISIL AAA | 2.76 |
| BHARTI TELECOM LTD. (^) | CRISIL AAA | 2.41 |
| ADITYA BIRLA CAPITAL LTD (^) | CRISIL AAA | 2.09 |
| KNOWLEDGE REALTY TRUST (^) | CRISIL AAA | 2.08 |
| EMBASSY OFFICE PARKS REIT (^) | CRISIL AAA | 2.06 |
| BAJAJ HOUSING FINANCE LTD. (^) | CRISIL AAA | 1.94 |
| CUBE HIGHWAYS TRUST (^) | ICRA AAA | 1.71 |
| Mahindra & Mahindra Financial Services Ltd. (^) | CRISIL AAA | 1.56 |
| TOYOTA FINANCIAL SERVICES INDIA LTD. | ICRA AAA | 1.41 |
| PTC INDIA UNIVERSAL TRUST AI1 (SERIES A3) 20/09/2030 (INDIA UNIVERSAL TRUST AI1) | FITCH AAA(SO) | 1.27 |
| PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST) | CRISIL AAA(SO) | 1.07 |
| PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029 (SHIVSHAKTI TRUST) | CRISIL AAA(SO) | 1.07 |
| L&T METRO RAIL (HYDERABAD) LTD ( Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^) | CRISIL AAA(CE) | 1.01 |
| TATA CAPITAL LTD.(^) | CRISIL AAA | 0.70 |
| TATA CAPITAL LTD. (^) | CRISIL AAA | 0.70 |
| SMFG INDIA CREDIT CO. LTD. | ICRA AAA | 0.70 |
| POONAWALLA FINCORP LIMITED | CRISIL AAA | 0.70 |
| Hindustan Zinc Ltd. (^) | CRISIL AAA | 0.70 |
| VERTIS INFRASTRUCTURE TRUST - NCDS | CRISIL AAA | 0.69 |
| TATA CAPITAL HOUSING FINANCE LTD. (^) | CRISIL AAA | 0.69 |
| JIO CREDIT LIMITED(^) | CRISIL AAA | 0.69 |
| HDFC BANK LTD. (^) | CRISIL AAA | 0.54 |
| PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2) | FITCH AAA(SO) | 0.39 |
| JAMNAGAR UTILITIES & POWER PRIVATE LIMITED ( Mukesh Ambani Group ) (^) | CRISIL AAA | 0.35 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 0.35 |
| INDIGRID INFRASTRUCTURE TRUST | CRISIL AAA | 0.34 |
| PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027 (INDIA UNIVERSAL TRUST AL2) | FITCH AAA(SO) | 0.32 |
| NOMURA CAPITAL (INDIA) PRIVATE LIMITED | FITCH AAA | 0.32 |
| PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027) (SANSAR TRUST) | CRISIL AAA(SO) | 0.04 |
| PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST) | CRISIL AAA(SO) | 0.02 |
| **Corporate Debt/Financial Institutions - Total** | | **45.37** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Public Sector Undertakings** | | |
| INDIAN BANK | CRISIL A1+ | 1.01 |
| BANK OF BARODA(^) | FITCH A1+ | 0.85 |
| CANARA BANK | CRISIL A1+ | 0.69 |
| PUNJAB NATIONAL BANK | CRISIL A1+ | 0.52 |
| **Public Sector Undertakings - Total** | | **3.07** |
| **Corporate Debt/Financial Institutions** | | |
| AXIS BANK LTD. | CRISIL A1+ | 1.31 |
| HDFC BANK LTD. | CARE A1+ | 0.34 |
| **Corporate Debt/Financial Institutions - Total** | | **1.65** |
| **Triparty Repo** | | **4.41** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.37 |
| **Alternative Investment Fund - Total** | | **0.37** |
| **Net Current Assets/(Liabilities)** | | **3.31** |
| **Grand Total** | | **100.00** |

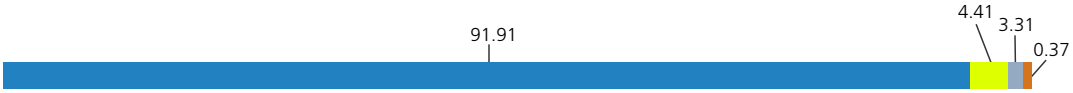
# KOTAK SHORT TERM FUND
## (ERSTWHILE KNOWN AS KOTAK BOND SHORT TERM FUND)

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 (%)

Debentures and Bonds | Government Dated Securities | Commercial Paper (CP)/Certificate of Deposits (CD) | TREP & Term Deposits & Rev.Repo | Net Current Assets | Alternative Investment Fund

### RATING PROFILE (%)




A1+, AAA, AAA(CE), AAA(SO), SOV | TREP & Term Deposits & Rev.Repo | Net Current Assets | Alternative Investment Fund

### 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 (₹) | 29,30,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 76,87,018 | 16,48,567 | 10,36,197 | 7,00,427 | 3,93,700 | 1,22,813 |
| **Scheme Returns (%)** | **7.17** | **6.19** | **5.91** | **6.13** | **5.91** | **4.40** |
| Nifty Short Duration Debt Index A-II Returns (%) | 7.28 | 6.30 | 6.03 | 6.23 | 5.89 | 4.31 |
| **Alpha*** | **-0.11** | **-0.11** | **-0.12** | **-0.09** | **0.02** | **0.08** |
| Nifty Short Duration Debt Index A-II (₹)# | 78,14,434 | 16,58,205 | 10,40,727 | 7,02,076 | 3,93,587 | 1,22,760 |
| CRISIL 10 Year Gilt Index (₹)^ | 65,77,606 | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index (%) | 6.08 | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a medium term investment horizon<br>• Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br> <br><br>The risk of the scheme is Moderate | Risk-o-meter<br> <br><br>The risk of the benchmark is Moderate<br>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 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 30 Sep 2026 is 7.02% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# 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 | | | |

**Scan to Invest Now**

**Fund Manager*:** Mr. Vihag Mishra and Mr. Deepak Agrawal (effective October 24, 2025)

**AAUM:** ₹772.71 crs

**AUM:** ₹769.05 crs

**Benchmark:** CRISIL Credit Risk Debt B-II Index

**Allotment Date:** May 11, 2010

**Folio Count:** 5,678

## 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 | ₹31.9233 | ₹36.3243 |
| Annual IDCW | ₹13.8831 | ₹27.2822 |

(as on September 30, 2026)

## Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 2.26 yrs |
| Modified Duration | 1.43 yrs |
| Macaulay Duration | 1.52 yrs |
| Annualised YTM* | 8.52% |
| $Standard Deviation | 1.87% |

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

## Expense Ratio**

**Regular Plan:** 1.73%
**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 30th September, 2026 unless otherwise specified.**

**Folio Count data as on 31st August 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

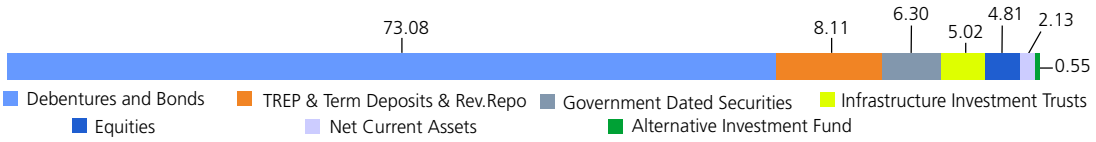
| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| EMBASSY OFFICE PARKS REIT(*) | Realty | 3.16 |
| BROOKFIELD INDIA REAL ESTATE TRUST(*) | Realty | 1.65 |
| **Equity & Equity related - Total** | | **4.81** |
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.47% Karnataka State Govt-Karnataka | SOV | 3.17 |
| 6.48% Central Government | SOV | 2.48 |
| 7.71% Central Government | SOV | 0.65 |
| **Government Dated Securities - Total** | | **6.30** |
| **Public Sector Undertakings** | | |
| REC LTD | ICRA AAA | 3.20 |
| U P Power Corporation Ltd ( Guaranteed By UP State Government ) | CRISIL A+(CE) | 2.05 |
| THDC India Ltd. (THDCIL) | CARE AA+ | 1.30 |
| SURAT MUNICIPAL CORPORATION | CRISIL AA+ | 0.14 |
| **Public Sector Undertakings - Total** | | **6.69** |
| **Corporate Debt/Financial Institutions** | | |
| JUBILANT BEVCO LIMITED (^) | CRISIL AA | 7.31 |
| VEDANTA LTD. (^) | ICRA AA+ | 6.55 |
| BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD | ICRA A+(CE) | 6.52 |
| TATA PROJECTS LTD. | CRISIL AA | 6.50 |
| MUTHOOT FINANCE LTD.(^) | CRISIL AA+ | 6.49 |
| ADITYA BIRLA REAL ESTATE LTD (^) | CRISIL AA | 5.81 |
| ADITYA BIRLA RENEWABLES LIMITED (^) | CRISIL AA | 5.20 |
| AADHAR HOUSING FINANCE LIMITED (^) | ICRA AA+ | 5.20 |
| AU SMALL FINANCE BANK LTD. | CRISIL AA | 3.91 |
| 360 ONE PRIME LTD. (^) | ICRA AA | 3.27 |
| MAS FINANCIAL SERVICES LTD. (^) | CARE AA- | 3.22 |
| GODREJ SEEDS AND GENETICS LTD. | CRISIL AA | 3.20 |
| ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED | FITCH AA(CE) | 1.98 |
| Nirma Ltd. | CRISIL AA | 0.65 |
| PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST) | ICRA AAA(SO) | 0.31 |
| PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027)(SANSAR TRUST) | CRISIL AAA(SO) | 0.21 |
| PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST) | ICRA AAA(SO) | 0.06 |
| **Corporate Debt/Financial Institutions - Total** | | **66.39** |
| **Triparty Repo** | | **8.11** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.55 |
| **Alternative Investment Fund - Total** | | **0.55** |
| **Infrastructure Investment Trusts** | | |
| INDUS INFRA TRUST | Transport Infrastructure | 4.60 |
| CUBE HIGHWAY TRUST | Transport Infrastructure | 0.42 |
| **Infrastructure Investment Trusts - Total** | | **5.02** |
| **Net Current Assets/(Liabilities)** | | **2.13** |
| **Grand Total** | | **100.00** |

# KOTAK CREDIT RISK FUND

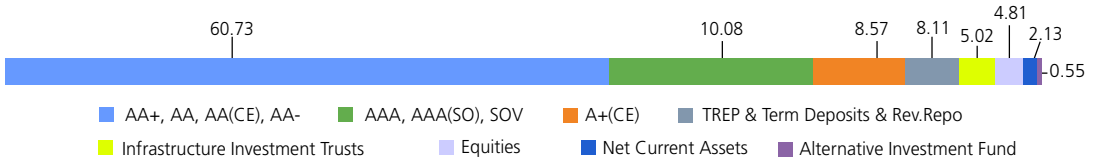
An open ended debt scheme predominantly investing in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.

| 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 (%)



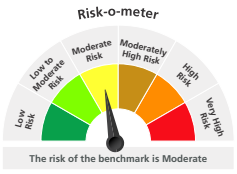

## RATING PROFILE (%)




## 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 (₹) | 19,70,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 35,81,402 | 16,55,601 | 10,51,138 | 7,12,062 | 4,00,556 | 1,23,743 |
| **Scheme Returns (%)** | **6.93** | **6.27** | **6.31** | **6.79** | **7.07** | **5.86** |
| CRISIL Credit Risk Debt B-II Index Returns (%) | 8.28 | 7.74 | 7.56 | 7.72 | 7.66 | 6.72 |
| **Alpha*** | **-1.34** | **-1.47** | **-1.25** | **-0.93** | **-0.59** | **-0.86** |
| CRISIL Credit Risk Debt B-II Index (₹)# | 40,45,916 | 17,87,743 | 10,98,979 | 7,28,791 | 4,04,101 | 1,24,288 |
| CRISIL 10 Year Gilt Index (₹)^ | 33,20,295 | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index (%) | 6.09 | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a medium term investment horizon<br>• Investment predominantly in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds)<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  <br>CRISIL Credit Risk Debt B-II Index |

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. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 19.47% of the net assets. ***Existing investment in REITs held by debt schemes of Mutual Funds as on September 30, 2026, is grandfathered. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK DYNAMIC TERM FUND

## (ERSTWHILE KNOWN AS 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 | | | ■ |

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Deepak Agrawal, Mr. Abhishek Bisen |
| **AAUM:** | ₹2,265.88 crs |
| **AUM:** | ₹2,218.84 crs |
| **Benchmark:** | Nifty Composite Debt Index A-III |
| **Allotment Date:** | May 26, 2008 |
| **Folio Count:** | 16,825 |

### 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 | ₹39.5686 | ₹43.5662 |
| Quarterly IDCW | ₹14.9072 | ₹15.2898 |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 11.22 yrs |
| Modified Duration | 4.11 yrs |
| Macaulay Duration | 4.28 yrs |
| Annualised YTM* | 7.35% |
| $Standard Deviation | 3.02% |

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

### 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 30th September, 2026 unless otherwise specified.**

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

PRC Matrix

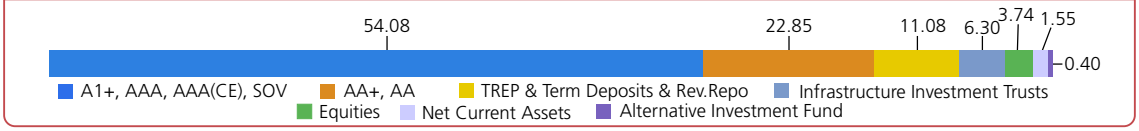
| Potential Risk Class | | | |
|---|---|---|---|
| Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Relatively Low | | | |
| Moderate | | | |
| Relatively High | | B-III | |

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| EMBASSY OFFICE PARKS REIT(*) | Realty | 2.19 |
| NEXUS SELECT TRUST REIT(*) | Realty | 0.80 |
| BROOKFIELD INDIA REAL ESTATE TRUST(*) | Realty | 0.75 |
| **Equity & Equity related - Total** | | **3.74** |
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 6.90% Central Government | SOV | 17.38 |
| 7.25% Central Government | SOV | 4.88 |
| 7.63% Maharashtra State Govt-Maharashtra | SOV | 1.49 |
| 7.30% Central Government | SOV | 1.07 |
| 7.42% Karnataka State Govt-Karnataka | SOV | 0.25 |
| 6.53% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.04 |
| 7.56% Karnataka State Govt-Karnataka | SOV | 0.02 |
| 6.52% Karnataka State Govt-Karnataka | SOV | 0.02 |
| 6.62% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 0.01 |
| **Government Dated Securities - Total** | | **25.16** |
| **Public Sector Undertakings** | | |
| ONGC PETRO ADDITIONS LTD. | CRISIL AAA(CE) | 2.17 |
| REC LTD | CRISIL AAA | 0.28 |
| **Public Sector Undertakings - Total** | | **2.45** |
| **Corporate Debt/Financial Institutions** | | |
| MUTHOOT FINANCE LTD. | CRISIL AA+ | 7.92 |
| VEDANTA LTD. ( Axis Trustee Services Ltd.) | CRISIL AA+ | 6.79 |
| ADANI POWER LTD | CRISIL AA | 4.26 |
| Tata Steel Ltd. | CARE AA+ | 3.32 |
| INDIGRID INFRASTRUCTURE TRUST | CRISIL AAA | 2.19 |
| BAJAJ FINANCE LTD. | CRISIL AAA | 1.13 |
| TORRENT PHARMACEUTICALS LTD. | ICRA AA+ | 0.56 |
| **Corporate Debt/Financial Institutions - Total** | | **26.17** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Public Sector Undertakings** | | |
| PUNJAB NATIONAL BANK | CRISIL A1+ | 7.70 |
| CANARA BANK | CRISIL A1+ | 3.31 |
| INDIAN BANK | CRISIL A1+ | 1.10 |
| **Public Sector Undertakings - Total** | | **12.11** |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD. | CARE A1+ | 8.84 |
| AXIS BANK LTD. | CRISIL A1+ | 2.20 |
| **Corporate Debt/Financial Institutions - Total** | | **11.04** |
| **Triparty Repo** | | **11.08** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.40 |
| **Alternative Investment Fund - Total** | | **0.40** |
| **Infrastructure Investment Trusts** | | |
| INDUS INFRA TRUST | Transport Infrastructure | 4.00 |
| CAPITAL INFRA TRUST INVIT | Construction | 2.01 |
| CUBE HIGHWAY TRUST | Transport Infrastructure | 0.29 |
| **Infrastructure Investment Trusts - Total** | | **6.30** |
| **Net Current Assets/(Liabilities)** | | **1.55** |
| **Grand Total** | | **100.00** |

## 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 (₹) | 22,10,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 46,48,989 | 16,78,655 | 10,42,501 | 7,03,061 | 3,93,947 | 1,23,572 |
| **Scheme Returns (%)** | **7.52** | **6.53** | **6.08** | **6.28** | **5.95** | **5.59** |
| Nifty Composite Debt Index A-III Returns (%) | 7.16 | 6.25 | 5.68 | 5.67 | 4.84 | 1.84 |
| **Alpha*** | **0.36** | **0.29** | **0.40** | **0.61** | **1.11** | **3.75** |
| Nifty Composite Debt Index A-III (₹)# | 44,79,322 | 16,53,744 | 10,27,681 | 6,92,322 | 3,87,461 | 1,21,184 |
| CRISIL 10 Year Gilt Index (₹)^ | 40,10,925 | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index (%) | 6.09 | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a medium term investment horizon<br>• Investment in debt & money market securities across duration.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk<br>The risk of the scheme is Moderately High | Risk-o-meter<br>Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk<br>The risk of the benchmark is Moderate<br>Nifty Composite Debt Index A-III |

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 September 30, 2026, is grandfathered. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK FLOATING INTEREST RATES FUND
## (ERSTWHILE KNOWN AS KOTAK FLOATING RATE FUND)

An open-ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives). 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**

| | Short | Medium | Long |
|---|---|---|---|
| Low | ■ | | |
| Medium | | | |
| High | | | |

**Volatility**

Scan to Invest Now

| | |
|---|---|
| **Fund Manager*:** | Mr. Deepak Agrawal, Mr. Manu Sharma |
| **AAUM:** | ₹3,318.94 crs |
| **AUM:** | ₹3,240.48 crs |
| **Benchmark:** | Nifty Short Duration Debt Index A-II |
| **Allotment Date:** | May 14, 2019 |
| **Folio Count:** | 5,052 |

### 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 | ₹1621.2899 | ₹1667.7366 |
| IDCW | ₹1444.9267 | ₹1452.7923 |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 1.74 yrs |
| Modified Duration | 1.28 yrs |
| Macaulay Duration | 1.37 yrs |
| Annualised YTM* | 8.06% |
| $Standard Deviation | 1.59% |

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

### Expense Ratio**

**Regular Plan:** 0.62%
**Direct Plan:** 0.24%

### 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 30th September, 2026 unless otherwise specified.**

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

PRC Matrix

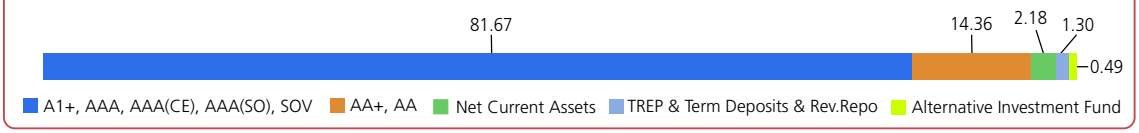
| Potential Risk Class | | | |
|---|---|---|---|
| Credit Risk → Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Relatively Low | | | |
| Moderate | | | |
| Relatively High | | B-III | |

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.19% Karnataka State Govt(^)-Karnataka | SOV | 5.91 |
| 7.31% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 5.55 |
| 7.25% Karnataka State Govt-Karnataka | SOV | 2.30 |
| **Government Dated Securities - Total** | | **13.76** |
| **Public Sector Undertakings** | | |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 6.11 |
| REC LTD (^) | CRISIL AAA | 5.35 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^) | CRISIL AAA | 5.33 |
| Power Finance Corporation Ltd.(^) | CRISIL AAA | 3.04 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | ICRA AAA | 1.54 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^) | CRISIL AAA | 0.77 |
| **Public Sector Undertakings - Total** | | **22.14** |
| **Corporate Debt/Financial Institutions** | | |
| TATA CAPITAL HOUSING FINANCE LTD. (^) | CRISIL AAA | 7.50 |
| EMBASSY OFFICE PARKS REIT (^) | CRISIL AAA | 7.32 |
| MUTHOOT FINANCE LTD. (^) | CRISIL AA+ | 5.38 |
| PIPELINE INFRASTRUCTURE LIMITED (^) | CRISIL AAA | 5.11 |
| JUBILANT BEVCO LIMITED (^) | CRISIL AA | 3.47 |
| JTPM METAL TRADERS PVT LTD (^) | CRISIL AA | 3.33 |
| DLF Cyber City Developers Ltd (^) | CRISIL AAA | 3.03 |
| BHARTI TELECOM LTD. (^) | CRISIL AAA | 3.03 |
| SMFG INDIA CREDIT CO. LTD.(^) | CRISIL AAA | 2.30 |
| BAJAJ HOUSING FINANCE LTD. (^) | CRISIL AAA | 2.15 |
| PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST) | CRISIL AAA(SO) | 2.06 |
| PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST) | CRISIL AAA(SO) | 2.06 |
| HDFC BANK LTD.(^) | CRISIL AAA | 1.56 |
| ICICI HOME FINANCE COMPANY LIMITED | ICRA AAA | 1.55 |
| LIC HOUSING FINANCE LTD. (^) | CRISIL AAA | 1.53 |
| BAJAJ FINANCE LTD. (^) | CRISIL AAA | 1.52 |
| L&T METRO RAIL (HYDERABAD) LTD ( Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^) | CRISIL AAA(CE) | 1.49 |
| VEDANTA LTD. ( Axis Trustee Services Ltd.) (^) | CRISIL AA+ | 1.40 |
| PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST) | ICRA AAA(SO) | 1.10 |
| KNOWLEDGE REALTY TRUST(*) | CRISIL AAA | 0.92 |
| Bahadur Chand Investments Private Limited | ICRA AA+ | 0.78 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 0.77 |
| L & T FINANCE LTD. (^) | ICRA AAA | 0.76 |
| PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027) (VAJRA TRUST) | ICRA AAA(SO) | 0.01 |
| **Corporate Debt/Financial Institutions - Total** | | **60.13** |
| **Triparty Repo** | | **1.30** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.49 |
| **Alternative Investment Fund - Total** | | **0.49** |
| **Grand Total** | | **100.00** |

## 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 | 7 years | 5 years | 3 years | 1 year |
|---|---|---|---|---|---|
| Total amount invested (₹) | 8,90,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 11,44,322 | 10,64,110 | 7,13,250 | 3,98,388 | 1,23,234 |
| **Scheme Returns (%)** | **6.67** | **6.66** | **6.86** | **6.70** | **5.06** |
| Nifty Short Duration Debt Index A-II Returns (%) | 6.07 | 6.03 | 6.23 | 5.89 | 4.31 |
| **Alpha*** | **0.60** | **0.62** | **0.63** | **0.81** | **0.75** |
| Nifty Short Duration Debt Index A-II (₹)# | 11,18,612 | 10,40,727 | 7,02,076 | 3,93,587 | 1,22,760 |
| CRISIL 10 Year Gilt Index (₹)^ | 10,79,363 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index (%) | 5.12 | 5.08 | 5.40 | 4.25 | 0.91 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a short term investment horizon<br>• Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>The risk of the scheme is Moderate | Risk-o-meter<br>The risk of the benchmark is Moderate<br>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 Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 74.35% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# 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.

**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.

**Maturity**

| Volatility | Short | Medium | Long |
|---|---|---|---|
| Low | | | |
| Medium | | | |
| High | | | ■ |

**Scan to Invest Now**

**Fund Manager*:** Mr. Deepak Agrawal & Mr. Vihag Mishra

**AAUM:** ₹1,925.96 crs

**AUM:** ₹1,911.76 crs

**Benchmark:** CRISIL Medium Duration Debt A-III Index

**Allotment Date:** March 21, 2014

**Folio Count:** 11,761

**Minimum Investment Amount**

**Initial & Additional Investment**
- ₹100 and any amount thereafter

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

**Ideal Investments Horizon**
- 2.5 years & above

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹24.4915 | ₹27.5522 |
| IDCW | ₹14.7914 | ₹27.1125 |

(as on September 30, 2026)

**Debt Quant & Ratios**

| | |
|---|---|
| Average Maturity | 4.56 yrs |
| Modified Duration | 2.62 yrs |
| Macaulay Duration | 2.77 yrs |
| Annualised YTM* | 8.63% |
| $Standard Deviation | 2.42% |

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

**Expense Ratio****

**Regular Plan:** 1.63%
**Direct Plan:** 0.67%

**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 30th September, 2026 unless otherwise specified.**

**Folio Count data as on 31st August 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

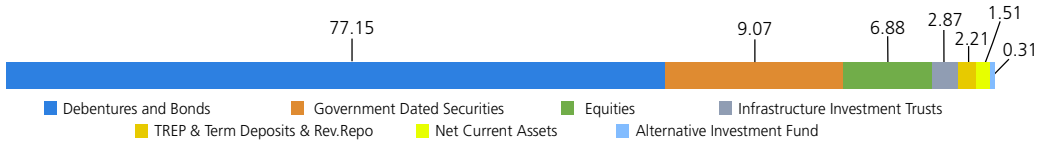
| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| EMBASSY OFFICE PARKS REIT(*) | Realty | 4.06 |
| BROOKFIELD INDIA REAL ESTATE TRUST(*) | Realty | 2.20 |
| NEXUS SELECT TRUST REIT(*) | Realty | 0.62 |
| **Equity & Equity related - Total** | | **6.88** |
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.71% Central Government | SOV | 2.35 |
| 7.19% Tamil Nadu State Govt-Tamil Nadu | SOV | 2.04 |
| 7.09% Central Government | SOV | 1.47 |
| 7.47% Karnataka State Govt-Karnataka | SOV | 1.27 |
| 6.90% Central Government | SOV | 0.94 |
| 7.18% Maharashtra State Govt-Maharashtra | SOV | 0.85 |
| 6.53% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.15 |
| **Government Dated Securities - Total** | | **9.07** |
| **Public Sector Undertakings** | | |
| U P Power Corporation Ltd ( Guaranteed By UP State Government ) | CRISIL A+(CE) | 2.23 |
| REC LTD | CRISIL AAA | 0.11 |
| **Public Sector Undertakings - Total** | | **2.34** |
| **Corporate Debt/Financial Institutions** | | |
| JTPM METAL TRADERS PVT LTD (^) | CRISIL AA | 5.64 |
| VEDANTA LTD. (^) | ICRA AA+ | 5.25 |
| GODREJ SEEDS AND GENETICS LTD. (^) | CRISIL AA | 5.17 |
| L&T METRO RAIL (HYDERABAD) LTD ( Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^) | CRISIL AAA(CE) | 5.04 |
| BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD | ICRA A+(CE) | 4.72 |
| ADANI POWER LTD (^) | CRISIL AA | 4.68 |
| 360 ONE PRIME LTD. (^) | ICRA AA | 3.94 |
| MAS FINANCIAL SERVICES LTD. (^) | CARE AA- | 3.88 |
| Tata Steel Ltd. | CARE AA+ | 3.86 |
| AADHAR HOUSING FINANCE LIMITED (^) | ICRA AA+ | 3.40 |
| ADITYA BIRLA RENEWABLES LIMITED (^) | CRISIL AA | 3.14 |
| ADITYA BIRLA REAL ESTATE LTD (^) | CRISIL AA | 2.86 |
| VEDANTA LTD. ( Axis Trustee Services Ltd.) (^) | CRISIL AA+ | 2.64 |
| INDIGRID INFRASTRUCTURE TRUST (^) | CRISIL AAA | 2.62 |
| GODREJ PROPERTIES LIMITED | ICRA AA+ | 2.62 |
| EMBASSY OFFICE PARKS REIT (^) | CRISIL AAA | 2.59 |
| RJ CORP LIMITED | CRISIL AAA | 2.56 |
| PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030(SIDDHIVINAYAK TRUST) | CRISIL AAA(SO) | 2.00 |
| PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST) | CRISIL AAA(SO) | 1.75 |
| MUTHOOT FINANCE LTD. | CRISIL AA+ | 1.32 |
| PIRAMAL FINANCE LTD | CARE AA+ | 1.31 |
| Bahadur Chand Investments Private Limited | ICRA AA+ | 1.31 |
| TORRENT PHARMACEUTICALS LTD. | ICRA AA+ | 0.64 |
| PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST) | ICRA AAA(SO) | 0.62 |
| PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST) | CRISIL AAA(SO) | 0.45 |
| PIPELINE INFRASTRUCTURE LIMITED | CRISIL AAA | 0.41 |
| PTC SANSAR TRUST (SERIES A1) 25/06/2030 ( MAT 31/08/2027)(SANSAR TRUST) | CRISIL AAA(SO) | 0.29 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 0.10 |
| **Corporate Debt/Financial Institutions - Total** | | **74.81** |
| **Triparty Repo** | | **2.21** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.31 |
| **Alternative Investment Fund - Total** | | **0.31** |
| **Infrastructure Investment Trusts** | | |
| INDUS INFRA TRUST | Transport Infrastructure | 1.55 |
| CAPITAL INFRA TRUST INVIT | Construction | 1.32 |
| **Infrastructure Investment Trusts - Total** | | **2.87** |
| **Net Current Assets/(Liabilities)** | | **1.51** |
| **Grand Total** | | **100.00** |

# KOTAK MEDIUM TERM FUND

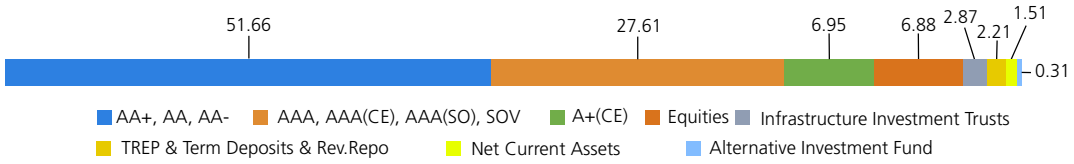
An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and relatively high credit risk.

| 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 (%)



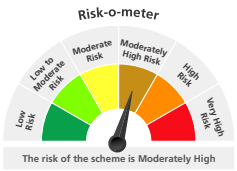
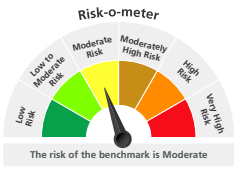

## RATING PROFILE (%)




## 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 (₹) | 15,10,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 23,53,790 | 16,83,458 | 10,66,826 | 7,16,456 | 4,00,452 | 1,23,309 |
| **Scheme Returns (%)** | **6.78** | **6.59** | **6.73** | **7.03** | **7.05** | **5.18** |
| CRISIL Medium Duration Debt A-III Index Returns (%) | 6.89 | 6.51 | 5.99 | 6.10 | 5.78 | 3.52 |
| **Alpha*** | **-0.10** | **0.08** | **0.74** | **0.94** | **1.27** | **1.66** |
| CRISIL Medium Duration Debt A-III Index (₹)# | 23,69,932 | 16,76,540 | 10,39,214 | 6,99,828 | 3,92,966 | 1,22,256 |
| CRISIL 10 Year Gilt Index (₹)^ | 22,04,404 | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index Returns (%) | 5.81 | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a medium term investment horizon<br>• Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years & 4 years<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. |  |  |





CRISIL Medium 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 : - 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. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 18.28% of the net assets. ***Existing investment in REITs held by debt schemes of Mutual Funds as on September 30, 2026, is grandfathered. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# 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**

| Volatility | Short | Medium | Long |
|---|---|---|---|
| Low | | | |
| Medium | | ■ | |
| High | | | |

**Scan to Invest Now**

**Fund Manager*:** Mr. Deepak Agrawal & Mr. Dharmesh Thakar

**AAUM:** ₹4,795.86 crs

**AUM:** ₹4,761.48 crs

**Benchmark:** CRISIL Banking & PSU Debt A-II Index

**Allotment Date:** December 29,1998

**Folio Count:** 14,113

## 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 | ₹69.5367 | ₹72.7701 |
| Monthly Dividend | ₹13.0645 | ₹10.2216 |

(as on September 30, 2026)

## Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 3.73 yrs |
| Modified Duration | 2.46 yrs |
| Macaulay Duration | 2.62 yrs |
| Annualised YTM* | 7.51% |
| $Standard Deviation | 2.20% |

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

## 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 30th September, 2026 unless otherwise specified.**

**Folio Count data as on 31st August 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 |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.71% Central Government(^) | SOV | 1.57 |
| 6.90% Central Government(^) | SOV | 0.85 |
| 7.63% Maharashtra State Govt(^)-Maharashtra | SOV | 0.80 |
| 7.19% Tamil Nadu State Govt(^)-Tamil Nadu | SOV | 0.72 |
| 7.18% Maharashtra State Govt(^)-Maharashtra | SOV | 0.34 |
| 6.98% Gujarat State Govt(^)-Gujarat | SOV | 0.01 |
| 6.46% Gujarat State Govt-Gujarat | SOV | 0.01 |
| **Government Dated Securities - Total** | | **4.30** |
| **Public Sector Undertakings** | | |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^) | CRISIL AAA | 10.40 |
| Power Finance Corporation Ltd.(^) | CRISIL AAA | 9.04 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^) | CRISIL AAA | 5.64 |
| REC LTD (^) | CRISIL AAA | 4.98 |
| Power Grid Corporation of India Ltd.(^) | CRISIL AAA | 4.72 |
| NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT(^) | CRISIL AAA | 4.15 |
| STATE BANK OF INDIA. (Basel III TIER II Bonds)(^) | CRISIL AAA | 2.94 |
| INDIAN OIL CORPORATION LTD. (^) | CRISIL AAA | 2.93 |
| INDIAN RAILWAY FINANCE CORPORATION LTD. (^) | CRISIL AAA | 2.18 |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 2.12 |
| Export-Import Bank of India(^) | CRISIL AAA | 2.09 |
| NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^) | CRISIL AAA | 2.02 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA AAA | 1.78 |
| Food Corporation of India(^) | CRISIL AAA(CE) | 1.57 |
| REC LTD | CRISIL AAA | 1.28 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL AAA | 1.04 |
| Food Corporation of India (^) | CRISIL AAA(CE) | 1.04 |
| ONGC PETRO ADDITIONS LTD. | CRISIL AAA(CE) | 1.01 |
| Mahanagar Telephone Nigam Ltd. | BRICKWORK AA+(CE) | 1.01 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | FITCH AAA | 0.53 |
| REC LTD | ICRA AAA | 0.52 |
| Mahanagar Telephone Nigam Ltd. | CARE AAA(CE) | 0.10 |
| **Public Sector Undertakings - Total** | | **63.09** |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD.(^) | CRISIL AAA | 5.67 |
| ICICI BANK LTD.(^) | ICRA AAA | 2.06 |
| HDFC BANK LTD. (^) | CRISIL AAA | 2.01 |
| ICICI BANK LTD. (Basel III TIER II Bonds)(^) | ICRA AAA | 1.98 |
| **Corporate Debt/Financial Institutions - Total** | | **11.72** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/ Certificate of Deposits(CD)** | | |
| **Public Sector Undertakings** | | |
| CANARA BANK | CRISIL A1+ | 4.62 |
| UNION BANK OF INDIA | ICRA A1+ | 3.07 |
| BANK OF BARODA | FITCH A1+ | 1.54 |
| INDIAN BANK | CRISIL A1+ | 1.51 |
| **Public Sector Undertakings - Total** | | **10.74** |
| **Corporate Debt/Financial Institutions** | | |
| HDFC BANK LTD. | CARE A1+ | 1.02 |
| **Corporate Debt/Financial Institutions - Total** | | **1.02** |
| **Triparty Repo** | | **5.98** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.39 |
| **Alternative Investment Fund - Total** | | **0.39** |
| **Grand Total** | | **100.00** |

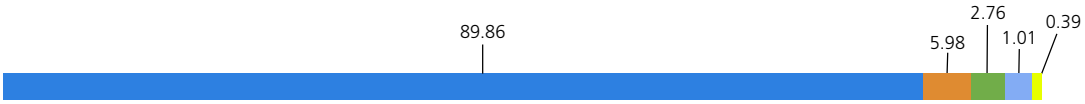
# KOTAK BANKING AND PSU DEBT FUND

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 (%)

Debentures and Bonds | Commercial Paper (CP)/Certificate of Deposits (CD) | TREP & Term Deposits & Rev.Repo | Government Dated Securities | Net Current Assets | Alternative Investment Fund

## RATING PROFILE (%)




A1+, AAA, AAA(CE), SOV | TREP & Term Deposits & Rev.Repo | Net Current Assets | AA+(CE) | Alternative Investment Fund

## 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 (₹) | 33,40,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,00,03,814 | 16,88,088 | 10,49,332 | 7,05,595 | 3,95,130 | 1,22,862 |
| **Scheme Returns (%)** | **7.05** | **6.64** | **6.26** | **6.43** | **6.15** | **4.47** |
| CRISIL Banking & PSU Debt A-II Index Returns (%) | NA | 6.50 | 6.16 | 6.32 | 6.07 | 4.83 |
| **Alpha*** | **NA** | **0.14** | **0.11** | **0.10** | **0.08** | **-0.36** |
| CRISIL Banking & PSU Debt A-II Index (₹)# | NA | 16,75,629 | 10,45,405 | 7,03,766 | 3,94,676 | 1,23,091 |
| CRISIL 10 Year Gilt Index (₹)^ | NA | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index (%) | NA | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

### Product Label

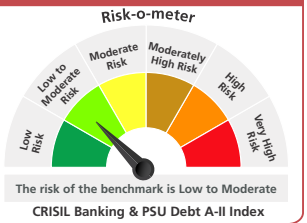
This product is suitable for investors who are seeking*:

- 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




CRISIL Banking & PSU Debt A-II 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. (^) 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. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# 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** / **Volatility**

| | Short | Medium | Long |
|---|---|---|---|
| Low | | | |
| Medium | | ■ | |
| High | | | ■ |

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Abhishek Bisen |
| **AAUM:** | ₹2,086.80 crs |
| **AUM:** | ₹2,064.97 crs |
| **Benchmark:** | Nifty All Duration G-Sec Index |
| **Allotment Date:** | Regular Plan December 29,1998; PF & Trust Plan - November 11, 2003 |
| **Folio Count:** | 7,637 |

### 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 | ₹96.56 | ₹110.97 |
| Quarterly IDCW | ₹18.87 | ₹24.42 |
| **Gilt PF & Trust Plan** | **Regular Plan** | **Direct Plan** |
| Growth | ₹98.78 | ₹113.66 |
| Gilt PF & Trust Plan | | |
| Quarterly IDCW | ₹11.69 | |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 13.43 yrs |
| Modified Duration | 6.20 yrs |
| Macaulay Duration | 6.42 yrs |
| Annualised YTM* | 6.48% |
| $Standard Deviation | 4.39% |

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

### Expense Ratio**

**Regular Plan:** 1.48%
**Direct Plan:** 0.48%

### 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 30th September, 2026 unless otherwise specified.**

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

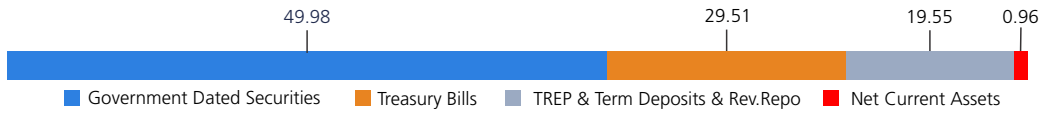
PRC Matrix

| 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 | | |

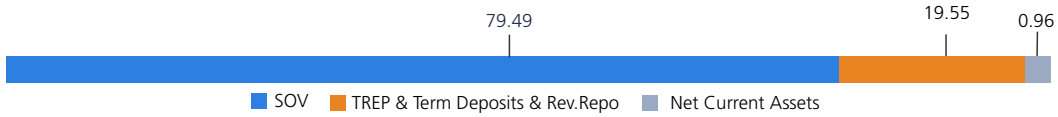
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Government Dated Securities** | | |
| 6.90% Central Government(^) | SOV | 15.64 |
| 7.24% Central Government(^) | SOV | 14.54 |
| 6.48% Central Government(^) | SOV | 4.86 |
| 6.88% Bihar State Govt-Bihar | SOV | 2.27 |
| GS CG 06/05/2037 - (STRIPS) | SOV | 1.03 |
| GS CG 25/05/2034 - (STRIPS) | SOV | 0.86 |
| GS CG 25/11/2034 - (STRIPS) | SOV | 0.83 |
| GS CG 22/04/2037 - (STRIPS) | SOV | 0.80 |
| GS CG 22/04/2039 - (STRIPS) | SOV | 0.78 |
| GS CG 22/10/2037 - (STRIPS) | SOV | 0.77 |
| GS CG 22/10/2035 - (STRIPS) | SOV | 0.77 |
| GS CG 25/11/2036 - (STRIPS) | SOV | 0.72 |
| GS CG 22/10/2036 - (STRIPS) | SOV | 0.71 |
| GS CG 15/04/2039 - (STRIPS) | SOV | 0.58 |
| GS CG 22/10/2039 - (STRIPS) | SOV | 0.56 |
| GS CG 22/04/2036 - (STRIPS) | SOV | 0.56 |
| GS CG 06/05/2038 - (STRIPS) | SOV | 0.52 |
| 6.98% West Bengal State Govt-West Bengal | SOV | 0.45 |
| GS CG 25/05/2037 - (STRIPS) | SOV | 0.34 |
| GS CG 25/11/2037 - (STRIPS) | SOV | 0.33 |
| GS CG 22/04/2038 - (STRIPS) | SOV | 0.32 |
| GS CG 25/05/2035 - (STRIPS) | SOV | 0.30 |
| GS CG 06/11/2037 - (STRIPS) | SOV | 0.29 |
| 8.37% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.25 |
| 7.38% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.14 |
| 7.91% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 0.12 |
| GS CG 25/11/2039 - (STRIPS) | SOV | 0.10 |
| GS CG 22/10/2038 - (STRIPS) | SOV | 0.10 |
| 8.39% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 0.10 |
| 8.08% Maharashtra State Govt-Maharashtra | SOV | 0.10 |
| 7.80% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.07 |
| 7.09% Central Government(^) | SOV | 0.06 |
| 7.70% Maharashtra State Govt-Maharashtra | SOV | 0.05 |
| 6.78% Karnataka State Govt-Karnataka | SOV | 0.05 |
| 8.16% Gujarat State Govt-Gujarat | SOV | 0.01 |
| **Government Dated Securities - Total** | | **49.98** |
| **Treasury Bills** | | |
| 91 DAYS TREASURY BILL 08/10/2026 | SOV | 16.21 |
| 91 DAYS TREASURY BILL 01/10/2026 | SOV | 7.26 |
| 91 DAYS TREASURY BILL 22/10/2026 | SOV | 6.04 |
| **Treasury Bills - Total** | | **29.51** |
| **Triparty Repo** | | **19.55** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)



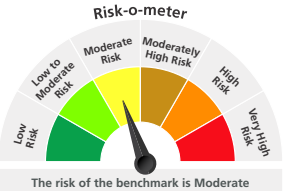

## RATING PROFILE (%)




## 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 (₹) | 33,40,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,06,91,372 | 15,70,379 | 9,83,459 | 6,66,727 | 3,76,357 | 1,21,521 |
| **Scheme Returns (%)** | **7.44** | **5.25** | **4.44** | **4.17** | **2.91** | **2.37** |
| Nifty All Duration G-Sec Index Returns (%) | NA | 6.21 | 5.59 | 5.58 | 4.29 | 1.49 |
| **Alpha*** | **NA** | **-0.96** | **-1.14** | **-1.41** | **-1.38** | **0.88** |
| Nifty All Duration G-Sec Index (₹)# | NA | 16,50,886 | 10,24,372 | 6,90,821 | 3,84,291 | 1,20,957 |
| CRISIL 10 Year Gilt Index (₹)^ | NA | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index Returns (%) | NA | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a long investment horizon<br>• Investment in sovereign securities issued by theCentral and/or State Government(s) and/or reverse repos in such securities<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br> <br>The risk of the scheme is Moderate | Risk-o-meter<br>  <br>The risk of the benchmark is Moderate<br>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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. (^) 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. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK MEDIUM TO LONG TERM FUND
## (ERSTWHILE KNOWN AS 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 | | | ■ |

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Abhishek Bisen |
| **AAUM:** | ₹1,776.73 crs |
| **AUM:** | ₹1,759.61 crs |
| **Benchmark:** | CRISIL Medium to Long Duration Debt A-III Index |
| **Allotment Date:** | November 25, 1999 |
| **Folio Count:** | 4,890 |

### 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 | ₹79.5757 | ₹90.4180 |
| IDCW | ₹48.7536 | ₹30.0940 |

(as on September 30, 2026)

### Debt Quant & Ratios

| | |
|---|---|
| Average Maturity | 10.78 yrs |
| Modified Duration | 5.48 yrs |
| Macaulay Duration | 5.70 yrs |
| Annualised YTM* | 7.40% |
| $Standard Deviation | 3.51% |

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

### Expense Ratio**

**Regular Plan:** 1.65%
**Direct Plan:** 0.74%

### 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 30th September, 2026 unless otherwise specified.**

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

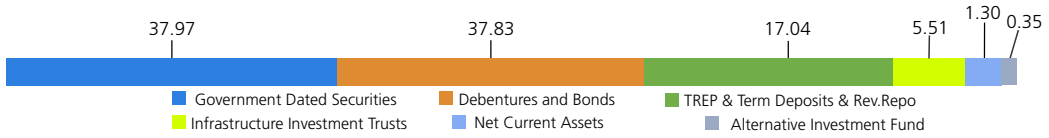
PRC Matrix

| 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 | |

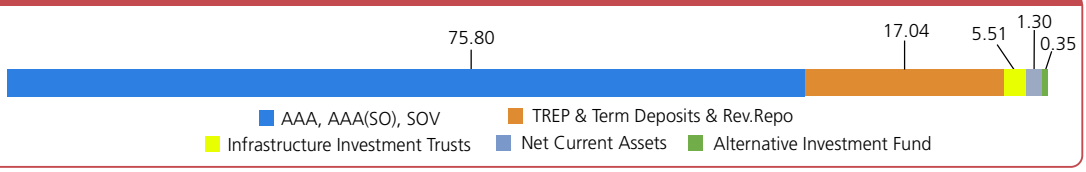
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 7.24% Central Government(^) | SOV | 15.79 |
| 7.09% Central Government(^) | SOV | 5.31 |
| 7.45% Bihar State Govt(^)-Bihar | SOV | 4.45 |
| 7.52% Bihar State Govt(^)-Bihar | SOV | 3.32 |
| 6.90% Central Government(^) | SOV | 1.89 |
| 7.14% Karnataka State Govt-Karnataka | SOV | 1.39 |
| 6.88% Bihar State Govt-Bihar | SOV | 1.33 |
| GS CG 15/10/2036 - (STRIPS) | SOV | 0.82 |
| 6.48% Central Government(^) | SOV | 0.81 |
| GS CG 15/04/2037 - (STRIPS) | SOV | 0.79 |
| GS CG 22/04/2038 - (STRIPS) | SOV | 0.75 |
| GS CG 15/04/2036 - (STRIPS) | SOV | 0.43 |
| GS CG 25/11/2035 - (STRIPS) | SOV | 0.16 |
| GS CG 25/11/2036 - (STRIPS) | SOV | 0.15 |
| GS CG 25/11/2037 - (STRIPS) | SOV | 0.14 |
| GS CG 25/05/2039 - (STRIPS) | SOV | 0.13 |
| 7.78% West Bengal State Govt-West Bengal | SOV | 0.11 |
| 7.64% Maharashtra State Govt-Maharashtra | SOV | 0.11 |
| 7.02% Central Government(^) | SOV | 0.09 |
| **Government Dated Securities - Total** | | **37.97** |
| **Public Sector Undertakings** | | |
| Power Finance Corporation Ltd. (^) | CRISIL AAA | 9.01 |
| National Housing Bank (^) | CARE AAA | 7.60 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^) | CRISIL AAA | 5.69 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CRISIL AAA | 1.42 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA AAA | 1.39 |
| REC LTD | CRISIL AAA | 1.36 |
| REC LTD | ICRA AAA | 0.28 |
| **Public Sector Undertakings - Total** | | **26.75** |
| **Corporate Debt/Financial Institutions** | | |
| PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030 (SIDDHIVINAYAK TRUST) | CRISIL AAA(SO) | 4.07 |
| PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029(SHIVSHAKTI TRUST) | CRISIL AAA(SO) | 4.07 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 1.53 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 1.41 |
| **Corporate Debt/Financial Institutions - Total** | | **11.08** |
| **Triparty Repo** | | **17.04** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 0.35 |
| **Alternative Investment Fund - Total** | | **0.35** |
| **Infrastructure Investment Trusts** | | |
| CAPITAL INFRA TRUST INVIT | Construction | 4.58 |
| INDUS INFRA TRUST | Transport Infrastructure | 0.47 |
| RAAJMARG INFRA INVESTMENT TRUST | Transport Infrastructure | 0.46 |
| **Infrastructure Investment Trusts - Total** | | **5.51** |
| **Net Current Assets/(Liabilities)** | | **1.30** |
| **Grand Total** | | **100.00** |

## 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 (₹) | 32,30,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 95,46,344 | 16,07,990 | 10,13,776 | 6,87,159 | 3,86,949 | 1,22,227 |
| **Scheme Returns (%)** | **7.22** | **5.71** | **5.30** | **5.37** | **4.75** | **3.48** |
| CRISIL Medium to Long Duration Debt A-III Index Returns (%) | NA | 6.46 | 5.89 | 5.95 | 5.25 | 2.53 |
| **Alpha*** | **NA** | **-0.76** | **-0.59** | **-0.58** | **-0.50** | **0.95** |
| CRISIL Medium to Long Duration Debt A-III Index (₹)# | NA | 16,72,548 | 10,35,310 | 6,97,208 | 3,89,832 | 1,21,621 |
| CRISIL 10 Year Gilt Index (₹)^ | NA | 15,85,446 | 10,06,184 | 6,87,721 | 3,84,062 | 1,20,586 |
| CRISIL 10 Year Gilt Index Returns (%) | NA | 5.44 | 5.08 | 5.40 | 4.25 | 0.91 |

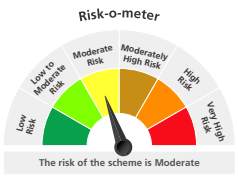
### Product Label

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.

### Fund




### Benchmark

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. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Sep 2026 is 8.52% of the net assets. *For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK LONG TERM FUND

## (ERSTWHILE KNOWN AS 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** / **Volatility**

| | Short | Medium | Long |
|---|---|---|---|
| Low | | | |
| Medium | | | |
| High | | | ■ |

Scan to Invest Now

| | |
|---|---|
| **Fund Manager*:** | Mr. Abhishek Bisen |
| **AAUM:** | ₹53.29 crs |
| **AUM:** | ₹48.86 crs |
| **Benchmark:** | CRISIL Long Duration Debt A-III Index |
| **Allotment Date:** | March 11, 2024 |
| **Folio Count:** | 4,534 |

### 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 | ₹11.0150 | ₹11.0973 |
| IDCW | ₹11.0150 | ₹11.0967 |

(as on September 30, 2026)

### Debt Quant

| | |
|---|---|
| Average Maturity | 12.68 yrs |
| Modified Duration | 9.43 yrs |
| Macaulay Duration | 9.75 yrs |
| Annualised YTM* | 7.15% |
| $Standard Deviation | 5.46% |

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

### Expense Ratio**

**Regular Plan:** 0.59%
**Direct Plan:** 0.31%

### 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 30th September, 2026 unless otherwise specified.**

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

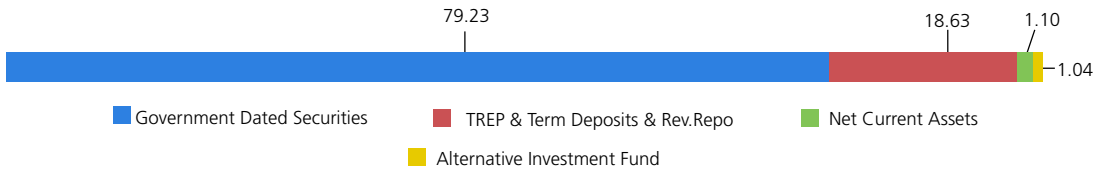
PRC Matrix

| 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 | | |

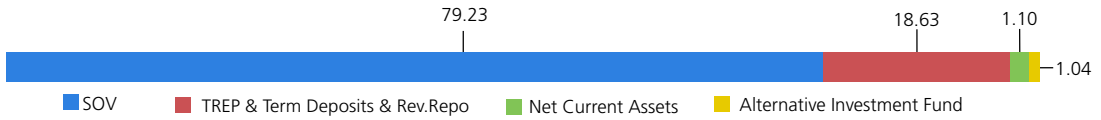
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Government Dated Securities** | | |
| GS CG 06/11/2037 - (STRIPS) | SOV | 18.81 |
| 7.24% Central Government(^) | SOV | 15.54 |
| GS CG 25/05/2038 - (STRIPS) | SOV | 13.49 |
| GS CG 25/11/2038 - (STRIPS) | SOV | 12.99 |
| 6.48% Central Government(^) | SOV | 9.78 |
| GS CG 22/10/2038 - (STRIPS) | SOV | 8.62 |
| **Government Dated Securities - Total** | | **79.23** |
| **Triparty Repo** | | **18.63** |
| **Alternative Investment Fund** | | |
| CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2 | Alternative Investment Fund | 1.04 |
| **Alternative Investment Fund - Total** | | **1.04** |
| **Net Current Assets/(Liabilities)** | | **1.10** |
| **Grand Total** | | **100.00** |

## 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 (₹) | 3,10,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 3,18,469 | 1,20,821 |
| **Scheme Returns (%)** | **2.04** | **1.28** |
| CRISIL Long Duration Debt A-III Index Returns (%) | 3.61 | 2.05 |
| **Alpha*** | **-1.57** | **-0.77** |
| CRISIL Long Duration Debt A-III Index Returns (₹)# | 3,25,058 | 1,21,315 |
| CRISIL 10 Year Gilt Index (₹)^ | 3,24,794 | 1,20,586 |
| CRISIL 10 Year Gilt Index (%) | 3.55 | 0.91 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term wealth creation<br>• To generate income / capital appreciation through investments in debt and money market instruments.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk<br>The risk of the scheme is Moderate | Risk-o-meter<br>Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk<br>The risk of the benchmark is Moderate<br>CRISIL 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 : - 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 7.2 of SEBI Master circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. (^) 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. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

## Details of exposure across all Debt Funds of Kotak Mahindra Mutual Fund as on September 30, 2026

| Issuer Name | %age of Exposure to Debt AUM |
|---|---|
| 360 One Prime Ltd. | 0.57 |
| Aadhar Housing Finance Limited | 0.06 |
| Adani Power Ltd | 0.34 |
| Aditya Birla Capital Ltd | 0.71 |
| Aditya Birla Housing Finance Ltd | 0.24 |
| Aditya Birla Money Ltd | 0.17 |
| Aditya Birla Real Estate Ltd | 0.06 |
| Aditya Birla Renewables Limited | 0.06 |
| Andhra Pradesh State Beverages Corporation Limited | 0.08 |
| Angel One Limited | 0.14 |
| Aseem Infrastructure Finance Limited | 0.14 |
| AU Small Finance Bank Ltd. | 0.51 |
| AXIS Bank Ltd. | 0.75 |
| AXIS Finance Ltd. | 0.11 |
| AXIS Securities Limited | 0.47 |
| Adani Ports And Special Economic Zone Limited | 0.25 |
| Andhra Pradesh State Govt | 0.47 |
| Assam State Govt | 0.01 |
| Bajaj Finance Ltd. | 1.40 |
| Bajaj Financial Securities Limited | 0.36 |
| Bajaj Housing Finance Ltd. | 1.02 |
| Bamboo Hotel And Global Centre (Delhi) Private Ltd (Guaranteed by Prestige Estate Projects Limited) | 0.08 |
| Bank Of Baroda | 1.66 |
| Bank Of India | 0.86 |
| Bharat Petroleum Corporation Ltd. | 0.14 |
| Bharti Telecom Ltd. | 1.10 |
| Birla Group Holding Private Limited | 0.37 |
| Brookfield REIT | 0.32 |
| Bahadur Chand Investments Private Limited (One of the promoter entities of Hero Motocorp) | 0.16 |
| Bihar State Govt | 0.30 |
| Can Fin Homes Ltd. | 0.25 |
| Canara Bank | 1.91 |
| Central Bank Of India | 0.56 |
| CESC Ltd. | 0.17 |
| Cholamandalam Investment And Finance Company Ltd. | 0.22 |
| Cholamandalam Securities Limited | 0.04 |
| City Union Bank Ltd. | 0.28 |
| Credila Financial Services Limited | 0.08 |
| CTBC Bank Co. Ltd (CTBC India) | 0.08 |
| Cube Highways Trust – NCDs | 0.14 |
| Central Government | 10.79 |
| DCB Bank Limited | 0.14 |
| Dhruva Trust ( Originator Five-Star Business Fin Ltd. ) | 0.05 |
| DLF Cyber City Developers Ltd | 0.11 |
| DSP Finance Private Limited | 0.28 |
| Embassy Office Parks REIT - NCDs | 0.82 |
| Export-Import Bank Of India | 0.46 |
| Fed Bank Financial Services Limited | 0.11 |
| Federal Bank Ltd. | 0.78 |
| Food Corporation of India (Guaranteed by Govt. of India) | 0.17 |
| Godrej Finance Ltd | # |
| Godrej Industries Ltd | 0.16 |
| Godrej Properties Limited | 0.04 |
| Godrej Seeds And Genetics Ltd. | 0.44 |
| Goldman Sachs (India) Finance Private Limited | 0.03 |
| Gujarat State Govt | 0.91 |
| HDB Financial Services Ltd. | 0.06 |
| HDFC Bank Ltd. | 5.16 |
| HDFC Securities Limited | 0.42 |
| Hero Fincorp Ltd. | 0.05 |
| Hinduja Leyland Finance Ltd. | 0.06 |
| Hindustan Petroleum Corporation Ltd. | 0.49 |
| Housing & Urban Development Corporation Ltd. | 0.28 |
| Haryana State Govt | 0.20 |
| Hindustan Zinc Ltd. | 0.11 |
| ICICI Bank Ltd. | 0.20 |
| ICICI Home Finance Company Limited | 0.17 |
| ICICI Securities Limited | 1.00 |
| IDBI Bank Ltd. | 0.16 |
| IGH Holdings Private Limited (One Of The Promoter Entity Of Aditya Birla Group Companies) | 0.19 |
| IIFL Capital Services Ltd. | 0.11 |
| IIFL Finance Limited | 0.83 |
| India Infradebt Ltd | 0.13 |
| India Universal Trust Al1 ( Originator HDFC Bank Ltd. ) | 0.24 |
| India Universal Trust Al2 ( Originator HDFC Bank Ltd. ) | 0.13 |
| Indian Bank | 0.38 |
| Indian Oil Corporation Ltd. | 0.08 |
| Indian Overseas Bank | 1.03 |
| Indian Railway Finance Corporation Ltd. | 0.06 |
| Indigrid Infrastructure Trust | 0.14 |
| Indusind Bank Ltd. | 1.16 |
| Iot Utkal Energy Services Ltd. | # |
| Jammu & Kashmir Bank Ltd | 0.28 |
| Jamnagar Utilities & Power Private Limited ( Mukesh Ambani Group ) | 0.14 |
| Jio Credit Limited | 0.06 |
| JM Financial Services Limited | 0.06 |
| JSW Energy Ltd. | 0.17 |
| JTPM Metal Traders Pvt Ltd (JSW Group) | 0.55 |
| Jubilant Bevco Limited | 0.16 |
| Julius Baer Capital (India) Pvt. Ltd | 0.19 |
| Karur Vysya Bank Ltd. | 0.14 |
| Knowledge Realty Trust | 0.35 |
| Kotak Mahindra Investments Ltd. | 0.01 |
| Karnataka State Govt | 2.28 |
| Kerala State Govt | 0.04 |
| Kotak Mahindra Prime Ltd. | 0.10 |
| L & T Finance Ltd. | 0.19 |

| Issuer Name | %age of Exposure to Debt AUM |
|---|---|
| L&T Metro Rail (Hyderabad) Ltd ( NCDs are Guaranteed By Larsen & Toubro Limited.) | 0.26 |
| Lic Housing Finance Ltd. | 0.96 |
| Liquid Gold Series 14 ( Originator IIFL Finance Ltd. ) | 0.05 |
| Liquid Gold Series 9 ( Originator Iifl Finance Ltd. ) | 0.06 |
| Larsen and Toubro Ltd. | 0.15 |
| Mankind Pharma Ltd | 0.24 |
| MAS Financial Services Ltd. | 0.06 |
| Mindspace Business Parks REIT - NCDs | 0.55 |
| Motilal Oswal Financial Services Limited | 0.72 |
| Motilal Oswal Finvest Ltd. | 0.17 |
| Muthoot Finance Ltd. | 1.20 |
| Muthoot Fincorp Ltd. | 0.48 |
| Madhya Pradesh State Govt | 0.29 |
| Mahanagar Telephone Nigam Ltd. (Guaranteed by Govt of India). | 0.03 |
| Maharashtra State Govt | 0.95 |
| Mahindra & Mahindra Financial Services Ltd. | 0.62 |
| Manappuram Finance Ltd. | 0.22 |
| National Bank For Agriculture & Rural Development | 7.02 |
| National Bank For Financing Infrastructure And Development | 0.62 |
| Network18 Media & Investments Ltd. | 0.07 |
| Nexus Select Trust REIT | 0.06 |
| NJ Capital Private Limited | 0.06 |
| Nomura Capital (India) Private Limited | 0.04 |
| Nomura Fixed Income Securities Private Ltd. | 0.03 |
| National Thermal Power Corporation Ltd. | 0.28 |
| Nuvama Wealth And Investment Ltd | 0.21 |
| Nuvama Wealth Finance Limited | 0.12 |
| Nuvama Wealth Management Limited | 0.05 |
| National Housing Bank | 0.29 |
| Nirma Ltd. | 0.01 |
| ONGC Petro Additions Ltd. | 0.16 |
| Pilani Investment And Industries Corporation Ltd | 0.11 |
| Pipeline Infrastructure Limited | 0.23 |
| Piramal Finance Ltd | 0.17 |
| PNB Housing Finance Ltd. | 0.41 |
| Poonawalla Fincorp Limited | 0.22 |
| Punjab & Sind Bank | 0.72 |
| Punjab National Bank | 2.27 |
| Power Finance Corporation Ltd. | 2.29 |
| Power Grid Corporation Of India Ltd. | 0.14 |
| Punjab State Govt | 0.01 |
| Radhakrishna Trust ( Originator - Jamnagar Utilities and Power Limited ) | 0.23 |
| Rural Electrification Corporation Ltd. | 1.81 |
| Reliance Industries Ltd. | 0.14 |
| RJ Corp Limited | 0.12 |
| Rajasthan State Govt | 0.38 |
| Reliance Retail Ventures Ltd | 1.65 |
| Sansar Trust ( Originator Shriram Finance Ltd ) | 0.06 |
| Sbicap Securities Limited | 0.33 |
| Shivshakti Trust (Originator - Sikka Ports & Terminals Limited ) | 0.32 |
| Siddhivinayak Trust (Originator - Sikka Ports & Terminals Limited ) | 0.32 |
| Small Industries Development Bank Of India | 4.94 |
| SMFG India Credit Co. Ltd. | 0.15 |
| SMFG India Home Finance Company Ltd | 0.14 |
| State Bank Of India. | 0.21 |
| Sundaram Finance Ltd. | 0.03 |
| Surat Municipal Corporation | # |
| Tata Capital Housing Finance Ltd. | 0.68 |
| Tata Capital Ltd. | 0.55 |
| Tata Communications Ltd | 0.12 |
| Tata Housing Development Co. Ltd. | 0.08 |
| Tata Projects Ltd. | 0.15 |
| Telangana State Industrial Infrastructure Corporation Ltd. (Guaranteed by Govt. of Telangana) | 0.06 |
| THDC India Ltd. (THDCil) | 0.01 |
| Torrent Pharmaceuticals Ltd. | 0.33 |
| Toyota Financial Services India Ltd. | 0.13 |
| TREP/REVERSE REPO | 9.11 |
| Tamil Nadu State Govt | 1.47 |
| Tata Steel Ltd. | 0.08 |
| U P Power Corporation Ltd ( Guaranteed By Up State Government ) | 0.03 |
| Union Bank Of India | 1.88 |
| Uttar Pradesh State Govt | 0.40 |
| Vajra Trust ( Originator Veritas Finance Private Ltd ) | # |
| Vedanta Ltd. | 0.73 |
| Vertis Infrastructure Trust - NCDs | 0.11 |
| West Bengal State Govt | 0.47 |
| Yes Bank Ltd. | 0.69 |
| **Total** | **100.00** |

# Indicates Less than 0.005%

| Industry / Sector | %age of Exposure to Debt AUM $ |
|---|---|
| BANK | 21.81 |
| CASH(TREP/REVERSE REPO) | 8.83 |
| CORPORATES | 8.14 |
| FINANCIAL SERVICES | 32.75 |
| GOI/TBILLS | 18.96 |
| NBFC | 9.51 |
| **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.**

For viewing this on the desktop please visit: Kotak MF website>> Market & Funds >> Fund Updates >> Key Credit Brief. Also you can scan the QR code for **Key Credit Brief.**

# Ready Reckoner

## Equity – Diversified

As on 30th September, 2026

kotak Mutual Fund

| 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# (%) | Expense Ratio (%) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | Reg | Dir | |
| Kotak Large Cap Fund | 29-Dec-98 | Fund invests in companies with Large market capitalization through diversification across sectors. | Financial Services: 30.2/33.6<br>Automobile and Auto Components: 8.9/7.2<br>Oil, Gas & Consumable Fuels: 7.0/8.8<br>Healthcare: 6.8/5.7<br>Fast Moving Consumer Goods: 5.2/5.6 | ICICI Bank Ltd.: 7.9<br>HDFC Bank Ltd.: 6.4<br>Reliance Industries Ltd.: 5.8<br>State Bank Of India: 4.5<br>Larsen And Toubro Ltd.: 4.0 | Mr. Rohit Tandon | 10,514.40 | LC: 83<br>MC: 8<br>SC: 5<br>D&O: 4 | 0.97 | 0.23 | 14.63 | 1.76 | 0.68 | |
| Kotak Flexi Cap Fund (Erstwhile known as Kotak Flexicap Fund) | 11-Sep-09 | Focus on select sectors of economy diversified at stock level.<br>Flexibility to invest across market capitalization. | Financial Services: 30.9/30.5<br>Capital Goods: 8.2/7.5<br>Automobile and Auto Components: 8.2/7.4<br>Healthcare: 7.7/7.5<br>Chemicals: 7.3/2.0 | ICICI Bank Ltd.: 5.5<br>Bharat Electronics Ltd.: 5.3<br>HDFC Bank Ltd.: 5.3<br>State Bank Of India: 4.3<br>Eternal Ltd.: 4.2 | Mr. Harsha Upadhyaya | 53,086.64 | LC: 70<br>MC: 25<br>SC: 4<br>D&O: 2 | 0.95 | 0.33 | 15.34 | 1.44 | 0.61 | |
| Kotak Multi Cap Fund (Erstwhile known as 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: 34.6/28.3<br>Automobile and Auto Components: 7.9/7.8<br>Capital Goods: 6.9/9.3<br>Fast Moving Consumer Goods: 6.7/5.0<br>Healthcare: 5.7/8.4 | HDFC Bank Ltd.: 5.7<br>Maruti Suzuki India Ltd.: 4.1<br>State Bank Of India: 3.6<br>Oracle Financial Services Software Ltd.: 3.5<br>Indo-Mim Ltd.: 3.3 | Mr. Devender Singhal<br>Mr. Abhishek Bisen | 30,335.28 | LC: 39<br>MC: 25<br>SC: 34<br>D&O: 2 | 1.01 | 0.56 | 17.54 | 1.59 | 0.49 | |
| Kotak Large & Mid Cap Fund (Erstwhile known as 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: 32.2/30.1<br>Healthcare: 10.5/8.5<br>Capital Goods: 10.2/7.8<br>Automobile and Auto Components: 7.5/6.7<br>Chemicals: 5.6/2.1 | HDFC Bank Ltd.: 4.5<br>State Bank Of India: 3.9<br>Eternal Ltd.: 3.8<br>Bharat Electronics Ltd.: 3.6<br>ICICI Bank Ltd.: 3.0 | Mr. Harsha Upadhyaya | 30,581.75 | LC: 49<br>MC: 40<br>SC: 10<br>D&O: 2 | 0.93 | 0.40 | 15.83 | 1.59 | 0.59 | |
| Kotak Mid Cap Fund (Erstwhile known as 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: 25.4/26.7<br>Healthcare: 19.5/11.4<br>Capital Goods: 9.4/10.8<br>Consumer Services: 7.3/8.5<br>Chemicals: 7.3/3.5 | Ipca Laboratories Ltd.: 3.6<br>Fortis Healthcare India Ltd.: 3.5<br>Vishal Mega Mart Ltd.: 3.0<br>L&T Finance Ltd.: 2.7<br>Federal Bank Ltd.: 2.6 | Mr. Atul Bhole | 66,613.26 | LC: 14<br>MC: 67<br>SC: 19<br>D&O: 1 | 0.95 | 0.54 | 18.52 | 1.38 | 0.41 | |

Ideal Investments Horizon – 5 Years & Above

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. #Standard Deviation. ^^Market cap and asset allocation figures are rounded off, please refer to the respective product page for complete details.
- 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
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

