
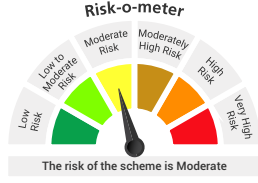
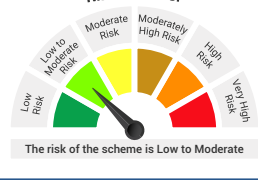


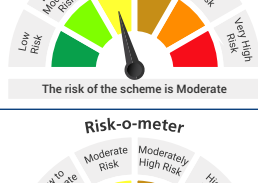


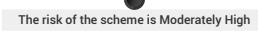


Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Overnight Fund	15-Jan-19	1 day	Fund invest in overnight securities having maturity of 1 day	Mr. Deepak Agrawal Mr. Sunil Pandey	8,535.70	SOV : 2.51 Cash/CBLO : 97.49	5.50	0.00 (Days)	0.00 (Days)	Nil	0.16	0.08
Kotak Liquid Fund	04-Nov-03	7 days to month	Fund invest in Debt and money market securities with maturity of upto 91 days only	Mr. Deepak Agrawal Mr. Sunil Pandey	34,686.50	SOV : 17.03 AAA : 89.71 Cash/CBLO : -6.74	6.02	0.16	0.16	Day 1 -0.0070% Day 2 -0.0065% Day 3 - 0.0060% Day 4 - 0.0055% Day 5 - 0.0050% Day 6 - 0.0045% Day 7 - 0.0000% Onwards	0.31	0.20
Kotak Savings Fund	13-Aug-04	3 to 6 months	Fund Invests in Debt & Money Market instruments such that the Macaulay Duration of the portfolio is between 3 months - 6 months	Mr. Deepak Agrawal & Mr. Manu Sharma	15,526.59	SOV : 14.94 AAA : 75.61 AA+ : 5.52 AA : 3.47 Cash/CBLO : 0.45	6.49	0.47	0.46	Nil	0.83	0.37
Kotak Money Market Fund	14-Jul-03	3 to 6 months	Fund invest in Money Market instruments having maturity upto 1 year.	Mr. Deepak Agrawal, Mr. Manu Sharma	31,039.21	SOV : 15.14 AAA : 85.30 Cash/CBLO : -0.44	6.29	0.60	0.60	Nil	0.36	0.24
Kotak Low Duration Fund	06-Mar-08	6 to 9 months	Fund invests in securities that are less prone of default risk, considering liquidity needs with a Macaulay Duration ranging from 6 months to 12 months	Mr. Deepak Agrawal, Mr. Sunit Garg	12,943.62	SOV : 11.47 AAA : 72.30 AA+ : 7.81 AA : 5.57 Cash/CBLO : 2.85	6.84	1.48	0.90	Nil	1.17	0.42
Kotak Corporate Bond Fund	21-Sep-07	1 to 1.5 year	The fund predominantly invests in AA+ and above rated corporate bonds with flexibility to invest securities of varying maturities across the credit spectrum.months	Mr. Deepak Agrawal & Mr. Manu Sharma	17,303.99	SOV : 16.65 AAA : 79.08 Cash/CBLO : 4.28	6.84	4.06	3.06	Nil	0.68	0.34
Kotak Bond Short Term Fund	02-May-02	1 years & above	Fund Invests in a debt and money market instruments with Macaulay Duration of 1 to 3 year.	Mr. Deepak Agrawal, Mr. Abhishek Bisen	17,676.41	SOV : 22.88 AAA : 71.18 Cash/CBLO : 5.94	6.75	3.45	2.38	Nil	1.12	0.38
Kotak Credit Risk Fund	11-May-10	2-3 year & above	Minimum investment in corporate bonds - 65% of total assets (investment in below highest rated instruments)	Mr. Deepak Agrawal, Mr. Sunit Garg	700.95	SOV : 8.92 AAA : 8.84 AA : 48.71 AA- : 5.71 A+/A-/A/Below : 13.35 Cash/CBLO : 14.47	8.07	2.69	2.27	Nil	1.71	0.81







Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Dynamic Bond Fund	13-Aug-04	2 years and above	The fund has the flexibility to invest across duration with an aim to benefit from the changing interest rate cycles	Mr. Deepak Agrawal, Mr. Abhishek Bisen	2,866.90	SOV : 47.91 AAA : 23.44 AA+ : 8.97 Cash/CBLO : 19.68	6.92	15.41	7.02	Nil	1.33	0.59
Kotak Floating Rate Fund	14-May-19	2 year & above	Fund invest minimum 65% of total assets in floating rate instruments	Mr. Deepak Agrawal, Mr. Manu Sharma	3,228.67	SOV : 31.91 AAA : 45.67 AA+ : 14.59 AA : 5.81 Cash/CBLO : 2.00	7.04	4.63	1.85	Nil	0.63	0.25
Kotak Medium Term Fund	21-Mar-14	2.5 years & above	Fund manages a balance between interest rate risk and credit risk with a Macaulay Duration of 3-4 years.	Mr. Deepak Agrawal, Mr. Vihag Mishra	1,900.68	SOV : 17.23 AAA : 24.14 AA+ : 8.91 AA : 19.54 AA- : 5.44 A+/A-/A/Below : 9.19 Cash/CBLO : 15.55	7.65	4.05	2.88	Nil	1.63	0.67
Kotak Banking and PSU Debt Fund	29-Dec-98	2 to 3 years	Minimum investment in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions- 80% of total assets	Mr. Deepak Agrawal, Mr. Dharmesh Thakar	6,183.28	SOV : 14.57 AAA : 77.02 AA : 2.37 Cash/CBLO : 6.04	6.82	4.58	3.23	Nil	0.75	0.40
Kotak Gilt Fund	29-Dec-98	2 year & above	Minimum investment in G-secs- 80% of total assets (across maturity)	Mr. Abhishek Bisen	3,809.82	SOV : 94.76 Cash/CBLO : 5.24	7.04	27.24	11.73	Nil	1.48	0.47
Kotak Bond Fund	15-Nov-99	2 to 3 years	Fund invest in the range of Macaulay duration of the portfolio between 4 to 7 years which offers a play on interest rates by managing duration actively	Mr. Abhishek Bisen	2,093.73	SOV : 45.65 AAA : 32.79 Cash/CBLO : 21.55	6.63	11.17	5.89	Nil	1.66	0.70
Kotak Long Duration Fund	11-Mar-24	3 years & above	The scheme offers a play on interest rates by actively managing the portfolio's duration, ensuring that the Macaulay Duration remains above 7 years.	Mr. Abhishek Bisen	162.28	SOV : 97.05 Cash/CBLO : 2.95	7.10	25.62	13.48	Nil	0.62	0.34

Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme	Fund Riskometer	Potential Risk Class																
Kotak Overnight Fund	<ul style="list-style-type: none">Income over a short term investment horizon.Investment in debt & money market securities having maturity of one business day.	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td></td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low	A-I			Moderate				Relatively High			
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Relatively Low	A-I																			
Moderate																				
Relatively High																				
Kotak Liquid Fund	<ul style="list-style-type: none">Income over a short term investment horizonInvestment in debt & money market securities	An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td></td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low		B-I		Moderate				Relatively High			
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Relatively Low		B-I																		
Moderate																				
Relatively High																				
Kotak Savings Fund	<ul style="list-style-type: none">Income over a short term investment horizonInvestment in debt & money market securities with portfolio Macaulay duration between 3 months and 6 months	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.		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td>B-II</td><td></td></tr><tr><td>Relatively High</td><td></td><td></td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate		B-II		Relatively High			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																	
Relatively Low																				
Moderate		B-II																		
Relatively High																				
Kotak Money Market Fund	<ul style="list-style-type: none">Income over a short term investment horizonInvestment in money market securities	An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td></td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low		B-I		Moderate				Relatively High			
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Relatively Low		B-I																		
Moderate																				
Relatively High																				
Kotak Low Duration Fund	<ul style="list-style-type: none">Regular Income over short termIncome by focusing on low duration securities with portfolio Macaulay duration between 6 months and 12 months	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.		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td>B-III</td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																	
Relatively Low																				
Moderate																				
Relatively High		B-III																		
Kotak Corporate Bond Fund	<ul style="list-style-type: none">Regular Income over short termIncome by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td>B-III</td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Moderate																				
Relatively High		B-III																		
Kotak Bond Short Term Fund	<ul style="list-style-type: none">Income over a medium term investment horizonInvestment in debt & money market securities with portfolio Macaulay duration between 1 year and 3 years	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.		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td>B-III</td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Relatively Low																				
Moderate																				
Relatively High		B-III																		
Kotak Credit Risk Fund	<ul style="list-style-type: none">Income over a medium term investment horizonInvestment predominantly in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds)	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.		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td></td><td>C-III</td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High			C-III
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Relatively Low																				
Moderate																				
Relatively High			C-III																	
Kotak Dynamic Bond Fund	<ul style="list-style-type: none">Income over a medium term investment horizonInvestment in debt & money market securities across duration	An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.		<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td>B-III</td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

