





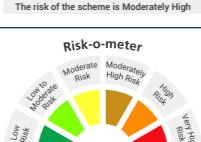



Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Debt Quants	Market Cap (%)	Asset Allocation (%)	Beta	Sharpe	Standard Deviation (%)	Total Expense Ratio (TER)	
												Reg	Dir
Kotak Balanced Advantage Fund	03-Aug-18	5 years & above	Fund invest in mix of equity & debt instruments, aims to reduce the equity exposure when market are rising and increase it when market is falling basis the inhouse model	Mr. Hiten Shah, Mr. Rohit Tandon, Mr. Abhishek Bisen	16,987.87	Avg Maturity - 15.64 Yrs Mac Duration - 7.20 Yrs YTM - 6.81%	LC-45 MC-9 SC-6 D&O-41	Net Equity- 59.4 Debt & Cash- 29.8 Arbitrage- 10.3 Reits/Invits- 0.5	0.97	0.73	7.58	1.66	0.57
Kotak Equity Arbitrage Fund	29-Sep-05	3 months & above	Fund invest 65-90% in arbitrage opportunities in the cash and derivatives segment of the equity market, and 10-35% in debt and money market instruments.	Mr. Hiten Shah	63,309.51	Avg Maturity - 0.62 Yrs Mac Duration - 0.62 Yrs YTM - 6.63%	D&O-100	Net Equity- 0.1 Debt & Cash- 34.3 Arbitrage- 65.6	0.71	1.32	0.57	1.05	0.44
Kotak Equity Savings Fund	13-Oct-14	3 Years & above	Fund aims to provide long-term growth potential through Equity exposure; Regular Income & relatively Lower Volatility through Arbitrage & Debt market opportunities.	Mr. Devender Singhal Mr. Abhishek Bisen, Mr. Hiten Shah	8,189.77	Avg Maturity - 2.78 Yrs Mac Duration - 2.36 Yrs YTM - 6.61%	LC-26 MC-6 SC-8 D&O-61	Net Equity- 39.4 Debt & Cash- 33.1 Arbitrage- -26.4 Reits/Invits- 1.1	0.52	0.86	5.25	1.77	0.66
Kotak Multi Asset Allocation Fund	22-Sep-23	5 years & above	Fund invest minimum 10% in Equity, Debt & Commodity instruments respectively, which offers professional asset allocation across asset class	Mr. Devender Singhal, Mr. Abhishek Bisen Mr. Hiten Shah, Mr. Jeetu Valechha Sonar	7,771.75	Avg Maturity - 8.32 Yrs Mac Duration - 4.27 Yrs YTM - 6.38%	LC-47 MC-7 SC-13 D&O-33	*Net Equity- 66.6 Debt & Cash- 14.5 Arbitrage- 0.8 Gold- 5.4 Silver- 12.7 Reits/ Invits- 0.1	1.02	0.87	10.05	1.74	0.45
Kotak Equity Hybrid Fund	25-Nov-99	5 years & above	Fund aims to generate long-term capital appreciation and accrual income from a portfolio that is invested in 65-80% in equity and 20-35% in debt	Mr. Atul Bhole, Mr. Abhishek Bisen	7,036.34	Avg Maturity - 19.49 Yrs Mac Duration - 9.03 Yrs YTM - 6.81%	LC-47 MC-22 SC-8 D&O-24	Net Equity- 76.3 Debt & Cash- 23.3 Reits/Invits- 0.4	1.10	0.69	11.12	1.77	0.49
Kotak Debt Hybrid Fund	02-Dec-03	3 months & above	Fund combines relatively stable debt market returns with upside equity potential range between 75-90% in debt and 10-25% in equities.	Ms. Shibani Sircar Kurian Mr. Abhishek Bisen	3,075.09	Avg Maturity - 20.32 Yrs Mac Duration - 8.91 Yrs YTM - 7.03%	LC-17 MC-3 SC-3 D&O-77	Net Equity- 22.9 Debt & Cash- 77.0 Reits/Invits- 0.1	-	-	5.76	1.66	0.48
Kotak Multi Asset Allocator FOF - Dynamic	09-Aug-04	5 years & above	Fund invest in specified schemes which offers Multi Asset allocation via mutual fund schemes	Mr. Devender Singhal Mr. Abhishek Bisen	1,707.83	NA	NA	*Net Equity- 74.3 Debt & Cash- 18.5 Foreign Equity- 5.7 Gold- 7.2	1.24	1.18	9.19	0.99	0.31
Kotak Income Plus Arbitrage FOF	17-Nov-22	2 year & above	Scheme predominantly investing in debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund	Mr. Abhishek Bisen	1,259.24	NA	NA	Debt & Cash- 60.3 Arbitrage- 39.7	-	-	-	0.32	0.10