## Equity – Diversified

As on 30th September, 2026

kotak Mutual Fund

| 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# (%) | Expense Ratio (%) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | 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: 19.7/10.8<br>Financial Services: 16.0/19.4<br>Capital Goods: 12.8/16.5<br>Automobile and Auto Components: 9.7/10.5<br>Consumer Durables: 8.8/2.8 | Sansera Engineering Ltd.: 4.8<br>Vijaya Diagnostic Centre Pvt: 4.1<br>Aster Dm Healthcare Ltd.: 4.1<br>Krishna Institute Of Medical: 3.3<br>Kalpataru Projects International Ltd.: 2.6 | Mr. Harish Bihani | 19,141.46 | LC: 7<br>MC: 15<br>SC: 77<br>D&O: 1 | 0.85 | 0.36 | 19.54 | 1.68 | 0.60 | |
| **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: 32.1/30.5<br>Healthcare: 12.3/7.5<br>Capital Goods: 9.1/7.5<br>Automobile and Auto Components: 8.0/7.4<br>Information Technology: 5.9/6.0 | ICICI Bank Ltd.: 5.9<br>HDFC Bank Ltd.: 5.1<br>State Bank Of India: 3.2<br>Reliance Industries Ltd.: 2.7<br>Hero MotoCorp Ltd.: 2.7 | Ms. Shibani Sircar Kurian | 5,196.35 | LC: 51<br>MC: 29<br>SC: 19<br>D&O: 1 | 1.00 | 0.48 | 16.12 | 1.88 | 0.65 | |
| **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: 30.8/30.5<br>Capital Goods: 12.7/7.5<br>Healthcare: 10.1/7.5<br>Automobile and Auto Components: 8.6/7.4<br>Consumer Services: 5.5/4.1 | ICICI Bank Ltd.: 6.9<br>HDFC Bank Ltd.: 5.7<br>Eternal Ltd.: 5.4<br>State Bank Of India: 4.9<br>Shriram Finance Ltd.: 4.7 | Ms. Shibani Sircar Kurian | 4,273.21 | LC: 59<br>MC: 32<br>SC: 6<br>D&O: 4 | 0.95 | 0.49 | 15.17 | 1.91 | 0.60 | |
| **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: 32.2/30.5<br>Healthcare: 8.9/7.5<br>Automobile and Auto Components: 7.9/7.4<br>Consumer Services: 6.5/4.1<br>Construction: 6.1/2.7 | HDFC Bank Ltd.: 7.0<br>ICICI Bank Ltd.: 5.0<br>State Bank Of India: 5.0<br>Bharti Airtel Ltd.: 3.5<br>Eternal Ltd.: 3.2 | Mr. Harsha Upadhyaya | 6,070.55 | LC: 61<br>MC: 21<br>SC: 16<br>D&O: 2 | 0.95 | 0.30 | 15.55 | 1.85 | 0.74 | |
| **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: 35.0/30.5<br>Healthcare: 12.6/7.5<br>Automobile and Auto Components: 10.0/7.4<br>Oil, Gas & Consumable Fuels: 6.3/6.7<br>Information Technology: 4.9/6.0 | HDFC Bank Ltd.: 5.6<br>ICICI Bank Ltd.: 4.9<br>Schaeffler India Ltd.: 2.7<br>Solar Industries India Ltd: 2.6<br>Bharti Airtel Ltd.: 2.6 | Ms. Shibani Sircar Kurian and Mr. Abhishek Bisen | 272.83 | LC: 65<br>MC: 23<br>SC: 7<br>D&O: 6 | 0.89 | -0.85 | 20.11 | 2.47 | 1.04 | |

Ideal Investments Horizon – 5 Years & Above

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. #Standard Deviation. ^^Market cap and asset allocation figures are rounded off, please refer to the respective product page for complete details.
- 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
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

## Equity - Thematic/Sectoral

As on 30th September, 2026

kotak Mutual Fund

| 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# (%) | Expense Ratio (%) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | 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: 25.2/7.2<br>Construction: 19.6/11.9<br>Telecommunication: 11.2/15.9<br>Oil, Gas & Consumable Fuels: 8.3/27.3<br>Automobile and Auto Components: 7.4/3.4 | Larsen And Toubro Ltd.: 8.7<br>Bharti Airtel Ltd.: 7.5<br>Reliance Industries Ltd.: 7.3<br>Kalpataru Projects International Ltd.: 3.7<br>Engineers India Ltd.: 3.7 | Mr. Nalin Rasik Bhatt | 2,333.52 | LC: 45<br>MC: 10<br>SC: 43<br>D&O: 1 | 1.04 | 0.49 | 21.50 | 2.03 | 0.74 | |
| **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: 19.6/4.1<br>Capital Goods: 14.8/7.5<br>Financial Services: 13.5/30.6<br>Healthcare: 10.8/7.3<br>Automobile and Auto Components: 10.7/7.4 | Eternal Ltd.: 5.5<br>Indo-MIM Ltd.: 4.9<br>Lenskart Solutions Ltd.: 3.7<br>Aster Dm Healthcare Ltd.: 2.9<br>Aditya Infotech Ltd.: 2.9 | Mr. Harish Bihani | 4,294.20 | LC: 25<br>MC: 27<br>SC: 25<br>@O/S: 17<br>D&O: 5 | 0.96 | 0.93 | 15.23 | 1.90 | 0.62 | |
| **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: 32.7/33.2<br>Automobile and Auto Components: 10.3/12.1<br>Consumer Services: 9.3/6.1<br>Telecommunication: 8.9/4.9<br>Information Technology: 8.1/12.1 | Bharti Airtel Ltd.: 7.7<br>ICICI Bank Ltd.: 7.0<br>HDFC Bank Ltd.: 5.3<br>Axis Bank Ltd.: 4.8<br>Larsen And Toubro Ltd.: 4.5 | Mr. Mandar Pawar | 684.73 | LC: 75<br>MC: 18<br>SC: 6<br>D&O: 1 | 0.91 | 0.12 | 14.35 | 2.40 | 1.05 | |
| **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 | Capital Goods: 31.7/23.1<br>Automobile and Auto Components: 19.9/25.1<br>Healthcare: 18.0/18.8<br>Metals & Mining: 6.8/14.9<br>Oil, Gas & Consumable Fuels: 5.1/7.5 | Sun Pharmaceuticals Industries Ltd.: 4.4<br>Rubicon Research Ltd.: 4.3<br>Divi s Laboratories Ltd.: 3.7<br>Mahindra & Mahindra Ltd.: 3.5<br>Tata Steel Ltd.: 3.4 | Mr. Harsha Upadhyaya, Mr. Abhishek Bisen | 3,132.02 | LC: 39<br>MC: 19<br>SC: 39<br>D&O: 4 | 0.93 | 0.77 | 17.18 | 1.96 | 0.65 | |
| **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: 27.5/30.5<br>Capital Goods: 12.6/7.5<br>Healthcare: 12.5/7.5<br>Consumer Services: 10.4/4.1<br>Automobile and Auto Components: 7.1/7.4 | ICICI Bank Ltd.: 7.7<br>Aditya Infotech Ltd.: 5.7<br>Indo-Mim Ltd.: 4.4<br>Eternal Ltd.: 4.1<br>Axis Bank Ltd.: 3.7 | Mr. Harish Bihani, Mr. Abhishek Bisen | 3,413.65 | LC: 42<br>MC: 21<br>SC: 36<br>D&O: 1 | 0.94 | 0.57 | 15.55 | 1.95 | 0.67 | |

Ideal Investments Horizon – 5 Years & Above

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. #Standard Deviation. ^^Market cap and asset allocation figures are rounded off, please refer to the respective product page for complete details.
- 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
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

@O/S stands for overseas exposure

# Ready Reckoner

## Equity - Thematic/Sectoral

As on 30th September, 2026

kotak Mutual Fund

| 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# (%) | Expense Ratio (%) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | 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: 97.8/100.0 | ICICI Bank Ltd.: 12.7<br>HDFC Bank Ltd.: 11.3<br>State Bank Of India: 8.3<br>Axis Bank Ltd.: 7.4<br>Bajaj Finance Ltd.: 6.0 | Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen | 1,448.47 | LC: 65<br>MC: 15<br>SC: 19<br>D&O: 1 | 1.02 | 0.31 | 16.74 | 2.15 | 0.71 | |
| **Kotak Quant Fund** | 02-Aug-23 | Fund selects stocks based on an in-house proprietary quantitative model across Market Capitalization and diverse sectors | Healthcare: 19.6/6.4<br>Capital Goods: 19.5/6.4<br>Automobile and Auto Components: 12.8/6.9<br>Financial Services: 9.5/32.4<br>Fast Moving Consumer Goods: 7.5/5.6 | Nestle India Ltd.: 3.5<br>Bajaj Auto Ltd.: 3.0<br>Laurus Labs Ltd.: 2.9<br>Radico Khaitan Ltd.: 2.8<br>Apollo Hospitals Enterprises Ltd.: 2.8 | Mr. Harsha Upadhyaya, Mr. Rohit Tandon And Mr. Abhishek Bisen | 451.20 | LC: 34<br>MC: 33<br>SC: 32<br>D&O: 2 | 1.07 | 0.44 | 17.74 | 1.86 | 1.18 | |
| **Kotak Consumption Fund** | 16-Nov-23 | Fund invests in Consumption theme which aim to grow with the nation's growing lifestyle | Healthcare: 20.6/8.5<br>Automobile and Auto Components: 17.8/24.6<br>Fast Moving Consumer Goods: 17.3/23.8<br>Consumer Services: 16.7/15.3<br>Consumer Durables: 13.4/11.0 | Eternal Ltd.: 7.9<br>Maruti Suzuki India Ltd.: 7.0<br>Bharti Airtel Ltd.: 6.6<br>Hero MotoCorp Ltd.: 5.3<br>Hindustan Unilever Ltd.: 3.5 | Mr. Devender Singhal, Mr. Abhishek Bisen | 1,660.40 | LC: 39<br>MC: 13<br>SC: 48<br>D&O: 0 | 0.92 | 0.40 | 16.64 | 2.11 | 0.65 | |
| **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: 93.7/100.0<br>Chemicals: 3.4 | Sun Pharmaceuticals Industries Ltd.: 13.2<br>Divi s Laboratories Ltd.: 9.4<br>Molbio Diagnostics Ltd.: 5.1<br>Torrent Pharmaceuticals Ltd.: 4.7<br>Acutaas Chemicals Ltd.: 4.2 | Mr. Dhananjay Tikariha And Mr. Abhishek Bisen | 825.14 | LC: 33<br>MC: 20<br>SC: 46<br>D&O: 1 | 0.97 | 0.86 | 16.40 | 2.36 | 0.85 | |
| **Kotak Technology Fund** | 04-Mar-24 | Fund invest in the Potential Growth Story Of Technology Sector | Information Technology: 47.1/58.7<br>Consumer Services: 18.8<br>Telecommunication: 18.6/40.0<br>Services: 6.9<br>Consumer Durables: 3.3 | Infosys Ltd.: 16.1<br>Bharti Airtel Ltd.: 11.3<br>Tech Mahindra Ltd.: 8.0<br>Eternal Ltd.: 7.3<br>Persistent Systems Ltd.: 4.6 | Ms. Shibani Sircar Kurian And Mr. Abhishek Bisen | 478.86 | LC: 53<br>MC: 31<br>SC: 12<br>D&O: 5 | 0.96 | -0.07 | 20.13 | 2.47 | 1.02 | |

Ideal Investments Horizon – 5 Years & Above

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. #Standard Deviation. ^^Market cap and asset allocation figures are rounded off, please refer to the respective product page for complete details.
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- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

## Equity - Thematic/Sectoral

As on 30th September, 2026

kotak Mutual Fund

| 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# (%) | Expense Ratio (%) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | 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 | Capital Goods: 23.6/7.5<br>Financial Services: 15.6/30.5<br>Healthcare: 15.0/7.5<br>Automobile and Auto Components: 7.2/7.4<br>Consumer Services: 6.4/4.1 | Maruti Suzuki India Ltd.: 3.9<br>Sun TV Network Ltd.: 3.4<br>Hero MotoCorp Ltd.: 3.3<br>Jyoti CNC Automation Ltd.: 3.3<br>PVR Inox Ltd.: 2.9 | Mr. Devender Singhal and Mr. Abhishek Bisen | 1,920.37 | LC: 13<br>MC: 21<br>SC: 64<br>D&O: 3 | 1.11 | 0.10 | 19.93 | 2.09 | 0.82 | |
| **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: 31.3/24.6<br>Healthcare: 21.5/3.5<br>Automobile and Auto Components: 16.9/18.0<br>Fast Moving Consumer Goods: 12.3/31.8<br>Financial Services: 6.4/2.8 | Mtar Technologies Ltd.: 4.9<br>Indo-Mim Ltd.: 4.7<br>Acutaas Chemicals Ltd.: 4.4<br>Azad Engineering Ltd.: 4.4<br>Ge Vernova T&d India Ltd.: 3.4 | Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen | 2,246.36 | LC: 34<br>MC: 22<br>SC: 44<br>D&O: 0 | 0.90 | 0.39 | 18.01 | 2.04 | 0.67 | |
| **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: 53.0/61.5<br>Services: 21.4/16.4<br>Capital Goods: 19.6/7.5<br>Consumer Services: 2.7/14.5<br>Oil, Gas & Consumable Fuels: 1.2 | Maruti Suzuki India Ltd.: 7.5<br>Hero MotoCorp Ltd.: 6.9<br>Indo-MIM Ltd.: 6.2<br>Inter Globe Aviation Ltd.: 5.6<br>Mahindra & Mahindra: Ltd.: 5.6 | Mr. Nalin Bhatt, and Mr. Abhishek Bisen | 544.55 | LC: 39<br>MC: 15<br>SC: 45<br>D&O: 1 | 0.86 | 0.38 | 18.51 | 2.45 | 0.93 | |
| **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: 32.2/50.1<br>Capital Goods: 30.0/24.9<br>Power: 18.8/25.0<br>Construction: 5.7<br>Financial Services: 3.1 | GAIL (India) Ltd.: 7.4<br>Reliance Industries Ltd.: 6.7<br>Ge Vernova T&d India Ltd.: 5.2<br>Petronet Lng Ltd.: 4.8<br>Coal India Ltd.: 4.8 | Mr. Abhishek Bisen and Mr. Mandar Pawar | 264.49 | LC: 50<br>MC: 23<br>SC: 23<br>D&O: 4 | 0.84 | -0.14 | 16.58 | 2.47 | 0.98 | |
| **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: 16.6/30.5<br>Capital Goods: 15.4/7.5<br>Automobile and Auto Components: 12.9/7.4<br>Healthcare: 11.3/7.5<br>Fast Moving Consumer Goods: 7.3/5.3 | Laurus Labs Ltd.: 4.3<br>Sona Blw Precision Forgings Ltd.: 2.9<br>Bharat Forge Ltd.: 2.9<br>Apar Industries Ltd.: 2.7<br>Aurobindo Pharma Ltd.: 2.7 | Mr. Rohit Tandon and Mr. Abhishek Bisen | 1,590.18 | LC: 37<br>MC: 58<br>SC: 3<br>D&O: 3 | 1.00 | 0.03 | 18.74 | 2.12 | 0.82 | |
| **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: 26.6/25.0<br>Automobile and Auto Components: 20.8/19.3<br>Fast Moving Consumer Goods: 15.4/16.3<br>Telecommunication: 11.7/11.4<br>Capital Goods: 10.2/5.0 | State Bank Of India: 9.5<br>Bharti Airtel Ltd.: 9.3<br>Mahindra & Mahindra Ltd.: 8.3<br>TVS Motors Company Ltd.: 4.4<br>Emami Ltd.: 3.9 | Mr. Arjun Khanna and Mr. Abhishek Bisen | 707.58 | LC: 66<br>MC: 11<br>SC: 22<br>D&O: 2 | 0.92 | -0.69 | 20.39 | 2.40 | 0.84 | |
| **Kotak Services Fund** | 25-Feb-26 | An open-ended equity scheme focused on the Services theme, the fund aims to deliver long-term capital appreciation through active investment in equity and equity-related securities of services companies, with flexibility across market capitalizations and a bottom-up stock selection approach following Growth at Reasonable Price (GARP) | Financial Services: 54.2/29.9<br>Information Technology: 7.8/25.0<br>Power: 7.1/12.9<br>Telecommunication: 7.0/10.1<br>Consumer Durables: 5.6 | ICICI Bank Ltd.: 10.8<br>State Bank Of India: 9.3<br>Axis Bank Ltd.: 8.7<br>HDFC Bank Ltd.: 6.2<br>Bharti Airtel Ltd.: 6.0 | Mr. Rohit Tandon and Mr. Abhishek Bisen | 710.88 | LC: 70<br>MC: 5<br>SC: 21<br>D&O: 3 | 0.62 | -0.30 | 15.19 | 2.40 | 1.04 | |

Ideal Investments Horizon – 5 Years & Above

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- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

# Hybrid Funds

As on 30th September, 2026

kotak Mutual Fund

| Scheme Name | Inception Date | Ideal Investment Horizon | Product Positioning | Fund Manager | AUM (Rs. Crs.) | Debt Quants | Market Cap (%)^^ | Asset Allocation (%)^^ | Beta | Sharpe | Standard Deviation (%) | Expense Ratio (%) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | 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 | 16,618.36 | Avg Maturity - 11.91 Yrs<br>Mac Duration - 4.72 Yrs<br>YTM - 7.15% | LC-45<br>MC-8<br>SC-10<br>D&O-37 | Net Equity- 66<br>Debt & Cash- 26<br>Arbitrage- 8<br>Reits/Invits- 1 | 1.14 | 0.28 | 9.28 | 1.70 | 0.63 | |
| **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 | 75,274.99 | Avg Maturity - 0.43 Yrs<br>Mac Duration - 0.40 Yrs<br>YTM - 6.98% | D&O-100 | Debt & Cash- 27<br>Arbitrage- 73 | 0.62 | 2.45 | 0.54 | 0.98 | 0.39 | |
| **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<br>Mr. Abhishek Bisen, Mr. Hiten Shah | 10,442.51 | Avg Maturity - 2.58 Yrs<br>Mac Duration - 1.80 Yrs<br>YTM - 7.12% | LC-15<br>MC-13<br>SC-4<br>D&O-68 | Net Equity- 35<br>Debt & Cash- 33<br>Arbitrage- 29<br>Reits/Invits- 3 | 0.63 | 0.50 | 6.33 | 1.72 | 0.67 | |
| **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<br>Mr. Hiten Shah, Mr. Jeetu Valechha Sonar | 15,235.76 | Avg Maturity - 7.53 Yrs<br>Mac Duration - 3.00 Yrs<br>YTM - 6.76% | LC-35<br>MC-16<br>SC-19<br>D&O-30 | *Net Equity- 70<br>Debt & Cash- 14<br>Arbitrage- 1<br>Gold- 7<br>Silver- 8 | 1.06 | 0.90 | 11.42 | 1.65 | 0.52 | |
| **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 | 9,040.28 | Avg Maturity - 7.52 Yrs<br>Mac Duration - 3.48 Yrs<br>YTM - 6.61% | LC-39<br>MC-26<br>SC-10<br>D&O-26 | Net Equity- 74<br>Debt & Cash- 26 | 1.26 | 0.42 | 13.32 | 1.78 | 0.53 | |
| **Kotak Conservative Hybrid Fund (Erstwhile known as 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<br>Mr. Abhishek Bisen | 2,732.82 | Avg Maturity - 9.15 Yrs<br>Mac Duration - 4.55 Yrs<br>YTM - 7.54% | LC-15<br>MC-7<br>SC-2<br>D&O-77 | Net Equity- 24<br>Debt & Cash- 76 | - | - | 5.80 | 1.72 | 0.57 | |

*Net Equity is inclusive of Foreign Equity allocation. ^^Market cap and asset allocation figures are rounded off, please refer to the respective product page for complete details.
^For complete information on TER, please refer to respective scheme page
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• For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

# Debt Funds

As on 30th September, 2026

kotak Mutual Fund

| 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 | Expense Ratio (%) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | Reg | Dir | |
| **Kotak Overnight Fund** | 15-Jan-19 | 1 day | Fund invest in overnight securities having maturity of 1 day | Mr. Deepak Agrawal<br>Mr. Sunil Pandey | 7,934.82 | SOV: 2.64<br>Cash/CBLO: 97.36 | 5.2 | 1.39 (Days) | 1.39 (Days) | Nil | 0.18 | 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<br>Mr. Sunil Pandey | 42,047.28 | SOV: 19.98<br>AAA: 91.09<br>Cash/CBLO: -11.07 | 6.48 | 0.16 | 0.16 | Day 1 -0.0070%<br>Day 2 -0.0065%<br>Day 3 - 0.0060%<br>Day 4 - 0.0055%<br>Day 5 - 0.0050%<br>Day 6 - 0.0045%<br>Day 7 - 0.0000% Onwards | 0.33 | 0.15 | |
| **Kotak Ultra Short Term Fund (Erstwhile known as 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 &<br>Mr. Manu Sharma | 15,261.29 | SOV: 14.71<br>AAA: 65.96<br>AA+: 12.39<br>AA: 7.48<br>Cash/CBLO: -0.53 | 7.41 | 0.50 | 0.39 | 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,<br>Mr. Manu Sharma | 27,512.54 | SOV: 12.86<br>AAA: 86.12<br>Cash/CBLO: 1.02 | 6.97 | 0.36 | 0.36 | Nil | 0.37 | 0.16 | |
| **Kotak Ultra Short to Short Term Fund (Erstwhile known as 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,<br>Mr. Deepak Agrawal | 12,565.95 | SOV: 11.68<br>AAA: 71.59<br>AA+: 6.46<br>AA: 8.36<br>Cash/CBLO: 1.91 | 7.67 | 0.95 | 0.83 | Nil | 1.18 | 0.41 | |
| **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 &<br>Mr. Manu Sharma | 14,791.21 | SOV: 7.85<br>AAA: 85.54<br>Cash/CBLO: 6.60 | 7.83 | 3.71 | 2.55 | Nil | 0.69 | 0.36 | |
| **Kotak Short Term Fund (Erstwhile known as 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,<br>Mr. Abhishek Bisen | 14,241.27 | SOV: 6.66<br>AAA: 85.27<br>Cash/CBLO: 8.07 | 7.75 | 3.06 | 2.05 | Nil | 1.12 | 0.38 | |
| **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,<br>Mr. Deepak Agrawal | 769.05 | SOV: 6.30<br>AAA: 3.78<br>AA+: 19.69<br>AA: 37.84<br>AA-: 3.22<br>A+/A-/A/Below: 8.58<br>Cash/CBLO: 20.59 | 8.52 | 2.26 | 1.52 | 1% for 1 Year<br>6% of the initial investment within 1 year from the date of allotment: Nil. | 1.73 | 0.81 | |

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# Ready Reckoner

# Debt Funds

As on 30th September, 2026

kotak Mutual Fund

| 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 | Expense Ratio (%) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | Reg | Dir | |
| **Kotak Dynamic Term Fund (Erstwhile known as 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 | 2,218.84 | SOV: 25.18<br>AAA: 28.92<br>AA+: 18.59<br>AA: 4.26<br>Cash/CBLO: 23.06 | 7.35 | 11.22 | 4.28 | Nil | 1.33 | 0.59 | |
| **Kotak Floating Interest Rates Fund (Erstwhile known as 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 | 3,240.48 | SOV: 13.76<br>AAA: 67.92<br>AA+: 7.55<br>AA: 6.80<br>Cash/CBLO: 3.97 | 8.06 | 1.74 | 1.37 | Nil | 0.62 | 0.24 | |
| **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 | 1,911.76 | SOV: 9.07<br>AAA: 18.54<br>AA+: 22.35<br>AA: 25.43<br>AA-: 3.88<br>A+/A-/A/Below: 6.95<br>Cash/CBLO: 13.78 | 8.63 | 4.56 | 2.77 | 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 | 4,761.48 | SOV: 4.30<br>AAA: 85.59<br>AA+: 1.01<br>Cash/CBLO: 9.10 | 7.51 | 3.73 | 2.62 | Nil | 0.75 | 0.40 | |
| **Kotak Gilt Fund** | 29-Dec-98 | 2 year & above | Minimum investment in G-secs- 80% of total assets (across maturity) | Mr. Abhishek Bisen | 2,064.97 | SOV: 79.50<br>Cash/CBLO: 20.50 | 6.48 | 13.43 | 6.42 | Nil | 1.48 | 0.48 | |
| **Kotak Medium to Long Term Fund (Erstwhile known as 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 | 1,759.61 | SOV: 38.00<br>AAA: 37.84<br>Cash/CBLO: 24.16 | 7.40 | 10.78 | 5.70 | Nil | 1.65 | 0.74 | |
| **Kotak Long Term Fund (Erstwhile known as 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 | 48.86 | SOV: 79.22<br>Cash/CBLO: 20.78 | 7.15 | 12.68 | 9.75 | Nil | 0.59 | 0.31 | |

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- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

# Fund of Funds – Domestic

As on 30th September, 2026

kotak Mutual Fund

| Scheme Name | Inception Date | Ideal Investment Horizon | Fund Manager | AUM (Rs. Crs.) | Top Underlying Schemes: (%) to Net Assets$ | Debt Quants | Asset Allocation (%)^^ | Expense Ratio (%) | | | | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Scheme | | Underlying Funds** | Total | | |
| | | | | | | | | Reg | Dir | | Reg | Dir | |
| **Kotak Multi Asset Omni FOF** | 09-Aug-04 | 5 years & above | Mr. Devender Singhal<br>Mr. Abhishek Bisen | 2,575.79 | Kotak Special Opportunities Fund : 13.1<br>Kotak PSU Bank ETF: 11.0<br>Kotak Silver ETF: 10.1<br>Kotak Infrastructure & Economic Reform Fund : 9.1<br>Kotak Gold ETF: 8.4 | - | Net Equity: 67<br>Gold: 8<br>Silver: 10<br>Debt & Cash: 15 | 1.14% | 0.43% | 0.65% | 1.79% | 1.08% | |
| **Kotak Income Plus Arbitrage Omni FOF** | 17-Nov-22 | 2 year & above | Mr. Abhishek Bisen | 7,895.98 | Kotak Arbitrage Fund: 37.1<br>Kotak Corporate Bond Fund: 34.8<br>Kotak Short Term Fund: 20.5<br>Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund: 3.8<br>Kotak Medium to Long Term Fund: 0.8 | Avg. Maturity: 2.39<br>Modified Duration: 1.60<br>Mac Duration: 1.69<br>YTM: 7.47% | Arbitrage: 37<br>Debt & Cash: 63 | 0.33% | 0.07% | 0.37% | 0.70% | 0.44% | |
| **Kotak Gold Silver Passive FOF** | 28-Oct-25 | 5 years & above | Mr. Rohit Tandon,<br>Mr. Abhishek Bisen | 1,104.32 | Kotak Silver ETF: 56.9<br>Kotak Gold ETF: 40.7 | - | Gold: 41<br>Silver: 57<br>Debt & Cash: 2 | 0.53% | 0.19% | 0.42% | 0.95% | 0.61% | |
| **Kotak Multi Factor Passive FOF** | 20-Mar-26 | 5 years & above | Mr. Rohit Tandon,<br>Mr. Abhishek Bisen | 151.29 | Kotak Nifty 100 Low Volatility 30 ETF: 76.1<br>Kotak Nifty 200 Momentum 30 ETF: 19.7 | - | - | 0.30% | 0.10% | 0.15% | 0.45% | 0.25% | |
| **Kotak Multi Asset Active FOF** | 27-Apr-26 | 5 years & above | Mr. Devender Singhal,<br>Mr. Abhishek Bisen | 78.65 | Kotak Large & Mid Cap Fund: 13.1<br>Kotak Small Cap Fund: 12.1<br>Kotak Mid Cap Fund: 9.4<br>Kotak Focused Fund: 8.8<br>Kotak Flexi Cap Fund: 8.6 | - | Gold: 7<br>Silver: 9<br>Debt & Cash: 20 | 1.06% | 0.32% | 0.52% | 1.58% | 0.84% | |
| **Kotak Diversified Equity All Cap Omni FOF** | 24-Aug-26 | 5 years & above | Mr. Devender Singhal,<br>Mr. Abhishek Bisen | 516.64 | Kotak Bluechip Fund: 49.6<br>Kotak Large & Mid Cap Fund: 20.1<br>Kotak Multi Cap Fund: 17.6<br>Kotak Dividend Yield Fund: 8.6<br>Kotak Small Cap Fund: 4.4 | - | - | 1.19% | 0.11% | 0.64% | 1.83% | 0.75% | |
| **Kotak Gold Fund** | 25-Mar-11 | 3 years & above | Mr. Abhishek Bisen<br>&<br>Mr. Jeetu Valechha Sonar | 6,996.08 | Kotak Gold ETF: 99.9 | - | Gold: 99.9<br>Debt & Cash: 0.1 | 0.45% | 0.15% | 0.52% | 0.97% | 0.67% | |
| **Kotak Silver ETF FOF** | 31-Mar-23 | 3 years & above | Jeetu Valechha Sonar<br>& Mr. Abhishek Bisen | 965.33 | Kotak Silver ETF: 99.1 | - | Silver: 99.1<br>Debt & Cash: 0.8 | 0.64% | 0.27% | 0.35% | 0.99% | 0.62% | |

**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. ^^Asset allocation figures are rounded off, please refer to the respective product page for complete details.

# Ready Reckoner

# Fund of Funds – Overseas

As on 30th September, 2026

kotak Mutual Fund

| Scheme Name | Inception Date | Ideal Investment Horizon | Fund Manager | AUM (Rs. Crs.) | Top Underlying Schemes: (%) to Net Assets$ | Underlying Scheme – Portfolio Details^ | | | Expense Ratio (%) | | | | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Scheme | | Underlying Funds** | Total | | |
| | | | | | | Top 5 Holding (%) | Top 5 Sectors (%) | Country Exposure (%) | Reg | Dir | | Reg | Dir | |
| Kotak Global Emerging Market Overseas Equity Active FOF (Erstwhile known as Kotak Global Emerging Market Overseas Equity Omni FOF) | 26-Sep-07 | 5 years & above | Mr. Arjun Khanna | 1,733.15 | CI Emerging Markets Fund I – 974: 98.8 | Taiwan Semiconductor Manufacturing Co. Ltd.: 10.8<br>Samsung Electronics Co. Ltd.: 8.8<br>SK Hynix Inc.: 6.1<br>Tencent Holdings Ltd.: 3.5<br>Alibaba Group Holding Ltd.: 2.6 | Information Technology: 39.3<br>Financials: 20.8<br>Industrials: 8.8<br>Consumer Discretionary: 7.6<br>Materials: 7.3 | Taiwan: 25.1<br>Korea: 17.9<br>China: 17.2<br>India: 10.5<br>United Kingdom: 7.0 | 1.46% | 0.77% | 0.62% | 2.08% | 1.39% | |
| Kotak International REIT Overseas Equity Active FOF (Erstwhile known as Kotak International REIT Overseas Equity Omni FOF) | 29-Dec-20 | 5 years & above | Mr. Arjun Khanna | 98.90 | SMAM ASIA REIT Sub Trust: 99.3 | Goodman Group Npv (stapled Units): 9.1<br>Capitaland Int Com Npv (Reit): 8.5<br>Capitaland Ascenda Npv (Reit): 8.4<br>Link R/est Invest Npv: 7.4<br>Scentre Group Ltd Stapled Securities: 6.7 | - | Singapore: 50.7<br>Australia: 37.2<br>Hong Kong: 7.4<br>India: 1.5<br>Malaysia: 1.2<br>Thailand: 1.2<br>New Zealand: 0.8 | 1.35% | 0.63% | 0.70% | 2.05% | 1.33% | |
| Kotak US Specific Equity Passive FOF | 02-Feb-21 | 5 years & above | Mr. Arjun Khanna & Mr. Abhishek Bisen | 4,689.32 | Ishares Nasdaq 100 UCITS ETF USD: 99.9 | Nvidia Corp: 8.3<br>Apple Inc: 7.6<br>Microsoft Corp: 5.7<br>Micron Technology Inc: 4.9<br>Amazon Com Inc: 4.3 | Information Technology: 58.6<br>Communication: 15.3<br>Consumer Discretionary: 10.5<br>Consumer Staples: 5.8<br>Health Care: 3.8 | United States: 96.8<br>Netherlands: 1.1<br>Canada: 0.8<br>United Kingdom: 0.5<br>Ireland: 0.4 | 0.72% | 0.34% | 0.30% | 1.02% | 0.64% | |
| Kotak Global Innovation Overseas Equity Active FOF (Erstwhile known as Kotak Global Innovation Overseas Equity Omni FOF) | 29-Jul-21 | 5 years & above | Mr. Arjun Khanna | 847.19 | Wellington Global Innovation S USD ACC: 77.7 | NVIDIA Corp: 8.2<br>Alphabet Inc: 7.9<br>Taiwan Semi: 6.4<br>Microsoft Corp: 5.6<br>ASML Holding N V: 5.2 | Information Technology: 44.7<br>Consumer Discretionary: 17.1<br>Communication Services: 11.9<br>Health Care: 10.8<br>Industrials: 7.0 | United States: 75.4<br>Taiwan: 6.4<br>Netherlands: 5.2<br>South Korea: 4.0<br>China: 3.8 | 1.53% | 0.47% | 0.78% | 2.31% | 1.25% | |
| | | | | | GenInnov Global Master Fund: 21.5 | SK hynix Inc: 7.8<br>Taiwan Semiconductor Manufacturing Co. Ltd.: 7.7<br>Samsung Electronics Co Ltd.: 6.8<br>Wiwynn Corporation : 5.5<br>Xiaomi Corporation: 5.1 | Semiconductor & Equipment: 28.7<br>Electronics & Parts: 5.5<br>Consumer Tech: 5.1<br>Biotech: 4.2<br>Mobility: 4.1 | South Korea: 18.8<br>China: 13.3<br>Taiwan: 13.2<br>United States: 3.2<br>Europe: 3.2 | | | | | | |
| Kotak Quality Overseas Equity Active FOF (Erstwhile known as Kotak Quality Overseas Equity Omni FOF) | 25-Mar-26 | 5 years & above | Mr. Arjun Khanna & Mr. Abhishek Bisen | 404.36 | GMO Quality Investment Fund: 97.9 | Microsoft Corp: 7.6<br>Alphabet Inc: 4.7<br>Taiwan Semiconductor Manufacturing Co Ltd.: 4.5<br>Apple Inc: 4.4<br>Johnson & Johnson: 4.2 | Information Technology: 37.5<br>Health Care: 22.9<br>Communication Services: 11.1<br>Consumer Discretionary: 9.0<br>Financials: 8.0 | United States: 80.4<br>United Kingdom: 5.2<br>Taiwan: 4.5<br>France: 4.4<br>Germany: 2.4 | 1.12% | 0.46% | 0.54% | 1.66% | 1.00% | |

**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 August 2026

# Ready Reckoner

kotak Mutual Fund

## Debt Index Funds

As on 30th September, 2026

| Scheme Name | Inception Date | AUM (Rs. Crs.) | YTM (%) | Avg. Maturity (Years) | Macaulay Duration (Years) | Tracking Error (%) 1 Year | Expense Ratio (%) | | NAV (in Rs. as on 30th Sep, 2026) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Regular | Direct | Regular | Direct | |
| Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund | 11-Feb-22 | 6,136.84 | 6.15 | 0.44 | 0.44 | 0.71 | 0.35 | 0.20 | 13.1898 | 13.2840 | |
| Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund | 11-Feb-22 | 2,884.62 | 7.70 | 5.31 | 4.39 | 2.33 | 0.36 | 0.20 | 13.3203 | 13.4251 | |
| Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund | 13-Oct-22 | 502.54 | 7.26 | 1.48 | 1.39 | 1.02 | 0.40 | 0.21 | 13.2040 | 13.3057 | |
| Kotak Nifty SDL JUL 2033 Index Fund | 15-Feb-23 | 176.71 | 7.76 | 6.32 | 5.04 | 2.42 | 0.43 | 0.21 | 12.8193 | 12.9285 | |
| Kotak Nifty G-Sec Jul 2033 Index Fund | 11-Oct-23 | 21.31 | 7.19 | 6.10 | 4.97 | 1.00 | 0.39 | 0.14 | 12.2886 | 12.3801 | |
| Kotak Crisil-IBX AAA Financial Services Index – Sep 2027 Fund | 13-Sep-24 | 606.31 | 7.77 | 0.87 | 0.86 | 0.33 | 0.39 | 0.20 | 11.5741 | 11.6240 | |
| Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund | 17-Feb-25 | 89.84 | 6.77 | 0.19 | 0.18 | 0.19 | 0.30 | 0.10 | 11.2027 | 11.2389 | |
| Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund | 07-Mar-25 | 236.47 | 6.96 | 0.43 | 0.42 | 0.32 | 0.35 | 0.12 | 11.0843 | 11.1245 | |
| Kotak Nifty AAA Financial Services Bond Mar 2028 Index | 09-Jul-25 | 286.49 | 7.64 | 1.19 | 1.12 | 0.53 | 0.34 | 0.14 | 10.6716 | 10.6986 | |
| Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund | 24-Sep-25 | 1,105.74 | 7.57 | 0.79 | 0.78 | 0.19 | 0.32 | 0.12 | 10.6213 | 10.6430 | |

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.
- 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
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

## Equity Index Funds

As on 30th September, 2026

| Scheme Name | Inception Date | AUM (Rs. Crs.) | Tracking Error (%) | Portfolio Turnover (%) | Expense Ratio (%) | | NAV (in Rs. as on 30th Sep, 2026) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | Regular | Direct | Regular | Direct | |
| Kotak Nifty Next 50 Index Fund | 10-Mar-21 | 1,289.45 | 0.09 | 43.21 | 0.49 | 0.09 | 19.9163 | 20.4691 | |
| Kotak Nifty 50 Index Fund | 21-Jun-21 | 1,112.30 | 0.06 | 11.95 | 0.33 | 0.07 | 14.8060 | 15.0470 | |
| Kotak Nifty Smallcap 50 Index Fund | 10-Apr-23 | 259.53 | 0.43 | 89.43 | 0.78 | 0.20 | 21.9460 | 22.4310 | |
| Kotak Nifty 200 Momentum 30 Index Fund | 15-Jun-23 | 562.11 | 0.20 | 168.04 | 0.68 | 0.20 | 13.8860 | 14.1100 | |
| Kotak Nifty Financial Services Ex-Bank Index Fund | 14-Aug-23 | 91.11 | 0.37 | 52.02 | 0.72 | 0.21 | 15.1210 | 15.3790 | |
| Kotak BSE Housing Index Fund | 28-Aug-23 | 11.80 | 0.08 | 35.56 | 0.70 | 0.21 | 12.1510 | 12.3530 | |
| Kotak Nifty 100 Low Volatility 30 Index Fund | 07-June-24 | 102.18 | 0.12 | 68.03 | 0.84 | 0.20 | 10.0379 | 10.1855 | |
| Kotak BSE PSU Index Fund | 31-July-24 | 75.62 | 0.10 | 50.35 | 1.04 | 0.39 | 8.8090 | 8.9330 | |
| Kotak Nifty Midcap 50 Index Fund | 16-Aug-24 | 82.87 | 0.10 | 72.43 | 0.86 | 0.25 | 10.3420 | 10.4770 | |
| Kotak Nifty India Tourism Index Fund | 23-Sep-24 | 36.52 | 0.13 | 97.78 | 0.94 | 0.34 | 8.2000 | 8.3070 | |

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.
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- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

kotak Mutual Fund

## Equity Index Funds

As on 30th September, 2026

| Scheme Name | Inception Date | AUM (Rs. Crs.) | Tracking Error (%) | Portfolio Turnover (%) | Expense Ratio (%) | | NAV (in Rs. as on 30th Sep, 2026) | | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | Regular | Direct | Regular | Direct | |
| Kotak Nifty Midcap 150 Momentum 50 Index Fund | 08-Oct-24 | 446.51 | 0.12 | 116.68 | 0.93 | 0.28 | 9.0750 | 9.1920 | |
| Kotak Nifty 50 Equal Weight Index Fund | 23-Dec-24 | 71.49 | 0.13 | 82.03 | 0.71 | 0.21 | 10.4780 | 10.5720 | |
| Kotak Nifty 100 Equal Weight Index Fund | 23-Dec-24 | 47.64 | 0.14 | 51.10 | 0.71 | 0.21 | 10.4610 | 10.5540 | |
| Kotak Nifty Smallcap 250 Index fund | 27-Jan-25 | 86.57 | 0.17 | 58.87 | 0.63 | 0.15 | 11.4610 | 11.5540 | |
| Kotak BSE Sensex Index Fund | 17-Feb-25 | 24.74 | 0.10 | 32.50 | 0.32 | 0.14 | 9.6620 | 9.6890 | |
| Kotak Nifty Commodities Index Fund | 10-Mar-25 | 283.32 | 0.08 | 24.20 | 0.47 | 0.20 | 11.6310 | 11.6790 | |
| Kotak Nifty Midcap 150 Index Fund | 21-Mar-25 | 46.05 | 0.14 | 50.14 | 0.63 | 0.15 | 11.1670 | 11.2500 | |
| Kotak Nifty Top 10 Equal Weight Index Fund | 28-Apr-25 | 37.47 | 0.12 | 47.12 | 0.90 | 0.23 | 8.4830 | 8.5680 | |
| Kotak Nifty 200 Quality 30 Index Fund | 14-Jul-25 | 16.39 | 0.11 | 30.65 | 0.59 | 0.22 | 9.2120 | 9.2540 | |
| Kotak Nifty Alpha 50 Index Fund | 19-Aug-25 | 55.37 | 0.87 | 214.08 | 0.94 | 0.35 | 10.3370 | 10.4050 | |
| Kotak Nifty500 Momentum 50 Index Fund | 11-Dec-25 | 26.53 | 0.30 | 147.39 | 0.52 | 0.19 | 9.9600 | 9.9860 | |
| Kotak Nifty200 Value 30 Index Fund | 05-Feb-26 | 12.94 | 0.24 | 180.08 | 0.52 | 0.21 | 9.1320 | 9.1500 | |
| Kotak Nifty Alpha Low-volatility 30 Index Fund | 17-Jun-26 | 7.16 | 0.28 | 31.17 | 0.82 | 0.24 | 9.6240 | 9.6400 | |
| Kotak Nifty Bank Index Fund | 21-Aug-26 | 6.92 | 0.40 | 2.94 | 0.50 | 0.17 | 9.4620 | 9.4660 | |

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.
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- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

## ETFs

As on 30th September, 2026

kotak Mutual Fund

| Scheme Name | Inception Date | AUM (Rs. Crs.) | Tracking Error (%) 1 Year | Portfolio Turnover (%) | Expense Ratio (%) | Creation Unit Size# | | NAV (in Rs. as on 30th Sep, 2026) | Basket Value (Rs.) | NSE/BSE Code | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Through Exchange | Through AMC | | | | |
| Kotak Nifty 50 ETF | 02-Feb-10 | 3,248.80 | 0.03 | 20.71 | 0.02 | 1 Unit | 12500 Units and in multiple thereof. | 251.3539 | 31,36,502 | NSE Symbol: NIFTY1 | |
| Kotak BSE Sensex ETF | 06-Jun-08 | 22.84 | 0.03 | 10.43 | 0.16 | 1 Unit | 50000 Units and in multiple thereof. | 79.5806 | 39,86,295 | NSE Symbol: SENSEX1 BSE Scrip Code: 532985 | |
| Kotak Nifty PSU Bank ETF | 08-Nov-07 | 2,490.74 | 0.08 | 30.60 | 0.49 | 1 Unit | 20000 Units and in multiple thereof. | 80.2394 | 4,04,382 | NSE Symbol: PSUBANK BSE Scrip Code : 590107 | |
| Kotak Nifty Bank ETF | 04-Dec-14 | 4,124.84 | 0.04 | 67.93 | 0.15 | 1 Unit | 50000 Units and in multiple thereof. | 56.7773 | 28,65,531 | NSE Symbol: BANKNIFTY1 BSE Scrip Code: 590136 | |
| Kotak Nifty 50 Value 20 ETF | 02-Dec-15 | 73.95 | 0.17 | 53.82 | 0.14 | 1 Unit | 250000 Units and in multiple thereof. | 13.1325 | 32,84,231 | NSE Symbol: NV20 | |
| Kotak Nifty IT ETF | 02-Mar-21 | 294.59 | 0.20 | 83.64 | 0.09 | 1 Unit | 100000 Units and in multiple thereof. | 30.7944 | 30,91,021 | NSE Symbol: IT | |
| Kotak Nifty Alpha 50 ETF | 22-Dec-21 | 891.65 | 0.80 | 185.44 | 0.30 | 1 Unit | 100000 Units and in multiple thereof. | 51.3842 | 52,05,137 | NSE Symbol: ALPHA | |
| Kotak Nifty Midcap 50 ETF | 28-Jan-22 | 201.84 | 0.05 | 49.86 | 0.25 | 1 Unit | 150000 Units and in multiple thereof. | 17.3977 | 26,15,895 | NSE Symbol: MIDCAP | |
| Kotak Nifty 100 Low Volatility 30 ETF | 23-Mar-22 | 286.82 | 0.07 | 52.46 | 0.12 | 1 Unit | 200000 Units and in multiple thereof. | 19.7796 | 39,41,555 | NSE Symbol: LOWVOL1 | |
| Kotak Nifty India Consumption ETF | 28-Jul-22 | 31.56 | 0.06 | 23.27 | 0.10 | 1 Unit | 250000 Units and in multiple thereof. | 11.4133 | 28,39,151 | NSE Symbol: CONS | |

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

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.
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- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

# Ready Reckoner

## ETFs

As on 30th September, 2026

kotak Mutual Fund

| Scheme Name | Inception Date | AUM (Rs. Crs.) | Tracking Error (%) 1 Year | Portfolio Turnover (%) | Expense Ratio (%) | Creation Unit Size# | | NAV (in Rs. as on 30th Sep, 2026) | Basket Value (Rs.) | NSE/BSE Code | Scan For Portfolio Details |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Through Exchange | Through AMC | | | | |
| Kotak Nifty MNC ETF | 05-Aug-22 | 44.61 | 0.08 | 47.12 | 0.30 | 1 Unit | 150000 Units and in multiple thereof. | 31.2902 | 46,84,632 | NSE Symbol: MNC | |
| Kotak MSCI India ETF | 19-Feb-25 | 1,748.59 | 0.19 | 29.39 | 0.20 | 1 Unit | 150000 Units and in multiple thereof. | 28.1530 | 42,25,913 | NSE Symbol: MSCIINDIA | |
| Kotak Nifty 100 Equal Weight ETF | 24-Feb-25 | 38.68 | 0.07 | 63.66 | 0.25 | 1 Unit | 100000 Units and in multiple thereof. | 33.2210 | 33,25,022 | NSE Symbol: NIFTY100EW | |
| Kotak Nifty Midcap 150 ETF | 21-Mar-25 | 14.19 | 0.06 | 288.20 | 0.10 | 1 Unit | 350000 Units and in multiple thereof | 22.2370 | 78,07,477 | NSE Symbol: MID150 | |
| Kotak Nifty200 Quality 30 ETF | 14-Jul-25 | 2.63 | 0.09 | 68.72 | 0.25 | 1 Unit | 100000 Units and in multiple thereof. | 19.3070 | 19,37,936 | NSE Symbol: Quality30 | |
| Kotak Nifty 200 Momentum 30 ETF | 10-Oct-25 | 39.75 | 0.27 | 207.59 | 0.26 | 1 Unit | 100000 Units and in multiple thereof. | 29.5260 | 29,58,864 | NSE Symbol: MOMENTUM30 | |
| Kotak Nifty Chemicals ETF | 12-Nov-25 | 105.61 | 0.07 | 58.61 | 0.25 | 1 Unit | 50000 Units and in multiple thereof. | 28.4630 | 14,43,650 | NSE Symbol: CHEMICAL | |
| Kotak Nifty Next 50 ETF | 07-Jan-26 | 21.17 | 0.17 | 45.22 | 0.07 | 1 Unit | 50000 Units and in multiple thereof. | 70.3140 | 35,39,039 | NSE Symbol: NEXT50ETF | |
| Kotak Nifty Private Bank ETF | 17-Jul-26 | 15.96 | 0.03 | 47.39 | 0.11 | 1 Unit | 50000 Units and in multiple thereof. | 26.7770 | 27,10,022 | NSE Symbol: PVTBANK | |
| Kotak Gold ETF | 27-Jul-07 | 14,472.91 | 0.38 | 11.17 | 0.52 | 1 Unit | 115000 Units and in multiple thereof. | 122.5856 | 1,42,68,353 | NSE Symbol: GOLD1 BSE Scrip Code: 590097 | |
| Kotak Silver ETF | 09-Dec-22 | 3,712.48 | 0.60 | 59.22 | 0.35 | 1 Unit | 300000 Units and in multiple thereof. | 21.2699 | 64,24,881 | NSE Symbol: SILVER1 | |
| Kotak Nifty 1D Rate Liquid ETF | 24-Jan-23 | 2,492.60 | 0.01 | - | 0.21 | 1 Unit | 100 Units and in multiple thereof. | 1124.8049 | - | NSE Symbol: LIQUID1 | |

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

## Disclosures

- Data as on 30th September, 2026 unless otherwise specified.
- 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 active and passive 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 active and passive 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:**

| Volatility | Short | Medium | Long |
|---|---|---|---|
| Low | | | |
| Medium | | ■ | |
| High | | | |

**Investment Style For Equity:**

| Size | Value | GARP | Growth |
|---|---|---|---|
| Large | | ■ | ■ |
| Medium | | ■ | ■ |
| Small | | ■ | ■ |

Growth at a Reasonable Price

**Scan to Invest Now**

**Fund Manager*:** Mr. Devender Singhal, Mr. Abhishek Bisen
**AAUM:** ₹2,617.16 crs
**AUM:** ₹2,575.79 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:** 54,086

**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 | ₹252.5650 | ₹274.1270 |
| IDCW | ₹245.8470 | ₹269.1950 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| $Beta | 1.15 |
| $Sharpe## | 0.80 |
| $Standard Deviation | 10.51% |

Source: $ICRA MFI Explorer

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.43% | 0.65% | 1.08% |
| Regular | 1.14% | 0.65% | 1.79% |

**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

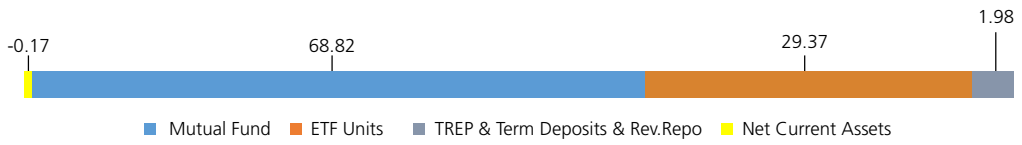
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| Kotak Special Opportunities Fund | Mutual Fund | 13.08 |
| Kotak Nifty PSU Bank ETF | ETF Units | 10.95 |
| KOTAK MUTUAL FUND - KOTAK SILVER ETF | ETF Units | 10.05 |
| Kotak Infrastructure & Economic Reform Fund Direct Growth | Mutual Fund | 9.09 |
| KOTAK MUTUAL FUND - KOTAK GOLD ETF | ETF Units | 8.37 |
| Kotak Consumption Fund Growth | Mutual Fund | 8.11 |
| Kotak Manufacture In India Fund | Mutual Fund | 7.96 |
| KOTAK ACTIVE MOMENTUM FUND DIRECT GROWTH | Mutual Fund | 5.68 |
| Kotak Gilt Fund Direct Growth | Mutual Fund | 5.44 |
| Kotak Medium to Long Term Fund Direct Plan Growth | Mutual Fund | 5.39 |
| Kotak Transportation & Logistics Fund | Mutual Fund | 4.59 |
| Kotak Quant Fund Growth | Mutual Fund | 4.05 |
| Kotak Contra Fund Direct Growth | Mutual Fund | 3.03 |
| Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund | Mutual Fund | 2.40 |
| **Mutual Fund Units - Total** | | **98.19** |
| **Triparty Repo** | | **1.98** |
| **Net Current Assets/(Liabilities)** | | **-0.17** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)

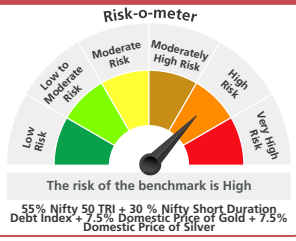



## SYSTEMATIC INVESTMENT PLAN (SIP)

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 (₹) | 26,60,000 | 12,00,000 | 8,40,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Total Value as on Sep 30, 2026 (₹) | 1,56,81,773 | 26,63,198 | 14,54,864 | 8,32,513 | 4,10,732 | 1,20,020 |
| **Scheme Returns (%)** | **13.90** | **15.23** | **15.42** | **13.07** | **8.77** | **0.03** |
| 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (%) | NA | 11.29 | 10.80 | 9.23 | 6.33 | -4.70 |
| **Alpha*** | **NA** | **3.95** | **4.63** | **3.84** | **2.44** | **4.73** |
| 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (₹)# | NA | 21,56,628 | 12,33,519 | 7,56,864 | 3,96,169 | 1,16,948 |
| Nifty 50 TRI (₹)^ | 1,14,36,555 | 20,37,783 | 11,51,584 | 6,73,659 | 3,52,171 | 1,11,040 |
| Nifty 50 TRI Returns (%) | 11.61 | 10.22 | 8.87 | 4.58 | -1.42 | -13.60 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. ## Risk rate assumed to be 5.28% (FBIL Overnight MIBOR rate as on 30th September 2026). **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK GOLD FUND

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

Scan to Invest Now

**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:** ₹7,121.24 crs
**AUM:** ₹6,996.08 crs
**Benchmark:** Domestic price of physical gold
**Allotment Date:** March 25, 2011
**Folio Count:** 3,23,019

**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 | ₹56.1912 | ₹59.4326 |
| IDCW | ₹56.1901 | ₹59.4320 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.15% | 0.52% | 0.67% |
| Regular | 0.45% | 0.52% | 0.97% |

**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.

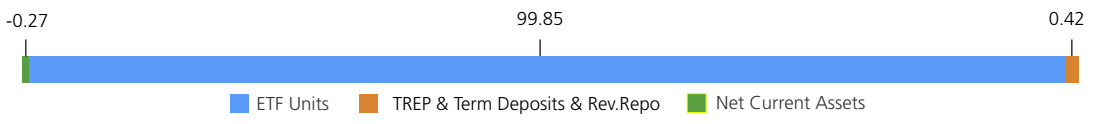
**Data as on 30th September, 2026 unless otherwise specified.**
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| KOTAK MUTUAL FUND - KOTAK GOLD ETF | ETF Units | 99.85 |
| **Mutual Fund Units - Total** | | **99.85** |

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Triparty Repo** | | **0.42** |
| **Net Current Assets/(Liabilities)** | | **-0.27** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)



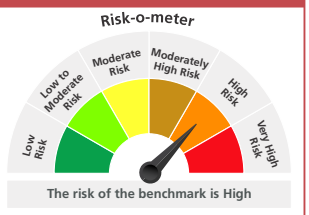

**Product Label**

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**

**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 164-168 & 183-187. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. For details relating to expenses of the scheme please refer Annual Scheme Recurring Expenses section of the Scheme Information Document. 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 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK SILVER ETF FUND OF FUND

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

Scan to Invest Now

**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:** ₹998.29 crs
**AUM:** ₹965.33 crs
**Benchmark:** Domestic Prices of physical Silver
**Allotment Date:** March 31, 2023
**Folio Count:** 1,56,315

**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 | ₹30.6822 | ₹31.1542 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.27% | 0.35% | 0.62% |
| Regular | 0.64% | 0.35% | 0.99% |

**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

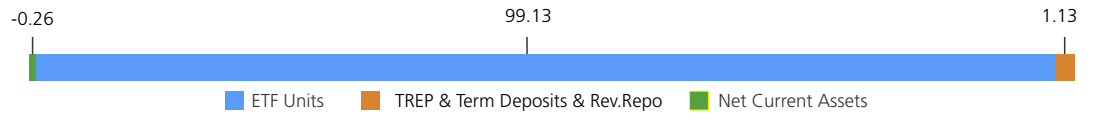
**Data as on 30th September, 2026 unless otherwise specified.**
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| KOTAK MUTUAL FUND - KOTAK SILVER ETF | ETF Units | 99.13 |
| **Mutual Fund Units - Total** | | **99.13** |

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Triparty Repo** | | **1.13** |
| **Net Current Assets/(Liabilities)** | | **-0.26** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)

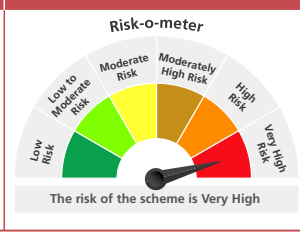



**Product Label**

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**




**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 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK INCOME PLUS ARBITRAGE OMNI FOF

An open-ended fund of fund scheme predominantly investing in active and passive debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund.

Scan to Invest Now

**Investment Objective:** To generate long-term capital appreciation from a portfolio created by investing in active and passive 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:** ₹7,887.88 crs
**AUM:** ₹7,895.98 crs
**Benchmark:** Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)
**Allotment Date:** November 17, 2022
**Folio Count:** 10,322

**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 | ₹13.1695 | ₹13.2491 |
| IDCW | ₹13.1692 | ₹13.2492 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.07% | 0.37% | 0.44% |
| Regular | 0.33% | 0.37% | 0.70% |

**Debt Quant**

| | |
|---|---|
| Average Maturity$ | 2.97 yrs |
| Modified Duration$ | 1.76 yrs |
| Macaulay Duration$ | 1.85 yrs |
| Annualised YTM* | 7.52% |

*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

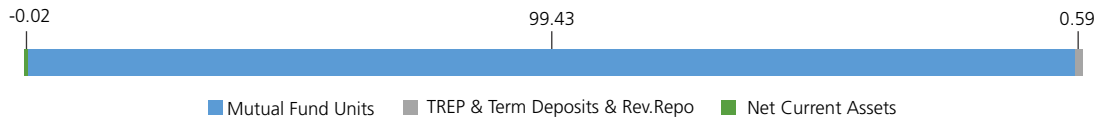
**Data as on 30th September, 2026 unless otherwise specified.**

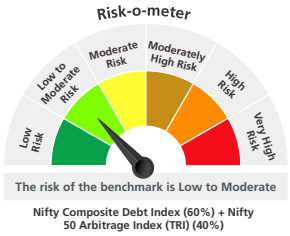
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| Kotak Arbitrage Fund Direct Plan Growth | Mutual Fund | 37.05 |
| Kotak Corporate Bond Fund Direct Growth | Mutual Fund | 34.80 |
| Kotak Short Term Fund | Mutual Fund | 20.46 |
| Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund | Mutual Fund | 3.81 |
| Kotak Medium to Long Term Fund Direct Plan Growth | Mutual Fund | 0.84 |
| Kotak Money Market Fund Direct Growth | Mutual Fund | 0.77 |
| 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** | | **99.43** |
| **Triparty Repo** | | **0.59** |
| **Net Current Assets/(Liabilities)** | | **-0.02** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• 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.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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.

Scan to Invest Now

**Fund Manager*:** Mr. Rohit Tandon, Mr. Abhishek Bisen
**AAUM:** ₹1,134.51 crs
**AUM:** ₹1,104.32 crs
**Benchmark:** Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%)
**Allotment Date:** October 28, 2025
**Folio Count:** 1,07,722

**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 | ₹14.5960 | ₹14.6380 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.19% | 0.42% | 0.61% |
| Regular | 0.53% | 0.42% | 0.95% |

**Available Plans/Options**

A)Regular Plan B)Direct Plan

Options: Growth

**IDCW Frequency**

Trustee's Discretion

**Load Structure**

**Entry Load:** Nil. (applicable for all plans)
**Exit Load:** Nil (applicable for all plans)

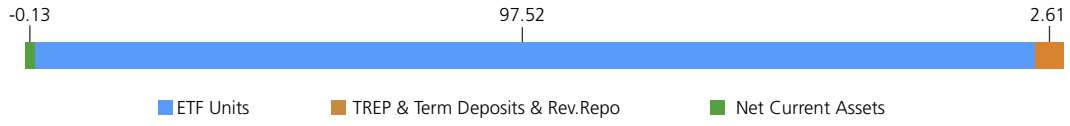
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| KOTAK MUTUAL FUND - KOTAK SILVER ETF | ETF Units | 56.85 |
| KOTAK MUTUAL FUND - KOTAK GOLD ETF | ETF Units | 40.67 |
| **Mutual Fund Units - Total** | | **97.52** |
| **Triparty Repo** | | **2.61** |
| **Net Current Assets/(Liabilities)** | | **-0.13** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• To generate long-term capital appreciation from a portfolio created by investing in units of Kotak Gold ETF & Kotak Silver ETF<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK MULTI FACTOR PASSIVE FOF

An open-ended fund of fund scheme investing in units of factor-based equity ETFs.

**Investment Objective:** To generate long-term capital appreciation from a portfolio created by investing in units of factor-based equity ETFs However, there is no assurance that the investment objective of the scheme will be realized

Scan to Invest Now

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

**AAUM:** ₹145.47 crs

**AUM:** ₹151.29 crs

**Benchmark:** Nifty 500 TRI

**Allotment Date:** March 20, 2026

**Folio Count:** 2,236

**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 | ₹10.3800 | ₹10.3920 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.10% | 0.15% | 0.25% |
| Regular | 0.30% | 0.15% | 0.45% |

**Available Plans/Options**

A)Regular Plan B)Direct Plan

Options: Growth

**IDCW Frequency**

Trustee's Discretion

**Load Structure**

**Entry Load:** Nil. (applicable for all plans)
**Exit Load:** Nil (applicable for all plans)

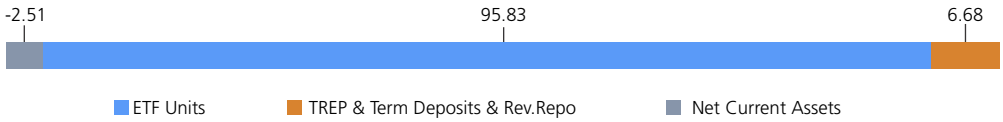
**Data as on 30th September, 2026 unless otherwise specified.**

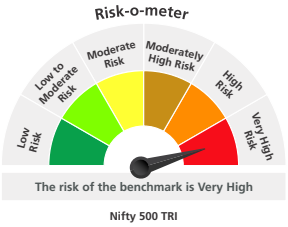
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| KOTAK NIFTY 100 LOW VOLATILITY 30 ETF | ETF Units | 76.09 |
| KOTAK NIFTY 200 MOMENTUM 30 ETF | ETF Units | 19.74 |
| **Mutual Fund Units - Total** | | **95.83** |
| **Triparty Repo** | | **6.68** |
| **Net Current Assets/(Liabilities)** | | **-2.51** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• An open-ended Fund of Fund scheme investing in units of factor-based equity ETFs<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

# KOTAK MULTI ASSET ACTIVE 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 actively managed Equity oriented schemes, Debt oriented schemes and commodity-based schemes. However, there is no assurance that the objective of the scheme will be achieved.

Scan to Invest Now

**Fund Manager*:** Mr. Devender Singhal & Mr. Abhishek Bisen
**AAUM:** ₹79.53 crs
**AUM:** ₹78.65 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:** April 27, 2026
**Folio Count:** 8,175

**Minimum Investment Amount**

**Initial & Additional Investment**
- ₹1000 and any amount thereafter

**Systematic Investment Plan (SIP)**
- ₹500 and any amount thereafter

**Ideal Investments Horizon**
- 5 years & above

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹9.9050 | ₹9.9370 |
| IDCW | ₹9.9050 | ₹9.9370 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.32% | 0.52% | 0.84% |
| Regular | 1.06% | 0.52% | 1.58% |

**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:** 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 6 months from the date of allotment of units. Any redemption in excess of such limit within 6 months from the date of allotment shall be subject to the following Exit Load:
- If redeemed or switched out on or before completion of 6 months from the date of allotment of units – 1.00%
- If redeemed or switched out after completion of 6 months from the date of allotment of units – NIL

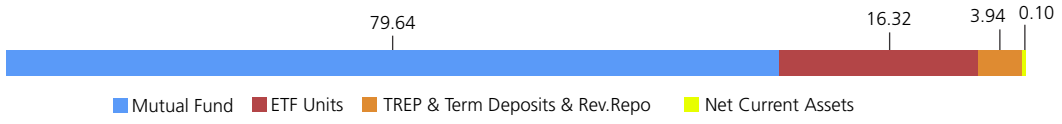
**Data as on 30th September, 2026 unless otherwise specified.**

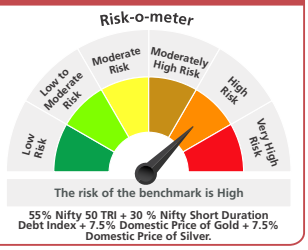
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| Kotak Large & Mid Cap Fund Direct Growth | Mutual Fund | 13.09 |
| Kotak Small Cap Fund Direct Growth | Mutual Fund | 12.05 |
| Kotak Mid Cap Fund Direct Growth | Mutual Fund | 9.42 |
| ICICI Prudential Ultra Short term fund | Mutual Fund | 9.14 |
| NIPPON INDIA SILVER ETF | ETF Units | 9.01 |
| KOTAK FOCUSED FUND DIRECT GROWTH | Mutual Fund | 8.75 |
| Kotak Flexi Cap Fund Direct Growth | Mutual Fund | 8.61 |
| NIPPON INDIA ETF GOLD BEES | ETF Units | 7.31 |
| Axis Ultra Short term Fund | Mutual Fund | 7.15 |
| HSBC Midcap Fund | Mutual Fund | 6.03 |
| Nippon India Large Cap Fund | Mutual Fund | 5.40 |
| **Mutual Fund Units - Total** | | **95.96** |
| **Triparty Repo** | | **3.94** |
| **Net Current Assets/(Liabilities)** | | **0.10** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• An open-ended Fund of Fund scheme investing in units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. The scheme has not completed 6 month since inception

# KOTAK DIVERSIFIED EQUITY ALL CAP OMNI FOF

An open-ended fund of fund scheme investing in units of equity-oriented Active and Passive mutual fund schemes based on varied market caps.

**Investment Objective:** To generate long term capital appreciation from a portfolio created by investing in units of equity-oriented schemes based on varied market caps.

Scan to Invest Now

**Fund Manager*:** Mr. Devender Singhal & Mr. Abhishek Bisen

**AAUM:** ₹538.28 crs

**AUM:** ₹516.64 crs

**Benchmark:** Nifty 500 TRI

**Allotment Date:** August 24, 2026

**Folio Count:** 20,060

**Minimum Investment Amount**

**Initial & Additional Investment**

- ₹1000 and any amount thereafter

**Systematic Investment Plan (SIP)**

- ₹500 and (minimum of 2 SIP instalments of minimum ₹500/- each)

**Ideal Investments Horizon**

- 5 years & above

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹9.5010 | ₹9.5120 |
| IDCW | ₹9.5010 | ₹9.5120 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.11% | 0.64% | 0.75% |
| Regular | 1.19% | 0.64% | 1.83% |

**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

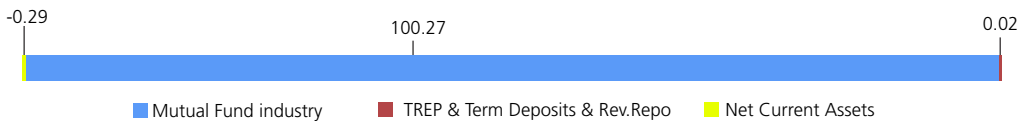
**Data as on 30th September, 2026 unless otherwise specified.**

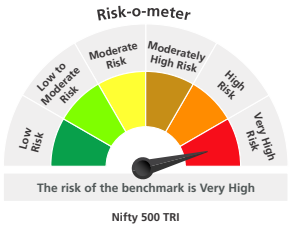
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| Kotak Large Cap Fund | Mutual Fund | 49.57 |
| Kotak Large & Mid Cap Fund Direct Growth | Mutual Fund | 20.11 |
| Kotak Mid Cap Fund Direct Growth | Mutual Fund | 17.59 |
| Kotak Dividend Yield Fund | Mutual Fund | 8.61 |
| Kotak Small Cap Fund Direct Growth | Mutual Fund | 4.39 |
| **Mutual Fund Units - Total** | | **100.27** |
| **Triparty Repo** | | **0.02** |
| **Net Current Assets/(Liabilities)** | | **-0.29** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in Units of equity-oriented Active and Passive mutual fund schemes based on varied market caps.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. The scheme has not completed 6 month since inception

# KOTAK GLOBAL EMERGING MARKET OVERSEAS EQUITY ACTIVE FOF (ERSTWHILE KNOWN AS KOTAK GLOBAL EMERGING MARKET OVERSEAS EQUITY OMNI FOF)

An open-ended fund of fund scheme investing in active 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 active 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**

| | Value | GARP | Growth |
|---|---|---|---|
| Large | | | |
| Medium | | | |
| Small | | | |

Size

Growth at a Reasonable Price

**Scan to Invest Now**

| | |
|---|---|
| **Fund Manager*:** | Mr. Arjun Khanna |
| **AAUM:** | ₹1,736.90 crs |
| **AUM:** | ₹1,733.15 crs |
| **Benchmark:** | MSCI Emerging Market index TRI |
| **Allotment Date:** | September 26, 2007 |
| **Folio Count:** | 54,811 |

**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 | ₹39.9280 | ₹43.5990 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.77% | 0.62% | 1.39% |
| Regular | 1.46% | 0.62% | 2.08% |

**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 30th September, 2026 unless otherwise specified.**

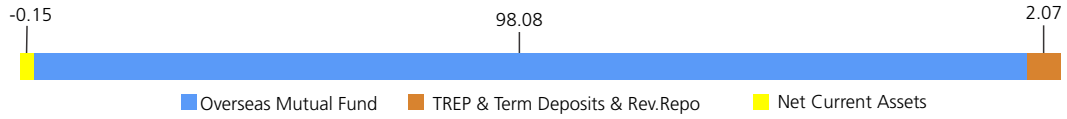
**Folio Count data as on 31st August 2026.**

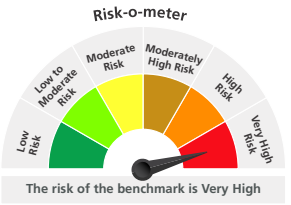
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| CI Emerging Markets Fund I - 974 | Overseas Mutual Fund | 98.08 |
| **Mutual Fund Units - Total** | | **98.08** |
| **Triparty Repo** | | **2.07** |
| **Net Current Assets/(Liabilities)** | | **-0.15** |
| **Grand Total** | | **100.00** |

For viewing detailed portfolio of CI Emerging Markets Fund on desktop please visit: www.kotakmf.com>> Forms & Downloads>>Portfolios>>CI Emerging Markets Fund

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK INTERNATIONAL REIT OVERSEAS EQUITY ACTIVE FOF

**(ERSTWHILE KNOWN AS 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 active 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 active overseas REIT funds. However, there is no assurance that the objective of the scheme will be achieved.

