Managing Risk & Optimising Results

June 2026



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

Kotak Group - Corporate Overview

5,916
Branches

Market cap of INR
3900Bn

1,12,000+
Employees

Net worth of INR
1882.14Bn

Strong Brand and
Leadership in Various
businesses

Constituents of
the NIFTY 50

Established in 1985 by Mr. Uday Kotak, it was the first Indian non-banking financial company to be given a banking licence by the Reserve Bank of India in February 2003.
The group caters to the financial needs of individuals and institutional investors across the globe.

All data as on June 30, 2026

Constituent of the NIFTY, the mainline 50 stock Indian market index | Kotak Group is one of the largest Indian financial services groups
Source: https://www.kotak.com/en/investor-relations.html

Global Partnerships

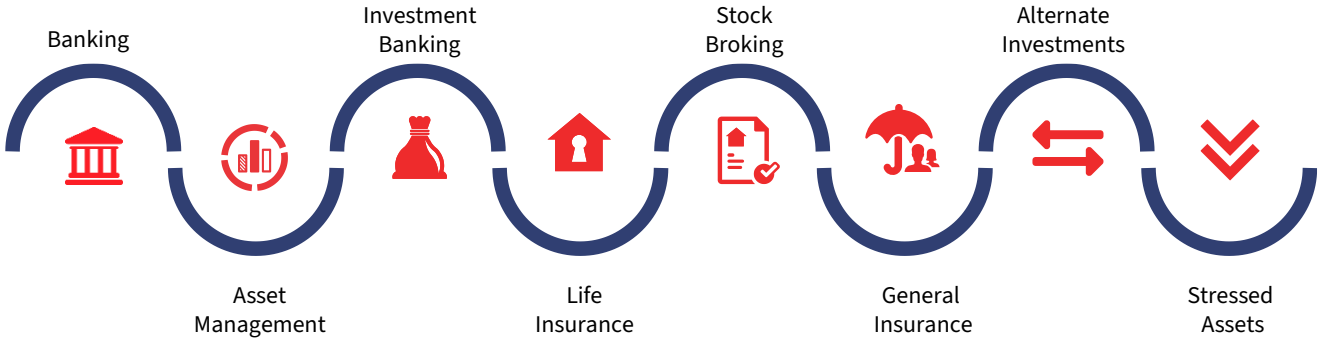
Past :

- Goldman Sachs
- Ford Credit International
- Old Mutual Life Insurance

Current :

- Sumitomo Mitsui Banking Corporation

Range Of Financial Services



All data as on June 30, 2026

Branch Breakup

Business	No. of Branches
Banking	2,276
Securities#	1,143
BSS Sonata Microcredit$	1,499
Life Insurance	372
Prime	165
Mutual Fund	126
Total	**5,581**

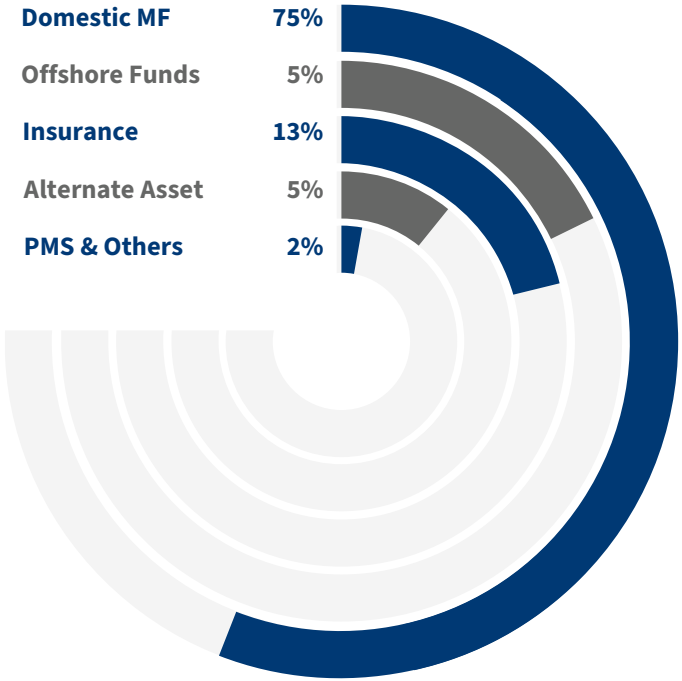
International Presence

- International banking unit in Gujarat International Finance Tec-City (GIFT City).
- Bank branch in Dubai International Financial Center (DIFC).
- International offices in New York, London, Mauritius, Dubai, Singapore and Abu Dhabi

Source: https://www.kotak.com/en/investor-relations.html | | $Formerly known as BSS Microfinance Limited; w.e.f. 11th October, 2025 Sonata Finance Private Limited has merged with BSS Microfinance Limited | #Kotak Securities network includes branches, franchises and referral co-ordinators

Kotak Group Corporate Overview

Assets Under Management **(INR 8,05,531 Cr)**



One of **the first few private firms** appointed by Government to manage pension funds in India

Providing solutions to international clients for **15+ years**

Kotak Mahindra Asset Management Company Limited is regulated by **the Securities and Exchange Board of India**

All data as on June 30, 2026

Source: https://www.kotak.com/en/investor-relations.html

Kotak Group - Corporate Overview



Presence across major
financial markets

Source: https://www.kotak.com/en/investor-relations.html

Who are we?

Kotak Mahindra Asset Management Company Limited (KMAMC) is

Part of Kotak Group
Wholly owned subsidiary of Kotak Mahindra bank Limited (KMBL)

Long Experience started operations in **December 1998**

Large Investor base has more than approximately 1.54 crore investor folios in various schemes

Robust distribution network A comprehensive distribution channel with over **99,000** empanelled distributors

Complete Product bouquet
Offers schemes catering to investors with varying risk return profiles

Wide Geographical presence The company is present in **113 cities** and has **126 branches#**

5th Largest Mutual Fund based on quarterly average AUM as of June 2026

All data as on June 30, 2026

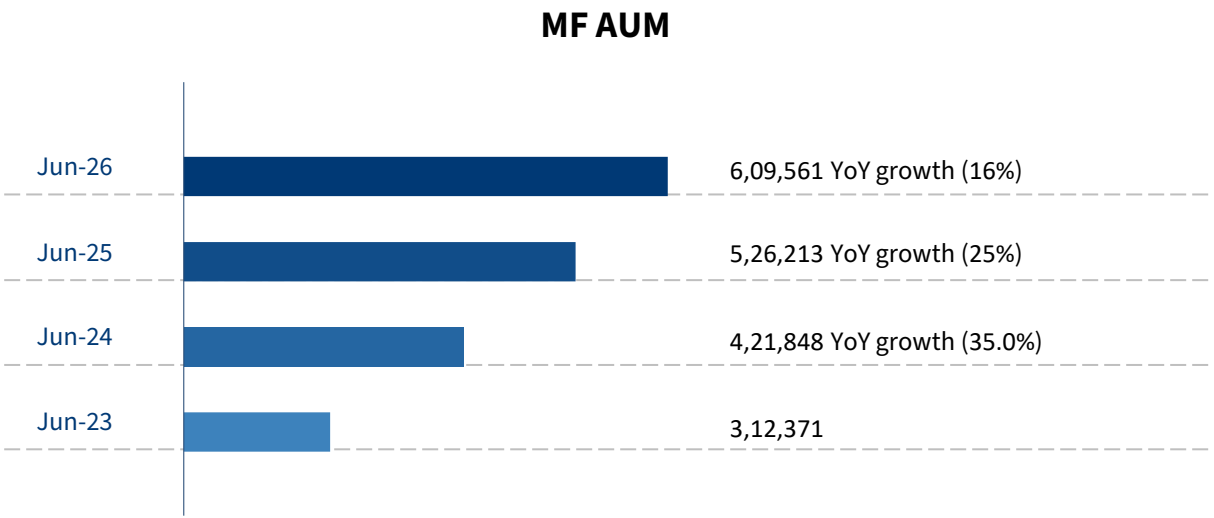
Our Vision, Our Purpose

Our vision is to be the **most trusted** player in the Indian mutual fund space, always striving to offer **best in class** products across investor lifecycle.

We strive hard to **deliver consistent performance** over the benchmark across all our products, thereby creating customer satisfaction.

Our **25 years of existence** offering a broad range of investment products across asset classes with varying risk parameters that cater to the needs of various customer segments has enabled us to garner the trust of more than **approximately 1.54 crore investor folios** in various schemes.

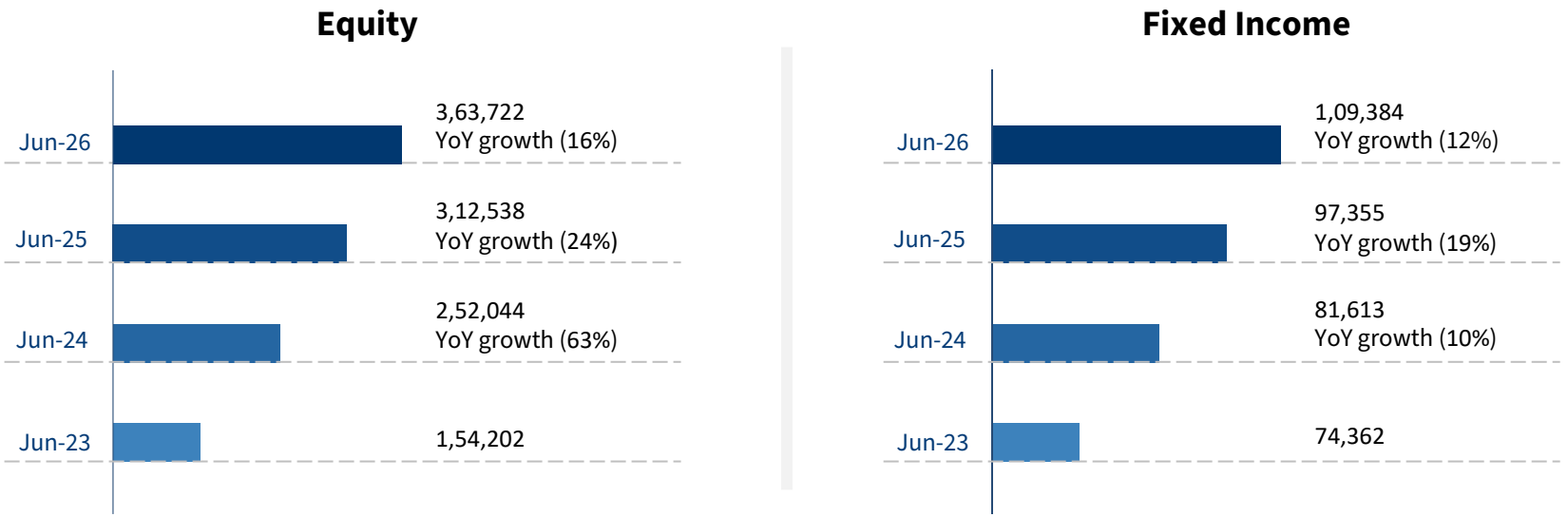
The AUM Sizing Up the Cause



Kotak Mutual Fund, on back of its fund performances,
is one of the fastest growing* fund houses in India

