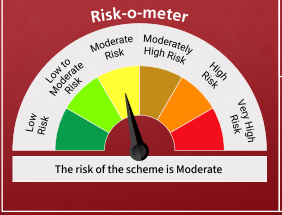
kotak Mutual Fund

FUND FACT SHEET
JULY 2025
(Data as on 30th June 2025)

Kotak Income Plus Arbitrage FOF





KOTAK INCOME PLUS ARBITRAGE FOF

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.

This product is suitable for investors who are seeking*

- Long-term capital growth.
- 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.

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

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

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

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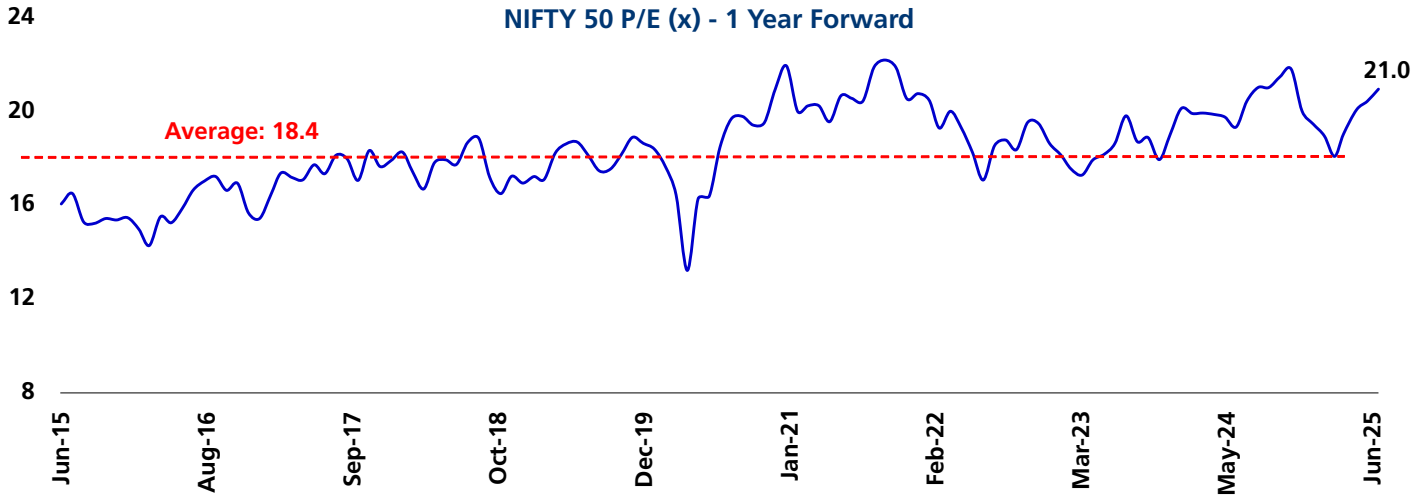
Market Overview

Key Events for the Month of June 2025

- **India's Services Purchasing Managers' Index (PMI)** edged up to **58.8 in May** from 58.7 in April and 58.5 in March, staying well above the 50-mark that indicates expansion.
- **India's Purchasing Managers' Index (PMI)** activity dropped to a three-month low in fell to **57.6 in May** from 58.2 in April and 58.1 in March, as growth in new orders and output softened.
- India's retail inflation, measured by the **Consumer Price Index (CPI)**, dips to **2.82% in May** as against 3.16% in April, lowest since Feb 2019. The dip is mainly due to subdued prices of food items, including vegetables, fruits, and protein-rich items.
- **India's wholesale price index (WPI)** based inflation dips to **0.39% in May**, lowest level in 14 months. The decline was driven by easing prices across key categories, including food, fuel, and primary articles.
- **India's GST collection** for **June** stood at **₹1.85 lakh crore**, recording a **6.2% rise** compared to the same month last year. However, it dipped sharply from ₹2.01 lakh crore in May.
- The month ended on a positive note for Indian equity markets, with the **Nifty 50** advancing **3.1%** and the **BSE Sensex** up by **2.65%**.

Market Valuation Indicators

Valuations At Fair Value



Source: Bloomberg, as on 30th June 2025

Domestic Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty 50 Index	8.5%	7.9%	6.3%	17.4%	19.9%
Nifty Midcap150 Index	15.0%	4.0%	5.6%	29.8%	31.3%
Nifty Smallcap250 Index	17.8%	0.3%	4.0%	30.0%	34.3%
Nifty Next 50 Index	9.4%	1.5%	-3.5%	23.6%	21.8%
Nifty 500 Index	10.7%	5.5%	4.7%	20.8%	22.7%

Source: Bloomberg, As on 30/06/2025

Strategy For Investment In Current Scenario

Neutral Weight	Equities
Over Weight	Large cap
Marginal Under Weight	Midcap
Under Weight	Small cap

Sectoral Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
Nifty Auto Index	12.1%	4.5%	-5.3%	26.8%	28.8%
Nifty Bank Index	11.1%	12.7%	9.5%	19.7%	21.8%
Nifty Energy Index	8.9%	3.9%	-12.5%	13.3%	20.5%
Nifty Financial Services Index	8.4%	15.6%	16.0%	20.6%	20.8%
Nifty FMCG Index	2.4%	-3.4%	-3.3%	13.4%	12.8%
Nifty Healthcare Index	5.7%	-3.3%	15.0%	24.4%	21.0%
Nifty Infrastructure Index	11.3%	11.2%	3.0%	26.7%	25.4%
Nifty IT Index	5.6%	-10.1%	7.7%	11.8%	21.4%
Nifty Media Index	18.9%	-3.5%	-11.9%	-2.6%	5.5%
Nifty Metal Index	4.9%	10.2%	-2.8%	26.9%	36.8%
Nifty Pharma Index	4.3%	-5.9%	11.7%	21.9%	17.1%
Nifty PSU Bank Index	15.0%	10.1%	-2.2%	43.5%	38.2%
Nifty Realty Index	15.9%	-6.3%	-10.7%	36.8%	37.2%
BSE Consumer Durables Index	9.9%	-7.2%	1.6%	19.9%	24.1%
BSE Industrial Index	16.8%	2.3%	-2.7%	42.5%	45.7%

Source: Bloomberg, As on 30/06/2025. The Sector(s)/Stock(s)/mentioned in this document do not constitute any research report/recommendation of the same and the scheme(s)/Fund may or may not have any future position in these Sector(s)/Stock(s)

Global Index Performance

Name	3 Months	6 Months	1 Year	3 Years	5 Years
MSCI World Index	11.0%	8.6%	14.7%	16.5%	12.8%
MSCI Emerging Index	11.0%	13.7%	12.6%	6.9%	4.2%
MSCI India index	9.7%	6.0%	3.9%	18.2%	20.3%
Dow Jones Industrial Average Index	5.0%	3.6%	12.7%	12.7%	11.3%
Nasdaq Composite Index	17.7%	5.5%	14.9%	22.7%	15.1%
Nikkei 225 Index	13.7%	1.5%	2.3%	15.3%	12.7%
Shanghai Composite Index	3.3%	2.8%	16.1%	0.4%	2.9%
Deutsche Boerse AG german Stock Index DAX	7.9%	20.1%	31.1%	23.2%	14.2%

Source: Bloomberg, As on 30/06/2025

Debt Market Snapshot

Items	Jun-25	May-25	1 month change	Jun-24	1 yr change
Reverse repo	3.35%	3.35%	Nil	3.35%	Nil
Repo	5.50%	6.00%	-50bps	6.50%	-100bps
CRR	3.00%	4.00%	-100bps	4.50%	-150bps
SLR	18.00%	18.00%	Nil	18.00%	Nil
Mibor Overnight	5.52%	5.86%	-34bps	6.86%	-134bps
Call ON	5.25%	5.45%	-20bps	6.24%	-99bps
CBLO	5.24%	5.79%	-55bps	6.81%	-157bps
1 yr TBILL	5.52%	5.60%	-8bps	6.93%	-141bps
10 Gsec	6.42%	6.31%	11bps	7.01%	-59bps
5 Year AAA	6.88%	6.65%	23bps	7.64%	-76bps
USD/INR	₹85.54	₹85.48	₹0.06	₹83.45	₹2.09

Source: Bloomberg; RBI. Data as on 30th June 2025

How to read Fact Sheet

Fund Manager
An employee of the asset management company such as mutual fund or life insurer, who manages investments of the scheme. He is usually part of larger team of fund managers and research analysts.

Application amount for fresh subscription
This is the minimum investment amount for a new investor in a mutual fund scheme

Minimum Additional Amount
This is the minimum investment amount for an existing investor in a mutual fund scheme

Yield to Maturity
The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, couple interest rate and time to maturity

SIP
SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV
The NAV or net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which investors enter or exit the mutual fund

Benchmark
A group of securities , usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmark include the Nifty, Sensex, BSE 200, BSE 500, 10-year Gsec

Entry Load
A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor /agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs 100 and the entry load is 1%, the investor will enter the fund at Rs 101.
Note: SEBI, vide para 10.4 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit load
Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is RS 100and an exit load is 1%, the redemption price would be Rs. 99 per unit

Modified Duration
Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard deviation
Standard deviation is statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio
The Sharpe Ratio, named after its founder the Noble laureate William Sharpe, is measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta
Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM
AUM or assets under management refers to the recent / updated cumulative market value of investments managed by Mutual fund or any investment firm.

Holdings
The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme
The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile
Mutual funds invest in securities after evaluating their credit worthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their rating becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Macaulay Duration
Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its internal cash flows. Macaulay Duration is used only for an instrument with fixed cash flows. Modified Duration as the name suggests, is a modified version of the Macaulay model that accounts for changing interest rates.

Average Maturity
A bond's maturity date indicates the specific future date on which an investor gets his principal back i.e. the borrowed amount is repaid in full. Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.

Standard Deviation
Standard deviation is a statistical tool that measures the deviation or dispersion of the data from the mean or average. When seen in mutual funds, it tells you how much the return from your mutual fund portfolio is straying from the expected return, based on the fund's historical performance.

IDCW
IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

P/E Ratio
The price-earnings ratio (P/E Ratio) is the relation between a company's share price and earnings per share (EPS). It denotes what the market is willing to pay for a company's profits.

P/BV
The price-to-book ratio compares a company's market value to its book value. The market value of a company is its share price multiplied by the number of outstanding shares.

IDCW Yield
The dividend yield is a financial ratio that shows how much a company pays out in dividends each year relative to its stock price.

Interest Rate Swap (IRS)
An interest rate swap is a forward contract in which one stream of future interest payments is exchanged for another based on a specified principal amount. Interest rate swaps usually involve the exchange of a fixed interest rate for a floating rate, or vice versa, to reduce or increase exposure to fluctuations in interest rates.

Potential Risk Class (PRC) Matrix
In reference to para 17.5 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, all debt schemes will be classified in terms of a Potential Risk Class matrix which consists of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

Market Capitalisation
As per para 2.7 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Large Cap: 1st -100th company in terms of full market capitalization. Mid Cap: 101st -250th company in terms of full market capitalization. Small cap: 251st company onwards in terms of full market capitalization.

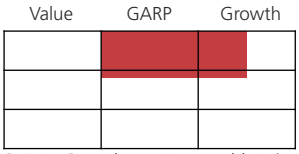
KOTAK LARGE CAP FUND

(ERSTWHILE KNOWN AS KOTAK BLUECHIP FUND)

Large cap fund - An open-ended equity scheme predominantly investing in large cap stocks

Investment Objective: To generate capital appreciation from a portfolio of predominantly equity and equity related securities falling under the category of large Cap companies. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Rohit Tandon
AAUM:	₹10,284.72 crs
AUM:	₹10,515.75 crs
Benchmark*:**	Nifty 100 TRI (Tier 1), Nifty 50 TRI (Tier 2)
Allotment Date:	December 29, 1998
Folio Count:	4,03,914

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹581.3320	₹668.2990
IDCW	₹75.0400	₹88.3850

(as on June 30, 2025)

Ratios

Portfolio Turnover	30.80%
$Beta	0.91
$Sharpe##	1.08
$Standard Deviation	12.59%
^^P/E	25.54
^^P/BV	3.79

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	84.01%
Mid Cap	8.19%
Small Cap	4.69%
Debt & Money Market	3.11%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.73%

Direct Plan: 0.61%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

Data as on 30th June, 2025 unless otherwise specified.

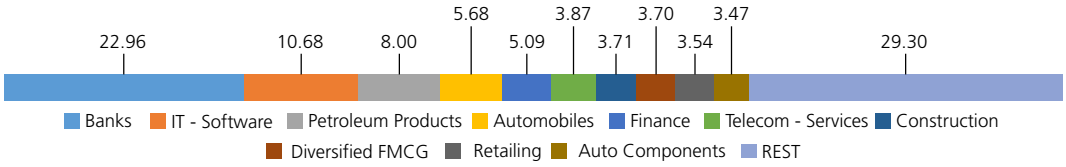
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**22.96**
HDFC Bank Ltd.	7.83
ICICI Bank Ltd.	7.37
Axis Bank Ltd.	3.08
State Bank Of India	3.00
Kotak Mahindra Bank Ltd.	1.68
IT - Software	**10.68**
Infosys Ltd.	4.24
Tata Consultancy Services Ltd.	1.89
Tech Mahindra Ltd.	1.34
HCL Technologies Ltd.	1.25
Mphasis Ltd	0.81
PERSISTENT SYSTEMS LIMITED	0.77
LTIMindtree Limited	0.38
Petroleum Products	**8.00**
RELIANCE INDUSTRIES LTD.	6.69
Bharat Petroleum Corporation Ltd.	1.31
Automobiles	**5.68**
Mahindra & Mahindra Ltd.	3.00
Maruti Suzuki India Limited	1.95
Hero MotoCorp Ltd.	0.73
Finance	**5.09**
BAJAJ FINANCE LTD.	2.02
SHRIRAM FINANCE LTD.	1.39
Power Finance Corporation Ltd.	0.95
POONAWALLA FINCORP LTD.	0.73
Telecom - Services	**3.87**
Bharti Airtel Ltd	3.74
Bharti Airtel Ltd - Partly Paid Shares	0.13
Construction	**3.71**
Larsen And Toubro Ltd.	3.71
Diversified FMCG	**3.70**
ITC Ltd.	2.66
Hindustan Unilever Ltd.	1.04
Retailing	**3.54**
ETERNAL LIMITED	1.39
VISHAL MEGA MART LIMITED	0.62
AVENUE SUPERMARTS LTD.	0.59
BRAINBEES SOLUTIONS LIMITED	0.47
SWIGGY LTD	0.47
Auto Components	**3.47**
Apollo Tyres Ltd.	0.97
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.71
Bosch Ltd.	0.69
Schaeffler India Ltd	0.62
Bharat Forge Ltd.	0.48
Pharmaceuticals and Biotechnology	**3.00**
Sun Pharmaceuticals Industries Ltd.	2.47
Torrent Pharmaceuticals Ltd.	0.53

Issuer/Instrument	% to Net Assets
Power	**2.64**
NTPC LTD	2.38
NTPC GREEN ENERGY LIMITED	0.26
Transport Services	**2.28**
Inter Globe Aviation Ltd	2.28
Cement and Cement Products	**2.27**
Ultratech Cement Ltd.	2.15
India Cements Ltd.	0.12
Fertilizers and Agrochemicals	**1.94**
Coromandel International Ltd.	1.63
Bayer Cropscience Ltd.	0.31
Chemicals and Petrochemicals	**1.92**
SOLAR INDUSTRIES INDIA LIMITED	1.92
Aerospace and Defense	**1.59**
HINDUSTAN AERONAUTICS LTD.	0.66
Bharat Electronics Ltd.	0.55
ASTRA MICROWAVE PRODUCTS LTD.	0.38
Ferrous Metals	**1.46**
Tata Steel Ltd.	1.46
Personal Products	**1.22**
Godrej Consumer Products Ltd.	1.22
Beverages	**1.12**
UNITED SPIRITS LTD.	1.12
Realty	**0.97**
Oberoi Realty Ltd	0.66
Mahindra Lifespace Developers Ltd	0.31
Insurance	**0.85**
HDFC Life Insurance Company Ltd.	0.85
Industrial Products	**0.83**
Cummins India Ltd.	0.83
Consumer Durables	**0.76**
V-Guard Industries Ltd.	0.76
Non - Ferrous Metals	**0.70**
Hindalco Industries Ltd	0.70
Healthcare Services	**0.68**
Apollo Hospitals Enterprises Ltd.	0.68
Gas	**0.64**
Gujarat State Petronet Ltd.	0.64
Transport Infrastructure	**0.08**
Adani Port and Special Economic Zone Ltd.	0.08
Equity & Equity related - Total	**95.65**
Mutual Fund Units	
Kotak Liquid Direct Growth	1.01
Mutual Fund Units - Total	**1.01**
Futures	
CNX BANK INDEX-JUL2025	1.13
RELIANCE INDUSTRIES LTD.-JUL2025	0.11
Triparty Repo	**3.11**
Net Current Assets/(Liabilities)	**0.23**
Grand Total	**100.00**

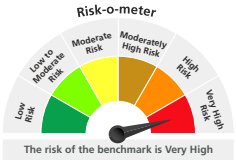
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,93,67,299	26,35,029	15,31,751	9,12,592	4,66,068	1,27,029
Scheme Returns (%)	**15.15**	**15.04**	**16.87**	**16.81**	**17.55**	**11.14**
Nifty 100 (TRI) Returns (%)	14.65	15.15	16.40	16.42	16.70	10.81
Alpha*	**0.49**	**-0.12**	**0.47**	**0.39**	**0.85**	**0.33**
Nifty 100 (TRI) (₹)#	1,80,57,621	26,51,526	15,06,524	9,03,931	4,60,529	1,26,825
Nifty 50 (TRI) Returns (%)	14.28	15.12	16.21	16.08	16.12	12.45
Alpha*	**0.87**	**-0.08**	**0.66**	**0.73**	**1.43**	**-1.31**
Nifty 50 (TRI) (₹)#	1,71,12,993	26,45,902	14,95,991	8,96,358	4,56,739	1,27,838
BSE SENSEX (TRI) (₹)^	2,05,53,921	28,50,372	14,64,094	8,77,708	4,49,340	1,27,339
BSE SENSEX (TRI) Returns (%)	15.57	16.50	15.60	15.22	14.97	11.64

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large cap companies * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 100 TRI	 The risk of the benchmark is Very High Nifty 50 TRI

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

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) - Reg Plan Growth option is 04/02/2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

***As per para 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category.

*For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST.

For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK FLEXICAP FUND

Flexicap fund - An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, generally focused on a few selected sectors. However, there is no assurance that the investment objective of the scheme will be achieved.

Investment style

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

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya
AAUM:	₹53,555.54 crs
AUM:	₹54,840.98 crs
Benchmark*:**	Nifty 500 TRI (Tier 1) Nifty 200 TRI (Tier 2)
Allotment Date:	September 11, 2009
Folio Count:	11,83,900

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹86.9990	₹97.9640
IDCW	₹52.5340	₹59.8280

(as on June 30, 2025)

Ratios

Portfolio Turnover	8.77%
$Beta	0.93
$Sharpe##	1.19
$Standard Deviation	13.38%
^^P/E	26.97
^^P/BV	3.82

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	69.14%
Mid Cap	24.36%
Small Cap	4.62%
Debt & Money Market	1.88%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.45%
Direct Plan:	0.60%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

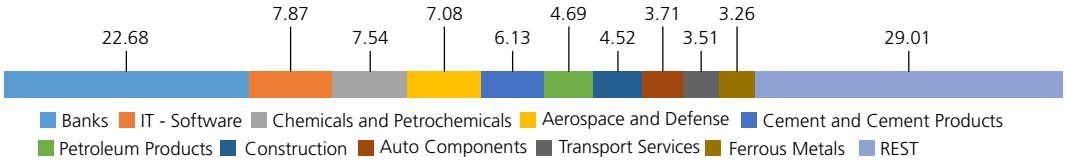
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**22.68**
ICICI Bank Ltd.	6.99
HDFC Bank Ltd.	5.84
State Bank Of India	3.56
Axis Bank Ltd.	3.50
Kotak Mahindra Bank Ltd.	1.46
AU Small Finance Bank Ltd.	1.33
IT - Software	**7.87**
Infosys Ltd.	3.36
Tata Consultancy Services Ltd.	1.83
Tech Mahindra Ltd.	1.45
HCL Technologies Ltd.	1.23
Chemicals and Petrochemicals	**7.54**
SRF Ltd.	3.69
SOLAR INDUSTRIES INDIA LIMITED	3.21
Tata Chemicals Ltd	0.64
Aerospace and Defense	**7.08**
Bharat Electronics Ltd.	6.61
ZEN TECHNOLOGIES LTD	0.47
Cement and Cement Products	**6.13**
Ultratech Cement Ltd.	3.80
The Ramco Cements Ltd	1.51
Ambuja Cements Ltd.	0.82
Petroleum Products	**4.69**
RELIANCE INDUSTRIES LTD.	2.74
Bharat Petroleum Corporation Ltd.	1.15
Indian Oil Corporation Ltd	0.80
Construction	**4.52**
Larsen And Toubro Ltd.	3.75
Kec International Ltd.	0.77
Auto Components	**3.71**
Bharat Forge Ltd.	1.57
MRF Limited	0.86
Balkrishna Industries Ltd.	0.82
Apollo Tyres Ltd.	0.46
Transport Services	**3.51**
Inter Globe Aviation Ltd	2.89
Container Corporation of India Ltd.	0.62
Ferrous Metals	**3.26**
Jindal Steel & Power Ltd.	3.26
Automobiles	**3.20**
Maruti Suzuki India Limited	1.81
Hero MotoCorp Ltd.	1.39
Telecom - Services	**3.15**
Bharti Airtel Ltd	3.03
Bharti Airtel Ltd - Partly Paid Shares	0.12
Pharmaceuticals and Biotechnology	**3.12**
Zydus Lifesciences Limited	1.90
Cipla Ltd.	0.97
GlaxoSmithKline Pharmaceuticals Ltd.	0.25
Retailing	**2.77**
ETERNAL LIMITED	2.49
SWIGGY LTD	0.28
Gas	**2.70**
Petronet LNG Ltd.	1.43
Indraprastha Gas Ltd.	0.68
GAIL (India) Ltd.	0.59
Power	**2.37**
Power Grid Corporation Of India Ltd.	1.09
NTPC LTD	0.98
TORRENT POWER LTD	0.30
Capital Markets	**1.93**
BSE LTD.	1.21
360 ONE WAM LTD.	0.72
Electrical Equipment	**1.37**
Thermax Ltd.	1.37
Diversified FMCG	**1.09**
Hindustan Unilever Ltd.	1.09
Insurance	**0.81**
Max Financial Services Ltd.	0.81
Agricultural, Commercial and Constr	**0.77**
BEML Ltd.	0.77
Non - Ferrous Metals	**0.76**
Hindalco Industries Ltd	0.76
Beverages	**0.74**
United Breweries Ltd.	0.74
Fertilizers and Agrochemicals	**0.69**
Coromandel International Ltd.	0.69
Industrial Products	**0.65**
AIA Engineering Limited.	0.65
Personal Products	**0.54**
Godrej Consumer Products Ltd.	0.54
Finance	**0.32**
SHRIRAM FINANCE LTD.	0.32
Industrial Manufacturing	**0.15**
KAYNES TECHNOLOGY INDIA LTD.	0.15
Equity & Equity related - Total	**98.12**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.12
Mutual Fund Units - Total	**0.12**
Triparty Repo	**1.75**
Net Current Assets/(Liabilities)	**0.01**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	19,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	75,10,707	27,40,571	15,71,070	9,52,566	4,83,935	1,30,498
Scheme Returns (%)	**15.71**	**15.77**	**17.58**	**18.57**	**20.23**	**16.77**
Nifty 500 (TRI) Returns (%)	14.82	16.48	18.45	18.69	18.93	11.60
Alpha*	**0.89**	**-0.71**	**-0.87**	**-0.12**	**1.30**	**5.17**
Nifty 500 (TRI) (₹)#	69,17,651	28,47,728	16,20,277	9,55,316	4,75,249	1,27,313
Nifty 200 (TRI) Returns (%)	14.43	15.95	17.63	17.85	18.15	11.53
Alpha*	**1.28**	**-0.19**	**-0.05**	**0.72**	**2.08**	**5.24**
Nifty 200 (TRI) (₹)#	66,69,158	27,67,979	15,74,057	9,36,054	4,70,047	1,27,270
Nifty 50 (TRI) (₹)^	62,23,715	26,45,801	14,95,890	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	13.68	15.11	16.20	16.08	16.10	12.45

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in Portfolio of predominantly equity & equity related securities generally focused on a few selected sectors across market capitalisation. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY 500 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 200 TRI

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

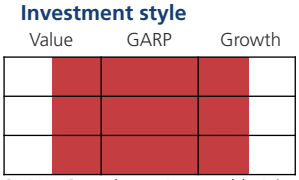
Scheme Inception : - September 11, 2009. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK MULTICAP FUND

An open ended equity scheme investing across large cap, mid cap, small cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities across market capitalization. There is no assurance that the investment objective of the Scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹18,352.21 crs
AUM:	₹18,904.21 crs
Benchmark:	Nifty 500 Multicap 50:25:25 TRI
Allotment Date:	September 29, 2021
Folio Count:	7,50,888

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.0860	₹20.1780
IDCW	₹19.0860	₹20.1780

(as on June 30, 2025)

Ratios

Portfolio Turnover	46.51%
$Beta	1.04
$Sharpe##	1.36
$Standard Deviation	15.83%
^^P/E	16.40
^^P/BV	2.60

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	43.48%
Mid Cap	26.47%
Small Cap	28.89%
Debt & Money Market	1.16%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.62%
Direct Plan: 0.42%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment) (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

Data as on 30th June, 2025 unless otherwise specified.