Scan to Invest Now

| | |
|---|---|
| **Fund Manager*:** | Mr. Arjun Khanna |
| **AAUM:** | ₹100.26 crs |
| **AUM:** | ₹98.90 crs |
| **Benchmark:** | S&P Asia Pacific ex Japan REIT TRI |
| **Allotment Date:** | December 29, 2020 |
| **Folio Count:** | 8,831 |

**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 | ₹11.1343 | ₹11.7143 |
| IDCW | ₹11.1344 | ₹11.7142 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.63% | 0.70% | 1.33% |
| Regular | 1.35% | 0.70% | 2.05% |

**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:** 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

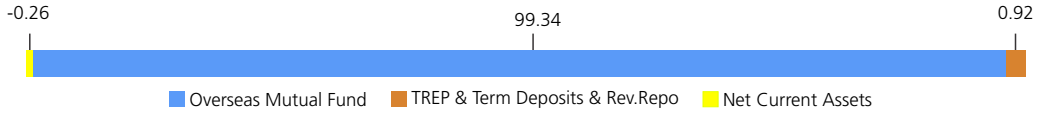
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| SMAM ASIA REIT Sub Trust | Overseas Mutual Fund | 99.34 |
| **Mutual Fund Units - Total** | | **99.34** |
| **Triparty Repo** | | **0.92** |
| **Net Current Assets/(Liabilities)** | | **-0.26** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Long term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust Fund and/or other similar overseas REIT funds.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | | <br>S&P Asia Pacific ex Japan REIT 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 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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

Scan to Invest Now

**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:** | ₹4,539.04 crs |
| **AUM:** | ₹4,689.32 crs |
| **Benchmark:** | NASDAQ 100 Index TRI |
| **Allotment Date:** | February 2, 2021 |
| **Folio Count:** | 43,418 |

**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 | ₹29.1694 | ₹29.8137 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.34% | 0.30% | 0.64% |
| Regular | 0.72% | 0.30% | 1.02% |

**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 30th September, 2026 unless otherwise specified.**

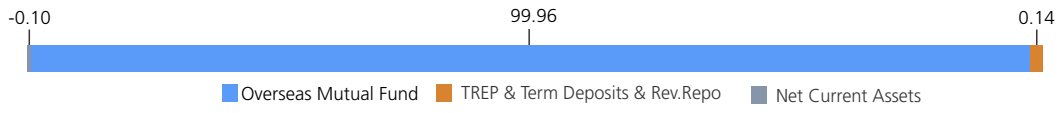
**Folio Count data as on 31st August 2026.**

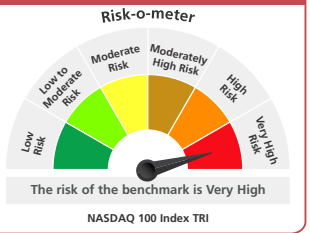
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| Ishares Nasdaq 100 UCITS ETF USD | Overseas Mutual Fund | 99.96 |
| **Mutual Fund Units - Total** | | **99.96** |
| **Triparty Repo** | | **0.14** |
| **Net Current Assets/(Liabilities)** | | **-0.10** |
| **Grand Total** | | **100.00** |

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 | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK GLOBAL INNOVATION OVERSEAS EQUITY ACTIVE FOF

## (ERSTWHILE KNOWN AS 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 active overseas mutual fund schemes

Scan to Invest Now

**Investment Objective:** The 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 active overseas mutual fund schemes. The Scheme may, at the discretion of the Investment Manager, also invest in the units/ shares of any other similar active overseas mutual fund schemes. It shall be noted 'similar active overseas mutual fund schemes' 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:** | ₹838.99 crs |
| **AUM:** | ₹847.19 crs |
| **Benchmark:** | MSCI All Country World Index (TRI) |
| **Allotment Date:** | July 29, 2021 |
| **Folio Count:** | 43,084 |

**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 | ₹15.2302 | ₹16.1871 |
| IDCW | ₹15.2306 | ₹16.1846 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.47% | 0.78% | 1.25% |
| Regular | 1.53% | 0.78% | 2.31% |

**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 30th September, 2026 unless otherwise specified.**

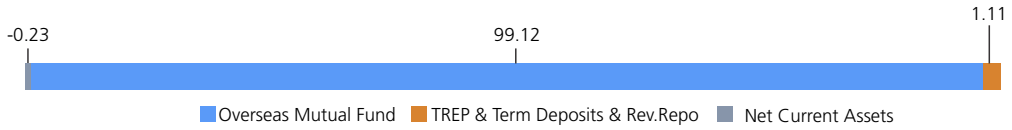
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| Wellington Global Innovation S USD ACC | Overseas Mutual Fund | 77.66 |
| Geninnov Global Master Fund | Overseas Mutual Fund | 21.46 |
| **Mutual Fund Units - Total** | | **99.12** |
| **Triparty Repo** | | **1.11** |
| **Net Current Assets/(Liabilities)** | | **-0.23** |
| **Grand Total** | | **100.00** |

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

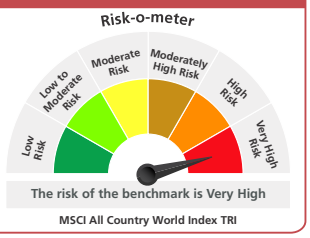
## SECTOR ALLOCATION (%)




## SYSTEMATIC INVESTMENT PLAN (SIP)

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

| Monthly SIP of (₹) 10000 | Since Inception | 5 years | 3 years | 1 year |
|---|---|---|---|---|
| Total amount invested (₹) | 6,30,000 | 6,00,000 | 3,60,000 | 1,20,000 |
| Ttotal Value as on Sep 30, 2026 (₹) | 10,40,976 | 9,95,421 | 5,17,931 | 1,37,047 |
| **Scheme Returns (%)** | **19.18** | **20.37** | **25.16** | **27.50** |
| MSCI All Country World Index TRI (%) | 22.35 | 23.11 | 27.23 | 23.80 |
| **Alpha*** | **-3.17** | **-2.74** | **-2.07** | **3.70** |
| MSCI All Country World Index TRI (₹)# | 11,28,860 | 10,63,588 | 5,32,668 | 1,34,823 |
| Nifty 50 TRI (₹)^ | 7,17,623 | 6,73,599 | 3,51,985 | 1,10,980 |
| Nifty 50 TRI (%) | 4.91 | 4.58 | -1.46 | -13.69 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

# KOTAK QUALITY OVERSEAS EQUITY ACTIVE FOF

## (ERSTWHILE KNOWN AS KOTAK QUALITY OVERSEAS EQUITY OMNI FOF)

An open ended fund of fund investing in units of active overseas equity oriented mutual fund schemes based on Quality Theme

Scan to Invest Now

**Investment Objective:** The Investment Objective of the scheme is to generate long-term capital appreciation by investing in units of active overseas equity oriented mutual fund schemes based on Quality Theme However, there is no assurance that the objective of the scheme will be achieved.

| | |
|---|---|
| **Fund Manager*:** | Mr. Arjun Khanna, Mr. Abhishek Bisen |
| **AAUM:** | ₹401.58 crs |
| **AUM:** | ₹404.36 crs |
| **Benchmark:** | MSCI World Index TRI |
| **Allotment Date:** | March 25, 2026 |
| **Folio Count:** | 4,583 |

**Minimum Investment Amount**

**Initial & Additional Investment**

- ₹1000 and any amount thereafter

**Systematic Investment Plan (SIP)**

- ₹500 (Subject to a minimum of 2 SIP instalments of at least Rs. 500/- each)

**Ideal Investments Horizon**

- 5 years & above

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹11.4960 | ₹11.5360 |
| IDCW | ₹11.4960 | ₹11.5360 |

(as on September 30, 2026)

**Month End Expense Ratio**

| Plan Name | Expense Ratio** | | |
|---|---|---|---|
| | Scheme | Underlying Funds** (Dir Plan) | Total |
| Direct | 0.46% | 0.54% | 1.00% |
| Regular | 1.12% | 0.54% | 1.66% |

**Available Plans/Options**

A)Regular Plan B)Direct Plan

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

**Load Structure**

**Entry Load:** Nil. (applicable for all plans)

**Exit Load:** a) For redemptions/switch outs within 90 days from the date of allotment - 1% b) For redemptions/switch outs after 90 days from the date of allotment – NIL

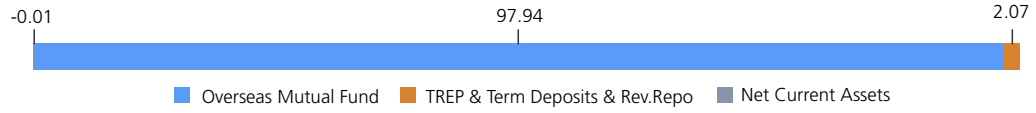
**Data as on 30th September, 2026 unless otherwise specified.**

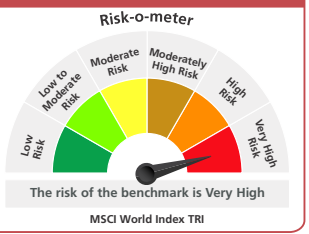
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Mutual Fund Units** | | |
| GMO Quality Investment Fund | Overseas Mutual Fund | 97.94 |
| **Mutual Fund Units - Total** | | **97.94** |
| **Triparty Repo** | | **2.07** |
| **Net Current Assets/(Liabilities)** | | **-0.01** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• An open-ended fund of fund scheme investing in Units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality theme<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  |

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.

*For Fund Manager experience, please refer page 164-168 & 183-187. **Weighted average TER of the underlying funds. The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

# KOTAK NIFTY 50 ETF

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

**Scan to Invest Now**

**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. Satish Dondapati, Mr. Jeetu Valechha Sonar
**AAUM:** ₹3,365.42 crs
**AUM:** ₹3,248.80 crs
**Benchmark:** Nifty 50 TRI
**Allotment Date:** February 2, 2010
**Folio Count:** 51,235

**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 September 30, 2026)

₹251.3539

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 20.71% |
| Tracking Error | 0.03% |

**Expense Ratio****

0.02%

**Available Plans/Options**

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

**Load Structure**

**Entry Load:** Nil.
**Exit Load:** Nil.

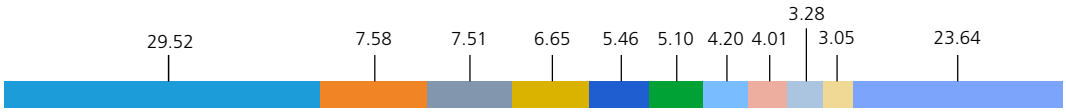
**Data as on 30th September, 2026 unless otherwise specified.**

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

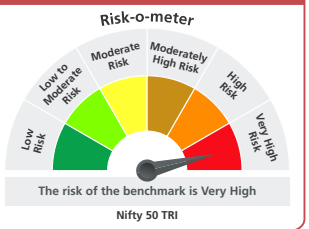
## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **29.52** |
| HDFC Bank Ltd. | 10.38 |
| ICICI Bank Ltd. | 9.05 |
| STATE BANK OF INDIA | 3.79 |
| Axis Bank Ltd. | 3.37 |
| KOTAK MAHINDRA BANK LTD. | 2.93 |
| **Petroleum Products** | **7.58** |
| RELIANCE INDUSTRIES LTD. | 7.58 |
| **IT - Software** | **7.51** |
| Infosys Ltd. | 3.35 |
| Tata Consultancy Services Ltd. | 2.00 |
| HCL TECHNOLOGIES LTD. | 1.24 |
| Tech Mahindra Ltd. | 0.92 |
| **Automobiles** | **6.65** |
| Mahindra & Mahindra Ltd. | 2.52 |
| Maruti Suzuki India Limited | 1.49 |
| Bajaj Auto Ltd. | 1.13 |
| Eicher Motors Ltd. | 0.94 |
| TATA MOTORS PASSENGER VEHICLES LTD. | 0.57 |
| **Finance** | **5.46** |
| BAJAJ FINANCE LTD. | 2.50 |
| SHRIRAM FINANCE LTD. | 1.32 |
| Bajaj Finserv Ltd. | 0.96 |
| JIO FINANCIAL SERVICES LTD | 0.68 |
| **Telecom - Services** | **5.10** |
| Bharti Airtel Ltd | 5.10 |
| **Construction** | **4.20** |
| Larsen And Toubro Ltd. | 4.20 |
| **Diversified FMCG** | **4.01** |
| ITC Ltd. | 2.42 |
| Hindustan Unilever Ltd. | 1.59 |
| **Pharmaceuticals and Biotechnology** | **3.28** |
| Sun Pharmaceuticals Industries Ltd. | 1.84 |
| Cipla Ltd. | 0.72 |
| DR REDDYS LABORATORIES LTD. | 0.72 |
| **Retailing** | **3.05** |
| ETERNAL LIMITED | 2.22 |
| Trent Ltd | 0.83 |
| **Consumer Durables** | **2.85** |
| Titan Company Ltd. | 1.81 |
| Asian Paints Ltd. | 1.04 |
| **Ferrous Metals** | **2.61** |
| Tata Steel Ltd. | 1.46 |
| JSW Steel Ltd. | 1.15 |
| **Power** | **2.60** |
| NTPC LTD | 1.47 |
| Power Grid Corporation Of India Ltd. | 1.13 |
| **Cement and Cement Products** | **2.34** |
| Ultratech Cement Ltd. | 1.24 |
| Grasim Industries Ltd. | 1.10 |
| **Healthcare Services** | **1.46** |
| Apollo Hospitals Enterprises Ltd. | 0.80 |
| MAX HEALTHCARE INSTITUTE LTD. | 0.66 |
| **Transport Infrastructure** | **1.35** |
| Adani Port and Special Economic Zone Ltd. | 1.35 |
| **Aerospace and Defense** | **1.33** |
| Bharat Electronics Ltd. | 1.33 |
| **Non - Ferrous Metals** | **1.30** |
| Hindalco Industries Ltd | 1.30 |
| **Insurance** | **1.27** |
| SBI Life Insurance Company Ltd | 0.73 |
| HDFC Life Insurance Company Ltd. | 0.54 |
| **Capital Markets** | **1.21** |
| BSE LTD. | 1.21 |
| **Transport Services** | **1.08** |
| Inter Globe Aviation Ltd | 1.08 |
| **Consumable Fuels** | **0.97** |
| Coal India Ltd. | 0.97 |
| **Metals and Minerals Trading** | **0.94** |
| ADANI ENTERPRISES LTD. | 0.94 |
| **Food Products** | **0.90** |
| NESTLE INDIA LTD. | 0.90 |
| **Oil** | **0.84** |
| Oil & Natural Gas Corporation Ltd. | 0.84 |
| **Agricultural Food and other Product** | **0.59** |
| Tata Consumer Products Ltd | 0.59 |
| **Equity & Equity related - Total** | **100.00** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




Banks, Petroleum Products, IT - Software, Automobiles, Finance, Telecom - Services, Construction, Diversified FMCG, Pharmaceuticals and Biotechnology, Retailing, REST

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK BSE SENSEX ETF

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

Scan to Invest Now

**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. Satish Dondapati, Mr. Jeetu Valechha Sonar
**AAUM:** ₹23.56 crs
**AUM:** ₹22.84 crs
**Benchmark:** BSE SENSEX TRI
**Allotment Date:** June 6, 2008
**Folio Count:** 5,675

**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 September 30, 2026)

₹79.5806

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 10.43% |
| Tracking Error | 0.03% |

**Expense Ratio****

0.16%

**Available Plans/Options**

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

**Load Structure**

**Entry Load:** Nil.
**Exit Load:** Nil.

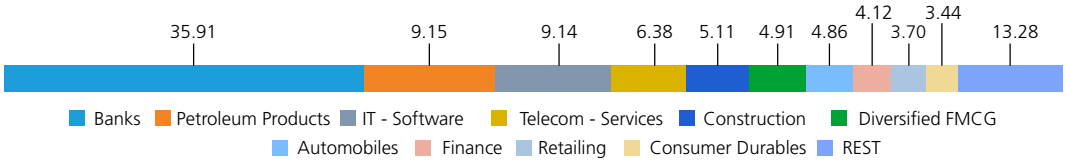
**Data as on 30th September, 2026 unless otherwise specified.**

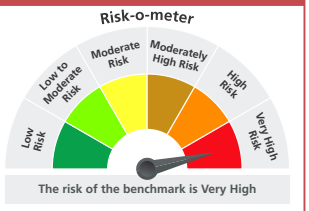
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **35.91** |
| HDFC Bank Ltd. | 12.59 |
| ICICI Bank Ltd. | 11.03 |
| STATE BANK OF INDIA | 4.64 |
| Axis Bank Ltd. | 4.08 |
| KOTAK MAHINDRA BANK LTD. | 3.57 |
| **Petroleum Products** | **9.15** |
| RELIANCE INDUSTRIES LTD. | 9.15 |
| **IT - Software** | **9.14** |
| Infosys Ltd. | 4.08 |
| Tata Consultancy Services Ltd. | 2.41 |
| HCL TECHNOLOGIES LTD. | 1.51 |
| Tech Mahindra Ltd. | 1.14 |
| **Telecom - Services** | **6.38** |
| Bharti Airtel Ltd | 6.38 |
| **Construction** | **5.11** |
| Larsen And Toubro Ltd. | 5.11 |
| **Diversified FMCG** | **4.91** |
| ITC Ltd. | 2.96 |
| Hindustan Unilever Ltd. | 1.95 |
| **Automobiles** | **4.86** |
| Mahindra & Mahindra Ltd. | 3.07 |
| Maruti Suzuki India Limited | 1.79 |
| **Finance** | **4.12** |
| BAJAJ FINANCE LTD. | 2.99 |
| Bajaj Finserv Ltd. | 1.13 |
| **Retailing** | **3.70** |
| ETERNAL LIMITED | 2.69 |
| Trent Ltd | 1.01 |
| **Consumer Durables** | **3.44** |
| Titan Company Ltd. | 2.18 |
| Asian Paints Ltd. | 1.26 |
| **Power** | **3.16** |
| NTPC LTD | 1.78 |
| Power Grid Corporation Of India Ltd. | 1.38 |
| **Pharmaceuticals and Biotechnology** | **2.28** |
| Sun Pharmaceuticals Industries Ltd. | 2.28 |
| **Ferrous Metals** | **1.77** |
| Tata Steel Ltd. | 1.77 |
| **Transport Infrastructure** | **1.63** |
| Adani Port and Special Economic Zone Ltd. | 1.63 |
| **Aerospace and Defense** | **1.62** |
| Bharat Electronics Ltd. | 1.62 |
| **Cement and Cement Products** | **1.50** |
| Ultratech Cement Ltd. | 1.50 |
| **Transport Services** | **1.30** |
| Inter Globe Aviation Ltd | 1.30 |
| **Equity & Equity related - Total** | **99.98** |
| **Net Current Assets/(Liabilities)** | **0.02** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  |





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*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK NIFTY PSU BANK ETF

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

Scan to Invest Now

**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. Satish Dondapati, Mr. Jeetu Valechha Sonar
**AAUM:** ₹2,605.24 crs
**AUM:** ₹2,490.74 crs
**Benchmark:** Nifty PSU Bank Index TRI
**Allotment Date:** November 8, 2007
**Folio Count:** 17,553

**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 September 30, 2026)
₹80.2394

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 30.60% |
| Tracking Error | 0.08% |

**Expense Ratio****
0.49%

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

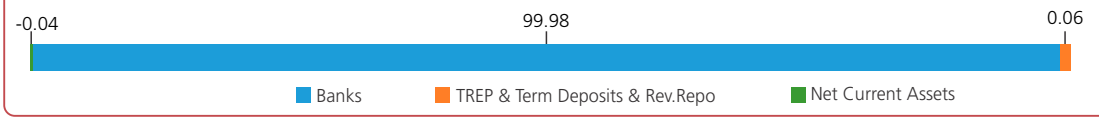
**Load Structure**
**Entry Load:** Nil.
**Exit Load:** Nil.

**Data as on 30th September, 2026 unless otherwise specified.**
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Industry/Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| STATE BANK OF INDIA | Banks | 33.32 |
| Bank Of Baroda | Banks | 12.47 |
| CANARA BANK | Banks | 11.71 |
| PUNJAB NATIONAL BANK | Banks | 11.35 |
| UNION BANK OF INDIA | Banks | 9.64 |
| INDIAN BANK | Banks | 8.30 |
| BANK OF MAHARASHTRA | Banks | 4.71 |
| BANK OF INDIA | Banks | 4.60 |
| CENTRAL BANK OF INDIA | Banks | 1.52 |
| Indian Overseas Bank | Banks | 1.32 |
| UCO Bank | Banks | 0.77 |
| Punjab & Sind Bank | Banks | 0.27 |
| **Equity & Equity related - Total** | | **99.98** |
| **Triparty Repo** | | **0.06** |
| **Net Current Assets/(Liabilities)** | | **-0.04** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187.**The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. For last three IDCW, please refer page no 188-190.

# KOTAK NIFTY BANK ETF

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

Scan to Invest Now

**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. Satish Dondapati, Mr. Jeetu Valechha Sonar
**AAUM:** ₹4,276.63 crs
**AUM:** ₹4,124.84 crs
**Benchmark:** Nifty Bank Index TRI
**Allotment Date:** December 04, 2014
**Folio Count:** 37,072

**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 | ₹56.7773 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 67.93% |
| Tracking Error | 0.04% |

**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

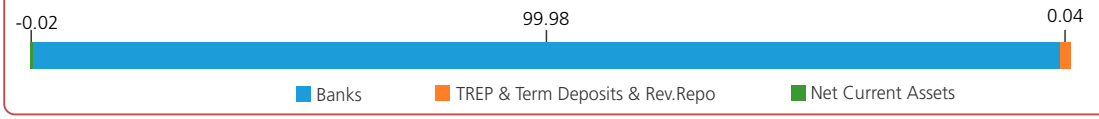
**Load Structure**
**Entry Load:** Nil.
**Exit Load:** Nil.

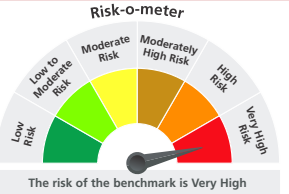
**Data as on 30th September, 2026 unless otherwise specified.**
**Folio Count data as on 31st August**

## PORTFOLIO

| Issuer/Instrument | Industry/Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| HDFC Bank Ltd. | Banks | 18.61 |
| ICICI Bank Ltd. | Banks | 14.18 |
| KOTAK MAHINDRA BANK LTD. | Banks | 10.20 |
| Axis Bank Ltd. | Banks | 10.05 |
| STATE BANK OF INDIA | Banks | 9.92 |
| FEDERAL BANK LTD. | Banks | 6.56 |
| IndusInd Bank Ltd. | Banks | 4.97 |
| AU Small Finance Bank Ltd. | Banks | 4.85 |
| IDFC First Bank Limited | Banks | 4.54 |
| Bank Of Baroda | Banks | 3.59 |
| CANARA BANK | Banks | 3.37 |
| PUNJAB NATIONAL BANK | Banks | 3.27 |
| YES BANK LTD | Banks | 3.01 |
| UNION BANK OF INDIA | Banks | 2.86 |
| **Equity & Equity related - Total** | | **99.98** |
| **Triparty Repo** | | **0.04** |
| **Net Current Assets/(Liabilities)** | | **-0.02** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY 50 VALUE 20 ETF

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

Scan to Invest Now

**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. Satish Dondapati, Mr. Jeetu Valechha Sonar
**AAUM:** ₹76.52 crs
**AUM:** ₹73.95 crs
**Benchmark:** Nifty 50 Value 20 Index TRI
**Allotment Date:** December 2, 2015
**Folio Count:** 13,966

**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 September 30, 2026)
₹13.1325

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 53.82% |
| Tracking Error | 0.17% |

**Expense Ratio****
0.14%

**Available Plans/Options**
The Scheme does not offer any Plans/Options for investment

**IDCW Frequency**
Trustee's Discretion

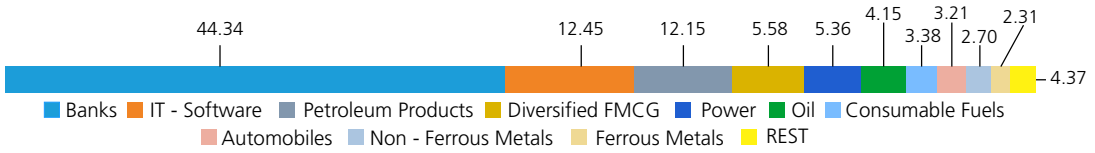
**Load Structure**
**Entry Load:** Nil.
**Exit Load:** Nil.

**Data as on 30th September, 2026 unless otherwise specified.**
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **44.34** |
| HDFC Bank Ltd. | 14.73 |
| ICICI Bank Ltd. | 11.34 |
| STATE BANK OF INDIA | 9.11 |
| Axis Bank Ltd. | 5.40 |
| KOTAK MAHINDRA BANK LTD. | 3.76 |
| **IT - Software** | **12.45** |
| Infosys Ltd. | 6.52 |
| Tata Consultancy Services Ltd. | 3.68 |
| HCL TECHNOLOGIES LTD. | 2.25 |
| **Petroleum Products** | **12.15** |
| RELIANCE INDUSTRIES LTD. | 12.15 |
| **Diversified FMCG** | **5.58** |
| ITC Ltd. | 5.58 |
| **Power** | **5.36** |
| NTPC LTD | 3.22 |
| Power Grid Corporation Of India Ltd. | 2.14 |
| **Oil** | **4.15** |
| Oil & Natural Gas Corporation Ltd. | 4.15 |
| **Consumable Fuels** | **3.38** |
| Coal India Ltd. | 3.38 |
| **Automobiles** | **3.21** |
| TATA MOTORS PASSENGER VEHICLES LTD. | 3.21 |
| **Non - Ferrous Metals** | **2.70** |
| Hindalco Industries Ltd | 2.70 |
| **Ferrous Metals** | **2.31** |
| Tata Steel Ltd. | 2.31 |
| **Cement and Cement Products** | **2.07** |
| Grasim Industries Ltd. | 2.07 |
| **Finance** | **1.25** |
| Bajaj Finserv Ltd. | 1.25 |
| **Pharmaceuticals and Biotechnology** | **1.00** |
| DR REDDYS LABORATORIES LTD. | 1.00 |
| **Equity & Equity related - Total** | **99.95** |
| **Net Current Assets/(Liabilities)** | **0.05** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and

# KOTAK NIFTY IT ETF

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

Scan to Invest Now

**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. Satish Dondapati, Mr. Jeetu Valechha Sonar
**AAUM:** ₹307.54 crs
**AUM:** ₹294.59 crs
**Benchmark:** NIFTY IT TRI
**Allotment Date:** March 2, 2021
**Folio Count:** 36,060

**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 September 30, 2026)
₹30.7944

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 83.64% |
| Tracking Error | 0.20% |

**Expense Ratio****
0.09%

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

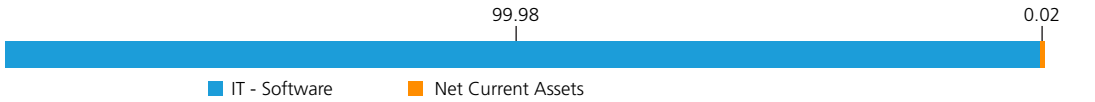
**Load Structure**
**Entry Load:** Nil.
**Exit Load:** Nil.

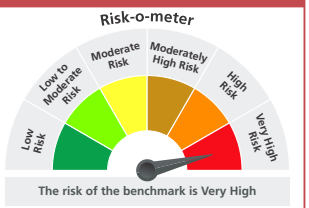
**Data as on 30th September, 2026 unless otherwise specified.**
**Folio Count data as on 31st August**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **IT - Software** | **99.98** |
| Infosys Ltd. | 31.29 |
| Tata Consultancy Services Ltd. | 19.07 |
| HCL TECHNOLOGIES LTD. | 11.81 |
| Tech Mahindra Ltd. | 10.47 |
| COFORGE LIMITED | 6.59 |
| PERSISTENT SYSTEMS LIMITED | 6.21 |
| WIPRO LTD. | 4.64 |
| LTIMINDTREE LIMITED | 4.06 |
| Mphasis Ltd | 3.09 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 2.75 |
| **Equity & Equity related - Total** | **99.98** |
| **Net Current Assets/(Liabilities)** | **0.02** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY ALPHA 50 ETF

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

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹919.40 crs
**AUM:** ₹891.65 crs
**Benchmark:** NIFTY Alpha 50 Index TRI
**Allotment Date:** December 22, 2021
**Folio Count:** 81,907

**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 September 30, 2026)
₹51.3842

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 185.44% |
| Tracking Error | 0.80% |

**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.

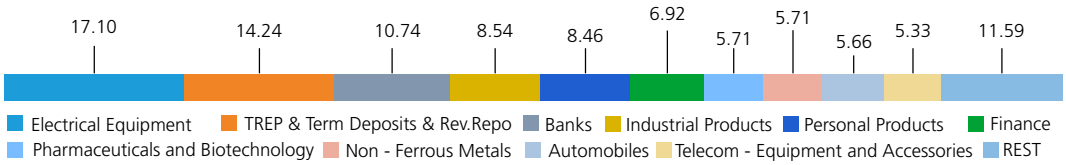
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Electrical Equipment** | **17.10** |
| MTAR TECHNOLOGIES LTD. | 4.89 |
| TD POWER SYSTEMS LTD. | 4.14 |
| APAR INDUSTRIES LIMITED | 2.55 |
| Bharat Heavy Electricals Ltd. | 2.35 |
| HITACHI ENERGY INDIA LIMITED | 1.72 |
| GE VERNOVA T&D INDIA LIMITED | 1.45 |
| **Banks** | **10.74** |
| FEDERAL BANK LTD. | 1.89 |
| KARUR VYSYA BANK LTD. | 1.56 |
| AU Small Finance Bank Ltd. | 1.32 |
| UNION BANK OF INDIA | 1.31 |
| RBL Bank Ltd | 1.19 |
| INDIAN BANK | 1.05 |
| STATE BANK OF INDIA | 0.88 |
| BANK OF INDIA | 0.85 |
| CANARA BANK | 0.69 |
| **Industrial Products** | **8.54** |
| Welspun Corp Limited | 3.53 |
| Kirloskar Oil Engines Ltd. | 3.25 |
| Polycab India Ltd. | 0.88 |
| Cummins India Ltd. | 0.88 |
| **Personal Products** | **8.46** |
| CUPID LTD. | 8.46 |
| **Finance** | **6.92** |
| SHRIRAM FINANCE LTD. | 2.15 |
| IIFL Finance Ltd | 1.35 |
| Aditya Birla Capital Ltd. | 1.31 |
| L&T FINANCE LTD | 1.26 |
| Manappuram Finance Ltd | 0.85 |
| **Non - Ferrous Metals** | **5.71** |
| HINDUSTAN COPPER LTD. | 2.55 |
| NATIONAL ALUMINIUM COMPANY LTD | 2.07 |
| Hindalco Industries Ltd | 1.09 |
| **Pharmaceuticals and Biotechnology** | **5.71** |
| ACUTAAS CHEMICALS LTD | 2.49 |
| LAURUS LABS LTD. | 2.44 |
| Glenmark Pharmaceuticals Ltd | 0.78 |
| **Automobiles** | **5.66** |
| ATHER ENERGY LTD | 3.85 |
| TVS Motors Company Ltd | 0.93 |
| Eicher Motors Ltd. | 0.88 |
| **Telecom - Equipment and Accessories** | **5.33** |
| STERLITE TECHNOLOGIES LTD | 5.33 |
| **Telecom - Services** | **4.53** |
| Vodafone Idea Ltd | 2.27 |
| HFCL LTD | 2.26 |
| **Capital Markets** | **4.01** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 2.57 |
| BSE LTD. | 1.44 |
| **Power** | **3.55** |
| ADANI ENERGY SOLUTIONS LTD. | 1.98 |
| ADANI POWER LTD. | 1.57 |
| **Chemicals and Petrochemicals** | **2.97** |
| Navin Fluorine International Ltd. | 1.81 |
| SOLAR INDUSTRIES INDIA LIMITED | 1.16 |
| **Auto Components** | **1.96** |
| BHARAT FORGE LTD. | 1.96 |
| **Diversified Metals** | **1.73** |
| Vedanta Ltd. | 1.73 |
| **Ferrous Metals** | **1.52** |
| Steel Authority of India Ltd. | 1.52 |
| **Beverages** | **1.32** |
| RADICO KHAITAN LTD. | 1.32 |
| **Retailing** | **1.26** |
| FSN E-COMMERCE VENTURES LTD. | 1.26 |
| **Financial Technology (Fintech)** | **1.22** |
| ONE 97 COMMUNICATIONS LTD. | 1.22 |
| **Agricultural, Commercial and Constr** | **1.14** |
| ASHOK LEYLAND LTD. | 1.14 |
| **Equity & Equity related - Total** | **99.38** |
| **Triparty Repo** | **14.24** |
| **Net Current Assets/(Liabilities)** | **-13.62** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks Comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>The risk of the scheme is Very High | Risk-o-meter<br>The risk of the benchmark is Very High<br>NIFTY Alpha 50 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY MIDCAP 50 ETF

An open ended scheme replicating / tracking NIFTY Midcap 50 Index
NSE Symbol - MIDCAP

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹207.63 crs
**AUM:** ₹201.84 crs
**Benchmark:** Nifty Midcap 50 TRI
**Allotment Date:** January 28, 2022
**Folio Count:** 24,252

**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 September 30, 2026)
₹17.3977

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 49.86% |
| Tracking Error | 0.05% |

**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.

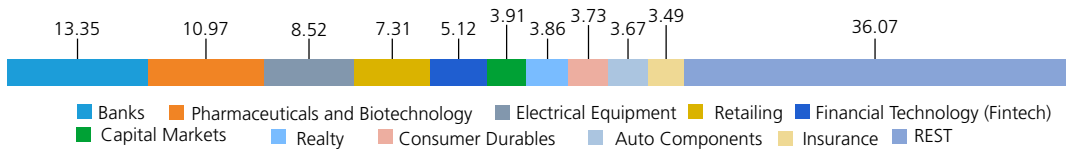
**Data as on 30th September, 2026 unless otherwise specified.**

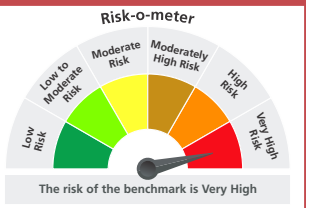
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **13.35** |
| FEDERAL BANK LTD. | 3.64 |
| IndusInd Bank Ltd. | 2.76 |
| AU Small Finance Bank Ltd. | 2.73 |
| IDFC First Bank Limited | 2.51 |
| YES BANK LTD | 1.71 |
| **Pharmaceuticals and Biotechnology** | **10.97** |
| LAURUS LABS LTD. | 3.58 |
| Lupin Ltd. | 2.29 |
| Aurobindo Pharma Ltd. | 2.15 |
| Glenmark Pharmaceuticals Ltd | 1.63 |
| MANKIND PHARMA LTD | 1.32 |
| **Electrical Equipment** | **8.52** |
| Bharat Heavy Electricals Ltd. | 2.81 |
| GE VERNOVA T&D INDIA LIMITED | 2.42 |
| SUZLON ENERGY LTD. | 2.23 |
| WAAREE ENERGIES LIMITED | 1.06 |
| **Retailing** | **7.31** |
| INFO EDGE (INDIA) LTD. | 2.20 |
| FSN E-COMMERCE VENTURES LTD. | 2.04 |
| SWIGGY LTD | 1.75 |
| VISHAL MEGA MART LIMITED | 1.32 |
| **Financial Technology (Fintech)** | **5.12** |
| ONE 97 COMMUNICATIONS LTD. | 3.36 |
| PB FINTECH LTD. | 1.76 |
| **Capital Markets** | **3.91** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 3.91 |
| **Realty** | **3.86** |
| PHOENIX MILLS LTD. | 1.68 |
| PRESTIGE ESTATES PROJECTS LIMITED | 1.16 |
| GODREJ PROPERTIES LIMITED | 1.02 |
| **Consumer Durables** | **3.73** |
| DIXON TECHNOLOGIES INDIA LTD. | 2.54 |
| Havells India Ltd. | 1.19 |
| **Auto Components** | **3.67** |
| BHARAT FORGE LTD. | 2.49 |
| TUBE INVESTMENTS OF INDIA LTD. | 1.18 |
| **Insurance** | **3.49** |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 1.80 |
| Max Financial Services Ltd. | 1.69 |
| **Automobiles** | **3.16** |
| Hero MotoCorp Ltd. | 3.16 |
| **Leisure Services** | **2.97** |
| INDIAN HOTELS COMPANY LTD. | 2.97 |
| **Power** | **2.69** |
| JSW ENERGY LTD. | 1.41 |
| NHPC LIMITED | 1.28 |
| **IT - Software** | **2.67** |
| PERSISTENT SYSTEMS LIMITED | 2.67 |
| **Telecom - Services** | **2.23** |
| Indus Towers Ltd. | 2.23 |
| **Agricultural, Commercial and Constr** | **2.05** |
| ASHOK LEYLAND LTD. | 2.05 |
| **Agricultural Food and other Product** | **1.94** |
| Marico Ltd. | 1.94 |
| **Beverages** | **1.86** |
| UNITED SPIRITS LTD. | 1.86 |
| **Healthcare Services** | **1.86** |
| Fortis Healthcare India Ltd | 1.86 |
| **Industrial Products** | **1.85** |
| APL APOLLO TUBES LTD. | 1.85 |
| **Finance** | **1.74** |
| REC LTD | 1.74 |
| **Chemicals and Petrochemicals** | **1.67** |
| SRF Ltd. | 1.67 |
| **Petroleum Products** | **1.56** |
| HINDUSTAN PETROLEUM CORPORATION LTD | 1.56 |
| **Transport Infrastructure** | **1.53** |
| GMR AIRPORTS LIMITED | 1.53 |
| **Non - Ferrous Metals** | **1.42** |
| NATIONAL ALUMINIUM COMPANY LTD | 1.42 |
| **Fertilizers and Agrochemicals** | **1.41** |
| UPL Ltd | 1.41 |
| **Minerals and Mining** | **1.23** |
| NMDC Ltd. | 1.23 |
| **Oil** | **1.14** |
| OIL INDIA LIMITED | 1.14 |
| **Personal Products** | **1.04** |
| Dabur India Ltd. | 1.04 |
| **Equity & Equity related - Total** | **99.95** |
| **Triparty Repo** | **0.89** |
| **Net Current Assets/(Liabilities)** | **-0.84** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital appreciation.<br>• Investment in stocks Comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  |





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*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY 100 LOW VOLATILITY 30 ETF

An open ended scheme replicating / tracking NIFTY 100 Low Volatility 30 Index
NSE Symbol - LOWVOL1

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹288.99 crs
**AUM:** ₹286.82 crs
**Benchmark:** NIFTY 100 Low Volatility 30 TRI
**Allotment Date:** March 23, 2022
**Folio Count:** 12,361

**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 September 30, 2026)
₹19.7796

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 52.46% |
| Tracking Error | 0.07% |

**Expense Ratio****
0.12%

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

**Load Structure**
**Entry Load:** Nil.
**Exit Load:** Nil.

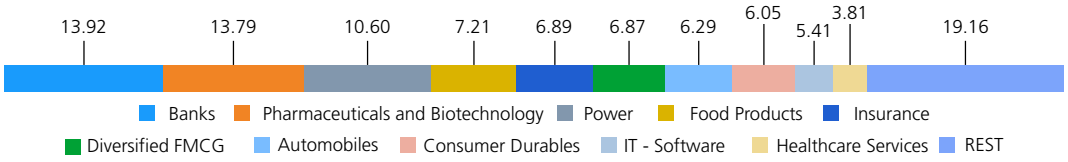
**Data as on 30th September, 2026 unless otherwise specified.**

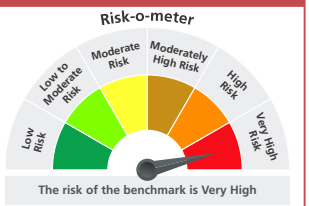
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **13.92** |
| ICICI Bank Ltd. | 3.84 |
| KOTAK MAHINDRA BANK LTD. | 3.61 |
| HDFC Bank Ltd. | 3.39 |
| STATE BANK OF INDIA | 3.08 |
| **Pharmaceuticals and Biotechnology** | **13.79** |
| Sun Pharmaceuticals Industries Ltd. | 3.82 |
| Cipla Ltd. | 3.42 |
| TORRENT PHARMACEUTICALS LTD. | 3.32 |
| DR REDDYS LABORATORIES LTD. | 3.23 |
| **Power** | **10.60** |
| NTPC LTD | 3.79 |
| Tata Power Co. Ltd. | 3.42 |
| Power Grid Corporation Of India Ltd. | 3.39 |
| **Food Products** | **7.21** |
| Britannia Industries Ltd. | 3.68 |
| NESTLE INDIA LTD. | 3.53 |
| **Insurance** | **6.89** |
| SBI Life Insurance Company Ltd | 3.62 |
| HDFC Life Insurance Company Ltd. | 3.27 |
| **Diversified FMCG** | **6.87** |
| ITC Ltd. | 3.50 |
| Hindustan Unilever Ltd. | 3.37 |
| **Automobiles** | **6.29** |
| Maruti Suzuki India Limited | 3.17 |
| Bajaj Auto Ltd. | 3.12 |
| **Consumer Durables** | **6.05** |
| Asian Paints Ltd. | 3.04 |
| Titan Company Ltd. | 3.01 |
| **IT - Software** | **5.41** |
| WIPRO LTD. | 2.82 |
| Tata Consultancy Services Ltd. | 2.59 |
| **Healthcare Services** | **3.81** |
| Apollo Hospitals Enterprises Ltd. | 3.81 |
| **Telecom - Services** | **3.65** |
| Bharti Airtel Ltd | 3.65 |
| **Petroleum Products** | **3.47** |
| RELIANCE INDUSTRIES LTD. | 3.47 |
| **Cement and Cement Products** | **3.15** |
| Ultratech Cement Ltd. | 3.15 |
| **Finance** | **3.02** |
| Bajaj Finserv Ltd. | 3.02 |
| **Chemicals and Petrochemicals** | **2.97** |
| Pidilite Industries Ltd. | 2.97 |
| **Construction** | **2.86** |
| Larsen And Toubro Ltd. | 2.86 |
| **Equity & Equity related - Total** | **99.96** |
| **Triparty Repo** | **0.59** |
| **Net Current Assets/(Liabilities)** | **-0.55** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital appreciation.<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  |





NIFTY 100 Low Volatility 30 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY INDIA CONSUMPTION ETF

An open ended scheme replicating/tracking NIFTY India Consumption Index
NSE Symbol - CONS

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹33.16 crs
**AUM:** ₹31.56 crs
**Benchmark:** NIFTY India Consumption Index TRI
**Allotment Date:** July 28, 2022
**Folio Count:** 4,692

**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 September 30, 2026)
₹11.4133

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 23.27% |
| Tracking Error | 0.06% |

**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.

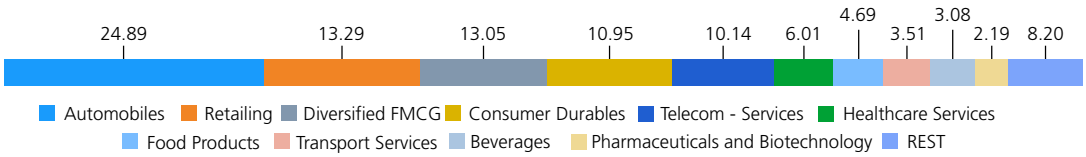
**Data as on 30th September, 2026 unless otherwise specified.**

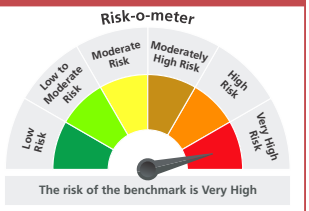
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Automobiles** | **24.89** |
| Mahindra & Mahindra Ltd. | 8.19 |
| Maruti Suzuki India Limited | 4.83 |
| Bajaj Auto Ltd. | 3.69 |
| Eicher Motors Ltd. | 3.07 |
| TVS Motors Company Ltd | 3.00 |
| Hero MotoCorp Ltd. | 2.11 |
| **Retailing** | **13.29** |
| ETERNAL LIMITED | 7.20 |
| Trent Ltd | 2.71 |
| AVENUE SUPERMARTS LTD. | 1.91 |
| INFO EDGE (INDIA) LTD. | 1.47 |
| **Diversified FMCG** | **13.05** |
| ITC Ltd. | 7.87 |
| Hindustan Unilever Ltd. | 5.18 |
| **Consumer Durables** | **10.95** |
| Titan Company Ltd. | 5.89 |
| Asian Paints Ltd. | 3.37 |
| DIXON TECHNOLOGIES INDIA LTD. | 1.69 |
| **Telecom - Services** | **10.14** |
| Bharti Airtel Ltd | 10.14 |
| **Healthcare Services** | **6.01** |
| Apollo Hospitals Enterprises Ltd. | 2.61 |
| MAX HEALTHCARE INSTITUTE LTD. | 2.15 |
| Fortis Healthcare India Ltd | 1.25 |
| **Food Products** | **4.69** |
| NESTLE INDIA LTD. | 2.92 |
| Britannia Industries Ltd. | 1.77 |
| **Transport Services** | **3.51** |
| Inter Globe Aviation Ltd | 3.51 |
| **Beverages** | **3.08** |
| VARUN BEVERAGES LTD | 1.84 |
| UNITED SPIRITS LTD. | 1.24 |
| **Pharmaceuticals and Biotechnology** | **2.19** |
| TORRENT PHARMACEUTICALS LTD. | 2.19 |
| **Leisure Services** | **1.99** |
| INDIAN HOTELS COMPANY LTD. | 1.99 |
| **Agricultural Food and other Product** | **1.92** |
| Tata Consumer Products Ltd | 1.92 |
| **Power** | **1.87** |
| Tata Power Co. Ltd. | 1.87 |
| **Realty** | **1.34** |
| DLF Ltd. | 1.34 |
| **Personal Products** | **1.06** |
| Godrej Consumer Products Ltd. | 1.06 |
| **Equity & Equity related - Total** | **99.98** |
| **Net Current Assets/(Liabilities)** | **0.02** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  <br>NIFTY India Consumption 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY MNC ETF

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

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹45.70 crs

**AUM:** ₹44.61 crs

**Benchmark:** NIFTY MNC TRI

**Allotment Date:** August 05, 2022

**Folio Count:** 12,981

**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 September 30, 2026)

₹31.2902

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 47.12% |
| Tracking Error | 0.08% |

**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.

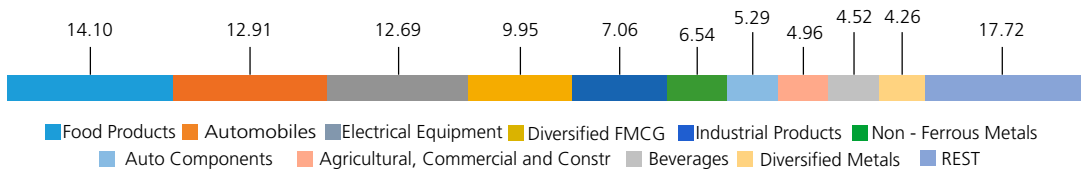
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Food Products** | **14.10** |
| NESTLE INDIA LTD. | 8.78 |
| Britannia Industries Ltd. | 5.32 |
| **Automobiles** | **12.91** |
| Maruti Suzuki India Limited | 10.21 |
| HYUNDAI MOTORS INDIA LTD | 2.70 |
| **Electrical Equipment** | **12.69** |
| HITACHI ENERGY INDIA LIMITED | 3.64 |
| ABB INDIA LTD | 3.33 |
| Siemens Ltd. | 3.08 |
| SIEMENS ENERGY INDIA LTD | 2.64 |
| **Diversified FMCG** | **9.95** |
| Hindustan Unilever Ltd. | 9.95 |
| **Industrial Products** | **7.06** |
| Cummins India Ltd. | 6.01 |
| Timken India Ltd. | 1.05 |
| **Non - Ferrous Metals** | **6.54** |
| VEDANTA ALUMINIUM METAL LTD | 6.54 |
| **Auto Components** | **5.29** |
| Bosch Ltd. | 3.82 |
| Schaeffler India Ltd | 1.47 |
| **Agricultural, Commercial and Construction Vehicles** | **4.96** |
| ASHOK LEYLAND LTD. | 4.12 |
| Escorts Ltd. | 0.84 |
| **Beverages** | **4.52** |
| UNITED SPIRITS LTD. | 3.74 |
| United Breweries Ltd. | 0.78 |
| **Diversified Metals** | **4.26** |
| Vedanta Ltd. | 4.26 |
| **Pharmaceuticals and Biotechnology** | **3.49** |
| GLAND PHARMA LIMITED | 2.16 |
| Abbott India Ltd. | 1.33 |
| **IT - Software** | **2.37** |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 2.37 |
| **Cement and Cement Products** | **2.18** |
| Ambuja Cements Ltd. | 2.18 |
| **Personal Products** | **2.17** |
| Colgate Palmolive (India ) Ltd. | 2.17 |
| **Capital Markets** | **1.80** |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | 1.80 |
| **Consumer Durables** | **1.64** |
| LG ELECTRONICS INDIA LTD | 1.64 |
| **Chemicals and Petrochemicals** | **1.24** |
| Linde India Ltd. | 1.24 |
| **Finance** | **1.01** |
| CRISIL Ltd. | 1.01 |
| **Agricultural Food and other Product** | **0.92** |
| ADANI WILMAR LIMITED | 0.92 |
| **Petroleum Products** | **0.89** |
| Castrol (India ) Ltd. | 0.89 |
| **Equity & Equity related - Total** | **99.99** |
| **Net Current Assets/(Liabilities)** | **0.01** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK MSCI INDIA ETF

An open-ended scheme replicating/tracking the MSCI India Index
NSE Symbol - MSCIINDIA

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar |
| **AAUM:** | ₹1,810.59 crs |
| **AUM:** | ₹1,748.59 crs |
| **Benchmark:** | MSCI India Index TRI |
| **Allotment Date:** | February 19, 2025 |
| **Folio Count:** | 2,952 |

**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 September 30, 2026)

₹28.1530

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 29.39% |
| Tracking Error | 0.19% |

**Expense Ratio****

0.20%

**Available Plans/Options**

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

**Load Structure**

**Entry Load:** Nil.
**Exit Load:** Nil.

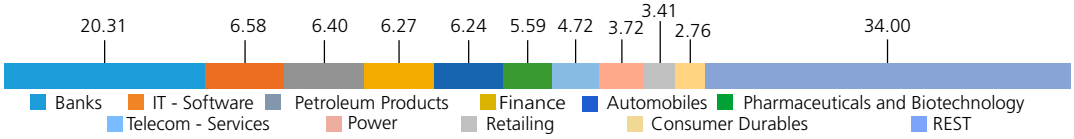
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **20.31** |
| HDFC Bank Ltd. | 6.44 |
| ICICI Bank Ltd. | 5.60 |
| Axis Bank Ltd. | 2.25 |
| KOTAK MAHINDRA BANK LTD. | 1.82 |
| STATE BANK OF INDIA | 1.41 |
| FEDERAL BANK LTD. | 0.46 |
| AU Small Finance Bank Ltd. | 0.45 |
| IndusInd Bank Ltd. | 0.41 |
| IDFC First Bank Limited | 0.27 |
| YES BANK LTD | 0.25 |
| PUNJAB NATIONAL BANK | 0.21 |
| UNION BANK OF INDIA | 0.21 |
| Bank Of Baroda | 0.19 |
| INDIAN BANK | 0.17 |
| CANARA BANK | 0.17 |
| **IT - Software** | **6.58** |
| Infosys Ltd. | 2.41 |
| Tata Consultancy Services Ltd. | 1.33 |
| HCL TECHNOLOGIES LTD. | 0.87 |
| Tech Mahindra Ltd. | 0.66 |
| PERSISTENT SYSTEMS LIMITED | 0.43 |
| WIPRO LTD. | 0.29 |
| LTIMINDTREE LIMITED | 0.21 |
| Mphasis Ltd | 0.20 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 0.18 |
| **Petroleum Products** | **6.40** |
| RELIANCE INDUSTRIES LTD. | 5.44 |
| Bharat Petroleum Corporation Ltd. | 0.39 |
| Indian Oil Corporation Ltd | 0.30 |
| HINDUSTAN PETROLEUM CORPORATION LTD | 0.27 |
| **Finance** | **6.27** |
| BAJAJ FINANCE LTD. | 1.91 |
| SHRIRAM FINANCE LTD. | 1.11 |
| Cholamandalam Investment and Finance Company Ltd. | 0.55 |
| Bajaj Finserv Ltd. | 0.53 |
| JIO FINANCIAL SERVICES LTD | 0.46 |
| Power Finance Corporation Ltd. | 0.34 |
| REC LTD | 0.28 |
| Muthoot Finance Ltd | 0.24 |
| Aditya Birla Capital Ltd. | 0.23 |
| Bajaj Holdings and Investment Ltd. | 0.23 |
| Sundaram Finance Ltd. | 0.22 |
| L&T FINANCE LTD | 0.17 |
| **Automobiles** | **6.24** |
| Mahindra & Mahindra Ltd. | 2.05 |
| Maruti Suzuki India Limited | 1.13 |
| Eicher Motors Ltd. | 0.78 |
| TVS Motors Company Ltd | 0.78 |
| Bajaj Auto Ltd. | 0.58 |
| Hero MotoCorp Ltd. | 0.50 |
| TATA MOTORS PASSENGER VEHICLES LTD. | 0.42 |
| **Pharmaceuticals and Biotechnology** | **5.59** |
| Sun Pharmaceuticals Industries Ltd. | 1.30 |
| Divi s Laboratories Ltd. | 0.89 |
| LAURUS LABS LTD. | 0.55 |
| TORRENT PHARMACEUTICALS LTD. | 0.55 |
| Cipla Ltd. | 0.54 |
| DR REDDYS LABORATORIES LTD. | 0.49 |
| Lupin Ltd. | 0.37 |
| Aurobindo Pharma Ltd. | 0.35 |
| MANKIND PHARMA LTD | 0.21 |
| Alkem Laboratories Ltd. | 0.17 |
| Zydus Lifesciences Limited | 0.17 |
| **Telecom - Services** | **4.72** |
| Bharti Airtel Ltd | 3.93 |
| Indus Towers Ltd. | 0.37 |
| Vodafone Idea Ltd | 0.27 |
| Tata Communications Ltd. | 0.15 |
| **Power** | **3.72** |
| NTPC LTD | 1.12 |
| Power Grid Corporation Of India Ltd. | 0.87 |
| ADANI POWER LTD. | 0.53 |
| Tata Power Co. Ltd. | 0.43 |
| ADANI ENERGY SOLUTIONS LTD. | 0.22 |
| NHPC LIMITED | 0.19 |
| JSW ENERGY LTD. | 0.18 |
| TORRENT POWER LTD | 0.18 |
| **Retailing** | **3.41** |
| ETERNAL LIMITED | 1.22 |
| Trent Ltd | 0.56 |
| AVENUE SUPERMARTS LTD. | 0.44 |
| LENSKART SOLUTIONS LIMITED | 0.36 |
| INFO EDGE (INDIA) LTD. | 0.33 |
| FSN E-COMMERCE VENTURES LTD. | 0.31 |
| VISHAL MEGA MART LIMITED | 0.19 |
| **Consumer Durables** | **2.76** |
| Titan Company Ltd. | 1.30 |
| Asian Paints Ltd. | 0.74 |
| DIXON TECHNOLOGIES INDIA LTD. | 0.38 |
| Havells India Ltd. | 0.17 |
| VOLTAS LTD. | 0.17 |
| **Electrical Equipment** | **2.73** |
| CG POWER AND INDUSTRIAL SOLUTIONS LIMITED | 0.43 |
| GE VERNOVA T&D INDIA LIMITED | 0.43 |
| Bharat Heavy Electricals Ltd. | 0.40 |
| SUZLON ENERGY LTD. | 0.32 |
| HITACHI ENERGY INDIA LIMITED | 0.30 |
| ABB INDIA LTD | 0.25 |
| Siemens Ltd. | 0.23 |
| SIEMENS ENERGY INDIA LTD | 0.21 |
| WAAREE ENERGIES LIMITED | 0.16 |
| **Ferrous Metals** | **2.20** |
| Tata Steel Ltd. | 1.10 |
| JSW Steel Ltd. | 0.61 |
| Jindal Steel & Power Ltd. | 0.32 |
| JINDAL STAINLESS LTD | 0.17 |
| **Construction** | **2.02** |
| Larsen And Toubro Ltd. | 2.02 |
| **Cement and Cement Products** | **1.89** |
| Ultratech Cement Ltd. | 0.90 |
| Grasim Industries Ltd. | 0.66 |
| Ambuja Cements Ltd. | 0.18 |
| SHREE CEMENT LTD. | 0.15 |
| **Aerospace and Defense** | **1.70** |
| Bharat Electronics Ltd. | 1.08 |
| HINDUSTAN AERONAUTICS LTD. | 0.62 |
| **Diversified FMCG** | **1.69** |
| Hindustan Unilever Ltd. | 1.06 |
| ITC Ltd. | 0.63 |
| **Non - Ferrous Metals** | **1.64** |
| Hindalco Industries Ltd | 0.97 |
| VEDANTA ALUMINIUM METAL LTD | 0.45 |
| NATIONAL ALUMINIUM COMPANY LTD | 0.22 |
| **Auto Components** | **1.59** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 0.55 |
| BHARAT FORGE LTD. | 0.37 |
| Bosch Ltd. | 0.25 |
| MRF Limited | 0.23 |
| TUBE INVESTMENTS OF INDIA LTD. | 0.19 |
| **Healthcare Services** | **1.48** |
| Apollo Hospitals Enterprises Ltd. | 0.66 |
| MAX HEALTHCARE INSTITUTE LTD. | 0.52 |
| Fortis Healthcare India Ltd | 0.30 |
| **Insurance** | **1.46** |
| SBI Life Insurance Company Ltd | 0.61 |
| HDFC Life Insurance Company Ltd. | 0.41 |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 0.31 |
| ICICI Prudential Life Insurance Company Ltd | 0.13 |
| **Realty** | **1.42** |
| DLF Ltd. | 0.33 |
| PHOENIX MILLS LTD. | 0.29 |
| LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD) | 0.25 |
| PRESTIGE ESTATES PROJECTS LIMITED | 0.20 |
| GODREJ PROPERTIES LIMITED | 0.18 |
| OBEROI REALTY LTD | 0.17 |
| **Capital Markets** | **1.38** |
| BSE LTD. | 0.49 |
| HDFC Asset Management Company Ltd. | 0.35 |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 0.33 |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 0.21 |
| **Industrial Products** | **1.33** |
| Cummins India Ltd. | 0.50 |
| Polycab India Ltd. | 0.34 |
| APL APOLLO TUBES LTD. | 0.32 |
| SUPREME INDUSTRIES LIMITED | 0.17 |
| **Transport Infrastructure** | **1.05** |
| Adani Port and Special Economic Zone Ltd. | 0.83 |
| GMR AIRPORTS LIMITED | 0.22 |
| **Food Products** | **1.02** |
| NESTLE INDIA LTD. | 0.60 |
| Britannia Industries Ltd. | 0.42 |
| **Agricultural, Commercial and Constr** | **0.96** |
| TML COMMERCIAL VEHICLES LIMITED | 0.62 |
| ASHOK LEYLAND LTD. | 0.34 |
| **Chemicals and Petrochemicals** | **0.95** |
| SOLAR INDUSTRIES INDIA LIMITED | 0.36 |
| Pidilite Industries Ltd. | 0.33 |
| SRF Ltd. | 0.26 |
| **Financial Technology (Fintech)** | **0.80** |
| ONE 97 COMMUNICATIONS LTD. | 0.51 |
| PB FINTECH LTD. | 0.29 |
| **Beverages** | **0.75** |
| VARUN BEVERAGES LTD | 0.44 |
| UNITED SPIRITS LTD. | 0.31 |
| **Transport Services** | **0.75** |
| Inter Globe Aviation Ltd | 0.75 |
| **Agricultural Food and other Product** | **0.74** |
| Tata Consumer Products Ltd | 0.41 |
| Marico Ltd. | 0.33 |
| **Oil** | **0.61** |
| Oil & Natural Gas Corporation Ltd. | 0.46 |
| OIL INDIA LIMITED | 0.15 |
| **Metals and Minerals Trading** | **0.60** |
| ADANI ENTERPRISES LTD. | 0.60 |
| **Personal Products** | **0.55** |
| Godrej Consumer Products Ltd. | 0.26 |
| Colgate Palmolive (India ) Ltd. | 0.16 |
| Dabur India Ltd. | 0.13 |
| **Consumable Fuels** | **0.52** |
| Coal India Ltd. | 0.52 |
| **Fertilizers and Agrochemicals** | **0.52** |
| UPL Ltd | 0.22 |
| Coromandel International Ltd. | 0.17 |
| P I INDUSTRIES LTD | 0.13 |
| **Gas** | **0.48** |
| GAIL (India) Ltd. | 0.31 |
| PETRONET LNG LTD. | 0.17 |
| **Leisure Services** | **0.48** |
| INDIAN HOTELS COMPANY LTD. | 0.48 |
| **Diversified Metals** | **0.28** |
| Vedanta Ltd. | 0.28 |
| **Minerals and Mining** | **0.19** |
| NMDC Ltd. | 0.19 |
| **Textiles and Apparels** | **0.18** |
| Page Industries Ltd | 0.18 |
| **Equity & Equity related - Total** | **99.96** |
| **Triparty Repo** | **0.05** |
| **Net Current Assets/(Liabilities)** | **-0.01** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




## Product Label

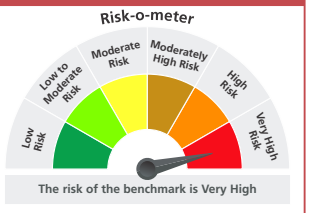
This product is suitable for investors who are seeking*:

- 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**

**Benchmark**




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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY 100 EQUAL WEIGHT ETF

An open-ended scheme replicating/tracking the Nifty 100 Equal Weight Index
NSE Symbol - NIFTY100EW

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹38.67 crs

**AUM:** ₹38.68 crs

**Benchmark:** Nifty 100 Equal Weight Index TRI

**Allotment Date:** February 24, 2025

**Folio Count:** 5,330

**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 September 30, 2026)

₹33.2210

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 63.66% |
| Tracking Error | 0.07% |

**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.

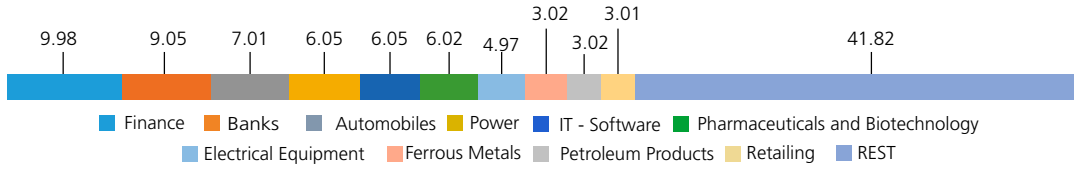
**Data as on 30th September, 2026 unless otherwise specified.**

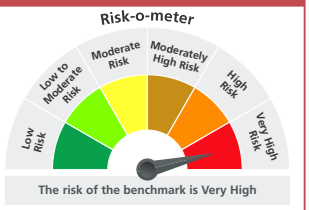
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Finance** | **9.98** |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | 1.02 |
| Bajaj Holdings and Investment Ltd. | 1.01 |
| SHRIRAM FINANCE LTD. | 1.01 |
| Bajaj Finserv Ltd. | 1.00 |
| Cholamandalam Investment and Finance Company Ltd. | 1.00 |
| BAJAJ FINANCE LTD. | 0.99 |
| Muthoot Finance Ltd | 0.99 |
| Power Finance Corporation Ltd. | 0.99 |
| TATA CAPITAL LIMITED | 0.99 |
| JIO FINANCIAL SERVICES LTD | 0.98 |
| **Banks** | **9.05** |
| KOTAK MAHINDRA BANK LTD. | 1.06 |
| Axis Bank Ltd. | 1.03 |
| ICICI Bank Ltd. | 1.02 |
| Bank Of Baroda | 1.01 |
| STATE BANK OF INDIA | 1.00 |
| HDFC Bank Ltd. | 0.99 |
| PUNJAB NATIONAL BANK | 0.99 |
| CANARA BANK | 0.98 |
| UNION BANK OF INDIA | 0.97 |
| **Automobiles** | **7.01** |
| Maruti Suzuki India Limited | 1.02 |
| TVS Motors Company Ltd | 1.01 |
| Eicher Motors Ltd. | 1.00 |
| Mahindra & Mahindra Ltd. | 1.00 |
| TATA MOTORS PASSENGER VEHICLES LTD. | 1.00 |
| Bajaj Auto Ltd. | 0.99 |
| HYUNDAI MOTORS INDIA LTD | 0.99 |
| **IT - Software** | **6.05** |
| Infosys Ltd. | 1.02 |
| LTIMINDTREE LIMITED | 1.02 |
| Tata Consultancy Services Ltd. | 1.01 |
| Tech Mahindra Ltd. | 1.01 |
| HCL TECHNOLOGIES LTD. | 1.00 |
| WIPRO LTD. | 0.99 |
| **Power** | **6.05** |
| ADANI POWER LTD. | 1.03 |
| ADANI ENERGY SOLUTIONS LTD. | 1.01 |
| NTPC LTD | 1.01 |
| ADANI GREEN ENERGY LTD. | 1.01 |
| Tata Power Co. Ltd. | 1.00 |
| Power Grid Corporation Of India Ltd. | 0.99 |
| **Pharmaceuticals and Biotechnology** | **6.02** |
| DR REDDYS LABORATORIES LTD. | 1.05 |
| Sun Pharmaceuticals Industries Ltd. | 1.01 |
| Cipla Ltd. | 0.99 |
| Divi s Laboratories Ltd. | 0.99 |
| TORRENT PHARMACEUTICALS LTD. | 0.99 |
| Zydus Lifesciences Limited | 0.99 |
| **Electrical Equipment** | **4.97** |
| HITACHI ENERGY INDIA LIMITED | 1.01 |
| ABB INDIA LTD | 0.99 |
| CG POWER AND INDUSTRIAL SOLUTIONS LIMITED | 0.99 |
| Siemens Ltd. | 0.99 |
| SIEMENS ENERGY INDIA LTD | 0.99 |
| **Ferrous Metals** | **3.02** |
| JSW Steel Ltd. | 1.01 |
| Tata Steel Ltd. | 1.01 |
| Jindal Steel & Power Ltd. | 1.00 |
| **Petroleum Products** | **3.02** |
| Indian Oil Corporation Ltd | 1.02 |
| Bharat Petroleum Corporation Ltd. | 1.01 |
| RELIANCE INDUSTRIES LTD. | 0.99 |
| **Retailing** | **3.01** |
| AVENUE SUPERMARTS LTD. | 1.02 |
| Trent Ltd | 1.01 |
| ETERNAL LIMITED | 0.98 |
| **Cement and Cement Products** | **2.99** |
| Ultratech Cement Ltd. | 1.01 |
| Ambuja Cements Ltd. | 1.00 |
| Grasim Industries Ltd. | 0.98 |
| **Non - Ferrous Metals** | **2.97** |
| Hindalco Industries Ltd | 0.99 |
| HINDUSTAN ZINC LTD. | 0.99 |
| VEDANTA ALUMINIUM METAL LTD | 0.99 |
| **Aerospace and Defense** | **2.01** |
| Bharat Electronics Ltd. | 1.01 |
| HINDUSTAN AERONAUTICS LTD. | 1.00 |
| **Auto Components** | **2.01** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 1.01 |
| Bosch Ltd. | 1.00 |
| **Chemicals and Petrochemicals** | **2.01** |
| SOLAR INDUSTRIES INDIA LIMITED | 1.02 |
| Pidilite Industries Ltd. | 0.99 |
| **Insurance** | **2.01** |
| HDFC Life Insurance Company Ltd. | 1.01 |
| SBI Life Insurance Company Ltd | 1.00 |
| **Diversified FMCG** | **1.99** |
| ITC Ltd. | 1.00 |
| Hindustan Unilever Ltd. | 0.99 |
| **Food Products** | **1.99** |
| Britannia Industries Ltd. | 1.00 |
| NESTLE INDIA LTD. | 0.99 |
| **Capital Markets** | **1.97** |
| BSE LTD. | 0.99 |
| HDFC Asset Management Company Ltd. | 0.98 |
| **Consumer Durables** | **1.97** |
| Asian Paints Ltd. | 1.01 |
| Titan Company Ltd. | 0.96 |
| **Industrial Products** | **1.97** |
| Cummins India Ltd. | 0.99 |
| Polycab India Ltd. | 0.98 |
| **Telecom - Services** | **1.94** |
| Bharti Airtel Ltd | 1.01 |
| Vodafone Idea Ltd | 0.93 |
| **Healthcare Services** | **1.88** |
| Apollo Hospitals Enterprises Ltd. | 0.94 |
| MAX HEALTHCARE INSTITUTE LTD. | 0.94 |
| **Transport Infrastructure** | **1.03** |
| Adani Port and Special Economic Zone Ltd. | 1.03 |
| **Transport Services** | **1.03** |
| Inter Globe Aviation Ltd | 1.03 |
| **Beverages** | **1.02** |
| VARUN BEVERAGES LTD | 1.02 |
| **Consumable Fuels** | **1.02** |
| Coal India Ltd. | 1.02 |
| **Metals and Minerals Trading** | **1.02** |
| ADANI ENTERPRISES LTD. | 1.02 |
| **Gas** | **1.01** |
| GAIL (India) Ltd. | 1.01 |
| **Realty** | **1.01** |
| DLF Ltd. | 1.01 |
| **Construction** | **1.00** |
| Larsen And Toubro Ltd. | 1.00 |
| **Diversified Metals** | **1.00** |
| Vedanta Ltd. | 1.00 |
| **Agricultural Food and other Product** | **0.99** |
| Tata Consumer Products Ltd | 0.99 |
| **Industrial Manufacturing** | **0.99** |
| MAZAGOAN DOCK SHIPBUILDERS LTD | 0.99 |
| **Personal Products** | **0.99** |
| Godrej Consumer Products Ltd. | 0.99 |
| **Agricultural, Commercial and Construction Vehicles** | **0.98** |
| TML COMMERCIAL VEHICLES LIMITED | 0.98 |
| **Oil** | **0.98** |
| Oil & Natural Gas Corporation Ltd. | 0.98 |
| **Equity & Equity related - Total** | **99.96** |
| **Net Current Assets/(Liabilities)** | **0.04** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the Nifty 100 Equal Weight index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY MIDCAP 150 ETF