*As per the quarterly average AUM for the first quarter of 2023, 2024, 2025 & 2026 (in INR Cr)

The AUM Sizing Up the Cause

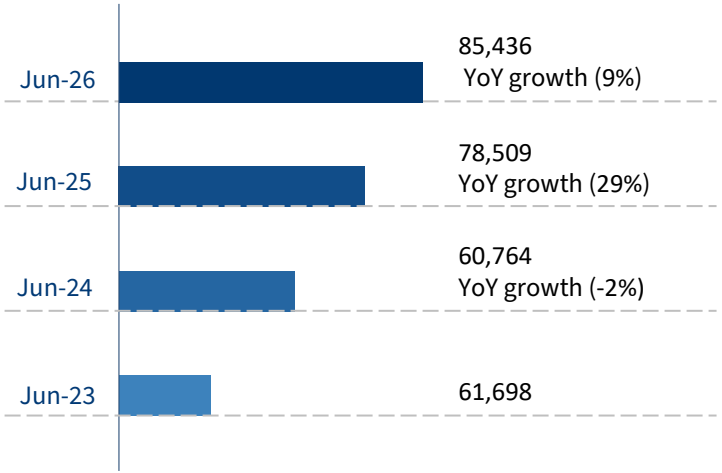


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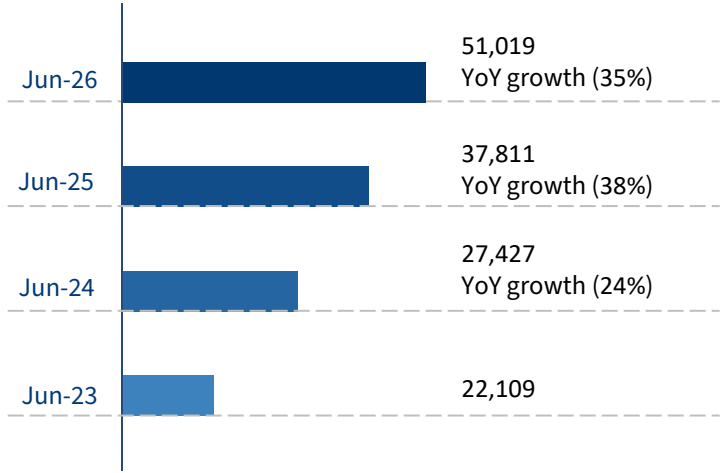
*As per the quarterly average AUM for the first quarter of 2023, 2024, 2025 & 2026 (in INR Cr)

The AUM Sizing Up the Cause

Liquid / Money market



Passive



Kotak Mutual Fund, on back of its fund performances,
is one of the fastest growing* fund houses in India

*As per the quarterly average AUM for the first quarter of 2023, 2024, 2025 & 2026 (in INR Cr)

Equity Investment Framework



Fund Manager Investment Team Analyst Investment Committee Dealer

Fund manager is the sole decision maker for respective portfolios subject to the guidelines mandated by Investment Committee

The process is subject to change without notice.

Well Defined And Evolved Equity Investment Process

1

Investment Universe

- Listed Equity

2

Research

Buy-side

- Provides coverage on stocks
- Individual analysts maintain sector model portfolios
- The team runs large cap and mid cap model portfolios
- Regular meeting updates with management of stocks covered

Sell-side

- 40+ Brokers
- Expands research universe
- Tools: Reuters Starmine

3

Idea Generation

Sources

- Research Team
- Fund Managers
- Group Companies
- Daily Discussion Forums
- Sell-side brokers

4

Portfolio Action

- Execution through 40+empanelled brokers
- Mandate adherence check
- Trade execution guided by broker voting system

5

On-going Review

- Monthly Investment Committee reviews
- Portfolio optimization meetings
- Performance Attribution System
- Portfolio analytics system
- Risk Management

The process is subject to change without notice to respond to evolving markets.

Disciplined Equity Investment Approach

Investment Philosophy

- Strong bottom-up with a top-down thematic overlay
- Endeavour to derive value from macro trends and identify stock specific opportunities
- Bottom-up approach adopts BMV approach to stock picking

Centralized buy-side research team

- Experienced team brings coverage and depth
- Aligned to portfolio performance objectives

Risk framework

- Asset allocation; sector concentration
- Overweight/underweight; capitalization; benchmark coverage
- Liquidity

Performance Evaluation system

- Relative to the benchmark
- Relative to the peers

Knowledge management system / Reuters Starmine

- A repository for in-house buy-side proprietary research & sell side research

Portfolio analytics

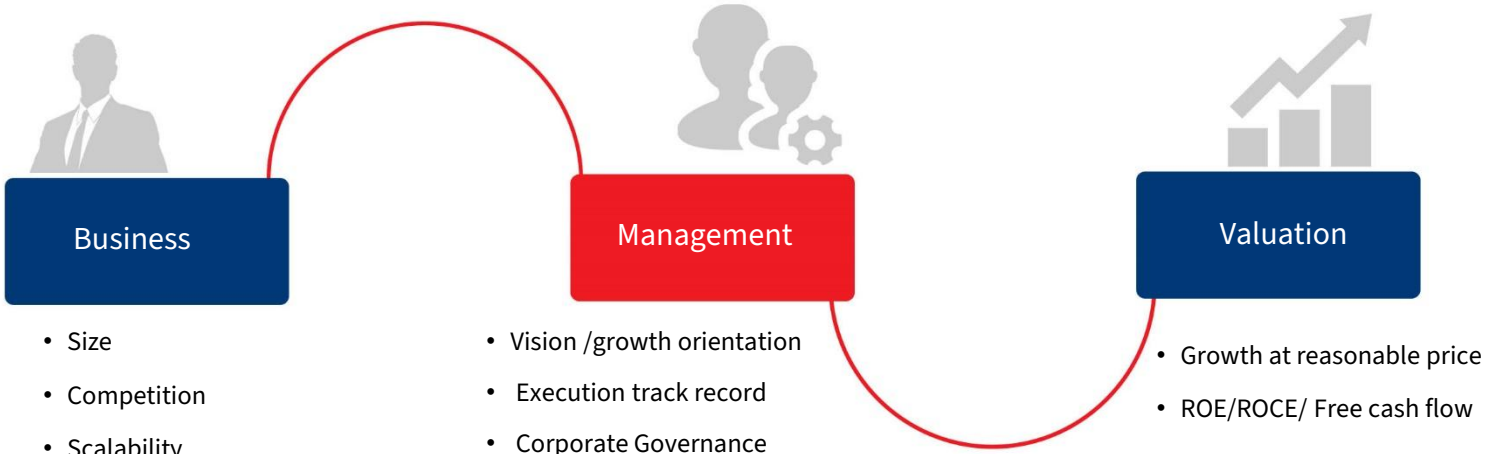
- Portfolio metrics
- Attribution & peer portfolio analysis

Powerful sell-side broker voting system

- Aids in vibrant sell side broker support

The process is subject to change without notice to respond to evolving markets.

Disciplined Equity Investment Approach



Robust Risk Management



Sector & stock selection is an outcome of the research process, however

- Sector caps may be different for diversified and thematic funds; caps also on sector over-weights/under-weights; higher limits need specific approval
- Each fund limits exposure to each market cap viz. large cap, mid cap & small cap
- Liquidity of the portfolio should be within pre-defined limits



All funds* cap exposure to equity related instruments of a company to **10% of assets**



All regulatory limits, restrictions and guidelines wherever applicable are strictly hard-coded and adhered to



Portfolio optimization meetings help **to optimize risk adjusted return**



Fund performance and fund positioning are reviewed monthly by the Investment Committee

*other than thematic/sectoral/index funds

A Well Developed Feedback Loop



Central Research

- Independent research about companies
- Generation of new investment ideas
- Tracking stocks under coverage
- Regular corporate interaction Industry/company updates
- Interaction with sell-side analysts



Portfolio Optimization

- Provides Model portfolio
- Provides inputs on stock/sector

Fund Management



Attribution System

- Provides valuation analysis
- Provides attribution analysis for each fund
- Provides liquidity risk analysis
- Provides alerts for risk management

Debt Investment FrameWork



Safety

Return of Principal more critical than return on Principal



Liquidity

Daily redemption across majority of funds. Asset Liability matching, critical to honour daily commitments



Return

Optimize risk adjusted return

Top Down



Macros

- RBI policy
- Inflation Outlook
- Fiscal Deficit
- Interlinkage of Currency & Equity Market
- Liquidity of Banking System

Bottom Up

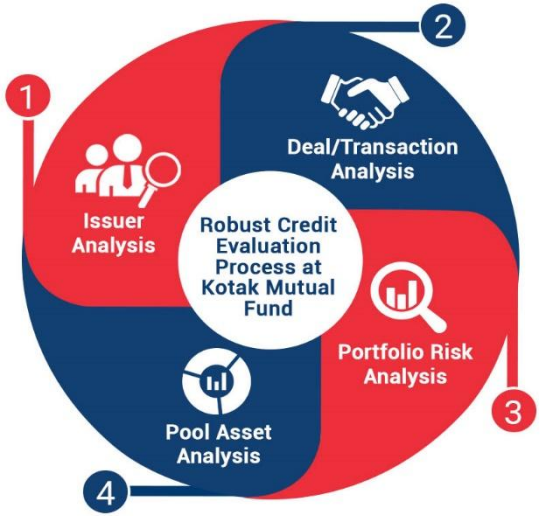


Macros

- Demand supply gap
- Shape of yield curve
- On the run vs. off the run securities
- Credit

Robust Credit valuation Process at Kotak Mutual Fund

- Detailed Analysis –financial & non –financial parameters
- Quality of Management & Corporate Governance
- Source of operating cash flows of all relevant entities to ensure robustness of issuer/management group
- Past track record of all transactions undertaken by the borrower with Kotak group entities.



- Thorough evaluation of the deal
- Purpose of borrowing
- Adequacy of operating cash flows/ security providing cover on debt
- Structure of proposed borrowing and security
- Yield curve & ALM mismatch risks
- Covenants to ensure credit profile of the borrower remains intact

- Portfolio concentration across various parameters
- Vintage-wise delinquencies and flow through rates & resultant probability of default
- Insurance, escrow amounts and recourse level available under different scenarios

- Portfolio evaluation to mitigate sectoral concentration risks
- Overall size of the issue

The process is subject to change without notice.