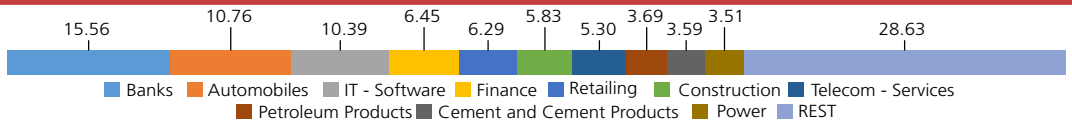
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**15.56**
State Bank Of India	4.08
IndusInd Bank Ltd.	2.48
Bank Of Baroda	1.86
JAMMU AND KASHMIR BANK LTD.	1.80
CANARA BANK	1.68
SOUTH INDIAN BANK LTD.	1.67
ICICI Bank Ltd.	1.01
INDIAN BANK	0.98
Automobiles	**10.76**
Maruti Suzuki India Limited	5.90
Hero MotoCorp Ltd.	3.53
Bajaj Auto Ltd.	1.33
IT - Software	**10.39**
Mphasis Ltd	2.56
Oracle Financial Services Software Ltd	2.40
Infosys Ltd.	2.24
Tech Mahindra Ltd.	1.79
Wipro Ltd.	1.40
Finance	**6.45**
POONAWALLA FINCORP LTD.	2.89
Power Finance Corporation Ltd.	2.41
LIC Housing Finance Ltd.	1.15
Retailing	**6.29**
ETERNAL LIMITED	2.24
FSN E-COMMERCE VENTURES LTD.	2.15
SWIGGY LTD	1.23
V-Mart Retail Ltd.	0.67
Construction	**5.83**
Engineers India Ltd.	1.92
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.47
Ashoka Buildcon Limited	1.16
G R Infraprojects Limited	0.87
ISGEC HEAVY ENGINEERING LTD.	0.41
Telecom - Services	**5.30**
Indus Towers Ltd.	2.24
Bharti Airtel Ltd	1.94
Tata Communications Ltd.	1.12
Petroleum Products	**3.69**
HINDUSTAN PETROLEUM CORPORATION LTD	2.82
RELIANCE INDUSTRIES LTD.	0.87
Cement and Cement Products	**3.59**
Ambuja Cements Ltd.	1.92
Shree Cement Ltd.	1.67
Power	**3.51**
NLC India Ltd.	1.88
NTPC LTD	1.63
Beverages	**3.14**
Radico Khaitan Ltd.	2.67
United Breweries Ltd.	0.47

Issuer/Instrument	% to Net Assets
Pharmaceuticals and Biotechnology	**2.83**
JUBILANT PHARMOVA LIMITED	1.15
ACUTAAS CHEMICALS LTD	0.83
INNOVA CAPTABS LTD	0.81
ORCHID PHARMA LTD.	0.04
Gas	**2.56**
GAIL (India) Ltd.	1.56
Gujarat State Petronet Ltd.	1.00
Diversified FMCG	**2.53**
ITC Ltd.	2.53
Entertainment	**2.02**
Sun TV Network Ltd.	1.03
PVR INOX LIMITED	0.99
Consumer Durables	**1.94**
Pokarna Ltd.	1.28
Indigo Paints Limited	0.66
Industrial Manufacturing	**1.86**
JYOTI CNC AUTOMATION LTD	1.58
JNK INDIA LIMITED	0.28
Insurance	**1.77**
LIFE INSURANCE CORPORATION OF INDIA LTD.	1.77
Leisure Services	**1.63**
Jubilant Foodworks Limited	1.21
JUNIPER HOTELS LIMITED	0.42
Agricultural, Commercial and Constr	**1.33**
Ashok Leyland Ltd.	1.33
Industrial Products	**1.24**
Subros Ltd.	1.24
Transport Services	**1.13**
Container Corporation of India Ltd.	1.13
Fertilizers and Agrochemicals	**0.93**
P I Industries Ltd	0.93
Healthcare Services	**0.67**
YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	0.67
Printing and Publication	**0.58**
Navneet Education Ltd.	0.58
Chemicals and Petrochemicals	**0.51**
SRF Ltd.	0.51
Food Products	**0.47**
Heritage Foods Ltd	0.47
Aerospace and Defense	**0.33**
MTAR Technologies Ltd.	0.33
Equity & Equity related - Total	**98.84**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.39
Mutual Fund Units - Total	**0.39**
Triparty Repo	**0.72**
Net Current Assets/(Liabilities)	**0.05**
Grand Total	**100.00**

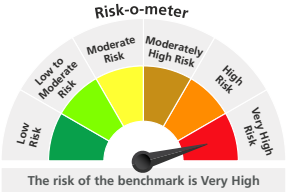
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	4,60,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	7,04,344	5,06,890	1,24,709
Scheme Returns (%)	**22.78**	**23.58**	**7.42**
NIFTY 500 MULTICAP 50:25:25 TRI (%)	19.83	21.46	12.39
Alpha*	**2.95**	**2.12**	**-4.97**
NIFTY 500 MULTICAP 50:25:25 TRI (₹)#	6,67,887	4,92,269	1,27,804
Nifty 50 (₹)^	6,10,168	4,56,739	1,27,838
Nifty 50 (%)	14.88	16.12	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity and equity related securities across market capitalisation * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 500 Multicap 50:25:25 TRI

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

Scheme Inception : - September 29,2021. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK LARGE & MIDCAP FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY OPPORTUNITIES FUND)

Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks

Investment Objective: The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities. The Scheme will invest predominantly in a mix of large and mid-cap stocks from various sectors, which look promising, based on the growth pattern in the economy. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya
AAUM:	₹27,581.25 crs
AUM:	₹28,294.15 crs
Benchmark*:**	NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2)
Allotment Date:	September 9, 2004
Folio Count:	7,02,843

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹345.2390	₹396.1100
IDCW	₹60.2310	₹69.8970

(as on June 30, 2025)

Ratios

Portfolio Turnover	18.22%
$Beta	0.91
$Sharpe##	1.28
$Standard Deviation	13.65%
^^P/E	27.31
^^P/BV	3.84

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	56.07%
Mid Cap	37.41%
Small Cap	5.26%
Debt & Money Market	1.26%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.58%
Direct Plan:	0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

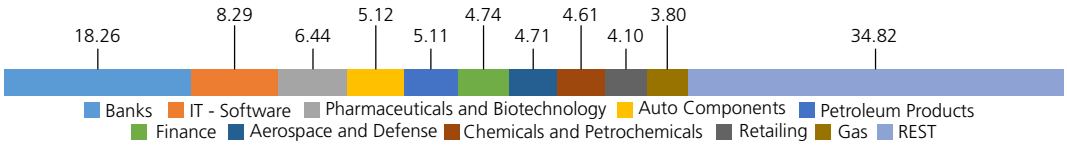
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**18.26**
HDFC Bank Ltd.	6.37
ICICI Bank Ltd.	3.58
State Bank Of India	3.19
Axis Bank Ltd.	2.63
INDIAN BANK	1.28
Kotak Mahindra Bank Ltd.	1.03
Bank Of Baroda	0.18
IT - Software	**8.29**
Infosys Ltd.	3.28
Mphasis Ltd	2.21
Tech Mahindra Ltd.	1.91
HCL Technologies Ltd.	0.89
Pharmaceuticals and Biotechnology	**6.44**
Sun Pharmaceuticals Industries Ltd.	1.90
Biocon Ltd.	1.63
GlaxoSmithKline Pharmaceuticals Ltd.	1.32
Ipca Laboratories Ltd.	1.23
Ajanta Pharma Ltd.	0.36
Auto Components	**5.12**
Bharat Forge Ltd.	1.76
Apollo Tyres Ltd.	1.30
Schaeffler India Ltd	1.00
Exide Industries Ltd	0.60
Bosch Ltd.	0.46
Petroleum Products	**5.11**
HINDUSTAN PETROLEUM CORPORATION LTD	2.09
RELIANCE INDUSTRIES LTD.	1.91
Bharat Petroleum Corporation Ltd.	1.11
Finance	**4.74**
BAJAJ FINANCE LTD.	2.23
CRISIL Ltd.	1.26
SHRIRAM FINANCE LTD.	1.25
Aerospace and Defense	**4.71**
Bharat Electronics Ltd.	4.17
ASTRA MICROWAVE PRODUCTS LTD.	0.54
Chemicals and Petrochemicals	**4.61**
SRF Ltd.	2.01
Linde India Ltd.	1.92
Tata Chemicals Ltd	0.68
Retailing	**4.10**
ETERNAL LIMITED	3.25
SWIGGY LTD	0.85
Gas	**3.80**
GAIL (India) Ltd.	1.62
Petronet LNG Ltd.	0.85
Gujarat State Petronet Ltd.	0.79
Indraprastha Gas Ltd.	0.54
Cement and Cement Products	**3.79**
JK Cement Ltd.	1.85
Ultratech Cement Ltd.	1.41
Dalmia Bharat Limited	0.53
Construction	**3.09**
Larsen And Toubro Ltd.	2.40
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.69
Fertilizers and Agrochemicals	**2.88**
Coromandel International Ltd.	2.88
Telecom - Services	**2.67**
Bharti Airtel Ltd	2.59
Bharti Airtel Ltd - Partly Paid Shares	0.08
Power	**2.46**
Power Grid Corporation Of India Ltd.	1.27
TORRENT POWER LTD	1.19
Agricultural, Commercial and Construction Vehicles	**2.33**
Ashok Leyland Ltd.	1.86
BEML Ltd.	0.47
Automobiles	**2.12**
Hero MotoCorp Ltd.	1.46
Maruti Suzuki India Limited	0.66
Consumer Durables	**2.09**
BLUE STAR LTD.	1.16
Voltas Ltd.	0.93
Electrical Equipment	**2.09**
ABB India Ltd	1.24
Thermax Ltd.	0.85
Ferrous Metals	**1.73**
Jindal Steel & Power Ltd.	1.73
Capital Markets	**1.69**
MOTILAL OSWAL FINANCIAL SERVICES LTD	1.41
NUVAMA WEALTH MANAGEMENT LIMITED	0.28
Industrial Products	**1.61**
Cummins India Ltd.	1.08
AIA Engineering Limited.	0.53
Realty	**1.08**
Oberoi Realty Ltd	1.08
Beverages	**0.86**
UNITED SPIRITS LTD.	0.86
Healthcare Services	**0.84**
Fortis Healthcare India Ltd	0.84
Diversified FMCG	**0.73**
Hindustan Unilever Ltd.	0.73
Entertainment	**0.51**
Sun TV Network Ltd.	0.51
Industrial Manufacturing	**0.51**
Honeywell Automation India Ltd.	0.51
Transport Services	**0.48**
Inter Globe Aviation Ltd	0.48
Equity & Equity related - Total	**98.74**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.30
Mutual Fund Units - Total	**0.30**
Triparty Repo	**1.01**
Net Current Assets/(Liabilities)	**-0.05**
Grand Total	**100.00**

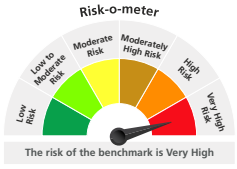
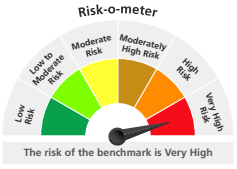
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,72,91,932	30,31,096	17,17,931	9,97,810	4,86,708	1,26,645
Scheme Returns (%)	**16.08**	**17.64**	**20.10**	**20.48**	**20.64**	**10.53**
Nifty Large Midcap 250 (TRI) Returns (%)	NA	18.31	20.84	21.19	21.26	12.40
Alpha*	**NA**	**-0.66**	**-0.75**	**-0.71**	**-0.62**	**-1.87**
Nifty Large Midcap 250 (TRI) (₹)#	NA	31,41,179	17,64,001	10,15,124	4,90,893	1,27,804
Nifty 200 Index (TRI) Returns (%)	13.97	15.96	17.64	17.85	18.14	11.37
Alpha*	**2.11**	**1.69**	**2.45**	**2.63**	**2.51**	**-0.84**
Nifty 200 Index (TRI) (₹)#	1,31,54,981	27,68,106	15,74,539	9,35,913	4,69,944	1,27,167
Nifty 50 (TRI) (₹)^	1,23,63,396	26,45,801	14,95,890	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	13.49	15.11	16.20	16.08	16.10	12.45

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities of large & midcap companies. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY Large Midcap 250 TRI	 The risk of the benchmark is Very High Nifty 200 Index TRI

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

Scheme Inception : - September 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

***As per para 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category.

*For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

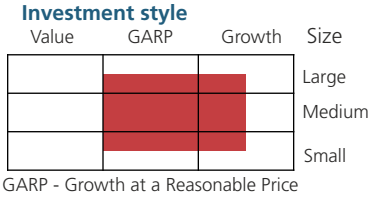
KOTAK MIDCAP FUND

(ERSTWHILE KNOWN AS KOTAK EMERGING EQUITY FUND)

Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio of equity and equity related securities, by investing predominantly in mid companies. The scheme may also invest in Debt and Money Market Instruments, as per the asset allocation table. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Atul Bhole

AAUM: ₹55,241.65 crs

AUM: ₹57,101.96 crs

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

Allotment Date: March 30, 2007

Folio Count: 19,39,024

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹136.8800	₹158.3590
IDCW	₹75.1780	₹94.3480

(as on June 30, 2025)

Ratios

Portfolio Turnover	36.14%
$Beta	0.91
$Sharpe##	1.28
$Standard Deviation	15.94%
^^P/E	37.11
^^P/BV	5.29

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	12.81%
Mid Cap	70.48%
Small Cap	13.36%
Debt & Money Market	3.35%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.40%

Direct Plan: 0.38%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

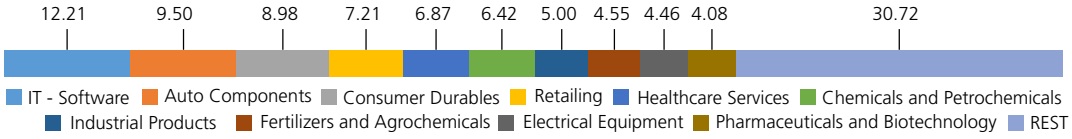
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**12.21**
Mphasis Ltd	3.29
Oracle Financial Services Software Ltd	2.41
PERSISTENT SYSTEMS LIMITED	2.30
Wipro Ltd.	1.76
Birlasoft Ltd.	1.41
Tech Mahindra Ltd.	0.64
HEXAWARE TECHNOLOGIES LTD.	0.40
Auto Components	**9.50**
Schaeffler India Ltd	2.06
Exide Industries Ltd	1.52
UNO MINDA LIMITED	1.34
Bharat Forge Ltd.	1.33
MRF Limited	1.06
ZF Commercial Vehicle Control Systems India Limited	0.84
Apollo Tyres Ltd.	0.81
Balkrishna Industries Ltd.	0.54
Consumer Durables	**8.98**
Dixon Technologies India Ltd.	2.90
BLUE STAR LTD.	1.52
Metro Brands Ltd.	1.41
Kajaria Ceramics Ltd.	1.22
Voltas Ltd.	1.19
V-Guard Industries Ltd.	0.74
Retailing	**7.21**
SWIGGY LTD	2.90
VISHAL MEGA MART LIMITED	2.84
ETERNAL LIMITED	1.47
Healthcare Services	**6.87**
Fortis Healthcare India Ltd	3.44
Global Health Ltd.	1.49
MAX HEALTHCARE INSTITUTE LTD.	1.45
ASTER DM HEALTHCARE LTD	0.49
Chemicals and Petrochemicals	**6.42**
SOLAR INDUSTRIES INDIA LIMITED	3.04
SRF Ltd.	2.00
Deepak Nitrite Ltd.	1.38
Industrial Products	**5.00**
KEI INDUSTRIES LTD.	2.05
Polycab India Ltd.	1.13
Ratnamani Metals & Tubes Ltd.	0.97
APL APOLLO TUBES LTD.	0.85
Fertilizers and Agrochemicals	**4.55**
Coromandel International Ltd.	2.51
P I Industries Ltd	2.04
Electrical Equipment	**4.46**
GE VERNOVA T&D INDIA LIMITED	2.93
Apar Industries Limited	1.43
Thermax Ltd.	0.10
Pharmaceuticals and Biotechnology	**4.08**
Ipca Laboratories Ltd.	2.90
JB CHEMICALS & PHARMACEUTICALS LTD.	1.18
Finance	**3.80**
Power Finance Corporation Ltd.	1.85
LIC Housing Finance Ltd.	1.37
REC LTD	0.58
Capital Markets	**3.34**
NUVAMA WEALTH MANAGEMENT LIMITED	1.45
BSE LTD.	1.00
Prudent Corporate Advisory Services Ltd.	0.89
Insurance	**2.96**
ICICI Lombard General Insurance Company Ltd	1.52
Max Financial Services Ltd.	1.44
Realty	**2.67**
Oberoi Realty Ltd	2.67
Cement and Cement Products	**2.61**
JK Cement Ltd.	2.61
Aerospace and Defense	**2.48**
Bharat Electronics Ltd.	2.48
Banks	**2.38**
FEDERAL BANK LTD.	1.31
INDIAN BANK	1.07
Telecom - Services	**2.24**
BHARTI HEXACOM LTD.	2.24
Petroleum Products	**1.86**
HINDUSTAN PETROLEUM CORPORATION LTD	1.86
Oil	**1.16**
OIL INDIA LIMITED	1.16
Personal Products	**1.16**
Emami Ltd.	1.16
Construction	**0.71**
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.71
Equity & Equity related - Total	**96.65**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.19
Mutual Fund Units - Total	**0.19**
Triparty Repo	**2.76**
Net Current Assets/(Liabilities)	**0.40**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	22,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,58,79,278	35,50,858	19,88,622	11,01,921	5,16,679	1,29,695
Scheme Returns (%)	**18.84**	**20.57**	**24.22**	**24.59**	**24.98**	**15.46**
Nifty Midcap 150 (TRI) Returns (%)	18.57	21.24	25.14	25.88	25.77	14.10
Alpha*	**0.26**	**-0.67**	**-0.91**	**-1.29**	**-0.78**	**1.36**
Nifty Midcap 150 (TRI) (₹)#	1,54,16,456	36,80,836	20,53,925	11,36,496	5,22,221	1,28,857
Nifty Midcap 100 (TRI) Returns (%)	17.46	20.62	25.38	26.83	26.98	15.30
Alpha*	**1.37**	**-0.05**	**-1.16**	**-2.24**	**-1.99**	**0.16**
Nifty Midcap 100 (TRI) (₹)#	1,36,07,351	35,59,832	20,71,973	11,62,544	5,30,846	1,29,596
Nifty 50 (TRI) (₹)^	85,39,914	26,45,902	14,95,991	8,96,358	4,56,739	1,27,838
Nifty 50 (TRI) Returns (%)	13.27	15.12	16.21	16.08	16.12	12.45

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity & equity related securities predominantly in midcap companies. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty Midcap 150 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty Midcap 100 TRI

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

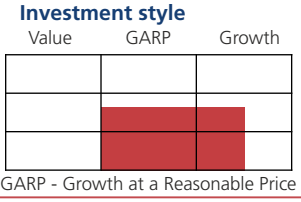
Scheme Inception : - March 30, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK SMALL CAP FUND

An open ended equity scheme predominantly investing in small cap stocks

Investment Objective: The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities by investing predominantly in small cap companies. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani
AAUM:	₹17,642.14 crs
AUM:	₹18,031.02 crs
Benchmark*:**	NIFTY Smallcap 250 TRI (Tier 1), NIFTY Smallcap 100 TRI (Tier 2)
Allotment Date:	February 24, 2005
Folio Count:	9,98,367

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹266.8240	₹312.8970
IDCW	₹116.4060	₹137.4340

(as on June 30, 2025)

Ratios

Portfolio Turnover	23.19%
$Beta	0.81
$Sharpe##	0.94
$Standard Deviation	16.80%
^^P/E	40.48
^^P/BV	4.52

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	5.72%
Mid Cap	15.76%
Small Cap	74.77%
Debt & Money Market	3.75%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.65%
Direct Plan:	0.53%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

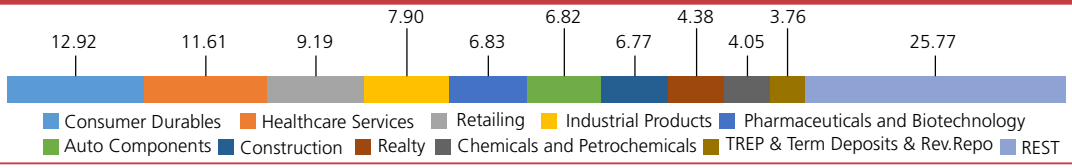
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Consumer Durables	**12.92**
Century Plyboards (India) Ltd.	2.79
AMBER ENTERPRISES INDIA LTD.	1.82
V-Guard Industries Ltd.	1.80
BLUE STAR LTD.	1.47
CELLO WORLD LTD.	1.05
SOMANY CERAMICS LTD.	0.88
Hawkins Cooker Ltd	0.84
Orient Electric Ltd.	0.78
Sheela Foam Ltd	0.78
Nilkamal Ltd	0.71
Healthcare Services	**11.61**
ASTER DM HEALTHCARE LTD	3.89
KRISHNA INSTITUTE OF MEDICAL	3.16
VIJAYA DIAGNOSTIC CENTRE PVT	2.61
Metropolis Healthcare Ltd.	1.19
SURAKSHA DIAGNOSTIC LTD	0.55
JUPITER LIFELINE HOSPITALS LTD	0.21
Retailing	**9.19**
VISHAL MEGA MART LIMITED	1.96
Medplus Health Services Ltd.	1.80
V-Mart Retail Ltd.	1.67
AVENUE SUPERMARTS LTD.	1.44
Shoppers Stop Ltd.	1.19
SWIGGY LTD	0.83
Go Fashion (India) Ltd.	0.30
Industrial Products	**7.90**
Ratnamani Metals & Tubes Ltd.	2.16
Carborundum Universal Ltd.	1.46
BANSAL WIRE INDUSTRIES LIMITED	1.00
KEI INDUSTRIES LTD.	0.87
HAPPY FORGINGS LTD	0.85
R R KABEL LTD	0.75
WPIL LTD	0.45
Apollo Pipes Ltd.	0.36
Pharmaceuticals and Biotechnology	**6.83**
Alembic Pharmaceuticals Ltd.	1.98
Ajanta Pharma Ltd.	1.74
JB CHEMICALS & PHARMACEUTICALS LTD.	1.21
MANKIND PHARMA LTD	1.02
Torrent Pharmaceuticals Ltd.	0.88
Auto Components	**6.82**
Sansera Engineering Ltd.	2.15
MINDA CORPORATION LIMITED	1.22
Schaeffler India Ltd	1.14
Rolex Rings Ltd.	1.10
Sandhar Technologies Ltd.	0.58
AMARA RAJA ENERGY MOB LTD.	0.35
Exide Industries Ltd	0.28
Construction	**6.77**
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	3.28
KALPATARU PROJECTS INTERNATIONAL LIMITED	2.24
G R Infraprojects Limited	0.99
KNR Constructions Ltd.	0.26
Realty	**4.38**
BRIGADE ENTERPRISES LIMITED	2.53
Mahindra Lifespace Developers Ltd	1.18
MAX ESTATES LIMITED	0.67
Chemicals and Petrochemicals	**4.05**
SOLAR INDUSTRIES INDIA LIMITED	1.95
JUBILANT INGREVIA LTD	1.48
Atul Ltd.	0.62
Transport Services	**3.13**
Blue Dart Express Ltd.	1.58
Great Eastern Shipping Company Ltd	1.55
Agricultural, Commercial and Construction Vehicles	**2.72**
BEML Ltd.	1.80
V.S.T Tillers Tractors Ltd	0.92
Textiles and Apparels	**2.71**
Garware Technical Fibres Ltd.	2.45
Kewal Kiran Clothing Limited.	0.26
IT - Services	**2.55**
CYIENT LTD.	2.55
Finance	**2.00**
PNB HOUSING FINANCE LTD.	1.03
SHRIRAM FINANCE LTD.	0.97
Banks	**1.63**
ICICI Bank Ltd.	0.93
Axis Bank Ltd.	0.67
KARUR VYSYA BANK LTD.	0.03
Telecom - Services	**1.53**
BHARTI HEXACOM LTD.	1.53
Capital Markets	**1.44**
KFIN TECHNOLOGIES LTD.	1.44
Agricultural Food and other Product	**1.43**
Balrampur Chini Mills Ltd.	1.43
Electrical Equipment	**1.37**
GE VERNOVA T&D INDIA LIMITED	1.37
Fertilizers and Agrochemicals	**1.30**
Dhanuka Agritech Ltd.	1.30
Insurance	**1.13**
ICICI Lombard General Insurance Company Ltd	1.13
Cement and Cement Products	**1.08**
JK Cement Ltd.	1.08
Commercial Services and Supplies	**1.02**
CMS INFO SYSTEMS LTD	1.02
Entertainment	**0.52**
PVR INOX LIMITED	0.52
IT - Software	**0.22**
HEXAWARE TECHNOLOGIES LTD.	0.22
Equity & Equity related - Total	**96.25**
Triparty Repo	**3.76**
Net Current Assets/(Liabilities)	**-0.01**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,97,30,554	34,85,656	19,62,064	10,23,572	4,72,470	1,23,203
Scheme Returns (%)	**17.62**	**20.23**	**23.84**	**21.53**	**18.52**	**5.03**
NIFTY Smallcap 250 (TRI) Returns (%)	NA	19.94	25.59	26.53	26.27	12.96
Alpha*	**NA**	**0.29**	**-1.75**	**-5.00**	**-7.75**	**-7.93**
NIFTY Smallcap 250 (TRI) (₹)#	NA	34,32,076	20,87,390	11,54,050	5,25,762	1,28,156
Nifty Smallcap 100 (TRI) Returns (%)	14.10	18.28	23.90	25.55	28.19	15.24
Alpha*	**3.52**	**1.95**	**-0.06**	**-4.02**	**-9.67**	**-10.21**
Nifty Smallcap 100 (TRI) (₹)#	1,26,14,015	31,37,210	19,66,459	11,27,339	5,39,587	1,29,560
Nifty 50 (TRI) (₹)^	1,14,71,676	26,45,902	14,95,991	8,96,358	4,56,739	1,27,838
Nifty 50 (TRI) Returns (%)	13.35	15.12	16.21	16.08	16.12	12.45

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity & equity related securities predominantly in small cap Stocks. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High NIFTY Smallcap 250 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty Smallcap 100 TRI

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

Scheme Inception : - February 24,2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

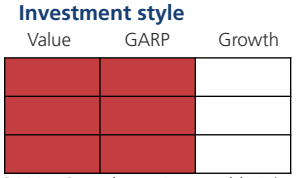
KOTAK CONTRA FUND

(ERSTWHILE KNOWN AS KOTAK INDIA EQ CONTRA FUND)

An open ended equity Scheme following contrarian investment strategy

Investment Objective: The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related instruments. The Scheme will invest in stocks of companies, which are fundamentally sound but are undervalued. Undervalued stocks are stocks of those companies whose true long term potential is not yet recognised by the market. At times, the broad market takes time to appreciate the long-term potential of some fundamentally sound companies. Stocks of such companies are traded at prices below their intrinsic value and are regarded as undervalued stocks. We believe that, over a period of time, the price of a stock reflects the intrinsic value of the underlying company. Thus, the moving up of the price of the undervalued stock towards its intrinsic value will help us generate capital appreciation for investors. There is no assurance that the investment objective of the Scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian
AAUM:	₹4,375.00 crs
AUM:	₹4,502.48 crs
Benchmark*:**	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
Allotment Date:	July 27, 2005
Folio Count:	1,23,727

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹151.9120	₹179.0370
IDCW	₹52.3630	₹63.7100

(as on June 30, 2025)

Ratios

Portfolio Turnover	43.61%
$Beta	0.98
$Sharpe##	1.36
$Standard Deviation	14.05%
^^P/E	24.44
^^P/BV	3.48

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	60.66%
Mid Cap	18.56%
Small Cap	18.67%
Debt & Money Market	2.11%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.87%
Direct Plan: 0.58%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 1%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

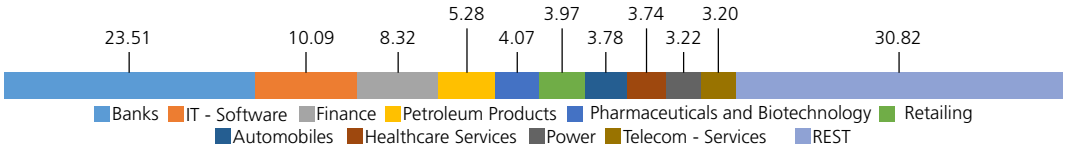
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**23.51**
HDFC Bank Ltd.	6.96
ICICI Bank Ltd.	5.61
State Bank Of India	3.46
Axis Bank Ltd.	2.03
INDIAN BANK	2.01
IndusInd Bank Ltd.	1.38
Kotak Mahindra Bank Ltd.	1.23
Bank Of Baroda	0.83
IT - Software	**10.09**
Infosys Ltd.	3.36
Tech Mahindra Ltd.	2.93
Mphasis Ltd	2.78
HEXAWARE TECHNOLOGIES LTD.	1.02
Finance	**8.32**
POONAWALLA FINCORP LTD.	2.63
SHRIRAM FINANCE LTD.	2.48
Power Finance Corporation Ltd.	2.07
PNB HOUSING FINANCE LTD.	1.14
Petroleum Products	**5.28**
RELIANCE INDUSTRIES LTD.	3.52
Bharat Petroleum Corporation Ltd.	1.76
Pharmaceuticals and Biotechnology	**4.07**
JUBILANT PHARMOVA LIMITED	1.45
Sun Pharmaceuticals Industries Ltd.	0.95
JB CHEMICALS & PHARMACEUTICALS LTD.	0.94
Ajanta Pharma Ltd.	0.73
Retailing	**3.97**
SWIGGY LTD	2.36
Shoppers Stop Ltd.	0.84
VISHAL MEGA MART LIMITED	0.77
Automobiles	**3.78**
Maruti Suzuki India Limited	2.20
Hero MotoCorp Ltd.	1.58
Healthcare Services	**3.74**
Fortis Healthcare India Ltd	1.97
Global Health Ltd.	0.92
Metropolis Healthcare Ltd.	0.85
Power	**3.22**
NTPC LTD	2.08
Power Grid Corporation Of India Ltd.	1.14
Telecom - Services	**3.20**
Bharti Airtel Ltd	3.20
Consumer Durables	**3.15**
Century Plyboards (India) Ltd.	1.25
Voltas Ltd.	0.96
Kajaria Ceramics Ltd.	0.94
Aerospace and Defense	**2.86**
Bharat Electronics Ltd.	1.88
ZEN TECHNOLOGIES LTD	0.98
Personal Products	**2.40**
Godrej Consumer Products Ltd.	1.52
Emami Ltd.	0.88
Construction	**2.23**
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.22
Larsen And Toubro Ltd.	1.01
Beverages	**2.21**
Radico Khaitan Ltd.	1.38
United Breweries Ltd.	0.83
Cement and Cement Products	**2.18**
Ultratech Cement Ltd.	2.18
Electrical Equipment	**1.89**
GE VERNOVA T&D INDIA LIMITED	1.89
Gas	**1.66**
GAIL (India) Ltd.	1.66
Transport Services	**1.64**
Inter Globe Aviation Ltd	1.64
Capital Markets	**1.46**
NUVAMA WEALTH MANAGEMENT LIMITED	1.46
Chemicals and Petrochemicals	**1.45**
SRF Ltd.	1.45
Fertilizers and Agrochemicals	**1.21**
Coromandel International Ltd.	1.21
Leisure Services	**1.17**
SAPPHIRE FOODS INDIA LTD.	1.17
Diversified FMCG	**1.02**
ITC Ltd.	1.02
Industrial Products	**0.96**
APL APOLLO TUBES LTD.	0.96
Industrial Manufacturing	**0.62**
JYOTI CNC AUTOMATION LTD	0.62
Ferrous Metals	**0.60**
Jindal Steel & Power Ltd.	0.60
Equity & Equity related - Total	**97.89**
Triparty Repo	**2.07**
Net Current Assets/(Liabilities)	**0.04**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	24,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,34,37,554	31,53,715	17,54,244	10,28,530	4,97,614	1,25,866
Scheme Returns (%)	**15.10**	**18.38**	**20.68**	**21.73**	**22.24**	**9.27**
Nifty 500 (TRI) Returns (%)	14.06	16.48	18.45	18.69	18.93	11.60
Alpha*	**1.04**	**1.89**	**2.23**	**3.04**	**3.31**	**-2.33**
Nifty 500 (TRI) (₹)#	1,18,24,070	28,47,728	16,20,277	9,55,316	4,75,249	1,27,313
Nifty 100 (TRI) Returns (%)	13.54	15.15	16.40	16.42	16.70	10.81
Alpha*	**1.55**	**3.22**	**4.28**	**5.31**	**5.54**	**-1.54**
Nifty 100 (TRI) (₹)#	1,11,01,672	26,51,526	15,06,524	9,03,931	4,60,529	1,26,825
Nifty 50 (TRI) (₹)^	1,06,60,304	26,45,801	14,95,890	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	13.21	15.11	16.20	16.08	16.10	12.45