An open-ended scheme replicating/tracking Nifty Midcap 150 Index
NSE Symbol - MID150

**Scan to Invest Now**

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹14.71 crs

**AUM:** ₹14.19 crs

**Benchmark:** Nifty Midcap 150 Index TRI

**Allotment Date:** March 21, 2025

**Folio Count:** 7,771

**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 September 30, 2026)

₹22.2370

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 288.20% |
| Tracking Error | 0.06% |

**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.

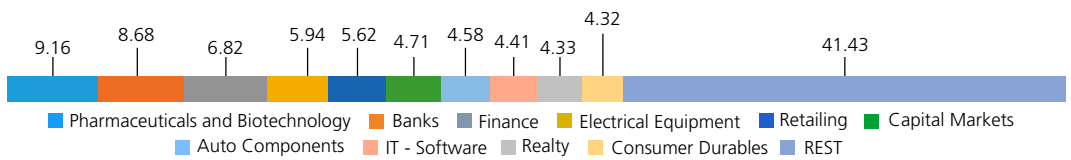
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Pharmaceuticals and Biotechnology** | **9.16** |
| LAURUS LABS LTD. | 1.90 |
| Lupin Ltd. | 1.22 |
| Aurobindo Pharma Ltd. | 1.14 |
| Glenmark Pharmaceuticals Ltd | 0.87 |
| Alkem Laboratories Ltd. | 0.77 |
| MANKIND PHARMA LTD | 0.70 |
| Ipca Laboratories Ltd. | 0.66 |
| Biocon Ltd. | 0.64 |
| Ajanta Pharma Ltd. | 0.41 |
| Abbott India Ltd. | 0.34 |
| GlaxoSmithKline Pharmaceuticals Ltd. | 0.28 |
| ANTHEM BIOSCIENCES LTD | 0.23 |
| **Banks** | **8.68** |
| FEDERAL BANK LTD. | 1.93 |
| IndusInd Bank Ltd. | 1.46 |
| AU Small Finance Bank Ltd. | 1.45 |
| IDFC First Bank Limited | 1.33 |
| YES BANK LTD | 0.91 |
| INDIAN BANK | 0.70 |
| BANK OF MAHARASHTRA | 0.40 |
| BANK OF INDIA | 0.39 |
| Indian Overseas Bank | 0.11 |
| **Finance** | **6.82** |
| REC LTD. | 0.92 |
| Aditya Birla Capital Ltd. | 0.80 |
| Sundaram Finance Ltd. | 0.74 |
| PIRAMAL FINANCE LTD | 0.66 |
| L&T FINANCE LTD | 0.56 |
| Mahindra & Mahindra Financial Services Ltd. | 0.53 |
| SBI CARDS & PAYMENT SERVICES PVT. LTD. | 0.42 |
| LIC Housing Finance Ltd. | 0.39 |
| AUTHUM INVESTMENT & INFRASTRUCTURE LTD. | 0.36 |
| HDB FINANCIAL SERVICES LTD | 0.32 |
| CRISIL Ltd. | 0.27 |
| BAJAJ HOUSING FINANCE LTD. | 0.22 |
| INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD. | 0.22 |
| HOUSING & URBAN DEVELOPMENT CORPORATION LTD. | 0.21 |
| TATA INVESTMENT CORPORATION LTD | 0.20 |
| **Electrical Equipment** | **5.94** |
| Bharat Heavy Electricals Ltd. | 1.49 |
| GE VERNOVA T&D INDIA LIMITED | 1.28 |
| SUZLON ENERGY LTD. | 1.18 |
| APAR INDUSTRIES LIMITED | 0.80 |
| WAAREE ENERGIES LIMITED | 0.56 |
| Thermax Ltd. | 0.32 |
| PREMIER ENERGIES LIMITED | 0.31 |
| **Retailing** | **5.62** |
| LENSKART SOLUTIONS LIMITED | 1.24 |
| INFO EDGE (INDIA) LTD. | 1.16 |
| FSN E-COMMERCE VENTURES LTD. | 1.08 |
| SWIGGY LTD | 0.93 |
| VISHAL MEGA MART LIMITED | 0.70 |
| MEESHO LIMITED | 0.51 |
| **Capital Markets** | **4.71** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 2.07 |
| 360 ONE WAM LTD. | 0.67 |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 0.65 |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | 0.48 |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD. | 0.45 |
| MOTILAL OSWAL FINANCIAL SERVICES LTD | 0.39 |
| **Auto Components** | **4.58** |
| BHARAT FORGE LTD. | 1.32 |
| MRF Limited | 0.62 |
| TUBE INVESTMENTS OF INDIA LTD. | 0.62 |
| UNO MINDA LIMITED | 0.52 |
| Exide Industries Ltd | 0.46 |
| Balkrishna Industries Ltd. | 0.42 |
| Schaeffler India Ltd | 0.39 |
| Endurance Technologies Ltd. | 0.23 |
| **IT - Software** | **4.41** |
| COFORGE LIMITED | 1.50 |
| PERSISTENT SYSTEMS LIMITED | 1.41 |
| Mphasis Ltd | 0.70 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 0.62 |
| HEXAWARE TECHNOLOGIES LTD. | 0.18 |
| **Realty** | **4.33** |
| EMBASSY OFFICE PARKS REIT | 0.94 |
| PHOENIX MILLS LTD. | 0.89 |
| LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD) | 0.83 |
| PRESTIGE ESTATES PROJECTS LIMITED | 0.62 |
| GODREJ PROPERTIES LIMITED | 0.54 |
| OBEROI REALTY LTD | 0.51 |
| **Consumer Durables** | **4.32** |
| DIXON TECHNOLOGIES INDIA LTD. | 1.34 |
| Havells India Ltd. | 0.63 |
| VOLTAS LTD. | 0.60 |
| KALYAN JEWELLERS INDIA LTD. | 0.52 |
| BLUE STAR LTD. | 0.48 |
| LG ELECTRONICS INDIA LTD | 0.43 |
| Berger Paints (I) Ltd. | 0.32 |
| **Insurance** | **3.83** |
| LIFE INSURANCE CORPORATION OF INDIA LTD. | 1.23 |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 0.95 |
| Max Financial Services Ltd. | 0.90 |
| ICICI Prudential Life Insurance Company Ltd | 0.43 |
| General Insurance Corporation Of India | 0.32 |
| **Industrial Products** | **2.99** |
| APL APOLLO TUBES LTD. | 0.98 |
| KEI INDUSTRIES LTD. | 0.68 |
| SUPREME INDUSTRIES LIMITED | 0.55 |
| ASTRAL LTD. | 0.41 |
| AIA Engineering Limited. | 0.37 |
| **Leisure Services** | **2.81** |
| INDIAN HOTELS COMPANY LTD. | 1.58 |
| ITC HOTELS LIMITED | 0.45 |
| JUBILANT FOODWORKS LIMITED | 0.44 |
| Indian Railway Catering And Tourism Corporation Ltd. | 0.34 |
| **Financial Technology (Fintech)** | **2.71** |
| ONE 97 COMMUNICATIONS LTD. | 1.78 |
| PB FINTECH LTD. | 0.93 |
| **Power** | **2.45** |
| JSW ENERGY LTD. | 0.75 |
| NHPC LIMITED | 0.68 |
| TORRENT POWER LTD | 0.58 |
| NLC India Ltd. | 0.23 |
| NTPC GREEN ENERGY LIMITED | 0.21 |
| **Healthcare Services** | **2.05** |
| Fortis Healthcare India Ltd | 0.99 |
| ASTER DM HEALTHCARE LTD | 0.46 |
| Global Health Ltd. | 0.30 |
| Narayana Hrudayalaya Ltd. | 0.30 |
| **Beverages** | **2.03** |
| UNITED SPIRITS LTD. | 0.98 |
| RADICO KHAITAN LTD. | 0.84 |
| United Breweries Ltd. | 0.21 |
| **Telecom - Services** | **1.92** |
| Indus Towers Ltd. | 1.18 |
| Tata Communications Ltd. | 0.48 |
| BHARTI HEXACOM LTD. | 0.26 |
| **Fertilizers and Agrochemicals** | **1.85** |
| UPL Ltd | 0.75 |
| Coromandel International Ltd. | 0.52 |
| P I INDUSTRIES LTD | 0.46 |
| **FERTILISERS AND CHEMICALS** | |
| TRAVANCORE LTD | 0.12 |
| **Automobiles** | **1.68** |
| Hero MotoCorp Ltd. | 1.68 |
| **Chemicals and Petrochemicals** | **1.67** |
| SRF Ltd. | 0.88 |
| Gujarat Fluorochemicals Ltd. | 0.46 |
| Linde India Ltd. | 0.33 |
| **Cement and Cement Products** | **1.59** |
| SHREE CEMENT LTD. | 0.74 |
| JK Cement Ltd. | 0.52 |
| Dalmia Bharat Limited | 0.33 |
| **Agricultural Food and other Product** | **1.34** |
| Marico Ltd. | 1.03 |
| PATANJALI FOODS LIMITED | 0.31 |
| **Transport Infrastructure** | **1.33** |
| GMR AIRPORTS LIMITED | 0.81 |
| JSW INFRASTRUCTURE LIMITED | 0.52 |
| **Agricultural, Commercial and Construction vehicles** | **1.31** |
| ASHOK LEYLAND LTD. | 1.09 |
| Escorts Ltd. | 0.22 |
| **Minerals and Mining** | **1.28** |
| NMDC Ltd. | 0.65 |
| LLOYDS METALS AND ENERGY LTD. | 0.63 |
| **Ferrous Metals** | **1.23** |
| Steel Authority of India Ltd. | 0.65 |
| JINDAL STAINLESS LTD | 0.58 |
| **Non - Ferrous Metals** | **1.20** |
| NATIONAL ALUMINIUM COMPANY LTD | 0.75 |
| HINDUSTAN COPPER LTD. | 0.45 |
| **Personal Products** | **1.12** |
| Colgate Palmolive (India ) Ltd. | 0.57 |
| Dabur India Ltd. | 0.55 |
| **Gas** | **0.93** |
| PETRONET LNG LTD. | 0.52 |
| ADANI TOTAL GAS LTD. | 0.41 |
| **Textiles and Apparels** | **0.86** |
| Page Industries Ltd | 0.56 |
| K.P.R. Mill Ltd. | 0.30 |
| **Petroleum Products** | **0.83** |
| HINDUSTAN PETROLEUM CORPORATION LTD | 0.83 |
| **Oil** | **0.60** |
| OIL INDIA LIMITED | 0.60 |
| **Transport Services** | **0.38** |
| Container Corporation of India Ltd. | 0.38 |
| **Industrial Manufacturing** | **0.31** |
| COCHIN SHIPYARD LTD. | 0.31 |
| **Construction** | **0.28** |
| RAIL VIKAS NIGAM LIMITED. | 0.28 |
| **Aerospace and Defense** | **0.25** |
| BHARAT DYNAMICS LTD | 0.25 |
| **IT - Services** | **0.22** |
| L&T Technology Services Ltd | 0.22 |
| **Cigarettes and Tobacco Products** | **0.19** |
| Godfrey Phillips India Ltd. | 0.19 |
| **Diversified** | **0.11** |
| Godrej Industries Ltd. | 0.11 |
| **Equity & Equity related - Total** | **99.92** |
| **Net Current Assets/(Liabilities)** | **0.08** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




**Product Label**

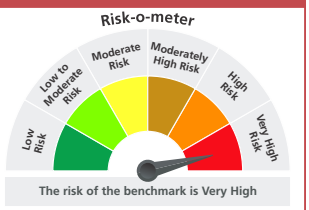
This product is suitable for investors who are seeking*:

- 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**

**Benchmark**




Nifty Midcap 150 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY200 QUALITY 30 ETF

An open-ended scheme replicating/tracking Nifty200 Quality 30 Index
NSE Symbol - Quality30

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹2.74 crs
**AUM:** ₹2.63 crs
**Benchmark:** Nifty200 Quality 30 Index TRI
**Allotment Date:** July 14, 2025
**Folio Count:** 1,713

**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 September 30, 2026)
₹19.3070

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 68.72% |
| Tracking Error | 0.09% |

**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.

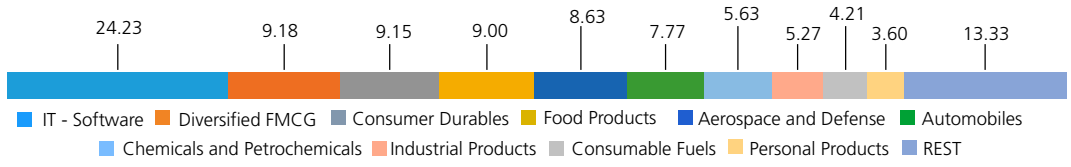
**Data as on 30th September, 2026 unless otherwise specified.**

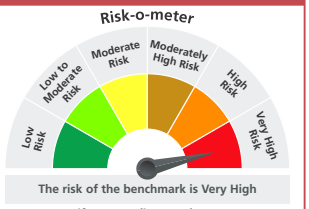
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **IT - Software** | **24.23** |
| Tata Consultancy Services Ltd. | 5.07 |
| Infosys Ltd. | 4.91 |
| HCL TECHNOLOGIES LTD. | 4.65 |
| PERSISTENT SYSTEMS LIMITED | 2.97 |
| LTIMINDTREE LIMITED | 2.29 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 2.18 |
| TATA ELXSI LTD. | 1.21 |
| KPIT TECHNOLOGIES LTD. | 0.95 |
| **Diversified FMCG** | **9.18** |
| ITC Ltd. | 4.72 |
| Hindustan Unilever Ltd. | 4.46 |
| **Consumer Durables** | **9.15** |
| DIXON TECHNOLOGIES INDIA LTD. | 4.03 |
| Asian Paints Ltd. | 3.48 |
| Havells India Ltd. | 1.64 |
| **Food Products** | **9.00** |
| NESTLE INDIA LTD. | 4.94 |
| Britannia Industries Ltd. | 4.06 |
| **Aerospace and Defense** | **8.63** |
| Bharat Electronics Ltd. | 4.89 |
| HINDUSTAN AERONAUTICS LTD. | 3.74 |
| **Automobiles** | **7.77** |
| Bajaj Auto Ltd. | 4.38 |
| Hero MotoCorp Ltd. | 3.39 |
| **Chemicals and Petrochemicals** | **5.63** |
| SOLAR INDUSTRIES INDIA LIMITED | 3.14 |
| Pidilite Industries Ltd. | 2.49 |
| **Industrial Products** | **5.27** |
| Cummins India Ltd. | 2.98 |
| Polycab India Ltd. | 2.29 |
| **Consumable Fuels** | **4.21** |
| Coal India Ltd. | 4.21 |
| **Personal Products** | **3.60** |
| Colgate Palmolive (India ) Ltd. | 3.60 |
| **Non - Ferrous Metals** | **3.17** |
| HINDUSTAN ZINC LTD. | 3.17 |
| **Agricultural Food and other Product** | **3.08** |
| Marico Ltd. | 3.08 |
| **Capital Markets** | **2.89** |
| HDFC Asset Management Company Ltd. | 2.89 |
| **Textiles and Apparels** | **2.49** |
| Page Industries Ltd | 2.49 |
| **Industrial Manufacturing** | **1.60** |
| MAZAGOAN DOCK SHIPBUILDERS LTD | 1.60 |
| **Equity & Equity related - Total** | **99.90** |
| **Net Current Assets/(Liabilities)** | **0.10** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital appreciation.<br>• Investment in stocks comprising the Nifty200 Quality 30 Index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY200 MOMENTUM 30 ETF

NSE Symbol - MOMENTUM30

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹39.13 crs

**AUM:** ₹39.75 crs

**Benchmark:** Nifty200 Momentum 30 Index TRI

**Allotment Date:** October 10, 2025

**Folio Count:** 2,929

**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 September 30, 2026)

₹29.5260

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 207.59% |
| Tracking Error | 0.27% |

**Expense Ratio****

0.26%

**Available Plans/Options**

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

**Load Structure**

**Entry Load:** Nil.
**Exit Load:** Nil.

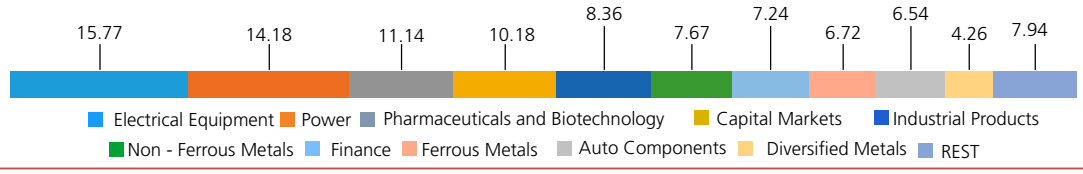
**Data as on 30th September, 2026 unless otherwise specified.**

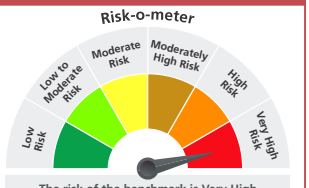
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Electrical Equipment** | **15.77** |
| GE VERNOVA T&D INDIA LIMITED | 4.33 |
| Bharat Heavy Electricals Ltd. | 3.64 |
| CG POWER AND INDUSTRIAL SOLUTIONS LIMITED | 3.04 |
| HITACHI ENERGY INDIA LIMITED | 2.91 |
| ABB INDIA LTD | 1.85 |
| **Power** | **14.18** |
| NTPC LTD | 4.70 |
| ADANI POWER LTD. | 4.62 |
| ADANI ENERGY SOLUTIONS LTD. | 2.79 |
| ADANI GREEN ENERGY LTD. | 2.07 |
| **Pharmaceuticals and Biotechnology** | **11.14** |
| LAURUS LABS LTD. | 6.54 |
| TORRENT PHARMACEUTICALS LTD. | 2.85 |
| Glenmark Pharmaceuticals Ltd | 1.75 |
| **Capital Markets** | **10.18** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 6.04 |
| BSE LTD. | 4.14 |
| **Industrial Products** | **8.36** |
| Cummins India Ltd. | 4.46 |
| Polycab India Ltd. | 2.48 |
| KEI INDUSTRIES LTD. | 1.42 |
| **Non - Ferrous Metals** | **7.67** |
| Hindalco Industries Ltd | 5.02 |
| NATIONAL ALUMINIUM COMPANY LTD | 2.65 |
| **Finance** | **7.24** |
| SHRIRAM FINANCE LTD. | 5.02 |
| Aditya Birla Capital Ltd. | 1.34 |
| L&T FINANCE LTD | 0.88 |
| **Ferrous Metals** | **6.72** |
| Tata Steel Ltd. | 5.04 |
| Steel Authority of India Ltd. | 1.68 |
| **Auto Components** | **6.54** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 3.34 |
| BHARAT FORGE LTD. | 3.20 |
| **Diversified Metals** | **4.26** |
| Vedanta Ltd. | 4.26 |
| **Banks** | **3.74** |
| FEDERAL BANK LTD. | 3.74 |
| **Chemicals and Petrochemicals** | **2.16** |
| SOLAR INDUSTRIES INDIA LIMITED | 2.16 |
| **Telecom - Services** | **2.02** |
| Vodafone Idea Ltd | 2.02 |
| **Equity & Equity related - Total** | **99.98** |
| **Net Current Assets/(Liabilities)** | **0.02** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Investment Objective | Fund | Benchmark |
|---|---|---|
| **Kotak Nifty200 Momentum 30 ETF**<br>Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error.<br>There is no assurance that the investment objective of the scheme will be achieved. | |  |





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 mad.

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY CHEMICALS ETF

An open-ended scheme replicating/tracking Nifty Chemicals Index
NSE Symbol - CHEMICAL

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹111.71 crs
**AUM:** ₹105.61 crs
**Benchmark:** Nifty Chemicals Index TRI
**Allotment Date:** November 12, 2025
**Folio Count:** 18,527

**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 September 30, 2026)
₹28.4630

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 58.61% |
| Tracking Error | 0.07% |

**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.

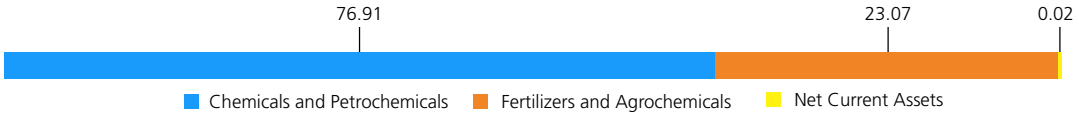
**Data as on 30th September, 2026 unless otherwise specified.**

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

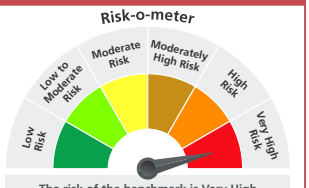
## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Chemicals and Petrochemicals** | **76.91** |
| SOLAR INDUSTRIES INDIA LIMITED | 13.61 |
| Pidilite Industries Ltd. | 12.90 |
| SRF Ltd. | 10.18 |
| Navin Fluorine International Ltd. | 8.61 |
| Gujarat Fluorochemicals Ltd. | 5.27 |
| HIMADRI SPECIALITY CHEMICAL LTD. | 4.53 |
| Linde India Ltd. | 3.78 |
| Deepak Nitrite Ltd. | 2.98 |
| Aarti Industries Ltd. | 2.79 |
| Tata Chemicals Ltd | 2.71 |
| Atul Ltd. | 2.67 |
| Deepak Fertilizers & Petrochemicals Corp Ltd | 2.57 |
| PCBL LTD | 1.65 |
| JUBILANT INGREVIA LTD | 1.55 |
| SWAN ENERGY LTD | 1.11 |
| **Fertilizers and Agrochemicals** | **23.07** |
| UPL Ltd | 8.58 |
| Coromandel International Ltd. | 5.96 |
| P I INDUSTRIES LTD | 5.30 |
| Chambal Fertilisers & Chemicals Ltd. | 1.72 |
| SUMITOMO CHEMICAL INDIA LTD | 1.51 |
| **Equity & Equity related - Total** | **99.98** |
| **Net Current Assets/(Liabilities)** | **0.02** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital appreciation.<br>• An Exchange Traded Fund that Corresponds to the performance of Nifty Chemicals Index subject to Tracking errors.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | Risk-o-meter<br>The risk of the scheme is Very High | Risk-o-meter<br>The risk of the benchmark is Very High<br>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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY NEXT 50 ETF

NSE Symbol - NEXT50ETF

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹20.51 crs

**AUM:** ₹21.17 crs

**Benchmark:** Nifty Next 50 TRI

**Allotment Date:** January 7, 2026

**Folio Count:** 3,542

**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 September 30, 2026)

₹70.3140

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 45.22% |
| Tracking Error | 0.17% |

**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.

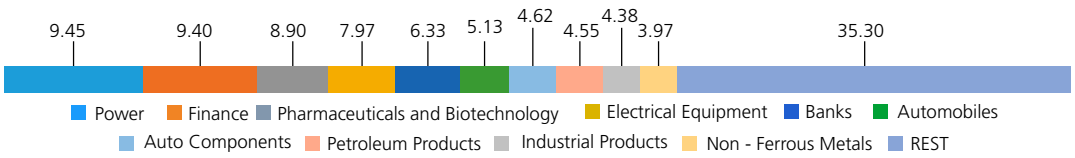
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Power** | **9.45** |
| ADANI POWER LTD. | 3.47 |
| Tata Power Co. Ltd. | 2.47 |
| ADANI ENERGY SOLUTIONS LTD. | 1.76 |
| ADANI GREEN ENERGY LTD. | 1.75 |
| **Finance** | **9.40** |
| Cholamandalam Investment and Finance Company Ltd. | 2.88 |
| Power Finance Corporation Ltd. | 1.94 |
| Bajaj Holdings and Investment Ltd. | 1.91 |
| Muthoot Finance Ltd | 1.20 |
| TATA CAPITAL LIMITED | 0.74 |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | 0.73 |
| **Pharmaceuticals and Biotechnology** | **8.90** |
| Divi s Laboratories Ltd. | 4.83 |
| TORRENT PHARMACEUTICALS LTD. | 2.89 |
| Zydus Lifesciences Limited | 1.18 |
| **Electrical Equipment** | **7.97** |
| CG POWER AND INDUSTRIAL SOLUTIONS LIMITED | 2.40 |
| HITACHI ENERGY INDIA LIMITED | 1.61 |
| ABB INDIA LTD | 1.45 |
| Siemens Ltd. | 1.35 |
| SIEMENS ENERGY INDIA LTD | 1.16 |
| **Banks** | **6.33** |
| Bank Of Baroda | 1.75 |
| CANARA BANK | 1.64 |
| PUNJAB NATIONAL BANK | 1.59 |
| UNION BANK OF INDIA | 1.35 |
| **Automobiles** | **5.13** |
| TVS Motors Company Ltd | 3.95 |
| HYUNDAI MOTORS INDIA LTD | 1.18 |
| **Auto Components** | **4.62** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 2.95 |
| Bosch Ltd. | 1.67 |
| **Petroleum Products** | **4.55** |
| Bharat Petroleum Corporation Ltd. | 2.49 |
| Indian Oil Corporation Ltd | 2.06 |
| **Industrial Products** | **4.38** |
| Cummins India Ltd. | 2.63 |
| Polycab India Ltd. | 1.75 |
| **Non - Ferrous Metals** | **3.97** |
| VEDANTA ALUMINIUM METAL LTD | 2.86 |
| HINDUSTAN ZINC LTD. | 1.11 |
| **Chemicals and Petrochemicals** | **3.82** |
| SOLAR INDUSTRIES INDIA LIMITED | 1.96 |
| Pidilite Industries Ltd. | 1.86 |
| **Aerospace and Defense** | **3.62** |
| HINDUSTAN AERONAUTICS LTD. | 3.62 |
| **Agricultural, Commercial and Constr** | **3.61** |
| TML COMMERCIAL VEHICLES LIMITED | 3.61 |
| **IT - Software** | **3.30** |
| WIPRO LTD. | 1.76 |
| LTIMINDTREE LIMITED | 1.54 |
| **Retailing** | **2.51** |
| AVENUE SUPERMARTS LTD. | 2.51 |
| **Beverages** | **2.42** |
| VARUN BEVERAGES LTD | 2.42 |
| **Food Products** | **2.33** |
| Britannia Industries Ltd. | 2.33 |
| **Capital Markets** | **1.91** |
| HDFC Asset Management Company Ltd. | 1.91 |
| **Gas** | **1.88** |
| GAIL (India) Ltd. | 1.88 |
| **Diversified Metals** | **1.87** |
| Vedanta Ltd. | 1.87 |
| **Realty** | **1.77** |
| DLF Ltd. | 1.77 |
| **Ferrous Metals** | **1.72** |
| Jindal Steel & Power Ltd. | 1.72 |
| **Telecom - Services** | **1.46** |
| Vodafone Idea Ltd | 1.46 |
| **Personal Products** | **1.40** |
| Godrej Consumer Products Ltd. | 1.40 |
| **Cement and Cement Products** | **0.95** |
| Ambuja Cements Ltd. | 0.95 |
| **Industrial Manufacturing** | **0.66** |
| MAZAGOAN DOCK SHIPBUILDERS LTD | 0.66 |
| **Equity & Equity related - Total** | **99.93** |
| **Net Current Assets/(Liabilities)** | **0.07** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Passive Investment in equity and equity related securities replicating the composition of Nifty Next 50 Index, subject to tracking error.<br>• There is no assurance that the investment objective of the scheme will be achieved.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. The scheme has not completed 6 month since inception

# KOTAK NIFTY PRIVATE BANK ETF

An open-ended scheme replicating/tracking Nifty Private Bank Index
NSE Symbol - PVTBANK

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹16.04 crs
**AUM:** ₹15.96 crs
**Benchmark:** Nifty Private Bank Index TRI
**Allotment Date:** July 17, 2026
**Folio Count:** 641

**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 September 30, 2026)
₹26.7770

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 47.39% |
| Tracking Error | 0.03% |

**Expense Ratio****
0.11%

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

**Load Structure**
**Entry Load:** Nil.
**Exit Load:** Nil.

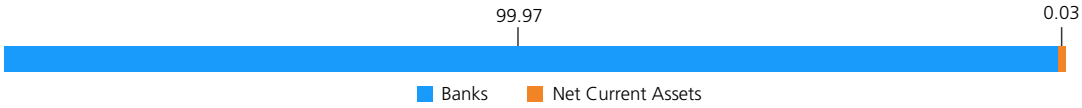
**Data as on 30th September, 2026 unless otherwise specified.**

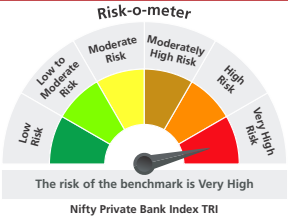
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **99.97** |
| ICICI Bank Ltd. | 21.53 |
| HDFC Bank Ltd. | 20.82 |
| KOTAK MAHINDRA BANK LTD. | 19.84 |
| Axis Bank Ltd. | 19.27 |
| FEDERAL BANK LTD. | 5.35 |
| IndusInd Bank Ltd. | 4.05 |
| IDFC First Bank Limited | 3.69 |
| YES BANK LTD | 2.51 |
| RBL Bank Ltd | 1.71 |
| Bandhan Bank Ltd. | 1.20 |
| **Equity & Equity related - Total** | **99.97** |
| **Net Current Assets/(Liabilities)** | **0.03** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long-term capital growth.<br>• An Exchange Traded Fund that Corresponds to the performance of Nifty Private Bank Index subject to Tracking error.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  |





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.

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. The scheme has not completed 6 month since inception

# 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.

Scan to Invest Now

**Fund Manager*:** Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹14,737.95 crs
**AUM:** ₹14,472.91 crs
**Benchmark:** Domestic Price of Physical Gold
**Allotment Date:** July 27, 2007
**Folio Count:** 5,28,512

**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 September 30, 2026)
₹122.5856

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 11.17% |
| Tracking Error | 0.38% |

**Expense Ratio****
0.52%

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

**Load Structure**
**Entry Load:** Nil.
**Exit Load:** Nil.

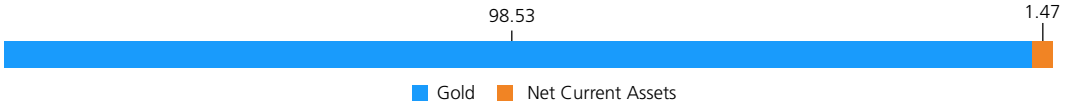
**Data as on 30th September, 2026 unless otherwise specified.**

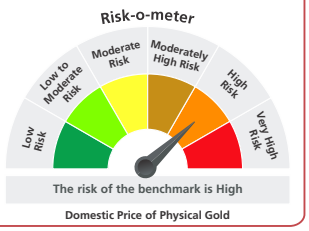
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Gold** | |
| Gold 1 Kg Fineness 0.995 | 56.10 |
| GOLD 1 KG FINENESS 0.995 - GUJARAT | 42.43 |
| **Equity & Equity related - Total** | **98.53** |
| **Net Current Assets/(Liabilities)** | **1.47** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Returns in line with physical gold over medium to long term, subject to tracking error<br>• Investment in physical gold<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage,

# 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.

Scan to Invest Now

**Fund Manager*:** Mr. Jeetu Valechha Sonar, Mr. Abhishek Bisen
**AAUM:** ₹3,841.38 crs
**AUM:** ₹3,712.48 crs
**Benchmark:** Domestic Prices of physical Silver
**Allotment Date:** December 09, 2022
**Folio Count:** 82,284

**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 September 30, 2026)
₹21.2699

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 59.22% |
| Tracking Error | 0.60% |

**Expense Ratio****
0.35%

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

**Load Structure**
**Entry Load:** Nil.
**Exit Load:** Nil.

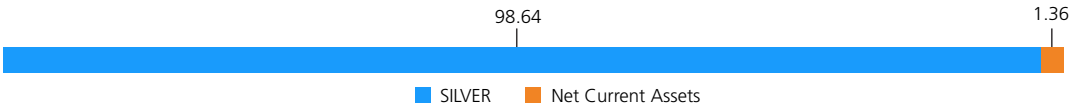
**Data as on 30th September, 2026 unless otherwise specified.**

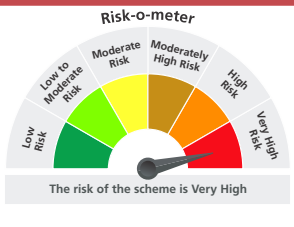
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **SILVER** | |
| SILVER(30 KGS) | 53.16 |
| SILVER(30 KGS) - GUJARAT | 45.48 |
| **Equity & Equity related - Total** | **98.64** |
| **Net Current Assets/(Liabilities)** | **1.36** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors<br>• Investments in physical silver of 99.9% purity (fineness)<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹2,450.85 crs
**AUM:** ₹2,492.60 crs
**Benchmark:** NIFTY 1D Rate Index
**Allotment Date:** January 24, 2023
**Folio Count:** 11,148

**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 September 30, 2026)

₹1124.8049

**Debt Quant**

| | |
|---|---|
| Average Maturity | 0.99 days |
| Modified Duration | 0.99 days |
| Macaulay Duration | 0.99 days |
| Annualised YTM* | 5.10% |
| Tracking Error | 0.01% |

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

**Expense Ratio****

0.21%

**Available Plans/Options**

Growth Option

**IDCW Frequency**

Not Applicable

**Load Structure**

**Entry Load:** Nil.
**Exit Load:** Nil.

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

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

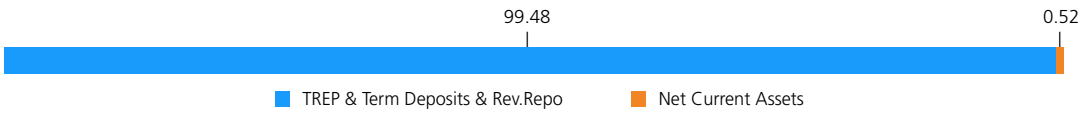
PRC Matrix

| 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 | | | |

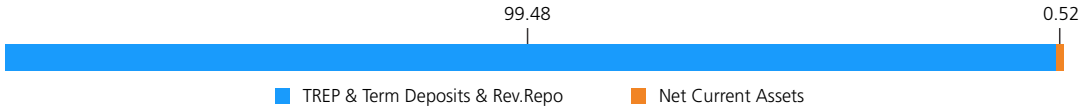
## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| Triparty Repo | 99.48 |
| Net Current Assets/(Liabilities) | 0.52 |
| Grand Total | 100.00 |

## ALLOCATION (%)




## RATING PROFILE (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over a short term investment horizon.<br>• Investment in Tri-party repo on Government securities or treasury bills (TREPS).<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. For last three IDCW, please refer page no 188-190. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY NEXT 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Next 50 index

Scan to Invest Now

**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. Satish Dondapati, Mr. Jeetu Valechha Sonar

**AAUM:** ₹1,303.99 crs

**AUM:** ₹1,289.45 crs

**Benchmark:** Nifty Next 50 Index TRI

**Allotment Date:** March 10, 2021

**Folio Count:** 85,833

**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 | ₹19.9163 | ₹20.4691 |
| IDCW | ₹19.9167 | ₹20.4687 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 43.21% |
| Tracking Error | 0.09% |

**Expense Ratio****

**Regular Plan:** 0.49%

**Direct Plan:** 0.09%

**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 30th September, 2026 unless otherwise specified.**

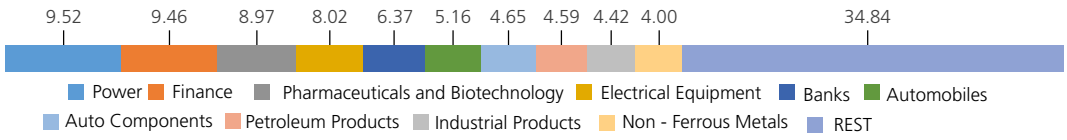
**Folio Count data as on 31st August 2026.**

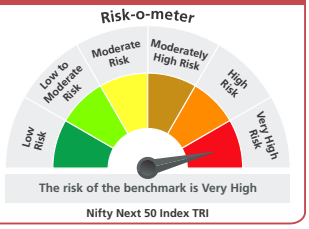
## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Power** | **9.52** |
| ADANI POWER LTD. | 3.50 |
| Tata Power Co. Ltd. | 2.48 |
| ADANI ENERGY SOLUTIONS LTD. | 1.77 |
| ADANI GREEN ENERGY LTD. | 1.77 |
| **Finance** | **9.46** |
| Cholamandalam Investment and Finance Company Ltd. | 2.90 |
| Power Finance Corporation Ltd. | 1.95 |
| Bajaj Holdings and Investment Ltd. | 1.93 |
| Muthoot Finance Ltd | 1.21 |
| TATA CAPITAL LIMITED | 0.74 |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | 0.73 |
| **Pharmaceuticals and Biotechnology** | **8.97** |
| Divi s Laboratories Ltd. | 4.87 |
| TORRENT PHARMACEUTICALS LTD. | 2.91 |
| Zydus Lifesciences Limited | 1.19 |
| **Electrical Equipment** | **8.02** |
| CG POWER AND INDUSTRIAL SOLUTIONS LIMITED | 2.41 |
| HITACHI ENERGY INDIA LIMITED | 1.61 |
| ABB INDIA LTD | 1.47 |
| Siemens Ltd. | 1.36 |
| SIEMENS ENERGY INDIA LTD | 1.17 |
| **Banks** | **6.37** |
| Bank Of Baroda | 1.76 |
| CANARA BANK | 1.65 |
| PUNJAB NATIONAL BANK | 1.60 |
| UNION BANK OF INDIA | 1.36 |
| **Automobiles** | **5.16** |
| TVS Motors Company Ltd | 3.97 |
| HYUNDAI MOTORS INDIA LTD | 1.19 |
| **Auto Components** | **4.65** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 2.97 |
| Bosch Ltd. | 1.68 |
| **Petroleum Products** | **4.59** |
| Bharat Petroleum Corporation Ltd. | 2.51 |
| Indian Oil Corporation Ltd | 2.08 |
| **Industrial Products** | **4.42** |
| Cummins India Ltd. | 2.65 |
| Polycab India Ltd. | 1.77 |
| **Non - Ferrous Metals** | **4.00** |
| VEDANTA ALUMINIUM METAL LTD | 2.88 |
| HINDUSTAN ZINC LTD. | 1.12 |
| **Chemicals and Petrochemicals** | **3.86** |
| SOLAR INDUSTRIES INDIA LIMITED | 1.98 |
| Pidilite Industries Ltd. | 1.88 |
| **Aerospace and Defense** | **3.65** |
| HINDUSTAN AERONAUTICS LTD. | 3.65 |
| **Agricultural, Commercial and Constr** | **3.63** |
| TML COMMERCIAL VEHICLES LIMITED | 3.63 |
| **IT - Software** | **3.32** |
| WIPRO LTD. | 1.77 |
| LTIMINDTREE LIMITED | 1.55 |
| **Retailing** | **2.53** |
| AVENUE SUPERMARTS LTD. | 2.53 |
| **Beverages** | **2.43** |
| VARUN BEVERAGES LTD | 2.43 |
| **Food Products** | **2.34** |
| Britannia Industries Ltd. | 2.34 |
| **Capital Markets** | **1.92** |
| HDFC Asset Management Company Ltd. | 1.92 |
| **Gas** | **1.90** |
| GAIL (India) Ltd. | 1.90 |
| **Diversified Metals** | **1.88** |
| Vedanta Ltd. | 1.88 |
| **Realty** | **1.78** |
| DLF Ltd. | 1.78 |
| **Ferrous Metals** | **1.73** |
| Jindal Steel & Power Ltd. | 1.73 |
| **Telecom - Services** | **1.47** |
| Vodafone Idea Ltd | 1.47 |
| **Personal Products** | **1.41** |
| Godrej Consumer Products Ltd. | 1.41 |
| **Cement and Cement Products** | **0.96** |
| Ambuja Cements Ltd. | 0.96 |
| **Industrial Manufacturing** | **0.66** |
| MAZAGOAN DOCK SHIPBUILDERS LTD | 0.66 |
| **Equity & Equity related - Total** | **100.63** |
| **Triparty Repo** | **1.28** |
| **Net Current Assets/(Liabilities)** | **-1.91** |
| **Grand Total** | **100.00** |

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 | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY 50 INDEX FUND

An open ended scheme replicating / tracking Nifty 50 index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar |
| **AAUM:** | ₹1,139.86 crs |
| **AUM:** | ₹1,112.30 crs |
| **Benchmark:** | Nifty 50 Index TRI |
| **Allotment Date:** | June 21, 2021 |
| **Folio Count:** | 59,306 |

**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 | ₹14.8060 | ₹15.0470 |
| IDCW | ₹14.8060 | ₹15.0440 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 11.95% |
| Tracking Error | 0.06% |

**Expense Ratio****

**Regular Plan:** 0.33%

**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)

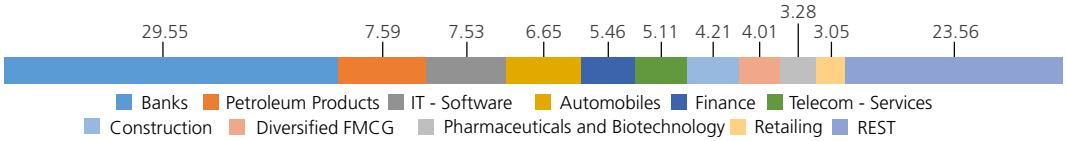
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **29.55** |
| HDFC Bank Ltd. | 10.39 |
| ICICI Bank Ltd. | 9.06 |
| STATE BANK OF INDIA | 3.79 |
| Axis Bank Ltd. | 3.37 |
| KOTAK MAHINDRA BANK LTD. | 2.94 |
| **Petroleum Products** | **7.59** |
| RELIANCE INDUSTRIES LTD. | 7.59 |
| **IT - Software** | **7.53** |
| Infosys Ltd. | 3.36 |
| Tata Consultancy Services Ltd. | 2.00 |
| HCL TECHNOLOGIES LTD. | 1.24 |
| Tech Mahindra Ltd. | 0.93 |
| **Automobiles** | **6.65** |
| Mahindra & Mahindra Ltd. | 2.52 |
| Maruti Suzuki India Limited | 1.49 |
| Bajaj Auto Ltd. | 1.13 |
| Eicher Motors Ltd. | 0.94 |
| TATA MOTORS PASSENGER VEHICLES LTD. | 0.57 |
| **Finance** | **5.46** |
| BAJAJ FINANCE LTD. | 2.50 |
| SHRIRAM FINANCE LTD. | 1.32 |
| Bajaj Finserv Ltd. | 0.96 |
| JIO FINANCIAL SERVICES LTD | 0.68 |
| **Telecom - Services** | **5.11** |
| Bharti Airtel Ltd | 5.11 |
| **Construction** | **4.21** |
| Larsen And Toubro Ltd. | 4.21 |
| **Diversified FMCG** | **4.01** |
| ITC Ltd. | 2.42 |
| Hindustan Unilever Ltd. | 1.59 |
| **Pharmaceuticals and Biotechnology** | **3.28** |
| Sun Pharmaceuticals Industries Ltd. | 1.84 |
| Cipla Ltd. | 0.72 |
| DR REDDYS LABORATORIES LTD. | 0.72 |
| **Retailing** | **3.05** |
| ETERNAL LIMITED | 2.22 |
| Trent Ltd | 0.83 |
| **Consumer Durables** | **2.85** |
| Titan Company Ltd. | 1.81 |
| Asian Paints Ltd. | 1.04 |
| **Ferrous Metals** | **2.61** |
| Tata Steel Ltd. | 1.46 |
| JSW Steel Ltd. | 1.15 |
| **Power** | **2.60** |
| NTPC LTD | 1.47 |
| Power Grid Corporation Of India Ltd. | 1.13 |
| **Cement and Cement Products** | **2.35** |
| Ultratech Cement Ltd. | 1.24 |
| Grasim Industries Ltd. | 1.11 |
| **Healthcare Services** | **1.46** |
| Apollo Hospitals Enterprises Ltd. | 0.80 |
| MAX HEALTHCARE INSTITUTE LTD. | 0.66 |
| **Transport Infrastructure** | **1.35** |
| Adani Port and Special Economic Zone Ltd. | 1.35 |
| **Aerospace and Defense** | **1.33** |
| Bharat Electronics Ltd. | 1.33 |
| **Non - Ferrous Metals** | **1.30** |
| Hindalco Industries Ltd | 1.30 |
| **Insurance** | **1.27** |
| SBI Life Insurance Company Ltd | 0.73 |
| HDFC Life Insurance Company Ltd. | 0.54 |
| **Capital Markets** | **1.21** |
| BSE LTD. | 1.21 |
| **Transport Services** | **1.08** |
| Inter Globe Aviation Ltd | 1.08 |
| **Consumable Fuels** | **0.97** |
| Coal India Ltd. | 0.97 |
| **Metals and Minerals Trading** | **0.94** |
| ADANI ENTERPRISES LTD. | 0.94 |
| **Food Products** | **0.90** |
| NESTLE INDIA LTD. | 0.90 |
| **Oil** | **0.84** |
| Oil & Natural Gas Corporation Ltd. | 0.84 |
| **Agricultural Food and other Product** | **0.59** |
| Tata Consumer Products Ltd | 0.59 |
| **Equity & Equity related - Total** | **100.09** |
| **Triparty Repo** | **0.28** |
| **Net Current Assets/(Liabilities)** | **-0.37** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY SMALLCAP 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Smallcap 50 Index.

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹262.68 crs

**AUM:** ₹259.53 crs

**Benchmark:** Nifty Smallcap 50 Index TRI

**Allotment Date:** April 10, 2023

**Folio Count:** 28,895

**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 | ₹21.9460 | ₹22.4310 |
| IDCW | ₹21.9460 | ₹22.4430 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 89.43% |
| Tracking Error | 0.43% |

**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)

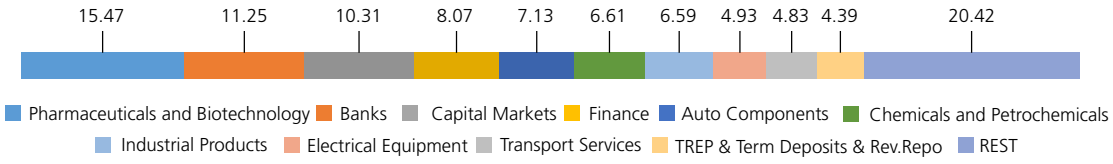
**Data as on 30th September, 2026 unless otherwise specified.**

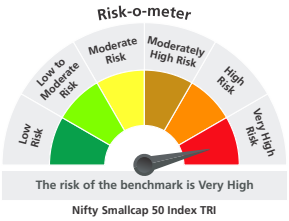
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Pharmaceuticals and Biotechnology** | **15.47** |
| GLAND PHARMA LIMITED | 2.73 |
| SAI LIFE SCIENCES LIMITED | 2.50 |
| NEULAND LABORATORIES LTD. | 2.18 |
| ACUTAAS CHEMICALS LTD | 2.11 |
| Wockhardt Ltd. | 2.07 |
| PIRAMAL PHARMA LTD. | 1.52 |
| ONESOURCE SPECIALTY PHARMA LTD. | 1.48 |
| Natco Pharma Ltd | 0.88 |
| **Banks** | **11.25** |
| KARUR VYSYA BANK LTD. | 3.63 |
| RBL Bank Ltd | 2.96 |
| City Union Bank Ltd. | 2.58 |
| Bandhan Bank Ltd. | 2.08 |
| **Capital Markets** | **10.31** |
| CENTRAL DEPOSITORY SERVICES (INDIA) LTD. | 2.66 |
| ANAND RATHI WEALTH LTD. | 2.29 |
| ANGEL ONE LIMITED | 2.12 |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | 1.91 |
| KFIN TECHNOLOGIES LTD. | 1.33 |
| **Finance** | **8.07** |
| PNB HOUSING FINANCE LTD. | 2.49 |
| Manappuram Finance Ltd | 2.05 |
| POONAWALLA FINCORP LTD. | 1.87 |
| IIFL Finance Ltd | 1.66 |
| **Auto Components** | **7.13** |
| SONA BLW PRECISION FORGINGS LTD | 4.42 |
| Apollo Tyres Ltd. | 1.62 |
| AMARA RAJA ENERGY MOB LTD. | 1.09 |
| **Chemicals and Petrochemicals** | **6.61** |
| Navin Fluorine International Ltd. | 3.59 |
| HIMADRI SPECIALITY CHEMICAL LTD. | 1.89 |
| Tata Chemicals Ltd | 1.13 |
| **Industrial Products** | **6.59** |
| Welspun Corp Limited | 4.21 |
| Kirloskar Oil Engines Ltd. | 2.38 |
| **Electrical Equipment** | **4.93** |
| TD POWER SYSTEMS LTD. | 2.22 |
| MTAR TECHNOLOGIES LTD. | 1.92 |
| INOX WIND LIMITED | 0.79 |
| **Transport Services** | **4.83** |
| DELHIVERY LTD | 2.92 |
| Great Eastern Shipping Company Ltd | 1.91 |
| **Consumer Durables** | **4.27** |
| AMBER ENTERPRISES INDIA LTD. | 1.73 |
| Crompton Greaves Consumer Electricals Ltd | 1.59 |
| PG ELECTROPLAST LTD | 0.95 |
| **Automobiles** | **3.35** |
| ATHER ENERGY LTD | 3.35 |
| **Gas** | **3.26** |
| AEGIS LOGISTICS LTD | 2.05 |
| Indraprastha Gas Ltd. | 1.21 |
| **Commercial Services and Supplies** | **2.86** |
| Redington India Ltd | 2.86 |
| **Healthcare Services** | **2.65** |
| DR.Lal Pathlabs Ltd. | 1.83 |
| SYNGENE INTERNATIONAL LIMITED | 0.82 |
| **IT - Services** | **2.57** |
| TATA TECHNOLOGIES LTD | 1.44 |
| Affle (India) Ltd. | 1.13 |
| **IT - Software** | **2.21** |
| TATA ELXSI LTD. | 1.32 |
| KPIT TECHNOLOGIES LTD. | 0.89 |
| **Industrial Manufacturing** | **1.30** |
| KAYNES TECHNOLOGY INDIA LTD. | 1.30 |
| **Construction** | **0.96** |
| NBCC (India) Ltd | 0.96 |
| **Equity & Equity related - Total** | **98.62** |
| **Triparty Repo** | **4.39** |
| **Net Current Assets/(Liabilities)** | **-3.01** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital appreciation<br>• Investment stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY 200 MOMENTUM 30 INDEX FUND

An open ended scheme replicating/ tracking Nifty 200 Momentum 30 Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹582.99 crs

**AUM:** ₹562.11 crs

**Benchmark:** Nifty 200 Momentum 30 Index TRI

**Allotment Date:** June 15, 2023

**Folio Count:** 26,454

**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 | ₹13.8860 | ₹14.1100 |
| IDCW | ₹13.8860 | ₹14.1100 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 168.04% |
| Tracking Error | 0.20% |

**Expense Ratio****

**Regular Plan:** 0.68%

**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)

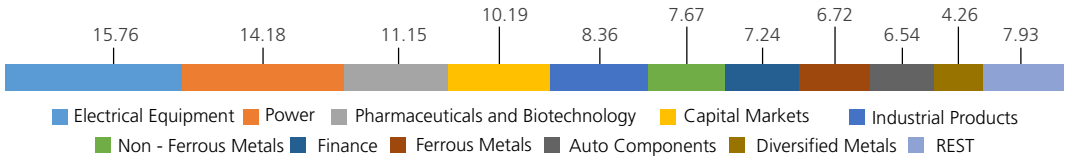
**Data as on 30th September, 2026 unless otherwise specified.**

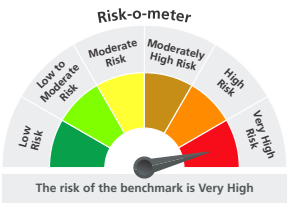
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Electrical Equipment** | **15.76** |
| GE VERNOVA T&D INDIA LIMITED | 4.33 |
| Bharat Heavy Electricals Ltd. | 3.64 |
| CG POWER AND INDUSTRIAL SOLUTIONS LIMITED | 3.04 |
| HITACHI ENERGY INDIA LIMITED | 2.90 |
| ABB INDIA LTD | 1.85 |
| **Power** | **14.18** |
| NTPC LTD | 4.70 |
| ADANI POWER LTD. | 4.62 |
| ADANI ENERGY SOLUTIONS LTD. | 2.79 |
| ADANI GREEN ENERGY LTD. | 2.07 |
| **Pharmaceuticals and Biotechnology** | **11.15** |
| LAURUS LABS LTD. | 6.55 |
| TORRENT PHARMACEUTICALS LTD. | 2.85 |
| Glenmark Pharmaceuticals Ltd | 1.75 |
| **Capital Markets** | **10.19** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 6.05 |
| BSE LTD. | 4.14 |
| **Industrial Products** | **8.36** |
| Cummins India Ltd. | 4.46 |
| Polycab India Ltd. | 2.48 |
| KEI INDUSTRIES LTD. | 1.42 |
| **Non - Ferrous Metals** | **7.67** |
| Hindalco Industries Ltd | 5.02 |
| NATIONAL ALUMINIUM COMPANY LTD | 2.65 |
| **Finance** | **7.24** |
| SHRIRAM FINANCE LTD. | 5.02 |
| Aditya Birla Capital Ltd. | 1.34 |
| L&T FINANCE LTD | 0.88 |
| **Ferrous Metals** | **6.72** |
| Tata Steel Ltd. | 5.04 |
| Steel Authority of India Ltd. | 1.68 |
| **Auto Components** | **6.54** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 3.34 |
| BHARAT FORGE LTD. | 3.20 |
| **Diversified Metals** | **4.26** |
| Vedanta Ltd. | 4.26 |
| **Banks** | **3.75** |
| FEDERAL BANK LTD. | 3.75 |
| **Chemicals and Petrochemicals** | **2.16** |
| SOLAR INDUSTRIES INDIA LIMITED | 2.16 |
| **Telecom - Services** | **2.02** |
| Vodafone Idea Ltd | 2.02 |
| **Equity & Equity related - Total** | **100** |
| **Triparty Repo** | **0.07** |
| **Net Current Assets/(Liabilities)** | **-0.07** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | <br>The risk of the scheme is Very High |  <br>The risk of the benchmark is Very High<br>Nifty 200 Momentum 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY FINANCIAL SERVICES EX-BANK INDEX FUND

An open-ended scheme replicating/tracking Nifty Financial Services Ex-Bank Index.

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹95.54 crs

**AUM:** ₹91.11 crs

**Benchmark:** Nifty Financial Services Ex-Bank Index TRI

**Allotment Date:** August 14, 2023

**Folio Count:** 9,083

**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 | ₹15.1210 | ₹15.3790 |
| IDCW | ₹15.1210 | ₹15.3790 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 52.02% |
| Tracking Error | 0.37% |

**Expense Ratio****

**Regular Plan:** 0.72%

**Direct Plan:** 0.21%

**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)

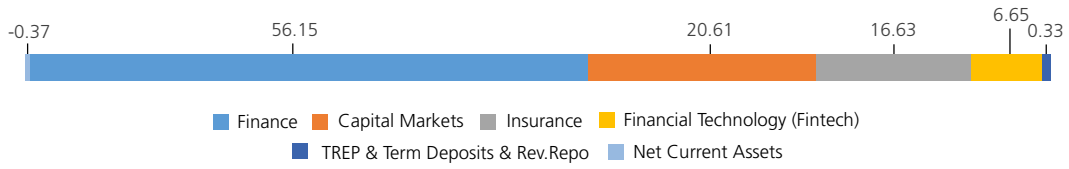
**Data as on 30th September, 2026 unless otherwise specified.**

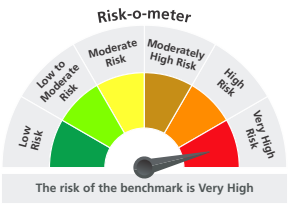
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Finance** | **56.15** |
| BAJAJ FINANCE LTD. | 15.82 |
| SHRIRAM FINANCE LTD. | 8.32 |
| Bajaj Finserv Ltd. | 6.08 |
| JIO FINANCIAL SERVICES LTD | 4.30 |
| Cholamandalam Investment and Finance Company Ltd. | 4.25 |
| Power Finance Corporation Ltd. | 2.86 |
| Bajaj Holdings and Investment Ltd. | 2.82 |
| REC LTD | 2.26 |
| Aditya Birla Capital Ltd. | 1.96 |
| Muthoot Finance Ltd | 1.77 |
| L&T FINANCE LTD | 1.37 |
| PNB HOUSING FINANCE LTD. | 1.27 |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | 1.07 |
| SBI CARDS & PAYMENT SERVICES PVT. LTD. | 1.04 |
| LIC Housing Finance Ltd. | 0.96 |
| **Capital Markets** | **20.61** |
| BSE LTD. | 7.64 |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 5.09 |
| HDFC Asset Management Company Ltd. | 2.82 |
| 360 ONE WAM LTD. | 1.64 |
| CENTRAL DEPOSITORY SERVICES (INDIA) LTD. | 1.36 |
| ANGEL ONE LIMITED | 1.08 |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | 0.98 |
| **Insurance** | **16.63** |
| SBI Life Insurance Company Ltd | 4.61 |
| HDFC Life Insurance Company Ltd. | 3.39 |
| LIFE INSURANCE CORPORATION OF INDIA LTD. | 3.03 |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 2.34 |
| Max Financial Services Ltd. | 2.20 |
| ICICI Prudential Life Insurance Company Ltd | 1.06 |
| **Financial Technology (Fintech)** | **6.65** |
| ONE 97 COMMUNICATIONS LTD. | 4.37 |
| PB FINTECH LTD. | 2.28 |
| **Equity & Equity related - Total** | **100.04** |
| **Triparty Repo** | **0.33** |
| **Net Current Assets/(Liabilities)** | **-0.37** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital appreciation<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

# KOTAK BSE HOUSING INDEX FUND

An open-ended scheme replicating/tracking BSE Housing Index.

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹12.11 crs

**AUM:** ₹11.80 crs

**Benchmark:** BSE Housing Index TRI

**Allotment Date:** August 28, 2023

**Folio Count:** 3,852

**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 | ₹12.1510 | ₹12.3530 |
| IDCW | ₹12.1510 | ₹12.3510 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 35.56% |
| Tracking Error | 0.08% |

**Expense Ratio****

**Regular Plan:** 0.70%

**Direct Plan:** 0.21%

**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)

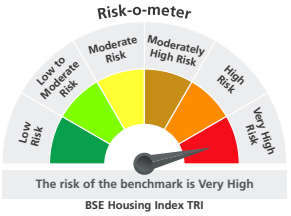
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Consumer Durables** | **26.90** |
| Asian Paints Ltd. | 4.95 |
| DIXON TECHNOLOGIES INDIA LTD. | 4.94 |
| Havells India Ltd. | 4.47 |
| VOLTAS LTD. | 4.17 |
| BLUE STAR LTD. | 3.28 |
| LG ELECTRONICS INDIA LTD | 2.93 |
| Berger Paints (I) Ltd. | 2.16 |
| **Realty** | **26.89** |
| PHOENIX MILLS LTD. | 5.26 |
| DLF Ltd. | 5.24 |
| LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD) | 4.98 |
| PRESTIGE ESTATES PROJECTS LIMITED | 4.27 |
| OBEROI REALTY LTD | 3.58 |
| GODREJ PROPERTIES LIMITED | 3.56 |
| **Cement and Cement Products** | **25.98** |
| Ultratech Cement Ltd. | 5.20 |
| SHREE CEMENT LTD. | 5.01 |
| Grasim Industries Ltd. | 4.85 |
| Ambuja Cements Ltd. | 3.97 |
| JK Cement Ltd. | 3.68 |
| Dalmia Bharat Limited | 2.08 |
| ACC Ltd. | 1.19 |
| **Industrial Products** | **16.15** |
| Polycab India Ltd. | 4.93 |
| KEI INDUSTRIES LTD. | 4.64 |
| SUPREME INDUSTRIES LIMITED | 3.80 |
| ASTRAL LTD. | 2.78 |
| **Finance** | **4.23** |
| LIC Housing Finance Ltd. | 2.72 |
| BAJAJ HOUSING FINANCE LTD. | 1.51 |
| **Equity & Equity related - Total** | **100.15** |
| **Net Current Assets/(Liabilities)** | **-0.15** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

# KOTAK NIFTY 100 LOW VOLATILITY 30 INDEX FUND

An open ended scheme replicating / tracking the NIFTY 100 Low Volatility 30 Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹106.78 crs
**AUM:** ₹102.18 crs
**Benchmark:** NIFTY 100 Low Volatility 30 Index TRI
**Allotment Date:** June 07, 2024
**Folio Count:** 7,313

**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 | ₹10.0379 | ₹10.1855 |
| IDCW | ₹10.0379 | ₹10.1856 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 68.03% |
| Tracking Error | 0.12% |

**Expense Ratio****
**Regular Plan:** 0.84%
**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)

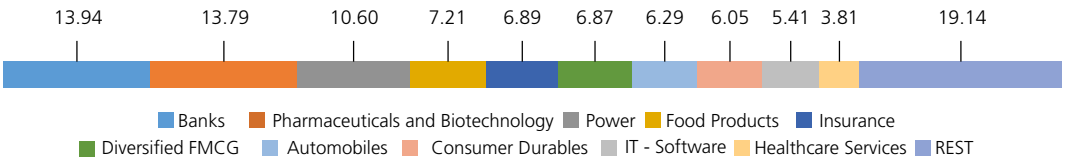
**Data as on 30th September, 2026 unless otherwise specified.**

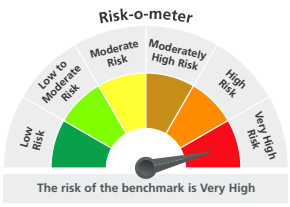
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **13.94** |
| ICICI Bank Ltd. | 3.84 |
| KOTAK MAHINDRA BANK LTD. | 3.63 |
| HDFC Bank Ltd. | 3.39 |
| STATE BANK OF INDIA | 3.08 |
| **Pharmaceuticals and Biotechnology** | **13.79** |
| Sun Pharmaceuticals Industries Ltd. | 3.82 |
| Cipla Ltd. | 3.42 |
| TORRENT PHARMACEUTICALS LTD. | 3.32 |
| DR REDDYS LABORATORIES LTD. | 3.23 |
| **Power** | **10.60** |
| NTPC LTD | 3.79 |
| Tata Power Co. Ltd. | 3.42 |
| Power Grid Corporation Of India Ltd. | 3.39 |
| **Food Products** | **7.21** |
| Britannia Industries Ltd. | 3.68 |
| NESTLE INDIA LTD. | 3.53 |
| **Insurance** | **6.89** |
| SBI Life Insurance Company Ltd | 3.62 |
| HDFC Life Insurance Company Ltd. | 3.27 |
| **Diversified FMCG** | **6.87** |
| ITC Ltd. | 3.50 |
| Hindustan Unilever Ltd. | 3.37 |
| **Automobiles** | **6.29** |
| Maruti Suzuki India Limited | 3.16 |
| Bajaj Auto Ltd. | 3.13 |
| **Consumer Durables** | **6.05** |
| Asian Paints Ltd. | 3.04 |
| Titan Company Ltd. | 3.01 |
| **IT - Software** | **5.41** |
| WIPRO LTD. | 2.82 |
| Tata Consultancy Services Ltd. | 2.59 |
| **Healthcare Services** | **3.81** |
| Apollo Hospitals Enterprises Ltd. | 3.81 |
| **Telecom - Services** | **3.65** |
| Bharti Airtel Ltd | 3.65 |
| **Petroleum Products** | **3.47** |
| RELIANCE INDUSTRIES LTD. | 3.47 |
| **Cement and Cement Products** | **3.15** |
| Ultratech Cement Ltd. | 3.15 |
| **Finance** | **3.02** |
| Bajaj Finserv Ltd. | 3.02 |
| **Chemicals and Petrochemicals** | **2.97** |
| Pidilite Industries Ltd. | 2.97 |
| **Construction** | **2.86** |
| Larsen And Toubro Ltd. | 2.86 |
| **Equity & Equity related - Total** | **99.98** |
| **Triparty Repo** | **0.20** |
| **Net Current Assets/(Liabilities)** | **-0.18** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK BSE PSU INDEX FUND

An open-ended scheme replicating/tracking BSE PSU Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹78.59 crs

**AUM:** ₹75.62 crs

**Benchmark:** BSE PSU Index TRI

**Allotment Date:** July 31, 2024

**Folio Count:** 17,238

**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 | ₹8.8090 | ₹8.9330 |
| IDCW | ₹8.8090 | ₹8.9330 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 50.35% |
| Tracking Error | 0.10% |

**Expense Ratio****

**Regular Plan:** 1.04%

**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)

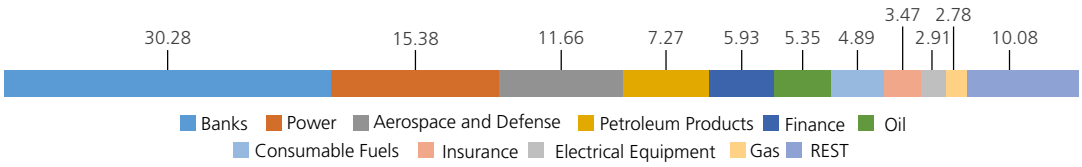
**Data as on 30th September, 2026 unless otherwise specified.**

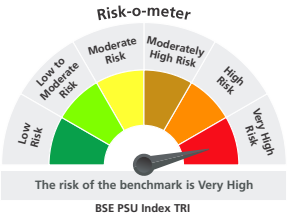
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **30.28** |
| STATE BANK OF INDIA | 19.12 |
| Bank Of Baroda | 2.06 |
| CANARA BANK | 1.92 |
| PUNJAB NATIONAL BANK | 1.87 |
| UNION BANK OF INDIA | 1.56 |
| INDIAN BANK | 1.35 |
| BANK OF INDIA | 0.77 |
| BANK OF MAHARASHTRA | 0.76 |
| JAMMU AND KASHMIR BANK LTD. | 0.29 |
| CENTRAL BANK OF INDIA | 0.25 |
| Indian Overseas Bank | 0.20 |
| UCO Bank | 0.13 |
| **Power** | **15.38** |
| NTPC LTD | 7.33 |
| Power Grid Corporation Of India Ltd. | 5.69 |
| NHPC LIMITED | 1.30 |
| NLC India Ltd. | 0.45 |
| NTPC GREEN ENERGY LIMITED | 0.41 |
| SJVN LIMITED | 0.20 |
| **Aerospace and Defense** | **11.66** |
| Bharat Electronics Ltd. | 6.69 |
| HINDUSTAN AERONAUTICS LTD. | 4.18 |
| BHARAT DYNAMICS LTD | 0.49 |
| GARDEN REACH SHIPBUILDERS & ENGINEERS LTD | 0.30 |
| **Petroleum Products** | **7.27** |
| Bharat Petroleum Corporation Ltd. | 2.83 |
| Indian Oil Corporation Ltd | 2.36 |
| HINDUSTAN PETROLEUM CORPORATION LTD | 1.61 |
| Chennai Petroleum Corporation Ltd. | 0.33 |
| Mangalore Refinery And Petrochemicals Ltd. | 0.14 |
| **Finance** | **5.93** |
| Power Finance Corporation Ltd. | 2.27 |
| REC LTD | 1.78 |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | 0.84 |
| INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD. | 0.42 |
| HOUSING & URBAN DEVELOPMENT CORPORATION LTD. | 0.40 |
| IFCI Ltd. | 0.22 |
| **Oil** | **5.35** |
| Oil & Natural Gas Corporation Ltd. | 4.20 |
| OIL INDIA LIMITED | 1.15 |
| **Consumable Fuels** | **4.89** |
| Coal India Ltd. | 4.89 |
| **Insurance** | **3.47** |
| LIFE INSURANCE CORPORATION OF INDIA LTD. | 2.63 |
| General Insurance Corporation Of India | 0.64 |
| THE NEW INDIA ASSURANCE COMPANY LTD | 0.20 |
| **Electrical Equipment** | **2.91** |
| Bharat Heavy Electricals Ltd. | 2.91 |
| **Gas** | **2.78** |
| GAIL (India) Ltd. | 2.20 |
| GUJARAT ENERGY LTD. | 0.48 |
| GSPL TRANSMISSION LIMITED | 0.10 |
| **Non - Ferrous Metals** | **2.22** |
| NATIONAL ALUMINIUM COMPANY LTD | 1.48 |
| HINDUSTAN COPPER LTD. | 0.74 |
| **Construction** | **1.65** |
| RAIL VIKAS NIGAM LIMITED. | 0.54 |
| Engineers India Ltd. | 0.41 |
| NBCC (India) Ltd | 0.39 |
| Ircon International Ltd | 0.18 |
| RITES Ltd. | 0.13 |
| **Ferrous Metals** | **1.49** |
| Steel Authority of India Ltd. | 1.26 |
| NMDC STEEL LTD | 0.23 |
| **Minerals and Mining** | **1.46** |
| NMDC Ltd. | 1.26 |
| Gujarat Mineral Development Corporation Ltd. | 0.20 |
| **Industrial Manufacturing** | **1.30** |
| MAZAGOAN DOCK SHIPBUILDERS LTD | 0.77 |
| COCHIN SHIPYARD LTD. | 0.53 |
| **Transport Services** | **0.74** |
| Container Corporation of India Ltd. | 0.74 |
| **Leisure Services** | **0.66** |
| Indian Railway Catering And Tourism Corporation Ltd. | 0.66 |
| **Agricultural, Commercial and Constr** | **0.37** |
| BEML LTD. | 0.37 |
| **Telecom - Services** | **0.11** |
| RAILTEL CORPORATION OF INDIA LTD | 0.11 |
| **Fertilizers and Agrochemicals** | **0.07** |
| RASHTRIYA CHEMICALS & FERTILIZERS LTD | 0.07 |
| **Equity & Equity related - Total** | **99.99** |
| **Triparty Repo** | **0.26** |
| **Net Current Assets/(Liabilities)** | **-0.25** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of BSE PSU Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY MIDCAP 50 INDEX FUND

An open-ended scheme replicating/tracking the NIFTY Midcap 50 Index.