Performance Centric Investment Team Evaluation & Remuneration Policy



Incentivizes Fund Managers based on consistent relative performance

- Fund Manager's performance evaluation is relative to both benchmark & peers



Incentivizes quality & quantity of research

- Research Analysts evaluation depends on their total stock coverage and the ideas provided during a given period
- Research Analysts also maintain a parallel model portfolio and continuously measure its performance vis-à-vis real portfolios

Our Philosophy

Products

We believe – “Funds are like kids. Don’t have more than you can manage”. Our aim is to equate fund return and client return.

Partnership

We believe in managing your “Trust”. We are honoured to get the mandate of managing your / your client’s trust and money.

Signatory of:

PRI Principles for Responsible Investment

Principles for Responsible Investment

First Asset Management Company in India to sign the United Nations supported principles for Responsible Investment.

Climate Action 100+



Performance

We strive to optimize long term risk-adjusted return on a consistent basis.

Process

We believe in Disciplined Investment Process for optimizing risk adjusted return.

Our Edge

1. **Strong parentage**
   Kotak Bank, the holding company is one of the largest private banks in India with a wide network
2. Vast experience of over **25 years** in managing money across asset classes in India
3. **On-ground presence**
   with large teams ensuring wide & in-depth research coverage
4. Conservative & **Institutional approach** to investing matched with robust risk management
5. **Sound understanding of governance structures** of Indian corporates

Our Investment Leadership



Mr. Nilesh Shah
Group President & Managing Director

- He lead his team to the Best Fund House of the Year Award at all the mutual funds where he has worked viz. Kotak, ICICI Prudential and Franklin Templeton Mutual Fund.
- Part-time member of the Economic Advisory Council to the Prime Minister and a part-time member of the Unique Identification Authority of India (UIDAI).
- Member of the Board of the Association of Mutual Funds in India and the CoBoSAC committee of SEBI.



Mr. Harsha Upadhyaya
President & Chief Investment Officer - Equity & Fixed Income

- Has been with Kotak Mahindra AMC since August 2012 and is a part of the Equity Investment Committee
- 29 years of industry experience including that in DSP Blackrock, UTI, Essar Steel, Prabhudas Liladhar, S G Asia Securities and Reliance Group
- PGDM (Finance) – IIM Lucknow, CFA and B.E.



Mr. Deepak Agrawal
Chief Investment Officer – Fixed Income & Head Products

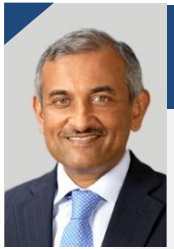
- Has been with Kotak Mahindra AMC since April 2002
- 22 years of industry experience
- AIMR CFA Level II, CA, CS and B.com

Investment Committee - Equity



Mr. Jaideep Hansraj
Non-Executive Director

- 30+ years at Kotak Group; currently Group President – One Kotak
- Former MD & CEO of Kotak Securities; led major growth & digitization
- Built and led Private Banking, Priority Banking & NR business
- Strong capital markets expert; drives group-wide synergy & distribution



Mr. Gaurang Shah
Non-Executive Director

- 40+ years in financial services (27+ years with Kotak Group)
- Former senior leader at Kotak Bank; led credit risk, insurance & asset management businesses
- Qualified CA, Cost Accountant, Company Secretary, and M.Com graduate



Mr. Nilesh Shah
Group President & Managing Director

- He lead his team to the Best Fund House of the Year Award at all the mutual funds where he has worked viz. Kotak, ICICI Prudential and Franklin Templeton Mutual Fund.
- Part-time member of the Economic Advisory Council to the Prime Minister and a part-time member of the Unique Identification Authority of India (UIDAI).
- Member of the Board of the Association of Mutual Funds in India and the CoBoSAC committee of SEBI.



Mr. Harsha Upadhyaya
President & Chief Investment Officer - Equity & Fixed Income

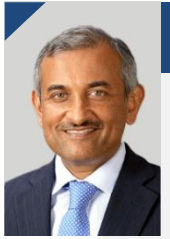
- Has been with Kotak Mahindra AMC since August 2012 and is a part of the Equity Investment Committee
- 29 years of industry experience including that in DSP Blackrock, UTI, Essar Steel, Prabhudas Liladhar, S G Asia Securities and Reliance Group
- PGDM (Finance) – IIM Lucknow, CFA and B.E.

Investment Committee - Debt



Mr. Jaideep Hansraj
Non-Executive Director

- 30+ years at Kotak Group; currently Group President – One Kotak
- Former MD & CEO of Kotak Securities; led major growth & digitization
- Built and led Private Banking, Priority Banking & NR business
- Strong capital markets expert; drives group-wide synergy & distribution



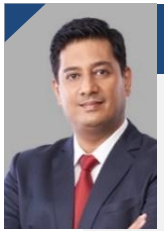
Mr. Gaurang Shah
Non-Executive Director

- 40+ years in financial services (27+ years with Kotak Group)
- Former senior leader at Kotak Bank; led credit risk, insurance & asset management businesses
- Qualified CA, Cost Accountant, Company Secretary, and M.Com graduate



Mr. Nilesh Shah
Group President & Managing Director

- He lead his team to the Best Fund House of the Year Award at all the mutual funds where he has worked viz. Kotak, ICICI Prudential and Franklin Templeton Mutual Fund.
- Part-time member of the Economic Advisory Council to the Prime Minister and a part-time member of the Unique Identification Authority of India (UIDAI).
- Member of the Board of the Association of Mutual Funds in India and the CoBoSAC committee of SEBI.



Mr. Harsha Upadhyaya
CIO – Equity & Fixed Income

- Has been with Kotak Mahindra AMC since August 2012 and is a part of the Equity Investment Committee
- 29 years of industry experience including that in DSP Blackrock, UTI, Essar Steel, Prabhudas Liladhar, S G Asia Securities and Reliance Group
- PGDM (Finance) – IIM Lucknow, CFA and B.E.



Mr. Deepak Agarwal
Chief Investment Officer – Fixed Income & Head Products

- Has been with Kotak Mahindra AMC since April 2002
- 22 years of industry experience
- AIMR CFA Level II, CA, CS and B.com

Equity Investment Team



Mr. Harsha Upadhyaya

President & Chief Investment Officer - Equity & Fixed Income

- Has been with Kotak Mahindra AMC since August 2012
- 29 years of industry experience including that in DSP Blackrock, UTI, Essar Steel, Prabhudas Liladhar, S G Asia Securities, Reliance Group
- PGDM (Finance) – IIM Lucknow, CFA and B.E.



Ms. Shibani S Kurian

Fund Manager and Head of Equity Research

- With Kotak Mahindra AMC since November 2007
- 25 years of industry experience
- PGDM and B.Sc (Hons.) - Economics



Mr. Devender Singhal

Fund Manager

- Has been with Kotak Mahindra AMC since February 2009
- 24 years of industry experience
- PGDM - Fore School of Management and B.A. (Hons.) Maths



Mr. Harish Bihani

Fund Manager

- With Kotak Mahindra AMC since October 2023
- 18 years of Industry experience
- MBA (Finance) from IBS, Hyderabad



Mr. Atul Bhole

Fund Manager

- Joined Kotak AMC from January 2024
- 20 years industry experience including fund management at DSP & Tata Mutual Fund
- CA Cleared (ICAI)

Equity Investment Team



Mr. Rohit Tandon
Fund Manager

- With Kotak Mahindra AMC since January 2024
- 21 years of industry experience including that in JP Morgan, Max Life Insurance, Reliance Nippon Life
- PGDM - IIM Bangalore and B.E.(Mechanical)



Mr. Hiten Shah
Equity- Fund Manager and Dealer

- With Kotak Mahindra AMC since September 2019
- 17 years of industry experience
- MMS in Finance



Mr. Arjun Khanna
Fund Manager

- With Kotak Mahindra AMC since April 2016
- 20 years of industry experience
- Sector / Portfolio Managed: Auto Ancillary, Media, Midcaps, Hotel and Agricultural Commodities
- MMS (Finance) CFA and B.E.



Mr. Mandar Pawar
Fund Manager

- With Kotak Mahindra AMC since February 2008
- 21 years of industry experience
- Sector / Portfolio managed: Oil & Gas, Metals, Pipes, Shipping, Retail and Logistics
- MMS and B.Com

Equity Investment Team



Mr. Nalin Rasik Bhatt
Fund Manager

- With Kotak Mahindra AMC since February 2016
- 21 years of industry experience Sector / Portfolio Managed:Infrastructure, Power Utilities and Real Estate
- CA and B.Com



Mr. Dhananjay Tikariha
Fund Manager

- With Kotak Mahindra AMC since March 2008
- 19 years of industry experience
- Sector / Portfolio Managed: Telecom, Capital Goods, Industrials, Pharmaceuticals & Hospitals
- PGDM and B.Tech

Kotak Equity Research And ESG Team



Ms. Shibani S Kurian
Head – Equity Research
20+ years of industry experience
Sectors: Banking & Financial Services

Sector Specialists with ESG angle overlay



Mr. Nalin Bhatt
19 years of industry exp.
Sectors: Auto, Real Estate, Infrastructure



Mr. Arjun Khanna
18 years of industry exp.
Sectors: Auto Ancillary, Media, Midcaps, & Agri/Chemicals



Mr. Arijit Dutta
16 years of industry exp.
Sectors: Metals, Power utilities



Mr. Mandar Pawar
19 years of industry exp.
Sectors: Retail, Logistics, Oil& Gas, Telecom, Shipping, Staffing services



Mr. Hrishikesh Bhagat
8 years of industry exp.
Sectors: Cement, Building Materials, Hotels & Sugar



Mr. Umang Shah
16 years of industry exp.
Sectors: Banking & Financial Services



Mr. Dhananjay Tikariha
16 years of industry exp.
Sectors: Capital Goods, Pharmaceuticals



Mr. Sudheer Guntupalli
8 years of industry exp.
Sectors: IT services and Internet



Mr. Saumil Mehta
18 years of industry exp.
Sectors: Specific stocks in small & mid caps



Mr. Archit Varshney
5 years of industry exp.
Sectors: Consumer Staples & Discretionary



Mr. Ronak Daga
3 years of industry exp.
Sectors: Banking & Financial Services



Mr. Tanay Bheda
3 years of industry exp.
Sectors: Capital Goods, Pharmaceuticals



Mr. Pranav Furia
Equity research analyst

ESG dedicated research



Mr. Kaushlesh Mishra
Investment (ESG) Analyst with 15 years of industry experience



Ms. Kavitha Ananth
Investment (ESG) Analyst with 9 years of industry experience



Ms. Ng Hwee Keng
Investment (ESG) Analyst with 9 years of industry experience

These personnel are staff of Kotak Mahindra Asset Management Co. Ltd in India except Ms Ng Hwee Keng who is an employee of Kotak Mahindra Asset Management (Singapore) Pte Ltd.