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in portfolio of predominantly equity & equity related securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Very High	Risk-o-meter The risk of the benchmark is Very High Nifty 500 TRI	Risk-o-meter The risk of the benchmark is Very High Nifty 100 TRI

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

Scheme Inception : - July 27,2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

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

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation/income by investing in equity & equity related instruments across market capitalization of up to 30 companies. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

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

GARP - Growth at a Reasonable Price

Fund Manager*: Ms. Shibani Sircar Kurian

AAUM: ₹3,608.34 crs

AUM: ₹3,707.11 crs

Benchmark*:** Nifty 500 TRI (Tier 1), Nifty 200 TRI (Tier 2)

Allotment Date: July 16, 2019

Folio Count: 1,04,358

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹25.5200	₹28.0290
IDCW	₹25.5200	₹28.0310

(as on June 30, 2025)

Ratios

Portfolio Turnover	32.32%
$Beta	0.90
$Sharpe##	1.07
$Standard Deviation	12.95%
^^P/E	26.84
^^P/BV	4.15

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	78.92%
Mid Cap	17.09%
Small Cap	2.66%
Debt & Money Market	1.33%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.89%

Direct Plan: 0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

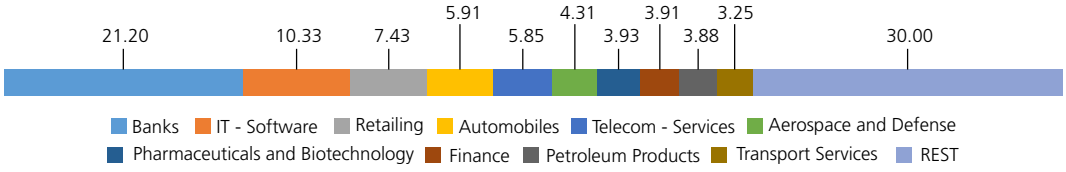
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**21.20**
HDFC Bank Ltd.	7.57
ICICI Bank Ltd.	6.97
State Bank Of India	3.92
Axis Bank Ltd.	2.74
IT - Software	**10.33**
Tech Mahindra Ltd.	4.70
Infosys Ltd.	3.89
PERSISTENT SYSTEMS LIMITED	1.74
Retailing	**7.43**
ETERNAL LIMITED	4.81
FSN E-COMMERCE VENTURES LTD.	2.62
Automobiles	**5.91**
Hero MotoCorp Ltd.	2.98
Maruti Suzuki India Limited	2.93
Telecom - Services	**5.85**
Bharti Airtel Ltd	5.85
Aerospace and Defense	**4.31**
Bharat Electronics Ltd.	4.31
Pharmaceuticals and Biotechnology	**3.93**
Divi s Laboratories Ltd.	2.10
Sun Pharmaceuticals Industries Ltd.	1.83
Finance	**3.91**
SHRIRAM FINANCE LTD.	3.91
Petroleum Products	**3.88**
RELIANCE INDUSTRIES LTD.	3.88
Transport Services	**3.25**
Inter Globe Aviation Ltd	3.25
Power	**3.23**
NTPC LTD	3.23
Cement and Cement Products	**3.03**
Ultratech Cement Ltd.	3.03
Healthcare Services	**2.86**
Fortis Healthcare India Ltd	2.86
Industrial Products	**2.86**
KEI INDUSTRIES LTD.	2.86
Capital Markets	**2.66**
NUVAMA WEALTH MANAGEMENT LIMITED	2.66
Chemicals and Petrochemicals	**2.62**
SRF Ltd.	2.62
Electrical Equipment	**2.51**
GE VERNOVA T&D INDIA LIMITED	2.51
Gas	**2.44**
GAIL (India) Ltd.	2.44
Construction	**2.37**
Larsen And Toubro Ltd.	2.37
Personal Products	**2.21**
Godrej Consumer Products Ltd.	2.21
Consumer Durables	**1.88**
BLUE STAR LTD.	1.88
Equity & Equity related - Total	**98.67**
Triparty Repo	**1.37**
Net Current Assets/(Liabilities)	**-0.04**
Grand Total	**100.00**

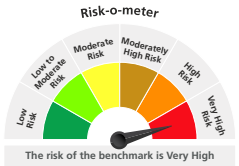
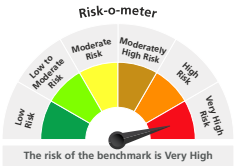
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	7,20,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	12,35,153	9,23,689	4,69,412	1,27,580
Scheme Returns (%)	**17.87**	**17.31**	**18.05**	**12.03**
Nifty 500 TRI (%)	19.48	18.69	18.93	11.60
Alpha*	**-1.60**	**-1.38**	**-0.88**	**0.43**
Nifty 500 TRI (₹)#	12,95,666	9,55,316	4,75,249	1,27,313
Nifty 200 (TRI) Returns (%)	18.58	17.85	18.15	11.53
Alpha*	**-0.70**	**-0.54**	**-0.10**	**0.50**
Nifty 200 (TRI) (₹)#	12,61,354	9,36,054	4,70,047	1,27,270
Nifty 50 (TRI) (₹)^	11,99,274	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	16.89	16.08	16.10	12.45

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity & equity related securities across market capitalisation in maximum 30 stocks * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 500 TRI	 The risk of the benchmark is Very High Nifty 200 TRI

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

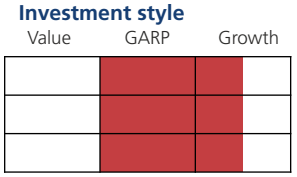
Scheme Inception : - July 16,2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK ELSS TAX SAVER FUND

An Open-Ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefits

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of equity and equity related securities and enable investors to avail the income tax rebate, as permitted from time to time. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*^: Mr. Harsha Upadhyaya
AAUM: ₹6,335.06 crs
AUM: ₹6,492.65 crs
Benchmark: Nifty 500 TRI
Allotment Date: November 23, 2005
Folio Count: 5,18,872

Minimum Investment Amount

Initial & Additional Investment
- ₹500 and in multiples of ₹500

Systematic Investment Plan (SIP)
- ₹500 and in multiples of ₹500

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹117.8390	₹137.9490
IDCW	₹44.1010	₹57.7860

(as on June 30, 2025)

Ratios

Portfolio Turnover	28.58%
$Beta	0.92
$Sharpe##	1.14
$Standard Deviation	13.43%
^^P/E	24.04
^^P/BV	3.53

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	74.02%
Mid Cap	16.66%
Small Cap	9.06%
Debt & Money Market	0.26%

*% of Net Asset

Total Expense Ratio**
Regular Plan: 1.75%
Direct Plan: 0.63%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and IDCW (Payout) (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

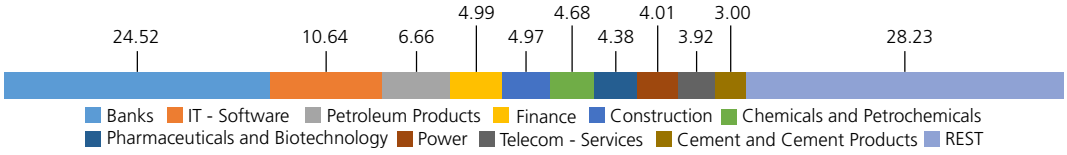
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**24.52**
HDFC Bank Ltd.	9.25
ICICI Bank Ltd.	5.79
State Bank Of India	3.41
Axis Bank Ltd.	3.23
Kotak Mahindra Bank Ltd.	1.50
Bank Of Baroda	1.34
IT - Software	**10.64**
Infosys Ltd.	3.70
Tech Mahindra Ltd.	3.51
Mphasis Ltd	1.97
Wipro Ltd.	1.46
Petroleum Products	**6.66**
HINDUSTAN PETROLEUM CORPORATION LTD	2.53
RELIANCE INDUSTRIES LTD.	2.08
Bharat Petroleum Corporation Ltd.	2.05
Finance	**4.99**
BAJAJ FINANCE LTD.	2.16
CRISIL Ltd.	1.49
HDB FINANCIAL SERVICES LTD	1.34
Construction	**4.97**
Larsen And Toubro Ltd.	2.83
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.65
Engineers India Ltd.	0.49
Chemicals and Petrochemicals	**4.68**
Linde India Ltd.	2.05
SOLAR INDUSTRIES INDIA LIMITED	1.63
SRF Ltd.	1.00
Pharmaceuticals and Biotechnology	**4.38**
Sun Pharmaceuticals Industries Ltd.	1.94
Divi s Laboratories Ltd.	1.56
Zydus Lifesciences Limited	0.88
Power	**4.01**
NTPC LTD	2.58
Power Grid Corporation Of India Ltd.	1.43
Telecom - Services	**3.92**
Bharti Airtel Ltd	3.84
Bharti Airtel Ltd - Partly Paid Shares	0.08
Cement and Cement Products	**3.00**
Ultratech Cement Ltd.	1.58
Ambuja Cements Ltd.	1.42
Automobiles	**2.94**
Mahindra & Mahindra Ltd.	1.47
Hero MotoCorp Ltd.	1.47
Auto Components	**2.46**
Bosch Ltd.	2.01
JK TYRE & INDUSTRIES LTD.	0.45
Industrial Manufacturing	**2.33**
KAYNES TECHNOLOGY INDIA LTD.	1.41
DEE DEVELOPMENT ENGINEEERS LTD	0.92
Food Products	**2.25**
Britannia Industries Ltd.	2.25
Retailing	**2.22**
ETERNAL LIMITED	1.88
SWIGGY LTD	0.34
Fertilizers and Agrochemicals	**2.12**
Coromandel International Ltd.	2.12
Transport Services	**2.07**
Inter Globe Aviation Ltd	2.07
Gas	**1.76**
GAIL (India) Ltd.	1.76
Aerospace and Defense	**1.45**
Data Patterns (India) Ltd.	1.45
Ferrous Metals	**1.45**
Jindal Steel & Power Ltd.	1.45
Personal Products	**1.42**
Dabur India Ltd.	1.42
Consumer Durables	**1.25**
Voltas Ltd.	1.01
Hawkins Cooker Ltd	0.24
Beverages	**0.93**
UNITED SPIRITS LTD.	0.93
Electrical Equipment	**0.80**
ABB India Ltd	0.80
Entertainment	**0.74**
Sun TV Network Ltd.	0.74
Capital Markets	**0.66**
NUVAMA WEALTH MANAGEMENT LIMITED	0.66
Industrial Products	**0.62**
Carborundum Universal Ltd.	0.62
Textiles and Apparels	**0.50**
Garware Technical Fibres Ltd.	0.50
Equity & Equity related - Total	**99.74**
Triparty Repo	**0.16**
Net Current Assets/(Liabilities)	**0.10**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	23,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,13,67,163	28,40,982	16,18,344	9,48,375	4,66,833	1,25,181
Scheme Returns (%)	**14.12**	**16.44**	**18.41**	**18.39**	**17.66**	**8.18**
Nifty 500 (TRI) Returns (%)	14.04	16.48	18.45	18.69	18.93	11.60
Alpha*	**0.08**	**-0.04**	**-0.03**	**-0.30**	**-1.27**	**-3.42**
Nifty 500 (TRI) (₹)#	1,12,53,629	28,47,728	16,20,277	9,55,316	4,75,249	1,27,313
Nifty 50 (TRI) (₹)^	1,01,11,223	26,45,801	14,95,890	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	13.15	15.11	16.20	16.08	16.10	12.45

Product Label

This product is suitable for investors who are seeking*:
- long term capital growth with a 3 year lock in
- Investment in portfolio of predominantly equity & equity related securities.

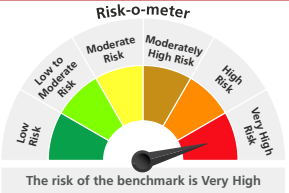
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



The risk of the scheme is Very High

Benchmark



The risk of the benchmark is Very High

Nifty 500 TRI

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

Scheme Inception : - November 23, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK INFRASTRUCTURE & ECONOMIC REFORM FUND

An open ended equity scheme following Infrastructure & Economic Reform theme

Investment Objective: The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related securities of companies involved in economic development of India as a result of potential investments in infrastructure and unfolding economic reforms. There is no assurance that the investment objective of the Scheme will be achieved

Investment style

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

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Nalin Rasik Bhatt

AAUM: ₹2,407.42 crs

AUM: ₹2,449.76 crs

Benchmark: Nifty Infrastructure TRI (Tier 1)

Allotment Date: February 25, 2008

Folio Count: 1,49,683

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹66.6850	₹78.6390
IDCW	₹53.3330	₹77.7390

(as on June 30, 2025)

Ratios

Portfolio Turnover	26.10%
$Beta	0.91
$Sharpe##	1.19
$Standard Deviation	18.35%
^^P/E	28.62
^^P/BV	3.74

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	39.58%
Mid Cap	20.67%
Small Cap	39.21%
Debt & Money Market	0.54%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.99%

Direct Plan: 0.66%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

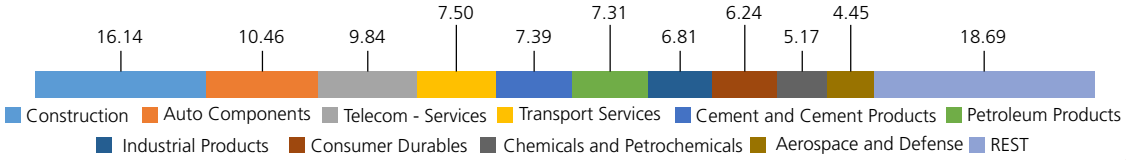
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Construction	**16.14**
Larsen And Toubro Ltd.	4.64
KALPATARU PROJECTS INTERNATIONAL LIMITED	3.21
Ashoka Buildcon Limited	2.17
G R Infraprojects Limited	1.94
Engineers India Ltd.	1.77
H G Infra Engineering Ltd.	0.87
CEIGALL INDIA LIMITED	0.86
PNC Infratech Ltd	0.68
Auto Components	**10.46**
Bosch Ltd.	2.33
Apollo Tyres Ltd.	1.48
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.48
Schaeffler India Ltd	1.40
Bharat Forge Ltd.	1.19
Sansera Engineering Ltd.	1.09
Exide Industries Ltd	0.93
Rolex Rings Ltd.	0.56
Telecom - Services	**9.84**
Bharti Airtel Ltd	7.60
BHARTI HEXACOM LTD.	2.24
Transport Services	**7.50**
Inter Globe Aviation Ltd	3.29
Container Corporation of India Ltd.	2.23
MAHINDRA LOGISTICS LTD	1.98
Cement and Cement Products	**7.39**
Shree Cement Ltd.	4.43
Ultratech Cement Ltd.	2.96
Petroleum Products	**7.31**
RELIANCE INDUSTRIES LTD.	5.51
Indian Oil Corporation Ltd	1.80
Industrial Products	**6.81**
Cummins India Ltd.	2.22
Ratnamani Metals & Tubes Ltd.	1.79
AIA Engineering Limited.	1.54
WPIL LTD	0.75
Carborundum Universal Ltd.	0.51
Consumer Durables	**6.24**
Kajaria Ceramics Ltd.	2.65
GREENPANEL INDUSTRIES LTD	2.17
V-Guard Industries Ltd.	1.42
Chemicals and Petrochemicals	**5.17**
SOLAR INDUSTRIES INDIA LIMITED	5.17
Aerospace and Defense	**4.45**
Bharat Electronics Ltd.	1.72
ZEN TECHNOLOGIES LTD	1.46
ASTRA MICROWAVE PRODUCTS LTD.	1.27
Agricultural, Commercial and Construction Vehicles	**3.50**
V.S.T Tillers Tractors Ltd	1.96
Ashok Leyland Ltd.	1.54
Industrial Manufacturing	**2.89**
JYOTI CNC AUTOMATION LTD	1.58
Tega Industries Ltd.	0.94
JNK INDIA LIMITED	0.37
Electrical Equipment	**2.78**
AZAD ENGINEERING LTD	1.53
ABB India Ltd	1.25
Power	**2.60**
NTPC GREEN ENERGY LIMITED	1.98
NTPC LTD	0.62
Finance	**2.18**
Power Finance Corporation Ltd.	2.18
Realty	**2.04**
Mahindra Lifespace Developers Ltd	1.26
BRIGADE ENTERPRISES LIMITED	0.78
Gas	**1.33**
Gujarat State Petronet Ltd.	1.33
Other Utilities	**0.83**
CONCORD ENVIRO SYSTEMS LIMITED	0.83
Equity & Equity related - Total	**99.46**
Triparty Repo	**0.74**
Net Current Assets/(Liabilities)	**-0.20**
Grand Total	**100.00**

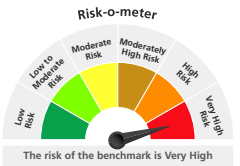
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	20,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,05,11,873	33,59,256	20,08,894	11,50,264	4,98,596	1,23,844
Scheme Returns (%)	**16.50**	**19.55**	**24.51**	**26.39**	**22.38**	**6.05**
Nifty Infrastructure (TRI) Returns (%)	12.09	18.38	22.77	24.20	25.07	14.89
Alpha*	**4.41**	**1.17**	**1.74**	**2.19**	**-2.68**	**-8.84**
Nifty Infrastructure (TRI) (₹)#	66,53,479	31,54,398	18,89,254	10,91,462	5,17,273	1,29,345
Nifty 50 (TRI) (₹)^	77,85,627	26,45,801	14,95,890	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	13.61	15.11	16.20	16.08	16.10	12.45

Product Label	Fund	Benchmark - Tier 1
This product is suitable for investors who are seeking*: • Long term capital growth • Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Infrastructure TRI

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

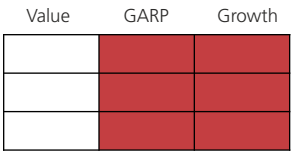
Scheme Inception : - February 25, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK PIONEER FUND

An open ended equity scheme investing in pioneering innovation theme.

Investment Objective: The investment objective of the scheme is to generate capital appreciation from a diversified portfolio of equity, equity related instruments and units of global mutual funds which invests into such companies that utilize new forms of production, technology, distribution or processes which are likely to challenge existing markets or value networks, or displace established market leaders, or bring in novel products and/or business models. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani
AAUM:	₹2,870.59 crs
AUM:	₹2,957.73 crs
Benchmark:	85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI
Allotment Date:	October 31, 2019
Folio Count:	77,503

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹31.4950	₹34.4530
IDCW	₹31.5090	₹34.4480

(as on June 30, 2025)

Ratios

Portfolio Turnover	24.29%
$Beta	0.93
$Sharpe##	1.42
$Standard Deviation	13.47%
^^P/E	53.36
^^P/BV	6.97

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	37.10%
Mid Cap	26.63%
Small Cap	17.79%
Debt & Money Market	18.48%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.87%
Direct Plan:	0.49%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

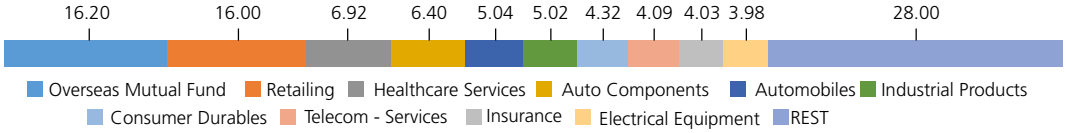
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Retailing	**16.00**
ETERNAL LIMITED	4.17
VISHAL MEGA MART LIMITED	2.84
AVENUE SUPERMARTS LTD.	2.21
Trent Ltd	2.21
INFO EDGE (INDIA) LTD.	1.51
Medplus Health Services Ltd.	1.20
SWIGGY LTD	1.09
BRAINBEES SOLUTIONS LIMITED	0.77
Healthcare Services	**6.92**
ASTER DM HEALTHCARE LTD	3.65
KRISHNA INSTITUTE OF MEDICAL	2.47
VIJAYA DIAGNOSTIC CENTRE PVT	0.80
Auto Components	**6.40**
UNO MINDA LIMITED	2.88
Schaeffler India Ltd	1.35
Rolex Rings Ltd.	1.11
MINDA CORPORATION LIMITED	1.06
Automobiles	**5.04**
Maruti Suzuki India Limited	2.56
Mahindra & Mahindra Ltd.	2.48
Industrial Products	**5.02**
KEI INDUSTRIES LTD.	1.39
AIA Engineering Limited.	1.29
Ratnamani Metals & Tubes Ltd.	0.89
HAPPY FORGINGS LTD	0.79
Carborundum Universal Ltd.	0.66
Consumer Durables	**4.32**
Dixon Technologies India Ltd.	2.20
Titan Company Ltd.	2.12
Telecom - Services	**4.09**
BHARTI HEXACOM LTD.	4.09
Insurance	**4.03**
ICICI Lombard General Insurance Company Ltd	2.17
SBI Life Insurance Company Ltd	1.86

Issuer/Instrument	Rating	% to Net Assets
Electrical Equipment		**3.98**
GE VERNOVA T&D INDIA LIMITED		2.39
ABB India Ltd		1.59
Pharmaceuticals and Biotechnology		**3.92**
Sun Pharmaceuticals Industries Ltd.		2.21
MANKIND PHARMA LTD		1.71
Banks		**3.70**
ICICI Bank Ltd.		1.91
HDFC Bank Ltd.		1.79
Transport Services		**3.69**
Inter Globe Aviation Ltd		3.69
Chemicals and Petrochemicals		**3.31**
SOLAR INDUSTRIES INDIA LIMITED		2.05
JUBILANT INGREVIA LTD		1.26
Petroleum Products		**3.25**
RELIANCE INDUSTRIES LTD.		3.25
Personal Products		**2.45**
Godrej Consumer Products Ltd.		2.45
Financial Technology (Fintech)		**1.58**
PB FINTECH LTD.		1.58
Commercial Services and Supplies		**1.20**
CMS INFO SYSTEMS LTD		0.95
Tracxn Technologies Ltd.		0.25
Realty		**1.01**
Mahindra Lifespace Developers Ltd		1.01
IT - Services		**0.91**
CYIENT LTD.		0.91
Diversified		**0.67**
3M India Ltd.		0.67
Equity & Equity related - Total		**81.49**
Mutual Fund Units		
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	16.20
Mutual Fund Units - Total		**16.20**
Triparty Repo		**2.38**
Net Current Assets/(Liabilities)		**-0.07**
Grand Total		**100.00**

For viewing detailed portfolio of Ishares NASDAQ 100 UCITS ETF USD on desktop please visit:https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	6,90,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	13,23,518	10,20,384	5,10,901	1,29,331
Scheme Returns (%)	**22.66**	**21.40**	**24.16**	**14.88**
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI)	20.73	19.91	21.40	14.73
Alpha*	**1.93**	**1.49**	**2.76**	**0.15**
85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index (TRI) (₹)#	12,53,185	9,84,210	4,91,869	1,29,239
Nifty 50 (TRI) (₹)^	11,24,312	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	16.91	16.08	16.10	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity and equity related securities of companies operating with pioneering innovations theme without any market capitalisation and sector bias. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High 85% Nifty 500 TRI+ 15% MSCI ACWI Information Technology Index TRI

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

Scheme Inception : - October 31, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK ESG EXCLUSIONARY STRATEGY FUND

An Open ended Equity Scheme following Environment, Social and Governance (ESG) theme

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow Environmental, Social and Governance parameters. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

	Value	GARP	Growth
Large			■
Medium		■	■
Small			

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Mandar Pawar
AAUM:	₹881.02 crs
AUM:	₹893.15 crs
Benchmark:	Nifty 100 ESG Index TRI
Allotment Date:	December 11, 2020
Folio Count:	29,298

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹17.2990	₹18.6260
IDCW	₹17.2990	₹18.6260

(as on June 30, 2025)

Ratios

Portfolio Turnover	16.61%
$Beta	0.90
$Sharpe##	0.96
$Standard Deviation	13.03%
^^P/E	25.57
^^P/BV	4.00

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	82.87%
Mid Cap	12.58%
Small Cap	3.64%
Debt & Money Market	0.91%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.27%
Direct Plan: 0.88%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil
- Redemption of units would be done on First in First out Basis (FIFO).

Data as on 30th June, 2025 unless otherwise specified.

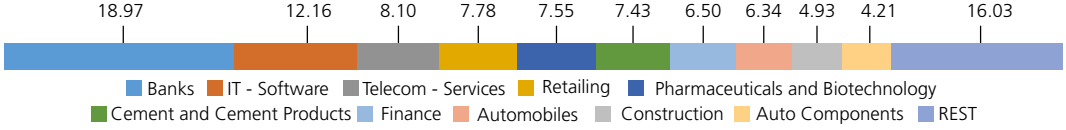
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**18.97**
HDFC Bank Ltd.	8.07
Axis Bank Ltd.	4.03
ICICI Bank Ltd.	3.24
State Bank Of India	2.48
INDIAN BANK	0.65
Bank Of Baroda	0.50
IT - Software	**12.16**
Tech Mahindra Ltd.	4.53
Infosys Ltd.	3.23
Tata Consultancy Services Ltd.	1.98
HCL Technologies Ltd.	1.35
Wipro Ltd.	1.07
Telecom - Services	**8.10**
Bharti Airtel Ltd	6.08
Indus Towers Ltd.	1.41
Bharti Airtel Ltd - Partly Paid Shares	0.61
Retailing	**7.78**
ETERNAL LIMITED	4.44
AVENUE SUPERMARTS LTD.	1.76
Shoppers Stop Ltd.	0.89
V-Mart Retail Ltd.	0.69
Pharmaceuticals and Biotechnology	**7.55**
GlaxoSmithKline Pharmaceuticals Ltd.	2.09
Cipla Ltd.	1.52
Sun Pharmaceuticals Industries Ltd.	1.41
Biocon Ltd.	1.33
Abbott India Ltd.	1.20
Cement and Cement Products	**7.43**
Ultratech Cement Ltd.	4.06
Ambuja Cements Ltd.	2.13
JK Cement Ltd.	1.24
Finance	**6.50**
BAJAJ FINANCE LTD.	3.46
SHRIRAM FINANCE LTD.	2.18
Power Finance Corporation Ltd.	0.86

Issuer/Instrument	% to Net Assets
Automobiles	**6.34**
Hero MotoCorp Ltd.	3.42
Maruti Suzuki India Limited	1.53
Eicher Motors Ltd.	1.39
Construction	**4.93**
Larsen And Toubro Ltd.	4.93
Auto Components	**4.21**
Bosch Ltd.	1.83
Bharat Forge Ltd.	1.63
Apollo Tyres Ltd.	0.75
Chemicals and Petrochemicals	**3.35**
Linde India Ltd.	3.35
Gas	**3.33**
GAIL (India) Ltd.	3.33
Petroleum Products	**2.67**
HINDUSTAN PETROLEUM CORPORATION LTD	1.09
Bharat Petroleum Corporation Ltd.	0.91
RELIANCE INDUSTRIES LTD.	0.67
Industrial Products	**1.31**
Ratnamani Metals & Tubes Ltd.	1.31
Diversified FMCG	**1.28**
Hindustan Unilever Ltd.	1.28
Personal Products	**1.19**
Godrej Consumer Products Ltd.	1.19
Food Products	**0.72**
Britannia Industries Ltd.	0.72
Transport Services	**0.67**
Inter Globe Aviation Ltd	0.67
Power	**0.60**
Power Grid Corporation Of India Ltd.	0.60
Equity & Equity related - Total	**99.09**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.44
Mutual Fund Units - Total	**0.44**
Triparty Repo	**0.47**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	5,50,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	7,41,537	4,51,022	1,25,346
Scheme Returns (%)	**13.05**	**15.23**	**8.44**
Nifty 100 ESG Index (TRI) (%)	14.92	17.03	10.90
Alpha*	**-1.86**	**-1.80**	**-2.46**
Nifty 100 ESG Index (TRI) (₹)#	7,73,196	4,62,696	1,26,880
Nifty 50 (₹)^	7,74,614	4,56,739	1,27,838
Nifty 50 (%)	15.00	16.12	12.45

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in Portfolio of predominantly equity & equity related securities of companies following environmental, social and governance (ESG) criteria.