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹85.53 crs
**AUM:** ₹82.87 crs
**Benchmark:** Nifty Midcap 50 Index TRI
**Allotment Date:** August 16, 2024
**Folio Count:** 18,801

**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 | ₹10.3420 | ₹10.4770 |
| IDCW | ₹10.3420 | ₹10.4770 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 72.43% |
| Tracking Error | 0.10% |

**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)

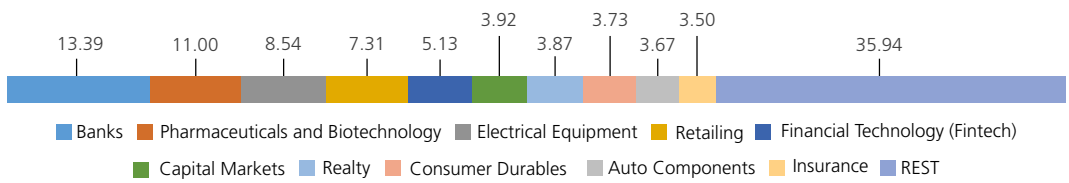
**Data as on 30th September, 2026 unless otherwise specified.**

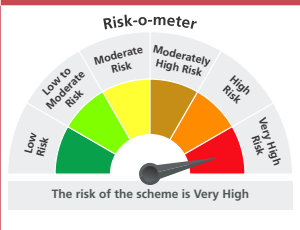
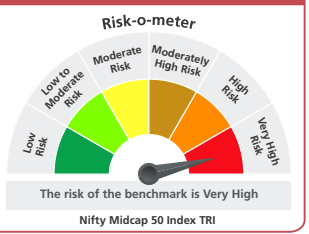
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **13.39** |
| FEDERAL BANK LTD. | 3.65 |
| IndusInd Bank Ltd. | 2.77 |
| AU Small Finance Bank Ltd. | 2.74 |
| IDFC First Bank Limited | 2.52 |
| YES BANK LTD | 1.71 |
| **Pharmaceuticals and Biotechnology** | **11.00** |
| LAURUS LABS LTD. | 3.59 |
| Lupin Ltd. | 2.30 |
| Aurobindo Pharma Ltd. | 2.15 |
| Glenmark Pharmaceuticals Ltd | 1.64 |
| MANKIND PHARMA LTD | 1.32 |
| **Electrical Equipment** | **8.54** |
| Bharat Heavy Electricals Ltd. | 2.82 |
| GE VERNOVA T&D INDIA LIMITED | 2.42 |
| SUZLON ENERGY LTD. | 2.24 |
| WAAREE ENERGIES LIMITED | 1.06 |
| **Retailing** | **7.31** |
| INFO EDGE (INDIA) LTD. | 2.20 |
| FSN E-COMMERCE VENTURES LTD. | 2.04 |
| SWIGGY LTD | 1.75 |
| VISHAL MEGA MART LIMITED | 1.32 |
| **Financial Technology (Fintech)** | **5.13** |
| ONE 97 COMMUNICATIONS LTD. | 3.37 |
| PB FINTECH LTD. | 1.76 |
| **Capital Markets** | **3.92** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 3.92 |
| **Realty** | **3.87** |
| PHOENIX MILLS LTD. | 1.68 |
| PRESTIGE ESTATES PROJECTS LIMITED | 1.16 |
| GODREJ PROPERTIES LIMITED | 1.03 |
| **Consumer Durables** | **3.73** |
| DIXON TECHNOLOGIES INDIA LTD. | 2.54 |
| Havells India Ltd. | 1.19 |
| **Auto Components** | **3.67** |
| BHARAT FORGE LTD. | 2.49 |
| TUBE INVESTMENTS OF INDIA LTD. | 1.18 |
| **Insurance** | **3.50** |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 1.80 |
| Max Financial Services Ltd. | 1.70 |
| **Automobiles** | **3.17** |
| Hero MotoCorp Ltd. | 3.17 |
| **Leisure Services** | **2.98** |
| INDIAN HOTELS COMPANY LTD. | 2.98 |
| **Power** | **2.69** |
| JSW ENERGY LTD. | 1.41 |
| NHPC LIMITED | 1.28 |
| **IT - Software** | **2.68** |
| PERSISTENT SYSTEMS LIMITED | 2.68 |
| **Telecom - Services** | **2.24** |
| Indus Towers Ltd. | 2.24 |
| **Agricultural, Commercial and Construction Vehicles** | **2.06** |
| ASHOK LEYLAND LTD. | 2.06 |
| **Agricultural Food and other Product** | **1.94** |
| Marico Ltd. | 1.94 |
| **Healthcare Services** | **1.87** |
| Fortis Healthcare India Ltd | 1.87 |
| **Beverages** | **1.86** |
| UNITED SPIRITS LTD. | 1.86 |
| **Industrial Products** | **1.86** |
| APL APOLLO TUBES LTD. | 1.86 |
| **Finance** | **1.74** |
| REC LTD | 1.74 |
| **Chemicals and Petrochemicals** | **1.67** |
| SRF Ltd. | 1.67 |
| **Petroleum Products** | **1.57** |
| HINDUSTAN PETROLEUM CORPORATION LTD | 1.57 |
| **Transport Infrastructure** | **1.54** |
| GMR AIRPORTS LIMITED | 1.54 |
| **Non - Ferrous Metals** | **1.42** |
| NATIONAL ALUMINIUM COMPANY LTD | 1.42 |
| **Fertilizers and Agrochemicals** | **1.41** |
| UPL Ltd | 1.41 |
| **Minerals and Mining** | **1.23** |
| NMDC Ltd. | 1.23 |
| **Oil** | **1.14** |
| OIL INDIA LIMITED | 1.14 |
| **Personal Products** | **1.04** |
| Dabur India Ltd. | 1.04 |
| **Equity & Equity related - Total** | **100.17** |
| **Triparty Repo** | **0.48** |
| **Net Current Assets/(Liabilities)** | **-0.65** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of NIFTY Midcap 50 Index subject to tracking error.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. |  |  |





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*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY INDIA TOURISM INDEX FUND

An open-ended scheme replicating/tracking the Nifty India Tourism Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹36.78 crs
**AUM:** ₹36.52 crs
**Benchmark:** Nifty India Tourism Index TRI
**Allotment Date:** September 23, 2024
**Folio Count:** 11,513

**Minimum Investment Amount**

**Initial & Additional Investment**
- ₹100 and any amount thereafter

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

**Ideal Investments Horizon**
- 5 year & above

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹8.2000 | ₹8.3070 |
| IDCW | ₹8.2010 | ₹8.3080 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 97.78% |
| Tracking Error | 0.13% |

**Expense Ratio****
**Regular Plan:** 0.94%
**Direct Plan:** 0.34%

**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:** Nil. (applicable for all plans)

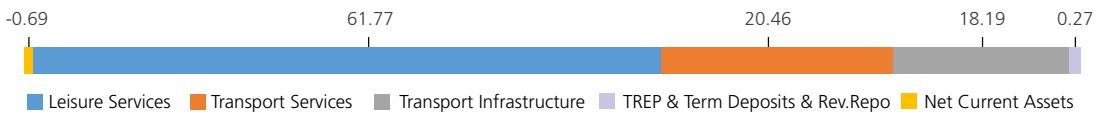
**Data as on 30th September, 2026 unless otherwise specified.**

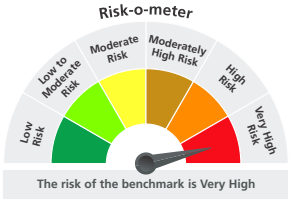
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Leisure Services** | **61.77** |
| INDIAN HOTELS COMPANY LTD. | 20.33 |
| ITC HOTELS LIMITED | 10.13 |
| JUBILANT FOODWORKS LIMITED | 9.88 |
| Indian Railway Catering And Tourism Corporation Ltd. | 7.57 |
| EIH Ltd. | 3.29 |
| TBO TEK LIMITED | 3.20 |
| DEVYANI INTERNATIONAL LIMITED | 3.06 |
| LEMON TREE HOTELS LTD | 2.85 |
| BLS INTERNATIONAL SERVICES LTD. | 1.46 |
| **Transport Services** | **20.46** |
| Inter Globe Aviation Ltd | 20.46 |
| **Transport Infrastructure** | **18.19** |
| GMR AIRPORTS LIMITED | 18.19 |
| **Equity & Equity related - Total** | **100.42** |
| **Triparty Repo** | **0.27** |
| **Net Current Assets/(Liabilities)** | **-0.69** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty India Tourism Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY MIDCAP 150 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Momentum 50 Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹459.58 crs
**AUM:** ₹446.51 crs
**Benchmark:** Nifty Midcap 150 Momentum 50 Index (TRI)
**Allotment Date:** October 8, 2024
**Folio Count:** 31,278

### 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 | ₹9.0750 | ₹9.1920 |
| IDCW | ₹9.0750 | ₹9.1920 |

(as on September 30, 2026)

### Ratios

| | |
|---|---|
| Portfolio Turnover | 116.68% |
| Tracking Error | 0.12% |

### 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)

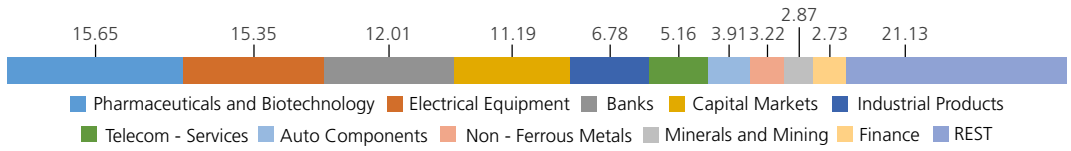
**Data as on 30th September, 2026 unless otherwise specified.**

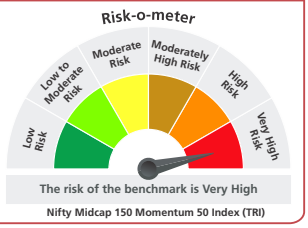
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Pharmaceuticals and Biotechnology** | **15.65** |
| LAURUS LABS LTD. | 7.03 |
| Aurobindo Pharma Ltd. | 2.36 |
| Lupin Ltd. | 2.21 |
| Glenmark Pharmaceuticals Ltd | 2.15 |
| Biocon Ltd. | 1.20 |
| Ajanta Pharma Ltd. | 0.70 |
| **Electrical Equipment** | **15.35** |
| Bharat Heavy Electricals Ltd. | 4.47 |
| GE VERNOVA T&D INDIA LIMITED | 4.29 |
| HITACHI ENERGY INDIA LIMITED | 3.54 |
| APAR INDUSTRIES LIMITED | 1.90 |
| Thermax Ltd. | 1.15 |
| **Banks** | **12.01** |
| FEDERAL BANK LTD. | 4.61 |
| AU Small Finance Bank Ltd. | 2.68 |
| IndusInd Bank Ltd. | 2.14 |
| INDIAN BANK | 1.08 |
| BANK OF MAHARASHTRA | 1.05 |
| BANK OF INDIA | 0.45 |
| **Capital Markets** | **11.19** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 6.00 |
| BSE LTD. | 4.11 |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | 1.08 |
| **Industrial Products** | **6.78** |
| Polycab India Ltd. | 3.04 |
| KEI INDUSTRIES LTD. | 1.74 |
| APL APOLLO TUBES LTD. | 1.24 |
| AIA Engineering Limited. | 0.76 |
| **Telecom - Services** | **5.16** |
| Vodafone Idea Ltd | 2.48 |
| Indus Towers Ltd. | 1.95 |
| Tata Communications Ltd. | 0.73 |
| **Auto Components** | **3.91** |
| BHARAT FORGE LTD. | 3.91 |
| **Non - Ferrous Metals** | **3.22** |
| NATIONAL ALUMINIUM COMPANY LTD | 3.22 |
| **Minerals and Mining** | **2.87** |
| LLOYDS METALS AND ENERGY LTD. | 1.53 |
| NMDC Ltd. | 1.34 |
| **Finance** | **2.73** |
| Aditya Birla Capital Ltd. | 1.65 |
| L&T FINANCE LTD | 1.08 |
| **Ferrous Metals** | **2.59** |
| Steel Authority of India Ltd. | 2.06 |
| JINDAL STAINLESS LTD | 0.53 |
| **Agricultural Food and other Product** | **2.23** |
| Marico Ltd. | 2.23 |
| **Power** | **2.14** |
| JSW ENERGY LTD. | 1.51 |
| NLC India Ltd. | 0.63 |
| **Financial Technology (Fintech)** | **1.88** |
| ONE 97 COMMUNICATIONS LTD. | 1.88 |
| **Healthcare Services** | **1.70** |
| Fortis Healthcare India Ltd | 1.70 |
| **Retailing** | **1.66** |
| FSN E-COMMERCE VENTURES LTD. | 1.66 |
| **Agricultural, Commercial and Construction vehicles** | **1.63** |
| ASHOK LEYLAND LTD. | 1.63 |
| **Beverages** | **1.61** |
| RADICO KHAITAN LTD. | 1.61 |
| **IT - Software** | **1.22** |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 1.22 |
| **Insurance** | **1.11** |
| Max Financial Services Ltd. | 1.11 |
| **Oil** | **1.01** |
| OIL INDIA LIMITED | 1.01 |
| **Transport Infrastructure** | **0.99** |
| GMR AIRPORTS LIMITED | 0.99 |
| **Gas** | **0.69** |
| ADANI TOTAL GAS LTD. | 0.69 |
| **Chemicals and Petrochemicals** | **0.52** |
| Linde India Ltd. | 0.52 |
| **Diversified** | **0.25** |
| 3M India Ltd. | 0.25 |
| **Equity & Equity related - Total** | **100.10** |
| **Triparty Repo** | **0.38** |
| **Net Current Assets/(Liabilities)** | **-0.48** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty Midcap 150 Momentum 50 Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY 50 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 50 Equal Weight Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹71.09 crs
**AUM:** ₹71.49 crs
**Benchmark:** Nifty 50 Equal Weight Index (TRI)
**Allotment Date:** December 23, 2024
**Folio Count:** 4,838

**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 | ₹10.4780 | ₹10.5720 |
| IDCW | ₹10.4780 | ₹10.5730 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 82.03% |
| Tracking Error | 0.13% |

**Expense Ratio****
**Regular Plan:** 0.71%
**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)

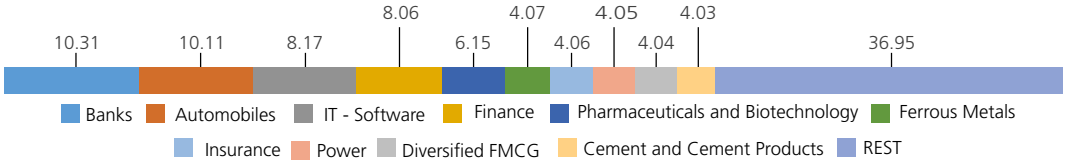
**Data as on 30th September, 2026 unless otherwise specified.**

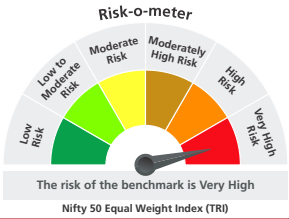
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **10.31** |
| KOTAK MAHINDRA BANK LTD. | 2.14 |
| Axis Bank Ltd. | 2.08 |
| ICICI Bank Ltd. | 2.07 |
| STATE BANK OF INDIA | 2.02 |
| HDFC Bank Ltd. | 2.00 |
| **Automobiles** | **10.11** |
| Maruti Suzuki India Limited | 2.06 |
| Mahindra & Mahindra Ltd. | 2.02 |
| TATA MOTORS PASSENGER VEHICLES LTD. | 2.02 |
| Eicher Motors Ltd. | 2.01 |
| Bajaj Auto Ltd. | 2.00 |
| **IT - Software** | **8.17** |
| Infosys Ltd. | 2.06 |
| Tech Mahindra Ltd. | 2.04 |
| Tata Consultancy Services Ltd. | 2.04 |
| HCL TECHNOLOGIES LTD. | 2.03 |
| **Finance** | **8.06** |
| SHRIRAM FINANCE LTD. | 2.05 |
| Bajaj Finserv Ltd. | 2.03 |
| BAJAJ FINANCE LTD. | 2.00 |
| JIO FINANCIAL SERVICES LTD | 1.98 |
| **Pharmaceuticals and Biotechnology** | **6.15** |
| DR REDDYS LABORATORIES LTD. | 2.13 |
| Sun Pharmaceuticals Industries Ltd. | 2.03 |
| Cipla Ltd. | 1.99 |
| **Ferrous Metals** | **4.07** |
| JSW Steel Ltd. | 2.04 |
| Tata Steel Ltd. | 2.03 |
| **Insurance** | **4.06** |
| HDFC Life Insurance Company Ltd. | 2.04 |
| SBI Life Insurance Company Ltd | 2.02 |
| **Power** | **4.05** |
| NTPC LTD | 2.05 |
| Power Grid Corporation Of India Ltd. | 2.00 |
| **Diversified FMCG** | **4.04** |
| ITC Ltd. | 2.03 |
| Hindustan Unilever Ltd. | 2.01 |
| **Cement and Cement Products** | **4.03** |
| Ultratech Cement Ltd. | 2.04 |
| Grasim Industries Ltd. | 1.99 |
| **Retailing** | **4.02** |
| Trent Ltd | 2.04 |
| ETERNAL LIMITED | 1.98 |
| **Consumer Durables** | **3.99** |
| Asian Paints Ltd. | 2.04 |
| Titan Company Ltd. | 1.95 |
| **Healthcare Services** | **3.81** |
| Apollo Hospitals Enterprises Ltd. | 1.91 |
| MAX HEALTHCARE INSTITUTE LTD. | 1.90 |
| **Transport Infrastructure** | **2.09** |
| Adani Port and Special Economic Zone Ltd. | 2.09 |
| **Transport Services** | **2.09** |
| Inter Globe Aviation Ltd | 2.09 |
| **Consumable Fuels** | **2.07** |
| Coal India Ltd. | 2.07 |
| **Metals and Minerals Trading** | **2.06** |
| ADANI ENTERPRISES LTD. | 2.06 |
| **Aerospace and Defense** | **2.05** |
| Bharat Electronics Ltd. | 2.05 |
| **Telecom - Services** | **2.04** |
| Bharti Airtel Ltd | 2.04 |
| **Capital Markets** | **2.01** |
| BSE LTD. | 2.01 |
| **Construction** | **2.01** |
| Larsen And Toubro Ltd. | 2.01 |
| **Petroleum Products** | **2.01** |
| RELIANCE INDUSTRIES LTD. | 2.01 |
| **Agricultural Food and other Product** | **2.00** |
| Tata Consumer Products Ltd | 2.00 |
| **Non - Ferrous Metals** | **2.00** |
| Hindalco Industries Ltd | 2.00 |
| **Food Products** | **1.99** |
| NESTLE INDIA LTD. | 1.99 |
| **Oil** | **1.99** |
| Oil & Natural Gas Corporation Ltd. | 1.99 |
| **Equity & Equity related - Total** | **101.28** |
| **Triparty Repo** | **1.26** |
| **Net Current Assets/(Liabilities)** | **-2.54** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY 100 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 100 equal weight Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹48.02 crs
**AUM:** ₹47.64 crs
**Benchmark:** Nifty 100 Equal Weight Index (TRI)
**Allotment Date:** December 23, 2024
**Folio Count:** 4,959

**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 | ₹10.4610 | ₹10.5540 |
| IDCW | ₹10.4610 | ₹10.5530 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 51.10% |
| Tracking Error | 0.14% |

**Expense Ratio****
**Regular Plan:** 0.71%
**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 30th September, 2026 unless otherwise specified.**

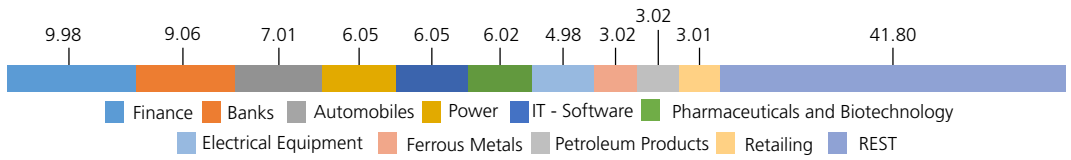
**Folio Count data as on 31st August 2026.**

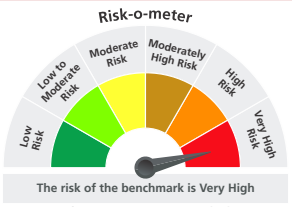
## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Finance** | **9.98** |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | 1.02 |
| Bajaj Holdings and Investment Ltd. | 1.01 |
| SHRIRAM FINANCE LTD. | 1.01 |
| Bajaj Finserv Ltd. | 1.00 |
| Cholamandalam Investment and Finance Company Ltd. | 1.00 |
| BAJAJ FINANCE LTD. | 0.99 |
| Muthoot Finance Ltd | 0.99 |
| Power Finance Corporation Ltd. | 0.99 |
| TATA CAPITAL LIMITED | 0.99 |
| JIO FINANCIAL SERVICES LTD | 0.98 |
| **Banks** | **9.06** |
| KOTAK MAHINDRA BANK LTD. | 1.06 |
| Axis Bank Ltd. | 1.03 |
| ICICI Bank Ltd. | 1.02 |
| Bank Of Baroda | 1.01 |
| PUNJAB NATIONAL BANK | 1.00 |
| STATE BANK OF INDIA | 1.00 |
| HDFC Bank Ltd. | 0.99 |
| CANARA BANK | 0.98 |
| UNION BANK OF INDIA | 0.97 |
| **Automobiles** | **7.01** |
| Maruti Suzuki India Limited | 1.02 |
| TVS Motors Company Ltd | 1.01 |
| Mahindra & Mahindra Ltd. | 1.00 |
| Eicher Motors Ltd. | 1.00 |
| TATA MOTORS PASSENGER VEHICLES LTD. | 1.00 |
| Bajaj Auto Ltd. | 0.99 |
| HYUNDAI MOTORS INDIA LTD | 0.99 |
| **IT - Software** | **6.05** |
| Infosys Ltd. | 1.02 |
| LTIMINDTREE LIMITED | 1.02 |
| Tata Consultancy Services Ltd. | 1.01 |
| Tech Mahindra Ltd. | 1.01 |
| HCL TECHNOLOGIES LTD. | 1.00 |
| WIPRO LTD. | 0.99 |
| **Power** | **6.05** |
| ADANI POWER LTD. | 1.03 |
| ADANI ENERGY SOLUTIONS LTD. | 1.01 |
| ADANI GREEN ENERGY LTD. | 1.01 |
| NTPC LTD | 1.01 |
| Tata Power Co. Ltd. | 1.00 |
| Power Grid Corporation Of India Ltd. | 0.99 |
| **Pharmaceuticals and Biotechnology** | **6.02** |
| DR REDDYS LABORATORIES LTD. | 1.05 |
| Sun Pharmaceuticals Industries Ltd. | 1.01 |
| Cipla Ltd. | 0.99 |
| TORRENT PHARMACEUTICALS LTD. | 0.99 |
| Zydus Lifesciences Limited | 0.99 |
| Divi s Laboratories Ltd. | 0.99 |
| **Electrical Equipment** | **4.98** |
| HITACHI ENERGY INDIA LIMITED | 1.02 |
| ABB INDIA LTD | 0.99 |
| CG POWER AND INDUSTRIAL SOLUTIONS LIMITED | 0.99 |
| SIEMENS ENERGY INDIA LTD | 0.99 |
| Siemens Ltd. | 0.99 |
| **Ferrous Metals** | **3.02** |
| JSW Steel Ltd. | 1.01 |
| Tata Steel Ltd. | 1.01 |
| Jindal Steel & Power Ltd. | 1.00 |
| **Petroleum Products** | **3.02** |
| Indian Oil Corporation Ltd | 1.02 |
| Bharat Petroleum Corporation Ltd. | 1.01 |
| RELIANCE INDUSTRIES LTD. | 0.99 |
| **Retailing** | **3.01** |
| AVENUE SUPERMARTS LTD. | 1.02 |
| Trent Ltd | 1.01 |
| ETERNAL LIMITED | 0.98 |
| **Cement and Cement Products** | **2.99** |
| Ultratech Cement Ltd. | 1.01 |
| Ambuja Cements Ltd. | 1.00 |
| Grasim Industries Ltd. | 0.98 |
| **Non - Ferrous Metals** | **2.97** |
| Hindalco Industries Ltd | 0.99 |
| HINDUSTAN ZINC LTD. | 0.99 |
| VEDANTA ALUMINIUM METAL LTD | 0.99 |
| **Chemicals and Petrochemicals** | **2.02** |
| SOLAR INDUSTRIES INDIA LIMITED | 1.03 |
| Pidilite Industries Ltd. | 0.99 |
| **Aerospace and Defense** | **2.01** |
| Bharat Electronics Ltd. | 1.01 |
| HINDUSTAN AERONAUTICS LTD. | 1.00 |
| **Auto Components** | **2.01** |
| SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED | 1.01 |
| Bosch Ltd. | 1.00 |
| **Insurance** | **2.01** |
| HDFC Life Insurance Company Ltd. | 1.01 |
| SBI Life Insurance Company Ltd | 1.00 |
| **Diversified FMCG** | **1.99** |
| ITC Ltd. | 1.00 |
| Hindustan Unilever Ltd. | 0.99 |
| **Food Products** | **1.99** |
| Britannia Industries Ltd. | 1.00 |
| NESTLE INDIA LTD. | 0.99 |
| **Capital Markets** | **1.97** |
| BSE LTD. | 0.99 |
| HDFC Asset Management Company Ltd. | 0.98 |
| **Consumer Durables** | **1.97** |
| Asian Paints Ltd. | 1.01 |
| Titan Company Ltd. | 0.96 |
| **Industrial Products** | **1.97** |
| Cummins India Ltd. | 0.99 |
| Polycab India Ltd. | 0.98 |
| **Telecom - Services** | **1.94** |
| Bharti Airtel Ltd | 1.01 |
| Vodafone Idea Ltd | 0.93 |
| **Healthcare Services** | **1.88** |
| Apollo Hospitals Enterprises Ltd. | 0.94 |
| MAX HEALTHCARE INSTITUTE LTD. | 0.94 |
| **Transport Services** | **1.04** |
| Inter Globe Aviation Ltd | 1.04 |
| **Transport Infrastructure** | **1.03** |
| Adani Port and Special Economic Zone Ltd. | 1.03 |
| **Beverages** | **1.02** |
| VARUN BEVERAGES LTD | 1.02 |
| **Consumable Fuels** | **1.02** |
| Coal India Ltd. | 1.02 |
| **Metals and Minerals Trading** | **1.02** |
| ADANI ENTERPRISES LTD. | 1.02 |
| **Gas** | **1.01** |
| GAIL (India) Ltd. | 1.01 |
| **Realty** | **1.01** |
| DLF Ltd. | 1.01 |
| **Construction** | **1.00** |
| Larsen And Toubro Ltd. | 1.00 |
| **Diversified Metals** | **1.00** |
| Vedanta Ltd. | 1.00 |
| **Agricultural Food and other Product** | **0.99** |
| Tata Consumer Products Ltd | 0.99 |
| **Industrial Manufacturing** | **0.99** |
| MAZAGOAN DOCK SHIPBUILDERS LTD | 0.99 |
| **Personal Products** | **0.99** |
| Godrej Consumer Products Ltd. | 0.99 |
| **Agricultural, Commercial and Construction Vehicles** | **0.98** |
| TML COMMERCIAL VEHICLES LIMITED | 0.98 |
| **Oil** | **0.98** |
| Oil & Natural Gas Corporation Ltd. | 0.98 |
| **Equity & Equity related - Total** | **100.00** |
| **Triparty Repo** | **0.63** |
| **Net Current Assets/(Liabilities)** | **-0.63** |
| **Grand Total** | **100.00** |

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty 100 Equal Weight Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar

**AAUM:** ₹87.30 crs

**AUM:** ₹86.57 crs

**Benchmark:** Nifty Smallcap 250 Index TRI

**Allotment Date:** January 27, 2025

**Folio Count:** 14,782

## 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 | ₹11.4610 | ₹11.5540 |
| IDCW | ₹11.4610 | ₹11.5540 |

(as on September 30, 2026)

## Ratios

| | |
|---|---|
| Portfolio Turnover | 58.87% |
| Tracking Error | 0.17% |

## 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 30th September, 2026 unless otherwise specified.**

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

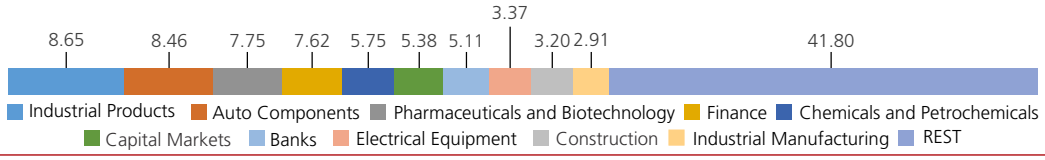
## PORTFOLIO

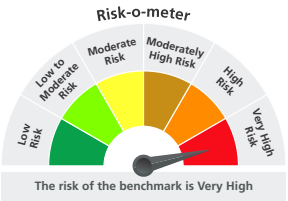
| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Industrial Products** | **8.65** |
| Welspun Corp Limited | 1.60 |
| Kirloskar Oil Engines Ltd. | 0.86 |
| Carborundum Universal Ltd. | 0.65 |
| PTC INDUSTRIES LTD | 0.60 |
| Elgi Equipments Limited | 0.59 |
| Timken India Ltd. | 0.51 |
| Finolex Cables Ltd. | 0.49 |
| Usha Martin Ltd. | 0.41 |
| HBL ENGINEERING LTD | 0.40 |
| R R KABEL LTD | 0.38 |
| Shyam Metalics and Energy Ltd | 0.34 |
| JINDAL SAW LTD. | 0.29 |
| GODAWARI POWER AND ISPAT LIMITED | 0.24 |
| Graphite India Ltd. | 0.23 |
| Kirloskar Brothers Ltd. | 0.21 |
| KSB LTD | 0.21 |
| INOX INDIA LTD | 0.21 |
| HEG GRAPHITE LIMITED | 0.17 |
| RHI MAGNESITA INDIA LTD. | 0.11 |
| HEG ADVANCED MATERIALS LIMITED. | 0.08 |
| GALLANTT ISPAT LTD. | 0.07 |
| **Auto Coponents** | **8.46** |
| SONA BLW PRECISION FORGINGS LTD | 1.67 |
| Sansera Engineering Ltd. | 0.92 |
| CRAFTSMAN AUTOMATION LTD | 0.71 |
| Apollo Tyres Ltd. | 0.60 |
| Asahi India Glass Ltd. | 0.52 |
| ZF Commercial Vehicle Control Systems India Limited | 0.48 |
| AMARA RAJA ENERGY MOB LTD. | 0.41 |
| BELRISE INDUSTRIES LTD. | 0.41 |
| Motherson Sumi Wiring India Limited | 0.39 |
| SPR AUTO TECHNOLOGIES LIMITED | 0.38 |
| GABRIEL INDIA LTD. | 0.35 |
| RAMKRISHNA FORGINGS LTD. | 0.32 |
| CEAT Ltd. | 0.31 |
| MINDA CORPORATION LIMITED | 0.25 |
| TENNECO CLEAN AIR INDIA LIMITED | 0.23 |
| CIE AUTOMOTIVE INDIA LTD. | 0.22 |
| JK TYRE & INDUSTRIES LTD. | 0.19 |
| JBM AUTO LTD. | 0.10 |
| **Pharmaceuticals and Biotechnology** | **7.75** |
| GLAND PHARMA LIMITED | 1.04 |
| SAI LIFE SCIENCES LIMITED | 0.95 |
| NEULAND LABORATORIES LTD. | 0.83 |
| Wockhardt Ltd. | 0.78 |
| ACUTAAS CHEMICALS LTD | 0.76 |
| PIRAMAL PHARMA LTD. | 0.58 |
| Granules India Ltd. | 0.56 |
| ONESOURCE SPECIALTY PHARMA LTD. | 0.54 |
| EMCURE PHARMACEUTICALS LIMITED | 0.36 |
| Natco Pharma Ltd | 0.33 |
| COHANCE LIFESCIENCES LIMITED | 0.32 |
| RUBICON RESEARCH LTD | 0.26 |
| CAPLIN POINT LABORATORIES LTD. | 0.24 |
| CONCORD BIOTECH LTD. | 0.20 |
| **Finance** | **7.62** |
| PNB HOUSING FINANCE LTD. | 0.95 |
| Manappuram Finance Ltd | 0.78 |
| POONAWALLA FINCORP LTD. | 0.71 |
| IIFL Finance Ltd | 0.63 |
| Cholamandalam Financial Holdings Ltd. | 0.62 |
| HOME FIRST FINANCE CO INDIA | 0.48 |
| SAMMAAN CAPITAL LIMITED | 0.47 |
| FIVE STAR BUSINESS FINANCE LTD | 0.45 |
| CAPRI GLOBAL CAPITAL LTD | 0.43 |
| APTUS VALUE HOUSING FINANCE | 0.38 |
| CREDITACCESS GRAMEEN LTD. | 0.31 |
| CHOICE INTERNATIONAL LTD | 0.28 |
| CAN FIN HOMES LTD | 0.27 |
| Aavas Financiers Ltd. | 0.22 |
| JM FINANCIAL LTD | 0.22 |
| AADHAR HOUSING FINANCE LTD. | 0.21 |
| IFCI Ltd. | 0.21 |
| **Chemicals and Petrochemicals** | **5.75** |
| Navin Fluorine International Ltd. | 1.36 |
| HIMADRI SPECIALITY CHEMICAL LTD. | 0.72 |
| Deepak Nitrite Ltd. | 0.47 |
| Aarti Industries Ltd. | 0.44 |
| Tata Chemicals Ltd | 0.43 |
| Atul Ltd. | 0.42 |
| Deepak Fertilizers & Petrochemicals Corp Ltd | 0.41 |
| Aether Industries Ltd. | 0.26 |
| PCBL LTD | 0.26 |
| JUBILANT INGREVIA LTD | 0.25 |
| PRIVI SPECIALITY CHEMICALS LTD. | 0.22 |
| SWAN ENERGY LTD | 0.18 |
| Clean Science and Technology Ltd | 0.17 |
| ANUPAM RASAYAN INDIA LTD. | 0.16 |
| **Capital Markets** | **5.38** |
| CENTRAL DEPOSITORY SERVICES (INDIA) LTD. | 1.01 |
| ANAND RATHI WEALTH LTD. | 0.87 |
| ANGEL ONE LIMITED | 0.80 |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | 0.72 |
| NUVAMA WEALTH MANAGEMENT LIMITED | 0.60 |
| KFIN TECHNOLOGIES LTD. | 0.50 |
| Indian Energy Exchange Ltd | 0.38 |
| Aditya Birla Sun Life AMC Ltd | 0.33 |
| UTI Asset Management Company Ltd | 0.17 |
| **Banks** | **5.11** |
| KARUR VYSYA BANK LTD. | 1.38 |
| RBL Bank Ltd | 1.12 |
| City Union Bank Ltd. | 0.98 |
| Bandhan Bank Ltd. | 0.79 |
| JAMMU AND KASHMIR BANK LTD. | 0.28 |
| CENTRAL BANK OF INDIA | 0.23 |
| IDBI Bank Ltd. | 0.21 |
| UCO Bank | 0.12 |
| **Electrical Equipment** | **3.37** |
| TD POWER SYSTEMS LTD. | 0.82 |
| MTAR TECHNOLOGIES LTD. | 0.75 |
| AZAD ENGINEERING LTD | 0.39 |
| SCHNEIDER ELECTRIC INFRASTRUCTURE LTD | 0.32 |
| INOX WIND LIMITED | 0.30 |
| TRIVENI TURBINE LTD | 0.28 |
| EMMVEE PHOTOVOLTAIC POWER LIMITED | 0.20 |
| ELECON ENGINEERING CO.LTD | 0.18 |
| TRANSFORMERS & RECTIFIERS (INDIA) LTD. | 0.13 |
| **Construction** | **3.20** |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 0.70 |
| Engineers India Ltd. | 0.38 |
| NBCC (India) Ltd | 0.36 |
| IRB INFRASTRUCTURE DEVELOPERS LTD | 0.31 |
| CEMINDIA PROJECTS LTD | 0.30 |
| NCC LIMITED | 0.23 |
| TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED | 0.23 |
| Kec International Ltd. | 0.22 |
| AFCONS INFRASTRUCTURE LTD. | 0.17 |
| Ircon International Ltd | 0.17 |
| RITES Ltd. | 0.13 |
| **Industrial Manufacturing** | **2.91** |
| SYRMA SGS TECHNOLOGY LTD. | 0.62 |
| KAYNES TECHNOLOGY INDIA LTD. | 0.49 |
| ADITYA INFOTECH LIMITED | 0.47 |
| JYOTI CNC AUTOMATION LTD | 0.40 |
| Honeywell Automation India Ltd. | 0.34 |
| TITAGARH RAIL SYSTEMS LTD. | 0.29 |
| Tega Industries Ltd. | 0.16 |
| JUPITER WAGONS LTD | 0.14 |
| **Realty** | **2.85** |
| BROOKFIELD INDIA REAL ESTATE TRUST | 1.03 |
| BRIGADE ENTERPRISES LIMITED | 0.48 |
| Anant Raj Industries Ltd. | 0.41 |
| BAGMANE PRIME OFFICE REIT | 0.29 |
| ADITYA BIRLA REAL ESTATE LTD | 0.27 |
| Sobha Developers Ltd. | 0.24 |
| SIGNATURE GLOBAL LTD | 0.13 |
| **Consumer Durables** | **2.82** |
| AMBER ENTERPRISES INDIA LTD. | 0.65 |
| Crompton Greaves Consumer Electricals Ltd | 0.60 |
| Kajaria Ceramics Ltd. | 0.45 |
| PG ELECTROPLAST LTD | 0.36 |
| Whirlpool of India Ltd. | 0.30 |
| THANGAMAYIL JEWELLERY LTD. | 0.28 |
| Bata India Ltd. | 0.18 |
| **IT - Services** | **2.62** |
| TATA TECHNOLOGIES LTD | 0.55 |
| SAGILITY INDIA LTD. | 0.44 |
| Affle (India) Ltd. | 0.43 |
| INVENTURUS KNOWLEDGE SOLUTIONS LTD. | 0.41 |
| NETWEB TECHNOLOGIES INDIA LTD. | 0.40 |
| CYIENT LTD. | 0.39 |
| **Healthcare Services** | **2.51** |
| KRISHNA INSTITUTE OF MEDICAL | 0.89 |
| DR.Lal Pathlabs Ltd. | 0.70 |
| VIJAYA DIAGNOSTIC CENTRE PVT | 0.32 |
| SYNGENE INTERNATIONAL LIMITED | 0.31 |
| RAINBOW CHILDRENS MEDICARE LTD | 0.29 |
| **Power** | **2.35** |
| ACME SOLAR HOLDINGS LTD. | 0.40 |
| CESC LTD | 0.38 |
| NAVA LTD. | 0.35 |
| Jaiprakash Power Ventures Ltd. | 0.33 |
| RELIANCE POWER LTD | 0.26 |
| TALVANDI SABO POWER LTD- | |
| VEDANTA POWER LTD. | 0.25 |
| CLEAN MAX ENVIRO ENERGY SOLUTIONS LTD. | 0.19 |
| SJVN LIMITED | 0.19 |
| **Automobiles** | **2.17** |
| ATHER ENERGY LTD | 1.21 |
| OLA ELECTRIC MOBILITY LIMITED | 0.38 |
| FORCE MOTORS LTD. | 0.37 |
| OLECTRA GREENTECH LTD | 0.21 |
| **Commercial Services and Supplies** | **2.05** |
| Redington India Ltd | 1.08 |
| Firstsource Solutions Ltd. | 0.36 |
| ECLERX SERVICES LTD. | 0.33 |
| INTERNATIONAL GEMMOLOGICAL INSTITUTE (INDIA) LTD. | 0.14 |
| CENTRAL MINE PLANNING & DESIGN INSTITUTE LTD. | 0.10 |
| MMTC LTD | 0.04 |
| **Transport Services** | **2.01** |
| DELHIVERY LTD | 1.11 |
| Great Eastern Shipping Company Ltd | 0.69 |
| Shipping Corporation of India Ltd. | 0.21 |
| **Personal Products** | **1.84** |
| CUPID LTD. | 0.96 |
| Emami Ltd. | 0.33 |
| HONASA CONSUMER LTD | 0.29 |
| Gillette India Ltd | 0.26 |
| **IT - Software** | **1.71** |
| TATA ELXSI LTD. | 0.49 |
| KPIT TECHNOLOGIES LTD. | 0.38 |
| Intellect Design Arena Ltd. | 0.25 |
| ZENSAR TECHNOLGIES LTD. | 0.22 |
| Birlasoft Ltd. | 0.20 |
| FRACTAL ANALYTICS LTD. | 0.17 |
| **Gas** | **1.51** |
| AEGIS LOGISTICS LTD | 0.78 |
| Indraprastha Gas Ltd. | 0.46 |
| Mahanagar Gas Ltd | 0.27 |
| **Telecom - Equipment and Accessories** | **1.46** |
| STERLITE TECHNOLOGIES LTD | 1.17 |
| Tejas Networks Ltd | 0.18 |
| ITI LTD | 0.11 |
| **Agricultural Food and other Product** | **1.36** |
| ADANI WILMAR LIMITED | 0.45 |
| Balrampur Chini Mills Ltd. | 0.34 |
| CCL PRODUCTS INDIA LTD | 0.32 |
| LT FOODS LTD. | 0.25 |
| **Cement and Cement Products** | **1.21** |
| The Ramco Cements Ltd | 0.48 |
| ACC Ltd. | 0.33 |
| JSW CEMENT LTD | 0.16 |
| NUVOCO VISTAS CORP. LTD | 0.15 |
| India Cements Ltd. | 0.09 |
| **Retailing** | **1.21** |
| CarTrade Tech Ltd | 0.56 |
| URBAN COMPANY LTD. | 0.25 |
| INDIAMART INTERMESH LTD. | 0.22 |
| BRAINBEES SOLUTIONS LIMITED | 0.18 |
| **Aerospace and Defense** | **1.20** |
| Data Patterns (India) Ltd. | 0.58 |
| ZEN TECHNOLOGIES LTD | 0.33 |
| GARDEN REACH SHIPBUILDERS & ENGINEERS LTD | 0.29 |
| **Telecom - Services** | **1.20** |
| HFCL LTD | 1.02 |
| RAILTEL CORPORATION OF INDIA LTD | 0.10 |
| TATA TELESERVICES LTD | 0.08 |
| **Leisure Services** | **1.13** |
| EIH Ltd. | 0.27 |
| TBO TEK LIMITED | 0.26 |
| DEVYANI INTERNATIONAL LIMITED | 0.25 |
| LEMON TREE HOTELS LTD | 0.23 |
| BLS INTERNATIONAL SERVICES LTD. | 0.12 |
| **Entertainment** | **1.12** |
| PVR INOX LIMITED | 0.40 |
| Zee Entertainment Enterprises Ltd | 0.31 |
| Sun TV Network Ltd. | 0.27 |
| PRIME FOCUS LTD | 0.14 |
| **Insurance** | **0.98** |
| STAR HEALTH AND ALLIED INSURANCE LTD. | 0.56 |
| CANARA HSBC LIFE INSURANCE CO. LTD. | 0.24 |
| THE NEW INDIA ASSURANCE COMPANY LTD | 0.18 |
| **Petroleum Products** | **0.87** |
| Castrol (India ) Ltd. | 0.43 |
| Chennai Petroleum Corporation Ltd. | 0.31 |
| Mangalore Refinery And Petrochemicals Ltd. | 0.13 |
| **Fertilizers and Agrochemicals** | **0.81** |
| PARADEEP PHOSPHATES LTD. | 0.30 |
| Chambal Fertilisers & Chemicals Ltd. | 0.27 |
| SUMITOMO CHEMICAL INDIA LTD | 0.24 |
| **Textiles and Apparels** | **0.69** |
| WELSPUN LIVING LTD | 0.32 |
| Vardhman Textiles Ltd. | 0.24 |
| Trident Ltd | 0.13 |
| **Food Products** | **0.67** |
| EID Parry (India) Ltd | 0.32 |
| ZYDUS WELLNESS LTD. | 0.22 |
| AVANTI FEEDS LTD | 0.13 |
| **Ferrous Metals** | **0.66** |
| VEDANTA IRON & STEEL LTD | 0.24 |
| NMDC STEEL LTD | 0.21 |
| SARDA ENERGY AND MINERALS LTD. | 0.21 |
| **Agricultural, Commercial and Construction Vehicles** | **0.57** |
| BEML LTD. | 0.34 |
| ACTION CONSTRUCTION EQUIPMENT LTD. | 0.23 |
| **Oil** | **0.45** |
| MALCO ENERGY LTD- VEDANTA OIL AND GAS LTD. | 0.26 |
| AEGIS VOPAK TERMINALS LTD | 0.19 |
| **Financial Technology (Fintech)** | **0.43** |
| PINE LABS LTD. | 0.43 |
| **Minerals and Mining** | **0.40** |
| GRAVITA INDIA LTD. | 0.21 |
| Gujarat Mineral Development Corporation Ltd. | 0.19 |
| **Other Consumer Services** | **0.33** |
| PHYSICSWALLAH LIMITED | 0.33 |
| **Healthcare Equipment and Supplies** | **0.29** |
| POLY MEDICURE LTD | 0.29 |
| **Household Products** | **0.21** |
| DOMS INDUSTRIES LTD | 0.21 |
| **Beverages** | **0.17** |
| ALLIED BLENDERS & DISTILLERS LTD. | 0.17 |
| **Diversified Metals** | **0.09** |
| JAIN RESOURCE RECYCLING LTD. | 0.09 |
| **Consumable Fuels** | **0.07** |
| BHARAT COKING COAL LTD. | 0.07 |
| BLACK BOX LTD. | 0.17 |
| **Equity & Equity related - Total** | **100.39** |
| **Triparty Repo** | **1.96** |
| **Net Current Assets/(Liabilities)** | **-2.35** |
| **Grand Total** | **100.00** |

# KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty SmallCap 250 Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK BSE SENSEX INDEX FUND

An open-ended scheme replicating/tracking the BSE Sensex Index.

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹24.77 crs
**AUM:** ₹24.74 crs
**Benchmark:** BSE Sensex Index TRI
**Allotment Date:** February 17, 2025
**Folio Count:** 4,351

**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 | ₹9.6620 | ₹9.6890 |
| IDCW | ₹9.6620 | ₹9.6890 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 32.50% |
| Tracking Error | 0.10% |

**Expense Ratio****
**Regular Plan:** 0.32%
**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)

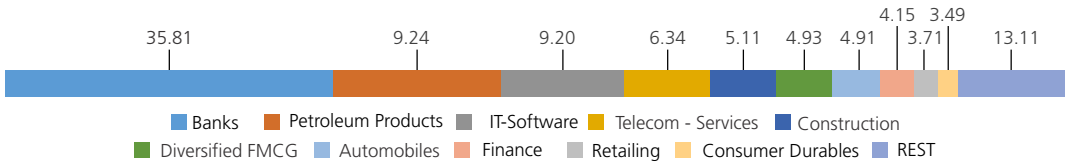
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **35.81** |
| HDFC Bank Ltd. | 12.53 |
| ICICI Bank Ltd. | 11.07 |
| STATE BANK OF INDIA | 4.61 |
| Axis Bank Ltd. | 4.07 |
| KOTAK MAHINDRA BANK LTD. | 3.53 |
| **Petroleum Products** | **9.24** |
| RELIANCE INDUSTRIES LTD. | 9.24 |
| **IT - Software** | **9.20** |
| Infosys Ltd. | 4.06 |
| Tata Consultancy Services Ltd. | 2.45 |
| HCL TECHNOLOGIES LTD. | 1.54 |
| Tech Mahindra Ltd. | 1.15 |
| **Telecom - Services** | **6.34** |
| Bharti Airtel Ltd | 6.34 |
| **Construction** | **5.11** |
| Larsen And Toubro Ltd. | 5.11 |
| **Diversified FMCG** | **4.93** |
| ITC Ltd. | 2.95 |
| Hindustan Unilever Ltd. | 1.98 |
| **Automobiles** | **4.91** |
| Mahindra & Mahindra Ltd. | 3.10 |
| Maruti Suzuki India Limited | 1.81 |
| **Finance** | **4.15** |
| BAJAJ FINANCE LTD. | 3.02 |
| Bajaj Finserv Ltd. | 1.13 |
| **Retailing** | **3.71** |
| ETERNAL LIMITED | 2.71 |
| Trent Ltd | 1.00 |
| **Consumer Durables** | **3.49** |
| Titan Company Ltd. | 2.23 |
| Asian Paints Ltd. | 1.26 |
| **Power** | **3.14** |
| NTPC LTD | 1.76 |
| Power Grid Corporation Of India Ltd. | 1.38 |
| **Pharmaceuticals and Biotechnology** | **2.25** |
| Sun Pharmaceuticals Industries Ltd. | 2.25 |
| **Ferrous Metals** | **1.74** |
| Tata Steel Ltd. | 1.74 |
| **Aerospace and Defense** | **1.61** |
| Bharat Electronics Ltd. | 1.61 |
| **Transport Infrastructure** | **1.55** |
| Adani Port and Special Economic Zone Ltd. | 1.55 |
| **Cement and Cement Products** | **1.52** |
| Ultratech Cement Ltd. | 1.52 |
| **Transport Services** | **1.29** |
| Inter Globe Aviation Ltd | 1.29 |
| **Equity & Equity related - Total** | **99.99** |
| **Net Current Assets/(Liabilities)** | **0.01** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




**Product Label**

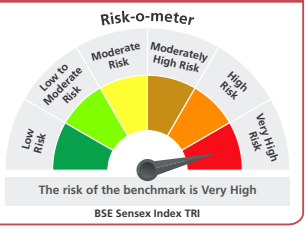
This product is suitable for investors who are seeking*:

- 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY COMMODITIES INDEX FUND

An open-ended scheme replicating/tracking the Nifty Commodities Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹292.90 crs
**AUM:** ₹283.32 crs
**Benchmark:** Nifty Commodities Index TRI
**Allotment Date:** March 10, 2025
**Folio Count:** 6,492

**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 | ₹11.6310 | ₹11.6790 |
| IDCW | ₹11.6310 | ₹11.6800 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 24.20% |
| Tracking Error | 0.08% |

**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 30th September, 2026 unless otherwise specified.**

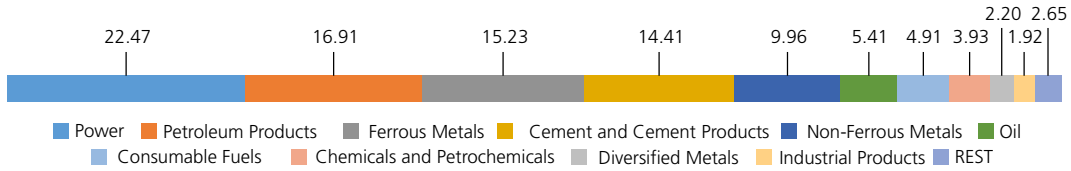
**Folio Count data as on 31st August 2026.**

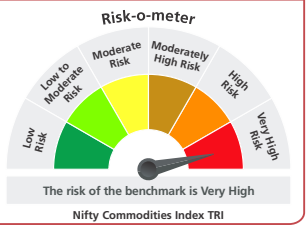
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Power** | | **22.47** |
| NTPC LTD | | 7.40 |
| ADANI POWER LTD. | | 4.10 |
| Tata Power Co. Ltd. | | 2.91 |
| ADANI ENERGY SOLUTIONS LTD. | | 2.07 |
| ADANI GREEN ENERGY LTD. | | 2.07 |
| JSW ENERGY LTD. | | 1.46 |
| NHPC LIMITED | | 1.32 |
| TORRENT POWER LTD | | 1.14 |
| **Petroleum Products** | | **16.91** |
| RELIANCE INDUSTRIES LTD. | | 9.92 |
| Bharat Petroleum Corporation Ltd. | | 2.94 |
| Indian Oil Corporation Ltd | | 2.43 |
| HINDUSTAN PETROLEUM CORPORATION LTD | | 1.62 |
| **Ferrous Metals** | | **15.23** |
| Tata Steel Ltd. | | 7.38 |
| JSW Steel Ltd. | | 5.82 |
| Jindal Steel & Power Ltd. | | 2.03 |
| **Cement and Cement Products** | | **14.41** |
| Ultratech Cement Ltd. | | 6.26 |
| Grasim Industries Ltd. | | 5.58 |
| SHREE CEMENT LTD. | | 1.44 |
| Ambuja Cements Ltd. | | 1.13 |
| **Non - Ferrous Metals** | | **9.96** |
| Hindalco Industries Ltd | | 6.58 |
| VEDANTA ALUMINIUM METAL LTD | | 3.38 |
| **Oil** | | **5.41** |
| Oil & Natural Gas Corporation Ltd. | | 4.23 |
| OIL INDIA LIMITED | | 1.18 |
| **Consumable Fuels** | | **4.91** |
| Coal India Ltd. | | 4.91 |
| **Chemicals and Petrochemicals** | | **3.93** |
| Pidilite Industries Ltd. | | 2.20 |
| SRF Ltd. | | 1.73 |
| **Diversified Metals** | | **2.20** |
| Vedanta Ltd. | | 2.20 |
| **Industrial Products** | | **1.92** |
| APL APOLLO TUBES LTD. | | 1.92 |
| **Fertilizers and Agrochemicals** | | **1.46** |
| UPL Ltd | | 1.46 |
| **Minerals and Mining** | | **1.28** |
| NMDC Ltd. | | 1.28 |
| **Equity & Equity related - Total** | | **100.09** |
| **Net Current Assets/(Liabilities)** | | **-0.09** |
| **Grand Total** | | **100.00** |

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

## ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY MIDCAP 150 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Index.

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹47.23 crs
**AUM:** ₹46.05 crs
**Benchmark:** Nifty Midcap 150 Index TRI
**Allotment Date:** March 21, 2025
**Folio Count:** 6,669

### 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 | ₹11.1670 | ₹11.2500 |
| IDCW | ₹11.1670 | ₹11.2490 |

(as on September 30, 2026)

### Ratios

| | |
|---|---|
| Portfolio Turnover | 50.14% |
| Tracking Error | 0.14% |

### 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)

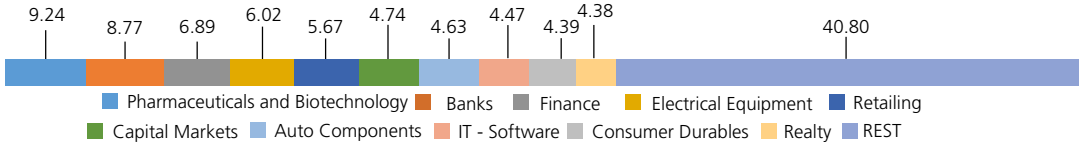
**Data as on 30th September, 2026 unless otherwise specified.**

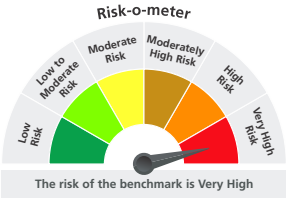
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Pharmaceuticals and Biotechnology** | **9.24** |
| LAURUS LABS LTD. | 1.92 |
| Lupin Ltd. | 1.23 |
| Aurobindo Pharma Ltd. | 1.15 |
| Glenmark Pharmaceuticals Ltd | 0.87 |
| Alkem Laboratories Ltd. | 0.77 |
| MANKIND PHARMA LTD | 0.71 |
| Ipca Laboratories Ltd. | 0.67 |
| Biocon Ltd. | 0.64 |
| Ajanta Pharma Ltd. | 0.41 |
| Abbott India Ltd. | 0.35 |
| GlaxoSmithKline Pharmaceuticals Ltd. | 0.29 |
| ANTHEM BIOSCIENCES LTD | 0.23 |
| **Banks** | **8.77** |
| FEDERAL BANK LTD. | 1.95 |
| IndusInd Bank Ltd. | 1.48 |
| AU Small Finance Bank Ltd. | 1.46 |
| IDFC First Bank Limited | 1.35 |
| YES BANK LTD | 0.92 |
| INDIAN BANK | 0.71 |
| BANK OF MAHARASHTRA | 0.40 |
| BANK OF INDIA | 0.39 |
| Indian Overseas Bank | 0.11 |
| **Finance** | **6.89** |
| REC LTD | 0.93 |
| Aditya Birla Capital Ltd. | 0.81 |
| Sundaram Finance Ltd. | 0.75 |
| PIRAMAL FINANCE LTD | 0.66 |
| L&T FINANCE LTD | 0.56 |
| Mahindra & Mahindra Financial Services Ltd. | 0.53 |
| SBI CARDS & PAYMENT SERVICES PVT. LTD. | 0.43 |
| LIC Housing Finance Ltd. | 0.40 |
| AUTHUM INVESTMENT & INFRASTRUCTURE LTD. | 0.36 |
| HDB FINANCIAL SERVICES LTD | 0.33 |
| CRISIL Ltd. | 0.27 |
| BAJAJ HOUSING FINANCE LTD. | 0.23 |
| INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD. | 0.22 |
| HOUSING & URBAN DEVELOPMENT CORPORATION LTD. | 0.21 |
| TATA INVESTMENT CORPORATION LTD | 0.20 |
| **Electrical Equipment** | **6.02** |
| Bharat Heavy Electricals Ltd. | 1.51 |
| GE VERNOVA T&D INDIA LIMITED | 1.29 |
| SUZLON ENERGY LTD. | 1.20 |
| APAR INDUSTRIES LIMITED | 0.80 |
| WAAREE ENERGIES LIMITED | 0.57 |
| Thermax Ltd. | 0.33 |
| PREMIER ENERGIES LIMITED | 0.32 |
| **Retailing** | **5.67** |
| LENSKART SOLUTIONS LIMITED | 1.25 |
| INFO EDGE (INDIA) LTD. | 1.18 |
| FSN E-COMMERCE VENTURES LTD. | 1.09 |
| SWIGGY LTD | 0.93 |
| VISHAL MEGA MART LIMITED | 0.70 |
| MEESHO LIMITED | 0.52 |
| **Capital Markets** | **4.74** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | 2.09 |
| 360 ONE WAM LTD. | 0.67 |
| BILLIONBRAINS GARAGE VENTURES LIMITED (GROWW) | 0.65 |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD. | 0.48 |
| ICICI PRUDENTIAL ASSET MANAGEMENT COMPANY LTD. | 0.46 |
| MOTILAL OSWAL FINANCIAL SERVICES LTD | 0.39 |
| **Auto Components** | **4.63** |
| BHARAT FORGE LTD. | 1.33 |
| MRF Limited | 0.63 |
| TUBE INVESTMENTS OF INDIA LTD. | 0.63 |
| UNO MINDA LIMITED | 0.53 |
| Exide Industries Ltd | 0.47 |
| Balkrishna Industries Ltd. | 0.42 |
| Schaeffler India Ltd | 0.39 |
| Endurance Technologies Ltd. | 0.23 |
| **IT - Software** | **4.47** |
| COFORGE LIMITED | 1.52 |
| PERSISTENT SYSTEMS LIMITED | 1.43 |
| Mphasis Ltd | 0.71 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | 0.63 |
| HEXAWARE TECHNOLOGIES LTD. | 0.18 |
| **Consumer Durables** | **4.39** |
| DIXON TECHNOLOGIES INDIA LTD. | 1.36 |
| Havells India Ltd. | 0.64 |
| VOLTAS LTD. | 0.61 |
| KALYAN JEWELLERS INDIA LTD. | 0.53 |
| BLUE STAR LTD. | 0.49 |
| LG ELECTRONICS INDIA LTD | 0.44 |
| Berger Paints (I) Ltd. | 0.32 |
| **Realty** | **4.38** |
| EMBASSY OFFICE PARKS REIT | 0.95 |
| PHOENIX MILLS LTD. | 0.90 |
| LODHA DEVELOPERS LTD. (MACROTECH DEVELOPERS LTD) | 0.84 |
| PRESTIGE ESTATES PROJECTS LIMITED | 0.62 |
| GODREJ PROPERTIES LIMITED | 0.55 |
| OBEROI REALTY LTD | 0.52 |
| **Insurance** | **3.89** |
| LIFE INSURANCE CORPORATION OF INDIA LTD. | 1.25 |
| ICICI LOMBARD GENERAL INSURANCE COMPANY LTD | 0.96 |
| Max Financial Services Ltd. | 0.91 |
| ICICI Prudential Life Insurance Company Ltd | 0.44 |
| General Insurance Corporation Of India | 0.33 |
| **Industrial Products** | **3.01** |
| APL APOLLO TUBES LTD. | 0.99 |
| KEI INDUSTRIES LTD. | 0.68 |
| SUPREME INDUSTRIES LIMITED | 0.55 |
| ASTRAL LTD. | 0.42 |
| AIA Engineering Limited. | 0.37 |
| **Leisure Services** | **2.84** |
| INDIAN HOTELS COMPANY LTD. | 1.59 |
| ITC HOTELS LIMITED | 0.46 |
| JUBILANT FOODWORKS LIMITED | 0.45 |
| Indian Railway Catering And Tourism Corporation Ltd. | 0.34 |
| **Financial Technology (Fintech)** | **2.74** |
| ONE 97 COMMUNICATIONS LTD. | 1.80 |
| PB FINTECH LTD. | 0.94 |
| **Power** | **2.48** |
| JSW ENERGY LTD. | 0.75 |
| NHPC LIMITED | 0.68 |
| TORRENT POWER LTD | 0.59 |
| NLC India Ltd. | 0.24 |
| NTPC GREEN ENERGY LIMITED | 0.22 |
| **Healthcare Services** | **2.07** |
| Fortis Healthcare India Ltd | 1.00 |
| ASTER DM HEALTHCARE LTD | 0.46 |
| Narayana Hrudayalaya Ltd. | 0.31 |
| Global Health Ltd. | 0.30 |
| **Beverages** | **2.06** |
| UNITED SPIRITS LTD. | 1.00 |
| RADICO KHAITAN LTD. | 0.85 |
| United Breweries Ltd. | 0.21 |
| **Telecom - Services** | **1.95** |
| Indus Towers Ltd. | 1.20 |
| Tata Communications Ltd. | 0.48 |
| BHARTI HEXACOM LTD. | 0.27 |
| **Fertilizers and Agrochemicals** | **1.86** |
| UPL Ltd | 0.75 |
| Coromandel International Ltd. | 0.52 |
| P I INDUSTRIES LTD | 0.47 |
| FERTILISERS AND CHEMICALS TRAVANCORE LTD | 0.12 |
| **Automobiles** | **1.69** |
| Hero MotoCorp Ltd. | 1.69 |
| **Chemicals and Petrochemicals** | **1.68** |
| SRF Ltd. | 0.89 |
| Gujarat Fluorochemicals Ltd. | 0.46 |
| Linde India Ltd. | 0.33 |
| **Cement and Cement Products** | **1.61** |
| SHREE CEMENT LTD. | 0.75 |
| JK Cement Ltd. | 0.53 |
| Dalmia Bharat Limited | 0.33 |
| **Agricultural Food and other Product** | **1.35** |
| Marico Ltd. | 1.04 |
| PATANJALI FOODS LIMITED | 0.31 |
| **Transport Infrastructure** | **1.35** |
| GMR AIRPORTS LIMITED | 0.82 |
| JSW INFRASTRUCTURE LIMITED | 0.53 |
| **Agricultural, Commercial and Constr** | **1.32** |
| ASHOK LEYLAND LTD. | 1.10 |
| Escorts Ltd. | 0.22 |
| **Minerals and Mining** | **1.30** |
| NMDC Ltd. | 0.66 |
| LLOYDS METALS AND ENERGY LTD. | 0.64 |
| **Ferrous Metals** | **1.23** |
| Steel Authority of India Ltd. | 0.65 |
| JINDAL STAINLESS LTD | 0.58 |
| **Non - Ferrous Metals** | **1.21** |
| NATIONAL ALUMINIUM COMPANY LTD | 0.76 |
| HINDUSTAN COPPER LTD. | 0.45 |
| **Personal Products** | **1.14** |
| Colgate Palmolive (India ) Ltd. | 0.58 |
| Dabur India Ltd. | 0.56 |
| **Gas** | **0.94** |
| PETRONET LNG LTD. | 0.53 |
| ADANI TOTAL GAS LTD. | 0.41 |
| **Textiles and Apparels** | **0.89** |
| Page Industries Ltd | 0.58 |
| K.P.R. Mill Ltd. | 0.31 |
| **Petroleum Products** | **0.84** |
| HINDUSTAN PETROLEUM CORPORATION LTD | 0.84 |
| **Oil** | **0.61** |
| OIL INDIA LIMITED | 0.61 |
| **Transport Services** | **0.38** |
| Container Corporation of India Ltd. | 0.38 |
| **Industrial Manufacturing** | **0.32** |
| COCHIN SHIPYARD LTD. | 0.32 |
| **Construction** | **0.28** |
| RAIL VIKAS NIGAM LIMITED. | 0.28 |
| **Aerospace and Defense** | **0.25** |
| BHARAT DYNAMICS LTD | 0.25 |
| **IT - Services** | **0.22** |
| L&T Technology Services Ltd | 0.22 |
| **Cigarettes and Tobacco Products** | **0.19** |
| Godfrey Phillips India Ltd. | 0.19 |
| **Diversified** | **0.11** |
| Godrej Industries Ltd. | 0.11 |
| **Equity & Equity related - Total** | **101.01** |
| **Triparty Repo** | **1.95** |
| **Net Current Assets/(Liabilities)** | **-2.96** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of NIFTY Midcap 150 Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY TOP 10 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty Top 10 Equal Weight Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹38.52 crs
**AUM:** ₹37.47 crs
**Benchmark:** Nifty Top 10 Equal Weight Index TRI
**Allotment Date:** April 28, 2025
**Folio Count:** 5,281

**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 | ₹8.4830 | ₹8.5680 |
| IDCW | ₹8.4830 | ₹8.5670 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 47.12% |
| Tracking Error | 0.12% |

**Expense Ratio****
**Regular Plan:** 0.90%
**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)

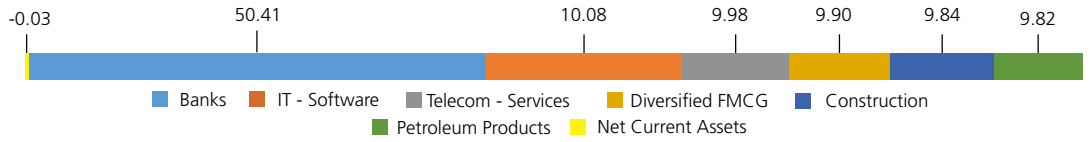
**Data as on 30th September, 2026 unless otherwise specified.**

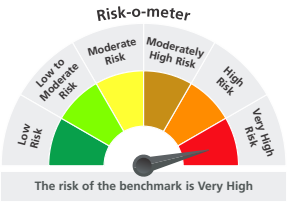
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | % to Net Assets |
|---|---|
| **Equity & Equity related** | |
| **Banks** | **50.41** |
| KOTAK MAHINDRA BANK LTD. | 10.47 |
| Axis Bank Ltd. | 10.17 |
| ICICI Bank Ltd. | 10.10 |
| STATE BANK OF INDIA | 9.90 |
| HDFC Bank Ltd. | 9.77 |
| **IT - Software** | **10.08** |
| Infosys Ltd. | 10.08 |
| **Telecom - Services** | **9.98** |
| Bharti Airtel Ltd | 9.98 |
| **Diversified FMCG** | **9.90** |
| ITC Ltd. | 9.90 |
| **Construction** | **9.84** |
| Larsen And Toubro Ltd. | 9.84 |
| **Petroleum Products** | **9.82** |
| RELIANCE INDUSTRIES LTD. | 9.82 |
| **Equity & Equity related - Total** | **100.03** |
| **Net Current Assets/(Liabilities)** | **-0.03** |
| **Grand Total** | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty Top 10 Equal Weight Index, subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY 200 QUALITY 30 INDEX FUND

An open-ended scheme replicating/tracking the Nifty 200 Quality 30 Index Fund

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹16.91 crs
**AUM:** ₹16.39 crs
**Benchmark:** Nifty 200 Quality 30 Index TRI
**Allotment Date:** July 14, 2025
**Folio Count:** 6,251

**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 | ₹9.2120 | ₹9.2540 |
| IDCW | ₹9.2120 | ₹9.2540 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 30.65% |
| Tracking Error | 0.11% |

**Expense Ratio****
**Regular Plan:** 0.59%
**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)

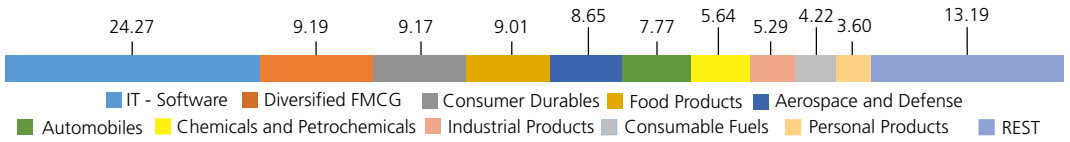
**Data as on 30th September, 2026 unless otherwise specified.**

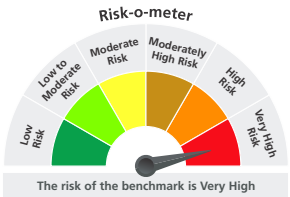
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **IT - Software** | | **24.27** |
| Tata Consultancy Services Ltd. | | 5.08 |
| Infosys Ltd. | | 4.92 |
| HCL TECHNOLOGIES LTD. | | 4.66 |
| PERSISTENT SYSTEMS LIMITED | | 2.98 |
| LTIMINDTREE LIMITED | | 2.29 |
| ORACLE FINANCIAL SERVICES SOFTWARE LTD | | 2.18 |
| TATA ELXSI LTD. | | 1.21 |
| KPIT TECHNOLOGIES LTD. | | 0.95 |
| **Diversified FMCG** | | **9.19** |
| ITC Ltd. | | 4.73 |
| Hindustan Unilever Ltd. | | 4.46 |
| **Consumer Durables** | | **9.17** |
| DIXON TECHNOLOGIES INDIA LTD. | | 4.04 |
| Asian Paints Ltd. | | 3.48 |
| Havells India Ltd. | | 1.65 |
| **Food Products** | | **9.01** |
| NESTLE INDIA LTD. | | 4.95 |
| Britannia Industries Ltd. | | 4.06 |
| **Aerospace and Defense** | | **8.65** |
| Bharat Electronics Ltd. | | 4.90 |
| HINDUSTAN AERONAUTICS LTD. | | 3.75 |
| **Automobiles** | | **7.77** |
| Bajaj Auto Ltd. | | 4.37 |
| Hero MotoCorp Ltd. | | 3.40 |
| **Chemicals and Petrochemicals** | | **5.64** |
| SOLAR INDUSTRIES INDIA LIMITED | | 3.15 |
| Pidilite Industries Ltd. | | 2.49 |
| **Industrial Products** | | **5.29** |
| Cummins India Ltd. | | 2.99 |
| Polycab India Ltd. | | 2.30 |
| **Consumable Fuels** | | **4.22** |
| Coal India Ltd. | | 4.22 |
| **Personal Products** | | **3.60** |
| Colgate Palmolive (India ) Ltd. | | 3.60 |
| **Non - Ferrous Metals** | | **3.18** |
| HINDUSTAN ZINC LTD. | | 3.18 |
| **Agricultural Food and other Product** | | **3.08** |
| Marico Ltd. | | 3.08 |
| **Capital Markets** | | **2.89** |
| HDFC Asset Management Company Ltd. | | 2.89 |
| **Textiles and Apparels** | | **2.46** |
| Page Industries Ltd | | 2.46 |
| **Industrial Manufacturing** | | **1.60** |
| MAZAGOAN DOCK SHIPBUILDERS LTD | | 1.60 |
| **Equity & Equity related - Total** | | **100.02** |
| **Net Current Assets/(Liabilities)** | | **-0.02** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty 200 Quality 30 Index, subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY ALPHA 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Alpha 50 Index.