*Net Equity is inclusive of Foreign Equity allocation

Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme	Fund Riskometer
Kotak Balanced Advantage Fund	<ul style="list-style-type: none">• Wealth creation over a long period of time.• Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation.	An open ended dynamic asset allocation fund	 <p>The risk of the scheme is Very High</p>
Kotak Equity Arbitrage Fund	<ul style="list-style-type: none">• Income from arbitrage opportunities in the equity market• Investment in arbitrage opportunities in the cash & derivatives segment of the equity market.	An open-ended scheme investing in arbitrage opportunities	 <p>The risk of the scheme is Low</p>
Kotak Equity Savings Fund	<ul style="list-style-type: none">• 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	An open-ended scheme investing in equity, arbitrage and debt	 <p>The risk of the scheme is Moderately High</p>
Kotak Multi Asset Allocation Fund	<ul style="list-style-type: none">• Long-term capital growth• Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.	An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.	 <p>The risk of the scheme is Very High</p>
Kotak Equity Hybrid Fund	<ul style="list-style-type: none">• Long term capital growth• Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments.	An open-ended hybrid scheme investing predominantly in equity and equity related instruments	 <p>The risk of the scheme is Very High</p>
Kotak Debt Hybrid Fund	<ul style="list-style-type: none">• Income & capital growth over a long term horizon• Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments	An open-ended hybrid scheme investing predominantly in debt instruments	 <p>The risk of the scheme is Moderately High</p>
Kotak Multi Asset Allocator FOF - Dynamic	<ul style="list-style-type: none">• Long-term capital growth• Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.	An open ended fund of fund scheme investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes (Domestic & Offshore Funds including Gold ETFs schemes).	 <p>The risk of the scheme is Very High</p>
Kotak Income Plus Arbitrage FOF	<ul style="list-style-type: none">• Long-term capital growth• An open-ended fund of fund scheme predominantly investing in debt oriented mutual schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund	An open-ended fund of fund scheme predominantly investing in debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund.	 <p>The risk of the scheme is Moderate</p>

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

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

Disclosures

- Data as on 30th April, 2025 unless otherwise specified,
- AUM: Assets Under Management . Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period.
- Fund Manager An employee of the asset management company such as mutual fund or life insurer, who manages investments of the scheme. He is usually part of larger team of fund managers and research analysts.
- YTM (Yield to Maturity) - The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, couple interest rate and time to maturity
- Average Maturity - A bond's maturity date indicates the specific future date on which an investor gets his principal back i.e. the borrowed amount is repaid in full. Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.
- Macaulay Duration - Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its internal cash flows. Macaulay Duration is used only for an instrument with fixed cash flows. Modified Duration as the name suggests, is a modified version of the Macaulay model that accounts for changing interest rates.
- Sharpe Ratio - The Sharpe Ratio, named after its founder the Noble laureate William Sharpe, is measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.
- Beta - Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
- Standard Deviation - Standard deviation is a statistical tool that measures the deviation or dispersion of the data from the mean or average. When seen in mutual funds, it tells you how much the return from your mutual fund portfolio is straying from the expected return, based on the fund's historical performance.
- TER(Total Expense Ratio) is a measure of the total costs associated with managing and operating an mutual fund.
- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.
- Continuous offer of units of all schemes available at NAV based prices.
- Past performance may or may not be sustained in future.
- To view details/updated details of the Schemes, periodic updates about the Scheme(s), its portfolio and related disclosures, To view complete and detailed information about the Scheme(s), its asset allocation, investment strategy , etc please refer respective Scheme(s) Scheme information Documents kindly refer our website : <https://www.kotakmf.com/Information/forms-and-downloads>

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