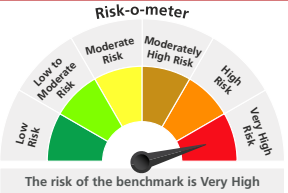
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



The risk of the scheme is Very High

Benchmark



The risk of the benchmark is Very High

Nifty 100 ESG Index TRI

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

Scheme Inception : - December 11,2020. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK MANUFACTURE IN INDIA FUND

An open ended equity scheme following manufacturing theme

Investment Objective: The scheme shall seek to generate capital appreciation by investing in a diversified portfolio of companies that follow the manufacturing theme. However, there can be no assurance that the investment objective of the Scheme will be realized.

Investment style

Value	GARP	Growth	Size
		■	Large
		■	Medium
		■	Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya & Mr. Abhishek Bisen
AAUM:	₹2,450.76 crs
AUM:	₹2,510.06 crs
Benchmark:	Nifty India Manufacturing TRI
Allotment Date:	February 22, 2022
Folio Count:	96,620

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹18.8360	₹19.8710
IDCW	₹18.8360	₹19.8710

(as on June 30, 2025)

Ratios

Portfolio Turnover	23.85%
$Beta	0.94
$Sharpe##	1.07
$Standard Deviation	15.63%
^^P/E	30.62
^^P/BV	3.67

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	54.34%
Mid Cap	27.13%
Small Cap	16.63%
Debt & Money Market	1.90%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.96%
Direct Plan: 0.55%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

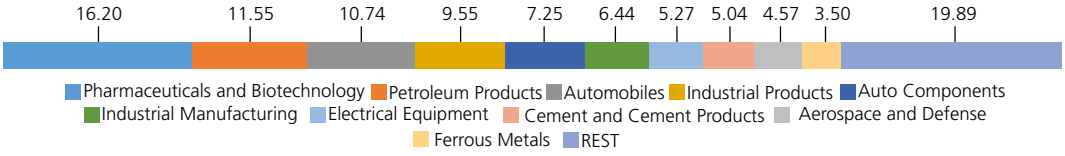
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**16.20**
Sun Pharmaceuticals Industries Ltd.	4.67
Divi s Laboratories Ltd.	2.71
DR REDDYS LABORATORIES LTD.	2.68
Biocon Ltd.	2.27
Zydus Lifesciences Limited	1.97
GlaxoSmithKline Pharmaceuticals Ltd.	1.35
Ipca Laboratories Ltd.	0.55
Petroleum Products	**11.55**
RELIANCE INDUSTRIES LTD.	4.48
HINDUSTAN PETROLEUM CORPORATION LTD	2.97
Bharat Petroleum Corporation Ltd.	2.64
Indian Oil Corporation Ltd	1.46
Automobiles	**10.74**
Mahindra & Mahindra Ltd.	4.12
Tata Motors Ltd.	2.95
Maruti Suzuki India Limited	1.98
Eicher Motors Ltd.	1.69
Industrial Products	**9.55**
Graphite India Ltd.	2.26
Cummins India Ltd.	1.86
OSWAL PUMPS LTD	1.29
KEI INDUSTRIES LTD.	1.21
Carborundum Universal Ltd.	1.08
AIA Engineering Limited.	0.95
QUADRANT FUTURE TEK LIMITED	0.90
Auto Components	**7.25**
Bosch Ltd.	1.63
Bharat Forge Ltd.	1.59
Exide Industries Ltd	1.08
Schaeffler India Ltd	0.92
Apollo Tyres Ltd.	0.84
KROSS LIMITED	0.63
Sansera Engineering Ltd.	0.56
Industrial Manufacturing	**6.44**
KAYNES TECHNOLOGY INDIA LTD.	2.56
DEE DEVELOPMENT ENGINEEERS LTD	1.85
JYOTI CNC AUTOMATION LTD	1.07
JNK INDIA LIMITED	0.52
STANDARD GLASS LINING TECHNOLOGY LIMITED	0.44
Electrical Equipment	**5.27**
ABB India Ltd	1.88
WAAREE ENERGIES LIMITED	1.39
PREMIER ENERGIES LIMITED	1.11
Thermax Ltd.	0.89
Cement and Cement Products	**5.04**
Ambuja Cements Ltd.	2.30
Ultratech Cement Ltd.	2.05
India Cements Ltd.	0.69
Aerospace and Defense	**4.57**
Bharat Electronics Ltd.	3.40
MTAR Technologies Ltd.	1.17
Ferrous Metals	**3.50**
Tata Steel Ltd.	3.50
Chemicals and Petrochemicals	**3.15**
SOLAR INDUSTRIES INDIA LIMITED	1.86
SRF Ltd.	1.29
Consumer Durables	**3.06**
AMBER ENTERPRISES INDIA LTD.	1.08
Voltas Ltd.	1.02
V-Guard Industries Ltd.	0.96
Non - Ferrous Metals	**2.76**
Hindalco Industries Ltd	2.76
Construction	**2.45**
Larsen And Toubro Ltd.	2.45
Fertilizers and Agrochemicals	**2.00**
Coromandel International Ltd.	2.00
Agricultural, Commercial and Construction Vehicles	**1.50**
Ashok Leyland Ltd.	1.50
Textiles and Apparels	**1.29**
Garware Technical Fibres Ltd.	0.67
SANATHAN TEXTILES LIMITED	0.62
Personal Products	**1.16**
Dabur India Ltd.	1.16
Diversified	**0.62**
3M India Ltd.	0.62
Equity & Equity related - Total	**98.10**
Mutual Fund Units	
Kotak Liquid Direct Growth	0.35
Mutual Fund Units - Total	**0.35**
Triparty Repo	**1.66**
Net Current Assets/(Liabilities)	**-0.11**
Grand Total	**100.00**

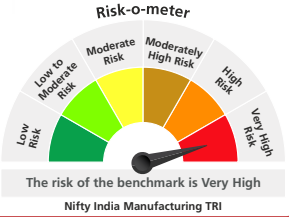
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	4,10,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	5,79,183	4,87,254	1,25,677
Scheme Returns (%)	**20.72**	**20.72**	**8.97**
Nifty India Manufacturing (TRI) (%)	22.94	23.23	8.03
Alpha*	**-2.22**	**-2.51**	**0.94**
Nifty India Manufacturing (TRI) (₹)#	5,99,972	5,04,434	1,25,088
Nifty 50 (₹)^	5,34,899	4,56,739	1,27,838
Nifty 50 (%)	15.78	16.12	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in equity and equity related securities across market capitalisation * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty India Manufacturing TRI

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

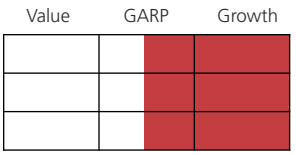
Scheme Inception : - February 22,2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK BUSINESS CYCLE FUND

An open ended equity scheme following business cycles based investing theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harish Bihani & Mr. Abhishek Bisen
AAUM:	₹2,777.20 crs
AUM:	₹2,839.36 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	September 28, 2022
Folio Count:	83,016

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹16.2730	₹16.9900
IDCW	₹16.2730	₹16.9890

(as on June 30, 2025)

Ratios

Portfolio Turnover	47.34%
$Beta	0.95
$Sharpe##	1.07
$Standard Deviation	13.80%
^^P/E	34.83
^^P/BV	4.88

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	45.42%
Mid Cap	26.17%
Small Cap	28.05%
Debt & Money Market	0.36%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.95%
Direct Plan: 0.60%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

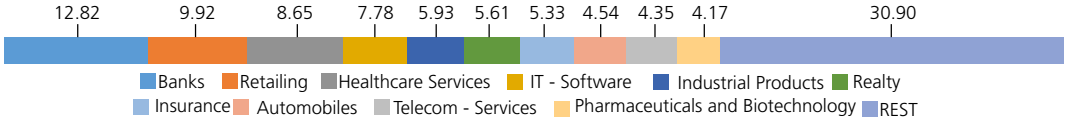
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**12.82**
ICICI Bank Ltd.	4.74
Axis Bank Ltd.	3.70
HDFC Bank Ltd.	2.61
INDIAN BANK	1.77
Retailing	**9.92**
VISHAL MEGA MART LIMITED	3.22
ETERNAL LIMITED	2.95
AVENUE SUPERMARTS LTD.	2.37
BRAINBEES SOLUTIONS LIMITED	0.77
Medplus Health Services Ltd.	0.61
Healthcare Services	**8.65**
ASTER DM HEALTHCARE LTD	3.65
KRISHNA INSTITUTE OF MEDICAL	2.56
VIJAYA DIAGNOSTIC CENTRE PVT	2.44
IT - Software	**7.78**
Infosys Ltd.	2.93
HEXAWARE TECHNOLOGIES LTD.	2.80
Mphasis Ltd	1.10
Tech Mahindra Ltd.	0.95
Industrial Products	**5.93**
BANSAL WIRE INDUSTRIES LIMITED	1.70
KEI INDUSTRIES LTD.	1.51
HAPPY FORGINGS LTD	0.99
Carborundum Universal Ltd.	0.88
Cummins India Ltd.	0.85
Realty	**5.61**
BRIGADE ENTERPRISES LIMITED	2.44
Oberoi Realty Ltd	1.81
Mahindra Lifespace Developers Ltd	1.36
Insurance	**5.33**
ICICI Lombard General Insurance Company Ltd	2.20
SBI Life Insurance Company Ltd	2.16
MEDI ASSIST HEALTHCARE SERVICES LIMITED	0.97
Automobiles	**4.54**
Mahindra & Mahindra Ltd.	2.41
Maruti Suzuki India Limited	2.13
Telecom - Services	**4.35**
BHARTI HEXACOM LTD.	4.35
Pharmaceuticals and Biotechnology	**4.17**
Sun Pharmaceuticals Industries Ltd.	1.77
MANKIND PHARMA LTD	1.65
Ipca Laboratories Ltd.	0.75
Auto Components	**3.96**
UNO MINDA LIMITED	2.52
Rolex Rings Ltd.	0.95
Sansera Engineering Ltd.	0.49
Construction	**3.45**
Larsen And Toubro Ltd.	1.76
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.69
Cement and Cement Products	**3.22**
Ultratech Cement Ltd.	1.79
Ambuja Cements Ltd.	1.43
Personal Products	**2.71**
Godrej Consumer Products Ltd.	2.71
Electrical Equipment	**2.49**
GE VERNOVA T&D INDIA LIMITED	2.49
Finance	**2.29**
HDB FINANCIAL SERVICES LTD	1.39
Power Finance Corporation Ltd.	0.90
Consumer Durables	**2.28**
Century Plyboards (India) Ltd.	2.28
Petroleum Products	**1.88**
RELIANCE INDUSTRIES LTD.	1.88
Beverages	**1.73**
UNITED SPIRITS LTD.	1.73
Diversified FMCG	**1.32**
ITC Ltd.	1.32
Chemicals and Petrochemicals	**1.31**
JUBILANT INGREVIA LTD	1.31
Power	**1.30**
NTPC LTD	1.30
Commercial Services and Supplies	**1.14**
CMS INFO SYSTEMS LTD	1.14
Aerospace and Defense	**1.03**
HINDUSTAN AERONAUTICS LTD.	1.03
Transport Services	**0.43**
WESTERN CARRIERS (INDIA) LTD	0.43
Equity & Equity related - Total	**99.64**
Triparty Repo	**0.41**
Net Current Assets/(Liabilities)	**-0.05**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,30,000	1,20,000
Total Value as on June 30, 2025 (₹)	4,35,321	1,28,316
Scheme Returns (%)	**20.73**	**13.22**
NIFTY 500 TRI (%)	18.73	11.60
Alpha*	**2.00**	**1.62**
NIFTY 500 TRI (₹)#	4,24,382	1,27,313
Nifty 50 (₹)^	4,09,356	1,27,838
Nifty 50 (%)	15.93	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 500 TRI

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

Scheme Inception : - September 28,2022. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK BANKING & FINANCIAL SERVICES FUND

An open ended equity scheme investing in the Banking and Financial Services sectors

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services sector. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
	■		Large
	■		Medium
	■		Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
AAUM:	₹1,236.90 crs
AUM:	₹1,269.14 crs
Benchmark:	Nifty Financial Services Index TRI
Allotment Date:	February 27, 2023
Folio Count:	59,008

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹15.8060	₹16.4050
IDCW	₹15.8050	₹16.4030

(as on June 30, 2025)

Ratios

Portfolio Turnover	28.90%
$Beta	0.97
$Sharpe##	1.22
$Standard Deviation	12.48%
^^P/E	17.06
^^P/BV	2.54

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	72.76%
Mid Cap	11.11%
Small Cap	15.04%
Debt & Money Market	1.09%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.14%
Direct Plan: 0.66%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

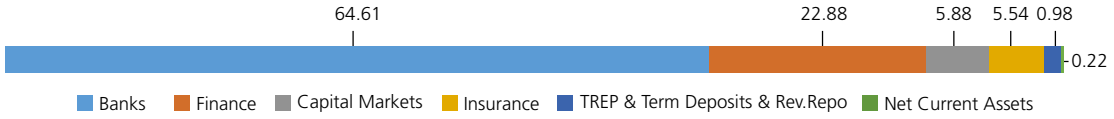
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**64.61**
HDFC Bank Ltd.	18.93
ICICI Bank Ltd.	17.90
State Bank Of India	6.48
Kotak Mahindra Bank Ltd.	5.70
Axis Bank Ltd.	5.19
KARUR VYSYA BANK LTD.	2.04
INDIAN BANK	2.01
Indusind Bank Ltd.	1.81
Ujjivan Small Finance Bank Ltd.	1.78
Bank Of Baroda	1.71
SOUTH INDIAN BANK LTD.	1.06
Finance	**22.88**
BAJAJ FINANCE LTD.	6.25
Power Finance Corporation Ltd.	3.72
SHRIRAM FINANCE LTD.	3.41
POONAWALLA FINCORP LTD.	2.73
HDB FINANCIAL SERVICES LTD	1.87
Cholamandalam Investment and Finance Company Ltd.	1.39
PNB HOUSING FINANCE LTD.	1.38
INDIA SHELTER FINANCE CORPORATION LTD	1.10
SBI Cards & Payment Services Pvt. Ltd.	1.03
Capital Markets	**5.88**
NUVAMA WEALTH MANAGEMENT LIMITED	1.95
Nippon Life India Asset Management Ltd.	1.83
Aditya Birla Sun Life AMC Ltd	1.13
BSE LTD.	0.97
Insurance	**5.54**
HDFC Life Insurance Company Ltd.	2.08
Max Financial Services Ltd.	1.82
ICICI Lombard General Insurance Company Ltd	1.64
Equity & Equity related - Total	**98.91**
Triparty Repo	**0.98**
Net Current Assets/(Liabilities)	**0.11**
Grand Total	**100 .00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,90,000	1,20,000
Total Value as on June 30, 2025 (₹)	3,65,181	1,33,080
Scheme Returns (%)	**19.64**	**21.01**
Nifty Financial Services Index TRI Returns (%)	21.31	26.09
Alpha*	**-1.67**	**-5.07**
Nifty Financial Services Index TRI (₹)#	3,71,979	1,36,130
Nifty 50 (TRI) (₹)^	3,51,449	1,27,838
Nifty 50 (TRI) Returns (%)	16.22	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Banking & Financial Services * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Financial Services Index TRI

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

Scheme Inception : - February 27, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK QUANT FUND

An open ended equity scheme following Quant based investing theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities selected based on quant model theme. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Rohit Tandon & Mr. Abhishek Bisen
AAUM:	₹661.77 crs
AUM:	₹673.13 crs
Benchmark:	Nifty 200 TRI
Allotment Date:	August 02, 2023
Folio Count:	17,078

Minimum Investment Amount

Initial Investment

- ₹5000 and in multiples of ₹1 for purchases and of ₹0.01 for switches

Additional Investment

- ₹1000 and in multiples of ₹1 for purchases and of ₹0.01 for switches

Systematic Investment Plan (SIP)

- ₹500 (Subject to a minimum of 10 SIP installments of ₹500/- each)

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.9530	₹15.0290
IDCW	₹14.8390	₹15.0290

(as on June 30, 2025)

Ratios

Portfolio Turnover	182.35%
$Beta	1.18
$Sharpe##	1.00
$Standard Deviation	17.92%
^^P/E	30.43
^^P/BV	4.13

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	49.01%
Mid Cap	43.12%
Small Cap	7.12%
Debt & Money Market	0.75%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.71%
Direct Plan:	1.16%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

Data as on 30th June, 2025 unless otherwise specified.

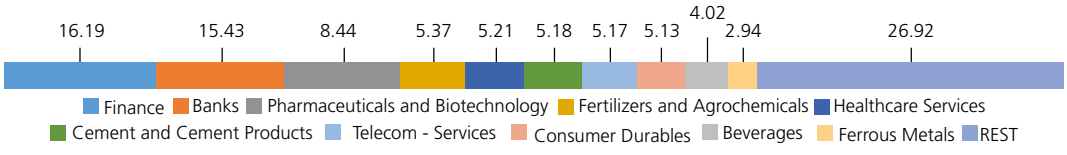
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**16.19**
Bajaj Finserv Ltd.	2.93
BAJAJ FINANCE LTD.	2.82
SBI Cards & Payment Services Pvt. Ltd.	2.23
Muthoot Finance Ltd	2.13
Mahindra & Mahindra Financial Services Ltd.	1.64
SHRIRAM FINANCE LTD.	1.58
LIC Housing Finance Ltd.	1.37
PNB HOUSING FINANCE LTD.	1.22
L&T FINANCE HOLDINGS LTD	0.21
Piramal Enterprises Limited	0.06
Banks	**15.43**
HDFC Bank Ltd.	3.73
ICICI Bank Ltd.	3.68
Axis Bank Ltd.	2.18
FEDERAL BANK LTD.	2.15
State Bank Of India	1.76
Kotak Mahindra Bank Ltd.	1.72
AU Small Finance Bank Ltd.	0.21
Pharmaceuticals and Biotechnology	**8.44**
Sun Pharmaceuticals Industries Ltd.	2.20
Divi s Laboratories Ltd.	2.11
Laurus Labs Ltd.	1.76
Lupin Ltd.	1.49
PIRAMAL PHARMA LTD.	0.88
Fertilizers and Agrochemicals	**5.37**
Coromandel International Ltd.	2.53
UPL Ltd	1.66
Chambal Fertilisers & Chemicals Ltd.	1.18
Healthcare Services	**5.21**
Apollo Hospitals Enterprises Ltd.	3.24
KRISHNA INSTITUTE OF MEDICAL	1.75
ASTER DM HEALTHCARE LTD	0.22
Cement and Cement Products	**5.18**
Ultratech Cement Ltd.	3.05
Dalmia Bharat Limited	2.13
Telecom - Services	**5.17**
Bharti Airtel Ltd	3.41
Bharti Airtel Ltd - Partly Paid Shares	1.76
Consumer Durables	**5.13**
Berger Paints (I) Ltd.	2.19
Metro Brands Ltd.	1.55
BLUE STAR LTD.	1.09
Titan Company Ltd.	0.30
Beverages	**4.02**
United Breweries Ltd.	2.34
UNITED SPIRITS LTD.	1.68
Ferrous Metals	**2.94**
JSW Steel Ltd.	2.94

Issuer/Instrument	Rating	% to Net Assets
Transport Services		**2.77**
Inter Globe Aviation Ltd		2.77
Agricultural Food and other Product		**2.75**
Marico Ltd.		2.75
Food Products		**2.59**
Britannia Industries Ltd.		2.59
Chemicals and Petrochemicals		**2.56**
SRF Ltd.		2.56
Textiles and Apparels		**2.16**
Page Industries Ltd		2.16
Automobiles		**2.14**
TVS Motors Company Ltd		1.92
Mahindra & Mahindra Ltd.		0.22
Capital Markets		**1.87**
HDFC Asset Management Company Ltd.		1.82
NUVAMA WEALTH MANAGEMENT LIMITED		0.05
Non - Ferrous Metals		**1.80**
Hindalco Industries Ltd		1.80
Insurance		**1.57**
General Insurance Corporation Of India		0.94
HDFC Life Insurance Company Ltd.		0.29
Max Financial Services Ltd.		0.25
LIFE INSURANCE CORPORATION OF INDIA LTD.		0.09
Leisure Services		**1.50**
Jubilant Foodworks Limited		1.50
IT - Software		**1.44**
COFORGE LIMITED		1.44
Transport Infrastructure		**1.25**
JSW INFRASTRUCTURE LIMITED		1.25
Realty		**1.16**
MACROTECH DEVELOPERS LTD		1.16
Petroleum Products		**0.24**
Bharat Petroleum Corporation Ltd.		0.24
Industrial Products		**0.23**
APL APOLLO TUBES LTD.		0.23
Power		**0.08**
Tata Power Co. Ltd.		0.08
Minerals and Mining		**0.06**
NMDC Ltd.		0.06
Equity & Equity related - Total		**99.25**
Mutual Fund Units		
Kotak Liquid Direct Growth	Mutual Fund	0.08
Mutual Fund Units - Total		**0.08**
Triparty Repo		**0.63**
Net Current Assets/(Liabilities)		**0.04**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,30,000	1,20,000
Total Value as on June 30, 2025 (₹)	2,58,853	1,21,450
Scheme Returns (%)	**12.39**	**2.27**
Nifty 200 (TRI) Returns (%)	15.64	11.53
Alpha*	**-3.25**	**-9.26**
Nifty 200 TRI (₹)#	2,66,607	1,27,270
Nifty 50 (TRI) (₹)^	2,64,197	1,27,838
Nifty 50 (TRI) Returns (%)	14.64	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment predominantly in equity & equity related instruments selected based on quant model * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High Nifty 200 TRI

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

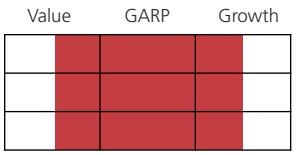
Scheme Inception : - August 02, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK CONSUMPTION FUND

An open ended equity scheme following Consumption theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in consumption and consumption related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal, & Mr. Abhishek Bisen
AAUM:	₹1,285.10 crs
AUM:	₹1,334.30 crs
Benchmark:	Nifty India Consumption Index TRI
Allotment Date:	November 16, 2023
Folio Count:	58,402

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.5120	₹13.8730
IDCW	₹13.5100	₹13.8720

(as on June 30, 2025)

Ratios

Portfolio Turnover	26.22%
$Beta	0.92
$Sharpe##	0.88
$Standard Deviation	16.32%
^^P/E	43.48
^^P/BV	6.22

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	57.04%
Mid Cap	8.76%
Small Cap	32.81%
Debt & Money Market	1.39%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.10%
Direct Plan:	0.56%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

Data as on 30th June, 2025 unless otherwise specified.

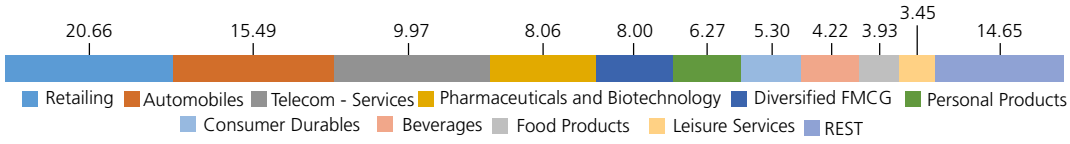
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Retailing	**20.66**
ETERNAL LIMITED	6.50
VISHAL MEGA MART LIMITED	2.92
FSN E-COMMERCE VENTURES LTD.	2.58
SWIGGY LTD	2.03
Trent Ltd	1.63
AVENUE SUPERMARTS LTD.	1.31
Vedant Fashions Ltd	1.22
Shoppers Stop Ltd.	0.94
BRAINBEES SOLUTIONS LIMITED	0.81
V-Mart Retail Ltd.	0.72
Automobiles	**15.49**
Maruti Suzuki India Limited	7.70
Hero MotoCorp Ltd.	4.55
Mahindra & Mahindra Ltd.	3.24
Telecom - Services	**9.97**
Bharti Airtel Ltd	9.97
Pharmaceuticals and Biotechnology	**8.06**
ACUTAAS CHEMICALS LTD	2.67
JUBILANT PHARMOVA LIMITED	2.55
ORCHID PHARMA LTD.	1.42
INNOVA CAPTABS LTD	1.42
Diversified FMCG	**8.00**
ITC Ltd.	8.00
Personal Products	**6.27**
Dabur India Ltd.	2.73
Godrej Consumer Products Ltd.	2.09
Emami Ltd.	1.45
Consumer Durables	**5.30**
Pokarna Ltd.	2.46
Titan Company Ltd.	1.38

Issuer/Instrument	% to Net Assets
Century Plyboards (India) Ltd.	0.76
Indigo Paints Limited	0.70
Beverages	**4.22**
Radico Khaitan Ltd.	4.22
Food Products	**3.93**
Britannia Industries Ltd.	3.50
Heritage Foods Ltd	0.43
Leisure Services	**3.45**
SAPPHIRE FOODS INDIA LTD.	1.93
Jubilant Foodworks Limited	1.52
Entertainment	**3.37**
PVR INOX LIMITED	2.21
Sun TV Network Ltd.	1.16
Healthcare Services	**2.92**
Fortis Healthcare India Ltd	1.74
KRISHNA INSTITUTE OF MEDICAL	1.18
Transport Services	**2.41**
Inter Globe Aviation Ltd	2.41
Industrial Products	**1.80**
Subros Ltd.	1.80
Agricultural, Commercial and Construction Vehicles	**1.51**
V.S.T Tillers Tractors Ltd	1.51
Healthcare Equipment and Supplies	**0.86**
LAXMI DENTAL LIMITED	0.86
Printing and Publication	**0.39**
Navneet Education Ltd.	0.39
Equity & Equity related - Total	**98.61**
Triparty Repo	**2.80**
Net Current Assets/(Liabilities)	**-1.41**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,00,000	1,20,000
Total Value as on June 30, 2025 (₹)	2,24,439	1,23,489
Scheme Returns (%)	**13.97**	**5.49**
Nifty India Consumption Index (TRI) Returns (%)	13.73	8.12
Alpha*	**0.24**	**-2.64**
Nifty India Consumption Index (TRI) (₹)#	2,24,021	1,25,147
Nifty 50 (TRI) (₹)^	2,23,537	1,27,838
Nifty 50 (TRI) Returns (%)	13.46	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Consumption & consumption related activities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty India Consumption Index TRI

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

Scheme Inception : - November 16, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK HEALTHCARE FUND

An open ended equity scheme investing in Pharma, Healthcare & allied sectors.