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹52.10 crs
**AUM:** ₹55.37 crs
**Benchmark:** Nifty Alpha 50 Index TRI
**Allotment Date:** August 19, 2025
**Folio Count:** 6,715

**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 | ₹10.3370 | ₹10.4050 |
| IDCW | ₹10.3370 | ₹10.4050 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 214.08% |
| Tracking Error | 0.87% |

**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 30th September, 2026 unless otherwise specified.**

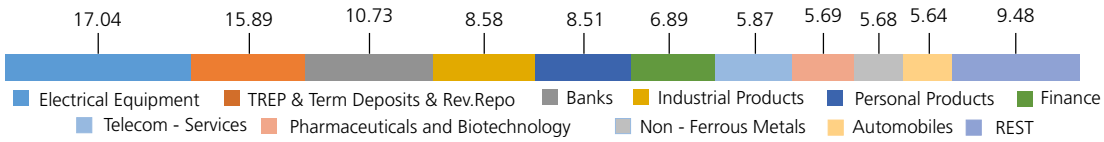
**Folio Count data as on 31st August 2026.**

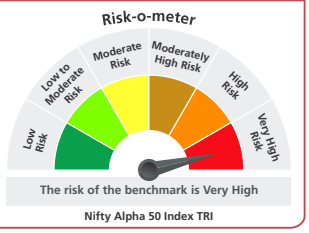
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Electrical Equipment** | | **17.04** |
| MTAR TECHNOLOGIES LTD. | | 4.82 |
| TD POWER SYSTEMS LTD. | | 4.17 |
| APAR INDUSTRIES LIMITED | | 2.55 |
| Bharat Heavy Electricals Ltd. | | 2.35 |
| HITACHI ENERGY INDIA LIMITED | | 1.71 |
| GE VERNOVA T&D INDIA LIMITED | | 1.44 |
| **Banks** | | **10.73** |
| FEDERAL BANK LTD. | | 1.89 |
| KARUR VYSYA BANK LTD. | | 1.56 |
| AU Small Finance Bank Ltd. | | 1.32 |
| UNION BANK OF INDIA | | 1.31 |
| RBL Bank Ltd | | 1.18 |
| INDIAN BANK | | 1.05 |
| STATE BANK OF INDIA | | 0.88 |
| BANK OF INDIA | | 0.85 |
| CANARA BANK | | 0.69 |
| **Industrial Products** | | **8.58** |
| Welspun Corp Limited | | 3.55 |
| Kirloskar Oil Engines Ltd. | | 3.27 |
| Polycab India Ltd. | | 0.88 |
| Cummins India Ltd. | | 0.88 |
| **Personal Products** | | **8.51** |
| CUPID LTD. | | 8.51 |
| **Finance** | | **6.89** |
| SHRIRAM FINANCE LTD. | | 2.14 |
| IIFL Finance Ltd | | 1.35 |
| Aditya Birla Capital Ltd. | | 1.30 |
| L&T FINANCE LTD | | 1.25 |
| Manappuram Finance Ltd | | 0.85 |
| **Telecom - Services** | | **5.87** |
| HFCL LTD | | 3.60 |
| Vodafone Idea Ltd | | 2.27 |
| **Pharmaceuticals and Biotechnology** | | **5.69** |
| ACUTAAS CHEMICALS LTD | | 2.48 |
| LAURUS LABS LTD. | | 2.43 |
| Glenmark Pharmaceuticals Ltd | | 0.78 |
| **Non - Ferrous Metals** | | **5.68** |
| HINDUSTAN COPPER LTD. | | 2.54 |
| NATIONAL ALUMINIUM COMPANY LTD | | 2.06 |
| Hindalco Industries Ltd | | 1.08 |
| **Automobiles** | | **5.64** |
| ATHER ENERGY LTD | | 3.84 |
| TVS Motors Company Ltd | | 0.93 |
| Eicher Motors Ltd. | | 0.87 |
| **Telecom - Equipment and Accessories** | | **5.25** |
| STERLITE TECHNOLOGIES LTD | | 5.25 |
| **Capital Markets** | | **3.99** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | | 2.56 |
| BSE LTD. | | 1.43 |
| **Power** | | **3.54** |
| ADANI ENERGY SOLUTIONS LTD. | | 1.97 |
| ADANI POWER LTD. | | 1.57 |
| **Chemicals and Petrochemicals** | | **2.97** |
| Navin Fluorine International Ltd. | | 1.81 |
| SOLAR INDUSTRIES INDIA LIMITED | | 1.16 |
| **Auto Components** | | **1.96** |
| BHARAT FORGE LTD. | | 1.96 |
| **Diversified Metals** | | **1.72** |
| Vedanta Ltd. | | 1.72 |
| **Ferrous Metals** | | **1.51** |
| Steel Authority of India Ltd. | | 1.51 |
| **Beverages** | | **1.31** |
| RADICO KHAITAN LTD. | | 1.31 |
| **Retailing** | | **1.26** |
| FSN E-COMMERCE VENTURES LTD. | | 1.26 |
| **Financial Technology (Fintech)** | | **1.22** |
| ONE 97 COMMUNICATIONS LTD. | | 1.22 |
| **Agricultural, Commercial and Constr** | | **1.14** |
| ASHOK LEYLAND LTD. | | 1.14 |
| **Equity & Equity related - Total** | | **100.50** |
| **Triparty Repo** | | **15.89** |
| **Net Current Assets/(Liabilities)** | | **-16.39** |
| **Grand Total** | | **100.00** |

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty Alpha 50 Index, subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# KOTAK NIFTY500 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty500 Momentum 50 Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹26.49 crs
**AUM:** ₹26.53 crs
**Benchmark:** Nifty500 Momentum 50 Index TRI
**Allotment Date:** December 11, 2025
**Folio Count:** 7,526

**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 | ₹9.9600 | ₹9.9860 |
| IDCW | ₹9.9600 | ₹9.9860 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 147.39% |
| Tracking Error | 0.30% |

**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)

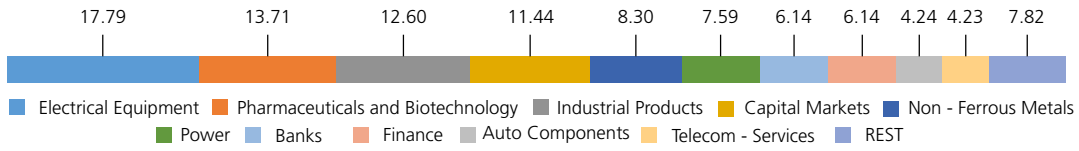
**Data as on 30th September, 2026 unless otherwise specified.**

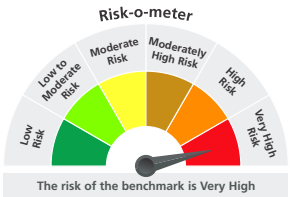
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Electrical Equipment** | | **17.79** |
| GE VERNOVA T&D INDIA LIMITED | | 4.20 |
| Bharat Heavy Electricals Ltd. | | 3.43 |
| CG POWER AND INDUSTRIAL SOLUTIONS LIMITED | | 2.86 |
| HITACHI ENERGY INDIA LIMITED | | 2.74 |
| ABB INDIA LTD | | 1.74 |
| APAR INDUSTRIES LIMITED | | 1.46 |
| Thermax Ltd. | | 0.88 |
| SCHNEIDER ELECTRIC INFRASTRUCTURE LTD | | 0.48 |
| **Pharmaceuticals and Biotechnology** | | **13.71** |
| LAURUS LABS LTD. | | 6.17 |
| TORRENT PHARMACEUTICALS LTD. | | 2.69 |
| Glenmark Pharmaceuticals Ltd | | 1.66 |
| ACUTAAS CHEMICALS LTD | | 1.47 |
| SAI LIFE SCIENCES LIMITED | | 1.03 |
| Granules India Ltd. | | 0.69 |
| **Industrial Products** | | **12.60** |
| Cummins India Ltd. | | 4.32 |
| Polycab India Ltd. | | 2.34 |
| Welspun Corp Limited | | 2.16 |
| Kirloskar Oil Engines Ltd. | | 1.45 |
| KEI INDUSTRIES LTD. | | 1.34 |
| Finolex Cables Ltd. | | 0.55 |
| R R KABEL LTD | | 0.44 |
| **Capital Markets** | | **11.44** |
| MULTI COMMODITY EXCHANGE OF INDIA LIMITED | | 5.86 |
| BSE LTD. | | 4.02 |
| ANAND RATHI WEALTH LTD. | | 1.18 |
| Aditya Birla Sun Life AMC Ltd | | 0.38 |
| **Non - Ferrous Metals** | | **8.30** |
| Hindalco Industries Ltd | | 4.87 |
| NATIONAL ALUMINIUM COMPANY LTD | | 2.50 |
| HINDUSTAN COPPER LTD. | | 0.93 |
| **Power** | | **7.59** |
| ADANI POWER LTD. | | 4.48 |
| ADANI ENERGY SOLUTIONS LTD. | | 2.63 |
| NLC India Ltd. | | 0.48 |
| **Banks** | | **6.14** |
| FEDERAL BANK LTD. | | 3.55 |
| KARUR VYSYA BANK LTD. | | 1.34 |
| BANK OF MAHARASHTRA | | 0.81 |
| RBL Bank Ltd | | 0.44 |
| **Finance** | | **6.14** |
| SHRIRAM FINANCE LTD. | | 4.87 |
| Aditya Birla Capital Ltd. | | 1.27 |
| **Auto Components** | | **4.24** |
| BHARAT FORGE LTD. | | 3.01 |
| CRAFTSMAN AUTOMATION LTD | | 0.76 |
| BELRISE INDUSTRIES LTD. | | 0.47 |
| **Telecom - Services** | | **4.23** |
| HFCL LTD | | 2.32 |
| Vodafone Idea Ltd | | 1.91 |
| **Automobiles** | | **2.10** |
| ATHER ENERGY LTD | | 2.10 |
| **Chemicals and Petrochemicals** | | **1.58** |
| Navin Fluorine International Ltd. | | 1.58 |
| **Ferrous Metals** | | **1.58** |
| Steel Authority of India Ltd. | | 1.58 |
| **Industrial Manufacturing** | | **0.80** |
| SYRMA SGS TECHNOLOGY LTD. | | 0.80 |
| **Transport Services** | | **0.75** |
| Great Eastern Shipping Company Ltd | | 0.75 |
| **IT - Services** | | **0.48** |
| NETWEB TECHNOLOGIES INDIA LTD. | | 0.48 |
| **Personal Products** | | **0.29** |
| HONASA CONSUMER LTD | | 0.29 |
| **Minerals and Mining** | | **0.18** |
| Gujarat Mineral Development Corporation Ltd. | | 0.18 |
| **Equity & Equity related - Total** | | **99.94** |
| **Triparty Repo** | | **0.38** |
| **Net Current Assets/(Liabilities)** | | **-0.32** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty500 Momentum 50 Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
The scheme has not completed 6 month since inception

# KOTAK NIFTY200 VALUE 30 INDEX FUND

An open-ended scheme replicating/tracking the Nifty200 Value 30 Index

Scan to Invest Now

**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. Satish Dondapati, Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
**AAUM:** ₹13.24 crs
**AUM:** ₹12.94 crs
**Benchmark:** Nifty200 Value 30 Index TRI
**Allotment Date:** February 5, 2026
**Folio Count:** 5,365

**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 | ₹9.1320 | ₹9.1500 |
| IDCW | ₹9.1320 | ₹9.1500 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 180.08% |
| Tracking Error | 0.24% |

**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)

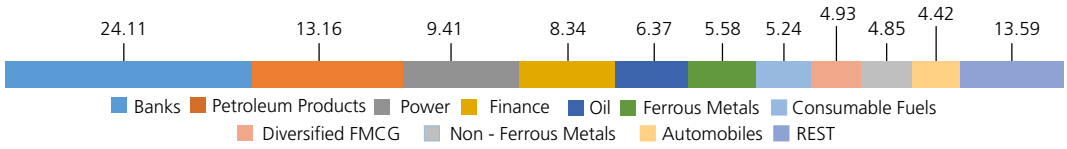
**Data as on 30th September, 2026 unless otherwise specified.**

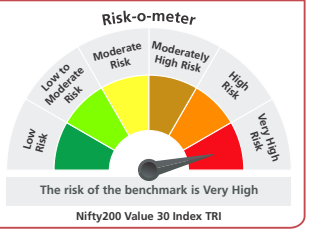
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Banks** | | **24.11** |
| STATE BANK OF INDIA | | 5.06 |
| Bank Of Baroda | | 3.13 |
| CANARA BANK | | 2.86 |
| PUNJAB NATIONAL BANK | | 2.82 |
| IndusInd Bank Ltd. | | 2.78 |
| FEDERAL BANK LTD. | | 2.47 |
| UNION BANK OF INDIA | | 2.20 |
| INDIAN BANK | | 1.48 |
| BANK OF INDIA | | 1.31 |
| **Petroleum Products** | | **13.16** |
| Bharat Petroleum Corporation Ltd. | | 5.23 |
| Indian Oil Corporation Ltd | | 4.73 |
| HINDUSTAN PETROLEUM CORPORATION LTD | | 3.20 |
| **Power** | | **9.41** |
| NTPC LTD | | 4.93 |
| Power Grid Corporation Of India Ltd. | | 4.48 |
| **Finance** | | **8.34** |
| Power Finance Corporation Ltd. | | 4.02 |
| REC LTD | | 3.08 |
| LIC Housing Finance Ltd. | | 1.24 |
| **Oil** | | **6.37** |
| Oil & Natural Gas Corporation Ltd. | | 5.13 |
| OIL INDIA LIMITED | | 1.24 |
| **Ferrous Metals** | | **5.58** |
| Tata Steel Ltd. | | 4.57 |
| Steel Authority of India Ltd. | | 1.01 |
| **Consumable Fuels** | | **5.24** |
| Coal India Ltd. | | 5.24 |
| **Diversified FMCG** | | **4.93** |
| ITC Ltd. | | 4.93 |
| **Non - Ferrous Metals** | | **4.85** |
| Hindalco Industries Ltd | | 4.85 |
| **Automobiles** | | **4.42** |
| TATA MOTORS PASSENGER VEHICLES LTD. | | 4.42 |
| **Cement and Cement Products** | | **4.21** |
| Grasim Industries Ltd. | | 4.21 |
| **Diversified Metals** | | **4.20** |
| Vedanta Ltd. | | 4.20 |
| **Gas** | | **3.01** |
| GAIL (India) Ltd. | | 3.01 |
| **Minerals and Mining** | | **1.13** |
| NMDC Ltd. | | 1.13 |
| **Fertilizers and Agrochemicals** | | **1.06** |
| UPL Ltd | | 1.06 |
| **Equity & Equity related - Total** | | **100.02** |
| **Net Current Assets/(Liabilities)** | | **-0.02** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty200 Value 30 Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. The scheme has not completed 6 month since inception

# KOTAK NIFTY ALPHA LOW-VOLATILITY 30 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Alpha Low-Volatility 30 Index

Scan to Invest Now

**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 guarantee or assurance that the investment objective of the scheme will be achieved.

**Fund Manager*:** Mr. Satish Dondapati, Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar
**AAUM:** ₹7.24 crs
**AUM:** ₹7.16 crs
**Benchmark:** Nifty Alpha Low-Volatility 30 Index TRI
**Allotment Date:** June 17, 2026
**Folio Count:** 3,199

**Minimum Investment Amount**

**Initial & Additional Investment**
- ₹1000 and any amount thereafter

**Systematic Investment Plan (SIP)**
- ₹500 and any amount thereafter

**Ideal Investments Horizon**
- 5 years & above

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹9.6240 | ₹9.6400 |
| IDCW | ₹9.6240 | ₹9.6400 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Portfolio Turnover | 31.17% |
| Tracking Error | 0.28% |

**Expense Ratio****
**Regular Plan:** 0.82%
**Direct Plan:** 0.24%

**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

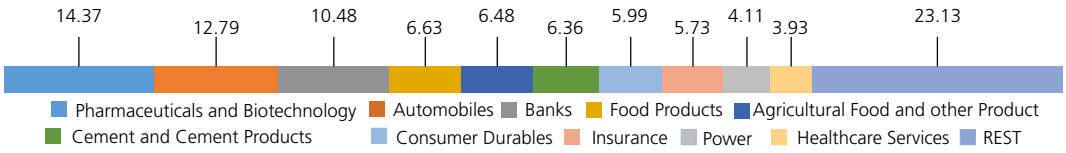
**Data as on 30th September, 2026 unless otherwise specified.**

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

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Pharmaceuticals and Biotechnology** | | **14.37** |
| TORRENT PHARMACEUTICALS LTD. | | 4.73 |
| Sun Pharmaceuticals Industries Ltd. | | 3.61 |
| Lupin Ltd. | | 3.24 |
| Zydus Lifesciences Limited | | 2.79 |
| **Automobiles** | | **12.79** |
| Bajaj Auto Ltd. | | 4.01 |
| TVS Motors Company Ltd | | 3.23 |
| Eicher Motors Ltd. | | 3.04 |
| Maruti Suzuki India Limited | | 2.51 |
| **Banks** | | **10.48** |
| ICICI Bank Ltd. | | 3.78 |
| FEDERAL BANK LTD. | | 3.55 |
| STATE BANK OF INDIA | | 3.15 |
| **Food Products** | | **6.63** |
| NESTLE INDIA LTD. | | 3.72 |
| Britannia Industries Ltd. | | 2.91 |
| **Agricultural Food and other Product** | | **6.48** |
| Marico Ltd. | | 3.99 |
| Tata Consumer Products Ltd | | 2.49 |
| **Cement and Cement Products** | | **6.36** |
| Grasim Industries Ltd. | | 3.61 |
| Ultratech Cement Ltd. | | 2.75 |
| **Consumer Durables** | | **5.99** |
| Titan Company Ltd. | | 3.27 |
| Asian Paints Ltd. | | 2.72 |
| **Insurance** | | **5.73** |
| SBI Life Insurance Company Ltd | | 3.54 |
| Max Financial Services Ltd. | | 2.19 |
| **Power** | | **4.11** |
| NTPC LTD | | 4.11 |
| **Healthcare Services** | | **3.93** |
| Apollo Hospitals Enterprises Ltd. | | 3.93 |
| **Non - Ferrous Metals** | | **3.81** |
| Hindalco Industries Ltd | | 3.81 |
| **Ferrous Metals** | | **3.62** |
| JSW Steel Ltd. | | 3.62 |
| **Industrial Products** | | **3.50** |
| Cummins India Ltd. | | 3.50 |
| **Telecom - Services** | | **3.33** |
| Bharti Airtel Ltd | | 3.33 |
| **Chemicals and Petrochemicals** | | **3.06** |
| Pidilite Industries Ltd. | | 3.06 |
| **Consumable Fuels** | | **3.05** |
| Coal India Ltd. | | 3.05 |
| **Petroleum Products** | | **2.82** |
| RELIANCE INDUSTRIES LTD. | | 2.82 |
| **Equity & Equity related - Total** | | **100.06** |
| **Net Current Assets/(Liabilities)** | | **-0.06** |
| **Grand Total** | | **100.00** |

## SECTOR ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Long term capital growth<br>• Return that corresponds to the performance of Nifty Alpha Low-Volatility 30 Index subject to tracking error.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
The scheme has not completed 6 month since inception

# KOTAK NIFTY BANK INDEX FUND

Passive Investment in equity and equity related securities replicatingthe composition of Nifty Bank Index, subject to tracking error.

**Investment Objective:** The investment objective of the scheme is to provide returns in equity and equity related securities replicating the composition of Nifty Bank Index, subject to tracking error. There is no assurance that the investment objective of the scheme will be achieved

Scan to Invest Now

**Fund Manager*:** Mr. Satish Dondapati, Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen
**AAUM:** ₹6.90 crs
**AUM:** ₹6.92 crs
**Benchmark:** Nifty Bank Index TRI
**Allotment Date:** August 21, 2026
**Folio Count:** 3,818

**Minimum Investment Amount**

**Initial & Additional Investment**
- ₹1000 and any amount thereafter

**Systematic Investment Plan (SIP)**
- ₹500 and any amount thereafter

**Ideal Investments Horizon**
- 5 years & above

**Net Asset Value (NAV)**

| | Regular | Direct |
|---|---|---|
| Growth | ₹9.4620 | ₹9.4660 |
| IDCW | ₹9.4620 | ₹9.4660 |

(as on September 30, 2026)

**Ratios**

| | |
|---|---|
| Tracking Error | 0.40% |

**Expense Ratio****
**Regular Plan:** 0.50%
**Direct Plan:** 0.17%

**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

**Exit Load:** Nil

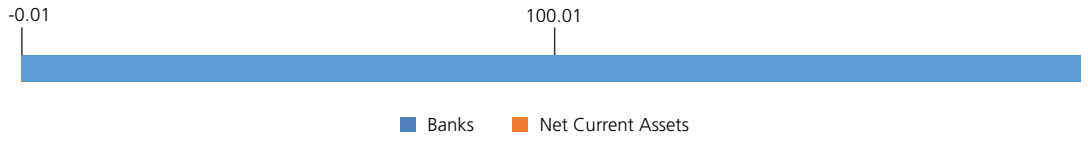
**Data as on 30th September, 2026 unless otherwise specified.**

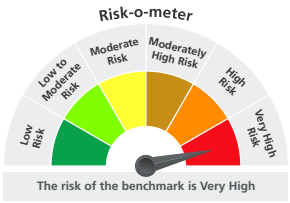
**Folio Count data as on 31st August 2026.**

## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Equity & Equity related** | | |
| **Banks** | | **100.01** |
| HDFC Bank Ltd. | | 18.62 |
| ICICI Bank Ltd. | | 14.18 |
| KOTAK MAHINDRA BANK LTD. | | 10.20 |
| Axis Bank Ltd. | | 10.06 |
| STATE BANK OF INDIA | | 9.93 |
| FEDERAL BANK LTD. | | 6.56 |
| IndusInd Bank Ltd. | | 4.97 |
| AU Small Finance Bank Ltd. | | 4.85 |
| IDFC First Bank Limited | | 4.54 |
| Bank Of Baroda | | 3.59 |
| CANARA BANK | | 3.37 |
| PUNJAB NATIONAL BANK | | 3.27 |
| YES BANK LTD | | 3.01 |
| UNION BANK OF INDIA | | 2.86 |
| **Equity & Equity related - Total** | | **100.01** |
| **Net Current Assets/(Liabilities)** | | **-0.01** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Passive Investment in equity and equity related securities replicating the composition of Nifty Bank Index, subject to tracking error<br>• There is no assurance that the investment objective of the scheme will be achieved.<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
The scheme has not completed 6 month since inception

# 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.

Scan to Invest Now

**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:** ₹6,187.68 crs
**AUM:** ₹6,136.84 crs
**Benchmark:** Nifty SDL Apr 2027 Top 12 Equal Weight Index
**Allotment Date:** February 11, 2022
**Folio Count:** 4,592

### 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 | ₹13.1898 | ₹13.2840 |
| IDCW | ₹13.1900 | ₹13.2833 |

(as on September 30, 2026)

### Debt Quant

| | |
|---|---|
| Average Maturity | 0.53 yrs |
| Modified Duration | 0.50 yrs |
| Macaulay Duration | 0.51 yrs |
| Annualised YTM* | 5.99% |
| Tracking Error | 0.71% |

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

### 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.

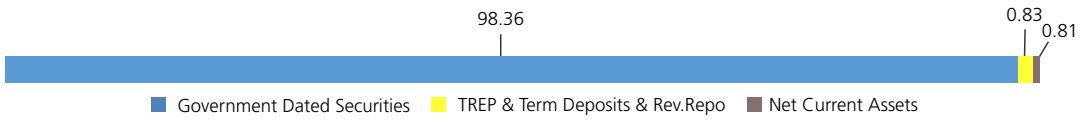
**Data as on 30th September, 2026 unless otherwise specified.**

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

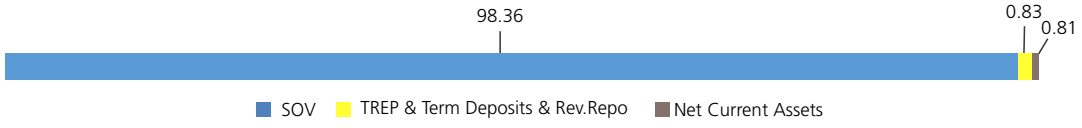
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Government Dated Securities** | | |
| 7.59% Karnataka State Govt-Karnataka | SOV | 16.31 |
| 7.62% Tamil Nadu State Govt-Tamil Nadu | SOV | 6.40 |
| 7.78% West Bengal State Govt-West Bengal | SOV | 6.19 |
| 6.58% Gujarat State Govt-Gujarat | SOV | 5.35 |
| 7.59% Gujarat State Govt-Gujarat | SOV | 5.27 |
| 7.75% Karnataka State Govt-Karnataka | SOV | 4.96 |
| 7.67% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 4.43 |
| 7.71% Gujarat State Govt-Gujarat | SOV | 4.12 |
| 7.64% Haryana State Govt-Haryana | SOV | 4.07 |
| 7.86% Karnataka State Govt-Karnataka | SOV | 3.86 |
| 8.31% Rajasthan State Govt-Rajasthan | SOV | 3.70 |
| 7.64% West Bengal State Govt-West Bengal | SOV | 3.45 |
| 7.62% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 3.03 |
| 7.92% West Bengal State Govt-West Bengal | SOV | 2.57 |
| 7.85% Tamil Nadu State Govt-Tamil Nadu | SOV | 2.46 |
| 7.61% Rajasthan State Govt-Rajasthan | SOV | 2.46 |
| 7.76% Madhya Pradesh State Govt-Madhya Pradesh | SOV | 2.46 |
| 7.61% Tamil Nadu State Govt-Tamil Nadu | SOV | 2.36 |
| 7.87% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 2.12 |
| 6.54% Maharashtra State Govt-Maharashtra | SOV | 1.61 |
| 7.85% Rajasthan State Govt-Rajasthan | SOV | 1.40 |
| 7.60% Madhya Pradesh State Govt-Madhya Pradesh | SOV | 1.36 |
| 7.64% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 1.26 |
| 7.20% Tamil Nadu State Govt-Tamil Nadu | SOV | 1.07 |
| 7.80% Haryana State Govt-Haryana | SOV | 0.91 |
| 7.63% Gujarat State Govt-Gujarat | SOV | 0.85 |
| 7.63% West Bengal State Govt-West Bengal | SOV | 0.82 |
| 7.62% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 0.66 |
| 7.73% Rajasthan State Govt-Rajasthan | SOV | 0.66 |
| 7.80% Kerala State Govt-Kerala | SOV | 0.57 |
| 7.74% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.33 |
| 7.20% Bihar State Govt-Bihar | SOV | 0.25 |
| 7.85% Bihar State Govt-Bihar | SOV | 0.16 |
| 6.90% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 0.16 |
| 7.77% Kerala State Govt-Kerala | SOV | 0.16 |
| 7.64% Kerala State Govt-Kerala | SOV | 0.11 |
| 7.20% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 0.08 |
| 7.59% Bihar State Govt-Bihar | SOV | 0.08 |
| 7.29% Kerala State Govt-Kerala | SOV | 0.08 |
| 7.29% Bihar State Govt-Bihar | SOV | 0.08 |
| 7.14% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 0.05 |
| 6.88% West Bengal State Govt-West Bengal | SOV | 0.03 |
| 7.20% Karnataka State Govt-Karnataka | SOV | 0.03 |
| 7.23% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 0.01 |
| 7.15% Karnataka State Govt-Karnataka | SOV | 0.01 |
| **Government Dated Securities - Total** | | **98.36** |
| **Triparty Repo** | | **0.83** |
| **Net Current Assets/(Liabilities)** | | **0.81** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)




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 | | |

### 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

The risk of the scheme is Low to Moderate

### Benchmark

The risk of the benchmark is Low to Moderate

Nifty SDL Apr 2027 Top 12 Equal Weight 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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.

Scan to Invest Now

**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:** ₹2,910.48 crs
**AUM:** ₹2,884.62 crs
**Benchmark:** Nifty SDL Apr 2032 Top 12 Equal Weight Index
**Allotment Date:** February 11, 2022
**Folio Count:** 2,701

**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 | ₹13.3203 | ₹13.4251 |
| IDCW | ₹13.3244 | ₹13.4235 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 5.50 yrs |
| Modified Duration | 4.33 yrs |
| Macaulay Duration | 4.49 yrs |
| Annualised YTM* | 7.50% |
| Tracking Error | 2.33% |

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

**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 30th September, 2026 unless otherwise specified.**

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

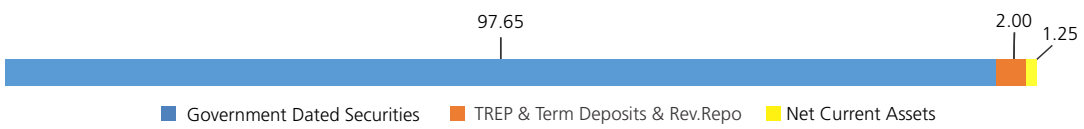
PRC Matrix

| 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 | | |

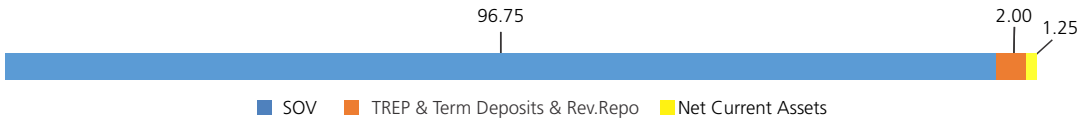
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Government Dated Securities** | | |
| 7.70% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 18.07 |
| 7.73% Maharashtra State Govt-Maharashtra | SOV | 16.25 |
| 7.72% Maharashtra State Govt-Maharashtra | SOV | 13.07 |
| 7.63% Gujarat State Govt-Gujarat | SOV | 11.46 |
| 7.14% Karnataka State Govt-Karnataka | SOV | 7.65 |
| 7.74% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 5.56 |
| 7.57% Gujarat State Govt-Gujarat | SOV | 4.46 |
| 7.12% Tamil Nadu State Govt-Tamil Nadu | SOV | 2.89 |
| 7.73% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 1.91 |
| 7.10% Karnataka State Govt-Karnataka | SOV | 1.70 |
| 7.17% Rajasthan State Govt-Rajasthan | SOV | 1.53 |
| 7.09% Rajasthan State Govt-Rajasthan | SOV | 1.52 |
| 7.88% Rajasthan State Govt-Rajasthan | SOV | 1.24 |
| 7.21% Karnataka State Govt-Karnataka | SOV | 1.02 |
| 7.70% Haryana State Govt-Haryana | SOV | 0.99 |
| 7.30% Karnataka State Govt-Karnataka | SOV | 0.92 |
| 7.30% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.89 |
| 7.15% Karnataka State Govt-Karnataka | SOV | 0.80 |
| 7.29% Gujarat State Govt-Gujarat | SOV | 0.68 |
| 7.36% West Bengal State Govt-West Bengal | SOV | 0.57 |
| 7.05% Madhya Pradesh State Govt-Madhya Pradesh | SOV | 0.51 |
| 7.17% West Bengal State Govt-West Bengal | SOV | 0.35 |
| 7.14% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.34 |
| 7.42% Karnataka State Govt-Karnataka | SOV | 0.34 |
| 7.00% Rajasthan State Govt-Rajasthan | SOV | 0.34 |
| 7.25% Haryana State Govt-Haryana | SOV | 0.19 |
| 7.09% Gujarat State Govt-Gujarat | SOV | 0.17 |
| 7.13% Rajasthan State Govt-Rajasthan | SOV | 0.17 |
| 7.14% Punjab State Govt-Punjab | SOV | 0.14 |
| 6.62% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 0.13 |
| 6.91% Rajasthan State Govt-Rajasthan | SOV | 0.12 |
| 6.98% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.10 |
| 7.17% Kerala State Govt-Kerala | SOV | 0.10 |
| 6.48% Karnataka State Govt-Karnataka | SOV | 0.07 |
| 6.95% Maharashtra State Govt-Maharashtra | SOV | 0.07 |
| 6.89% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 0.07 |
| 6.85% Madhya Pradesh State Govt-Madhya Pradesh | SOV | 0.07 |
| 6.57% Gujarat State Govt-Gujarat | SOV | 0.06 |
| 7.13% Haryana State Govt-Haryana | SOV | 0.06 |
| 6.87% Rajasthan State Govt-Rajasthan | SOV | 0.05 |
| 6.53% Tamil Nadu State Govt-Tamil Nadu | SOV | 0.04 |
| 8.39% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 0.03 |
| 6.97% Karnataka State Govt-Karnataka | SOV | 0.03 |
| 7.49% Punjab State Govt-Punjab | SOV | 0.01 |
| 6.98% Gujarat State Govt-Gujarat | SOV | 0.01 |
| **Government Dated Securities - Total** | | **96.75** |
| **Triparty Repo** | | **2.00** |
| **Net Current Assets/(Liabilities)** | | **1.25** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over Target Maturity Periods<br>• Target Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | | |





Nifty SDL Apr 2032 Top 12 Equal Weight 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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.

Scan to Invest Now

**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:** ₹492.16 crs
**AUM:** ₹502.54 crs
**Benchmark:** Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index
**Allotment Date:** October 13, 2022
**Folio Count:** 1,009

**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 | ₹13.2040 | ₹13.3057 |
| IDCW | ₹13.1998 | ₹13.3058 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 1.61 yrs |
| Modified Duration | 1.44 yrs |
| Macaulay Duration | 1.51 yrs |
| Annualised YTM* | 7.15% |
| Tracking Error | 1.02% |

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

**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 30th September, 2026 unless otherwise specified.**

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

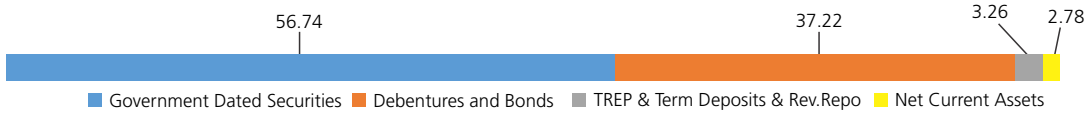
PRC Matrix

| 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 | | |

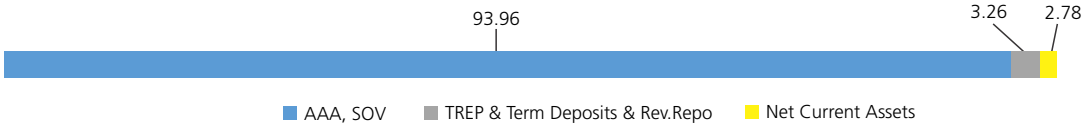
## PORTFOLIO

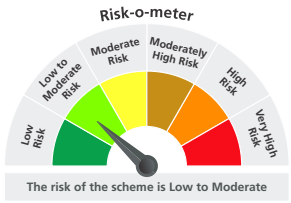
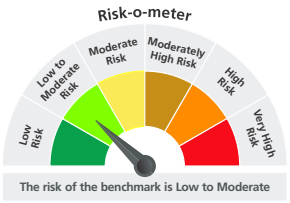
| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Government Dated Securities** | | |
| 8.15% Tamil Nadu State Govt-Tamil Nadu | SOV | 17.63 |
| 8.28% Tamil Nadu State Govt-Tamil Nadu | SOV | 7.66 |
| 8.56% Maharashtra State Govt-Maharashtra | SOV | 6.34 |
| 8.05% Tamil Nadu State Govt-Tamil Nadu | SOV | 5.75 |
| 8.35% Gujarat State Govt-Gujarat | SOV | 5.07 |
| 8.16% Rajasthan State Govt-Rajasthan | SOV | 3.04 |
| 6.24% Maharashtra State Govt-Maharashtra | SOV | 2.94 |
| 8.39% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 1.83 |
| 8.43% Tamil Nadu State Govt-Tamil Nadu | SOV | 1.73 |
| 8.54% Rajasthan State Govt-Rajasthan | SOV | 1.22 |
| 8.25% Gujarat State Govt-Gujarat | SOV | 1.12 |
| 8.00% Karnataka State Govt-Karnataka | SOV | 0.86 |
| 8.57% Rajasthan State Govt-Rajasthan | SOV | 0.69 |
| 7.86% Rajasthan State Govt-Rajasthan | SOV | 0.60 |
| 8.16% Gujarat State Govt-Gujarat | SOV | 0.15 |
| 8.39% Gujarat State Govt-Gujarat | SOV | 0.10 |
| 7.82% Karnataka State Govt-Karnataka | SOV | 0.01 |
| **Government Dated Securities - Total** | | **56.74** |
| **Public Sector Undertakings** | | |
| REC LTD | CRISIL AAA | 13.76 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL AAA | 11.09 |
| Power Finance Corporation Ltd. | CRISIL AAA | 10.90 |
| Power Grid Corporation of India Ltd. | CRISIL AAA | 1.47 |
| **Public Sector Undertakings - Total** | | **37.22** |
| **Triparty Repo** | | **3.26** |
| **Net Current Assets/(Liabilities)** | | **2.78** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over Target Maturity Period<br>• Target Maturity Index Fund tracking Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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.

Scan to Invest Now

**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:** ₹177.93 crs
**AUM:** ₹176.71 crs
**Benchmark:** Nifty SDL Jul 2033 Index
**Allotment Date:** February 15, 2023
**Folio Count:** 866

**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 | ₹12.8193 | ₹12.9285 |
| IDCW | ₹12.8149 | ₹12.5482 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 6.43 yrs |
| Modified Duration | 4.92 yrs |
| Macaulay Duration | 5.10 yrs |
| Annualised YTM* | 7.51% |
| Tracking Error | 2.42% |

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

**Expense Ratio****
**Regular Plan:** 0.43%
**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:** Nil

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

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

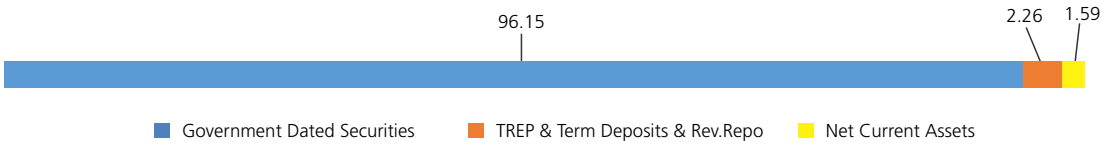
PRC Matrix

| 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 | | |

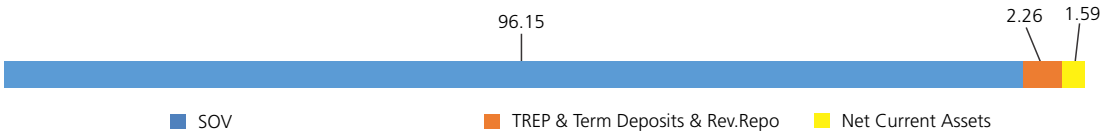
## PORTFOLIO

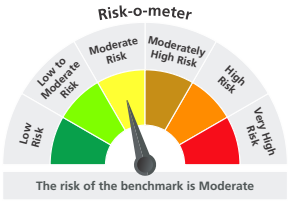
| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Government Dated Securities** | | |
| 7.64% Maharashtra State Govt-Maharashtra | SOV | 18.66 |
| 7.79% Uttar Pradesh State Govt-Uttar Pradesh | SOV | 11.36 |
| 7.71% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 9.90 |
| 6.87% Andhra Pradesh State Govt-Andhra Pradesh | SOV | 8.53 |
| 7.74% Maharashtra State Govt-Maharashtra | SOV | 8.52 |
| 7.72% Bihar State Govt-Bihar | SOV | 8.49 |
| 7.32% Tamil Nadu State Govt-Tamil Nadu | SOV | 8.34 |
| 7.73% Bihar State Govt-Bihar | SOV | 5.66 |
| 7.44% Tamil Nadu State Govt-Tamil Nadu | SOV | 5.60 |
| 7.40% Assam State Govt-Assam | SOV | 5.57 |
| 7.17% Tamil Nadu State Govt-Tamil Nadu | SOV | 5.52 |
| **Government Dated Securities - Total** | | **96.15** |
| **Triparty Repo** | | **2.26** |
| **Net Current Assets/(Liabilities)** | | **1.59** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over Target Maturity Period<br>• Target Maturity Index Fund tracking Nifty SDL Jul 2033 Index<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | |  |





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*For Fund Manager experience, please refer page 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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.

Scan to Invest Now

**Fund Manager*:** Mr. Abhishek Bisen
**AAUM:** ₹21.55 crs
**AUM:** ₹21.31 crs
**Benchmark:** Nifty G-sec July 2033 Index
**Allotment Date:** October 11, 2023
**Folio Count:** 1,696

**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 | ₹12.2886 | ₹12.3801 |
| IDCW | ₹12.2885 | ₹12.3802 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 6.19 yrs |
| Modified Duration | 4.91 yrs |
| Macaulay Duration | 5.07 yrs |
| Annualised YTM* | 6.80% |
| Tracking Error | 1.00% |

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

**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 30th September, 2026 unless otherwise specified.**

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

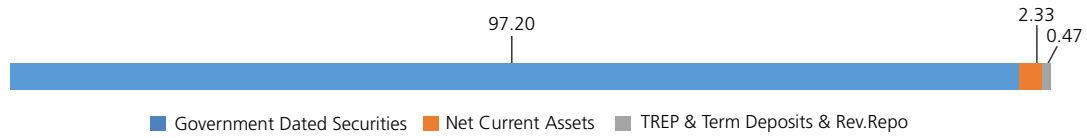
PRC Matrix

| 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 | | |

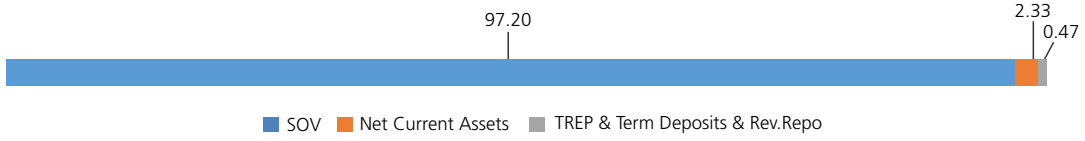
## PORTFOLIO

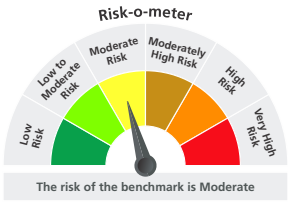
| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Government Dated Securities** | | |
| 7.26% Central Government | SOV | 97.20 |
| **Government Dated Securities - Total** | | **97.20** |
| **Triparty Repo** | | **0.47** |
| **Net Current Assets/(Liabilities)** | | **2.33** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over Target Maturity Period<br>• An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index<br>* 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

*For Fund Manager experience, please refer page 164-168 & 183-187. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.

# 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.

Scan to Invest Now

**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:** ₹525.89 crs
**AUM:** ₹606.31 crs
**Benchmark:** CRISIL-IBX AAA Financial Services Index – Sep 2027
**Allotment Date:** September 13, 2024
**Folio Count:** 4,009

**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 | ₹11.5741 | ₹11.6240 |
| IDCW | ₹11.5740 | ₹11.6218 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 0.96 yrs |
| Modified Duration | 0.85 yrs |
| Macaulay Duration | 0.91 yrs |
| Annualised YTM* | 7.68% |
| Tracking Error | 0.33% |

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

**Expense Ratio****
**Regular Plan:** 0.39%
**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 30th September, 2026 unless otherwise specified.**

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

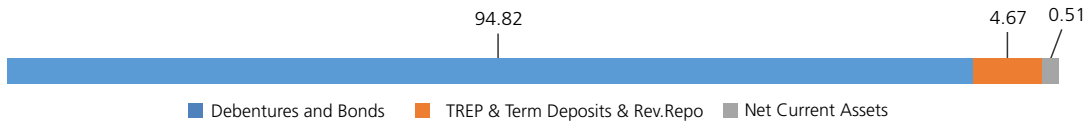
PRC Matrix

| 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 | | |

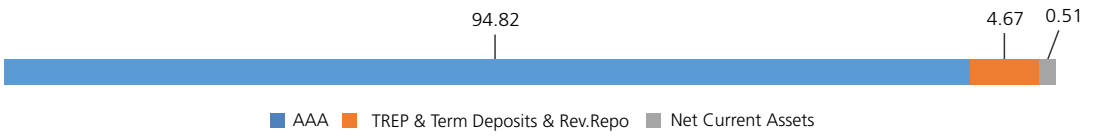
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Public Sector Undertakings** | | |
| REC LTD | ICRA AAA | 9.07 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | FITCH AAA | 7.42 |
| National Housing Bank | CRISIL AAA | 5.78 |
| **Public Sector Undertakings - Total** | | **22.27** |
| **Corporate Debt/Financial Institutions** | | |
| TATA CAPITAL LTD. | CRISIL AAA | 13.19 |
| BAJAJ FINANCE LTD. | CRISIL AAA | 11.59 |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 8.18 |
| HDB FINANCIAL SERVICES LTD. | CRISIL AAA | 7.81 |
| AXIS Finance Ltd. | CARE AAA | 7.63 |
| ADITYA BIRLA HOUSING FINANCE LTD | CRISIL AAA | 7.43 |
| Kotak Mahindra Prime Ltd. | CRISIL AAA | 5.77 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 4.73 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL AAA | 4.16 |
| TATA CAPITAL HOUSING FINANCE LTD. | CRISIL AAA | 1.65 |
| L & T FINANCE LTD. | ICRA AAA | 0.41 |
| **Corporate Debt/Financial Institutions - Total** | | **72.55** |
| **Triparty Repo** | | **4.67** |
| **Net Current Assets/(Liabilities)** | | **0.51** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over Target Maturity Period<br>• An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Sep 2027.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The risk of the scheme is Low to Moderate | The risk of the benchmark is Low to Moderate<br>CRISIL-IBX AAA Financial Services Index – Sep 2027 |

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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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

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**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:** ₹104.77 crs
**AUM:** ₹89.84 crs
**Benchmark:** CRISIL-IBX AAA Financial Services Index – Dec 2026
**Allotment Date:** February 17, 2025
**Folio Count:** 1,248

**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 | ₹11.2027 | ₹11.2389 |
| IDCW | ₹11.2027 | ₹11.2385 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 0.21 yrs |
| Modified Duration | 0.20 yrs |
| Macaulay Duration | 0.21 yrs |
| Annualised YTM* | 6.73% |
| Tracking Error | 0.19% |

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

**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 30th September, 2026 unless otherwise specified.**

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

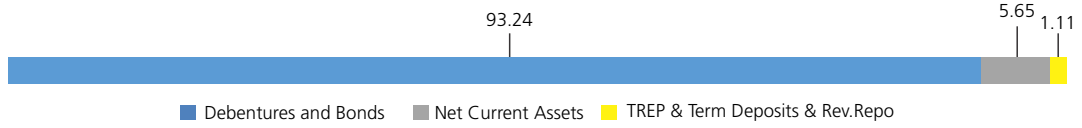
PRC Matrix

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

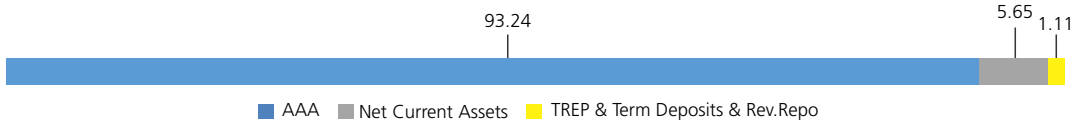
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Public Sector Undertakings** | | |
| INDIAN RAILWAY FINANCE CORPORATION LTD. | CRISIL AAA | 13.38 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL AAA | 11.93 |
| REC LTD | CRISIL AAA | 7.80 |
| **Public Sector Undertakings - Total** | | **33.11** |
| **Corporate Debt/Financial Institutions** | | |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 13.37 |
| SUNDARAM FINANCE LTD. | ICRA AAA | 12.58 |
| HDB FINANCIAL SERVICES LTD. | CRISIL AAA | 11.14 |
| ADITYA BIRLA HOUSING FINANCE LTD | ICRA AAA | 7.81 |
| AXIS Finance Ltd. | CRISIL AAA | 5.56 |
| Kotak Mahindra Prime Ltd. | CRISIL AAA | 4.46 |
| ADITYA BIRLA CAPITAL LTD | ICRA AAA | 3.54 |
| TATA CAPITAL LTD. | ICRA AAA | 1.11 |
| KOTAK MAHINDRA INVESTMENTS LTD. | CRISIL AAA | 0.56 |
| **Corporate Debt/Financial Institutions - Total** | | **60.13** |
| **Triparty Repo** | | **1.11** |
| **Net Current Assets/(Liabilities)** | | **5.65** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over Target Maturity Period<br>• An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Dec 2026.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | <br>The risk of the scheme is Low to Moderate | <br>The risk of the benchmark is Low to Moderate<br>CRISIL-IBX AAA Financial Services Index – Dec 2026 |

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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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.

Scan to Invest Now

**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:** ₹260.70 crs
**AUM:** ₹236.47 crs
**Benchmark:** CRISIL-IBX Financial Services 3-6 Months Debt Index
**Allotment Date:** March 7, 2025
**Folio Count:** 850

**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 | ₹11.0843 | ₹11.1245 |
| IDCW | ₹11.0842 | ₹11.1234 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 0.23 yrs |
| Modified Duration | 0.22 yrs |
| Macaulay Duration | 0.23 yrs |
| Annualised YTM* | 6.56% |
| Tracking Error | 0.32% |

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

**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.

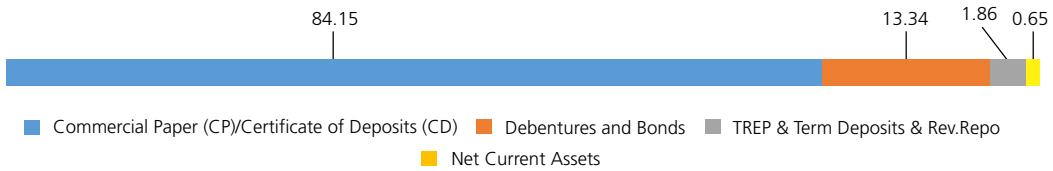
**Data as on 30th September, 2026 unless otherwise specified.**

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

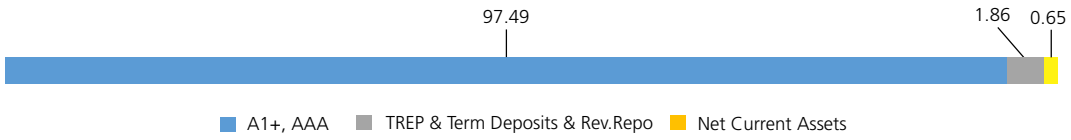
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Public Sector Undertakings** | | |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA AAA | 4.23 |
| Power Finance Corporation Ltd. | CRISIL AAA | 4.23 |
| REC LTD | CRISIL AAA | 2.12 |
| **Public Sector Undertakings - Total** | | **10.58** |
| **Corporate Debt/Financial Institutions** | | |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 1.70 |
| Kotak Mahindra Prime Ltd. | CRISIL AAA | 1.06 |
| **Corporate Debt/Financial Institutions - Total** | | **2.76** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/Certificate of Deposits(CD)** | | |
| **Public Sector Undertakings** | | |
| Export-Import Bank of India | CRISIL A1+ | 10.26 |
| PUNJAB NATIONAL BANK | CRISIL A1+ | 10.26 |
| UNION BANK OF INDIA | ICRA A1+ | 6.16 |
| CANARA BANK | ICRA A1+ | 6.16 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CARE A1+ | 6.14 |
| **Public Sector Undertakings - Total** | | **38.98** |
| **Corporate Debt/Financial Institutions** | | |
| ADITYA BIRLA CAPITAL LTD | ICRA A1+ | 10.30 |
| LIC HOUSING FINANCE LTD. | CRISIL A1+ | 10.26 |
| HDFC BANK LTD. | CARE A1+ | 10.26 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL A1+ | 10.25 |
| AXIS BANK LTD. | CRISIL A1+ | 2.05 |
| ICICI BANK LTD. | ICRA A1+ | 2.05 |
| **Corporate Debt/Financial Institutions - Total** | | **45.17** |
| **Triparty Repo** | | **1.86** |
| **Net Current Assets/(Liabilities)** | | **0.65** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)

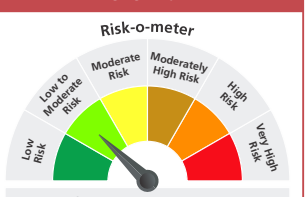



## RATING PROFILE (%)




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 | | | |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income generated from exposure to shorter-term maturities on the yield curve.<br>• An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | <br>The risk of the scheme is Low to Moderate |  <br>The risk of the benchmark is Low to Moderate<br>CRISIL-IBX Financial Services 3-6 Months Debt 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER.
For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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.

Scan to Invest Now

**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:** ₹260.16 crs
**AUM:** ₹286.49 crs
**Benchmark:** Nifty AAA Financial Services Bond Mar 2028 Index
**Allotment Date:** July 9, 2025
**Folio Count:** 1,743

**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 | ₹10.6716 | ₹10.6986 |
| IDCW | ₹10.6717 | ₹10.6982 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 1.40 yrs |
| Modified Duration | 1.23 yrs |
| Macaulay Duration | 1.32 yrs |
| Annualised YTM* | 7.72% |
| Tracking Error | 0.53% |

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

**Expense Ratio****
**Regular Plan:** 0.34%
**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.

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

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

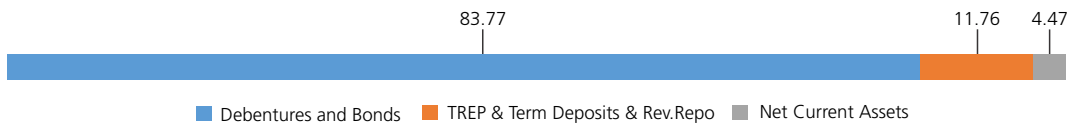
PRC Matrix

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

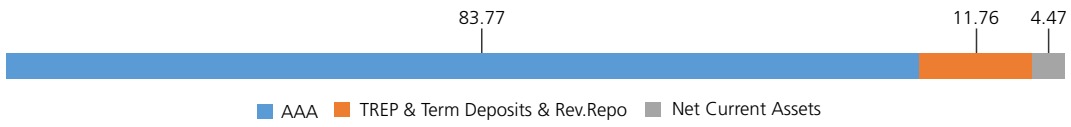
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Public Sector Undertakings** | | |
| REC LTD | ICRA AAA | 6.88 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | CRISIL AAA | 5.21 |
| REC LTD | CRISIL AAA | 4.89 |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT | ICRA AAA | 3.48 |
| Power Finance Corporation Ltd. | CRISIL AAA | 1.74 |
| **Public Sector Undertakings - Total** | | **22.20** |
| **Corporate Debt/Financial Institutions** | | |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 8.72 |
| BAJAJ FINANCE LTD. | CRISIL AAA | 8.70 |
| TATA CAPITAL LTD. | CRISIL AAA | 8.70 |
| ADITYA BIRLA HOUSING FINANCE LTD | CRISIL AAA | 8.69 |
| HDB FINANCIAL SERVICES LTD. | CRISIL AAA | 7.13 |
| TATA CAPITAL HOUSING FINANCE LTD. | CRISIL AAA | 6.94 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL AAA | 6.94 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL AAA | 5.75 |
| **Corporate Debt/Financial Institutions - Total** | | **61.57** |
| **Triparty Repo** | | **11.76** |
| **Net Current Assets/(Liabilities)** | | **4.47** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)




## RATING PROFILE (%)




| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income over Target Maturity Period.<br>• An open-ended Target Maturity Index Fund tracking Nifty AAA Financial Services Bond Mar 2028 Index.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The risk of the scheme is Low to Moderate | The risk of the benchmark is Low to Moderate<br>Nifty AAA Financial Services Bond Mar 2028 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# 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

Scan to Invest Now

**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:** ₹1,053.08 crs
**AUM:** ₹1,105.74 crs
**Benchmark:** CRISIL-IBX Financial Services 9 - 12 Months Debt Index
**Allotment Date:** September 24, 2025
**Folio Count:** 1,812

**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 | ₹10.6213 | ₹10.6430 |
| IDCW | ₹10.6192 | ₹10.6430 |

(as on September 30, 2026)

**Debt Quant**

| | |
|---|---|
| Average Maturity | 0.49 yrs |
| Modified Duration | 0.47 yrs |
| Macaulay Duration | 0.48 yrs |
| Annualised YTM* | 6.95% |
| Tracking Error | 0.19% |

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

**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.

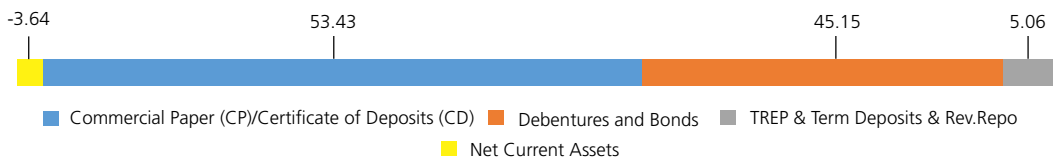
**Data as on 30th September, 2026 unless otherwise specified.**

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

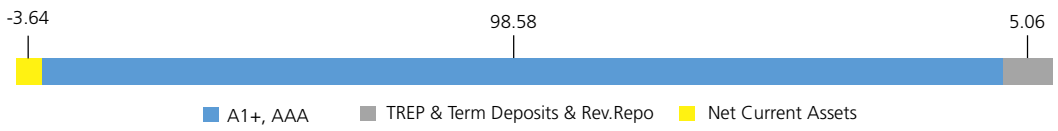
## PORTFOLIO

| Issuer/Instrument | Rating | % to Net Assets |
|---|---|---|
| **Debt Instruments** | | |
| **Debentures and Bonds** | | |
| **Public Sector Undertakings** | | |
| REC LTD | ICRA AAA | 11.30 |
| National Housing Bank | CRISIL AAA | 4.53 |
| Power Finance Corporation Ltd. | CRISIL AAA | 2.26 |
| **Public Sector Undertakings - Total** | | **18.09** |
| **Corporate Debt/Financial Institutions** | | |
| LIC HOUSING FINANCE LTD. | CRISIL AAA | 8.97 |
| BAJAJ HOUSING FINANCE LTD. | CRISIL AAA | 6.78 |
| TATA CAPITAL LTD. | ICRA AAA | 4.53 |
| Kotak Mahindra Prime Ltd. | CRISIL AAA | 2.26 |
| TOYOTA FINANCIAL SERVICES INDIA LTD. | ICRA AAA | 2.26 |
| TATA CAPITAL HOUSING FINANCE LTD. | CRISIL AAA | 2.26 |
| **Corporate Debt/Financial Institutions - Total** | | **27.06** |
| **Money Market Instruments** | | |
| **Commercial Paper(CP)/Certificate of Deposits(CD)** | | |
| **Public Sector Undertakings** | | |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA | CARE A1+ | 10.23 |
| BANK OF BARODA | FITCH A1+ | 4.43 |
| CANARA BANK | CRISIL A1+ | 4.39 |
| CANARA BANK | ICRA A1+ | 2.19 |
| **Public Sector Undertakings - Total** | | **21.24** |
| **Corporate Debt/Financial Institutions** | | |
| BAJAJ FINANCE LTD. | CRISIL A1+ | 10.53 |
| TATA CAPITAL LTD. | CRISIL A1+ | 8.42 |
| L & T FINANCE LTD. | CRISIL A1+ | 8.42 |
| HDFC BANK LTD. | CARE A1+ | 2.63 |
| Mahindra & Mahindra Financial Services Ltd. | CRISIL A1+ | 2.19 |
| **Corporate Debt/Financial Institutions - Total** | | **32.19** |
| **Triparty Repo** | | **5.06** |
| **Net Current Assets/(Liabilities)** | | **-3.64** |
| **Grand Total** | | **100.00** |

## ALLOCATION (%)

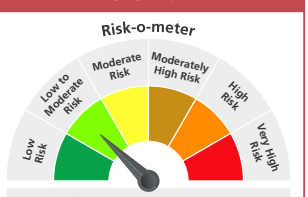



## RATING PROFILE (%)




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 | | | |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*:<br>• Income generated from exposure to shorter-term maturities on the yield curve.<br>• An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 9 - 12 Months Debt Index.<br>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | <br>The risk of the scheme is Low to Moderate |  <br>The risk of the benchmark is Low to Moderate<br>CRISIL-IBX Financial Services 9 - 12 Months Debt 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 164-168 & 183-187. **The expense ratio disclosed above represents the Base Expense Ratio (BER), including applicable statutory levies on expenses forming part of the BER, but excludes brokerage, transaction costs and related statutory levies. For Total Expense Ratio including brokerage, transaction cost and related statutory levies please refer our website: https://www.kotakmf.com/Information/TER. For scheme performance Regular Plan, please refer page no 148-163. For scheme performance Direct Plan, please refer page no 169-182.