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

Name of the Scheme	This product is suitable for investors who are seeking*	Type of Scheme	Fund Riskometer	Potential Risk Class																
Kotak Floating Rate Fund	<ul style="list-style-type: none">Income over a short term investment horizon.Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments.	An open ended debt scheme predominantly investing in floating rate instruments. A relatively high interest rate risk and moderate credit risk.	 <p>The risk of the scheme is Low to Moderate</p>	<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td>B-III</td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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	<ul style="list-style-type: none">Income over a medium term investment horizonInvestment in debt, government securities & money market instruments with portfolio Macaulay duration between 3 years and 4 years	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.	 <p>The risk of the scheme is Moderately High</p>	<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td></td><td>C-III</td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High			C-III
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																	
Relatively Low																				
Moderate																				
Relatively High			C-III																	
Kotak Banking and PSU Debt Fund	<ul style="list-style-type: none">Income over a short to medium term investment horizonInvestment in debt & money market securities of PSUs, Banks, Public Financial Institutions, Government Securities & Municipal Bonds	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.	 <p>The risk of the scheme is Moderate</p>	<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td>B-III</td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Moderate																				
Relatively High		B-III																		
Kotak Gilt Fund	<ul style="list-style-type: none">Income over a long investment horizonInvestment in sovereign securities issued by the Central and/or State Government(s) and / or reverse repos in such securities.	An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.	 <p>The risk of the scheme is Moderate</p>	<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td>A-III</td><td></td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High	A-III		
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Relatively Low																				
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Relatively High	A-III																			
Kotak Bond Fund	<ul style="list-style-type: none">Income over a long term investment horizonInvestment in debt & money market securities with a portfolio Macaulay duration between 4 years and 7 years	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.	 <p>The risk of the scheme is Moderate</p>	<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td></td><td>B-III</td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High		B-III	
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Relatively Low																				
Moderate																				
Relatively High		B-III																		
Kotak Long Duration Fund	<ul style="list-style-type: none">Long term wealth creationTo generate income / capital appreciation through investments in debt and money market instruments.	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.	 <p>The risk of the scheme is Moderate</p>	<table><tr><td>Credit Risk → Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td><td>Moderate (Class B)</td><td>Relatively High (Class C)</td></tr><tr><td>Relatively Low</td><td></td><td></td><td></td></tr><tr><td>Moderate</td><td></td><td></td><td></td></tr><tr><td>Relatively High</td><td>A-III</td><td></td><td></td></tr></table>	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Relatively Low				Moderate				Relatively High	A-III		
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Disclosures:

- Data as on 30th June, 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.
- Modified Duration - Modified duration is the price sensitivity and the percentage change in price for a unit change in yield
- 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.
- Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is RS 100and an exit load is 1%, the redemption price would be Rs. 99 per unit
- 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.