Investment Objective: The investment objective of the scheme is to seek to generate long term capital appreciation through investing in equity and equity related securities of companies benefitting directly or indirectly Pharma, Healthcare, and allied sectors. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

Value	GARP	Growth	Size
	■		Large
	■		Medium
	■		Small

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen & Mr. Dhananjay Tikariha
AAUM:	₹442.93 crs
AUM:	₹453.45 crs
Benchmark:	Nifty Healthcare Index TRI
Allotment Date:	December 11, 2023
Folio Count:	32,968

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.4470	₹13.7960
IDCW	₹13.4510	₹13.7950

(as on June 30, 2025)

Ratios

Portfolio Turnover	31.35%
$Beta	0.96
$Sharpe##	0.81
$Standard Deviation	17.63%
^^P/E	39.61
^^P/BV	5.41

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	34.27%
Mid Cap	29.63%
Small Cap	34.23%
Debt & Money Market	1.87%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.40%
Direct Plan: 0.79%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

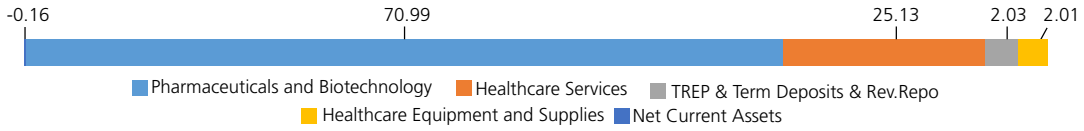
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**70.99**
Sun Pharmaceuticals Industries Ltd.	14.78
Divi s Laboratories Ltd.	6.01
Cipla Ltd.	4.98
JUBILANT PHARMOVA LIMITED	3.74
JB CHEMICALS & PHARMACEUTICALS LTD.	3.52
Torrent Pharmaceuticals Ltd.	3.16
Lupin Ltd.	3.08
GLAND PHARMA LIMITED	2.83
DR REDDYS LABORATORIES LTD.	2.83
Alkem Laboratories Ltd.	2.61
Marksans Pharma Ltd	2.54
Aurobindo Pharma Ltd.	2.53
Zydus Lifesciences Limited	2.51
ACUTAAS CHEMICALS LTD	2.27
Ajanta Pharma Ltd.	2.24
Glenmark Pharmaceuticals Ltd	2.20
SAI LIFE SCIENCES LIMITED	2.13
MANKIND PHARMA LTD	2.05
INNOVA CAPTABS LTD	1.74
HIKAL LTD	1.66
ORCHID PHARMA LTD.	1.58
Healthcare Services	**25.13**
MAX HEALTHCARE INSTITUTE LTD.	8.58
Apollo Hospitals Enterprises Ltd.	3.19
Fortis Healthcare India Ltd	3.15
ASTER DM HEALTHCARE LTD	2.83
KRISHNA INSTITUTE OF MEDICAL	2.23
YATHARTH HOSPITAL AND TRAUMA CARE SERVICES LTD	1.98
RAINBOW CHILDRENS MEDICARE LTD	1.61
KRSNAA DIAGNOSTICS LTD	1.56
Healthcare Equipment and Supplies	**2.01**
LAXMI DENTAL LIMITED	2.01
Equity & Equity related - Total	**98.13**
Triparty Repo	**2.03**
Net Current Assets/(Liabilities)	**-0.16**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	1,90,000	1,20,000
Total Value as on June 30, 2025 (₹)	2,10,574	1,23,692
Scheme Returns (%)	**13.05**	**5.81**
Nifty Healthcare Index (TRI) Returns (%)	15.72	8.37
Alpha*	**-2.67**	**-2.56**
Nifty Healthcare Index (TRI) (₹)#	2,14,812	1,25,300
Nifty 50 (TRI) (₹)^	1,99,403	1,27,838
Nifty 50 (TRI) Returns (%)	5.98	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of companies engaged in Pharma, Healthcare & allied sectors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High Nifty Healthcare Index TRI

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

Scheme Inception : - December 11, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK TECHNOLOGY FUND

An open ended equity scheme investing in Technology & technology related Sectors

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of Technology & technology related sectors. However, there is no assurance that the objective of the scheme will be achieved

Investment style

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

GARP - Growth at a Reasonable Price

Fund Manager*:	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen
AAUM:	₹600.80 crs
AUM:	₹620.46 crs
Benchmark:	BSE Teck Index TRI
Allotment Date:	March 04, 2024
Folio Count:	51,992

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.9900	₹12.2220
IDCW	₹11.9910	₹12.2210

(as on June 30, 2025)

Ratios

Portfolio Turnover	14.54%
$Beta	1.01
$Sharpe##	0.86
$Standard Deviation	17.93%
^^P/E	34.84
^^P/BV	7.11

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	70.95%
Mid Cap	19.94%
Small Cap	5.06%
Debt & Money Market	4.05%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.38%
Direct Plan: 0.93%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 30 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 30 days from the date of allotment: NIL

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**62.91**
Infosys Ltd.	18.72
Tata Consultancy Services Ltd.	7.79
Tech Mahindra Ltd.	7.76
HCL Technologies Ltd.	3.93
Mphasis Ltd	3.84
Wipro Ltd.	3.55
PERSISTENT SYSTEMS LIMITED	3.34
HEXAWARE TECHNOLOGIES LTD.	3.07
COFORGE LIMITED	2.64
Oracle Financial Services Software Ltd	2.46
ZENSAR TECHNOLGIES LTD.	1.62
COGNIZANT TECHNOLOGY SOLUTIONS (Foreign Security)	1.56
Birlasoft Ltd.	1.34
LTIMindtree Limited	1.29
Telecom - Services	**20.53**
Bharti Airtel Ltd	15.92
BHARTI HEXACOM LTD.	2.53
Indus Towers Ltd.	2.08
Retailing	**11.61**
ETERNAL LIMITED	5.51
SWIGGY LTD	3.44
FSN E-COMMERCE VENTURES LTD.	1.20
INFO EDGE (INDIA) LTD.	0.95
BRAINBEES SOLUTIONS LIMITED	0.51
Commercial Services and Supplies	**1.59**
Firstsource Solutions Ltd.	1.59
Consumer Durables	**0.70**
Dixon Technologies India Ltd.	0.70
Industrial Manufacturing	**0.16**
KAYNES TECHNOLOGY INDIA LTD.	0.16
Equity & Equity related - Total	**97.50**
Triparty Repo	**2.60**
Net Current Assets/(Liabilities)	**-0.10**
Grand Total	**100**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,71,682	1,22,596
Scheme Returns (%)	**10.46**	**4.07**
BSE Teck Index (TRI) Returns (%)	9.22	4.26
Alpha*	**1.24**	**-0.19**
BSE Teck Index (TRI) Returns (%) (₹)#	1,70,299	1,22,717
Nifty 50 (TRI) (₹)^	1,73,570	1,27,838
Nifty 50 (TRI) Returns (%)	12.16	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities of Technology & Technology related sectors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High BSE Teck Index TRI

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

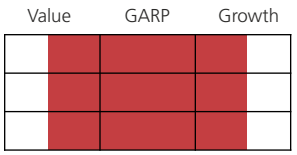
Scheme Inception : - March 04, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK SPECIAL OPPORTUNITIES FUND

An open ended equity scheme following Special Situations Theme

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in opportunities presented by Special Situations such as Company Specific Event/Developments, Corporate Restructuring, Government Policy change and/or Regulatory changes, Technology led Disruption/ Innovation or companies going through temporary but unique challenges and other similar instances. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal & Mr. Abhishek Bisen
AAUM:	₹2,100.50 crs
AUM:	₹2,117.21 crs
Benchmark:	Nifty 500 TRI
Allotment Date:	June 29, 2024
Folio Count:	1,12,085

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.6650	₹9.8010
IDCW	₹9.6650	₹9.8020

(as on June 30, 2025)

Ratios

Portfolio Turnover	22.69%
$Beta	1.10
$Sharpe##	-0.40
$Standard Deviation	18.39%
^^P/E	27.68
^^P/BV	3.38

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	31.95%
Mid Cap	17.10%
Small Cap	48.91%
Debt & Money Market	2.04%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.03%
Direct Plan:	0.67%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

Data as on 30th June, 2025 unless otherwise specified.

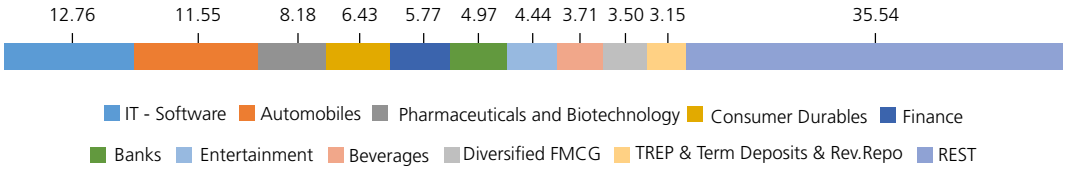
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**12.76**
Wipro Ltd.	4.02
Tech Mahindra Ltd.	3.19
Oracle Financial Services Software Ltd	3.06
Mphasis Ltd	2.49
Automobiles	**11.55**
Maruti Suzuki India Limited	7.38
Hero MotoCorp Ltd.	4.17
Pharmaceuticals and Biotechnology	**8.18**
JUBILANT PHARMOVA LIMITED	3.72
Marksans Pharma Ltd	3.12
ORCHID PHARMA LTD.	1.34
Consumer Durables	**6.43**
Indigo Paints Limited	2.47
Crompton Greaves Consumer Electricals Ltd	2.18
Bata India Ltd.	1.78
Finance	**5.77**
POONAWALLA FINCORP LTD.	2.95
LIC Housing Finance Ltd.	2.82
Banks	**4.97**
IndusInd Bank Ltd.	3.09
JAMMU AND KASHMIR BANK LTD.	1.15
SOUTH INDIAN BANK LTD.	0.73
Entertainment	**4.44**
Sun TV Network Ltd.	2.25
PVR INOX LIMITED	2.19
Beverages	**3.71**
Radico Khaitan Ltd.	3.71
Diversified FMCG	**3.50**
ITC Ltd.	3.50
Retailing	**3.08**
AVENUE SUPERMARTS LTD.	2.07
BRAINBEES SOLUTIONS LIMITED	1.01
Industrial Manufacturing	**3.03**
JYOTI CNC AUTOMATION LTD	3.03
Power	**2.76**
NLC India Ltd.	2.76

Issuer/Instrument	% to Net Assets
Telecom - Services	**2.65**
Indus Towers Ltd.	2.65
Personal Products	**2.57**
Dabur India Ltd.	2.57
Capital Markets	**2.56**
Aditya Birla Sun Life AMC Ltd	2.56
Auto Components	**2.40**
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	2.40
Leisure Services	**2.37**
SAPPHIRE FOODS INDIA LTD.	2.37
Aerospace and Defense	**2.25**
MTAR Technologies Ltd.	2.25
Chemicals and Petrochemicals	**2.18**
SRF Ltd.	1.53
NOCIL LTD	0.65
Industrial Products	**2.12**
Graphite India Ltd.	1.07
Carborundum Universal Ltd.	1.05
Electrical Equipment	**1.77**
AZAD ENGINEERING LTD	1.77
Gas	**1.72**
Gujarat State Petronet Ltd.	1.72
Construction	**1.62**
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.62
Realty	**1.35**
Oberoi Realty Ltd	1.35
Healthcare Services	**1.20**
ASTER DM HEALTHCARE LTD	1.20
Transport Services	**1.02**
MAHINDRA LOGISTICS LTD	1.02
Equity & Equity related - Total	**97.96**
Triparty Repo	**3.15**
Net Current Assets/(Liabilities)	**-1.11**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	6 months
Total amount invested (₹)	1,30,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,30,438	1,20,771
Scheme Returns (%)	**0.59**	**1.20**
Nifty 500 (TRI) Returns (%)	10.50	11.60
Alpha*	**-9.91**	**-10.40**
Nifty 500 (TRI) Returns (%) (₹)#	1,37,682	1,27,313
Nifty 50 (TRI) (₹)^	1,38,451	1,27,838
Nifty 50 (TRI) Returns (%)	11.56	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity & equity related securities following Special Situation Theme. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 500 TRI

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

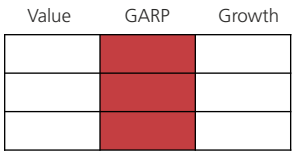
Scheme Inception : - June 29, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK MNC FUND

An open-ended equity scheme following Multi-national Companies (MNC) theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of multi-national companies (MNC). However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen
AAUM:	₹2,258.52 crs
AUM:	₹2,277.83 crs
Benchmark:	Nifty MNC Index TRI
Allotment Date:	October 28, 2024
Folio Count:	1,21,265

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.1264	₹10.2268
IDCW	₹10.1262	₹10.2274

(as on June 30, 2025)

Ratios

Portfolio Turnover	4.76%
$Beta	1.13
$Sharpe##	-0.12
$Standard Deviation	18.87%
^^P/E	46.79
^^P/BV	6.83

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	48.48%
Mid Cap	20.34%
Small Cap	28.62%
Debt & Money Market	2.56%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.99%
Direct Plan: 0.56%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

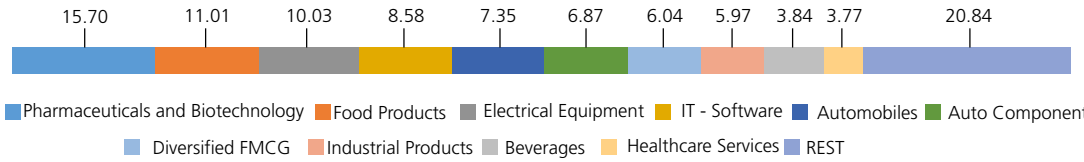
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**15.70**
JB CHEMICALS & PHARMACEUTICALS LTD.	2.73
Marksans Pharma Ltd	2.30
Glenmark Pharmaceuticals Ltd	2.21
Sun Pharmaceuticals Industries Ltd.	2.18
ACUTAAS CHEMICALS LTD	2.01
JUBILANT PHARMOVA LIMITED	1.92
GLAND PHARMA LIMITED	1.77
ORCHID PHARMA LTD.	0.58
Food Products	**11.01**
Britannia Industries Ltd.	7.30
NESTLE INDIA LTD.	3.71
Electrical Equipment	**10.03**
AZAD ENGINEERING LTD	2.48
GE VERNOVA T&D INDIA LIMITED	2.21
ABB India Ltd	1.97
Siemens Ltd.	1.76
SIEMENS ENERGY INDIA LTD	1.61
IT - Software	**8.58**
Oracle Financial Services Software Ltd	2.82
Tech Mahindra Ltd.	2.59
Mphasis Ltd	1.62
Infosys Ltd.	1.55
Automobiles	**7.35**
Maruti Suzuki India Limited	7.35
Auto Components	**6.87**
Schaeffler India Ltd	2.09
ZF Commercial Vehicle Control Systems India Limited	1.92
Bosch Ltd.	1.34
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.88
SONA BLW PRECISION FORGINGS LTD	0.64
Diversified FMCG	**6.04**
Hindustan Unilever Ltd.	6.04
Industrial Products	**5.97**
Timken India Ltd.	2.05
Cummins India Ltd.	1.67
Grindwell Norton Ltd.	1.38
KSB LTD	0.87
Beverages	**3.84**
UNITED SPIRITS LTD.	3.84
Healthcare Services	**3.77**
ASTER DM HEALTHCARE LTD	2.01
Fortis Healthcare India Ltd	1.76
Telecom - Services	**3.09**
Bharti Airtel Ltd	3.09
Retailing	**2.36**
SWIGGY LTD	2.36
Chemicals and Petrochemicals	**2.23**
Tata Chemicals Ltd	2.23
Capital Markets	**2.16**
Nippon Life India Asset Management Ltd.	2.16
Agricultural, Commercial and Construction Vehicles	**2.00**
Ashok Leyland Ltd.	2.00
Finance	**1.61**
CRISIL Ltd.	1.61
Aerospace and Defense	**1.22**
MTAR Technologies Ltd.	1.22
Personal Products	**1.22**
Colgate Palmolive (India) Ltd.	1.22
Industrial Manufacturing	**1.10**
Tega Industries Ltd.	1.10
Diversified Metals	**0.81**
Vedanta Ltd.	0.81
Leisure Services	**0.44**
JUNIPER HOTELS LIMITED	0.44
Cement and Cement Products	**0.04**
Ambuja Cements Ltd.	0.04
Equity & Equity related - Total	**97.44**
Triparty Repo	**2.70**
Net Current Assets/(Liabilities)	**-0.14**
Grand Total	**100.00**

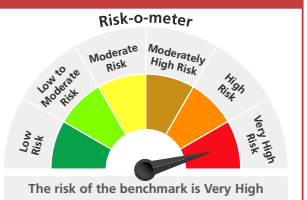
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	6 months
Total amount invested (₹)	90,000	60,000
Total Value as on June 30, 2025 (₹)	94,939	64,861
Scheme Returns (%)	**14.16**	**31.17**
Nifty MNC Index Returns (%)	14.49	31.98
Alpha*	**-0.33**	**-0.81**
Nifty MNC Index (TRI) (₹)#	95,049	64,978
Nifty 50 (TRI) (₹)^	97,239	65,358
Nifty 50 (TRI) Returns (%)	21.08	34.66

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly in equity and equity related securities of multi-national companies (MNC). * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty MNC Index TRI

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

Scheme Inception : - October 28, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST.

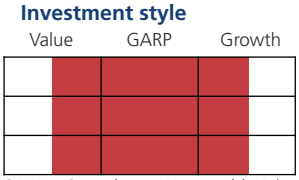
For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK TRANSPORTATION & LOGISTICS FUND

An open-ended equity scheme following Transportation & Logistics theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in transportation & logistics and related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen
AAUM:	₹400.89 crs
AUM:	₹412.70 crs
Benchmark:	Nifty Transportation & Logistics Index TRI
Allotment Date:	December 16, 2024
Folio Count:	28,245

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.5270	₹10.6170
IDCW	₹10.5270	₹10.6170

(as on June 30, 2025)

Ratios

Portfolio Turnover	9.97%
$Beta	1.47
$Sharpe##	0.35
$Standard Deviation	20.28%
^^P/E	30.73
^^P/BV	4.71

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	63.36%
Mid Cap	5.55%
Small Cap	30.32%
Debt & Money Market	0.77%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.41%
Direct Plan:	0.83%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out within 90 days from the date of allotment: 0.5%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil

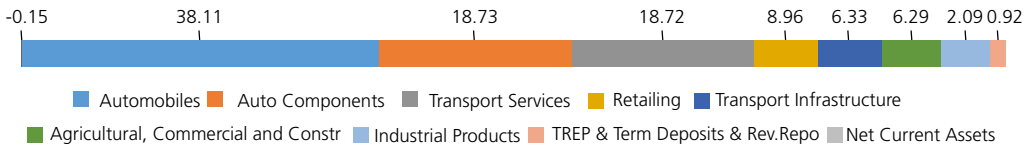
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Automobiles	**38.11**
Maruti Suzuki India Limited	8.92
Mahindra & Mahindra Ltd.	7.64
Hero MotoCorp Ltd.	7.39
Bajaj Auto Ltd.	6.39
Tata Motors Ltd.	3.90
HYUNDAI MOTORS INDIA LTD	3.87
Auto Components	**18.73**
ZF Commercial Vehicle Control Systems India Limited	5.84
Igarashi Motors India Ltd.	2.54
Sansera Engineering Ltd.	2.41
Sundaram Fasteners Ltd.	2.26
Bosch Ltd.	2.14
Apollo Tyres Ltd.	1.30
AMARA RAJA ENERGY MOB LTD.	1.17
KROSS LIMITED	1.07
Transport Services	**18.72**
Inter Globe Aviation Ltd	7.82
Blue Dart Express Ltd.	2.79
Great Eastern Shipping Company Ltd	1.71
DELHIVERY LTD	1.67
Container Corporation of India Ltd.	1.66
WESTERN CARRIERS (INDIA) LTD	1.60
MAHINDRA LOGISTICS LTD	1.47
Retailing	**8.96**
ETERNAL LIMITED	6.34
SWIGGY LTD	2.62
Transport Infrastructure	**6.33**
Adani Port and Special Economic Zone Ltd.	6.33
Agricultural, Commercial and Constr	**6.29**
Ashok Leyland Ltd.	3.89
V.S.T Tillers Tractors Ltd	2.40
Industrial Products	**2.09**
Subros Ltd.	2.09
Equity & Equity related - Total	**99.23**
Triparty Repo	**0.92**
Net Current Assets/(Liabilities)	**-0.15**
Grand Total	**100.00**

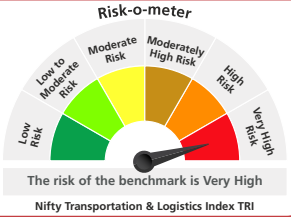
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	6 months
Total amount invested (₹)	90,000	60,000
Total Value as on June 30, 2025 (₹)	94,939	64,861
Scheme Returns (%)	**34.68**	**31.17**
Nifty Transportation & Logistics TRI (%)	14.49	31.98
Alpha*	**20.19**	**-0.81**
Nifty Transportation & Logistics TRI (₹)#	95,049	64,978

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity and equity related securities of companies engaged in Transportation & Logistics and related activities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Transportation & Logistics Index TRI

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

Scheme Inception : - December 16, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

*For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST.

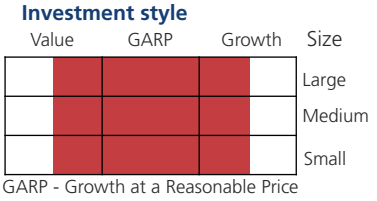
Scheme has not completed 6 months since inception

KOTAK ENERGY OPPORTUNITIES FUND

An open-ended equity scheme following Energy theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Energy and Energy related activities. However, there is no assurance that the objective of the scheme will be achieved.

Investment style



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Harsha Upadhyaya, Mr. Mandar Pawar & Mr. Abhishek Bisen
AAUM:	₹189.92 crs
AUM:	₹196.76 crs
Benchmark:	Nifty Energy TRI
Allotment Date:	April 25, 2025
Folio Count:	24,323

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.4100	₹10.4390
IDCW	₹10.4100	₹10.4390

(as on June 30, 2025)

Ratios

^^P/E	18.65
^^P/BV	2.75

Source: ^^Bloomberg

Market Capitalisation*

Large Cap	59.76%
Mid Cap	22.54%
Small Cap	7.10%
Debt & Money Market	10.60%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 2.42%
Direct Plan: 0.93%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL.

Data as on 30th June, 2025 unless otherwise specified.

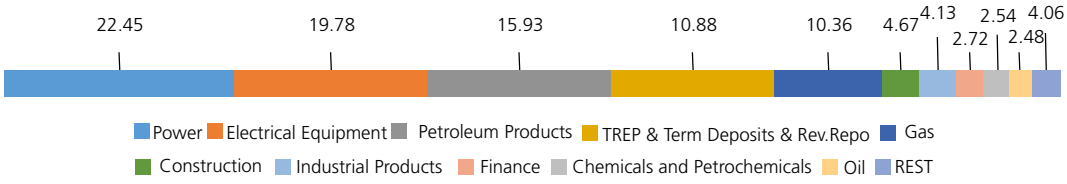
Folio Count data as on 31st May 2025.

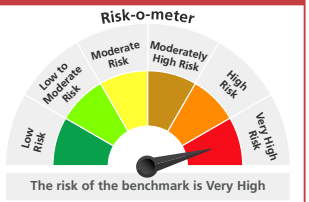
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Power	**22.45**
NTPC LTD	7.66
Power Grid Corporation Of India Ltd.	6.86
Tata Power Co. Ltd.	3.09
TORRENT POWER LTD	1.86
ACME SOLAR HOLDINGS LTD.	1.14
NLC India Ltd.	1.05
CESC LTD	0.79
Electrical Equipment	**19.78**
ABB India Ltd	5.56
Siemens Ltd.	4.96
GE VERNOVA T&D INDIA LIMITED	3.24
WAAREE ENERGIES LIMITED	2.39
Thermax Ltd.	1.91
SUZLON ENERGY LTD.	1.72
Petroleum Products	**15.93**
RELIANCE INDUSTRIES LTD.	8.39
HINDUSTAN PETROLEUM CORPORATION LTD	3.34
Bharat Petroleum Corporation Ltd.	3.04
Gulf Oil Lubricants India Ltd.	1.16
Gas	**10.36**
GAIL (India) Ltd.	7.27
Petronet LNG Ltd.	2.76
Gujarat State Petronet Ltd.	0.33

Issuer/Instrument	% to Net Assets
Construction	**4.67**
Larsen And Toubro Ltd.	2.80
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.87
Industrial Products	**4.13**
Cummins India Ltd.	2.07
KEI INDUSTRIES LTD.	1.73
OSWAL PUMPS LTD	0.18
Ratnamani Metals & Tubes Ltd.	0.15
Finance	**2.72**
Power Finance Corporation Ltd.	2.72
Chemicals and Petrochemicals	**2.54**
Linde India Ltd.	2.54
Oil	**2.48**
Oil & Natural Gas Corporation Ltd.	2.48
Consumer Durables	**2.35**
V-Guard Industries Ltd.	1.48
Havells India Ltd.	0.87
Consumable Fuels	**1.99**
Coal India Ltd.	1.99
Equity & Equity related - Total	**89.40**
Triparty Repo	**10.88**
Net Current Assets/(Liabilities)	**-0.28**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Investment in portfolio of predominantly equity and equity related securities of companies engaged in Energy and Energy related activities. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Energy TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.

Scheme has not completed 6 months since inception

KOTAK BALANCED ADVANTAGE FUND

An open ended Dynamic Asset Allocation Fund

Investment Objective: The investment objective of the scheme is to generate capital appreciation by investing in a dynamically balanced portfolio of equity & equity related securities and debt & money market securities. However, there is no assurance that the objective of the scheme will be achieved.

Maturity

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

Investment style

Size	Value	GARP	Growth
Large		■	■
Medium		■	■
Small			

GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Rohit Tandon, Mr. Hiten Shah & Mr. Abhishek Bisen
AAUM:	₹17,464.37 crs
AUM:	₹17,677.50 crs
Benchmark:	Nifty 50 Hybrid Composite Debt 50:50 Index TRI
Allotment Date:	August 3, 2018
Folio Count:	2,00,067

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹20.7580	₹22.5090
IDCW	₹20.7590	₹22.5090

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	17.11 yrs
Modified Duration	7.25 yrs
Macaulay Duration	7.55 yrs
Annualised YTM*	6.83%
$Standard Deviation	7.25%
$Beta	0.99
$Sharpe##	1.16
^^P/E$$	25.33
^^P/BV$$	3.94
Portfolio Turnover	230.13%

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

Market Capitalisation*

Large Cap	41.62%
Mid Cap	10.62%
Small Cap	6.09%
Debt & Money Market	41.67%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.65%
Direct Plan: 0.56%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

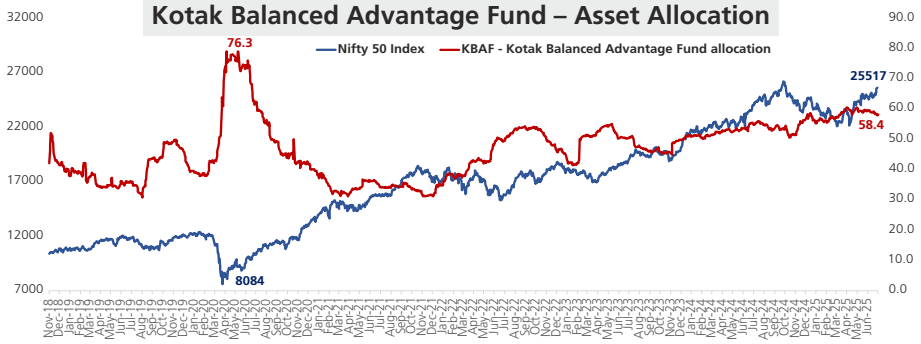
Exit Load:

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

Kotak Balanced Advantage Fund – Asset Allocation



Source: Internal Analysis. As on 30th June 2025. Disclaimer: The Nifty 50 Index exposure is considered to explain the equity valuations as category in comparison to KBAF Allocation. I KBAF - Kotak Balanced Advantage Fund.
Nifty 50 Index represents the Market which is 50% component of the Benchmark – Nifty 50 Hybrid Composite Debt 50:50 Index.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
RELIANCE INDUSTRIES LTD.	Petroleum Products	4.13	
ICICI Bank Ltd.	Banks	4.03	
HDFC Bank Ltd.	Banks	3.09	
Infosys Ltd.	IT - Software	2.63	
Bharti Airtel Ltd	Telecom - Services	2.13	
Larsen And Toubro Ltd.	Construction	1.82	
ITC Ltd.	Diversified FMCG	1.75	
Inter Globe Aviation Ltd	Transport Services	1.59	
SOLAR INDUSTRIES INDIA LIMITED	Chemicals and Petrochemicals	1.52	
BAJAJ FINANCE LTD.	Finance	1.38	
Others		46.24	-11.94
Equity & Equity related - Total		**70.31**	**-11.94**
Mutual Fund Units		**0.69**	
Debt Instruments			
Debentures and Bonds		7.26	
Government Dated Securities		**15.42**	
Public Sector Undertakings		**0.87**	
Triparty Repo		**1.27**	
Real Estate & Infrastructure Investment Trusts		**0.39**	
Net Current Assets/(Liabilities)		**3.79**	
Grand Total		**100.00**	

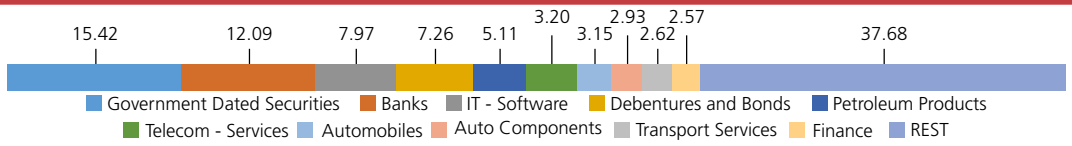
For detailed portfolio log on to

https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-balanced-advantage-fund/dir-g

Also you can scan the QR code for detailed portfolio.

Mutual Fund Units as provided above is towards margin for derivatives transactions.
Equity Derivative Exposuer is 11.94%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	8,30,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	12,78,935	8,16,842	4,39,901	1,26,504
Scheme Returns (%)	**12.30**	**12.31**	**13.49**	**10.30**
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI Returns (%)	12.05	11.69	12.40	10.71
Alpha*	**0.25**	**0.62**	**1.09**	**-0.41**
NIFTY 50 Hybrid Composite Debt 50:50 Index TRI (₹)#	12,67,857	8,04,361	4,33,022	1,26,762
Nifty 50 (TRI) (₹)^	14,69,277	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	16.24	16.08	16.10	12.45

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

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

Scheme Inception : - August 03,2018. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST.

KOTAK ARBITRAGE FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY ARBITRAGE FUND)

An open ended scheme investing in arbitrage opportunities

Investment Objective: The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and by investing the balance in debt and money market instruments. However, there is no assurance that the objective of the scheme will be achieved.