# Scheme Performances as on September 30, 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 | 17.39% | 16.03% | 1.36% | 15.36% | 2.04% | 15.61% | 4,45,010 | 3,37,470 | 2,93,976 | 3,09,639 |
| Last 1 Year | -5.44% | -5.18% | -0.26% | -7.09% | 1.65% | -8.74% | 9,456 | 9,482 | 9,291 | 9,126 |
| Last 3 Years | 7.91% | 7.80% | 0.11% | 6.05% | 1.86% | 4.46% | 12,570 | 12,532 | 11,931 | 11,403 |
| Last 5 Years | 7.12% | 7.06% | 0.06% | 6.37% | 0.75% | 5.43% | 14,110 | 14,068 | 13,621 | 13,027 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Flexi Cap Fund (Erstwhile known as Kotak Flexicap Fund)

| | Kotak Flexi Cap Fund | Nifty 500 TRI # (Tier 1) | ALPHA (Tier 1) | Nifty 200 TRI # (Tier 2) | ALPHA (Tier 2) | Nifty 50 TRI ## | Kotak Flexi Cap Fund | Nifty 500 TRI # (Tier 1) | Nifty 200 TRI # (Tier 2) | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|---|---|---|
| Since Inception | 13.07% | 11.88% | 1.19% | 11.55% | 1.52% | 10.79% | 81,304 | 67,890 | 64,581 | 57,426 |
| Last 1 Year | -3.04% | -2.03% | -1.01% | -3.23% | 0.19% | -7.09% | 9,696 | 9,797 | 9,677 | 9,291 |
| Last 3 Years | 9.51% | 9.50% | 0.02% | 8.89% | 0.62% | 6.05% | 13,140 | 13,135 | 12,917 | 11,931 |
| Last 5 Years | 8.98% | 9.04% | -0.06% | 8.29% | 0.69% | 6.37% | 15,375 | 15,418 | 14,896 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Multi Cap Fund (Erstwhile known as Kotak Multicap Fund)

| | Kotak Multi Cap Fund | Nifty 500 Multicap 50:25:25 TRI # | ALPHA | Nifty 50 TRI ## | Kotak Multi Cap Fund | Nifty 500 Multicap 50:25:25 TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 14.49% | 10.99% | 3.50% | 6.26% | 19,685 | 16,849 | 13,549 |
| Last 1 Year | 2.55% | 0.40% | 2.15% | -7.09% | 10,255 | 10,040 | 9,291 |
| Last 3 Years | 14.49% | 10.95% | 3.55% | 6.05% | 15,020 | 13,664 | 11,931 |
| Last 5 Years | 14.50% | 10.98% | 3.52% | 6.37% | 19,685 | 16,837 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Large & Mid Cap Fund (Erstwhile known as Kotak Large & Midcap Fund)

| | Kotak Large & Mid Cap 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 & Mid Cap Fund | NIFTY Large Midcap 250 TRI # (Tier 1) | Nifty 200 Index TRI # (Tier 2) | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|---|---|---|
| Since Inception | 17.24% | NA | NA | 14.39% | 2.85% | 14.00% | 3,34,597 | NA | 1,94,387 | 1,80,195 |
| Last 1 Year | -1.22% | -0.37% | -0.85% | -3.23% | 2.00% | -7.09% | 9,878 | 9,963 | 9,677 | 9,291 |
| Last 3 Years | 10.82% | 10.78% | 0.03% | 8.89% | 1.93% | 6.05% | 13,617 | 13,605 | 12,917 | 11,931 |
| Last 5 Years | 11.48% | 10.95% | 0.53% | 8.29% | 3.19% | 6.37% | 17,222 | 16,820 | 14,896 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Mid Cap Fund (Erstwhile known as Kotak Midcap Fund)

| | Kotak Mid Cap Fund | NIFTY Midcap 150 TRI # (Tier 1) | ALPHA (Tier 1) | Nifty Midcap 100 TRI # (Tier 2) | ALPHA (Tier 2) | Nifty 50 TRI ## | Kotak Mid Cap Fund | NIFTY Midcap 150 TRI # (Tier 1) | Nifty Midcap 100 TRI # (Tier 2) | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|---|---|---|
| Since Inception | 14.37% | 15.33% | -0.96% | 14.95% | -0.58% | 10.85% | 1,37,417 | 1,61,682 | 1,51,597 | 74,625 |
| Last 1 Year | 1.52% | 4.57% | -3.05% | 5.58% | -4.05% | -7.09% | 10,152 | 10,457 | 10,558 | 9,291 |
| Last 3 Years | 14.47% | 13.67% | 0.80% | 14.16% | 0.31% | 6.05% | 15,012 | 14,697 | 14,890 | 11,931 |
| Last 5 Years | 14.21% | 14.75% | -0.54% | 15.11% | -0.90% | 6.37% | 19,438 | 19,905 | 20,216 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 Small-cap Fund | NIFTY Smallcap 250 TRI # (Tier 1) | NIFTY Smallcap 100 TRI # (Tier 2) | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|---|---|---|
| Since Inception | 16.49% | NA | NA | 14.02% | 2.47% | 13.12% | 2,70,975 | NA | 1,70,380 | 1,43,697 |
| Last 1 Year | 6.72% | 7.23% | -0.51% | 10.24% | -3.51% | -7.09% | 10,672 | 10,723 | 11,024 | 9,291 |
| Last 3 Years | 10.88% | 13.96% | -3.08% | 15.45% | -4.57% | 6.05% | 13,639 | 14,812 | 15,400 | 11,931 |
| Last 5 Years | 11.12% | 14.50% | -3.37% | 12.91% | -1.78% | 6.37% | 16,950 | 19,685 | 18,356 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 13.48% | 13.21% | 0.27% | 13.05% | 0.43% | 12.72% | 1,45,956 | 1,38,718 | 1,34,562 | 1,26,405 |
| Last 1 Year | -2.48% | -2.03% | -0.46% | -5.18% | 2.69% | -7.09% | 9,752 | 9,797 | 9,482 | 9,291 |
| Last 3 Years | 12.31% | 9.50% | 2.81% | 7.80% | 4.51% | 6.05% | 14,175 | 13,135 | 12,532 | 11,931 |
| Last 5 Years | 11.83% | 9.04% | 2.79% | 7.06% | 4.77% | 6.37% | 17,493 | 15,418 | 14,068 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 14.15% | 13.52% | 0.63% | 12.64% | 1.50% | 10.92% | 25,976 | 24,967 | 23,604 | 21,123 |
| Last 1 Year | 2.39% | -2.03% | 4.42% | -3.23% | 5.61% | -7.09% | 10,239 | 9,797 | 9,677 | 9,291 |
| Last 3 Years | 12.12% | 9.50% | 2.62% | 8.89% | 3.23% | 6.05% | 14,103 | 13,135 | 12,917 | 11,931 |
| Last 5 Years | 9.75% | 9.04% | 0.71% | 8.29% | 1.45% | 6.37% | 15,923 | 15,418 | 14,896 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 12.34% | 12.85% | -0.51% | 12.26% | 1,13,276 | 1,24,491 | 1,11,737 |
| Last 1 Year | -0.47% | -2.03% | 1.56% | -7.09% | 9,953 | 9,797 | 9,291 |
| Last 3 Years | 9.02% | 9.50% | -0.48% | 6.05% | 12,963 | 13,135 | 11,931 |
| Last 5 Years | 9.95% | 9.04% | 0.91% | 6.37% | 16,075 | 15,418 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.92% | 4.60% | 6.32% | 9.52% | 68,741 | 23,085 | 54,307 |
| Last 1 Year | 7.39% | -2.23% | 9.62% | -7.09% | 10,739 | 9,777 | 9,291 |
| Last 3 Years | 14.29% | 12.76% | 1.53% | 6.05% | 14,940 | 14,348 | 11,931 |
| Last 5 Years | 16.37% | 12.78% | 3.59% | 6.37% | 21,350 | 18,248 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 19.81% | 16.69% | 3.12% | 11.02% | 34,924 | 29,099 | 20,622 |
| Last 1 Year | 9.42% | 4.89% | 4.54% | -7.09% | 10,942 | 10,489 | 9,291 |
| Last 3 Years | 18.53% | 14.70% | 3.83% | 6.05% | 16,669 | 15,100 | 11,931 |
| Last 5 Years | 13.87% | 12.12% | 1.75% | 6.37% | 19,153 | 17,727 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 8.32% | 11.61% | -3.30% | 10.59% | 15,900 | 18,925 | 17,934 |
| Last 1 Year | -6.52% | -2.99% | -3.53% | -7.09% | 9,348 | 9,701 | 9,291 |
| Last 3 Years | 6.20% | 9.08% | -2.88% | 6.05% | 11,982 | 12,986 | 11,931 |
| Last 5 Years | 5.22% | 6.66% | -1.44% | 6.37% | 12,899 | 13,807 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 18.66% | 17.35% | 1.30% | 7.55% | 21,985 | 20,897 | 13,982 |
| Last 1 Year | 15.88% | 5.48% | 10.40% | -7.09% | 11,588 | 10,548 | 9,291 |
| Last 3 Years | 18.36% | 17.19% | 1.16% | 6.05% | 16,595 | 16,110 | 11,931 |

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 MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 13.99% | 11.86% | 2.13% | 8.84% | 16,903 | 15,672 | 14,041 |
| Last 1 Year | 4.28% | -2.03% | 6.31% | -7.09% | 10,428 | 9,797 | 9,291 |
| Last 3 Years | 13.76% | 9.50% | 4.26% | 6.05% | 14,732 | 13,135 | 11,931 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 12.50% | 10.30% | 2.19% | 8.89% | 15,265 | 14,223 | 13,578 |
| Last 1 Year | 0.89% | -4.42% | 5.31% | -7.09% | 10,089 | 9,558 | 9,291 |
| Last 3 Years | 9.42% | 8.58% | 0.84% | 6.05% | 13,109 | 12,807 | 11,931 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Quant Fund

| | Kotak Quant Fund | Nifty 200 TRI # | ALPHA | Nifty 50 TRI ## | Kotak Quant Fund | Nifty 200 TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 12.65% | 9.11% | 3.55% | 5.99% | 14,580 | 13,176 | 12,022 |
| Last 1 Year | -0.98% | -3.23% | 2.24% | -7.09% | 9,902 | 9,677 | 9,291 |
| Last 3 Years | 12.17% | 8.89% | 3.28% | 6.05% | 14,121 | 12,917 | 11,931 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 11.32% | 9.77% | 1.55% | 6.03% | 13,609 | 13,071 | 11,834 |
| Last 1 Year | -3.39% | -7.49% | 4.09% | -7.09% | 9,661 | 9,251 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 20.24% | 18.38% | 1.86% | 3.92% | 16,771 | 16,053 | 11,140 |
| Last 1 Year | 27.76% | 14.70% | 13.06% | -7.09% | 12,776 | 11,470 | 9,291 |

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen & 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -0.53% | -4.88% | 4.35% | 1.61% | 9,864 | 8,791 | 10,421 |
| Last 1 Year | -9.52% | -12.88% | 3.36% | -7.09% | 9,048 | 8,712 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 5.46% | 0.00% | 5.46% | -1.75% | 11,274 | 10,000 | 9,609 |
| Last 1 Year | 17.90% | -2.03% | 19.93% | -7.09% | 11,790 | 9,797 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 11.28% | 3.33% | 7.95% | -2.57% | 12,282 | 10,650 | 9,511 |
| Last 1 Year | 18.28% | 2.98% | 15.29% | -7.09% | 11,828 | 10,298 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.63% | 4.43% | 6.20% | -3.56% | 11,981 | 10,807 | 9,371 |
| Last 1 Year | 4.93% | -2.20% | 7.13% | -7.09% | 10,493 | 9,780 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 1.72% | 6.79% | -5.06% | -2.86% | 10,248 | 10,986 | 9,593 |
| Last 1 Year | 0.91% | 5.89% | -4.98% | -7.09% | 10,091 | 10,589 | 9,291 |

Scheme Inception date is 25/04/2025.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. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 4.43% | -3.35% | 7.78% | -7.85% | 10,494 | 9,629 | 9,131 |
| Last 1 Year | 5.84% | -2.03% | 7.87% | -7.09% | 10,584 | 9,797 | 9,291 |

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. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Rural Opportunities Fund

| | Kotak Rural Opportunities Fund | Nifty Rural Index TRI | ALPHA | Nifty 50 TRI | Kotak Rural Opportunities Fund | Nifty Rural Index TRI | Nifty 50 TRI |
|---|---|---|---|---|---|---|---|
| Since Inception | -10.14% | -12.88% | 2.74% | -15.34% | 9,147 | 8,917 | 8,710 |
| Last 6 Months | 2.28% | 6.36% | -4.07% | 4.22% | 10,115 | 10,320 | 10,213 |

Scheme Inception date is 27/11/2025. Mr. Arjun Khanna & Mr. Abhishek Bisen have been managing the fund since 27/11/2025. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Dividend Yield Fund

| | Kotak Dividend Yield Fund | Nifty 500 TRI | ALPHA | Nifty 50 TRI | Kotak Dividend Yield Fund | Nifty 500 TRI | Nifty 50 TRI |
|---|---|---|---|---|---|---|---|
| Since Inception | -12.89% | -3.79% | -9.10% | -13.88% | 9,131 | 9,745 | 9,064 |
| Last 6 Months | 6.44% | 16.28% | -9.84% | 4.22% | 10,325 | 10,821 | 10,213 |

Scheme Inception date is 27/01/2026. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/01/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Services Fund

| | Kotak Services Fund | Nifty Service Sector TRI | ALPHA | Nifty 50 TRI | Kotak Services Fund | Nifty Service Sector TRI | Nifty 50 TRI |
|---|---|---|---|---|---|---|---|
| Since Inception | -0.27% | -17.83% | 17.56% | -17.65% | 9,984 | 8,940 | 8,951 |
| Last 6 Months | 8.71% | 6.34% | 2.38% | 4.22% | 10,439 | 10,319 | 10,213 |

Scheme Inception date is 25/02/2026. Mr. Rohit Tandon & Mr. Abhishek Bisen have been managing the fund since 25/02/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Balanced Advantage Fund

| | Kotak Balanced Advantage Fund | NIFTY 50 Hybrid Composite Debt 50:50 Index # | ALPHA | Nifty 50 TRI ## | Kotak Balanced Advantage Fund | NIFTY 50 Hybrid Composite Debt 50:50 Index # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 9.18% | 8.95% | 0.24% | 10.09% | 20,491 | 20,127 | 21,920 |
| Last 1 Year | 0.49% | -2.65% | 3.14% | -7.09% | 10,049 | 9,735 | 9,291 |
| Last 3 Years | 7.75% | 6.04% | 1.71% | 6.05% | 12,515 | 11,928 | 11,931 |
| Last 5 Years | 7.31% | 5.96% | 1.35% | 6.37% | 14,231 | 13,358 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 6.85% | NA | NA | 6.53% | 40,269 | NA | 37,814 |
| Last 1 Year | 6.13% | 7.33% | -1.20% | 5.13% | 10,613 | 10,733 | 10,513 |
| Last 3 Years | 6.81% | 7.42% | -0.61% | 6.39% | 12,188 | 12,399 | 12,046 |
| Last 5 Years | 6.31% | 6.69% | -0.38% | 5.76% | 13,580 | 13,825 | 13,234 |

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 Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 8.74% | 8.30% | 0.44% | 6.58% | 27,277 | 25,971 | 21,453 |
| Last 1 Year | 2.61% | 1.54% | 1.06% | 1.33% | 10,261 | 10,154 | 10,133 |
| Last 3 Years | 8.57% | 7.05% | 1.52% | 6.17% | 12,804 | 12,273 | 11,972 |
| Last 5 Years | 8.67% | 6.62% | 2.05% | 4.88% | 15,159 | 13,782 | 12,694 |

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 Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Multi Asset Allocation Fund

| | Kotak Multi Asset Allocation Fund | Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price ofGold (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 ofGold (5%) + Domestic Price of Silver (5%) # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 15.87% | 12.17% | 3.71% | 5.95% | 15,615 | 14,153 | 11,910 |
| Last 1 Year | 11.01% | 4.53% | 6.48% | -7.09% | 11,101 | 10,453 | 9,291 |
| Last 3 Years | 15.98% | 12.28% | 3.70% | 6.05% | 15,615 | 14,164 | 11,931 |

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 Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Aggressive Hybrid Fund

| | Kotak Aggressive Hybrid Fund | NIFTY 50 Hybrid Composite Debt 65:35 Index # | ALPHA | Nifty 50 TRI## | Kotak Aggressive Hybrid Fund | NIFTY 50 Hybrid Composite Debt 65:35 Index # | Nifty 50 TRI## |
|---|---|---|---|---|---|---|---|
| Since Inception | 11.22% | 9.38% | 1.84% | 10.06% | 35,484 | 29,079 | 31,321 |
| Last 1 Year | 0.41% | -3.96% | 4.37% | -7.09% | 10,041 | 9,604 | 9,291 |
| Last 3 Years | 10.44% | 6.09% | 4.35% | 6.05% | 13,478 | 11,943 | 11,931 |
| Last 5 Years | 9.91% | 6.12% | 3.79% | 6.37% | 16,044 | 13,462 | 13,621 |

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 Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Conservative Hybrid Fund (Erstwhile known as Kotak Debt Hybrid Fund)

| | Kotak Conservative Hybrid Fund | CRISIL Hybrid 85 + 15 Conservative Index # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Conservative Hybrid Fund | CRISIL Hybrid 85 + 15 Conservative Index # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 8.08% | 8.14% | -0.06% | 5.61% | 59,020 | 59,768 | 34,778 |
| Last 1 Year | 1.03% | 2.78% | -1.75% | 1.33% | 10,103 | 10,278 | 10,133 |
| Last 3 Years | 6.92% | 7.03% | -0.11% | 6.17% | 12,228 | 12,265 | 11,972 |
| Last 5 Years | 6.76% | 6.19% | 0.57% | 4.88% | 13,868 | 13,505 | 12,694 |

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 Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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% | -0.13% | 5.86% | 14,636 | 14,781 | 15,511 |
| Last 1 Year | 5.17% | 5.24% | -0.07% | 5.13% | 10,517 | 10,524 | 10,513 |
| Last 3 Years | 5.96% | 6.06% | -0.09% | 6.39% | 11,899 | 11,931 | 12,044 |
| Last 5 Years | 5.63% | 5.76% | -0.13% | 5.76% | 13,152 | 13,231 | 13,234 |

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 Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

## 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% | 6.96% | -0.12% | 6.28% | 45,616 | 46,795 | 40,431 |
| Last 1 Year | 6.33% | 6.44% | -0.11% | 5.13% | 10,633 | 10,644 | 10,513 |
| Last 3 Years | 6.80% | 6.89% | -0.09% | 6.39% | 12,185 | 12,215 | 12,044 |
| Last 5 Years | 6.23% | 6.36% | -0.13% | 5.76% | 13,531 | 13,613 | 13,234 |

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 Scheme Benchmark. ## Name of Additional Benchmark Alpha is difference of scheme return with benchmark return.

## Kotak Ultra Short Term Fund (Erstwhile known as Kotak Savings Fund)

| | Kotak Ultra Short Term Fund | Nifty Ultra Short Duration Debt Index A-I # | ALPHA | NIFTY 1 Year T-Bill Index ## | Kotak Ultra Short Term Fund | Nifty Ultra Short Duration Debt Index A-I # | NIFTY 1 Year T-Bill Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.15% | 7.49% | -0.34% | 6.41% | 46,148 | 49,513 | 39,545 |
| Last 1 Year | 6.01% | 6.67% | -0.66% | 5.13% | 10,601 | 10,667 | 10,513 |
| Last 3 Years | 6.72% | 7.20% | -0.48% | 6.39% | 12,158 | 12,323 | 12,046 |
| Last 5 Years | 6.12% | 6.59% | -0.47% | 5.76% | 13,459 | 13,758 | 13,234 |

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 | 7.04% | 6.85% | 0.19% | 6.27% | 48,600 | 46,604 | 41,111 |
| Last 1 Year | 6.36% | 6.08% | 0.28% | 5.13% | 10,636 | 10,608 | 10,513 |
| Last 3 Years | 7.22% | 6.88% | 0.34% | 6.39% | 12,331 | 12,215 | 12,046 |
| Last 5 Years | 6.59% | 6.43% | 0.16% | 5.76% | 13,763 | 13,657 | 13,234 |

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 Ultra Short to Short Term Fund (Erstwhile known as Kotak Low Duration Fund)

| | Kotak Ultra Short to Short Term Fund | Nifty Low Duration Debt Index A-I # | ALPHA | NIFTY 1 Year T-Bill Index ## | Kotak Ultra Short to Short Term Fund | Nifty Low Duration Debt Index A-I # | NIFTY 1 Year T-Bill Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.11% | 7.56% | -0.46% | 6.58% | 35,810 | 38,746 | 32,661 |
| Last 1 Year | 5.44% | 6.31% | -0.87% | 5.13% | 10,544 | 10,631 | 10,513 |
| Last 3 Years | 6.62% | 7.09% | -0.48% | 6.39% | 12,123 | 12,288 | 12,046 |
| Last 5 Years | 5.91% | 6.35% | -0.44% | 5.76% | 13,325 | 13,607 | 13,234 |

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 | 7.56% | 7.62% | -0.05% | 6.30% | 40,071 | 40,445 | 31,973 |
| Last 1 Year | 4.58% | 3.75% | 0.82% | 1.33% | 10,458 | 10,375 | 10,133 |
| Last 3 Years | 6.95% | 6.33% | 0.62% | 6.17% | 12,237 | 12,026 | 11,972 |
| Last 5 Years | 6.05% | 5.64% | 0.41% | 4.88% | 13,414 | 13,156 | 12,694 |

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 Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund)

| | Kotak Short Term Fund | Nifty Short Duration Debt Index A-II # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Short Term Fund | Nifty Short Duration Debt Index A-II # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.25% | 7.34% | -0.10% | 6.30% | 55,244 | 56,482 | 44,436 |
| Last 1 Year | 4.51% | 4.42% | 0.09% | 1.33% | 10,451 | 10,442 | 10,133 |
| Last 3 Years | 6.57% | 6.60% | -0.03% | 6.17% | 12,107 | 12,118 | 11,972 |
| Last 5 Years | 5.60% | 5.84% | -0.24% | 4.88% | 13,134 | 13,281 | 12,694 |

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 | 7.33% | 8.46% | -1.13% | 6.19% | 31,923 | 37,900 | 26,776 |
| Last 1 Year | 5.98% | 6.85% | -0.87% | 1.33% | 10,598 | 10,685 | 10,133 |
| Last 3 Years | 7.55% | 7.83% | -0.28% | 6.17% | 12,445 | 12,542 | 11,972 |
| Last 5 Years | 5.69% | 7.21% | -1.52% | 4.88% | 13,189 | 14,168 | 12,694 |

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 Term Fund (Erstwhile known as Kotak Dynamic Bond Fund)

| | Kotak Dynamic Term Fund | Nifty Composite Debt Index A-III # | ALPHA (Tier 1) | CRISIL 10 Year Gilt ## | Kotak Dynamic Term Fund | Nifty Composite Debt Index A-III # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.78% | 7.56% | 0.22% | 6.31% | 39,569 | 38,135 | 30,750 |
| Last 1 Year | 5.00% | 2.59% | 2.42% | 1.33% | 10,500 | 10,259 | 10,133 |
| Last 3 Years | 6.98% | 6.25% | 0.73% | 6.17% | 12,248 | 12,000 | 11,972 |
| Last 5 Years | 5.67% | 5.39% | 0.28% | 4.88% | 13,175 | 13,004 | 12,694 |

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 Interest Rates Fund (Erstwhile known as Kotak Floating Rate Fund)

| | Kotak Floating Interest Rates Fund | Nifty Short Duration Debt Index A-II# | ALPHA | CRISIL 10 Year Gilt ## | Kotak Floating Interest Rates Fund | Nifty Short Duration Debt Index A-II# | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 6.76% | 6.42% | 0.34% | 5.94% | 16,213 | 15,839 | 15,312 |
| Last 1 Year | 5.33% | 4.42% | 0.92% | 1.33% | 10,533 | 10,442 | 10,133 |
| Last 3 Years | 7.22% | 6.60% | 0.62% | 6.17% | 12,332 | 12,118 | 11,972 |
| Last 5 Years | 6.26% | 5.84% | 0.42% | 4.88% | 13,549 | 13,281 | 12,694 |

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 | 7.41% | 7.75% | -0.35% | 6.77% | 24,492 | 25,501 | 22,737 |
| Last 1 Year | 5.56% | 3.90% | 1.66% | 1.33% | 10,556 | 10,390 | 10,133 |
| Last 3 Years | 7.86% | 6.62% | 1.24% | 6.17% | 12,553 | 12,124 | 11,972 |
| Last 5 Years | 6.28% | 5.48% | 0.80% | 4.88% | 13,561 | 13,061 | 12,694 |

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 | 7.23% | NA | NA | NA | 69,537 | NA | NA |
| Last 1 Year | 4.98% | 4.81% | 0.17% | 1.33% | 10,498 | 10,481 | 10,133 |
| Last 3 Years | 6.85% | 6.64% | 0.22% | 6.17% | 12,205 | 12,131 | 11,972 |
| Last 5 Years | 5.98% | 5.89% | 0.08% | 4.88% | 13,369 | 13,318 | 12,694 |

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 | 8.51% | NA | NA | NA | 96,556 | NA | NA |
| Last 1 Year | 1.62% | 2.10% | -0.48% | 1.33% | 10,162 | 10,210 | 10,133 |
| Last 3 Years | 4.56% | 6.28% | -1.71% | 6.17% | 11,436 | 12,008 | 11,972 |
| Last 5 Years | 4.22% | 5.48% | -1.26% | 4.88% | 12,297 | 13,058 | 12,694 |

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 | 6.86% | 6.01% | 0.86% | 5.56% | 45,743 | 38,029 | 34,535 |
| Last 1 Year | 1.62% | 2.10% | -0.48% | 1.33% | 10,162 | 10,210 | 10,133 |
| Last 3 Years | 4.57% | 6.28% | -1.71% | 6.17% | 11,436 | 12,008 | 11,972 |
| Last 5 Years | 4.22% | 5.48% | -1.26% | 4.88% | 12,297 | 13,058 | 12,694 |

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 Medium to Long Term Fund (Erstwhile known as Kotak Bond Fund)

| | Kotak Medium to Long Term Fund | CRISIL Medium to Long Duration Debt A-III Index# | ALPHA | CRISIL 10 Year Gilt ## | Kotak Medium to Long Term Fund | CRISIL Medium to Long Duration Debt A-III Index# | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 8.03% | NA | NA | NA | 79,576 | NA | NA |
| Last 1 Year | 3.46% | 3.27% | 0.19% | 1.33% | 10,346 | 10,327 | 10,133 |
| Last 3 Years | 5.94% | 6.49% | -0.55% | 6.17% | 11,895 | 12,080 | 11,972 |
| Last 5 Years | 4.91% | 5.47% | -0.57% | 4.88% | 12,709 | 13,056 | 12,694 |

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 Term Fund (Erstwhile known as Kotak Long Duration Fund)

| | Kotak Long Term Fund | CRISIL Long Duration Debt A-III Index# | ALPHA | CRISIL 10 Year Gilt Index ## | Kotak Long Term Fund | CRISIL Long Duration Debt A-III Index# | CRISIL 10 Year Gilt Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 3.85% | 5.05% | -1.19% | 5.43% | 11,015 | 11,341 | 11,448 |
| Last 1 Year | 1.23% | 2.23% | -1.00% | 1.33% | 10,123 | 10,223 | 10,133 |

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 | 15.69% | 13.03% | 2.66% | 13.99% | 2,52,565 | 1,50,804 | 1,81,811 |
| Last 1 Year | 5.61% | 4.03% | 1.58% | -7.09% | 10,561 | 10,403 | 9,291 |
| Last 3 Years | 13.70% | 11.76% | 1.94% | 6.05% | 14,708 | 13,967 | 11,931 |
| Last 5 Years | 13.50% | 10.01% | 3.49% | 6.37% | 18,844 | 16,120 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Gold Fund

| | Kotak Gold Fund | Domestic price of physical gold# | ALPHA | A.B: N.A | Kotak Gold Fund | Domestic price of physical gold# | A.B: N.A |
|---|---|---|---|---|---|---|---|
| Since Inception | 11.76% | 13.36% | -1.60% | N.A | 56,191 | 70,069 | N.A |
| Last 1 Year | 27.10% | 28.63% | -1.53% | N.A | 12,710 | 12,863 | N.A |
| Last 3 Years | 34.73% | 36.77% | -2.04% | N.A | 24,497 | 25,630 | N.A |
| Last 5 Years | 24.33% | 26.34% | -2.01% | N.A | 29,728 | 32,211 | 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 | Domestic Prices of physical Silver # | ALPHA | A.B: N.A | Kotak Silver ETF Fund of Fund | Domestic Prices of physical Silver # | A.B: N.A |
|---|---|---|---|---|---|---|---|
| Since Inception | 35.30% | 38.07% | -2.78% | N.A | 28,843 | 30,973 | N.A |
| Last 1 Year | 53.34% | 55.80% | -2.46% | N.A | 15,334 | 15,580 | N.A |
| Last 3 Years | 42.63% | 45.63% | -2.99% | N.A | 29,073 | 30,947 | 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 | 7.37% | 6.62% | 0.75% | 6.40% | 13,170 | 12,817 | 12,716 |
| Last 1 Year | 5.40% | 3.81% | 1.59% | 1.33% | 10,540 | 10,381 | 10,133 |
| Last 3 Years | 7.31% | 6.35% | 0.96% | 6.17% | 12,362 | 12,032 | 11,972 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Gold Silver Passive FOF

| | Kotak Gold Silver Passive FOF | Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%) # | ALPHA | Kotak Gold Silver Passive FOF | Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%) # |
|---|---|---|---|---|---|
| Since Inception | 49.78% | 45.44% | 4.34% | 14,596 | 14,196 |
| Last 6 Months | -4.28% | -1.79% | -2.49% | 9,784 | 9,910 |

Scheme Inception date is 28/10/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 28/10/2025. 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. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Global Emerging Market Overseas Equity Active FOF (Erstwhile known as Kotak Global Emerging Market Overseas Equity Omni FOF)

| | Kotak Global Emerging Market Overseas Equity Active FOF | MSCI Emerging Market Index TRI # | ALPHA | Nifty 50 TRI## | Kotak Global Emerging Market Overseas Equity Active FOF | MSCI Emerging Market Index TRI # | Nifty 50 TRI## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.55% | 9.34% | -1.79% | 9.61% | 39,928 | 54,672 | 57,325 |
| Last 1 Year | 35.24% | 39.46% | -4.22% | -7.09% | 13,524 | 13,946 | 9,291 |
| Last 3 Years | 26.78% | 30.10% | -3.32% | 6.05% | 20,405 | 22,052 | 11,931 |
| Last 5 Years | 12.34% | 14.64% | -2.30% | 6.37% | 17,897 | 19,810 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak International REIT Overseas Equity Active FOF (Erstwhile known as Kotak International REIT Overseas Equity Omni FOF)

| | Kotak International REIT Overseas Equity Active FOF | S&P Asia Pacific ex Japan REIT TRI# | ALPHA | A.B: N.A | Kotak International REIT Overseas Equity Active FOF | S&P Asia Pacific ex Japan REIT TRI# | A.B: N.A |
|---|---|---|---|---|---|---|---|
| Since Inception | 1.88% | 5.80% | -3.92% | N.A | 11,134 | 13,835 | N.A |
| Last 1 Year | -1.04% | -0.70% | -0.34% | N.A | 9,896 | 9,930 | N.A |
| Last 3 Years | 9.06% | 14.31% | -5.26% | N.A | 12,983 | 14,960 | N.A |
| Last 5 Years | 2.45% | 5.61% | -3.16% | N.A | 11,288 | 13,138 | 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 20.82% | 22.16% | -1.34% | 9.29% | 29,169 | 31,052 | 16,538 |
| Last 1 Year | 34.05% | 33.95% | 0.09% | -7.09% | 13,405 | 13,395 | 9,291 |
| Last 3 Years | 33.60% | 34.82% | -1.22% | 5.90% | 23,924 | 24,587 | 11,884 |
| Last 5 Years | 21.26% | 22.69% | -1.43% | 6.37% | 26,228 | 27,817 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Global Innovation Overseas Equity Active FOF (Erstwhile known as Kotak Global Innovation Overseas Equity Omni FOF)

| | Kotak Global Innovation Overseas Equity Active FOF | MSCI All Country World Index TRI# | ALPHA | Nifty 50 TRI ## | Kotak Global Innovation Overseas Equity Active FOF | MSCI All Country World Index TRI# | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 8.47% | 16.20% | -7.74% | 8.46% | 15,230 | 21,755 | 15,225 |
| Last 1 Year | 26.96% | 26.01% | 0.95% | -7.09% | 12,696 | 12,601 | 9,291 |
| Last 3 Years | 25.61% | 27.63% | -2.02% | 6.05% | 19,844 | 20,817 | 11,931 |
| Last 5 Years | 9.69% | 17.41% | -7.72% | 6.37% | 15,886 | 22,321 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.40% | 11.04% | -0.64% | 10.89% | 52,037 | 57,310 | 56,053 |
| Last 1 Year | -7.07% | -7.09% | 0.02% | -8.74% | 9,293 | 9,291 | 9,126 |
| Last 3 Years | 6.01% | 6.05% | -0.04% | 4.46% | 11,919 | 11,931 | 11,403 |
| Last 5 Years | 6.28% | 6.37% | -0.09% | 5.43% | 13,564 | 13,621 | 13,027 |

Scheme Inception date is 02/02/2010.Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 9.33% | 10.22% | -0.88% | 10.36% | 51,316 | 59,483 | 60,916 |
| Last 1 Year | -8.91% | -8.74% | -0.16% | -7.09% | 9,109 | 9,126 | 9,291 |
| Last 3 Years | 4.23% | 4.46% | -0.23% | 6.05% | 11,327 | 11,403 | 11,931 |
| Last 5 Years | 5.17% | 5.43% | -0.25% | 6.37% | 12,871 | 13,027 | 13,621 |

Scheme Inception date is 06/06/2008. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 5.56% | 6.81% | -1.25% | 8.85% | 27,807 | 34,763 | 49,673 |
| Last 1 Year | 6.71% | 7.30% | -0.58% | -7.09% | 10,671 | 10,730 | 9,291 |
| Last 3 Years | 15.26% | 15.88% | -0.62% | 6.05% | 15,322 | 15,571 | 11,931 |
| Last 5 Years | 26.99% | 27.71% | -0.72% | 6.37% | 33,045 | 33,999 | 13,621 |

Scheme Inception date is 08/11/2007. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 9.80% | 10.15% | -0.35% | 9.88% | 30,219 | 31,393 | 30,492 |
| Last 1 Year | 0.44% | 0.65% | -0.21% | -7.09% | 10,044 | 10,065 | 9,291 |
| Last 3 Years | 7.62% | 7.83% | -0.21% | 6.05% | 12,469 | 12,543 | 11,931 |
| Last 5 Years | 8.47% | 8.72% | -0.24% | 6.37% | 15,021 | 15,191 | 13,621 |

Scheme Inception date is 04/12/2014.Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 12.79% | 13.34% | -0.55% | 11.51% | 36,853 | 38,835 | 32,562 |
| Last 1 Year | -9.56% | -9.51% | -0.05% | -7.09% | 9,044 | 9,049 | 9,291 |
| Last 3 Years | 4.07% | 4.24% | -0.17% | 6.05% | 11,273 | 11,328 | 11,931 |
| Last 5 Years | 6.00% | 6.19% | -0.19% | 6.37% | 13,387 | 13,506 | 13,621 |

Scheme Inception date is 02/12/2015. Mr. Satish Dondapati has been managing the fund since 09/05/2019 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 3.53% | 3.70% | -0.17% | 9.04% | 12,137 | 12,250 | 16,214 |
| Last 1 Year | -15.73% | -15.92% | 0.19% | -7.09% | 8,427 | 8,408 | 9,291 |
| Last 3 Years | -2.45% | -2.42% | -0.03% | 6.05% | 9,282 | 9,291 | 11,931 |
| Last 5 Years | -2.69% | -2.63% | -0.06% | 6.37% | 8,725 | 8,750 | 13,621 |

Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 9.65% | 11.60% | -1.96% | 7.50% | 15,524 | 16,892 | 14,123 |
| Last 1 Year | 9.97% | 11.44% | -1.47% | -7.09% | 10,997 | 11,144 | 9,291 |
| Last 3 Years | 13.41% | 14.60% | -1.20% | 6.05% | 14,595 | 15,064 | 11,931 |

Scheme Inception date is 22/12/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 17.23% | 17.65% | -0.42% | 7.46% | 21,023 | 21,373 | 13,999 |
| Last 1 Year | 7.20% | 7.41% | -0.20% | -7.09% | 10,720 | 10,741 | 9,291 |
| Last 3 Years | 14.04% | 14.23% | -0.19% | 6.05% | 14,842 | 14,917 | 11,931 |

Scheme Inception date is 28/1/2022. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 28/1/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.51% | 10.71% | -0.19% | 7.48% | 15,722 | 15,846 | 13,858 |
| Last 1 Year | -4.70% | -4.68% | -0.03% | -7.09% | 9,530 | 9,532 | 9,291 |
| Last 3 Years | 8.81% | 8.97% | -0.16% | 6.05% | 12,890 | 12,947 | 11,931 |

Scheme Inception date is 23/3/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 23/3/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.80% | 11.05% | -0.25% | 8.41% | 15,348 | 15,495 | 14,011 |
| Last 1 Year | -7.53% | -7.49% | -0.05% | -7.09% | 9,247 | 9,251 | 9,291 |
| Last 3 Years | 10.26% | 10.39% | -0.14% | 6.05% | 13,411 | 13,461 | 11,931 |

Scheme Inception date is 28/7/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 28/7/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 12.30% | 12.73% | -0.42% | 7.74% | 16,197 | 16,453 | 13,631 |
| Last 1 Year | 2.62% | 2.98% | -0.36% | -7.09% | 10,262 | 10,298 | 9,291 |
| Last 3 Years | 12.24% | 12.67% | -0.43% | 6.05% | 14,148 | 14,314 | 11,931 |

Scheme Inception date is 5/8/2022. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 5/8/2022, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 2.97% | 1.90% | 1.07% | 0.35% | 10,483 | 10,307 | 10,057 |
| Last 1 Year | -3.77% | -4.75% | 0.98% | -7.09% | 9,623 | 9,525 | 9,291 |

Scheme Inception date is 19/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 19/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 8.81% | 9.22% | -0.40% | 1.41% | 11,444 | 11,512 | 10,226 |
| Last 1 Year | 0.79% | 1.08% | -0.29% | -7.09% | 10,079 | 10,108 | 9,291 |

Scheme Inception date is 24/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 24/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.01% | 9.57% | 0.43% | -0.81% | 11,570 | 11,500 | 9,876 |
| Last 1 Year | 4.45% | 4.57% | -0.13% | -7.09% | 10,445 | 10,457 | 9,291 |

Scheme Inception date is 21/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -6.02% | -5.84% | -0.18% | -7.09% | 9,274 | 9,296 | 9,146 |
| Last 1 Year | -5.55% | -5.42% | -0.13% | -7.09% | 9,445 | 9,458 | 9,291 |

Scheme Inception date is 14/07/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Nifty200 Momentum 30 ETF

| | Kotak Nifty 200 Momentum 30 ETF | Nifty 200 Momentum 30 Index TRI# | ALPHA | Nifty 50 TRI## | Kotak Nifty 200 Momentum 30 ETF | Nifty 200 Momentum 30 Index TRI# | Nifty 50 TRI## |
|---|---|---|---|---|---|---|---|
| Since Inception | -5.36% | -4.63% | -0.72% | -9.83% | 9,479 | 9,549 | 9,044 |
| Last 6 Months | 18.20% | 19.01% | -0.82% | 4.22% | 10,917 | 10,959 | 10,213 |

Scheme Inception date is 10/10/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 10/10/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Nifty Chemicals ETF

| | Kotak Nifty Chemicals ETF | Nifty Chemicals Index TRI | ALPHA | Nifty 50 TRI## | Kotak Nifty Chemicals ETF | Nifty Chemicals Index TRI | Nifty 50 TRI## |
|---|---|---|---|---|---|---|---|
| Since Inception | -3.84% | -3.50% | -0.34% | -13.33% | 9,662 | 9,691 | 8,824 |
| Last 6 Months | 27.91% | 28.24% | -0.33% | 4.22% | 11,407 | 11,424 | 10,213 |

Scheme Inception date is 12/11/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 12/11/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Nifty Next 50 ETF

| | Kotak Nifty Next 50 ETF | Nifty Next 50 TRI | ALPHA | Nifty 50 TRI | Kotak Nifty Next 50 ETF | Nifty Next 50 TRI | Nifty 50 TRI |
|---|---|---|---|---|---|---|---|
| Since Inception | -0.93% | -0.73% | -0.21% | -17.36% | 9,932 | 9,947 | 8,735 |
| Last 6 Months | 31.59% | 32.02% | -0.43% | 4.22% | 11,592 | 11,614 | 10,213 |

Scheme Inception date is 07/01/2026. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 07/01/2026, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Gold ETF

| | Kotak Gold ETF | Domestic Price of Physical Gold# | ALPHA | A.B: N.A | Kotak Gold ETF | Domestic Price of Physical Gold# | A.B: N.A |
|---|---|---|---|---|---|---|---|
| Since Inception | 14.70% | 15.82% | -1.12% | N.A | 1,39,080 | 1,67,476 | N.A |
| Last 1 Year | 27.50% | 28.63% | -1.13% | N.A | 12,750 | 12,863 | N.A |
| Last 3 Years | 35.34% | 36.77% | -1.43% | N.A | 24,831 | 25,630 | N.A |
| Last 5 Years | 25.14% | 26.34% | -1.20% | N.A | 30,713 | 32,211 | 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 | Domestic Price of physical Silver# | ALPHA | A.B: N.A | Kotak Silver ETF | Domestic Price of physical Silver# | A.B: N.A |
|---|---|---|---|---|---|---|---|
| Since Inception | 35.26% | 37.38% | -2.12% | N.A | 31,614 | 33,543 | N.A |
| Last 1 Year | 54.10% | 55.80% | -1.70% | N.A | 15,410 | 15,580 | N.A |
| Last 3 Years | 43.97% | 45.63% | -1.66% | N.A | 29,900 | 30,947 | 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 | 5.93% | 6.18% | -0.25% | 6.45% | 12,365 | 12,472 | 12,591 |
| Last 1 Year | 5.03% | 5.24% | -0.21% | 5.13% | 10,503 | 10,524 | 10,513 |
| Last 3 Years | 5.83% | 6.06% | -0.22% | 6.39% | 11,858 | 11,933 | 12,046 |

Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. **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.

## 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 | 13.19% | 14.09% | -0.90% | 8.74% | 19,916 | 20,812 | 15,938 |
| Last 1 Year | 3.07% | 3.74% | -0.66% | -7.09% | 10,307 | 10,374 | 9,291 |
| Last 3 Years | 15.76% | 16.64% | -0.88% | 6.05% | 15,524 | 15,882 | 11,931 |
| Last 5 Years | 10.66% | 11.44% | -0.77% | 6.37% | 16,602 | 17,190 | 13,621 |

Scheme Inception date is 10/03/2021. Mr. Satish Dondapati has been managing the fund since 10/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 7.72% | 8.37% | -0.66% | 7.56% | 14,806 | 15,290 | 14,691 |
| Last 1 Year | -7.41% | -7.09% | -0.33% | -8.74% | 9,259 | 9,291 | 9,126 |
| Last 3 Years | 5.46% | 6.05% | -0.59% | 4.46% | 11,732 | 11,931 | 11,403 |
| Last 5 Years | 5.77% | 6.37% | -0.61% | 5.43% | 13,237 | 13,621 | 13,027 |

Scheme Inception date is 21/06/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 25.37% | 27.85% | -2.49% | 8.78% | 21,946 | 23,497 | 13,400 |
| Last 1 Year | 13.51% | 15.43% | -1.92% | -7.09% | 11,351 | 11,543 | 9,291 |
| Last 3 Years | 16.87% | 18.67% | -1.80% | 6.05% | 15,976 | 16,727 | 11,931 |

Scheme Inception date is 10/4/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.47% | 11.77% | -1.30% | 7.22% | 13,886 | 14,432 | 12,582 |
| Last 1 Year | -1.49% | -0.47% | -1.02% | -7.09% | 9,851 | 9,953 | 9,291 |
| Last 3 Years | 8.11% | 9.19% | -1.08% | 6.05% | 12,642 | 13,024 | 11,931 |

Scheme Inception date is 15/6/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 14.12% | 15.74% | -1.62% | 6.17% | 15,121 | 15,805 | 12,062 |
| Last 1 Year | -0.19% | 1.01% | -1.20% | -7.09% | 9,981 | 10,101 | 9,291 |
| Last 3 Years | 12.13% | 13.75% | -1.62% | 6.05% | 14,107 | 14,728 | 11,931 |

Scheme Inception date is 14/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023, Mr. Jeetu Valechha Sonar have been managing since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 6.50% | 7.56% | -1.05% | 6.46% | 12,151 | 12,527 | 12,137 |
| Last 1 Year | -8.97% | -8.29% | -0.68% | -7.09% | 9,103 | 9,171 | 9,291 |
| Last 3 Years | 5.63% | 6.75% | -1.12% | 6.05% | 11,789 | 12,170 | 11,931 |

Scheme Inception date is 28/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023 Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 0.16% | 1.31% | -1.14% | -0.08% | 10,038 | 10,305 | 9,983 |
| Last 1 Year | -5.61% | -4.68% | -0.93% | -7.09% | 9,439 | 9,532 | 9,291 |

Scheme Inception date is 07/06/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -5.68% | -4.62% | -1.07% | -3.29% | 8,809 | 9,026 | 9,300 |
| Last 1 Year | -0.19% | 0.90% | -1.09% | -7.09% | 9,981 | 10,090 | 9,291 |

Scheme Inception date is 31/07/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 1.60% | 2.78% | -1.19% | -2.68% | 10,342 | 10,600 | 9,439 |
| Last 1 Year | 6.30% | 7.41% | -1.11% | -7.09% | 10,630 | 10,741 | 9,291 |

Scheme Inception date is 16/08/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -9.36% | -8.21% | -1.15% | -5.47% | 8,200 | 8,411 | 8,926 |
| Last 1 Year | -13.34% | -12.30% | -1.04% | -7.09% | 8,666 | 8,770 | 9,291 |

Scheme Inception date is 23/09/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -4.79% | -3.42% | -1.37% | -3.83% | 9,075 | 9,335 | 9,257 |
| Last 1 Year | 2.88% | 4.08% | -1.20% | -7.09% | 10,288 | 10,408 | 9,291 |

Scheme Inception date is 08/10/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 2.67% | 4.08% | -1.41% | -1.52% | 10,478 | 10,734 | 9,732 |
| Last 1 Year | -2.01% | -1.08% | -0.93% | -7.09% | 9,799 | 9,892 | 9,291 |

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 2.58% | 3.68% | -1.10% | -1.52% | 10,461 | 10,661 | 9,732 |
| Last 1 Year | 0.18% | 1.08% | -0.90% | -7.09% | 10,018 | 10,108 | 9,291 |

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 8.49% | 9.64% | -1.15% | 0.70% | 11,461 | 11,666 | 10,117 |
| Last 1 Year | 6.12% | 7.23% | -1.11% | -7.09% | 10,612 | 10,723 | 9,291 |

Scheme Inception date is 27/01/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -2.10% | -1.71% | -0.39% | 0.28% | 9,662 | 9,725 | 10,045 |
| Last 1 Year | -9.19% | -8.74% | -0.45% | -7.09% | 9,081 | 9,126 | 9,291 |

Scheme Inception date is 17/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.18% | 11.45% | -1.27% | 1.71% | 11,631 | 11,841 | 10,268 |
| Last 1 Year | 4.00% | 4.66% | -0.66% | -7.09% | 10,400 | 10,466 | 9,291 |

Scheme Inception date is 10/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 7.49% | 9.57% | -2.09% | -0.81% | 11,167 | 11,500 | 9,876 |
| Last 1 Year | 3.61% | 4.57% | -0.96% | -7.09% | 10,361 | 10,457 | 9,291 |

Scheme Inception date is 21/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -10.84% | -9.94% | -0.90% | -3.70% | 8,491 | 8,614 | 9,478 |
| Last 1 Year | -12.43% | -11.50% | -0.93% | -7.09% | 8,757 | 8,850 | 9,291 |

Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -6.54% | -5.84% | -0.70% | -7.09% | 9,212 | 9,296 | 9,146 |
| Last 1 Year | -6.03% | -5.42% | -0.61% | -7.09% | 9,397 | 9,458 | 9,291 |

Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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% | 5.55% | -2.53% | -7.60% | 10,337 | 10,620 | 9,157 |
| Last 1 Year | 8.87% | 11.44% | -2.57% | -7.09% | 10,887 | 11,144 | 9,291 |

Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Nifty 500 Momentum 50 Index Fund

| | Kotak Nifty 500 Momentum 50 Index Fund | Nifty 500 Momentum 50 Index TRI | ALPHA | Nifty 50 TRI ## | Kotak Nifty 500 Momentum 50 Index Fund | Nifty 500 Momentum 50 Index TRI | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | -0.50% | 0.61% | -1.11% | -14.74% | 9,960 | 10,049 | 8,816 |
| Last 6 Months | 29.49% | 30.62% | -1.13% | 4.22% | 11,487 | 11,544 | 10,213 |

Scheme Inception date is 11/12/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 11/12/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Nifty 200 Value 30 Index Fund

| | Kotak Nifty 200 Value 30 Index Fund | Nifty 200 Value 30 Index TRI | ALPHA | Nifty 50 TRI ## | Kotak Nifty 200 Value 30 Index Fund | Nifty 200 Value 30 Index TRI | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | -13.37% | -12.26% | -1.11% | -16.97% | 9,132 | 9,204 | 8,898 |
| Last 6 Months | 1.31% | 2.61% | -1.30% | 4.22% | 10,066 | 10,132 | 10,213 |

Scheme Inception date is 05/02/2026. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 05/02/2026, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## 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 | 6.15% | 6.69% | -0.54% | 5.56% | 13,190 | 13,502 | 12,852 |
| Last 1 Year | 5.89% | 6.27% | -0.39% | 1.33% | 10,589 | 10,627 | 10,133 |
| Last 3 Years | 7.32% | 7.74% | -0.43% | 6.17% | 12,364 | 12,512 | 11,972 |

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 | 6.38% | 6.86% | -0.48% | 5.56% | 13,320 | 13,600 | 12,852 |
| Last 1 Year | 4.26% | 4.75% | -0.50% | 1.33% | 10,426 | 10,475 | 10,133 |
| Last 3 Years | 6.79% | 7.22% | -0.42% | 6.17% | 12,183 | 12,329 | 11,972 |

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 | 7.25% | 7.75% | -0.50% | 6.71% | 13,204 | 13,450 | 12,942 |
| Last 1 Year | 5.25% | 5.36% | -0.10% | 1.33% | 10,525 | 10,536 | 10,133 |
| Last 3 Years | 7.22% | 7.52% | -0.30% | 6.17% | 12,332 | 12,436 | 11,972 |

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 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 | 7.09% | 7.54% | -0.45% | 6.48% | 12,819 | 13,013 | 12,555 |
| Last 1 Year | 4.45% | 4.41% | 0.04% | 1.33% | 10,445 | 10,441 | 10,133 |
| Last 3 Years | 6.61% | 7.11% | -0.51% | 6.17% | 12,120 | 12,294 | 11,972 |

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 | 7.18% | 7.69% | -0.51% | 6.40% | 12,289 | 12,462 | 12,025 |
| Last 1 Year | 3.65% | 4.16% | -0.51% | 1.33% | 10,365 | 10,416 | 10,133 |

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 | 7.40% | 7.71% | -0.31% | 4.36% | 11,574 | 11,643 | 10,913 |
| Last 1 Year | 5.84% | 6.13% | -0.29% | 1.33% | 10,584 | 10,613 | 10,133 |

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 | 7.28% | 7.78% | -0.50% | 3.47% | 11,203 | 11,287 | 10,567 |
| Last 1 Year | 6.43% | 6.88% | -0.45% | 1.33% | 10,643 | 10,688 | 10,133 |

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 ## | 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 | 6.79% | 7.15% | -0.36% | 3.32% | 11,084 | 11,143 | 10,526 |
| Last 1 Year | 6.48% | 6.92% | -0.44% | 1.33% | 10,648 | 10,692 | 10,133 |

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. 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 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 | 5.44% | 5.69% | -0.25% | 0.75% | 10,672 | 10,703 | 10,093 |
| Last 1 Year | 5.39% | 5.58% | -0.19% | 1.33% | 10,539 | 10,558 | 10,133 |

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. 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 9 to 12 Months Debt Index Fund

| | Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund | CRISIL-IBX Financial Services 9 - 12 Months Debt Index # | ALPHA | CRISIL 10 Year Gilt Index ## | Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund | CRISIL-IBX Financial Services 9 - 12 Months Debt Index # | CRISIL 10 Year Gilt Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 6.11% | 6.42% | -0.31% | 0.82% | 10,621 | 10,653 | 10,084 |
| Last 6 Months | 6.06% | 6.38% | -0.32% | 1.33% | 10,606 | 10,638 | 10,133 |

Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025. 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.

# ABOUT OUR FUND MANAGERS - REGULAR PLAN

**Name: Mr. Harsha Upadhyaya**

Mr. Harsha Upadhyaya 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 ELSS Tax Saver Fund (Nov. 23,'05), Kotak Large & Mid Cap Fund (Erstwhile known as Kotak Large & Midcap Fund) (Sep 9, '04), Kotak Flexi Cap Fund (Erstwhile known as 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).

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 MNC Fund | Nifty MNC Index TRI | 18.28 | 2.98 | NA | NA | NA | NA |
| Kotak Manufacture In India Fund | Nifty India Manufacturing TRI | 15.88 | 5.48 | 18.36 | 17.19 | NA | NA |
| Kotak ELSS Tax Saver Fund | Nifty 500 TRI | -0.47 | -2.03 | 9.02 | 9.50 | 9.95 | 9.04 |
| Kotak Quant Fund | Nifty 200 TRI | -0.98 | -3.23 | 12.17 | 8.89 | NA | NA |
| Kotak Large & Mid Cap Fund (Erstwhile known as Kotak Large & Midcap Fund) | (Tier 1): Nifty Large Midcap 250 TRI | -1.22 | -0.37 | 10.82 | 10.78 | 11.48 | 10.95 |
| | (Tier 2): Nifty 200 TRI | | -3.23 | | 8.89 | | 8.29 |
| Kotak Flexi Cap Fund (Erstwhile known as Kotak Flexicap Fund) | (Tier 1): Nifty 500 TRI | -3.04 | -2.03 | 9.51 | 9.50 | 8.98 | 9.04 |
| | (Tier 2): Nifty 200 TRI | | -3.23 | | 8.89 | | 8.29 |

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 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 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

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 & Mid Cap 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.

**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 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 Pioneer Fund | 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI | 9.42 | 4.89 | 18.53 | 14.70 | 13.87 | 12.12 |
| Kotak Small Cap Fund | (Tier 1): Nifty Smallcap 250 TRI | 6.72 | 7.23 | 10.88 | 13.96 | 11.12 | 14.50 |
| | (Tier 2): Nifty Smallcap 100 TRI | | 10.24 | | 15.45 | | 12.91 |
| Kotak Business Cycle Fund | Nifty 500 TRI | 4.28 | -2.03 | 13.76 | 9.50 | NA | NA |

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 Small Cap 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

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.

**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 85 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 Conservative Hybrid Fund (Erstwhile known as Kotak Debt Hybrid Fund) (Dec. 02, '03), Kotak Medium To Long Term Fund (Erstwhile known as 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 Multi Cap Fund (Erstwhile known as 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 Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund) (May. 02'02), Kotak Dynamic Term Fund (Erstwhile Known as Kotak Dynamic Bond Fund) (May. 26'08), Kotak Business Cycle Fund (Sep. 28,'22), Kotak Income Plus Arbitrage Omni FOF (Nov. 17'22), 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 Term Fund (Erstwhile known as 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), Kotak Nifty200 Value 30 Index Fund (Feb. 5,'26), Kotak Quality Overseas Equity Active FOF (Mar. 25,'26), Kotak Multi Factor Passive FOF (Mar. 20,'26), Kotak Multi Asset Active FOF (Apr. 27,'26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17,'26), Kotak Nifty Private Bank ETF (Jul. 17,'26), Kotak Nifty Bank Index Fund (Aug. 21,'26), Kotak Diversified Equity All Cap Omni FOF (Aug. 24,'26) & Kotak Multi Sector OMNI FOF (Sep. 28,'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 (%)^* |
| Kotak Silver ETF | Domestic Prices of physical Silver | 54.10 | 55.80 | 43.97 | 45.63 | NA | NA |
| Kotak Silver ETF FOF - Growth | Domestic Prices of physical Silver | 53.34 | 55.80 | 42.63 | 45.63 | NA | NA |
| Kotak US Specific Equity Passive FOF | NASDAQ 100 Index TRI | 34.05 | 33.95 | 33.60 | 34.82 | 21.26 | 22.69 |
| Kotak Technology Fund - Growth | BSE Teck Index TRI | -9.52 | -12.88 | NA | NA | NA | NA |
| Kotak Nifty Top 10 Equal Weight Index Fund - Growth | Nifty Top 10 Equal Weight Index TRI | -12.43 | -11.50 | NA | NA | NA | NA |
| Kotak Nifty India Tourism Index Fund - Growth | Nifty India Tourism TRI | -13.34 | -12.30 | NA | NA | NA | NA |

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak 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 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

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**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 Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund) (May. 02, '02), Kotak Dynamic Term Fund (Erstwhile Known as 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 Ultra Short Term Fund (Erstwhile known as Kotak Savings Fund) (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Ultra Short To Short Term Fund (Erstwhile known as Kotak Low Duration Fund) (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Interest Rates Fund (Erstwhile known as 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 | | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---|---|---|---|---|---|---|---|---|
| | | Benchmark | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Top 3 | Kotak Money Market Fund | CRISIL Money Market A-I Index | 6.36 | 6.08 | 7.22 | 6.88 | 6.59 | 6.43 |
| | Kotak Liquid Fund | NIFTY Liquid Index A-I | 6.33 | 6.44 | 6.80 | 6.89 | 6.23 | 6.36 |
| | Kotak Ultra Short Term Fund (Erstwhile known as Kotak Savings Fund) | Nifty Ultra Short Duration Debt Index A-I | 6.01 | 6.67 | 6.72 | 7.20 | 6.12 | 6.59 |
| Bottom 3 | Kotak Corporate Bond Fund | Nifty Corporate Bond Index A-II | 4.58 | 3.75 | 6.95 | 6.33 | 6.05 | 5.64 |
| | Kotak Short Term Fund (Erst-while known as Kotak Bond Short Term Fund) | NIFTY Short Duration Debt Index A-II | 4.51 | 4.42 | 6.57 | 6.60 | 5.60 | 5.84 |
| | Kotak FMP Series 304 - (3119D) | NIFTY G-Sec July 2031 Index | 3.90 | 4.56 | 7.48 | 7.65 | NA | NA |

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, 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

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 Ultra Short Term Fund - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I, 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

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II,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

Kotak Short Term Fund - Growth, *Name of the Benchmark - Nifty Short Duration Debt Index A-II, 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

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY G-Sec July 2031 Index ,Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

**Name: Mr. Devender Singhal**

Mr. Devender Singhal manages 9 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 Multi Asset Omni FOF (Aug,. 09, '04), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multi Cap Fund (Erstwhile known as Kotak Multicap Fund) (Sep. 29'21), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak Multi Asset Active FOF (Apr. 27,'26), Kotak Diversified Equity All Cap Omni FOF (Aug. 24,'26) & Kotak Multi Sector OMNI FOF (Sep. 28,'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 | | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---|---|---|---|---|---|---|---|---|
| | | Benchmark | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Top 3 | Kotak Special Opportunities Fund | Nifty 500 TRI | 17.90 | -2.03 | 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%) | 11.01 | 4.53 | 15.98 | 12.28 | NA | NA |
| | 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 | 5.61 | 4.03 | 13.70 | 11.76 | 13.50 | 10.01 |
| Bottom 3 | Kotak Equity Savings Fund | NIFTY Equity Savings TRI | 2.61 | 1.54 | 8.57 | 7.05 | 8.67 | 6.62 |
| | Kotak Multi Cap Fund (Erstwhile known as Kotak Multicap Fund) | Nifty 500 Multicap 50:25:25 TRI | 2.55 | 0.40 | 14.49 | 10.95 | 14.50 | 10.98 |
| | Kotak Consumption Fund | Nifty India Consumption Index TRI | -3.39 | -7.49 | NA | NA | NA | NA |

Kotak Special Opportunities Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

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 Multi Asset Omni FOF , *Name of the Benchmark - 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver, 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.

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 Multi Cap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TRI , Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Kotak Consumption Fund - Growth, *Name of the Benchmark -Nifty India Consumption Index TRI, Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

**Name: Ms. Shibani Sircar Kurian**

Ms. Shibani Kurian manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Focused Fund (Jul 16, '19), Kotak Contra Fund - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, 23), Kotak Technology Fund (Mar. 04' 24), Kotak Conservative Hybrid Fund (Erstwhile known as 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 (%)^* |
| Kotak Focused Fund | (Tier 1): Nifty 500 TRI | 2.39 | -2.03 | 12.12 | 9.50 | 9.75 | 9.04 |
| | (Tier 2): Nifty 200 TRI | | -3.23 | | 8.89 | | 8.29 |
| Kotak Conservative Hybrid Fund (Erstwhile known as Kotak Debt Hybrid Fund) | CRISIL Hybrid 85+15 - Conservative Index | 1.03 | 2.78 | 6.92 | 7.03 | 6.76 | 6.19 |
| Kotak Banking & Financial Ser-vices Fund | Nifty Financial Services Index TRI | 0.89 | -4.42 | 9.42 | 8.58 | NA | NA |
| Kotak Contra Fund | (Tier 1): Nifty 500 TRI | -2.48 | -2.03 | 12.31 | 9.50 | 11.83 | 9.04 |
| | (Tier 2): Nifty 100 TRI | | -5.18 | | 7.80 | | 7.06 |
| Kotak Technology Fund | BSE Teck TRI | -9.52 | -12.88 | NA | NA | NA | NA |

Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.

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

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

**Name: Mr. Arjun Khanna**

Mr. Arjun Khanna 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 International REIT Overseas Equity Active FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Overseas Equity Active FOF - Growth (Sep. 26, '07), Kotak US Specific Equity Passive FOF (Feb. 02' 21), Kotak Global Innovation Overseas Equity Active FOF (Jul. 29, '21), Kotak Rural Opportunities Fund (Nov. 27,'25) & Kotak Quality Overseas Equity Active FOF (Mar. 25,'26).

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 Active FOF (Erstwhile known as Kotak Global Emerging Market Overseas Equity Omni FOF) | MSCI Emerging Market Index TRI | 35.24 | 39.46 | 26.78 | 30.10 | 12.34 | 14.64 |
| Kotak US Specific Equity Passive FOF | NASDAQ 100 Index TRI | 34.05 | 33.95 | 33.60 | 34.82 | 21.26 | 22.69 |
| Kotak Global Innovation Overseas Equity Active FOF (Erstwhile known as Kotak Global Innovation Overseas Equity Omni FOF) | MSCI All Country World Index TRI | 26.96 | 26.01 | 25.61 | 27.63 | 9.69 | 17.41 |
| Kotak International REIT Overseas Equity Active FOF (Erstwhile known as Kotak International REIT Overseas Equity Omni FOF) | S&P Asia Pacific ex Japan REIT TRI | -1.04 | -0.70 | 9.06 | 14.31 | 2.45 | 5.61 |

Kotak Global Emerging Market Overseas Equity Active 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 Global Innovation Overseas Equity Active 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.
Kotak International REIT Overseas Equity Active 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.

**Name: Mr. Satish Dondapati**

Mr. Satish Dondapati manages 44 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), Kotak Nifty200 Value 30 Index Fund (Feb. 5,'26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17,'26), Kotak Nifty Private Bank ETF (Jul. 17,'26) & Kotak Nifty Bank Index Fund (Aug. 21,'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 Smallcap 50 Index Fund | Nifty Smallcap 50 Index TRI | 13.51 | 15.43 | 16.87 | 18.67 | NA | NA |
| | Kotak Nifty Alpha 50 ETF | Nifty Alpha 50 Index TRI | 9.97 | 11.44 | 13.41 | 14.60 | NA | NA |
| | Kotak Nifty Alpha 50 Index Fund | Nifty Alpha 50 TRI | 8.87 | 11.44 | NA | NA | NA | NA |
| Bottom 3 | Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index | -12.43 | -11.50 | NA | NA | NA | NA |
| | Kotak Nifty India Tourism Index Fund | Nifty India Tourism TRI | -13.34 | -12.30 | NA | NA | NA | NA |
| | Kotak Nifty IT ETF | Nifty IT TRI | -15.73 | -15.92 | -2.45 | -2.42 | -2.69 | -2.63 |

Kotak Nifty Smallcap 50 Index Fund - Growth, *Name of the Benchmark - Nifty Smallcap 50 Index TRI. Scheme Inception date is 10/4/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark -Nifty Alpha 50 Index TRI. Scheme Inception date is 22/12/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Kotak Nifty Alpha 50 Index Fund, *Name of the Benchmark - Nifty Alpha 50 TRI.Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI , Scheme Inception date is 02/03/2021.Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**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%) | 11.01 | 4.53 | 15.98 | 12.28 | NA | NA |
| Kotak Arbitrage Fund | Nifty 50 Arbitrage TRI | 6.13 | 7.33 | 6.81 | 7.42 | 6.31 | 6.69 |
| Kotak Equity Savings Fund | Nifty Equity Savings TRI | 2.61 | 1.54 | 8.57 | 7.05 | 8.67 | 6.62 |
| Kotak Balanced Advantage Fund | Nifty 50 Hybrid Composite Debt 50:50 Index | 0.49 | -2.65 | 7.75 | 6.04 | 7.31 | 5.96 |

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 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.

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 Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index. 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. Jeetu Valechha Sonar**

Mr. Jeetu Valechha Sonar manages 49 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 Fund (Mar. 25, '11), Kotak Gold ETF (Jul. 27, '07), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak BSE Sensex ETF (Jun. 06'08), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Nifty 200 Momentum 30 ETF (Oct. 10,'25), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14,'25), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Alpha 50 Index Fund (Aug. 19,'25), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty Chemicals ETF (Nov. 12,'25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty IT ETF (Mar. 02, '21), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty Next 50 ETF (Jan. 07,'26), Kotak Nifty PSU Bank ETF (Nov. 08, 07), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28,'25), Kotak Nifty 200 Quality 30 ETF (Jul. 14,'25), Kotak Nifty200 Value 30 Index Fund (Feb. 5,'26), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Nifty500 Momentum 50 Index (Dec. 11,'25), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17,'26), Kotak Nifty Private Bank ETF (Jul. 17,'26) & Kotak Nifty Bank Index Fund (Aug. 21,'26).

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 (%)^* |
| Top 3 | Kotak Silver ETF | Domestic Prices of physical Silver | 54.10 | 55.80 | 43.97 | 45.63 | NA | NA |
| | Kotak Silver ETF Fund of Fund | Domestic Prices of physical Silver | 53.34 | 55.80 | 42.63 | 45.63 | NA | NA |
| | Kotak Gold ETF | Domestic Price of Physical Gold | 27.50 | 28.63 | 35.34 | 36.77 | 25.14 | 26.34 |
| Bottom 3 | Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index | -12.43 | -11.50 | NA | NA | NA | NA |
| | Kotak Nifty India Tourism Index Fund | Nifty India Tourism TRI | -13.34 | -12.30 | NA | NA | NA | NA |
| | Kotak Nifty IT ETF | Nifty IT TRI | -15.73 | -15.92 | -2.45 | -2.42 | -2.69 | -2.63 |

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF, *Name of the Benchmark - Domestic Price of Physical Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024.Mr. Satish Dondapati ,Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark -Nifty IT TRI , Scheme Inception date is 02/03/2021.Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & an FMP 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 Ultra Short Term Fund Fund (Erstwhile known as Kotak Savings Fund) (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Interest Rates Fund (Erstwhile known as 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) & A 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 CRISIL IBX Financial services 3 to 6 months Debt Index Fund | CRISIL-IBX Financial Services 3-6 Months Debt Index | 6.48 | 6.92 | NA | NA | NA | NA |
| | Kotak Money Market Fund | CRISIL Money Market A-I Index | 6.36 | 6.08 | 7.22 | 6.88 | 6.59 | 6.43 |
| | Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund | CRISIL-IBX Financial Services 9 - 12 Months Debt Index | 6.06 | 6.38 | NA | NA | NA | NA |
| Bottom 3 | Kotak Floating Interest Rates Fund (Erst-while known as Kotak Floating Rate Fund) | NIFTY Short Duration Debt Index A-II | 5.33 | 4.42 | 7.22 | 6.60 | 6.26 | 5.84 |
| | Kotak Corporate Bond Fund | NIFTY Corporate Bond Index A-II | 4.58 | 3.75 | 6.95 | 6.33 | 6.05 | 5.64 |
| | Kotak FMP Series 304 - (3119D) | NIFTY G-Sec July 2031 Index | 3.90 | 4.56 | 7.48 | 7.65 | NA | NA |

Kotak CRISIL IBX Financial services 3 to 6 months Debt Index Fund - Growth, *Name of the Benchmark - CRISIL-IBX Financial Services 3-6 Months Debt Index,Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index,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

Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund - Growth, *Name of the Benchmark - CRISIL-IBX Financial Services 9 - 12 Months Debt Index,Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025

Kotak Floating Interest Rates 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 Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II,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

Kotak FMP Series 304 - (3119D) - Growth *Name of the Benchmark - NIFTY G-Sec July 2031 Index ,Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

**Name: Mr. Nalin Rasik Bhatt**

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual. 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 KMAMC, 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 Infrastructure and Economic Reform Fund | Nifty Infrastructure TRI | 7.39 | -2.23 | 14.29 | 12.76 | 16.37 | 12.78 |
| Kotak Transportation & Logistics Fund | Nifty Transportation & Logistics Index TRI | 4.93 | -2.20 | NA | NA | NA | NA |

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.

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.

**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 Mid Cap Fund (Erstwhile known as 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 KMAMC, he has worked with DSP Asset Managers as SVPInvestments 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 Mid Cap Fund (Erstwhile known as Kotak Midcap Fund) | (Tier 1): Nifty Midcap 150 TRI | 1.52 | 4.57 | 14.47 | 13.67 | 14.21 | 14.75 |
| | (Tier 2): Nifty Midcap 100 TRI | | 5.58 | | 14.16 | | 15.11 |
| Kotak Aggressive Hybrid Fund | Nifty 50 Hybrid Composite Debt 65:35 Index | 0.41 | -3.96 | 10.44 | 6.09 | 9.91 | 6.12 |

Kotak Mid Cap 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 , 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 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 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) & Kotak Multi Factor Passive FOF (Mar. 20,'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 sell-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 Active Momentum Fund | Nifty 500 TRI | 5.84 | -2.03 | NA | NA | NA | NA |
| Kotak Balanced Advantage Fund | Nifty 50 Hybrid Composite Debt 50:50 Index TRI | 0.49 | -2.65 | 7.75 | 6.04 | 7.31 | 5.96 |
| Kotak Quant Fund | Nifty 200 TRI | -0.98 | -3.23 | 12.17 | 8.89 | NA | NA |
| Kotak Large Cap Fund | (Tier 1): Nifty 100 TRI | -5.44 | -5.18 | 7.91 | 7.80 | 7.12 | 7.06 |
| | (Tier 2): Nifty 50 TRI | | -7.09 | | 6.05 | | 6.37 |

Kotak Active Momentum Fund - Growth, *Name of the Benchmark - Nifty 500 TRI , Scheme Inception date is 20/08/2025. Mr. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 20/08/2025.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index. 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 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.

**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 Energy Opportunities Fund | Nifty Energy TRI | 0.91 | 5.89 | NA | NA | NA | NA |
| Kotak ESG Exclusionary Strategy Fund | Nifty 100 ESG Index TRI | -6.52 | -2.99 | 6.20 | 9.08 | 5.22 | 6.66 |

Kotak Energy Opportunities Fund - Growth, *Name of the Benchmark - Nifty Energy TRI, Scheme Inception date is 25/04/2025. Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025

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 | |
|---|---|---|---|
| | | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Healthcare Fund | Nifty Healthcare Index TRI | 27.76 | 14.70 |
| Kotak MNC Fund | Nifty MNC Index TRI | 18.28 | 2.98 |

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

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.

**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 | 6.33 | 6.44 | 6.80 | 6.89 | 6.23 | 6.36 |
| Kotak Overnight Fund | NIFTY 1D Rate Index | 5.17 | 5.24 | 5.96 | 6.06 | 5.63 | 5.76 |

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

**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 Ultra Short To Short Term Fund (Erstwhile known as 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 Ultra Short to Short Term Fund (Erstwhile known as Kotak Low Duration Fund) | NIFTY Low Duration Debt Index A-I | 5.44 | 6.31 | 6.62 | 7.09 | 5.91 | 6.35 |
| Kotak Banking and PSU Debt Fund | CRISIL Banking & PSU Debt A-II Index | 4.98 | 4.81 | 6.85 | 6.64 | 5.98 | 5.89 |

Kotak Ultra Short to Short Term 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.

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.

**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 | CRISIL Credit Risk Debt B-II Index | 5.98 | 6.85 | 7.55 | 7.83 | 5.69 | 7.21 |
| Kotak Medium Term Fund | CRISIL Medium Duration Debt A-III Index | 5.56 | 3.90 | 7.86 | 6.62 | 6.28 | 5.48 |

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 September 30, 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 | 13.37% | 12.01% | 1.36% | 11.54% | 1.83% | 11.41% | 56,178 | 47,582 | 44,925 | 44,205 |
| Last 1 Year | -4.39% | -5.18% | 0.79% | -7.09% | 2.69% | -8.74% | 9,561 | 9,482 | 9,291 | 9,126 |
| Last 3 Years | 9.13% | 7.80% | 1.34% | 6.05% | 3.08% | 4.46% | 13,004 | 12,532 | 11,931 | 11,403 |
| Last 5 Years | 8.40% | 7.06% | 1.34% | 6.37% | 2.03% | 5.43% | 14,971 | 14,068 | 13,621 | 13,027 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Scheme Inception date of Kotak Large Cap Fund is 29/12/1998. Alpha is difference of scheme return with benchmark return.