Debt Investment Team



Mr. Deepak Agrawal

Chief Investment Officer – Fixed Income & Head Products

- Has been with Kotak Mahindra AMC since April 2002
- 22 years of industry experience
- AIMR CFA Level II, CA, CS and B.com



Mr. Abhishek Bisen

Head - Fixed Income, Debt Fund Manager and Dealer

- Has been with Kotak Mahindra AMC since October 2006
- 24 years of industry experience
- MBA (Finance) and B.A. Management



Mr. Vihag Mishra

Debt - Fund Manager and Credit Analyst

- 8 years at Kotak Mutual Fund as Fund Manager & Research Analyst
- Previously worked in Corporate & Investment Banking at BNP Paribas
- 14 years of industry experience; MBA (Finance) from XLRI



Mr. Manu Sharma

Debt - Fund Manager and Dealer

- Has been with Kotak Mahindra AMC since September 2017
- 18 years experience in credit research and data analytics
- MBA (Finance) and B.E.

Debt Investment Team



Mr. Sunil Pandey
Debt Dealer

- Has been with Kotak Mahindra AMC since October 2007; with the debt team since last 3 years
- 14 years of industry experience
- MBA and B.com



Mr. Dharmesh Thakar
Debt Dealer

- With Kotak Mahindra AMC since December 2022
- 16 years of experience
- PGeMBA in Finance

Portfolio Management Services Team



Mr. Brijesh Ved
Head DPMS & Principal Officer

- Over 23 years of professional work experience, of which he has spent 20 years in Asset Management Industry in India. At presently he works with Kotak AMC, as Head of Discretionary PMS. He comes with strong funds management & equity research background.
- He has spent two stints at Enam Asset Management (AMC) between 2004 to 2015 and 2021 to 2024. Before Enam AMC, he was with BNP Paribas Asset Management as Head of Equities- Offshore Advisory & PMS between 2015 to 2021.
- He holds an MBA in Finance from Monash Mt. Eliza Business School, Australia and a Bachelor of Commerce from the University of Mumbai.



Mr. Sanjay Bhuwania
NDPMS - Direct Equity

- With Kotak Mahindra AMC since July 2021 and with Kotak Group since June 2017
- 34 years of Industry Experience
- FCA and BCom (Hons) from Calcutta University

A Selection of Equity Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Flexicap Fund	Flexi Cap	Mr. Harsha Upadhyaya	Nifty 500 TRI	551468.43
Kotak Midcap Fund (Erstwhile known as Kotak Emerging Equity Fund)	Mid Cap	Mr. Harsha Upadhyaya/ Mr. Atul Bhole	NIFTY Midcap 150 TRI	662813.19
Kotak Large & Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund)	Large & Mid Cap Fund	Mr. Harsha Upadhyaya	NIFTY Large Midcap 250 TRI	306328.29
Kotak Small Cap Fund	Small cap	Mr. Harish Bihani	NIFTY Smallcap 250 TRI	182100.03
Kotak Large Cap Fund (Erstwhile known as Kotak Bluechip Fund)	Large cap	Mr. Harsha Upadhyaya/ Mr. Rohit Tandon	Nifty 100 TRI	106376.51
Kotak Multicap Fund	Multicap	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen & Mr. Devender Singhal	Nifty 500 Multicap 50:25:25 TRI	271597.62
Kotak ELSS Tax Saver Fund	ELSS	Mr. Harsha Upadhyaya	Nifty 500 TRI	61181.06
Kotak Focused Fund (Erstwhile known as Kotak Focused Equity Fund)	Focused Fund	Ms. Shibani Kurian	Nifty 500 TRI	41980.36
Kotak Pioneer Fund	Thematic	Mr. Harish Bihani	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI	37642.82
Kotak ESG Exclusionary Strategy Fund#	Thematic	Mr. Harsha Upadhyaya/ Mr. Mandar Pawar	Nifty 100 ESG Index TRI	7408.37
Kotak Contra Fund (Erstwhile known as Kotak India EQ Contra Fund)	Contra	Ms. Shibani Kurian	Nifty 500 TRI	52380.78

As on June 30, 2026

#Name change w.e.f January 01,2024 pursuant to SEBI circular no. SEBI/HO/IMD/IMD-I -PoD1/P/CIR/2023/125 dated July 20, 2023. Earlier known as Kotak ESG Opportunities Fund | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Equity Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Manufacture In India Fund	Thematic	Mr. Harsha Upadhyaya/ Mr. Abhishek Bisen	Nifty India Manufacturing Index TRI	27791.22
Kotak Infrastructure & Economic Reform Fund	Thematic	Mr. Nalin Rasik Bhatt	Nifty Infrastructure TRI	24043.91
Kotak Business Cycle Fund	Thematic	Mr. Harish Bihani/ Mr. Abhishek Bisen	Nifty 500 TRI	32267.31
Kotak Banking & Financial Services Fund	Sectoral	Ms. Shibani Kurian/ Mr. Abhishek Bisen	Nifty Financial Services TRI	14711.14
Kotak Quant Fund	Thematic	Mr. Harsha Upadhyaya/ Mr. Abhishek Bisen	Nifty 200 Total Return Index	4927.85
Kotak Consumption Fund	Thematic	Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Arjun Khanna	Nifty India Consumption Index (Total Return Index)	16781.34
Kotak Healthcare Fund	Sectoral	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen & Mr. Dhananjay Tikariha	Nifty Healthcare Index TRI	6079.24
Kotak Technology Fund	Sectoral	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	BSE Teck Index TRI	5199.24
Kotak Special Opportunities Fund	Thematic	Mr. Devender Singhal & Mr. Abhishek Bisen	Nifty 500 TRI	14384.09

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Equity Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak MNC Fund	Thematic	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen	Nifty MNC Index TRI	21355.02
Kotak Transportation & Logistics Fund	Thematic	Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen	Nifty Transportation & Logistics Index TRI	4967.83
Kotak Energy Opportunities Fund	Thematic	Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen	Nifty Energy TRI	2709.54
Kotak Active Momentum Fund	Thematic	Mr. Rohit Tandon & Mr. Abhishek Bisen	Nifty 500 TRI	14719.24
Kotak Rural Opportunities Fund	Thematic	Mr. Arjun Khanna & Mr. Abhishek Bisen	Nifty Rural Index TRI	7810.96

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Hybrid Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Aggressive Hybrid Fund (Erstwhile known as Kotak Equity Hybrid Fund)	Aggressive Hybrid Fund	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen & Mr. Atul Bhole	NIFTY 50 Hybrid Composite Debt 65:35 Index	88130.74
Kotak Balanced Advantage Fund	Balanced Advantage	Mr. Hiten Shah, Mr. Abhishek Bisen, Mr. Harsha Upadhyaya & Mr. Rohit Tandon	Nifty 50 Hybrid Composite Debt	172109.18
Kotak Equity Savings Fund	Savings Fund	Mr. Abhishek Bisen, Mr. Devender Singhal & Mr Hiten Shah	NIFTY Equity Savings	101504.91
Kotak Debt Hybrid Fund	Conservative Hybrid Fund	Mr. Devender Singhal & Mr. Abhishek Bisen	Crisil Hybrid 85+15 conservative Index	28720.00
Kotak Arbitrage Fund (Erstwhile known as Kotak Equity Arbitrage Fund)	Arbitrage Fund	Mr. Hiten Shah	Nifty 50 Arbitrage Index	726476.12
Kotak Multi Asset Allocation Fund	Multi Asset Allocation	Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	141280.63

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Debt Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Overnight Fund	Overnight Fund	Mr. Deepak Agrawal	NIFTY 1D Rate index	93369.96
Kotak Liquid Fund	Liquid	Mr. Deepak Agrawal	Nifty Liquid Index B-I (Tier 1), Nifty Liquid Index (Tier 2)	456847.81
Kotak Savings Fund	Ultra Short Duration	Mr. Deepak Agrawal & Mr. Manu Sharma	Nifty Ultra Short Duration Debt Index	147454.38
Kotak Money Market Fund	Money Market	Mr. Deepak Agrawal & Mr. Manu Sharma	Nifty Money Market Index	297048.01
Kotak Low Duration Fund	Low Duration	Mr. Deepak Agrawal & Mr. Manu Sharma	Nifty Low Duration Debt Index	121907.82
Kotak Corporate Bond Fund	Corporate Bond	Mr. Deepak Agrawal & Mr. Manu Sharma	CRISIL Corporate Bond B-II Index	153381.25
Kotak Bond Short Term Fund	Short Duration	Mr. Deepak Agrawal & Mr. Abhishek Bisen	Nifty Short Duration Debt Index	146908.00
Kotak Credit Risk Fund	Credit Risk	Mr. Deepak Agrawal & Mr. Sunit Garg	Nifty Credit Risk Bond Index	7641.58
Kotak Dynamic Bond Fund	Dynamic	Mr. Deepak Agrawal & Mr. Abhishek Bisen	Nifty Composite Debt Index	23734.96
Kotak Floating Rate Fund	Floater Fund	Mr. Deepak Agrawal & Mr. Manu Sharma	Nifty Short Duration Debt Index	31304.88
Kotak Medium Term Fund	Medium Duration Fund	Mr. Deepak Agrawal & Mr. Sunit Garg	Nifty Medium Duration Debt Index	18192.99
Kotak Banking and PSU Debt Fund	Banking and PSU	Mr. Deepak Agrawal & Mr. Abhishek Bisen	CRISIL Banking and PSU Debt Index	50079.00

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Debt Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Gilt Fund	Gilt Fund	Mr. Abhishek Bisen	Nifty all Duration G-Sec Index	22454.68
Kotak Bond Fund	Medium to Long Duration	Mr. Abhishek Bisen	Nifty Medium to Long Duration Debt Index	17908.32
Kotak Long Duration Fund	Long Duration Fund	Mr. Abhishek Bisen	CRISIL Long Duration Debt A-III Index	678.84