Equity

Value	GARP	Growth	Size
		■	Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Debt

Medium	Short	Low	Volatility
			Low
			Medium
		■	High

Fund Manager*:	Mr. Hiten Shah
AAUM:	₹68,596.70 crs
AUM:	₹69,923.77 crs
Benchmark:	Nifty 50 Arbitrage TRI
Allotment Date:	September 29, 2005
Folio Count:	96,307

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3 months & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹37.4817	₹40.0516
Monthly IDCW	₹10.7181	₹11.2008

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	0.50 yrs
Modified Duration	0.50 yrs
Macaulay Duration	0.50 yrs
Annualised YTM*	5.97%
$Standard Deviation	0.55%
$Beta	0.74
$Sharpe##	2.38
^^P/E$$	26.40
^^P/BV$$	3.44
Portfolio Turnover	1,938.47%

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

Total Expense Ratio**

Regular Plan: 1.05%
Direct Plan: 0.44%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (Monday preceding the last Thursday of the month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:
- For redemptions/switch outs (including SIP/STP) within 30 days from the date of allotment of units: 0.25%
- For redemptions/switch outs (including SIP/STP) after 30 days from the date of allotment of units: Nil

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
HDFC Bank Ltd.	Banks	3.82	-3.84
Bharti Airtel Ltd	Telecom - Services	2.32	-2.32
Mahindra & Mahindra Ltd.	Automobiles	2.29	-2.29
RELIANCE INDUSTRIES LTD.	Petroleum Products	2.26	-2.27
Axis Bank Ltd.	Banks	2.24	-2.25
State Bank Of India	Banks	2.15	-2.17
ICICI Bank Ltd.	Banks	1.97	-1.98
ETERNAL LIMITED	Retailing	1.79	-1.80
NTPC LTD	Power	1.59	-1.59
JSW Steel Ltd.	Ferrous Metals	1.46	-1.46
Others		56.84	-57.09
Equity & Equity related - Total		**78.73**	**-79.06**
Mutual Fund Units		**16.43**	
Money Market Instruments			
Commercial Paper(CP)/Certificate of Deposits(CD)		0.31	
Public Sector Undertakings		**3.03**	
Triparty Repo		**2.27**	
Net Current Assets/(Liabilities)		**-0.77**	
Grand Total		**100.00**	

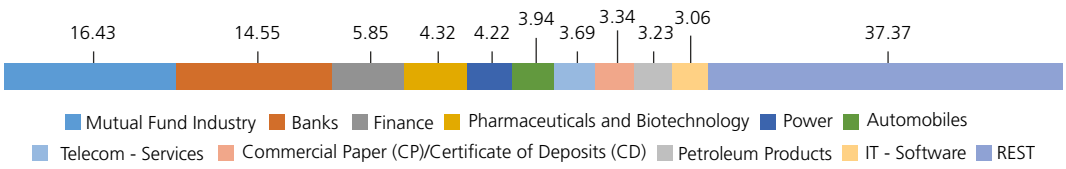
For detailed portfolio log on to

https://www.kotakmf.com/mutual-funds/hybrid-funds/kotak-equity-arbitrage-fund/dir-g

Also you can scan the QR code for detailed portfolio.

Mutual Fund Units as provided above is towards margin for derivatives transactions
Equity Derivative Exposuer is 79.06%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	23,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	48,13,661	16,33,239	10,45,752	7,09,333	4,02,475	1,24,475
Scheme Returns (%)	**6.62**	**6.01**	**6.17**	**6.64**	**7.39**	**7.05**
Nifty 50 Arbitrage TRI (%)	NA	5.76	6.14	6.78	7.63	7.68
Alpha*	**NA**	**0.25**	**0.03**	**-0.14**	**-0.24**	**-0.62**
Nifty 50 Arbitrage TRI (₹)#	NA	16,11,910	10,44,502	7,11,800	4,03,892	1,24,864
NIFTY 1 Year T-Bill Index (₹)^	48,01,327	16,47,771	10,42,415	7,02,742	4,00,827	1,24,718
NIFTY 1 Year T-Bill Index (%)	6.59	6.18	6.08	6.27	7.12	7.44

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income from arbitrage opportunities in the equity market • Investment in arbitrage opportunities in the cash & derivatives segment of the equity market. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Low	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Low Nifty 50 Arbitrage TRI

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

Scheme Inception : - September 29, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK EQUITY SAVINGS FUND

An open ended scheme investing in equity, arbitrage and debt

Investment Objective: The investment objective of the scheme is to generate capital appreciation and income by predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market, and enhance returns with a moderate exposure in equity & equity related instruments. However, there is no assurance that the objective of the scheme will be achieved.

Maturity

Volatility	Short	Medium	Long
Low	■		
Medium			
High			

Investment style

Size	Value	GARP	Growth
Large		■	
Medium		■	
Small			

GARP - Growth at a Reasonable Price

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

AAUM: ₹8,316.50 crs

AUM: ₹8,444.38 crs

Benchmark: Nifty Equity Savings TRI

Allotment Date: October 13, 2014

Folio Count: 50,680

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹26.1370	₹28.6934
Monthly IDCW	₹19.1365	₹20.5990

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	1.98 yrs
Modified Duration	1.56 yrs
Macaulay Duration	1.64 yrs
Annualised YTM*	6.15%
$Standard Deviation	5.05%
$Beta	0.50
$Sharpe##	1.29
^^P/E$$	19.85
^^P/BV$$	3.01
Portfolio Turnover	446.79%

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	22.29%
Mid Cap	8.18%
Small Cap	5.97%
Debt & Money Market	63.56%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.77%
Direct Plan: 0.67%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:
- For redemption / switch out of upto 8% of the initial investment amount (limit) purchased or switched in within 90 days from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 90 days from the date of allotment: 1%
- If units are redeemed or switched out after 90 days from the date of allotment: NIL

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

Top 10 Holdings

Issuer/Instrument	Industry/Rating	% to Net Assets	% to Net Assets Derivatives
Equity & Equity related			
Bharti Airtel Ltd	Telecom - Services	4.06	-4.06
CNX NIFTY-JUL2025			-3.64
Indus Towers Ltd.	Telecom - Services	3.51	-3.51
State Bank Of India	Banks	2.81	
Adani Port and Special Economic Zone Ltd.	Transport Infrastructure	2.59	-2.60
Maruti Suzuki India Limited	Automobiles	2.58	
Hero MotoCorp Ltd.	Automobiles	2.51	
Vedanta Ltd.	Diversified Metals	2.42	-2.43
RELIANCE INDUSTRIES LTD.	Petroleum Products	2.22	
Indus Towers Ltd.	Telecom - Services	2.11	
Others		42.44	-14.55
Equity & Equity related - Total		**67.25**	**-30.79**
Mutual Fund Units		**7.80**	
Debt Instruments			
Debentures and Bonds		10.70	
Money Market Instruments		**1.29**	
Commercial Paper(CP)/Certificate of Deposits(CD)		**0.06**	
Triparty Repo		**11.82**	
Real Estate & Infrastructure Investment Trusts		**0.84**	
Net Current Assets/(Liabilities)		**0.24**	
Grand Total		**100.00**	

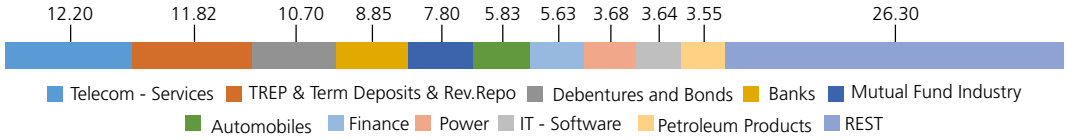
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Also you can scan the QR code for detailed portfolio.

Mutual Fund Units as provided above is towards margin for derivatives transactions
Equity Derivative Exposuer is 30.79%

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	12,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	22,56,248	20,30,824	12,40,220	7,96,221	4,27,684	1,24,727
Scheme Returns (%)	**9.99**	**10.16**	**10.95**	**11.28**	**11.54**	**7.46**
Nifty Equity Savings TRI (%)	9.67	9.81	10.21	10.24	10.95	9.90
Alpha*	**0.33**	**0.35**	**0.74**	**1.03**	**0.59**	**-2.45**
Nifty Equity Savings TRI (₹)#	22,14,453	19,93,668	12,07,831	7,76,081	4,24,022	1,26,255
CRISIL 10 Year Gilt Index (₹)^	18,76,402	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index (%)	6.76	6.73	6.99	7.40	9.67	10.78

Product Label	Fund	Benchmark - Tier 1
This product is suitable for investors who are seeking*: • 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 * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderately High	Risk-o-meter The risk of the benchmark is Moderate NIFTY Equity Savings TRI

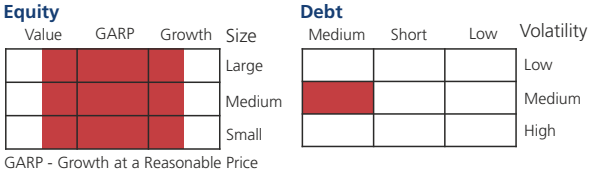
For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - October 13, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK MULTI ASSET ALLOCATION FUND

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

Investment Objective: The investment objective of the scheme is to generate long term capital appreciation by investing in Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. However, there is no assurance that the objective of the scheme will be achieved.



GARP - Growth at a Reasonable Price

Fund Manager*:	Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar
AAUM:	₹8,119.57 crs
AUM:	₹8,219.73 crs
Benchmark:	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)
Allotment Date:	September 22, 2023
Folio Count:	1,76,990

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.2250	₹13.5630
IDCW	₹13.2250	₹13.5620

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	9.90 yrs
Modified Duration	4.73 yrs
Macaulay Duration	4.91 yrs
Annualised YTM*	6.29%
$Standard Deviation	9.69%
$Beta	1.03
$Sharpe##	1.14
^^P/E$$	23.00
^^P/BV$$	3.12
Portfolio Turnover	124.63%

*in case of semi annual YTM, it will be annualized.
$$Equity Component of the Portfolio.

Source: $ICRA MFI Explorer, ^^Bloomberg

Market Capitalisation*

Large Cap	46.77%
Mid Cap	6.36%
Small Cap	14.19%
Debt & Money Market	32.68%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.74%
Direct Plan:	0.44%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption / switch out of upto 30% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
- If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
- If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**8.82**
State Bank Of India	3.22
Bank Of Baroda	2.27
HDFC Bank Ltd.	1.87
ICICI Bank Ltd.	0.82
JAMMU AND KASHMIR BANK LTD.	0.64
IT - Software	**8.70**
Infosys Ltd.	3.02
Tech Mahindra Ltd.	2.10
Oracle Financial Services Software Ltd	1.16
Mphasis Ltd	0.92
Wipro Ltd.	0.85
PERSISTENT SYSTEMS LIMITED	0.65
Automobiles	**6.95**
Maruti Suzuki India Limited	4.37
Hero MotoCorp Ltd.	2.58
Power	**5.64**
NTPC LTD	3.20
NLC India Ltd.	1.70
NTPC GREEN ENERGY LIMITED	0.74
Telecom - Services	**5.49**
Bharti Airtel Ltd	2.69
Indus Towers Ltd.	2.05
Vodafone Idea Ltd	0.75
Finance	**4.71**
POONAWALLA FINCORP LTD.	2.47
Power Finance Corporation Ltd.	2.24
Retailing	**4.30**
SWIGGY LTD	1.72
ETERNAL LIMITED	1.57
FSN E-COMMERCE VENTURES LTD.	1.01
Diversified FMCG	**4.23**
ITC Ltd.	2.33
Hindustan Unilever Ltd.	1.90
Petroleum Products	**2.06**
RELIANCE INDUSTRIES LTD.	2.06
Industrial Manufacturing	**1.58**
JYOTI CNC AUTOMATION LTD	1.05
DEE DEVELOPMENT ENGINEEERS LTD	0.53
Leisure Services	**1.58**
SAPPHIRE FOODS INDIA LTD.	1.58
Beverages	**1.36**
Radico Khaitan Ltd.	1.36
Pharmaceuticals and Biotechnology	**1.34**
ACUTAAS CHEMICALS LTD	0.75
ORCHID PHARMA LTD.	0.59
Entertainment	**1.21**
PVR INOX LIMITED	0.71
Sun TV Network Ltd.	0.50
Cement and Cement Products	**1.19**
Ambuja Cements Ltd.	1.19
Auto Components	**1.13**
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.13
Gas	**1.11**
GAIL (India) Ltd.	1.11
Healthcare Services	**1.03**
Fortis Healthcare India Ltd	0.92
GPT HEALTHCARE LIMITED	0.11
Personal Products	**0.97**
Emami Ltd.	0.73
Dabur India Ltd.	0.24
Insurance	**0.82**
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.82
Industrial Products	**0.81**
Subros Ltd.	0.58
QUADRANT FUTURE TEK LIMITED	0.23
Chemicals and Petrochemicals	**0.80**
Tata Chemicals Ltd	0.80
Ferrous Metals	**0.68**
Tata Steel Ltd.	0.68
Construction	**0.65**
Ashoka Buildcon Limited	0.65
Other Utilities	**0.48**
CONCORD ENVIRO SYSTEMS LIMITED	0.48
Printing and Publication	**0.27**
Navneet Education Ltd.	0.27
Agricultural, Commercial and Construction Vehicles	**0.16**
V.S.T Tillers Tractors Ltd	0.16
Minerals and Mining	**0.02**
NMDC Ltd.	0.02
Equity & Equity related - Total	**68.09**
Future	
Vodafone Idea Ltd – Telecom - Services	-0.75
NMDC Ltd. – Minerals and Mining	-0.02
Mutual Fund Units	
KOTAK MUTUAL FUND - KOTAK SILVER ETF – ETF Units	13.40
KOTAK MUTUAL FUND - KOTAK GOLD ETF – ETF Units	5.16
Kotak Liquid Direct Growth – Mutual Fund	0.32
Mutual Fund Units - Total	**18.88**
Debt Instruments	
Debentures and Bonds	
Corporate Debt/Financial Institutions	
INDIA GRID TRUST – CRISIL AAA	0.62
BAJAJ FINANCE LTD. – CRISIL AAA	0.31
Corporate Debt/Financial Institutions - Total	**0.93**
Public Sector Undertakings	
REC LTD – CRISIL AAA	0.34
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA – CRISIL AAA	0.12
Public Sector Undertakings - Total	**0.46**
Government Dated Securities	
7.18% Central Government – SOV	2.81
7.34% Central Government – SOV	1.88
6.92% Central Government – SOV	0.81
7.06% Central Government – SOV	0.25
7.09% Central Government – SOV	0.18
7.3% Central Government – SOV	0.13
7.32% Central Government – SOV	0.06
Government Dated Securities - Total	**6.12**
Money Market Instruments	
Commercial Paper(CP)/ Certificate of Deposits(CD)	
Corporate Debt/Financial Institutions	
Nuvoco Vistas Corporation Ltd. – CRISIL A1+	0.59
Corporate Debt/Financial Institutions - Total	**0.59**
Triparty Repo	**3.96**
Real Estate & Infrastructure Investment Trusts	
INDUS INFRA TRUST – Transport Infrastructure	0.05
Real Estate & Infrastructure Investment Trusts - Total	**2.60**
Net Current Assets/(Liabilities)	**-1.63**
Grand Total	**100.00**

KOTAK MULTI ASSET ALLOCATION FUND

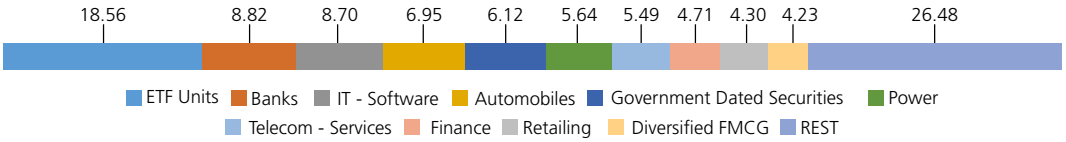
An Open Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.

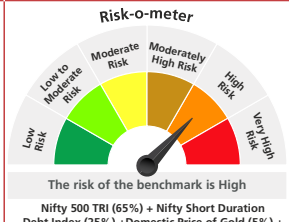
SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	2,20,000	1,20,000
Total Value as on June 30, 2025 (₹)	2,46,526	1,25,229
Scheme Returns (%)	**12.51**	**8.25**
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% Returns (%)	15.21	12.77
Alpha*	**-2.70**	**-4.51**
NIFTY 500 TRI 65% + NIFTY Short Duration Debt Index 25% + Domestic Price of Gold 5% + Domestic Price of Silver 5% (₹)#	2,52,364	1,28,035
Nifty 50 (TRI) (₹)^	2,50,667	1,27,838
Nifty 50 (TRI) Returns (%)	14.43	12.45

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital growth • Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is High Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) +Domestic Price of Gold (5%) + Domestic Price of Silver (5%)

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

Scheme Inception : - September 22, 2023. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Total Expense Ratio includes applicable GST.

*For Fund Manager experience, please refer page 137-141 & 154-158. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

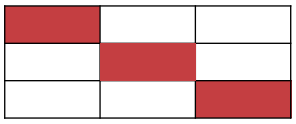
KOTAK AGGRESSIVE HYBRID FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY HYBRID FUND)

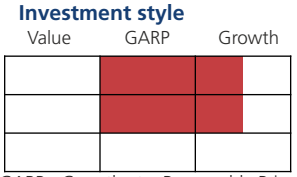
An open ended hybrid scheme investing predominantly in equity and equity related instruments

Investment Objective: The investment objective of the Scheme is to achieve growth by investing in equity and equity related instruments, balanced with income generation by investing in debt and money market instruments. However, there is no assurance that the objective of the scheme will be achieved.

Maturity



Investment style



GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Atul Bhole & Mr. Abhishek Bisen

AAUM: ₹7,603.81 crs

AUM: ₹7,808.18 crs

Benchmark: Nifty 50 Hybrid Composite Debt 65:35 Index TRI

Allotment Date: November 25, 1999

Folio Count: 1,49,938

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹62.8310	₹73.7430
IDCW	₹36.9250	₹45.2060

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	17.76 yrs
Modified Duration	7.72 yrs
Macaulay Duration	8.01 yrs
Annualised YTM*	6.75%
$Standard Deviation	10.76%
$Beta	1.11
$Sharpe##	1.16
^^P/E$$	28.14
^^P/BV$$	4.44
Portfolio Turnover	65.70%

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

Market Capitalisation*

Large Cap	44.66%
Mid Cap	22.34%
Small Cap	8.35%
Debt & Money Market	24.65%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.75%
Direct Plan: 0.47%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

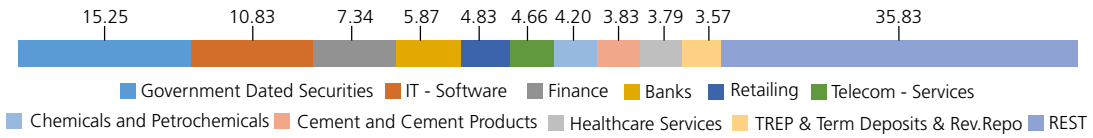
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**10.83**
Infosys Ltd.	2.65
Wipro Ltd.	2.13
Oracle Financial Services Software Ltd	1.84
Tata Consultancy Services Ltd.	1.41
Mphasis Ltd	1.35
Birlasoft Ltd.	0.76
Tech Mahindra Ltd.	0.69
Finance	**7.34**
Power Finance Corporation Ltd.	2.25
BAJAJ FINANCE LTD.	2.22
REC LTD	1.11
SHRIRAM FINANCE LTD.	0.95
LIC Housing Finance Ltd.	0.81
Banks	**5.87**
HDFC Bank Ltd.	4.41
ICICI Bank Ltd.	1.46
Retailing	**4.83**
ETERNAL LIMITED	2.87
VISHAL MEGA MART LIMITED	1.05
SWIGGY LTD	0.91
Telecom - Services	**4.66**
Bharti Airtel Ltd	4.66
Chemicals and Petrochemicals	**4.20**
SOLAR INDUSTRIES INDIA LIMITED	1.69
SRF Ltd.	1.63
Deepak Nitrite Ltd.	0.88
Cement and Cement Products	**3.83**
Ultratech Cement Ltd.	2.78
JK Cement Ltd.	1.05
Healthcare Services	**3.79**
Fortis Healthcare India Ltd	3.04
MAX HEALTHCARE INSTITUTE LTD.	0.75
Consumer Durables	**3.34**
Havells India Ltd.	1.38
Century Plyboards (India) Ltd.	1.33
Kajaria Ceramics Ltd.	0.63
Electrical Equipment	**3.08**
GE VERNOVA T&D INDIA LIMITED	2.02
Apar Industries Limited	1.06
Pharmaceuticals and Biotechnology	**3.06**
Sun Pharmaceuticals Industries Ltd.	1.18
Ipca Laboratories Ltd.	1.17
JB CHEMICALS & PHARMACEUTICALS LTD.	0.71
Aerospace and Defense	**2.30**
Bharat Electronics Ltd.	2.30
Power	**2.30**
NTPC LTD	2.30
Petroleum Products	**1.96**
Bharat Petroleum Corporation Ltd.	1.40
RELIANCE INDUSTRIES LTD.	0.56
Auto Components	**1.76**
UNO MINDA LIMITED	1.06
Schaeffler India Ltd	0.70
Construction	**1.63**
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	1.63
Capital Markets	**1.61**
NUVAMA WEALTH MANAGEMENT LIMITED	0.83
Prudent Corporate Advisory Services Ltd.	0.78
Realty	**1.23**
Mahindra Lifespace Developers Ltd	0.66
Oberoi Realty Ltd	0.57
Beverages	**1.29**
UNITED SPIRITS LTD.	1.29
Personal Products	**1.29**
Emami Ltd.	0.77
Dabur India Ltd.	0.52
Diversified FMCG	**1.15**
ITC Ltd.	1.15
Automobiles	**1.10**
Mahindra & Mahindra Ltd.	1.10
Insurance	**1.05**
ICICI Lombard General Insurance Company Ltd	1.05
Industrial Products	**0.98**
Polycab India Ltd.	0.98
Oil	**0.62**
OIL INDIA LIMITED	0.62

Issuer/Instrument	Rating	% to Net Assets
Agricultural, Commercial and Construction Vehicles		**0.25**
V.S.T Tillers Tractors Ltd		0.25
Equity & Equity related - Total		**75.35**
Debt Instruments		
Debentures and Bonds		
Corporate Debt/Financial Institutions		
BAJAJ FINANCE LTD.	CRISIL AAA	0.33
ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.09
Larsen and Toubro Ltd.	CRISIL AAA	0.06
Corporate Debt/Financial Institutions - Total		**0.48**
Public Sector Undertakings		
TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	0.85
REC LTD	CRISIL AAA	0.62
Power Finance Corporation Ltd.	CRISIL AAA	0.41
BANK OF BARODA (Basel III TIER II Bonds)	CRISIL AAA	0.33
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	0.33
STATE BANK OF INDIA. (Basel III TIER I Bonds)	CRISIL AA+	0.09
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	0.03
Public Sector Undertakings - Total		**2.66**
Government Dated Securities		
7.34% Central Government	SOV	4.46
7.30% Central Government	SOV	3.82
7.09% Central Government	SOV	2.25
6.92% Central Government	SOV	1.83
6.79% Central Government	SOV	0.72
7.25% Central Government	SOV	0.52
7.10% Central Government	SOV	0.27
GS CG 15/10/2038 - (STRIPS)	SOV	0.16
GS CG 22/10/2038 - (STRIPS)	SOV	0.16
7.21% Karnataka State Govt-Karnataka	SOV	0.13
GS CG 15/04/2036 - (STRIPS)	SOV	0.09
7.62% Haryana State Govt-Haryana	SOV	0.07
7.67% Punjab State Govt-Punjab	SOV	0.07
8.00% Kerala State Govt-Kerala	SOV	0.07
8.01% Tamil Nadu State Govt-Tamil Nadu	SOV	0.07
8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	0.07
GS CG 25/11/2043 - (STRIPS)	SOV	0.07
7.18% Central Government	SOV	0.06
GS CG 22/10/2036 - (STRIPS)	SOV	0.06
GS CG 22/10/2039 - (STRIPS)	SOV	0.05
7.26% Central Government	SOV	0.04
7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03
7.71% Gujarat State Govt-Gujarat	SOV	0.03
GS CG 19/06/2036 - (STRIPS)	SOV	0.03
7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.02
7.78% Rajasthan State Govt-Rajasthan	SOV	0.02
GS CG 22/04/2041 - (STRIPS)	SOV	0.02
GS CG 22/04/2042 - (STRIPS)	SOV	0.02
6.91% Rajasthan State Govt-Rajasthan	SOV	0.01
GS CG 22 Aug 2026 - (STRIPS)	SOV	0.01
GS CG 22 Feb 2027 - (STRIPS)	SOV	0.01
GS CG 23/12/2025 - (STRIPS)	SOV	0.01
Government Dated Securities - Total		**15.25**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Public Sector Undertakings		
CANARA BANK	CRISIL A1+	1.90
Public Sector Undertakings - Total		**1.90**
Triparty Repo		**3.57**
Real Estate & Infrastructure Investment Trusts		
MINDSPACE BUSINESS PARKS REIT	Realty	0.19
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	0.09
Real Estate & Infrastructure Investment Trusts - Total		**0.28**
Net Current Assets/(Liabilities)		**0.51**
Grand Total		**100.00**

KOTAK AGGRESSIVE HYBRID FUND
(ERSTWHILE KNOWN AS KOTAK EQUITY HYBRID FUND)
An open ended hybrid scheme investing predominantly in equity and equity related instruments

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	12,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	28,96,556	26,24,859	15,42,724	9,15,122	4,63,628	1,26,580
Scheme Returns (%)	**14.56**	**14.97**	**17.07**	**16.93**	**17.18**	**10.42**
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI Returns (%)	12.50	12.75	13.36	13.01	13.52	11.14
Alpha*	**2.06**	**2.21**	**3.72**	**3.92**	**3.66**	**-0.72**
NIFTY 50 Hybrid Composite Debt 65:35 Index TRI (₹)#	25,71,827	23,31,625	13,51,319	8,31,120	4,40,097	1,27,025
Nifty 50 (TRI) (₹)^	29,17,918	26,45,801	14,95,890	8,96,353	4,56,638	1,27,838
Nifty 50 (TRI) Returns (%)	14.69	15.11	16.20	16.08	16.10	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is High Nifty 50 Hybrid Composite Debt 65:35 Index TRI

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

Scheme Inception date is 25/11/1999 and Scheme Inception date of Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) - Regular plan growth option inception date is 05/11/2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. Alpha is difference of scheme return with benchmark return. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK DEBT HYBRID FUND

An open ended hybrid scheme investing predominantly in debt instruments

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

Investment style

Size	Value	GARP	Growth
Large		■	
Medium		■	
Small			

GARP - Growth at a Reasonable Price

Maturity

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

Fund Manager*: Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen
AAUM: ₹3,124.62 crs
AUM: ₹3,134.41 crs
Benchmark: CRISIL Hybrid 85+15-Conservative Index TRI
Allotment Date: December 02, 2003
Folio Count: 55,099

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹58.5599	₹67.5817
Monthly IDCW	₹13.0073	₹14.2053

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	18.96 yrs
Modified Duration	8.12 yrs
Macaulay Duration	8.43 yrs
Annualised YTM*	7.09%
$Standard Deviation	5.61%
^^P/E$$	19.59
^^P/BV$$	3.03

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

Market Capitalisation*

Large Cap	17.64%
Mid Cap	2.74%
Small Cap	2.72%
Debt & Money Market	76.90%

*% of Net Asset

Total Expense Ratio**

Regular Plan: 1.66%
Direct Plan: 0.48%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