## Kotak Flexi Cap Fund (Erstwhile known as Kotak Flexicap Fund)

| | Kotak Flexi Cap Fund | Nifty 500 TRI # (Tier 1) | ALPHA (Tier 1) | Nifty 200 TRI # (Tier 2) | ALPHA (Tier 2) | Nifty 50 TRI ## | Kotak Flexi Cap Fund | Nifty 500 TRI # (Tier 1) | Nifty 200 TRI # (Tier 2) | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|---|---|---|
| Since Inception | 15.09% | 12.99% | 2.11% | 12.54% | 2.56% | 11.54% | 69,141 | 53,626 | 50,751 | 44,925 |
| Last 1 Year | -2.22% | -2.03% | -0.20% | -3.23% | 1.00% | -7.09% | 9,778 | 9,797 | 9,677 | 9,291 |
| Last 3 Years | 10.44% | 9.50% | 0.95% | 8.89% | 1.56% | 6.05% | 13,479 | 13,135 | 12,917 | 11,931 |
| Last 5 Years | 9.94% | 9.04% | 0.90% | 8.29% | 1.65% | 6.37% | 16,066 | 15,418 | 14,896 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Multi Cap Fund (Erstwhile known as Kotak Multicap Fund)

| | Kotak Multi Cap Fund | Nifty 500 Multicap 50:25:25 TRI # | ALPHA | Nifty 50 TRI ## | Kotak Multi Cap Fund | Nifty 500 Multicap 50:25:25 TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 16.10% | 10.99% | 5.12% | 6.26% | 21,115 | 16,849 | 13,549 |
| Last 1 Year | 3.73% | 0.40% | 3.33% | -7.09% | 10,373 | 10,040 | 9,291 |
| Last 3 Years | 15.90% | 10.95% | 4.95% | 6.05% | 15,582 | 13,664 | 11,931 |
| Last 5 Years | 16.11% | 10.98% | 5.14% | 6.37% | 21,115 | 16,837 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Large & Mid Cap Fund (Erstwhile known as Kotak Large & Midcap Fund)

| | Kotak Large & Mid Cap 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 & Mid Cap Fund | NIFTY Large Midcap 250 TRI # (Tier 1) | Nifty 200 Index TRI # (Tier 2) | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|---|---|---|
| Since Inception | 15.96% | 14.88% | 1.07% | 12.54% | 3.42% | 11.54% | 76,609 | 67,414 | 50,751 | 44,925 |
| Last 1 Year | -0.21% | -0.37% | 0.15% | -3.23% | 3.01% | -7.09% | 9,979 | 9,963 | 9,677 | 9,291 |
| Last 3 Years | 12.00% | 10.78% | 1.21% | 8.89% | 3.11% | 6.05% | 14,056 | 13,605 | 12,917 | 11,931 |
| Last 5 Years | 12.73% | 10.95% | 1.78% | 8.29% | 4.44% | 6.37% | 18,214 | 16,820 | 14,896 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Mid Cap Fund (Erstwhile known as Kotak Midcap Fund)

| | Kotak Mid Cap Fund | NIFTY Midcap 150 TRI # (Tier 1) | ALPHA (Tier 1) | Nifty Midcap 200 TRI # (Tier 2) | ALPHA (Tier 2) | Nifty 50 TRI ## | Kotak Mid Cap Fund | NIFTY Large Midcap 250 TRI # (Tier 1) | Nifty 200 Index TRI # (Tier 2) | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|---|---|---|
| Since Inception | 19.49% | 17.55% | 1.94% | 16.20% | 3.29% | 11.54% | 1,15,703 | 92,396 | 78,835 | 44,925 |
| Last 1 Year | 2.54% | 4.57% | -2.03% | 5.58% | -3.04% | -7.09% | 10,254 | 10,457 | 10,558 | 9,291 |
| Last 3 Years | 15.67% | 13.67% | 2.00% | 14.16% | 1.51% | 6.05% | 15,489 | 14,697 | 14,890 | 11,931 |
| Last 5 Years | 15.49% | 14.75% | 0.73% | 15.11% | 0.38% | 6.37% | 20,550 | 19,905 | 20,216 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 18.72% | 15.78% | 2.94% | 13.73% | 4.99% | 11.54% | 1,05,904 | 75,019 | 58,657 | 44,925 |
| Last 1 Year | 7.91% | 7.23% | 0.67% | 10.24% | -2.33% | -7.09% | 10,791 | 10,723 | 11,024 | 9,291 |
| Last 3 Years | 12.15% | 13.96% | -1.81% | 15.45% | -3.30% | 6.05% | 14,115 | 14,812 | 15,400 | 11,931 |
| Last 5 Years | 12.49% | 14.50% | -2.01% | 12.91% | -0.42% | 6.37% | 18,019 | 19,685 | 18,356 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 15.73% | 12.99% | 2.74% | 12.01% | 3.72% | 11.54% | 74,563 | 53,626 | 47,582 | 44,925 |
| Last 1 Year | -1.25% | -2.03% | 0.77% | -5.18% | 3.93% | -7.09% | 9,875 | 9,797 | 9,482 | 9,291 |
| Last 3 Years | 13.77% | 9.50% | 4.27% | 7.80% | 5.97% | 6.05% | 14,737 | 13,135 | 12,532 | 11,931 |
| Last 5 Years | 13.32% | 9.04% | 4.28% | 7.06% | 6.26% | 6.37% | 18,693 | 15,418 | 14,068 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 15.91% | 13.52% | 2.39% | 12.64% | 3.27% | 10.92% | 29,008 | 24,967 | 23,604 | 21,123 |
| Last 1 Year | 3.76% | -2.03% | 5.78% | -3.23% | 6.98% | -7.09% | 10,376 | 9,797 | 9,677 | 9,291 |
| Last 3 Years | 13.65% | 9.50% | 4.15% | 8.89% | 4.76% | 6.05% | 14,688 | 13,135 | 12,917 | 11,931 |
| Last 5 Years | 11.33% | 9.04% | 2.29% | 8.29% | 3.04% | 6.37% | 17,111 | 15,418 | 14,896 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 14.73% | 12.99% | 1.74% | 11.54% | 66,189 | 53,626 | 44,925 |
| Last 1 Year | 0.67% | -2.03% | 2.70% | -7.09% | 10,067 | 9,797 | 9,291 |
| Last 3 Years | 10.29% | 9.50% | 0.80% | 6.05% | 13,424 | 13,135 | 11,931 |
| Last 5 Years | 11.31% | 9.04% | 2.27% | 6.37% | 17,092 | 15,418 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 17.47% | 10.64% | 6.83% | 11.54% | 91,547 | 40,164 | 44,925 |
| Last 1 Year | 8.81% | -2.23% | 11.04% | -7.09% | 10,881 | 9,777 | 9,291 |
| Last 3 Years | 15.84% | 12.76% | 3.08% | 6.05% | 15,558 | 14,348 | 11,931 |
| Last 5 Years | 17.99% | 12.78% | 5.21% | 6.37% | 22,877 | 18,248 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 21.67% | 16.69% | 4.98% | 11.02% | 38,855 | 29,099 | 20,622 |
| Last 1 Year | 10.90% | 4.89% | 6.01% | -7.09% | 11,090 | 10,489 | 9,291 |
| Last 3 Years | 20.18% | 14.70% | 5.48% | 6.05% | 17,375 | 15,100 | 11,931 |
| Last 5 Years | 15.54% | 12.12% | 3.42% | 6.37% | 20,601 | 17,727 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak ESG Exclusionary Strategy Fund

| | Kotak ESG Exclusionary Strategy Fund | Nifty 100 ESG Index TRI # | ALPHA | Nifty 50 TRI ## | Kotak ESG Exclusionary Strategy Fundd | Nifty 100 ESG Index TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 10.04% | 11.61% | -1.58% | 10.59% | 17,426 | 18,925 | 17,934 |
| Last 1 Year | -5.19% | -2.99% | -2.20% | -7.09% | 9,481 | 9,701 | 9,291 |
| Last 3 Years | 7.75% | 9.08% | -1.34% | 6.05% | 12,514 | 12,986 | 11,931 |
| Last 5 Years | 6.86% | 6.66% | 0.20% | 6.37% | 13,936 | 13,807 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 20.49% | 17.35% | 3.14% | 7.55% | 23,597 | 20,897 | 13,982 |
| Last 1 Year | 17.47% | 5.48% | 11.99% | -7.09% | 11,747 | 10,548 | 9,291 |
| Last 3 Years | 20.09% | 17.19% | 2.89% | 6.05% | 17,334 | 16,110 | 11,931 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 15.70% | 11.86% | 3.84% | 8.84% | 17,942 | 15,672 | 14,041 |
| Last 1 Year | 5.65% | -2.03% | 7.68% | -7.09% | 10,565 | 9,797 | 9,291 |
| Last 3 Years | 15.37% | 9.50% | 5.87% | 6.05% | 15,368 | 13,135 | 11,931 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 14.25% | 10.30% | 3.94% | 8.89% | 16,134 | 14,223 | 13,578 |
| Last 1 Year | 2.35% | -4.42% | 6.77% | -7.09% | 10,235 | 9,558 | 9,291 |
| Last 3 Years | 11.08% | 8.58% | 2.50% | 6.05% | 13,715 | 12,807 | 11,931 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Quant Fund

| | Kotak Quant Fund | Nifty 200 TRI # | ALPHA | Nifty 50 TRI ## | Kotak Quant Fund | Nifty 200 TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 13.12% | 9.11% | 4.01% | 5.99% | 14,771 | 13,176 | 12,022 |
| Last 1 Year | -0.34% | -3.23% | 2.89% | -7.09% | 9,966 | 9,677 | 9,291 |
| Last 3 Years | 12.65% | 8.89% | 3.76% | 6.05% | 14,303 | 12,917 | 11,931 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 13.08% | 9.77% | 3.32% | 6.03% | 14,239 | 13,071 | 11,834 |
| Last 1 Year | -1.94% | -7.49% | 5.55% | -7.09% | 9,806 | 9,251 | 9,291 |

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 Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Healthcare Fund

| | Kotak Healthcare Fund | Nifty Healthcare TRI # | ALPHA | Nifty 50 TRI ## | Kotak Healthcare Fund | Nifty Healthcare TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 22.21% | 18.38% | 3.83% | 3.92% | 17,553 | 16,053 | 11,140 |
| Last 1 Year | 29.80% | 14.70% | 15.10% | -7.09% | 12,980 | 11,470 | 9,291 |

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen & 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**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Technology Fund

| | Kotak Technology Fund | BSE Teck TRI # | ALPHA | Nifty 50 TRI ## | Kotak Technology Fund | BSE Teck TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 0.93% | -4.88% | 5.81% | 1.61% | 10,240 | 8,791 | 10,421 |
| Last 1 Year | -8.20% | -12.88% | 4.69% | -7.09% | 9,180 | 8,712 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 6.92% | 0.00% | 6.92% | -1.75% | 11,628 | 10,000 | 9,609 |
| Last 1 Year | 19.48% | -2.03% | 21.51% | -7.09% | 11,948 | 9,797 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak MNC Fund

| | Kotak MNC Fund | Nifty MNC TRI | ALPHA | Nifty 50 TRI ## | Kotak MNC Fund | Nifty MNC TRI | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 12.88% | 3.33% | 9.56% | -2.57% | 12,625 | 10,650 | 9,511 |
| Last 1 Year | 19.94% | 2.98% | 16.96% | -7.09% | 11,994 | 10,298 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 12.38% | 4.43% | 7.95% | -3.56% | 12,323 | 10,807 | 9,371 |
| Last 1 Year | 6.58% | -2.20% | 8.78% | -7.09% | 10,658 | 9,780 | 9,291 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 3.28% | 6.79% | -3.50% | -2.86% | 10,474 | 10,986 | 9,593 |
| Last 1 Year | 2.46% | 5.89% | -3.43% | -7.09% | 10,246 | 10,589 | 9,291 |

Scheme Inception date is 25/04/2025.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. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 5.86% | -3.35% | 9.21% | -7.85% | 10,654 | 9,629 | 9,131 |
| Last 1 Year | 7.28% | -2.03% | 9.31% | -7.09% | 10,728 | 9,797 | 9,291 |

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. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Rural Opportunities Fund

| | Kotak Rural Opportunities Fund | Nifty Rural Index TRI | ALPHA | Nifty 50 TRI | Kotak Rural Opportunities Fund | Nifty Rural Index TRI | Nifty 50 TRI |
|---|---|---|---|---|---|---|---|
| Since Inception | -8.69% | -12.88% | 4.19% | -15.34% | 9,269 | 8,917 | 8,710 |
| Last 6 Months | 3.91% | 6.36% | -2.45% | 4.22% | 10,197 | 10,320 | 10,213 |

Scheme Inception date is 27/11/2025.Mr. Arjun Khanna, Mr. Abhishek Bisen have been managing the fund since 27/11/2025. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Dividend Yield Fund

| | Kotak Dividend Yield Fund | Nifty 500 TRI | ALPHA | Nifty 50 TRI | Kotak Dividend Yield Fund | Nifty 500 TRI | Nifty 50 TRI |
|---|---|---|---|---|---|---|---|
| Since Inception | -11.54% | -3.79% | -7.75% | -13.88% | 9,222 | 9,745 | 9,064 |
| Last 6 Months | 7.94% | 16.28% | -8.34% | 4.22% | 10,400 | 10,821 | 10,213 |

Scheme Inception date is 27/01/2026. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/01/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Services Fund

| | Kotak Services Fund | Nifty Service Sector TRI | ALPHA | Nifty 50 TRI | Kotak Services Fund | Nifty Service Sector TRI | Nifty 50 TRI |
|---|---|---|---|---|---|---|---|
| Since Inception | 1.14% | -17.83% | 18.97% | -17.65% | 10,068 | 8,940 | 8,951 |
| Last 6 Months | 10.17% | 6.34% | 3.83% | 4.22% | 10,513 | 10,319 | 10,213 |

Scheme Inception date is 25/02/2026. Mr. Rohit Tandon & Mr. Abhishek Bisen have been managing the fund since 25/02/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Balanced Advantage Fund

| | Kotak Balanced Advantage Fund | NIFTY 50 Hybrid Composite Debt 50:50 Index # | ALPHA | Nifty 50 TRI ## | Kotak Balanced Advantage Fund | NIFTY 50 Hybrid Composite Debt 50:50 Index # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 10.46% | 8.95% | 1.51% | 10.09% | 22,523 | 20,127 | 21,920 |
| Last 1 Year | 1.59% | -2.65% | 4.24% | -7.09% | 10,159 | 9,735 | 9,291 |
| Last 3 Years | 8.96% | 6.04% | 2.91% | 6.05% | 12,941 | 11,928 | 11,931 |
| Last 5 Years | 8.56% | 5.96% | 2.60% | 6.37% | 15,082 | 13,358 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 7.07% | 6.22% | 0.85% | 6.61% | 25,602 | 22,931 | 24,115 |
| Last 1 Year | 6.78% | 7.33% | -0.56% | 5.13% | 10,678 | 10,733 | 10,513 |
| Last 3 Years | 7.45% | 7.42% | 0.03% | 6.39% | 12,409 | 12,399 | 12,046 |
| Last 5 Years | 6.94% | 6.69% | 0.25% | 5.76% | 13,989 | 13,825 | 13,234 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 9.72% | 8.30% | 1.42% | 6.58% | 30,347 | 25,971 | 21,453 |
| Last 1 Year | 3.70% | 1.54% | 2.15% | 1.33% | 10,370 | 10,154 | 10,133 |
| Last 3 Years | 9.76% | 7.05% | 2.71% | 6.17% | 13,230 | 12,273 | 11,972 |
| Last 5 Years | 9.84% | 6.62% | 3.21% | 4.88% | 15,989 | 13,782 | 12,694 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 17.43% | 12.17% | 5.26% | 5.95% | 16,259 | 14,153 | 11,910 |
| Last 1 Year | 12.34% | 4.53% | 7.81% | -7.09% | 11,234 | 10,453 | 9,291 |
| Last 3 Years | 17.55% | 12.28% | 5.27% | 6.05% | 16,259 | 14,164 | 11,931 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Aggressive Hybrid Fund

| | Kotak Aggressive Hybrid Fund | NIFTY 50 Hybrid Composite Debt 65:35 Index # | ALPHA | Nifty 50 TRI ## | Kotak Aggressive Hybrid Fund | NIFTY 50 Hybrid Composite Debt 65:35 Index # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 12.74% | 9.38% | 3.37% | 10.06% | 41,716 | 29,077 | 31,321 |
| Last 1 Year | 1.69% | -3.96% | 5.65% | -7.09% | 10,169 | 9,604 | 9,291 |
| Last 3 Years | 11.89% | 6.09% | 5.80% | 6.05% | 14,016 | 11,943 | 11,931 |
| Last 5 Years | 11.40% | 6.12% | 5.27% | 6.37% | 17,159 | 13,462 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Conservative Hybrid Fund (Erstwhile known as Kotak Debt Hybrid Fund)

| | Kotak Conservative Hybrid Fund | CRISIL Hybrid 85 + 15 Conservative Index # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Conservative Hybrid Fund | CRISIL Hybrid 85 + 15 Conservative Index # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 10.19% | 8.50% | 1.69% | 6.23% | 37,964 | 30,707 | 22,973 |
| Last 1 Year | 2.22% | 2.78% | -0.56% | 1.33% | 10,222 | 10,278 | 10,133 |
| Last 3 Years | 8.21% | 7.03% | 1.18% | 6.17% | 12,677 | 12,265 | 11,972 |
| Last 5 Years | 8.12% | 6.19% | 1.93% | 4.88% | 14,778 | 13,505 | 12,694 |

Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

## 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 | 5.16% | 5.20% | -0.04% | 5.86% | 14,740 | 14,781 | 15,511 |
| Last 1 Year | 5.27% | 5.24% | 0.03% | 5.13% | 10,527 | 10,524 | 10,513 |
| Last 3 Years | 6.06% | 6.06% | 0.00% | 6.39% | 11,932 | 11,931 | 12,044 |
| Last 5 Years | 5.73% | 5.76% | -0.02% | 5.76% | 13,218 | 13,231 | 13,234 |

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.

## Kotak Liquid Fund

| | Kotak Liquid Fund | NIFTY Liquid Index A-I # | ALPHA (Tier 1) | 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% | 0.04% | 6.61% | 24,695 | 24,553 | 24,115 |
| Last 1 Year | 6.47% | 6.44% | 0.03% | 5.13% | 10,647 | 10,644 | 10,513 |
| Last 3 Years | 6.93% | 6.89% | 0.04% | 6.39% | 12,228 | 12,215 | 12,044 |
| Last 5 Years | 6.36% | 6.36% | 0.00% | 5.76% | 13,613 | 13,613 | 13,234 |

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.

## Kotak Ultra Short Term Fund (Erstwhile known as Kotak Savings Fund)

| | Kotak Ultra Short Term Fund | Nifty Ultra Short Duration Debt Index A-I | ALPHA | NIFTY 1 Year T-Bill Index ## | Kotak Ultra Short Term Fund | Nifty Ultra Short Duration Debt Index A-I # | NIFTY 1 Year T-Bill Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.37% | 7.21% | 0.16% | 6.61% | 26,593 | 26,038 | 24,115 |
| Last 1 Year | 6.50% | 6.67% | -0.17% | 5.13% | 10,650 | 10,667 | 10,513 |
| Last 3 Years | 7.20% | 7.20% | 0.00% | 6.39% | 12,324 | 12,323 | 12,046 |
| Last 5 Years | 6.59% | 6.59% | 0.00% | 5.76% | 13,761 | 13,758 | 13,234 |

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 | 7.23% | 6.97% | 0.26% | 6.61% | 26,119 | 25,260 | 24,115 |
| Last 1 Year | 6.56% | 6.08% | 0.48% | 5.13% | 10,656 | 10,608 | 10,513 |
| Last 3 Years | 7.37% | 6.88% | 0.49% | 6.39% | 12,384 | 12,215 | 12,046 |
| Last 5 Years | 6.72% | 6.43% | 0.30% | 5.76% | 13,848 | 13,657 | 13,234 |

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 Ultra Short to Short Term Fund (Erstwhile known as Kotak Low Duration Fund)

| | Kotak Ultra Short to Short Term Fund | Nifty Low Duration Debt Index A-I # | ALPHA | NIFTY 1 Year T-Bill Index ## | Kotak Ultra Short to Short Term Fund | Nifty Low Duration Debt Index A-I # | NIFTY 1 Year T-Bill Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.85% | 7.11% | 0.73% | 6.61% | 28,263 | 25,731 | 24,115 |
| Last 1 Year | 6.26% | 6.31% | -0.05% | 5.13% | 10,626 | 10,631 | 10,513 |
| Last 3 Years | 7.44% | 7.09% | 0.35% | 6.39% | 12,408 | 12,288 | 12,046 |
| Last 5 Years | 6.72% | 6.35% | 0.37% | 5.76% | 13,847 | 13,607 | 13,234 |

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 | 7.82% | 7.29% | 0.53% | 6.23% | 28,183 | 26,331 | 22,973 |
| Last 1 Year | 4.92% | 3.75% | 1.17% | 1.33% | 10,492 | 10,375 | 10,133 |
| Last 3 Years | 7.30% | 6.33% | 0.97% | 6.17% | 12,359 | 12,026 | 11,972 |
| Last 5 Years | 6.41% | 5.64% | 0.77% | 4.88% | 13,644 | 13,156 | 12,694 |

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 Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund)

| | Kotak Short Term Fund | Nifty Short Duration Debt Index A-II # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Short Term Fund | Nifty Short Duration Debt Index A-II # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.87% | 7.23% | 0.64% | 6.23% | 28,350 | 26,113 | 22,973 |
| Last 1 Year | 5.28% | 4.42% | 0.86% | 1.33% | 10,528 | 10,442 | 10,133 |
| Last 3 Years | 7.37% | 6.60% | 0.77% | 6.17% | 12,383 | 12,118 | 11,972 |
| Last 5 Years | 6.42% | 5.84% | 0.59% | 4.88% | 13,653 | 13,281 | 12,694 |

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 | 8.21% | 8.51% | -0.30% | 6.23% | 29,608 | 30,766 | 22,973 |
| Last 1 Year | 6.96% | 6.85% | 0.11% | 1.33% | 10,696 | 10,685 | 10,133 |
| Last 3 Years | 8.55% | 7.83% | 0.72% | 6.17% | 12,797 | 12,542 | 11,972 |
| Last 5 Years | 6.69% | 7.21% | -0.52% | 4.88% | 13,828 | 14,168 | 12,694 |

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 Term Fund (Erstwhile known as Kotak Dynamic Bond Fund)

| | Kotak Dynamic Term Fund | Nifty Composite Debt Index A-III # | ALPHA (Tier 1) | CRISIL 10 Year Gilt ## | Kotak Dynamic Term Fund | Nifty Composite Debt Index A-III # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 8.50% | 7.28% | 1.21% | 6.23% | 30,693 | 26,297 | 22,973 |
| Last 1 Year | 5.78% | 2.59% | 3.20% | 1.33% | 10,578 | 10,259 | 10,133 |
| Last 3 Years | 7.81% | 6.25% | 1.55% | 6.17% | 12,535 | 12,000 | 11,972 |
| Last 5 Years | 6.54% | 5.39% | 1.15% | 4.88% | 13,730 | 13,004 | 12,694 |

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 Interest Rates Fund (Erstwhile known as Kotak Floating Rate Fund)

| | Kotak Floating Interest Rates Fund | Nifty Short Duration Debt Index A-II # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Floating Interest Rates Fund | Nifty Short Duration Debt Index A-II # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.17% | 6.42% | 0.75% | 5.94% | 16,677 | 15,839 | 15,312 |
| Last 1 Year | 5.74% | 4.42% | 1.33% | 1.33% | 10,574 | 10,442 | 10,133 |
| Last 3 Years | 7.65% | 6.60% | 1.05% | 6.17% | 12,480 | 12,118 | 11,972 |
| Last 5 Years | 6.68% | 5.84% | 0.85% | 4.88% | 13,823 | 13,281 | 12,694 |

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 | 8.42% | 7.75% | 0.67% | 6.77% | 27,552 | 25,501 | 22,737 |
| Last 1 Year | 6.58% | 3.90% | 2.68% | 1.33% | 10,658 | 10,390 | 10,133 |
| Last 3 Years | 8.89% | 6.62% | 2.27% | 6.17% | 12,917 | 12,124 | 11,972 |
| Last 5 Years | 7.34% | 5.48% | 1.86% | 4.88% | 14,254 | 13,061 | 12,694 |

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 | 7.98% | 7.60% | 0.37% | 6.23% | 28,729 | 27,398 | 22,973 |
| Last 1 Year | 5.35% | 4.81% | 0.54% | 1.33% | 10,535 | 10,481 | 10,133 |
| Last 3 Years | 7.25% | 6.64% | 0.61% | 6.17% | 12,343 | 12,131 | 11,972 |
| Last 5 Years | 6.39% | 5.89% | 0.50% | 4.88% | 13,635 | 13,318 | 12,694 |

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 | 7.72% | 7.00% | 0.72% | 6.23% | 27,803 | 25,348 | 22,973 |
| Last 1 Year | 2.65% | 2.10% | 0.55% | 1.33% | 10,265 | 10,210 | 10,133 |
| Last 3 Years | 5.63% | 6.28% | -0.65% | 6.17% | 11,789 | 12,008 | 11,972 |
| Last 5 Years | 5.30% | 5.48% | -0.17% | 4.88% | 12,951 | 13,058 | 12,694 |

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 | 7.74% | 7.00% | 0.75% | 6.23% | 27,890 | 25,348 | 22,973 |
| Last 1 Year | 2.65% | 2.10% | 0.55% | 1.33% | 10,265 | 10,210 | 10,133 |
| Last 3 Years | 5.64% | 6.28% | -0.64% | 6.17% | 11,791 | 12,008 | 11,972 |
| Last 5 Years | 5.31% | 5.48% | -0.17% | 4.88% | 12,952 | 13,058 | 12,694 |

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 Medium to Long Term Fund (Erstwhile known as Kotak Bond Fund)

| | Kotak Medium to Long Term Fund | CRISIL Medium to Long Duration Debt A-III Index # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Medium to Long Term Fund | CRISIL Medium to Long Duration Debt A-III Index # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.53% | 7.56% | -0.03% | 6.23% | 27,140 | 27,237 | 22,973 |
| Last 1 Year | 4.44% | 3.27% | 1.17% | 1.33% | 10,444 | 10,327 | 10,133 |
| Last 3 Years | 6.99% | 6.49% | 0.50% | 6.17% | 12,251 | 12,080 | 11,972 |
| Last 5 Years | 6.00% | 5.47% | 0.53% | 4.88% | 13,384 | 13,056 | 12,694 |

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 Term Fund (Erstwhile known as Kotak Long Duration Fund)

| | Kotak Long Term Fund | CRISIL Long Duration Debt A-III Index # | ALPHA | CRISIL 10 Year Gilt Index ## | Kotak Long Term Fund | CRISIL Long Duration Debt A-III Index # | CRISIL 10 Year Gilt Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 4.16% | 5.05% | -0.89% | 5.43% | 11,097 | 11,341 | 11,448 |
| Last 1 Year | 1.53% | 2.23% | -0.69% | 1.33% | 10,153 | 10,223 | 10,133 |

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 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 | 15.20% | 10.93% | 4.27% | 11.54% | 70,045 | 41,662 | 44,925 |
| Last 1 Year | 6.36% | 4.03% | 2.33% | -7.09% | 10,636 | 10,403 | 9,291 |
| Last 3 Years | 14.49% | 11.76% | 2.73% | 6.05% | 15,019 | 13,967 | 11,931 |
| Last 5 Years | 14.35% | 10.01% | 4.34% | 6.37% | 19,561 | 16,120 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Gold Fund

| | Kotak Gold Fund | Domestic price of physical gold # | ALPHA | A.B: N.A | Kotak Gold Fund | Domestic price of physical gold # | A.B: N.A |
|---|---|---|---|---|---|---|---|
| Since Inception | 10.92% | 12.07% | -1.15% | N.A | 41,602 | 47,920 | N.A |
| Last 1 Year | 27.51% | 28.63% | -1.11% | N.A | 12,751 | 12,863 | N.A |
| Last 3 Years | 35.19% | 36.77% | -1.59% | N.A | 24,746 | 25,630 | N.A |
| Last 5 Years | 24.76% | 26.34% | -1.58% | N.A | 30,247 | 32,211 | 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 | Domestic Prices of physical Silver # | ALPHA | AB:NA | Kotak Silver ETF Fund of Fund | Domestic Prices of physical Silver # | AB:NA |
|---|---|---|---|---|---|---|---|
| Since Inception | 35.90% | 38.07% | -2.18% | N.A | 29,295 | 30,973 | N.A |
| Last 1 Year | 53.97% | 55.80% | -1.83% | N.A | 15,397 | 15,580 | N.A |
| Last 3 Years | 43.27% | 45.63% | -2.36% | N.A | 29,464 | 30,947 | 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 | 7.54% | 6.62% | 0.92% | 6.40% | 13,249 | 12,817 | 12,716 |
| Last 1 Year | 5.67% | 3.81% | 1.85% | 1.33% | 10,567 | 10,381 | 10,133 |
| Last 3 Years | 7.50% | 6.35% | 1.15% | 6.17% | 12,428 | 12,032 | 11,972 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Gold Silver Passive FOF

| | Kotak Gold Silver Passive FOF | Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%) | ALPHA | AB:NA | Kotak Gold Silver Passive FOF | Domestic Prices of Gold (50%) and Domestic Prices of Silver (50%) | AB:NA |
|---|---|---|---|---|---|---|---|
| Since Inception | 50.23% | 45.44% | 4.79% | 14,638 | 14,196 | 15,059 | NA |
| Last 6 Months | -3.94% | -1.79% | -2.15% | 9,801 | 9,910 | 9,372 | NA |

Scheme Inception date is 28/10/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 28/10/2025. 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. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Global Emerging Market Overseas Equity Active FOF (Erstwhile known as Kotak Global Emerging Market Overseas Equity Omni FOF)

| | Kotak Global Emerging Market Overseas Equity Active FOF | MSCI Emerging Market Index TRI # | ALPHA | Nifty 50 TRI ## | Kotak Global Emerging Market Overseas Equity Active FOF | MSCI Emerging Market Index TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 11.30% | 10.45% | 0.85% | 11.54% | 43,599 | 39,226 | 44,925 |
| Last 1 Year | 36.05% | 39.46% | -3.41% | -7.09% | 13,605 | 13,946 | 9,291 |
| Last 3 Years | 27.42% | 30.10% | -2.68% | 6.05% | 20,715 | 22,052 | 11,931 |
| Last 5 Years | 12.91% | 14.64% | -1.73% | 6.37% | 18,361 | 19,810 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak International REIT Overseas Equity Active FOF (Erstwhile known as Kotak International REIT Overseas Equity Omni FOF)

| | Kotak International REIT Overseas Equity Active FOF | S&P Asia Pacific ex Japan REIT TRI# | ALPHA | A.B: N.A | Kotak International REIT Overseas Equity Active FOF | S&P Asia Pacific ex Japan REIT TRI# | A.B: N.A |
|---|---|---|---|---|---|---|---|
| Since Inception | 2.79% | 5.80% | -3.01% | N.A | 11,714 | 13,835 | N.A |
| Last 1 Year | -0.25% | -0.70% | 0.45% | N.A | 9,975 | 9,930 | N.A |
| Last 3 Years | 9.98% | 14.31% | -4.33% | N.A | 13,317 | 14,960 | N.A |
| Last 5 Years | 3.34% | 5.61% | -2.26% | N.A | 11,788 | 13,138 | 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 21.29% | 22.16% | -0.87% | 9.29% | 29,814 | 31,052 | 16,538 |
| Last 1 Year | 34.55% | 33.95% | 0.60% | -7.09% | 13,455 | 13,395 | 9,291 |
| Last 3 Years | 34.10% | 34.82% | -0.72% | 5.90% | 24,193 | 24,587 | 11,884 |
| Last 5 Years | 21.72% | 22.69% | -0.97% | 6.37% | 26,735 | 27,817 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Global Innovation Overseas Equity Active FOF (Erstwhile known as Kotak Global Innovation Overseas Equity Omni FOF)

| | Kotak Global Innovation Overseas Equity Active FOF | MSCI All Country World Index TRI # | ALPHA | Nifty 50 TRI ## | Kotak Global Innovation Overseas Equity Active FOF | MSCI All Country World Index TRI # | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 9.75% | 16.20% | -6.45% | 8.46% | 16,187 | 21,755 | 15,225 |
| Last 1 Year | 28.34% | 26.01% | 2.33% | -7.09% | 12,834 | 12,601 | 9,291 |
| Last 3 Years | 27.02% | 27.63% | -0.61% | 6.05% | 20,519 | 20,817 | 11,931 |
| Last 5 Years | 10.99% | 17.41% | -6.42% | 6.37% | 16,845 | 22,321 | 13,621 |

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 13.75% | 14.09% | -0.34% | 8.74% | 20,469 | 20,812 | 15,938 |
| Last 1 Year | 3.49% | 3.74% | -0.24% | -7.09% | 10,349 | 10,374 | 9,291 |
| Last 3 Years | 16.30% | 16.64% | -0.34% | 6.05% | 15,742 | 15,882 | 11,931 |
| Last 5 Years | 11.20% | 11.44% | -0.23% | 6.37% | 17,011 | 17,190 | 13,621 |

Scheme Inception date is 10/03/2021. Mr. Satish Dondapati has been managing the fund since 10/03/2021 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 8.05% | 8.37% | -0.33% | 7.56% | 15,047 | 15,290 | 14,691 |
| Last 1 Year | -7.17% | -7.09% | -0.08% | -8.74% | 9,283 | 9,291 | 9,126 |
| Last 3 Years | 5.77% | 6.05% | -0.29% | 4.46% | 11,835 | 11,931 | 11,403 |
| Last 5 Years | 6.09% | 6.37% | -0.28% | 5.43% | 13,440 | 13,621 | 13,027 |

Scheme Inception date is 21/06/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 26.16% | 27.85% | -1.70% | 8.78% | 22,431 | 23,497 | 13,400 |
| Last 1 Year | 14.20% | 15.43% | -1.23% | -7.09% | 11,420 | 11,543 | 9,291 |
| Last 3 Years | 17.60% | 18.67% | -1.06% | 6.05% | 16,280 | 16,727 | 11,931 |

Scheme Inception date is 10/4/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 11.01% | 11.77% | -0.76% | 7.22% | 14,110 | 14,432 | 12,582 |
| Last 1 Year | -1.02% | -0.47% | -0.56% | -7.09% | 9,898 | 9,953 | 9,291 |
| Last 3 Years | 8.64% | 9.19% | -0.55% | 6.05% | 12,828 | 13,024 | 11,931 |

Scheme Inception date is 15/6/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 14.73% | 15.74% | -1.01% | 6.17% | 15,379 | 15,805 | 12,062 |
| Last 1 Year | 0.33% | 1.01% | -0.68% | -7.09% | 10,033 | 10,101 | 9,291 |
| Last 3 Years | 12.73% | 13.75% | -1.02% | 6.05% | 14,335 | 14,728 | 11,931 |

Scheme Inception date is 14/08/2023. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 7.07% | 7.56% | -0.49% | 6.46% | 12,353 | 12,527 | 12,137 |
| Last 1 Year | -8.51% | -8.29% | -0.22% | -7.09% | 9,149 | 9,171 | 9,291 |
| Last 3 Years | 6.19% | 6.75% | -0.56% | 6.05% | 11,978 | 12,170 | 11,931 |

Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 0.80% | 1.31% | -0.51% | -0.08% | 10,186 | 10,305 | 9,983 |
| Last 1 Year | -5.01% | -4.68% | -0.33% | -7.09% | 9,499 | 9,532 | 9,291 |

Scheme Inception date is 07/06/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -5.07% | -4.62% | -0.45% | -3.29% | 8,933 | 9,026 | 9,300 |
| Last 1 Year | 0.45% | 0.90% | -0.45% | -7.09% | 10,045 | 10,090 | 9,291 |

Scheme Inception date is 31/07/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 2.22% | 2.78% | -0.56% | -2.68% | 10,477 | 10,600 | 9,439 |
| Last 1 Year | 6.95% | 7.41% | -0.46% | -7.09% | 10,695 | 10,741 | 9,291 |

Scheme Inception date is 16/08/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -8.78% | -8.21% | -0.56% | -5.47% | 8,307 | 8,411 | 8,926 |
| Last 1 Year | -12.78% | -12.30% | -0.48% | -7.09% | 8,722 | 8,770 | 9,291 |

Scheme Inception date is 23/09/2024.Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -4.17% | -3.42% | -0.75% | -3.83% | 9,192 | 9,335 | 9,257 |
| Last 1 Year | 3.54% | 4.08% | -0.55% | -7.09% | 10,354 | 10,408 | 9,291 |

Scheme Inception date is 08/10/2024.Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 3.19% | 4.08% | -0.89% | -1.52% | 10,572 | 10,734 | 9,732 |
| Last 1 Year | -1.51% | -1.08% | -0.43% | -7.09% | 9,849 | 9,892 | 9,291 |

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 3.09% | 3.68% | -0.59% | -1.52% | 10,554 | 10,661 | 9,732 |
| Last 1 Year | 0.69% | 1.08% | -0.39% | -7.09% | 10,069 | 10,108 | 9,291 |

Scheme Inception date is 23/12/2024. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 9.01% | 9.64% | -0.63% | 0.70% | 11,554 | 11,666 | 10,117 |
| Last 1 Year | 6.64% | 7.23% | -0.60% | -7.09% | 10,664 | 10,723 | 9,291 |

Scheme Inception date is 27/01/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 27/01/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -1.94% | -1.71% | -0.22% | 0.28% | 9,689 | 9,725 | 10,045 |
| Last 1 Year | -9.03% | -8.74% | -0.29% | -7.09% | 9,097 | 9,126 | 9,291 |

Scheme Inception date is 17/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 10.47% | 11.45% | -0.98% | 1.71% | 11,679 | 11,841 | 10,268 |
| Last 1 Year | 4.28% | 4.66% | -0.38% | -7.09% | 10,428 | 10,466 | 9,291 |

Scheme Inception date is 10/03/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 10/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 8.01% | 9.57% | -1.56% | -0.81% | 11,250 | 11,500 | 9,876 |
| Last 1 Year | 4.11% | 4.57% | -0.46% | -7.09% | 10,411 | 10,457 | 9,291 |

Scheme Inception date is 21/03/2025.Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 21/03/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -10.28% | -9.94% | -0.34% | -3.70% | 8,568 | 8,614 | 9,478 |
| Last 1 Year | -11.82% | -11.50% | -0.31% | -7.09% | 8,818 | 8,850 | 9,291 |

Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | -6.19% | -5.84% | -0.35% | -7.09% | 9,254 | 9,296 | 9,146 |
| Last 1 Year | -5.68% | -5.42% | -0.26% | -7.09% | 9,432 | 9,458 | 9,291 |

Scheme Inception date is 14/07/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 14/07/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## 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 | 3.62% | 5.55% | -1.92% | -7.60% | 10,405 | 10,620 | 9,157 |
| Last 1 Year | 9.51% | 11.44% | -1.93% | -7.09% | 10,951 | 11,144 | 9,291 |

Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**. Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## Kotak Nifty 500 Momentum 50 Index Fund

| | Kotak Nifty 500 Momentum 50 Index Fund | Nifty 500 Momentum 50 Index TRI | ALPHA | Nifty 50 TRI ## | Kotak Nifty 500 Momentum 50 Index Fund | Nifty 500 Momentum 50 Index TRI | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | -0.17% | 0.61% | -0.78% | -14.74% | 9,986 | 10,049 | 8,816 |
| Last 6 Months | 29.87% | 30.62% | -0.75% | 4.22% | 11,506 | 11,544 | 10,213 |

Scheme Inception date is 11/12/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 11/12/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## Kotak Nifty 200 Value 30 Index Fund

| | Kotak Nifty 200 Value 30 Index Fund | Nifty 200 Value 30 Index TRI | ALPHA | Nifty 50 TRI ## | Kotak Nifty 200 Value 30 Index Fund | Nifty 200 Value 30 Index TRI | Nifty 50 TRI ## |
|---|---|---|---|---|---|---|---|
| Since Inception | -13.09% | -12.26% | -0.83% | -16.97% | 9,150 | 9,204 | 8,898 |
| Last 6 Months | 1.62% | 2.61% | -0.99% | 4.22% | 10,082 | 10,132 | 10,213 |

Scheme Inception date is 05/02/2026. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 05/02/2026, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

## 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 | 6.32% | 6.69% | -0.37% | 5.56% | 13,284 | 13,502 | 12,852 |
| Last 1 Year | 6.05% | 6.27% | -0.23% | 1.33% | 10,605 | 10,627 | 10,133 |
| Last 3 Years | 7.48% | 7.74% | -0.26% | 6.17% | 12,421 | 12,512 | 11,972 |

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 | 6.56% | 6.86% | -0.30% | 5.56% | 13,425 | 13,600 | 12,852 |
| Last 1 Year | 4.43% | 4.75% | -0.33% | 1.33% | 10,443 | 10,475 | 10,133 |
| Last 3 Years | 6.97% | 7.22% | -0.25% | 6.17% | 12,243 | 12,329 | 11,972 |

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 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 | 7.46% | 7.75% | -0.29% | 6.71% | 13,306 | 13,450 | 12,942 |
| Last 1 Year | 5.46% | 5.36% | 0.10% | 1.33% | 10,546 | 10,536 | 10,133 |
| Last 3 Years | 7.43% | 7.52% | -0.09% | 6.17% | 12,403 | 12,436 | 11,972 |

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 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 | 7.34% | 7.54% | -0.19% | 6.48% | 12,929 | 13,013 | 12,555 |
| Last 1 Year | 4.68% | 4.41% | 0.27% | 1.33% | 10,468 | 10,441 | 10,133 |
| Last 3 Years | 6.85% | 7.11% | -0.26% | 6.17% | 12,204 | 12,294 | 11,972 |

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 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 | 7.45% | 7.69% | -0.24% | 6.40% | 12,380 | 12,462 | 12,025 |
| Last 1 Year | 3.91% | 4.16% | -0.25% | 1.33% | 10,391 | 10,416 | 10,133 |

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 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 | 7.63% | 7.71% | -0.08% | 4.36% | 11,624 | 11,643 | 10,913 |
| Last 1 Year | 6.06% | 6.13% | -0.07% | 1.33% | 10,606 | 10,613 | 10,133 |

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 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 inancial Services Index - Dec 2026 Fund | CRISIL-IBX AAA Financial Services Index – Dec 2026 # | ALPHA | CRISIL 10 Year Gilt Index ## | Kotak CRISIL- IBX AAA Bond inancial Services Index - Dec 2026 Fund | CRISIL-IBX AAA Financial Services Index – Dec 2026 # | CRISIL 10 Year Gilt Index ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 7.49% | 7.78% | -0.28% | 3.47% | 11,239 | 11,287 | 10,567 |
| Last 1 Year | 6.65% | 6.88% | -0.23% | 1.33% | 10,665 | 10,688 | 10,133 |

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 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 | 7.04% | 7.15% | -0.12% | 3.32% | 11,125 | 11,143 | 10,526 |
| Last 1 Year | 6.72% | 6.92% | -0.20% | 1.33% | 10,672 | 10,692 | 10,133 |

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 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 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 ## | Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund | Nifty AAA Financial Services Bond Mar 2028 Index # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 5.66% | 5.69% | -0.03% | 0.75% | 10,699 | 10,703 | 10,093 |
| Last 1 Year | 5.61% | 5.58% | 0.03% | 1.33% | 10,561 | 10,558 | 10,133 |

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 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 9 to 12 Months Debt Index Fund

| | Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund | CRISIL-IBX Financial Services 9 - 12 Months Debt Index # | ALPHA | CRISIL 10 Year Gilt ## | Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund | CRISIL-IBX Financial Services 9 - 12 Months Debt Index # | CRISIL 10 Year Gilt ## |
|---|---|---|---|---|---|---|---|
| Since Inception | 6.32% | 6.42% | -0.10% | 0.82% | 10,643 | 10,653 | 10,084 |
| Last 1 Year | 6.27% | 6.38% | -0.11% | 1.33% | 10,627 | 10,638 | 10,133 |

Scheme Inception date is 24/09/2025. Mr. Manu Sharma have been managing the fund since 24/09/2025. 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.

# ABOUT OUR FUND MANAGERS - DIRECT PLAN

**Name: Mr. Harsha Upadhyaya**

Mr. Harsha Upadhyaya 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 ELSS Tax Saver Fund (Nov. 23,'05), Kotak Large & Mid Cap Fund (Sep 9, '04), Kotak Flexi Cap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22,'22), Kotak Quant Fund (Aug. 2,'23) & Kotak MNC Fund (Oct. 28,'24).

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 | | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---|---|---|---|---|---|---|---|
| | Benchmark | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak MNC Fund | Nifty MNC Index TRI | 19.94 | 2.98 | NA | NA | NA | NA |
| Kotak Manufacture In India Fund | Nifty India Manufacturing TRI | 17.47 | 5.48 | 20.09 | 17.19 | NA | NA |
| Kotak ELSS Tax Saver Fund | Nifty 500 TRI | 0.67 | -2.03 | 10.29 | 9.50 | 11.31 | 9.04 |
| Kotak Large & Mid Cap Fund (Erstwhile known as Kotak Large & Midcap Fund) | (Tier 1): Nifty Large Midcap 250 TRI | -0.21 | -0.37 | 12.00 | 10.78 | 12.73 | 10.95 |
| | (Tier 2): Nifty 200 TRI | | -3.23 | | 8.89 | | 8.29 |
| Kotak Quant Fund | Nifty 200 TRI | -0.34 | -3.23 | 12.65 | 8.89 | NA | NA |
| Kotak Flexi Cap Fund (Erstwhile known as Kotak Flexicap Fund) | (Tier 1): Nifty 500 TRI | -2.22 | -2.03 | 10.44 | 9.50 | 9.94 | 9.04 |
| | (Tier 2): Nifty 200 TRI | | -3.23 | | 8.89 | | 8.29 |

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 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 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

Kotak Large & Mid Cap 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 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 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.

**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 | | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---|---|---|---|---|---|---|---|
| | Benchmark | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Pioneer Fund | 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI | 10.90 | 4.89 | 20.18 | 14.70 | 15.54 | 12.12 |
| Kotak Small Cap Fund | (Tier 1): Nifty Smallcap 250 TRI | 7.91 | 7.23 | 12.15 | 13.96 | 12.49 | 14.50 |
| | (Tier 2): Nifty Smallcap 100 TRI | | 10.24 | | 15.45 | | 12.91 |
| Kotak Business Cycle Fund | Nifty 500 TRI | 5.65 | -2.03 | 15.37 | 9.50 | NA | NA |

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 Small Cap 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

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.

**Name: Mr. Abhishek Bisen**

Mr. Abhishek Bisen manages 85 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 Conservative Hybrid Fund (Dec. 02, '03), Kotak Medium to Long Term Fund (Direct Plan) (Nov. 25, '99), Kotak Gilt Fund (Direct & 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 Multi Cap 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 Short Term Fund (May. 02'02), Kotak Dynamic Term Fund (May. 26'08), Kotak Business Cycle Fund (Sep. 28,'22), Kotak Income Plus Arbitrage Omni FOF (Nov. 17'22), 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 Term 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), Kotak Nifty200 Value 30 Index Fund (Feb. 5,'26), Kotak Quality Overseas Equity Omni FOF (Mar. 25,'26), Kotak Multi Factor Passive FOF (Mar. 20,'26), Kotak Multi Asset Active FOF (Apr. 27,'26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17,'26), Kotak Nifty Private Bank ETF (Jul. 17,'26), Kotak Nifty Bank Index Fund (Aug. 21,'26), Kotak Diversified Equity All Cap Omni FOF (Aug. 24,'26) & Kotak Multi Sector OMNI FOF (Sep. 28,'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 | | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---|---|---|---|---|---|---|---|
| | Benchmark | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Silver ETF | Domestic Prices of Physical Silver | 54.10 | 55.80 | 43.97 | 45.63 | NA | NA |
| Kotak Silver ETF FOF | Domestic Prices of Physical Silver | 53.97 | 55.80 | 43.27 | 45.63 | NA | NA |
| Kotak US Specific Equity Passive FOF | NASDAQ 100 Index TRI | 34.55 | 33.95 | 34.10 | 34.82 | 21.72 | 22.69 |
| Kotak BSE Sensex Index Fund | BSE Sensex TRI | -9.03 | -8.74 | NA | NA | NA | NA |
| Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index TRI | -11.82 | -11.50 | NA | NA | NA | NA |
| Kotak Nifty India Tourism Index Fund | Nifty India Tourism Index TRI | -12.78 | -12.30 | NA | NA | NA | NA |

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak 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 BSE Sensex Index Fund - Growth, *Name of the Benchmark - BSE Sensex TRI, Scheme Inception date is 17/02/2025. Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 17/02/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati , Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**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 Short Term Fund (May. 02, '02), Kotak Dynamic Term 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 Ultra Short Term Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Ultra Short to Short Term Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Interest Rates 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 | | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---|---|---|---|---|---|---|---|---|
| | | Benchmark | 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 | 6.96 | 6.85 | 8.55 | 7.83 | 6.69 | 7.21 |
| | Kotak Medium Term Fund | CRISIL Medium Duration Debt A-III Index | 6.58 | 3.90 | 8.89 | 6.62 | 7.34 | 5.48 |
| | Kotak Money Market Fund | CRISIL Money Market A-I Index | 6.56 | 6.08 | 7.37 | 6.88 | 6.72 | 6.43 |
| Bottom 3 | Kotak Overnight Fund | NIFTY 1D Rate Index | 5.27 | 5.24 | 6.06 | 6.06 | 5.73 | 5.76 |
| | Kotak Corporate Bond Fund | Nifty Corporate Bond Index A-II | 4.92 | 3.75 | 7.30 | 6.33 | 6.41 | 5.64 |
| | Kotak FMP Series 304 - (3119D) | NIFTY G-Sec July 2031 Index | 3.93 | 4.56 | 7.52 | 7.65 | NA | NA |

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 Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index,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

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

Kotak Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II,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

Kotak FMP Series 304 - (3119D) - Direct Plan - Growth *Name of the Benchmark - NIFTY G-Sec July 2031 Index ,Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

**Name: Mr. Devender Singhal**

Mr. Devender Singhal manages 9 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 Multi Asset Omni FOF (Aug,. 09, '04), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multi Cap Fund (Sep. 29'21), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak Multi Asset Active FOF (Apr. 27,'26) Kotak Diversified Equity All Cap Omni FOF (Aug. 24,'26) & Kotak Multi Sector OMNI FOF (Sep. 28,'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 | | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|---|---|---|---|---|---|---|---|---|
| | | Benchmark | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Top 3 | Kotak Special Opportunities Fund | Nifty 500 TRI | 19.48 | -2.03 | 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%) | 12.34 | 4.53 | 17.55 | 12.28 | NA | NA |
| | 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 | 6.36 | 4.03 | 14.49 | 11.76 | 14.35 | 10.01 |
| Bottom 3 | Kotak Multi Cap Fund (Erstwhile known as Kotak Multicap Fund) | Nifty 500 Multicap 50:25:25 TR | 3.73 | 0.40 | 15.90 | 10.95 | 16.11 | 10.98 |
| | Kotak Equity Savings Fund | NIFTY Equity Savings TRI | 3.70 | 1.54 | 9.76 | 7.05 | 9.84 | 6.62 |
| | Kotak Consumption Fund | Nifty India Consumption Index TRI | -1.94 | -7.49 | NA | NA | NA | NA |

Kotak Special Opportunities Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

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 Multi Asset Omni FOF , *Name of the Benchmark - 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver, 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

Kotak Multi Cap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TRI , Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

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 Consumption Fund - Growth, *Name of the Benchmark -Nifty India Consumption Index TRI, Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

**Name: Ms. Shibani Sircar Kurian**

Ms. Shibani Kurian manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Focused Fund (Jul 16, '19), Kotak Contra Fund - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Conservative 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 (%)^* |
| Kotak Focused Fund (Erstwhile known as Kotak Focused Equity Fund) | (Tier 1): Nifty 500 TRI | 3.76 | -2.03 | 13.65 | 9.50 | 11.33 | 9.04 |
| | (Tier 2): Nifty 200 TRI | | -3.23 | | 8.89 | | 8.29 |
| Kotak Banking & Financial Services Fund | Nifty Financial Services Index TRI | 2.35 | -4.42 | 11.08 | 8.58 | NA | NA |
| Kotak Conservative Hybrid Fund (Erstwhile known as Kotak Debt Hybrid Fund) | CRISIL Hybrid 85+15 - Conservative Index | 2.22 | 2.78 | 8.21 | 7.03 | 8.12 | 6.19 |
| Kotak Contra Fund (Erstwhile known as Kotak India EQ Contra Fund) | (Tier 1): Nifty 500 TRI | -1.25 | -2.03 | 13.77 | 9.50 | 13.32 | 9.04 |
| | (Tier 2): Nifty 100 TRI | | -5.18 | | 7.80 | | 7.06 |
| Kotak Technology Fund | BSE Teck TRI | -8.20 | -12.88 | NA | NA | NA | NA |

Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.

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

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

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

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

**Name: Mr. Arjun Khanna**

Mr. Arjun Khanna 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 International REIT Overseas Equity Active FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Overseas Equity Active FOF - Growth (Sep. 26, '07), Kotak US Specific Equity Passive FOF (Feb. 02' 21), Kotak Global Innovation Overseas Equity Active FOF (Jul. 29, '21), Kotak Rural Opportunities Fund (Nov. 27,'25) & Kotak Quality Overseas Equity Active FOF (Mar. 25,'26).

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 Active FOF (Erstwhile known as Kotak Global Emerging Market Overseas Equity Omni FOF) | MSCI Emerging Market Index TRI | 36.05 | 39.46 | 27.42 | 30.10 | 12.91 | 14.64 |
| Kotak US Specific Equity Passive FOF | NASDAQ 100 Index TRI | 34.55 | 33.95 | 34.10 | 34.82 | 21.72 | 22.69 |
| Kotak Global Innovation Overseas Equity Active FOF (Erstwhile known as Kotak Global Innovation Overseas Equity Omni FOF) | MSCI All Country World Index TRI | 28.34 | 26.01 | 27.02 | 27.63 | 10.99 | 17.41 |
| Kotak International REIT Overseas Equity Active FOF (Erstwhile known as Kotak International REIT Overseas Equity Omni FOF) | S&P Asia Pacific ex Japan REIT TRI | -0.25 | -0.70 | 9.98 | 14.31 | 3.34 | 5.61 |

Kotak Global Emerging Market Overseas Equity Active 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 Global Innovation Overseas Equity Active 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.

Kotak International REIT Overseas Equity Active 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.

**Name: Mr. Satish Dondapati**

Mr. Satish Dondapati manages 44 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), Kotak Nifty200 Value 30 Index Fund (Feb. 5,'26), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17,'26), Kotak Nifty Private Bank ETF (Jul. 17,'26) & Kotak Nifty Bank Index Fund (Aug. 21,'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 Smallcap 50 Index Fund | Nifty Smallcap 50 Index TRI | 14.20 | 15.43 | 17.60 | 18.67 | NA | NA |
| | Kotak Nifty Alpha 50 ETF | Nifty Alpha 50 Index TRI | 9.97 | 11.44 | 13.41 | 14.60 | NA | NA |
| | Kotak Nifty Alpha 50 Index Fund | Nifty Alpha 50 TRI | 9.51 | 11.44 | NA | NA | NA | NA |
| Bottom 3 | Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index TRI | -11.82 | -11.50 | NA | NA | NA | NA |
| | Kotak Nifty India Tourism Index Fund | Nifty India Tourism TRI | -12.78 | -12.30 | NA | NA | NA | NA |
| | Kotak Nifty IT ETF | Nifty IT TRI | -15.73 | -15.92 | -2.45 | -2.42 | -2.69 | -2.63 |

Kotak Nifty Smallcap 50 Index Fund - Growth, *Name of the Benchmark - Nifty Smallcap 50 Index TRI. Scheme Inception date is 10/4/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark -Nifty Alpha 50 Index TRI. Scheme Inception date is 22/12/2021. Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Kotak Nifty Alpha 50 Index Fund, *Name of the Benchmark - Nifty Alpha 50 TRI.Scheme Inception date is 19/08/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 19/08/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI , Scheme Inception date is 02/03/2021.Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**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%) | 12.34 | 4.53 | 17.55 | 12.28 | NA | NA |
| Kotak Arbitrage Fund | Nifty 50 Arbitrage | 6.78 | 7.33 | 7.45 | 7.42 | 6.94 | 6.69 |
| Kotak Equity Savings Fund | NIFTY Equity Savings TRI | 3.70 | 1.54 | 9.76 | 7.05 | 9.84 | 6.62 |
| Kotak Balanced Advantage Fund | Nifty 50 Hybrid Composite Debt 50:50 Index | 1.59 | -2.65 | 8.96 | 6.04 | 8.56 | 5.96 |

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 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.

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 Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index . 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. Jeetu Valechha Sonar**

Mr. Jeetu Valechha Sonar manages 49 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 Fund (Mar. 25, '11), Kotak Gold ETF (Jul. 27, '07), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak BSE Sensex ETF (Jun. 06'08), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Nifty 200 Momentum 30 ETF (Oct. 10,'25), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14,'25), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Alpha 50 Index Fund (Aug. 19,'25), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty Chemicals ETF (Nov. 12,'25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty IT ETF (Mar. 02, '21), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty Next 50 ETF (Jan. 07,'26), Kotak Nifty PSU Bank ETF (Nov. 08, 07), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28,'25), Kotak Nifty 200 Quality 30 ETF (Jul. 14,'25), Kotak Nifty200 Value 30 Index Fund (Feb. 5,'26), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Nifty500 Momentum 50 Index (Dec. 11,'25), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17,'26), Kotak Nifty Private Bank ETF (Jul. 17,'26) & Kotak Nifty Bank Index Fund (Aug. 21,'26).

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 (%)^* |
| Top 3 | Kotak Silver ETF | Domestic Prices of physical Silver | 54.10 | 55.80 | 43.97 | 45.63 | NA | NA |
| | Kotak Silver ETF Fund of Fund | Domestic Prices of physical Silver | 53.97 | 55.80 | 43.27 | 45.63 | NA | NA |
| | Kotak Gold ETF | Domestic Price of Physical Gold | 27.51 | 28.63 | 35.19 | 36.77 | 24.76 | 26.34 |
| Bottom 3 | Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index | -11.82 | -11.50 | NA | NA | NA | NA |
| | Kotak Nifty India Tourism Index Fund | Nifty India Tourism TRI | -12.78 | -12.30 | NA | NA | NA | NA |
| | Kotak Nifty IT ETF | Nifty IT TRI | -15.73 | -15.92 | -2.45 | -2.42 | -2.69 | -2.63 |

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, *Name of the Benchmark - Domestic 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 Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024.Mr. Satish Dondapati ,Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark -Nifty IT TRI , Scheme Inception date is 02/03/2021.Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & an FMP 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 Ultra Short Term Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Interest Rates 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) & A 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 (%)^* |
| Kotak CRISIL-IBX Financial services 3 to 6 months Debt Index Fund | CRISIL-IBX Financial services 3 to 6 months Debt Index | 6.72 | 6.92 | NA | NA | NA | NA |
| Kotak Money Market Fund | CRISIL Money Market A-I Index | 6.56 | 6.08 | 7.37 | 6.88 | 6.72 | 6.43 |
| Kotak Ultra Short Term Fund (Erstwhile known as Kotak Savings Fund) | Nifty Ultra Short Duration Debt Index A-I | 6.50 | 6.67 | 7.20 | 7.20 | 6.59 | 6.59 |
| Kotak Floating Interest Rates fund (Erstwhile known as Kotak Floating Rate Fund) | NIFTY Short Duration Debt Index A-II | 5.74 | 4.42 | 7.65 | 6.60 | 6.68 | 5.84 |
| Kotak Corporate Bond Fund | Nifty Corporate Bond Index A-II | 4.92 | 3.75 | 7.30 | 6.33 | 6.41 | 5.64 |
| Kotak FMP Series 304 - (3119D) | NIFTY G-Sec July 2031 Index | 3.93 | 4.56 | 7.52 | 7.65 | NA | NA |

Kotak CRISIL-IBX Financial services 3 to 6 months Debt Index Fund - Growth, *Name of the Benchmark - CRISIL-IBX Financial services 3 to 6 months Debt Index, Scheme Inception date is 07/03/2025. Mr. Manu Sharma have been managing the fund since 07/03/2025.

Kotak Money Market Fund - Growth, *Name of the Benchmark - CRISIL Money Market A-I Index, 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

Kotak Ultra Short Term Fund - Growth, *Name of the Benchmark - Nifty Ultra Short Duration Debt Index A-I,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.

Kotak Floating Interest Rates 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 Corporate Bond Fund - Direct Plan - Growth *Name of the Benchmark - Nifty Corporate Bond Index A-II,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.

Kotak FMP Series 304 - (3119D) - Direct Plan - Growth *Name of the Benchmark - NIFTY G-Sec July 2031 Index ,Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

**Name: Mr. Nalin Rasik Bhatt**

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual. 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 KMAMC, 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 Infrastructure and Economic Reform Fund | Nifty Infrastructure TRI | 8.81 | -2.23 | 15.84 | 12.76 | 17.99 | 12.78 |
| Kotak Transportation & Logistics Fund | Nifty Transportation & Logistics Index TRI | 6.58 | -2.20 | NA | NA | NA | NA |

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.

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.

**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 Mid Cap 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 KMAMC, he has worked with DSP Asset Managers as SVPInvestments 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 Mid Cap Fund (Erstwhile known as Kotak Midcap Fund) | (Tier 1): Nifty Midcap 150 TRI | 2.54 | 4.57 | 15.67 | 13.67 | 15.49 | 14.75 |
| | (Tier 2): Nifty Midcap 100 TRI | | 5.58 | | 14.16 | | 15.11 |
| Kotak Aggressive Hybrid Fund | Nifty 50 Hybrid Composite Debt 65:35 Index | 1.69 | -3.96 | 11.89 | 6.09 | 11.40 | 6.12 |

Kotak Mid Cap 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, 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 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 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) & Kotak Multi Factor Passive FOF (Mar. 20,'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 sell-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 Active Momentum Fund | Nifty 500 TRI | 7.28 | -2.03 | NA | NA | NA | NA |
| Kotak Balanced Advantage Fund | Nifty 50 Hybrid Composite Debt 50:50 Index | 1.59 | -2.65 | 8.96 | 6.04 | 8.56 | 5.96 |
| Kotak Quant Fund | Nifty 200 TRI | -0.34 | -3.23 | 12.65 | 8.89 | NA | NA |
| Kotak Large Cap Fund | (Tier 1): Nifty 100 TRI | -4.39 | -5.18 | 9.13 | 7.80 | 8.40 | 7.06 |
| | (Tier 2): Nifty 50 TRI | | -7.09 | | 6.05 | | 6.37 |

Kotak Active Momentum Fund - Growth, *Name of the Benchmark - Nifty 500 TRI , Scheme Inception date is 20/08/2025. Mr. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 20/08/2025.
Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index . 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 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

**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 Energy Opportunities Fund | Nifty Energy TRI | 2.46 | 5.89 | NA | NA | NA | NA |
| Kotak ESG Exclusionary Strategy Fund | Nifty 100 ESG Index TRI | -5.19 | -2.99 | 7.75 | 9.08 | 6.86 | 6.66 |

Kotak Energy Opportunities Fund - Growth, *Name of the Benchmark - Nifty Energy TRI, Scheme Inception date is 25/04/2025. Mr. Mandar Pawar & Mr. Abhishek Bisen have been managing the fund since 25/04/2025
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 Healthcare Fund | Nifty Healthcare Index TRI | 29.80 | 14.70 |
| Kotak MNC Fund | Nifty MNC Index TRI | 19.94 | 2.98 |

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023
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.

**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 | 6.47 | 6.44 | 6.93 | 6.89 | 6.36 | 6.36 |
| Kotak Overnight Fund | NIFTY 1D Rate Index | 5.27 | 5.24 | 6.06 | 6.06 | 5.73 | 5.76 |

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

**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 Ultra Short to Short Term 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 (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Ultra Short to Short Term Fund (Erstwhile known as Kotak Low Duration Fund) | NIFTY Low Duration Debt Index A-I | 6.26 | 6.31 | 7.44 | 7.09 | 6.72 | 6.35 |
| Kotak Banking and PSU Debt Fund | CRISIL Banking & PSU Debt A-II Index | 5.35 | 4.81 | 7.25 | 6.64 | 6.39 | 5.89 |

Kotak Ultra Short to Short Term 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
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

**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 | 6.96 | 6.85 | 8.55 | 7.83 | 6.69 | 7.21 |
| Kotak Medium Term Fund | CRISIL Medium Duration Debt A-III Index | 6.58 | 3.90 | 8.89 | 6.62 | 7.34 | 5.48 |

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

## Equity Schemes

### Kotak Arbitrage Fund - Monthly IDCW Option

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 25-Sep-26 | 10.78 | 0.07 |
| 21-Aug-26 | 10.77 | 0.04 |
| 24-Jul-26 | 10.76 | 0.05 |
| 29-Jun-26 | 10.77 | 0.06 |
| 22-May-26 | 10.72 | 0.03 |
| 24-Apr-26 | 10.76 | 0.07 |

### 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 & Mid Cap Fund (Erstwhile known as 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 Mid Cap Fund (Erstwhile known as 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<br>Others: 0.8186 |

### Kotak Flexi Cap Fund (Erstwhile known as 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 Multi Cap Fund (Erstwhile known as Kotak Multicap Fund)

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 23-Mar-26 | 17.556 | 1.453 |

### 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 |
|---|---|---|
| 10-Jul-26 | 15.20 | 0.30 |
| 23-Mar-26 | 14.19 | 0.30 |

### 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 |

### Kotak Business Cycle Fund

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 23-Mar-26 | 14.34 | 1.03 |

## 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 Conservative Hybrid Fund (Erstwhile known as Kotak Debt Hybrid Fund) - Monthly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 15-Sep-26 | 12.08 | Individual/ HUF: 0.09<br>Others: 0.09 |
| 12-Aug-26 | 12.35 | Individual/ HUF: 0.08<br>Others: 0.08 |
| 13-Jul-26 | 12.35 | Individual/ HUF: 0.08<br>Others: 0.08 |

**Kotak Conservative Hybrid Fund (Erstwhile known as Kotak Debt Hybrid Fund) - Quarterly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 21-Jun-21 | 15.0172 | Individual/ HUF: 0.2942<br>Others: 0.2942 |
| 22-Mar-21 | 14.6143 | Individual/ HUF: 0.2468<br>Others: 0.2468 |
| 22-Dec-20 | 14.3163 | Individual/ HUF: 0.1881<br>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 Medium to Long Term Fund (Erstwhile known as Kotak Bond Fund) Regular Plan - Quarterly IDCW Option**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 22-Dec-20 | 13.01 | Individual/ HUF: 0.0557<br>Others: 0.0557 |
| 21-Sep-20 | 12.6259 | Individual/ HUF: 0.041<br>Others: 0.041 |
| 20-Dec-19 | 12.139 | Individual/ HUF: 0.3879<br>Others: 0.3592 |

**Kotak Medium to Long Term Fund (Erstwhile known as Kotak Bond Fund) Regular Plan - Annual IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 20-Mar-14 | 21.2977 | Individual/ HUF: 0.2158<br>Others: 0.2067 |
| 20-Mar-13 | 22.5941 | Individual/ HUF: 1.4008<br>Others: 1.2006 |

**Kotak Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund) - Monthly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 13-Sep-21 | 10.1208 | Individual/ HUF: 0.0767<br>Others: 0.0767 |
| 12-Aug-21 | 10.1062 | Individual/ HUF: 0.0621<br>Others: 0.0621 |
| 14-Jun-21 | 10.1114 | Individual/ HUF: 0.0599<br>Others: 0.0599 |

**Kotak Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund) - Half Yearly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 22-Mar-21 | 14.8013 | Individual/ HUF: 0.2087<br>Others: 0.2087 |
| 21-Sep-20 | 14.5527 | Individual/ HUF: 0.0102<br>Others: 0.0102 |
| 20-Mar-19 | 12.6446 | Individual/ HUF: 0.0039<br>Others: 0.0036 |

**Kotak Short Term Fund (Erstwhile known as Kotak Bond Short Term Fund) - Standard IDCW Option**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 10-Mar-26 | 12.78 | Individual/ HUF: 0.8<br>Others: 0.8 |

**Kotak Credit Risk Fund - Monthly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 12-Mar-21 | 10.5102 | Individual/ HUF: 0.0217<br>Others: 0.0217 |
| 12-Oct-20 | 10.4296 | Individual/ HUF: 0.0664<br>Others: 0.0664 |
| 14-Sep-20 | 10.4173 | Individual/ HUF: 0.0842<br>Others: 0.0842 |

**Kotak Credit Risk Fund - Quarterly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 21-Jun-21 | 11.4909 | Individual/ HUF: 0.1018<br>Others: 0.1018 |
| 21-Sep-20 | 11.1727 | Individual/ HUF: 0.2223<br>Others: 0.2223 |
| 22-Jun-20 | 10.9416 | Individual/ HUF: 0.1109<br>Others: 0.1109 |

**Kotak Credit Risk Fund - Annual IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 12-Mar-21 | 10.7312 | Individual/ HUF: 0.6454<br>Others: 0.6454 |
| 12-Mar-20 | 11.0635 | Individual/ HUF: 0.7027<br>Others: 0.6507 |
| 12-Mar-19 | 10.8959 | Individual/ HUF: 0.4539<br>Others: 0.4203 |

**Kotak Ultra Short Term Fund (Erstwhile known as Kotak Savings Fund) - Monthly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 15-Sep-26 | 10.77 | Individual/ HUF: 0.06<br>Others: 0.06 |
| 12-Aug-26 | 10.77 | Individual/ HUF: 0.06<br>Others: 0.06 |
| 13-Jul-26 | 10.78 | Individual/ HUF: 0.07<br>Others: 0.07 |

**Kotak Dynamic Term Fund (Erstwhile known as Kotak Dynamic Bond Fund) - Monthly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 13-Sep-21 | 22.0315 | Individual/ HUF: 0.2809<br>Others: 0.2809 |
| 12-Aug-21 | 21.8108 | Individual/ HUF: 0.0602<br>Others: 0.0602 |
| 14-Jun-21 | 21.9491 | Individual/ HUF: 0.1787<br>Others: 0.1787 |

**Kotak Dynamic Term Fund (Erstwhile known as Kotak Dynamic Bond Fund) - Quarterly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 21-Jun-21 | 11.2294 | Individual/ HUF: 0.1356<br>Others: 0.1356 |
| 22-Dec-20 | 11.4483 | Individual/ HUF: 0.3302<br>Others: 0.3302 |
| 21-Sep-20 | 11.3106 | Individual/ HUF: 0.1959<br>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<br>Others: 4.0825 |
| 12-Apr-23 | 1045.399 | Individual/ HUF: 6.6895<br>Others: 6.6895 |
| 13-Mar-23 | 1039.0926 | Individual/ HUF: 3.8351<br>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<br>Others: 14.7922 |
| 20-Mar-17 | 1062.9423 | Individual/ HUF: 11.1398<br>Others: 10.3208 |
| 20-Dec-16 | 1070.3117 | Individual/ HUF: 17.6919<br>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<br>Others: 0.1522 |
| 21-Sep-20 | 14.6362 | Individual/ HUF: 0.0417<br>Others: 0.0417 |
| 22-Jun-20 | 15.4225 | Individual/ HUF: 0.8284<br>Others: 0.8284 |

**Kotak Gilt Fund PF and Trust Plan - Quarterly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 21-Sep-26 | 11.78 | Individual/ HUF: 0.046<br>Others: 0.046 |
| 22-Jun-26 | 11.84 | Individual/ HUF: 0.13<br>Others: 0.13 |
| 20-Mar-26 | 11.68 | Individual/ HUF: 0.03<br>Others: 0.03 |

**Kotak Money Market Fund - Monthly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 02-Sep-26 | 1057.093 | Individual/ HUF: 6.55<br>Others: 6.55 |
| 03-Aug-26 | 1054.92 | Individual/ HUF: 4.38<br>Others: 4.38 |
| 02-Jul-26 | 1062.48 | Individual/ HUF: 11.94<br>Others: 11.94 |

**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<br>Others: 0.0626 |
| 12-Apr-23 | 10.533 | Individual/ HUF: 0.0718<br>Others: 0.0718 |
| 13-Mar-23 | 10.4919 | Individual/ HUF: 0.0595<br>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<br>Others: 0.9421 |
| 14-Mar-16 | 16.6687 | Individual/ HUF: 0.884<br>Others: 0.819 |
| 20-Mar-15 | 16.7914 | Individual/ HUF: 0.9986<br>Others: 0.9261 |

**Kotak Ultra Short to Short Term Fund (Erstwhile known as Kotak Low Duration Fund) - Regular Plan Monthly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 21-Sep-26 | 1279.43 | Individual/ HUF: 79.97<br>Others: 79.97 |
| 12-Aug-26 | 1011.33 | Individual/ HUF: 4.70<br>Others: 4.70 |
| 13-Jul-26 | 1005.61 | Individual/ HUF: 0.42<br>Others: 0.42 |

**Kotak Medium Term Fund - Quarterly IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 21-Jun-21 | 10.7898 | Individual/ HUF: 0.243<br>Others: 0.243 |
| 22-Dec-20 | 10.9108 | Individual/ HUF: 0.3469<br>Others: 0.3469 |
| 21-Sep-20 | 10.8378 | Individual/ HUF: 0.2771<br>Others: 0.2771 |

**Kotak Medium Term Fund - Annual IDCW**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 12-Mar-21 | 10.9688 | Individual/ HUF: 0.4043<br>Others: 0.4043 |
| 12-Mar-20 | 11.2021 | Individual/ HUF: 0.635<br>Others: 0.588 |
| 12-Mar-19 | 11.1171 | Individual/ HUF: 0.4473<br>Others: 0.4142 |

**Kotak Floating Interest Rates Fund (Erstwhile known as Kotak Floating Rate Fund)**

| Record Date | Cum IDCW NAV | ₹/Unit |
|---|---|---|
| 13-Sep-21 | 1073.4860 | Individual/ HUF: 9.3500<br>Others: 9.3500 |
| 12-Aug-21 | 1074.3688 | Individual/ HUF: 10.2328<br>Others: 10.2328 |
| 12-Jul-21 | 1066.187 | Individual/ HUF: 2.0511<br>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.

For disclosure relating to last date of distribution of Income Distribution cum Capital Withdrawal (IDCW), together with the track record of IDCW distribution during the last five years or the last five IDCW distributions, as applicable, for the respective IDCW plans of the schemes of Kotak Mahindra Mutual Fund (KMMF) are made available at https://www.kotakmf.com/mutual-funds

# MONTHLY COMMUNICATIONS

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NOTES

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