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Fund of Fund Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Multi Asset Omni FOF Erstwhile Known As Kotak Multi Asset Allocator Fund Of Fund - Dynamic)	FOF (Domestic)	Mr. Devender Singhal & Mr. Abhishek Bisen	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5% MSCI World Index	25100.19
Kotak Gold Fund	FOF (Domestic)	Mr. Abhishek Bisen/ Mr. Jeetu Valechha Sonar	Price of Physical Gold	67122.57
Kotak Silver ETF Fund Of Fund	FOF (Domestic)	Mr. Jeetu Valechha Sonar/ Mr. Abhishek Bisen	Price of silver (based on LBMA daily spot fixing price)	9738.00
Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund Of Fund)	FOF (Overseas)	Mr. Arjun Khanna	MSCI AC World TRI	8144.90
Kotak US Specific Equity Passive FOF (Erstwhile Known As Kotak Nasdaq 100 Fund Of Fund)	FOF (Overseas)	Mr. Arjun Khanna/ Mr. Abhishek Bisen	NASDAQ 100 TRI	45620.11
Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Emerging Market Fund)	FOF (Overseas)	Mr. Arjun Khanna	MSCI AC World TRI	17742.60
Kotak International REIT Overseas Equity Omni FOF (Erstwhile Known As Kotak International REIT FOF)	FOF (Overseas)	Mr. Arjun Khanna	S&P Asia Pacific ex Japan REIT Total Return Index.	1049.20
Kotak Income Plus Arbitrage Omni FOF (Erstwhile Known As Kotak Income Plus Arbitrage FOF)	FOF (Domestic)	Mr. Abhishek Bisen	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)	76790.39
Kotak Gold Silver Passive FOF	FOF (Domestic)	Mr. Rohit Tandon, Mr. Abhishek Bisen	Domestic Price of Gold and Silver	10613.12

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of ETF Product Basket With Kotak AMC

Scheme Name	NSE/BSE Code	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Nifty Bank ETF	NSE Symbol - KOTAKBKETF BSE Scrip Code - 590136	ETF	Mr. Devender Singhal/ Mr. Satish Dondapati	Nifty Bank Index TRI	44202.69
Kotak Gold ETF	NSE Symbol - KOTAKGOLD BSE Scrip Code - 590097	ETF	Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar	Price of Gold	141227.24
Kotak Silver ETF	NSE Symbol - KOTAKSILVE	ETF	Mr. Jeetu Valechha Sonar/ Mr. Abhishek Bisen	Price of silver (based on LBMA daily spot fixing price)	36078.32
Kotak Nifty 50 ETF	NSE Symbol - KOTAKNIFTY	ETF	Mr. Devender Singhal & Mr. Satish Dondapati	Nifty 50 TRI	33960.74
Kotak Nifty PSU Bank ETF	NSE Symbol – KOTAKPSUBK BSE Scrip Code - 590107	ETF	Mr. Devender Singhal & Mr. Satish Dondapati	Nifty PSU Bank TRI	24027.88
Kotak Nifty IT ETF	NSE Symbol - KOTAKIT	ETF	Mr. Devender Singhal/ Mr. Satish Dondapati	NIFTY IT Index TRI	2392.21
Kotak Nifty Alpha 50 ETF	NSE Symbol - KOTAKALPHA	ETF	Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen	NIFTY Alpha 50 Index (Total Return Index)	8390.54
Kotak Nifty 50 Value 20 ETF	NSE Symbol - KOTAKNV20	ETF	Mr. Devender Singhal/ Mr. Satish Dondapati	Nifty50 Value 20 TRI	794.08
Kotak BSE Sensex ETF	NSE Symbol – KTKSENSEX BSE Scrip Code - 532985	ETF	Mr. Devender Singhal & Mr. Satish Dondapati	S&P BSE SENSEX TRI	241.86
Kotak Nifty Midcap 50 ETF	NSE Symbol - KOTAKMID50	ETF	Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen	Nifty Midcap 50 (Total Return Index)	1988.11

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of ETF Product Basket With Kotak AMC

Scheme Name	NSE/BSE Code	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Nifty 100 Low Volatility 30 ETF	NSE Symbol - KOTAKLOVOL	ETF	Mr. Devender Singhal Mr. Abhishek Bisen & Mr. Satish Dondapati	NIFTY 100 Low Volatility 30 Index (Total Return Index)	2129.57
Kotak Nifty India Consumption ETF	NSE Symbol - KOTAKCONS	ETF	Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen	NIFTY India Consumption Index TRI	345.76
Kotak Nifty MNC ETF	NSE Symbol - KOTAKMNC	ETF	Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen	NIFTY MNC Index TRI	462.90
Kotak Nifty 1D Rate Liquid ETF	NSE Symbol - KOTAKLIQ	ETF	Mr. Abhishek Bisen/ Mr. Satish Dondapati	NIFTY 1D Rate Index	17778.09
Kotak MSCI India ETF	NSE Symbol - MSCIINDIA	ETF	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	MSCI India Index TRI	15806.02
Kotak Nifty 100 Equal Weight ETF	NSE Symbol - NIFTY100EW	ETF	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty 100 Equal Weight Index TRI	273.47
Kotak Nifty Midcap 150 ETF	NSE Symbol - MID150	ETF	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Midcap 150 Index TRI	121.79
Kotak Nifty200 Quality 30 ETF	NSE Symbol - Quality30	ETF	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty200 Quality 30 Index TRI	28.04

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of ETF Product Basket With Kotak AMC

Scheme Name	NSE/BSE Code	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Nifty 200 Momentum 30 ETF	NSE Symbol - MOMENTUM30	ETF	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty200 Momentum 30 Index TRI	360.17
Kotak Nifty Chemicals ETF		ETF	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Chemicals Index TRI	908.17
Kotak Nifty Next 50 ETF		ETF	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Next 50 TRI	174.94

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Index Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Index	Mr. Abhishek Bisen	Nifty SDL Apr 2027 Top 12 Equal Weight Index	66626.37
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Index	Mr. Abhishek Bisen	Nifty SDL Apr 2032 Top 12 Equal Weight Index	32207.54
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	Index	Mr. Abhishek Bisen	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index	5209.07
KOTAK Nifty SDL JUL 2026 Index Fund	Index	Mr. Abhishek Bisen	Nifty SDL Jul 2026 Index	959.47
KOTAK Nifty SDL JUL 2033 Index Fund	Index	Mr. Abhishek Bisen	Nifty SDL Jul 2033 Index	1908.86
Kotak NIFTY 50 Index Fund	Index	Mr. Devender Singhal Mr. Satish Dondapati & Mr. Abhishek Bisen	Nifty 50 Index TRI (Total Return Index)	11293.64
Kotak NIFTY Next 50 Index Fund	Index	Mr. Devender Singhal/ Mr. Satish Dondapati	Nifty Next 50 Index TRI	11879.52
Kotak Nifty Smallcap 50 Index Fund	Index	Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen	Nifty Smallcap 50 Index TRI	2118.43
Kotak Nifty 200 Momentum 30 Index Fund	Index	Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen	Nifty 200 Momentum 30 Index (Total Return Index)	5578.67

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Index Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Nifty Financial Services Ex-Bank Index Fund	Index	Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen	Nifty Financial Services Ex-Bank Index (Total Return Index)	978.79
Kotak S&P BSE Housing Index Fund	Index	Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen	S&P BSE Housing Index (Total Return Index)	129.70
Kotak Nifty G-SEC July 2033 Index Fund	Index	Mr. Abhishek Bisen	Nifty G-sec July 2033 Index	213.98
Kotak Nifty 100 Low Volatility 30 Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	NIFTY 100 Low Volatility 30 Index TRI	1190.57
Kotak BSE PSU Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	BSE PSU Index TRI	843.94
Kotak Nifty Midcap 50 Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Midcap 50 Index TRI	788.22
Kotak Nifty India Tourism Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty India Tourism Index TRI	356.02
Kotak Nifty Midcap 150 Momentum 50 Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Midcap 150 Momentum 50 Index (TRI)	4213.95

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Index Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Nifty 50 Equal Weight Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty 50 Equal Weight Index (TRI)	606.13
Kotak Nifty 100 Equal Weight Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty 100 Equal Weight Index (TRI)	436.68
Kotak Nifty Smallcap 250 Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Smallcap 250 Index TRI	595.20
Kotak BSE Sensex Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	BSE Sensex Index TRI	225.56
Kotak Nifty Commodities Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Commodities Index TRI	2932.36
Kotak Nifty Midcap 150 Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Midcap 150 Index TRI	377.73
Kotak Nifty Top 10 Equal Weight Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Top 10 Equal Weight Index TRI	403.80
Kotak Nifty 200 Quality 30 Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty 200 Quality 30 Index TRI	167.00

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

A Selection of Index Product Basket With Kotak AMC

Scheme Name	Investment Theme	Fund Manager	Benchmark (TIER 1)	Monthly AAUM (INR Mn)
Kotak Nifty Alpha 50 Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty Alpha 50 Index TRI	361.21
Kotak Nifty500 Momentum 50 Index Fund	Equity Index	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen	Nifty500 Momentum 50 Index TRI	236.90
Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	Debt Index	Mr. Abhishek Bisen	CRISIL-IBX AAA Financial Services Index – Sep 2027	4870.56
Kotak CRISIL-IBX AAA Bond Financial Services Index – Dec 2026 Fund	Debt Index	Mr. Abhishek Bisen	CRISIL-IBX AAA Financial Services Index – Dec 2026	1062.55
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	Debt Index	Mr. Manu Sharma	CRISIL-IBX Financial Services 3-6 Months Debt Index	3424.03
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	Debt Index	Mr. Abhishek Bisen	Nifty AAA Financial Services Bond Mar 2028 Index	2209.12
Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	Debt Index	Mr. Manu Sharma	CRISIL-IBX Financial Services 9 - 12 Months Debt Index	9676.73

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

Representation of Accolades and Recognition Received

Industry experts have also acknowledged KMAMC's performance over the years. Some of the accolades which KMAMC has received in the recent past include:

- **Morning Star Fund Awards 2023**

  1. Best Fund House

  2. Best Equity Fund House

- **Refinitiv Lipper Fund Awards 2021:** Fund Awards recognises Kotak Mutual Fund with

  3. Mixed Assets {India Group Awards}

- **Business Today-Money Today Financial Services Awards 2020:** Best Fund House Debt and Overall
- **CNBC TV 18 Mutual Fund Awards 2018:** Best Mutual Fund House of the year 2018
- **Best Group over 3 years Equity:** 2017 Thomson Reuters Lipper Fund Awards India
- **Most Innovative Approach To Investor Awareness:** 2017 The Outlook Money
- **Best Debt Fund House:** Outlook Money awards 2012

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Flexicap Fund	• Long term capital growth • Investment in Portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation.
Kotak Midcap Fund (Erstwhile know as Kotak Emerging Equity Fund)	• Long term capital growth • Investment in equity & equity related securities predominantly in midcap companies.
Kotak Large & Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund)	• Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large & midcap companies
Kotak ESG Exclusionary Strategy Fund#	• Long-term capital growth • Investment in the portfolio of predominantly equity & equity related securities of companies following environmental, social and governance (ESG) criteria
Kotak Focused Fund (Erstwhile known as Kotak Focused Equity Fund)	• Long term capital growth • Investment in equity and equity related securities across market capitalization in maximum 30 stocks
Kotak Global Emerging Market Overseas Equity Omni FOF (Erstwhile known as Kotak Global Emerging Market Fund)	• Long term capital growth • Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets
Kotak Contra Fund (Erstwhile known as Kotak India EQ Contra Fund)	• Long term capital growth • Investment in portfolio of predominantly equity & equity related securities
Kotak Infrastructure & Economic Reform Fund	• 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