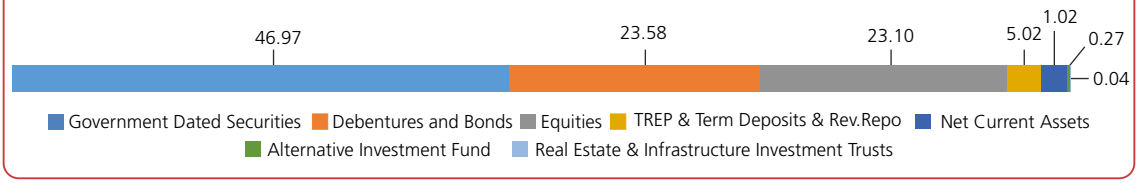
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
Banks		**5.31**
HDFC Bank Ltd.		1.49
ICICI Bank Ltd.		1.08
State Bank Of India		0.93
Bank Of Baroda		0.79
Axis Bank Ltd.		0.66
INDIAN BANK		0.36
IT - Software		**2.85**
Infosys Ltd.		1.15
Tech Mahindra Ltd.		1.04
Mphasis Ltd		0.46
HEXAWARE TECHNOLOGIES LTD.		0.20
Automobiles		**2.32**
Maruti Suzuki India Limited		1.34
Hero MotoCorp Ltd.		0.98
Petroleum Products		**1.65**
RELIANCE INDUSTRIES LTD.		0.94
HINDUSTAN PETROLEUM CORPORATION LTD		0.71
Telecom - Services		**1.49**
Bharti Airtel Ltd		1.43
Bharti Airtel Ltd - Partly Paid Shares		0.06
Finance		**1.45**
Power Finance Corporation Ltd.		0.97
POONAWALLA FINCORP LTD.		0.48
Pharmaceuticals and Biotechnology		**1.06**
Divi s Laboratories Ltd.		0.41
JB CHEMICALS & PHARMACEUTICALS LTD.		0.41
Cipla Ltd.		0.24
Power		**0.87**
NTPC LTD		0.87
Gas		**0.73**
GAIL (India) Ltd.		0.73
Healthcare Services		**0.67**
MAX HEALTHCARE INSTITUTE LTD.		0.46
Fortis Healthcare India Ltd		0.21
Beverages		**0.66**
Radico Khaitan Ltd.		0.40
UNITED SPIRITS LTD.		0.26
Consumer Durables		**0.62**
Century Plyboards (India) Ltd.		0.31
Pokarna Ltd.		0.31
Transport Services		**0.48**
Inter Globe Aviation Ltd		0.48
Food Products		**0.47**
Britannia Industries Ltd.		0.47
Industrial Manufacturing		**0.45**
JYOTI CNC AUTOMATION LTD		0.33
DEE DEVELOPMENT ENGINEEERS LTD		0.12
Cement and Cement Products		**0.37**
Ambuja Cements Ltd.		0.37
Retailing		**0.37**
SWIGGY LTD		0.37
Diversified FMCG		**0.29**
ITC Ltd.		0.29
Insurance		**0.29**
LIFE INSURANCE CORPORATION OF INDIA LTD.		0.29
Agricultural, Commercial and Construction Vehicles		**0.24**
V.S.T Tillers Tractors Ltd		0.24
Capital Markets		**0.17**
BSE LTD.		0.17
Leisure Services		**0.17**
Jubilant Foodworks Limited		0.17
Realty		**0.12**
Mahindra Lifespace Developers Ltd		0.12
Equity & Equity related - Total		**23.10**
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.34% Central Government	SOV	17.18
7.30% Central Government	SOV	14.29
6.92% Central Government	SOV	4.73
7.09% Central Government	SOV	3.53
7.45% Maharashtra State Govt-Maharashtra	SOV	1.33
7.25% Central Government	SOV	1.14
7.17% Central Government	SOV	1.08
GS CG 25/11/2035 - (STRIPS)	SOV	0.50
GS CG 15/04/2038 - (STRIPS)	SOV	0.41
7.02% Central Government	SOV	0.32
GS CG 06/05/2038 - (STRIPS)	SOV	0.28
GS CG 15/04/2045 - (STRIPS)	SOV	0.24
GS CG 25/05/2043 - (STRIPS)	SOV	0.19
GS CG 22/04/2036 - (STRIPS)	SOV	0.16
7.65% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.16
6.57% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.16
GS 5.63% CG 12/04/2026 - (STRIPS)	SOV	0.15
7.96% Punjab State Govt-Punjab	SOV	0.10
7.84% Maharashtra State Govt-Maharashtra	SOV	0.10
GS CG 25/05/2036 - (STRIPS)	SOV	0.09
GS CG 25/05/2038 - (STRIPS)	SOV	0.08
GS CG 25/05/2037 - (STRIPS)	SOV	0.08
7.96% Maharashtra State Govt-Maharashtra	SOV	0.08
GS CG 25/05/2040 - (STRIPS)	SOV	0.07
8.05% Tamil Nadu State Govt-Tamil Nadu	SOV	0.07
GS CG 25/11/2038 - (STRIPS)	SOV	0.07
GS CG 25/11/2040 - (STRIPS)	SOV	0.06
GS CG 25/05/2041 - (STRIPS)	SOV	0.06
8.29% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.06
GS CG 22 Aug 2026 - (STRIPS)	SOV	0.05
7.98% Kerala State Govt-Kerala	SOV	0.05
7.26% Central Government	SOV	0.04
GS CG 23/12/2025 - (STRIPS)	SOV	0.03
GS CG 22 Feb 2027 - (STRIPS)	SOV	0.03
Government Dated Securities - Total		**46.97**
Public Sector Undertakings		
National Housing Bank	CARE AAA	4.76
TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	4.22
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	1.98
REC LTD	CRISIL AAA	1.93
DME DEVELOPMENT LIMITED	CRISIL AAA	1.70
Power Finance Corporation Ltd. (^)	CRISIL AAA	1.09
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	ICRA AAA	0.64
Power Finance Corporation Ltd.	CRISIL AAA	0.37
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.25
Power Grid Corporation of India Ltd.	CRISIL AAA	0.18
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	0.14
Public Sector Undertakings - Total		**17.26**
Corporate Debt/Financial Institutions		
BHARTI TELECOM LTD.	CRISIL AA+	4.07
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	1.60
ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.17
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.16
Larsen and Toubro Ltd.	CRISIL AAA	0.16
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.16
Corporate Debt/Financial Institutions - Total		**6.32**
Triparty Repo		**5.02**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.27
Alternative Investment Fund - Total		**0.27**
Real Estate & Infrastructure		
Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	0.04
Real Estate & Infrastructure Investment Trusts - Total		**0.04**
Net Current Assets/(Liabilities)		**1.02**
Grand Total		**100.00**

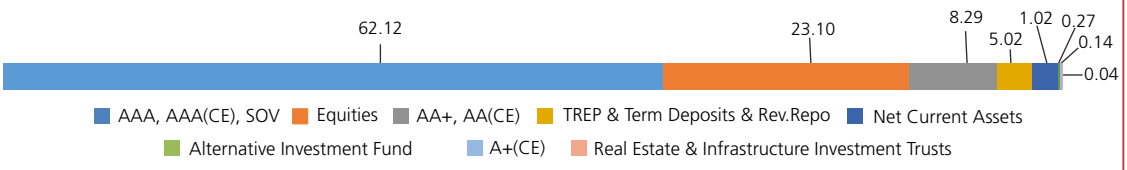
KOTAK DEBT HYBRID FUND

An open ended hybrid scheme investing predominantly in debt instruments

SECTOR ALLOCATION (%)



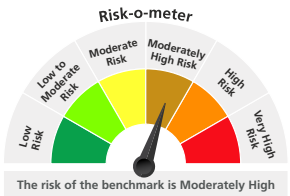
RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	76,99,272	20,20,895	12,32,656	7,80,378	4,22,898	1,24,125
Scheme Returns (%)	**9.12**	**10.06**	**10.78**	**10.47**	**10.77**	**6.50**
CRISIL Hybrid 85+15 - Conservative Index TRI Returns (%)	8.81	8.88	9.00	8.80	10.03	9.17
Alpha*	**0.31**	**1.19**	**1.78**	**1.67**	**0.73**	**-2.67**
CRISIL Hybrid 85+15 - Conservative Index TRI (₹)#	74,00,258	18,97,937	11,56,685	7,48,681	4,18,392	1,25,798
CRISIL 10 Year Gilt Index (₹)^	56,15,934	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index Returns (%)	6.63	6.73	6.99	7.40	9.67	10.78

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income & capital growth over a long term horizon • Investment in a portfolio of debt instruments with a moderate exposure in equity & equity related instruments * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Moderately High	 The risk of the benchmark is Moderately High CRISIL Hybrid 85+15- Conservative Index TRI

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

Scheme Inception : - December 02, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025).**Total Expense Ratio includes applicable GST. For last three IDCW, please refer page no 159-161. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK OVERNIGHT FUND

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

Investment Objective: The primary objective of the Scheme is to generate income through investment in debt & money market instruments having maturity of one business day (including Triparty repo on Government securities or treasury bills, Reverse Repo and equivalent). However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

Volatility	Short	Medium	Long
Low	■		
Medium			
High			

Fund Manager*: Mr. Deepak Agrawal & Mr. Sunil Pandey (w.e.f. June 01, 2025)
AAUM: ₹8,532.51 crs
AUM: ₹8,535.70 crs
Benchmark: NIFTY 1D Rate index
Allotment Date: January 15, 2019
Folio Count: 5,448

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

Ideal Investments Horizon
- 1 day

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1373.2956	₹1381.4647
Daily IDCW	₹1004.7568	₹1003.6055

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	1.28 days
Modified Duration	1.28 days
Macaulay Duration	1.28 days
Annualised YTM*	5.50%
$Standard Deviation	0.13%

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

Total Expense Ratio**
Regular Plan: 0.16%
Direct Plan: 0.08%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth & Reinvestment of IDCW (applicable for all plans)

IDCW Frequency
Daily

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

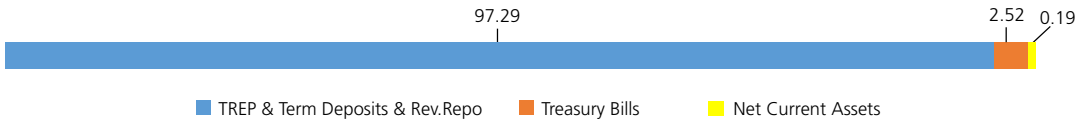
PRC Matrix

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

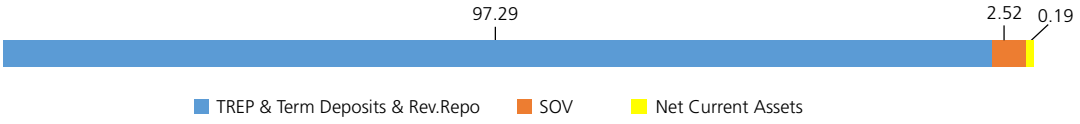
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Treasury Bills		
91 DAYS TREASURY BILL 17/07/2025	SOV	1.64
91 DAYS TREASURY BILL 03/07/2025	SOV	0.88
Treasury Bills - Total		**2.52**
Reverse Repo		**65.62**
Triparty Repo		**31.67**
Net Current Assets/(Liabilities)		**0.19**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in debt & money market securities having maturity of one business day. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Low	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Low NIFTY 1D Rate index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK LIQUID FUND

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and high level of liquidity by investing in debt instruments such as bonds, debentures and Government Securities; and money market instruments such as treasury bills, commercial paper, certificate of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. The Scheme may invest in call money/term money market in terms of RBI guidelines in this respect. Subject to the maximum amount permitted from time to time, the Scheme may invest in offshore securities in the manner allowed by SEBI / RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations. To reduce the risk of the portfolio, the Scheme may also use various derivative and hedging products from time to time, in the manner permitted by SEBI. There is no assurance that the investment objective of the Schemes will be realised.

Maturity

Short	Medium	Long	Volatility
■			Low
			Medium
			High

Fund Manager*:	Mr. Deepak Agrawal & Mr. Sunil Pandey (w.e.f. June 01, 2025)
AAUM:	₹40,056.52 crs
AUM:	₹34,686.50 crs
Benchmark:	Nifty Liquid Index A-I
Allotment Date:	November 4, 2003
Folio Count:	55,546

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 7 days to month

Net Asset Value (NAV)

	Regular	Direct
Growth	₹5277.9998	₹5328.0162
Daily IDCW	₹1222.8100	₹1222.8100

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	0.16 yrs
Modified Duration	0.16 yrs
Macaulay Duration	0.16 yrs
Annualised YTM*	6.02%
$Standard Deviation	0.13%

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

Total Expense Ratio**

Regular Plan: 0.31%
Direct Plan: 0.20%

Available Plans/Options

A)Regular Plan B)Direct Plan
Options: Payout of IDCW, Growth & Reinvestment of IDCW (applicable for all plans)

IDCW Frequency

Daily and Weekly

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load Structure

1. Exit load shall applicable be as per the graded basis as specified below:

Investor exit upon subscription	Exit load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

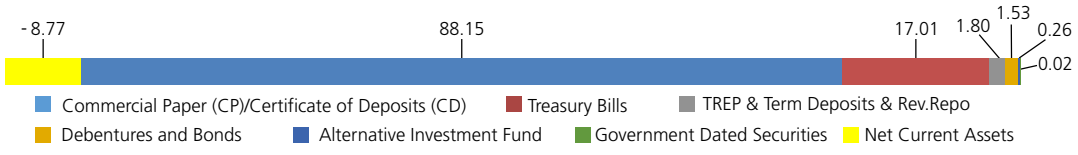
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

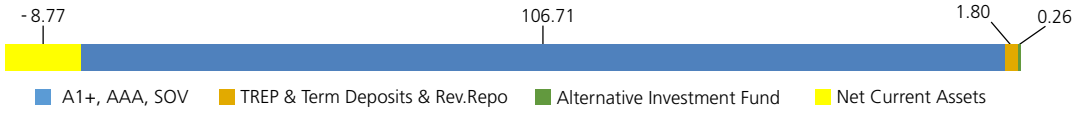
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Corporate Debt/Financial Institutions		
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.29
Corporate Debt/Financial Institutions - Total		**0.29**
Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	1.24
Public Sector Undertakings - Total		1.24
Government Dated Securities		
8.23% Maharashtra State Govt-Maharashtra	SOV	0.01
8.29% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**0.02**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	8.76
ICICI SECURITIES LIMITED	CRISIL A1+	3.71
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	2.86
IIFL FINANCE LIMITED	CRISIL A1+	2.84
AXIS BANK LTD.	CRISIL A1+	2.22
SBICAP SECURITIES LIMITED	CRISIL A1+	2.14
Hindustan Zinc Ltd.	CRISIL A1+	1.99
Sikka Ports & Terminals Ltd.	CRISIL A1+	1.99
PNB HOUSING FINANCE LTD.	CRISIL A1+	1.71
BHARTI AIRTEL LTD.	CRISIL A1+	1.43
KARUR VYSYA BANK LTD.	CRISIL A1+	1.43
L&T METRO RAIL (HYDERABAD) LTD	CRISIL A1+	1.43
Adani Ports and Special Economic Zone Limited	CRISIL A1+	1.42
HDFC SECURITIES LIMITED	ICRA A1+	1.15
CAN FIN HOMES LTD.	ICRA A1+	1.14
ANGEL ONE LIMITED	ICRA A1+	1.07
JULIUS BAER CAPITAL (INDIA) PVT. LTD	CRISIL A1+	0.99
AXIS SECURITIES LIMITED	CRISIL A1+	0.86
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	0.86
PIRAMAL FINANCE LTD	CRISIL A1+	0.86
Nirma Ltd.	CRISIL A1+	0.85
ADITYA BIRLA CAPITAL LTD	ICRA A1+	0.71
ASEEM INFRASTRUCTURE FINANCE LIMITED	FITCH A1+	0.71
CESC Ltd.	ICRA A1+	0.57
Larsen and Toubro Ltd.	CRISIL A1+	0.57
POONAWALLA FINCORP LIMITED	CRISIL A1+	0.57
ADITYA BIRLA HOUSING FINANCE LTD	ICRA A1+	0.29
MOTILAL OSWAL FINVEST LTD.	CRISIL A1+	0.29
SHAREKHAN LIMITED	CRISIL A1+	0.29
360 ONE WAM LIMITED	ICRA A1+	0.28
ADITYA BIRLA MONEY LTD	CRISIL A1+	0.28
NUVAMA WEALTH AND INVESTMENT LTD	CRISIL A1+	0.28
SHAREKHAN LIMITED	ICRA A1+	0.28
360 ONE PRIME LTD.	CRISIL A1+	0.14
CHOLAMANDALAM SECURITIES LIMITED	ICRA A1+	0.14
JM FINANCIAL SERVICES LIMITED	CRISIL A1+	0.14
Reliance Retail Ventures Ltd	CRISIL A1+	0.07
Corporate Debt/Financial Institutions - Total		**47.32**
Public Sector Undertakings		
BANK OF BARODA	FITCH A1+	11.36
PUNJAB NATIONAL BANK	CARE A1+	5.98
PUNJAB NATIONAL BANK	FITCH A1+	4.86
INDIAN OVERSEAS BANK	CARE A1+	3.99
CANARA BANK	CRISIL A1+	2.92
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA A1+	2.85
PUNJAB & SIND BANK	ICRA A1+	2.58
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	FITCH A1+	1.44
UCO BANK	CRISIL A1+	1.43
UNION BANK OF INDIA	ICRA A1+	1.42
BANK OF INDIA	CRISIL A1+	1.15
SBI Cards & Payment Services Pvt. Ltd.	CRISIL A1+	0.85
Public Sector Undertakings - Total		**40.83**
Reverse Repo		**1.80**
Treasury Bills		
91 DAYS TREASURY BILL 11/07/2025	SOV	2.88
364 DAYS TREASURY BILL 07/08/2025	SOV	2.87
91 DAYS TREASURY BILL 04/09/2025	SOV	2.57
91 DAYS TREASURY BILL 18/09/2025	SOV	1.95
364 DAYS TREASURY BILL 24/07/2025	SOV	1.59
91 DAYS TREASURY BILL 03/07/2025	SOV	1.51
364 DAYS TREASURY BILL 15/08/2025	SOV	1.49
91 DAYS TREASURY BILL 21/08/2025	SOV	1.43
182 DAYS TREASURY BILL 31/07/2025	SOV	0.72
Treasury Bills - Total		**17.01**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.26
Alternative Investment Fund - Total		**0.26**
Net Current Assets/(Liabilities)		**-8.77**
Grand Total		**100.00**

ALLOCATION (%)

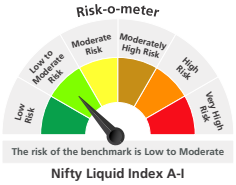


RATING PROFILE (%)



PRC Matrix

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

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in debt & money market securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to generate returns through investments in debt and money market instruments with a view to reduce the interest rate risk. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

Volatility	Short	Medium	Long
Low	■		
Medium			
High			

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

AAUM: ₹15,652.70 crs

AUM: ₹15,526.59 crs

Benchmark: Nifty Ultra Short Duration Debt Index A-I

Allotment Date: August 13, 2004

Folio Count: 37,768

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3-6 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹42.9144	₹44.9562
Monthly IDCW	₹10.7428	₹19.3837

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	0.47 yrs
Modified Duration	0.45 yrs
Macaulay Duration	0.46 yrs
Annualised YTM*	6.49%
$Standard Deviation	0.30%

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

Total Expense Ratio**

Regular Plan: 0.83%
Direct Plan: 0.37%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PRC Matrix

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low			
Moderate		B-II	
Relatively High			

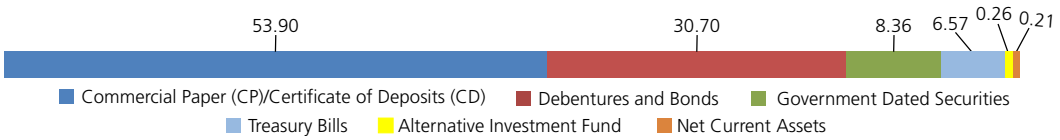
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
8.20% Central Government(^)	SOV	5.18
8.49% Tamil Nadu State Govt-Tamil Nadu	SOV	1.31
6.04% Gujarat State Govt(^)-Gujarat	SOV	0.65
7.07% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.49
7.57% Gujarat State Govt(^)-Gujarat	SOV	0.30
GS CG 12/09/2025 - (STRIPS)	SOV	0.16
GS CG 17/12/2026 - (STRIPS)	SOV	0.15
7.97% Tamil Nadu State Govt-Tamil Nadu	SOV	0.06
8.29% Gujarat State Govt-Gujarat	SOV	0.03
7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
Government Dated Securities - Total		**8.36**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	4.84
REC LTD (^)	CRISIL AAA	3.08
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.91
Public Sector Undertakings - Total		**8.83**
Corporate Debt/Financial Institutions		
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	4.81
BHARTI TELECOM LTD. (^)	CRISIL AA+	2.92
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	1.97
MANKIND PHARMA LTD (^)	CRISIL AA+	1.95
POONAWALLA FINCORP LIMITED (^)	CRISIL AAA	1.29
VEDANTA LTD.(^)	ICRA AA	1.29
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	1.14
PIRAMAL FINANCE LTD (^)	CARE CARE AA	1.13
Citicorp Finance (India) Ltd.	ICRA AAA	0.97
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A1) 20/09/2026(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	0.79
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.66
CAN FIN HOMES LTD.	FITCH AA+	0.65
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	0.48
VEDANTA LTD. (Axis Trustee Services Ltd.) (^)	CRISIL AA	0.39
LIC HOUSING FINANCE LTD.(^)	CRISIL AAA	0.32
Hindustan Zinc Ltd. (^)	CRISIL AAA	0.32
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.32
Tata Capital Limited	CRISIL AAA	0.21
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group) (^)	CRISIL AAA	0.16
SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.10
Corporate Debt/Financial Institutions - Total		**21.87**
Money Market Instruments		
Commercial Paper(CP)/		
Certificate of Deposits(CD)		
Treasury Bills		
182 DAYS TREASURY BILL 18/09/2025	SOV	1.59
364 DAYS TREASURY BILL 19/03/2026(^)	SOV	1.55
364 DAYS TREASURY BILL 21/05/2026	SOV	1.53
364 DAYS TREASURY BILL 04/12/2025	SOV	0.66
364 DAYS TREASURY BILL 26/12/2025	SOV	0.63
364 DAYS TREASURY BILL 04/06/2026	SOV	0.61
Treasury Bills - Total		**6.57**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA(^)	CARE A1+	8.98
CANARA BANK(^)	CRISIL A1+	6.69
INDIAN BANK(^)	CRISIL A1+	3.96
PUNJAB NATIONAL BANK(^)	CARE A1+	2.96
UNION BANK OF INDIA(^)	FITCH A1+	2.96
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)	FITCH A1+	1.92
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT(^)	CRISIL A1+	0.93
UCO BANK	CRISIL A1+	0.91
UNION BANK OF INDIA(^)	ICRA A1+	0.62
BANK OF BARODA(^)	FITCH A1+	0.62
Public Sector Undertakings - Total		**30.55**
Corporate Debt/Financial Institutions		
INDUSIND BANK LTD.	CRISIL A1+	4.38
BHARTI TELECOM LTD.(^)	CRISIL A1+	3.00
AXIS BANK LTD.(^)	CRISIL A1+	2.81
HDFC BANK LTD.(^)	CARE A1+	2.10
TORRENT ELECTRICALS LIMITED	CRISIL A1+	1.59
Panatone Finvest Ltd.(^)	CRISIL A1+	1.24
IDFC FIRST BANK LIMITED	CRISIL A1+	1.24
CREDILA FINANCIAL SERVICES PVT LTD	CRISIL A1+	1.23
BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	1.09
MUTHOOT FINANCE LTD.	CRISIL A1+	0.93
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.63
SUNDARAM HOME FINANCE LTD	CRISIL A1+	0.63
ICICI SECURITIES LIMITED	CRISIL A1+	0.62
ADITYA BIRLA CAPITAL LTD(^)	ICRA A1+	0.62
IDBI BANK LTD.	CRISIL A1+	0.46
Bahadur Chand Investments Private Limited	ICRA A1+	0.46
LIC HOUSING FINANCE LTD.	CRISIL A1+	0.32
Corporate Debt/Financial Institutions - Total		**23.35**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.26
Alternative Investment Fund - Total		**0.26**
Net Current Assets/(Liabilities)		**0.21**
Grand Total		**100.00**

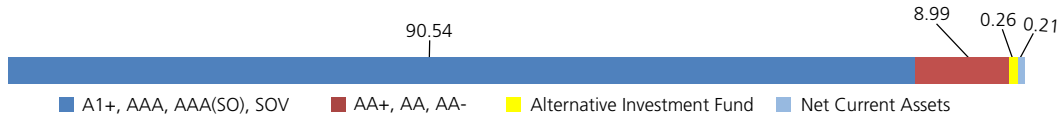
KOTAK SAVINGS FUND

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	56,24,521	16,52,936	10,44,113	7,04,770	4,01,406	1,24,810
Scheme Returns (%)	**7.12**	**6.24**	**6.12**	**6.38**	**7.22**	**7.59**
Nifty Ultra Short Duration Debt Index A-I Returns (%)	7.43	6.51	6.45	6.79	7.60	7.75
Alpha*	**-0.31**	**-0.27**	**-0.32**	**-0.41**	**-0.39**	**-0.16**
Nifty Ultra Short Duration Debt Index A-I (₹)#	58,39,272	16,76,498	10,56,204	7,11,985	4,03,728	1,24,909
NIFTY 1 Year T-Bill Index (Rs) (₹)^	52,75,869	16,47,667	10,42,415	7,02,742	4,00,827	1,24,718
NIFTY 1 Year T-Bill Index Returns (%)	6.59	6.18	6.08	6.27	7.12	7.44

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in debt & money market securities with portfolio Macaulay duration between 3 months & 6 months * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Low to Moderate	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Low to Moderate Nifty Ultra Short Duration Debt Index A-I

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

Scheme Inception : - August 13, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Jun 2025 is 44.35% of the net assets. *For Fund Manager experience, please refer page 137-141 & 154-158.**Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK MONEY MARKET FUND

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

Investment Objective: The investment objective of the Scheme is to generate returns by investing in money market instruments having maturity upto 1 year. There is no assurance that the investment objective of the Scheme will be realized.

Maturity

Volatility	Short	Medium	Long
Low	■		
Medium			
High			

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

AAUM: ₹31,369.83 crs

AUM: ₹31,039.21 crs

Benchmark: CRISIL Money Market A-I Index

Allotment Date: July 14, 2003

Folio Count: 16,064

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3-6 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹4501.9308	₹4543.6107
Monthly IDCW	₹1056.508	₹1219.1617

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	0.60 yrs
Modified Duration	0.60 yrs
Macaulay Duration	0.60 yrs
Annualised YTM*	6.29%
$Standard Deviation	0.38%

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

Total Expense Ratio**

Regular Plan: 0.36%
Direct Plan: 0.24%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW (Under Monthly IDCW option only), Reinvestment of IDCW & Growth applicable for all plans

IDCW Frequency

Monthly (2nd of every month - effective April 01, 2025).