Scheme

Risk-o-meter



The risk of the scheme is Very High

#Name change w.e.f January 01,2024 pursuant to SEBI circular no. SEBI/HO/IMD/IMD-I -PoD1/P/CIR/2023/125 dated July 20, 2023. Earlier known as Kotak ESG Opportunities Fund

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak International REIT Overseas Equity Omni FOF (Kotak International REIT FOF)	• Long-term capital growth • Long-term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust Fund and/or other similar overseas REIT funds.
Kotak Nifty IT ETF	• Long-term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index
Kotak Multicap Fund	• Long-term capital growth • Investment in equity and equity related securities across market capitalisation
Kotak Manufacture in India Fund	• Long term capital growth • Investment equity and equity related securities across market capitalisation
Kotak Nifty 50 Index Fund	• Long-term capital growth • Returns that are commensurate with the performance of NIFTY 50 Index subject to tracking error
Kotak Nifty Bank ETF	• Long term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index
Kotak Nifty Next 50 Index Fund	• Long term capital growth • Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error
Kotak Pioneer Fund	• Long term capital growth • Investment in equity and equity reletated securities of companies operating with pioneering innovations theme without any market capitalisation and sector bias

Scheme



*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Nifty PSU Bank ETF	• Long-term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index
Kotak Small Cap Fund	• Long-term capital growth • Investment in equity & equity related securities predominantly in small cap stocks
Kotak ELSS Tax Saver Fund	• Long term capital growth with a 3 year lock in • Investment in portfolio of predominantly equity & equity related securities
Kotak BSE Sensex ETF	• Long-term capital growth • Investment in stocks comprising the underlying index and endeavor to track the benchmark index
Kotak Nifty Alpha 50 ETF	• Long term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark Index
Kotak Nifty 100 Low Volatility 30 ETF	• Long term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index
Kotak Large Cap Fund (Erstwhile known as Kotak Bluechip Fund)	• Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of large cap companies
Kotak Nifty 50 ETF	• Long term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

Scheme

Risk-o-meter



The risk of the scheme is Very High

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Nifty India Consumption ETF	• Long-term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index
Kotak Nifty MNC ETF	• Long-term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index
Kotak Business Cycle Fund	• 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.
Kotak Banking & Financial Services Fund	• Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Banking & Financial Services
Kotak Quant Fund	• Long-term capital growth • Investment predominantly in equity & equity related instruments selected based on quant model
Kotak Consumption Fund	• Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Consumption & consumption related activities
Kotak Nasdaq 100 Fund Of Fund	• Long-term capital growth • Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error.
Kotak Nifty 50 Value 20 ETF	• Long term capital growth • Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.



*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Aggressive Hybrid Fund (Erstwhile known as Kotak Equity Hybrid Fund)	• Long-term capital growth • Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments
Kotak Multi Asset Allocation Fund	• Long-term capital growth • Equity & Equity related Securities, Debt & Money Market Instruments, • Commodity ETFs and Exchange Traded Commodity Derivatives.
Kotak Balanced Advantage Fund	• Wealth creation over a long period of time • Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation
Kotak Multi Asset Omni FOF (Erstwhile Known As Kotak Multi Asset Allocator Fund of Fund – Dynamic)	• Long term capital growth • Investment in Kotak Mahindra Mutual Fund schemes & ETFs/Index schemes (Domestic & Offshore Funds including Gold ETFs)
Kotak Silver ETF Fund Of Fund	• 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.
Kotak Silver ETF	• Investors seeking returns that are in line with the performance of silver over the long term, subject to tracking errors • Investments in physical silver of 99.9% purity (fineness)
Kotak BSE Housing Index Fund	• Long term capital growth. • Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.
Kotak Nifty Midcap 50 ETF	• Long term capital appreciation. • Investment in stocks Comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

Scheme

Risk-o-meter



The risk of the scheme is Very High

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Nifty Smallcap 50 Index Fund	• Long term capital appreciation. • Investment stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.
Kotak Nifty 200 Momentum 30 Index Fund	• Long term capital growth. • Return that corresponds to the performance of Nifty 200 Momentum 30 Index, subject to tracking errors.
Kotak Nifty Financial Services Ex-bank Index Fund	• Long term capital appreciation. • Investment in stocks comprising the underlying index and endeavours to track the benchmark index.
Kotak Global Innovation Overseas Equity Omni FOF (Erstwhile Known As Kotak Global Innovation Fund Of Fund)	• Long term capital growth. • Investment in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs.
Kotak Gold Fund	• Returns in line with physical gold over medium to long term, subject to tracking error • Investment in Kotak Gold ETF generation by investing in debt & money market instruments stocks
Kotak Healthcare Fund	• Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Pharma, Healthcare & allied sectors
Kotak Technology Fund	• Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of Technology & Technology related sectors.
Kotak Special Opportunities Fund	• Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities following Special Situation Theme.

Scheme



*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak MNC Fund	• Long-term capital growth • Investment in portfolio of predominantly in equity and equity related securities of multi-national companies (MNC).
Kotak Transportation & Logistics Fund	• Long-term capital growth • Investment in portfolio of predominantly equity and equity related securities of companies engaged in Transportation & Logistics and related activities
Kotak Energy Opportunities Fund	• Long-term capital growth • Investment in portfolio of predominantly equity and equity related securities of companies engaged in Energy and Energy related activities.
Kotak Active Momentum Fund	• Long-term capital growth • Investment in portfolio of predominantly in equity and equity related securities exhibiting momentum characteristics
Kotak Rural Opportunities Fund	• Long term capital growth. • Investment in portfolio of predominantly Equity & Equity related instruments based on Rural and allied theme.
Kotak Gold Silver Passive FOF	• Long term capital growth • To generate long-term capital appreciation from a portfolio created by investing in units of Kotak Gold ETF & Kotak Silver ETF
Kotak MSCI India ETF	• Long term capital appreciation • Investment in stocks comprising the MSCI India index and endeavours to track the benchmark index, subject to tracking errors.
Kotak Nifty 100 Equal Weight ETF	• Long term capital growth • Investment in stocks comprising the Nifty 100 Equal Weight index and endeavours to track the benchmark index, subject to tracking errors.

Scheme

Risk-o-meter



The risk of the scheme is Very High

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Nifty Midcap 150 ETF	• Long term capital appreciation. • Investment in stocks comprising the Nifty Midcap 150 Index and endeavours to track the benchmark index, subject to tracking errors
Kotak Nifty200 Quality 30 ETF	• Long term capital appreciation. • Investment in stocks comprising the Nifty200 Quality 30 Index and endeavours to track the benchmark index, subject to tracking errors.
Kotak Nifty 200 Momentum 30 ETF	• Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error. • There is no assurance that the investment objective of the scheme will be achieved.
Kotak Nifty Chemicals ETF	• Long-term capital growth • Investment in portfolio of predominantly in equity and equity related securities exhibiting momentum characteristics
Kotak Nifty Next 50 ETF	• 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.
Kotak Nifty 100 Low Volatility 30 Index Fund	• Long term capital growth • Return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error.
Kotak BSE PSU Index Fund	• Long term capital growth • Return that corresponds to the performance of BSE PSU Index subject to tracking error
Kotak Nifty Midcap 50 Index Fund	• Long term capital growth • Return that corresponds to the performance of NIFTY Midcap 50 Index subject to tracking error.

Scheme

Risk-o-meter



The risk of the scheme is Very High

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Nifty India Tourism Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty India Tourism Index subject to tracking error.
Kotak Nifty Midcap 150 Momentum 50 Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty Midcap 150 Momentum 50 Index subject to tracking error.
Kotak Nifty 50 Equal Weight Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error
Kotak Nifty 100 Equal Weight Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty 100 Equal Weight Index subject to tracking error.
Kotak Nifty Smallcap 250 Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty SmallCap 250 Index subject to tracking error
Kotak BSE Sensex Index Fund	• Long term capital growth • Return that corresponds to the performance of BSE Sensex Index subject to tracking error.
Kotak Nifty Commodities Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error
Kotak Nifty Midcap 150 Index Fund	• Long term capital growth • Return that corresponds to the performance of NIFTY Midcap 150 Index subject to tracking error.

Scheme



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Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Nifty Top 10 Equal Weight Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty Top 10 Equal Weight Index, subject to tracking error.
Kotak Nifty 200 Quality 30 Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty 200 Quality 30 Index, subject to tracking error
Kotak Nifty Alpha 50 Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty Alpha 50 Index, subject to tracking error.
Kotak Nifty500 Momentum 50 Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty500 Momentum 50 Index subject to tracking error.
Kotak Nifty Private Bank ETF	• Long-term capital Growth • An Exchange Traded Fund that Corresponds to the performance of Nifty Private Bank Index subject to Tracking error.
Kotak Nifty Alpha Low-volatility 30 Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty Alpha Low Volatility 30 Index subject to tracking error.
Kotak Quality Overseas Equity Omni FOF	• Long-term capital Growth • 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
Kotak Multi Factor Passive FOF	• Long term capital growth • An open-ended Fund of Fund scheme investing in units of factor-based equity ETFs

Scheme



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Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Services Fund	• Long term capital growth • Investment in portfolio of predominantly in equity & equity related instruments of companies engaged in Services theme
Kotak Nifty200 Value 30 Index Fund	• Long term capital growth • Return that corresponds to the performance of Nifty200 Value 30 Index subject to tracking error.
Kotak Dividend Yield Fund	• Long term capital growth • Investment in portfolio of predominantly in equity & equity related securities of dividend yielding companies.
Kotak Nifty Next 50 ETF	• 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

Scheme



The risk of the scheme is Very High

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Credit Risk Fund	• Income over a medium term investment horizon • Investment predominantly in in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds)
Kotak Gold ETF	• Returns in line with physical gold over medium to long term, subject to tracking error • Investment in physical gold of large cap companies



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Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Medium Term Fund	• Income over a medium term investment horizon • Investment in debt, government securities & money market instruments with portfolio Macaulay duration between 3yrs & 4yrs
Kotak Debt Hybrid Fund	• Income & capital growth over a long term horizon • Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instrument
Kotak Equity Savings Fund	• Income from arbitrage opportunities in the equity market & long term capital growth • Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities
Kotak Dynamic Bond Fund	• Income over a medium term investment horizon • Investment in debt & money market securities across durations

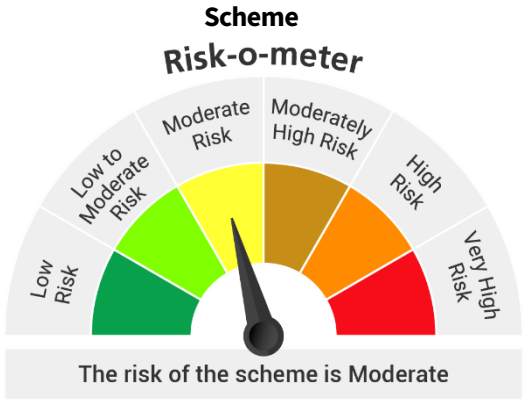
Scheme



*Investors should consult their financial advisors if in doubt about whether the product is suitable for them. | The above riskometer is based on the scheme portfolio as on June 30, 2026. An addendum may be issued or updated on the website for new riskometer.

Product Labels

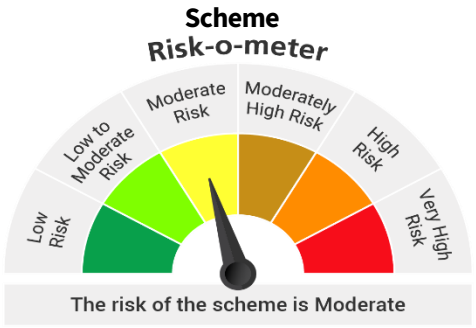
Scheme Name	This product is suitable for investors who are seeking*
Kotak Banking and PSU Debt Fund	• Income over a short to medium term investment horizon • Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions, Government Securities and Municipal Bonds
Kotak Nifty SDL JUL 2033 Index Fund	• Income over Target Maturity Period • Target Maturity Index Fund tracking Nifty SDL Jul 2033 Index
Kotak Bond Short Term Fund	• Income over a medium term horizon • Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years
Kotak Gilt Fund	• Income over a long investment horizon • Investment in sovereign securities issued by the Central and/or State Government(s) and/or reverse repos in such securities
Kotak Nifty SDL APR 2032 Top 12 Equal Weight Index Fund	• Income over Target Maturity Periods. • Target Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index
Kotak Corporate Bond Fund	• 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.
Kotak NIFTY G-SEC July 2033 Index Fund	• Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index
Kotak Bond Fund	• Income over a long investment horizon • Investment in debt & money market securities with a portfolio Macaulay duration between 4 years & 7 years



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Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Liquid Fund	• Income over a short term investment horizon • Investment in money market securities
Kotak Floating Rate Fund	• Income over a short term investment horizon • Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments
Kotak Money Market Fund	• Income over a short term investment horizon • Investment in money market securities
Kotak Savings Fund	• Income over a short term investment horizon • Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months
Kotak Long Duration Fund	• Long term wealth creation • To generate income / capital appreciation through investments in debt and money market instruments.



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Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Nifty SDL APR 2027 Top 12 Equal Weight Index Fund	• Income over Target Maturity Periods • Target Maturity Index Fund tracking Nifty SDL Apr 2027 Top 12 Equal weight Index
Kotak Low Duration Fund	• Regular Income over short term • Income by focusing on low duration securities with portfolio Macaulay duration between 6 months and 12 months
Kotak Nifty SDL Plus AAA PSU Bond JUL 2028 60:40 Index Fund	• Income over Target Maturity Period • Target Maturity Index Fund tracking Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index
Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	• Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Sep 2027.
Kotak CRISIL-IBX AAA Bond Financial Services Index – Dec 2026 Fund	• Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Dec 2026.
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	• Income generated from exposure to shorter-term maturities on the yield curve. • An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 3-6 Months Debt Index
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund	• Income over Target Maturity Period. • An open-ended Target Maturity Index Fund tracking Nifty AAA Financial Services Bond Mar 2028 Index.
Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund	• Income generated from exposure to shorter-term maturities on the yield curve. • An open-ended Constant Maturity Index Fund tracking CRISIL-IBX Financial Services 9 - 12 Months Debt Index

Scheme



The risk of the scheme is Low to Moderate

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Product Labels

Scheme Name	This product is suitable for investors who are seeking*
Kotak Arbitrage Fund (Erstwhile known as Kotak Equity Arbitrage Fund)	• Income from arbitrage opportunities in the equity market • Investment in arbitrage opportunities in the cash & derivatives segment of the equity market
Kotak Overnight Fund	• Income over a short term investment horizon • Investment in debt & money market securities
Kotak Nifty 1D Rate Liquid ETF	• Income over a short term investment horizon. • Investment in Tri-party repo on Government securities or treasury bills (TREPS).
Kotak Nifty SDL JUL 2026 Index Fund	• Income over Target Maturity Period. • Target Maturity Index Fund tracking Nifty SDL Jul 2026 Index.
Kotak Multi Asset Active FOF	• Income over a short term investment horizon. • An open-ended Fund of Fund scheme investing in units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes



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Type of Scheme

Scheme Name	Type of Scheme
Kotak Flexicap Fund	An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
Kotak Midcap Fund (Erstwhile known as Kotak Emerging Equity Fund)	An open-ended equity scheme predominantly investing in mid cap stocks
Kotak Large & Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund)	An open-ended equity scheme investing in both large cap and mid cap stocks
Kotak Small Cap Fund	An open-ended equity scheme predominantly investing in small cap stocks
Kotak Large Cap Fund (Erstwhile known as Kotak Bluechip Fund)	An open-ended equity scheme predominantly investing in large cap stocks
Kotak Multicap Fund	An open ended equity scheme investing across large cap, mid cap, small cap stocks
Kotak ELSS Tax Saver Fund	An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefits
Kotak Focused Fund (Erstwhile known as Kotak Focused Equity Fund)	An open ended equity scheme investing in maximum 30 stocks in large-cap, mid-cap and small-cap category
Kotak Pioneer Fund	An open ended equity scheme investing in pioneering innovations theme.
Kotak ESG Exclusionary Strategy Fund	open-ended Equity Scheme following Environment, Social and Governance (ESG) theme
Kotak Contra Fund (Erstwhile known as Kotak India EQ Contra Fund)	An open-ended equity scheme following contrarian investment strategy
Kotak Manufacture In India Fund	An open ended equity scheme following manufacturing theme
Kotak Infrastructure & Economic Reform Fund	An open ended equity scheme following infrastructure & Economic Reform theme
Kotak Business Cycle Fund	An open ended equity scheme following business cycles based investing theme
Kotak Banking & Financial Services Fund	An open ended equity scheme investing in the Banking and Financial Services sectors

Type of Scheme

Scheme Name	Type of Scheme
Kotak Quant Fund	An open-ended equity scheme following Quant based investing theme
Kotak Consumption Fund	An open-ended equity scheme following Consumption theme
Kotak Aggressive Hybrid Fund (Erstwhile known as Kotak Equity Hybrid Fund)	An open-ended hybrid scheme investing predominantly in equity and equity related instruments
Kotak Balanced Advantage Fund	An open ended dynamic asset allocation fund
Kotak Equity Savings Fund	An open-ended scheme investing in equity, arbitrage and debt
Kotak Debt Hybrid Fund	An open-ended hybrid scheme investing predominantly in debt instruments
Kotak Arbitrage Fund (Erstwhile known as Kotak Equity Arbitrage Fund)	An open-ended scheme investing in arbitrage opportunities
Kotak Multi Asset Allocation Fund	An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.
Kotak Overnight Fund	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.
Kotak Liquid Fund	An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk
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.
Kotak Money Market Fund	An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk
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.
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.
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.

Type of Scheme

Scheme Name	Type of Scheme
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.
Kotak Dynamic Bond Fund	An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.
Kotak Floating Rate Fund	An open ended debt scheme predominantly investing in floating rate instruments. A relatively high interest rate risk and moderate credit risk.
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.
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.
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.
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.
Kotak Multi Asset Allocator Fund Of Fund - Dynamic	An open-ended scheme investing in arbitrage opportunities
Kotak Gold Fund	An open ended fund of fund scheme investing in units of Kotak Gold Exchange Traded Fund
Kotak Global Innovation Fund of Fund	An open ended fund of fund investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs
Kotak Nasdaq 100 Fund Of Fund	An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index
Kotak International REIT FOF	An open-ended fund of fund scheme investing in units of SMAM ASIA REIT Sub Trust Fund
Kotak Global Emerging Market Fund	An open ended fund of fund scheme investing in overseas mutual fund schemes investing in global emerging markets.
Kotak All Weather Debt FOF	An open-ended fund of fund scheme predominantly investing in debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund

Type of Scheme

Scheme Name	Type of Scheme
Kotak Silver ETF Fund Of Fund	An open ended Fund of Fund scheme investing in units of Kotak Silver ETF
Kotak Nifty Bank ETF	An open-ended scheme replicating/ tracking nifty bank index
Kotak Gold ETF	An open-ended scheme replicating/ tracking physical gold prices
Kotak Nifty 50 ETF	An open-ended scheme replicating/ tracking nifty 50 index
Kotak Nifty PSU Bank ETF	An open-ended scheme replicating/ tracking nifty PSU bank index
Kotak Nifty IT ETF	An open ended scheme replicating/ tracking NIFTY IT Index
Kotak Nifty Alpha 50 ETF	An open ended scheme replicating/tracking NIFTY Alpha 50 Index
Kotak Nifty 50 Value 20 ETF	An open-ended scheme replicating/ tracking nifty 50 Value 20 index
Kotak S&P BSE Sensex ETF	An open-ended scheme replicating/ tracking S&P BSE sensex index
Kotak Nifty Midcap 50 ETF	An open ended scheme replicating/tracking NIFTY Midcap 50 Index
Kotak Nifty 100 Low Volatility 30 ETF	An open ended scheme replicating/tracking NIFTY 100 Low Volatility 30 Index Fund
Kotak Nifty India Consumption ETF	An open ended scheme replicating/tracking NIFTY India Consumption Index
Kotak Nifty MNC ETF	An open ended scheme replicating/tracking NIFTY MNC Index
Kotak Silver ETF	An open ended Exchange Traded Fund replicating/tracking price of Silver
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.
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

Type of Scheme

Scheme Name	Type of Scheme
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
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.
Kotak Nifty SDL Jul 2026 Index Fund	An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Jul 2026 Index. A relatively high interest rate risk and relatively low credit risk.
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.
Kotak Nifty 50 Index Fund	An open ended scheme replicating/tracking the NIFTY 50 Index
Kotak Nifty Next 50 Index Fund	An open ended scheme replicating/tracking the NIFTY Next 50 Index
Kotak Nifty Smallcap 50 Index Fund	An open ended scheme replicating/ tracking Nifty Smallcap 50 Index.
Kotak Nifty 200 Momentum 30 Index Fund	An open-ended scheme replicating/tracking the Nifty 200 Momentum 30 Index
Kotak Nifty Financial Services Ex-bank Index Fund	An open-ended scheme replicating/ tracking Nifty Financial Services Ex-Bank Index.
Kotak S&P BSE Housing Index Fund	An open-ended scheme replicating/tracking S&P BSE Housing Index.
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.
Kotak Healthcare Fund	An open ended equity scheme investing in Pharma, Healthcare & allied sectors.
Kotak Technology Fund	An open ended equity scheme investing in Technology & technology related Sectors
Kotak Special Opportunities Fund	An open ended equity scheme following Special Situations Theme

Type of Scheme

Scheme Name	Type of Scheme
Kotak MNC Fund	An open-ended equity scheme following Multi-national Companies (MNC) theme
Kotak Transportation & Logistics Fund	An open-ended equity scheme following Transportation & Logistics theme
Kotak Energy Opportunities Fund	An open-ended equity scheme following Energy theme
Kotak Active Momentum Fund	An open-ended equity scheme following momentum theme
Kotak Rural Opportunities Fund	An open-ended equity scheme following Rural and allied theme
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.
Kotak Gold Silver Passive FOF	An open-ended fund of fund scheme investing in units of Kotak Gold ETF and Kotak Silver ETF.
Kotak MSCI India ETF	An open-ended scheme replicating/tracking the MSCI India Index NSE Symbol - MSCIINDIA
Kotak Nifty 100 Equal Weight ETF	An open-ended scheme replicating/tracking the Nifty 100 Equal Weight Index NSE Symbol - NIFTY100EW
Kotak Nifty Midcap 150 ETF	An open-ended scheme replicating/tracking Nifty Midcap 150 Index NSE Symbol - MID150
Kotak Nifty200 Quality 30 ETF	An open-ended scheme replicating/tracking Nifty200 Quality 30 Index NSE Symbol - Quality30
Kotak Nifty 200 Momentum 30 ETF	Passive Investment in equity and equity related securities replicating the composition of Nifty 200 Momentum 30 Index, subject to tracking error. There is no assurance that the investment objective of the scheme will be achieved.
Kotak Nifty Chemicals ETF	An open-ended scheme replicating/tracking Nifty Chemicals Index NSE Symbol - CHEMICAL
Kotak Nifty Next 50 ETF	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.

Type of Scheme

Scheme Name	Type of Scheme
Kotak Nifty 100 Low Volatility 30 Index Fund	An open ended scheme replicating / tracking the NIFTY 100 Low Volatility 30 Index
Kotak BSE PSU Index Fund	An open-ended scheme replicating/tracking BSE PSU Index
Kotak Nifty Midcap 50 Index Fund	An open-ended scheme replicating/tracking the NIFTY Midcap 50 Index.
Kotak Nifty India Tourism Index Fund	An open-ended scheme replicating/tracking the Nifty India Tourism Index
Kotak Nifty Midcap 150 Momentum 50 Index Fund	An open-ended scheme replicating/tracking the Nifty Midcap 150 Momentum 50 Index
Kotak Nifty 50 Equal Weight Index Fund	An open-ended scheme replicating/tracking the Nifty 50 Equal Weight Index
Kotak Nifty 100 Equal Weight Index Fund	An open-ended scheme replicating/tracking the Nifty 100 equal weight Index
Kotak Nifty Smallcap 250 Index Fund	An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.
Kotak BSE Sensex Index Fund	An open-ended scheme replicating/tracking the BSE Sensex Index.
Kotak Nifty Commodities Index Fund	An open-ended scheme replicating/tracking the Nifty Commodities Index
Kotak Nifty Midcap 150 Index Fund	An open-ended scheme replicating/tracking the Nifty Midcap 150 Index.
Kotak Nifty Top 10 Equal Weight Index Fund	An open-ended scheme replicating/tracking the Nifty Top 10 Equal Weight Index

Type of Scheme

Scheme Name	Type of Scheme
Kotak Nifty 200 Quality 30 Index Fund	An open-ended scheme replicating/tracking the Nifty 200 Quality 30 Index Fund
Kotak Nifty Alpha 50 Index Fund	An open-ended scheme replicating/tracking the Nifty Alpha 50 Index.
Kotak Nifty500 Momentum 50 Index Fund	An open-ended scheme replicating/tracking the Nifty500 Momentum 50 Index
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.
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
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.
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.
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
Kotak Nifty Private Bank ETF	An open-ended scheme replicating/tracking Nifty Private Bank Index.
Kotak Nifty Alpha Low-volatility 30 Index Fund	An open-ended scheme replicating/tracking the Nifty Alpha Low-Volatility 30 Index
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.

Type of Scheme

Scheme Name	Type of Scheme
Kotak Quality Overseas Equity Omni FOF	An open ended fund of fund investing in units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme.
Kotak Multi Factor Passive FOF	An open-ended fund of fund scheme investing in units of factor-based equity ETFs.
Kotak Services Fund	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)
Kotak Nifty200 Value 30 Index Fund	An open-ended scheme replicating/tracking the Nifty200 Value 30 Index
Kotak Dividend Yield Fund	An open-ended equity scheme predominantly investing in dividend yielding stocks
Kotak Nifty Next 50 ETF	NSE Symbol - NEXT50ETF

PRC Matrix

Scheme Name	PRC Matrix
Kotak Overnight Fund Kotak Nifty 1D Rate Liquid ETF	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			

Scheme Name	PRC Matrix
Kotak Money Market Fund Kotak Liquid Fund	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			

Scheme Name	PRC Matrix
Kotak Savings Fund	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			

Potential Risk Class matrix consisting 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).

PRC Matrix

Scheme Name	PRC Matrix
Kotak Bond Fund Kotak Bond Short Term Fund Kotak Corporate Bond Fund Kotak Banking and PSU Debt Fund Kotak Dynamic Bond Fund Kotak Floating Rate Fund Kotak Low Duration Fund	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 |
Kotak Medium Term Fund Kotak Credit Risk Fund	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

Potential Risk Class matrix consisting 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).

PRC Matrix

Scheme Name	PRC Matrix
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	
Kotak Nifty SDL Jul 2033 Index Fund	
Kotak Nifty G-sec July 2033 Index Fund	
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	
Kotak Nifty SDL Jul 2026 Index Fund	
Kotak Gilt Fund	

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		

Potential Risk Class matrix consisting 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).

AUM Report for the Quarter Ended March 31, 2026

Asset Class-wise disclosure of AUM & AAUM

Rs. in Lakhs

Category of the Scheme	AUM as on the last day of the Quarter	Average AUM for the Quarter
Income/Debt Oriented Schemes		
Liquid/ Cash Oriented Schemes		
Overnight Fund	5,08,902.74	8,75,524.30
Liquid Fund	38,81,679.15	44,34,979.04
Other Income/Debt Oriented Schemes		
Ultra Short Duration Fund	14,33,384.20	15,92,493.53
Low Duration Fund	11,67,479.06	14,53,054.07
Money Market Fund	29,04,069.29	32,33,116.85
Short Duration Fund	14,35,896.66	15,68,166.48
Medium Duration Fund	1,79,490.27	1,83,061.57
Medium to Long Duration Fund	1,80,660.29	1,84,183.79
Long Duration Fund	6,776.42	8,193.31
Dynamic Bond Fund	2,38,168.02	2,40,939.48

AUM Report for the Quarter Ended December 31, 2025

Asset Class-wise disclosure of AUM & AAUM

Rs. in Lakhs

Category of the Scheme	AUM as on the last day of the Quarter	Average AUM for the Quarter
Corporate Bond Fund	14,99,002.26	16,12,762.65
Credit Risk Fund	76,790.49	74,157.80
Banking and PSU Fund	5,01,794.63	5,07,410.27
Gilt Fund	2,25,621.29	2,34,851.43
Floater Fund	3,40,218.77	3,27,702.19
Growth/Equity Oriented Schemes		
Multi Cap Fund	28,02,819.54	25,93,744.89
Large Cap Fund	10,64,234.57	10,57,562.19
Large & Mid Cap Fund	31,18,338.57	30,22,754.67
Mid Cap Fund	67,51,447.31	64,13,588.56
Small Cap Fund	18,68,898.61	17,60,769.04
Value Fund/Contra Fund	5,33,306.97	5,15,828.99
Focused Fund	4,30,168.23	4,10,914.79

As on June 30, 2026 | Source: https://www.kotakmf.com/Information/forms-and-downloads

AUM Report for the Quarter Ended December 31, 2025

Asset Class-wise disclosure of AUM & AAUM

Rs. in Lakhs

Category of the Scheme	AUM as on the last day of the Quarter	Average AUM for the Quarter
Sectoral/Thematic Funds	25,47,790.53	24,41,867.35
ELSS	6,19,540.89	6,07,101.99
Flexi Cap Fund	55,75,045.85	54,85,742.79
Hybrid Schemes		
Conservative Hybrid Fund	2,88,133.32	2,88,643.53
Balanced Hybrid Fund/Aggressive Hybrid Fund	8,97,219.55	8,65,045.71
Dynamic Asset Allocation/Balanced Advantage Fund	17,23,949.40	17,12,522.78
Multi Asset Allocation Fund	12,52,582.27	13,62,936.91
Arbitrage Fund	57,79,172.99	70,95,453.65
Equity Savings Fund	9,32,655.42	10,02,335.06
Solution Oriented Schemes		
Other Schemes		
Equity oriented Index Funds (Domestic Index Funds)	4,68,671.34	4,42,779.32

AUM Report for the Quarter Ended December 31, 2025

Asset Class-wise disclosure of AUM & AAUM

Rs. in Lakhs

Category of the Scheme	AUM as on the last day of the Quarter	Average AUM for the Quarter
Income/Debt Oriented Index Funds (Target Maturity Index Funds)	11,54,239.92	11,71,194.76
Income/Debt Oriented Index Funds (Other than Target Maturity Index Funds)	1,19,415.12	1,41,524.83
Gold ETF	13,41,913.16	14,42,969.15
Equity oriented ETFs (Domestic ETFs)	13,71,476.38	13,61,399.94
Income/Debt Oriented oriented ETFs	2,30,184.18	1,80,815.96
Silver ETF	3,46,176.87	3,62,503.38
Fund of funds investing overseas in Active Funds	3,08,272.29	2,71,849.45
Fund of funds investing overseas in Passive Funds	4,58,618.23	4,32,651.92
Close Ended Schemes		
Income/Debt Oriented Schemes		
Fixed Term Plan	12,258.52	48,150.20

Thank You



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