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

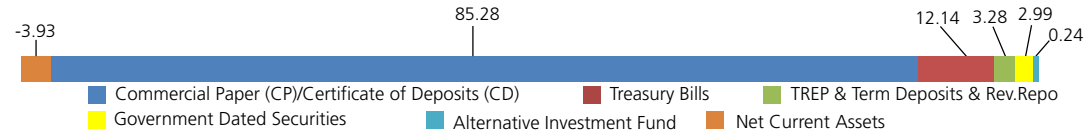
PRC Matrix

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

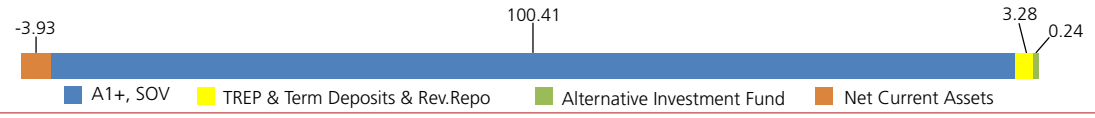
PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Government Dated Securities		
8.28% Karnataka State Govt-Karnataka	SOV	0.64
8.07% Tamil Nadu State Govt-Tamil Nadu	SOV	0.44
8.24% Tamil Nadu State Govt-Tamil Nadu	SOV	0.37
8.59% Karnataka State Govt-Karnataka	SOV	0.34
8.39% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.25
8.15% Gujarat State Govt-Gujarat	SOV	0.23
7.96% Gujarat State Govt-Gujarat	SOV	0.16
8.27% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.16
8.38% Haryana State Govt-Haryana	SOV	0.16
6.90% Tamil Nadu State Govt-Tamil Nadu	SOV	0.11
8.16% Maharashtra State Govt-Maharashtra	SOV	0.05
7.97% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03
8.29% Maharashtra State Govt-Maharashtra	SOV	0.03
8.29% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02
Government Dated Securities - Total		**2.99**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	8.90
INDUSIND BANK LTD.	CRISIL A1+	5.89
AXIS BANK LTD.	CRISIL A1+	3.27
MUTHOOT FINANCE LTD.	CRISIL A1+	3.10
BHARTI TELECOM LTD.	CRISIL A1+	2.98
IDBI BANK LTD.	CRISIL A1+	2.09
PIRAMAL FINANCE LTD	CRISIL A1+	1.86
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	ICRA A1+	1.54
FEDERAL BANK LTD.	CRISIL A1+	1.52
BIRLA GROUP HOLDING PRIVATE LIMITED	CRISIL A1+	1.30
Panatone Finvest Ltd.	CRISIL A1+	1.24
AU SMALL FINANCE BANK LTD.	FITCH A1+	1.23
HERO FINCORP LTD.	CRISIL A1+	1.09
STANDARD CHARTERED CAPITAL LTD.	CRISIL A1+	1.09
360 ONE PRIME LTD.	CRISIL A1+	1.08
TATA CAPITAL LTD.	CRISIL A1+	1.08
MANKIND PHARMA LTD	CRISIL A1+	0.92
TORRENT ELECTRICALS LIMITED	CRISIL A1+	0.80
ICICI SECURITIES LIMITED	CRISIL A1+	0.61
LIC HOUSING FINANCE LTD.	CRISIL A1+	0.54
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	CRISIL A1+	0.45
BARCLAYS INVESTMENTS & LOAN (INDIA) PVT. LTD.	CRISIL A1+	0.38
GODREJ HOUSING FINANCE LTD	CRISIL A1+	0.31
JULIUS BAER CAPITAL (INDIA) PVT. LTD	CRISIL A1+	0.31
TATA PROJECTS LTD.	CRISIL A1+	0.31
Bahadur Chand Investments Private Limited	ICRA A1+	0.15
Corporate Debt/Financial Institutions - Total		**44.04**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	9.12
UNION BANK OF INDIA	FITCH A1+	5.01
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL A1+	4.26
PUNJAB NATIONAL BANK(^)	CARE A1+	4.26
CANARA BANK	CRISIL A1+	4.18
INDIAN BANK	CRISIL A1+	3.95
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH A1+	3.87
PUNJAB NATIONAL BANK	CRISIL A1+	1.56
UNION BANK OF INDIA	ICRA A1+	1.24
UCO BANK	CRISIL A1+	1.07
PUNJAB & SIND BANK	ICRA A1+	0.78
PUNJAB NATIONAL BANK	FITCH A1+	0.77
BANK OF BARODA	FITCH A1+	0.70
Export-Import Bank of India	CRISIL A1+	0.39
BANK OF INDIA	CRISIL A1+	0.08
Public Sector Undertakings - Total		**41.24**
Treasury Bills		
364 DAYS TREASURY BILL 21/05/2026	SOV	2.07
364 DAYS TREASURY BILL 05/02/2026	SOV	2.03
364 DAYS TREASURY BILL 29/01/2026	SOV	1.56
364 DAYS TREASURY BILL 04/12/2025	SOV	1.26
364 DAYS TREASURY BILL 12/02/2026	SOV	0.93
364 DAYS TREASURY BILL 19/03/2026	SOV	0.88
364 DAYS TREASURY BILL 20/02/2026	SOV	0.78
364 DAYS TREASURY BILL 27/02/2026	SOV	0.78
364 DAYS TREASURY BILL 12/03/2026	SOV	0.70
182 DAYS TREASURY BILL 18/12/2025	SOV	0.44
364 DAYS TREASURY BILL 04/06/2026	SOV	0.35
364 DAYS TREASURY BILL 21/11/2025	SOV	0.30
364 DAYS TREASURY BILL 06/11/2025	SOV	0.06
Treasury Bills - Total		**12.14**
Triparty Repo		**3.28**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.24
Alternative Investment Fund - Total		**0.24**
Net Current Assets/(Liabilities)		**-3.93**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	62,53,619	16,84,058	10,60,970	7,14,382	4,05,040	1,25,306
Scheme Returns (%)	**7.19**	**6.60**	**6.57**	**6.92**	**7.82**	**8.38**
CRISIL Money Market A-I Index Returns (%)	7.01	6.39	6.36	6.71	7.44	7.54
Alpha*	**0.18**	**0.21**	**0.22**	**0.22**	**0.39**	**0.84**
CRISIL Money Market A-I Index (₹)#	61,13,550	16,65,704	10,52,847	7,10,511	4,02,733	1,24,782
NIFTY 1 Year T-Bill Index (₹)^	57,66,435	16,47,667	10,42,415	7,02,742	4,00,827	1,24,718
NIFTY 1 Year T-Bill Index Returns (%)	6.55	6.18	6.08	6.27	7.12	7.44

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in money market securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Low to Moderate	Risk-o-meter The risk of the benchmark is Low to Moderate CRISIL Money Market A-I Index

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

Scheme Inception : - July 14, 2003. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Jun 2025 is 1.61% of the net assets. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

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.

Investment Objective: The primary objective of the Scheme is to generate income through investment primarily in low duration debt & money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

Volatility	Short	Medium	Long
Low			
Medium	■		
High			

Fund Manager*: Mr. Deepak Agrawal, Mr. Manu Sharma (upto May 31, 2025) & Mr. Sunit Garg (w.e.f. June 01, 2025)

AAUM: ₹12,972.31 crs

AUM: ₹12,943.62 crs

Benchmark: Nifty Low Duration Debt Index A-I

Allotment Date: March 6, 2008

Folio Count: 79,834

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 6-9 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3350.0443	₹3653.1134
Monthly IDCW	₹1276.9413	₹1552.4034

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	1.48 yrs
Modified Duration	0.85 yrs
Macaulay Duration	0.90 yrs
Annualised YTM*	6.84%
$Standard Deviation	0.53%

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

Total Expense Ratio**

Regular Plan: 1.17%
Direct Plan: 0.42%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (payout of IDCW is available under monthly IDCW only) (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil.
Exit Load: Nil.
Any exit load charged (net off Service Tax, if any) shall be credited back to the Scheme

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PRC Matrix

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

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.81% Central Government(^)	SOV	5.29
7.46% Madhya Pradesh State Govt-Madhya Pradesh	SOV	1.99
7.35% Haryana State Govt-Haryana	SOV	1.53
6.24% Maharashtra State Govt-Maharashtra	SOV	0.39
7.59% Gujarat State Govt-Gujarat	SOV	0.36
6.99% Central Government	SOV	0.04
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02
Government Dated Securities - Total		**9.62**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	6.89
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	6.82
REC LTD (^)	CRISIL AAA	6.82
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	ICRA AAA	3.15
Power Finance Corporation Ltd.	CRISIL AAA	1.36
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	ICRA AAA	1.17
REC LTD	ICRA AAA	0.39
Public Sector Undertakings - Total		**26.60**
Corporate Debt/Financial Institutions		
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	3.52
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	CRISIL AAA	2.42
BHARTI TELECOM LTD. (^)	CRISIL AA+	2.36
BAJAJ FINANCE LTD. (^)	CRISIL AAA	2.36
MANKIND PHARMA LTD (^)	CRISIL AA+	2.35
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	2.11
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	1.99
PTC IIFL FIN LIQUID GOLD (SERIES 8) 20/08/2027(LIQUID GOLD SERIES 9)	CRISIL AAA(SO)	1.85
TATA CAPITAL LTD. (^)	CRISIL AAA	1.57
ADITYA BIRLA HOUSING FINANCE LTD(^)	ICRA AAA	1.57
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)(^)	CRISIL AAA(SO)	1.51
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A2) 20/07/2027(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.38
PNB HOUSING FINANCE LTD.(^)	CARE AA+	1.37
INTERISE TRUST	ICRA AAA	1.10
MINDSPACE BUSINESS PARKS REIT (^)	CRISIL AAA	1.08
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.) (^)	CRISIL AAA(CE)	0.96
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A1) 21/11/2026(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.92
AADHAR HOUSING FINANCE LIMITED (^)	ICRA AA	0.86
Kotak Mahindra Prime Ltd. (^)	CRISIL AAA	0.79
JUBILANT BEVCO LIMITED (^)	CRISIL AA	0.79
CAN FIN HOMES LTD.(^)	ICRA AAA	0.79
ADITYA BIRLA RENEWABLES LIMITED (^)	CRISIL AA	0.79
VEDANTA LTD.(^)	ICRA AA	0.78
VEDANTA LTD. (^)	ICRA AA	0.78
PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)	CRISIL AAA(SO)	0.78
NEXUS SELECT TRUST REIT (^)	CRISIL AAA	0.78
INDIA GRID TRUST (^)	CRISIL AAA	0.78
HINDUJA LEYLAND FINANCE LTD.(^)	CRISIL AA+	0.78
PIRAMAL FINANCE LTD	CARE CARE AA	0.77
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	ICRA AAA(SO)	0.59
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.56
SUNDARAM HOME FINANCE LTD	ICRA AAA	0.50
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.48
Nirma Ltd.	CRISIL AA	0.47
CAN FIN HOMES LTD.	FITCH AA+	0.47
PTC First Business Receivables Trust (Series 22) 01/07/2025(First Business Receivables Trust)	CRISIL AAA(SO)	0.39
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	0.39
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.39
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	0.39
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.35
PTC FIRST BUSINESS TRUST (SR 24) 01/01/2026(First Business Receivables Trust)	CRISIL AAA(SO)	0.35
JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	0.33
PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)(^)	CRISIL AAA(SO)	0.24
NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.16
SANSAR TRUST(SANSAR TRUST)	ICRA AAA(SO)	0.15
BAJAJ FINANCE LTD.	CRISIL AAA	0.14
GODREJ PROPERTIES LIMITED (^)	ICRA AA+	0.08
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	FITCH AAA	0.02
GODREJ INDUSTRIES LTD	ICRA AA+	0.02
TATA PROJECTS LTD.	FITCH AA	0.01
Corporate Debt/Financial Institutions - Total		**46.37**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Treasury Bills		
364 DAYS TREASURY BILL 19/03/2026	SOV	1.86
Treasury Bills - Total		**1.86**
Public Sector Undertakings		
CANARA BANK	CRISIL A1+	2.79
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	0.92
UNION BANK OF INDIA	FITCH A1+	0.73
PUNJAB NATIONAL BANK	CARE A1+	0.11
Public Sector Undertakings - Total		**4.55**
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	6.10
FEDERAL BANK LTD.	CRISIL A1+	0.94
DCM SHRIRAM LTD.	CRISIL A1+	0.77
EMBASSY OFFICE PARKS REIT	CRISIL A1+	0.37
Corporate Debt/Financial Institutions - Total		**8.18**
Triparty Repo		**1.25**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.26
Alternative Investment Fund - Total		**0.26**
Net Current Assets/(Liabilities)		**1.31**
Grand Total		**100.00**

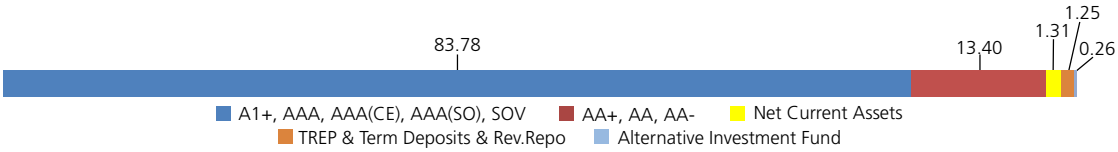
KOTAK LOW DURATION FUND

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. A relatively high interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	20,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	40,45,294	16,79,921	10,53,142	7,06,202	4,02,693	1,25,157
Scheme Returns (%)	**7.20**	**6.55**	**6.37**	**6.46**	**7.43**	**8.14**
Nifty Low Duration Debt Index A-I Returns (%)	7.17	6.49	6.43	6.70	7.67	8.11
Alpha*	**0.03**	**0.06**	**-0.06**	**-0.24**	**-0.24**	**0.03**
Nifty Low Duration Debt Index A-I (₹)#	40,34,802	16,74,669	10,55,539	7,10,396	4,04,146	1,25,139
NIFTY 1 Year T-Bill Index (₹)^	37,99,644	16,47,667	10,42,415	7,02,742	4,00,827	1,24,718
NIFTY 1 Year T-Bill Index Returns (%)	6.55	6.18	6.08	6.27	7.12	7.44

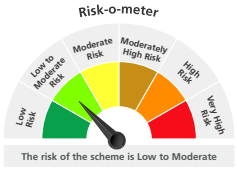
Product Label

This product is suitable for investors who are seeking*:

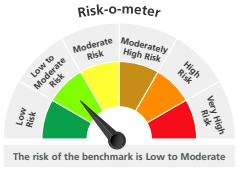
- Regular Income over short term
- Income by focussing on low duration securities with portfolio Macaulay duration between 6 months and 12 months

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

Fund



Benchmark



Nifty Low Duration Debt Index A-I

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

Scheme Inception : - March 06, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Jun 2025 is 28.51% of the net assets. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.
A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA+ and above rated corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

	Short	Medium	Long
Volatility: Low			
Volatility: Medium		■	
Volatility: High			

Fund Manager*: Mr. Deepak Agrawal & Mr. Manu Sharma
AAUM: ₹17,080.23 crs
AUM: ₹17,303.99 crs
Benchmark: Nifty Corporate Bond Index A-II
Allotment Date: September 21, 2007
Folio Count: 27,078

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1-1.5 year

Net Asset Value (NAV)

	Regular	Direct
Growth	₹3788.8016	₹3955.9795
Monthly IDCW	₹1234.2449	₹1073.6326

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	4.06 yrs
Modified Duration	2.90 yrs
Macaulay Duration	3.06 yrs
Annualised YTM*	6.84%
$Standard Deviation	1.37%

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

Total Expense Ratio**

Regular Plan: 0.68%
Direct Plan: 0.34%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PRC Matrix

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

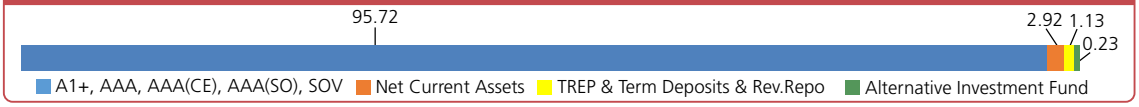
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government(^)	SOV	8.96
6.99% Central Government(^)	SOV	2.89
7.10% Central Government(^)	SOV	2.67
6.63% Central Government(^)	SOV	0.86
7.70% Maharashtra State Govt-Maharashtra	SOV	0.58
7.63% Maharashtra State Govt-Maharashtra	SOV	0.54
7.81% Central Government(^)	SOV	0.11
GS CG 12 Apr 2026 - (STRIPS)	SOV	0.02
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02
Government Dated Securities - Total		**16.65**
Public Sector Undertakings		
Power Finance Corporation Ltd.	CRISIL AAA	7.46
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	7.40
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	6.45
REC LTD	ICRA AAA	3.67
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	2.82
REC LTD	CRISIL AAA	2.66
National Housing Bank	CARE AAA	2.01
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.14
Food Corporation of India	CRISIL AAA(CE)	1.09
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.65
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	0.60
NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	0.45
Export-Import Bank of India	CRISIL AAA	0.15
National Housing Bank	CRISIL AAA	0.12
Public Sector Undertakings - Total		**36.67**
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	4.06
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group)	CRISIL AAA	3.61
BAJAJ FINANCE LTD.	CRISIL AAA	3.28
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.35
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	2.34
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	2.13
HDFC BANK LTD.	CRISIL AAA	1.95
Larsen and Toubro Ltd.	CRISIL AAA	1.64
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	1.62
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	1.48
L & T Finance Ltd.	ICRA AAA	1.31
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	CRISIL AAA	1.27
SMFG INDIA HOME FINANCE COMPANY LTD	CRISIL AAA	1.17
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.11
EMBASSY OFFICE PARKS REIT	CRISIL AAA	1.06
INDIA INFRADEBT LTD	CRISIL AAA	1.03
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.95
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	0.75
ICICI HOME FINANCE COMPANY LIMITED	CRISIL AAA	0.73
TATA CAPITAL LTD.	CRISIL AAA	0.65
SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.59
CAN FIN HOMES LTD.	ICRA AAA	0.59
VERTIS INFRASTRUCTURE TRUST	CRISIL AAA	0.58
Hindustan Zinc Ltd.	CRISIL AAA	0.56
INDIA GRID TRUST	CRISIL AAA	0.55
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.53
SMFG INDIA HOME FINANCE COMPANY LTD.	CARE AAA	0.29
NOMURA FIXED INCOME SECURITIES PRIVATE LTD.	FITCH AAA	0.29
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.23
PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.21
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.15
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.15
MINDSPACE BUSINESS PARKS REIT	CRISIL AAA	0.06
ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.06
Corporate Debt/Financial Institutions - Total		**39.35**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Public Sector Undertakings		
UNION BANK OF INDIA	FITCH A1+	0.54
Public Sector Undertakings - Total		**0.54**
Corporate Debt/Financial Institutions		
AXIS BANK LTD.	CRISIL A1+	1.97
HDFC BANK LTD.	CARE A1+	0.54
Corporate Debt/Financial Institutions - Total		**2.51**
Triparty Repo		**1.13**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.23
Alternative Investment Fund - Total		**0.23**
Net Current Assets/(Liabilities)		**2.92**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	21,40,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	44,52,808	17,38,775	10,80,853	7,19,092	4,08,928	1,26,080
Scheme Returns (%)	**7.66**	**7.21**	**7.10**	**7.19**	**8.47**	**9.62**
Nifty Corporate Bond Index A-II Returns (%)	7.61	6.98	6.84	6.75	7.90	8.78
Alpha*	**0.05**	**0.23**	**0.26**	**0.44**	**0.57**	**0.84**
Nifty Corporate Bond Index A-II (₹)#	44,29,435	17,18,228	10,71,066	7,11,252	4,05,500	1,25,554
CRISIL 10 Year Gilt Index (₹)^	40,64,905	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index (%)	6.75	6.73	6.99	7.40	9.67	10.78

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Regular Income over short term • Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		 Nifty Corporate Bond Index A-II

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

Scheme Inception : - September 21, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Jun 2025 is 6.50% of the net assets. *For Fund Manager experience, please refer page 137-141 & 154-158.**Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to provide reasonable returns and reasonably high levels of liquidity by investing in debt instruments such as bonds, debentures and Government securities; and money market instruments such as treasury bills, commercial papers, certificates of deposit, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be realised.

Maturity

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

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

AAUM: ₹18,036.42 crs

AUM: ₹17,676.41 crs

Benchmark: Nifty Short Duration Debt Index A-II

Allotment Date: May 2, 2002

Folio Count: 20,695

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹52.3386	₹57.6069
IDCW	₹12.3933	₹16.3000

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	3.45 yrs
Modified Duration	2.25 yrs
Macaulay Duration	2.38 yrs
Annualised YTM*	6.75%
$Standard Deviation	1.25%

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

Total Expense Ratio**

Regular Plan: 1.12%
Direct Plan: 0.38%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PRC Matrix

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

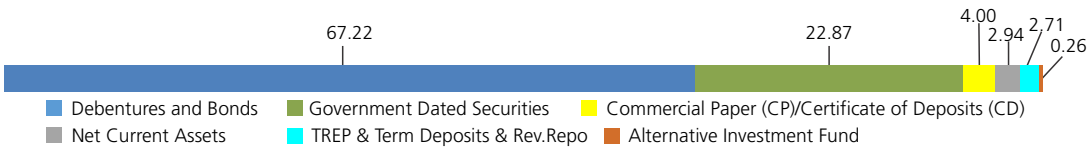
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government(^)	SOV	9.23
7.81% Central Government(^)	SOV	5.74
7.08% Karnataka State Govt(^)-Karnataka	SOV	2.90
7.02% Tamil Nadu State Govt-Tamil Nadu	SOV	1.36
6.99% Tamil Nadu State Govt-Tamil Nadu	SOV	0.82
6.63% Central Government(^)	SOV	0.80
7.76% Maharashtra State Govt-Maharashtra	SOV	0.60
7.63% Maharashtra State Govt-Maharashtra	SOV	0.53
6.99% Central Government(^)	SOV	0.38
7.42% Gujarat State Govt-Gujarat	SOV	0.26
7.10% Central Government(^)	SOV	0.24
7.17% Central Government(^)	SOV	0.01
Government Dated Securities - Total		**22.87**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	8.23
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	4.86
REC LTD	ICRA AAA	4.54
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	3.61
REC LTD	CRISIL AAA	3.02
Power Finance Corporation Ltd.(^)	CRISIL AAA	1.58
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	1.18
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	1.13
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.12
Power Finance Corporation Ltd. (^)	CRISIL AAA	1.01
Export-Import Bank of India (^)	CRISIL AAA	1.00
INDIAN OIL CORPORATION LTD.	CRISIL AAA	0.87
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	0.60
Public Sector Undertakings - Total		**32.75**
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	7.28
BAJAJ FINANCE LTD.	CRISIL AAA	4.90
HDB FINANCIAL SERVICES LTD. (^)	CRISIL AAA	2.54
HDFC BANK LTD. (^)	CRISIL AAA	1.72
ADITYA BIRLA CAPITAL LTD (^)	CRISIL AAA	1.72
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	1.44
CUBE HIGHWAYS TRUST (^)	ICRA AAA	1.40
JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) (^)	CRISIL AAA	1.31
PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030(INDIA UNIVERSAL TRUST AL1)	FITCH AAA(SO)	1.17
TOYOTA FINANCIAL SERVICES INDIA LTD.	ICRA AAA	1.15
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.00
TATA CAPITAL LTD.	CRISIL AAA	0.94
PTC First Business Receivables Trust (Series 23) 01/10/2025(First Business Receivables Trust)	CRISIL AAA(SO)	0.60
SMFG INDIA CREDIT CO. LTD.	ICRA AAA	0.58
VERTIS INFRASTRUCTURE TRUST	CRISIL AAA	0.57
POONAWALLA FINCORP LIMITED	CRISIL AAA	0.57
JIO CREDIT LIMITED	CRISIL AAA	0.57
Hindustan Zinc Ltd.	CRISIL AAA	0.57
TATA CAPITAL LTD. (^)	ICRA AAA	0.57
INDIA GRID TRUST	CRISIL AAA	0.56
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group) (^)	CRISIL AAA	0.52
BAJAJ HOUSING FINANCE LTD. (^)	CRISIL AAA	0.46
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A2) 21/11/2027(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.44
PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/11/2030(INDIA UNIVERSAL TRUST AL2)	FITCH AAA(SO)	0.35
LIC HOUSING FINANCE LTD.	CRISIL AAA	0.29
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	0.28
NOMURA CAPITAL (INDIA) PRIVATE LIMITED	FITCH AAA	0.26
ICICI HOME FINANCE COMPANY LIMITED	ICRA AAA	0.23
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027) (SANSAR TRUST)	CRISIL AAA(SO)	0.19
PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/11/2029) (SANSAR TRUST)	CRISIL AAA(SO)	0.16
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	0.10
ADITYA BIRLA CAPITAL LTD (^)	ICRA AAA	0.03
Corporate Debt/Financial Institutions - Total		**34.47**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Public Sector Undertakings		
INDIAN BANK	CRISIL A1+	1.09
CANARA BANK	CRISIL A1+	0.27
Public Sector Undertakings - Total		**1.36**
Corporate Debt/Financial Institutions		
AXIS BANK LTD.	CRISIL A1+	1.38
HDFC BANK LTD.	CARE A1+	1.26
Corporate Debt/Financial Institutions - Total		**2.64**
Triparty Repo		**2.71**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.26
Alternative Investment Fund - Total		**0.26**
Net Current Assets/(Liabilities)		**2.94**
Grand Total		**100.00**

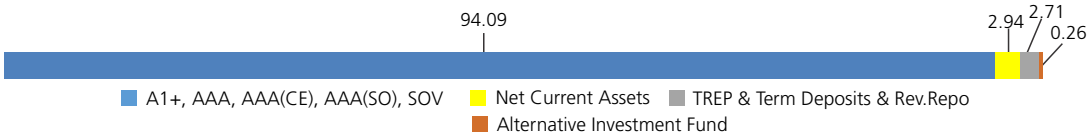
KOTAK BOND SHORT TERM FUND

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	71,36,555	16,97,202	10,64,694	7,10,083	4,05,968	1,25,750
Scheme Returns (%)	**7.41**	**6.75**	**6.67**	**6.68**	**7.98**	**9.09**
Nifty Short Duration Debt Index A-II Returns (%)	7.52	6.84	6.76	6.79	7.94	8.73
Alpha*	**-0.11**	**-0.10**	**-0.08**	**-0.11**	**0.04**	**0.37**
Nifty Short Duration Debt Index A-II (₹)#	72,42,146	17,05,815	10,67,885	7,12,064	4,05,753	1,25,521
CRISIL 10 Year Gilt Index (₹)^	63,56,075	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index (%)	6.56	6.73	6.99	7.40	9.67	10.78

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a medium term investment horizon • Investment in debt & money market securities with portfolio Macaulay duration between 1 year & 3 years * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk The risk of the scheme is Moderate	Risk-o-meter Low Risk, Low to Moderate Risk, Moderate Risk, Moderately High Risk, High Risk, Very High Risk The risk of the benchmark is Low to Moderate Nifty Short Duration Debt Index A-II

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

Scheme Inception : - May 02,2002. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Jun 2025 is 15.27% of the net assets. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK CREDIT RISK FUND

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

Investment Objective: The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA rated and below corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance that the investment objective of the Schemes will be realised.

Maturity

Volatility	Short	Medium	Long
Low			
Medium			
High		■	

Fund Manager*: Mr. Deepak Agrawal, Mr. Sunit Garg

AAUM: ₹701.96 crs

AUM: ₹700.95 crs

Benchmark: CRISIL Credit Risk Debt B-II Index

Allotment Date: May 11, 2010

Folio Count: 6,249

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 2-3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹29.4875	₹33.1688
Annual IDCW	₹12.8237	₹24.9129

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	2.69 yrs
Modified Duration	2.13 yrs
Macaulay Duration	2.27 yrs
Annualised YTM*	8.07%
[$]Standard Deviation	1.72%

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

Total Expense Ratio**

Regular Plan: 1.71%
Direct Plan: 0.81%

Available Plans/Options

A)Regular Plan B)Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemption / switch out of upto 6% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil.
b) If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1%
c) If units are redeemed or switched out on or after 1 year from the date of allotment: NIL

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PRC Matrix

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

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government	SOV	8.92
Government Dated Securities - Total		**8.92**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.62
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	3.29
THDC India Ltd. (THDCIL)	CARE AA	1.44
Public Sector Undertakings - Total		**8.35**
Corporate Debt/Financial Institutions		
JUBILANT BEVCO LIMITED	CRISIL AA	7.32
TATA PROJECTS LTD.	CRISIL AA	7.22
VEDANTA LTD.	ICRA AA	7.19
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	7.19
ADITYA BIRLA REAL ESTATE LTD	CRISIL AA	6.85
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	5.83
AADHAR HOUSING FINANCE LIMITED	ICRA AA	5.79
INDOSTAR CAPITAL FINANCE LIMITED	CRISIL AA-	5.71
AU SMALL FINANCE BANK LTD.	CRISIL AA	4.34
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027)(VAJRA TRUST)	ICRA AAA(SO)	3.23
PRESTIGE PROJECTS PVT. LTD	ICRA A	2.87
TATA PROJECTS LTD.	FITCH AA	2.00
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	1.41
Nirma Ltd.	CRISIL AA	0.72
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	0.58
Corporate Debt/Financial Institutions - Total		**68.25**
Triparty Repo		**2.18**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.57
Alternative Investment Fund - Total		**0.57**
Real Estate & Infrastructure Investment Trusts		
Embassy Office Parks REIT	Realty	3.54
INDUS INFRA TRUST	Transport Infrastructure	3.31
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	2.47
Real Estate & Infrastructure Investment Trusts - Total		**9.32**
Net Current Assets/(Liabilities)		**2.41**
Grand Total		**100.00**

KOTAK CREDIT RISK FUND

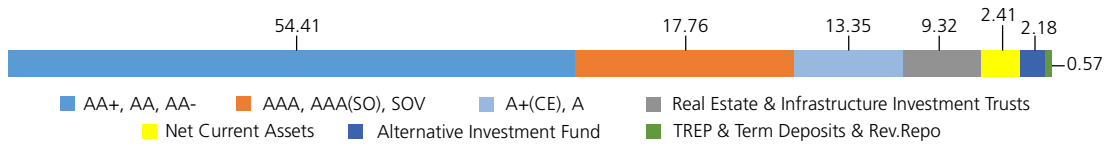
An open ended debt scheme predominantly investing in AA and below rated corporate bonds (Excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.

Securities Below Investment grade or Default				
ISIN	**Name of the Security**	**Value Recognised in NAV(Rs. In Lacs)**	**% to Net Assets**	**Total Security Value (Rs. In Lacs)**
INE528G08394	09.00% Yes Bank Ltd. (Basel III Tier I) Perpetual Call-18/10/2022 (L)	0.00	0.00	9040.89
INE452O07054	8.70% Future Lifestyle Fashions Ltd.	0.00	0.00	7094.18
Total	-	**0.00**	**0.00**	**16,135.07**

ALLOCATION (%)



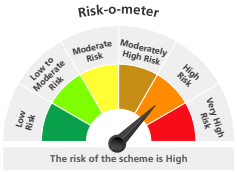
RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	18,20,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	31,83,836	16,60,366	10,47,167	7,04,565	4,04,598	1,25,484
Scheme Returns (%)	**7.00**	**6.33**	**6.21**	**6.37**	**7.75**	**8.67**
CRISIL Credit Risk Debt B-II Index Returns (%)	8.47	8.00	7.97	7.84	8.69	9.52
Alpha*	**-1.47**	**-1.68**	**-1.76**	**-1.47**	**-0.94**	**-0.85**
CRISIL Credit Risk Debt B-II Index (₹)#	36,00,423	18,12,945	11,15,002	7,30,953	4,10,229	1,26,016
CRISIL 10 Year Gilt Index (₹)^	31,51,054	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index (%)	6.87	6.73	6.99	7.40	9.67	10.78

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

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

Scheme Inception : - May 11, 2010. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK DYNAMIC BOND FUND

An open ended dynamic debt scheme investing across duration.
A relatively high interest rate risk and moderate credit risk.

Maturity

Volatility	Short	Medium	Long
Low	■		
Medium		■	
High			■

Investment Objective: The investment objective of the Scheme is to maximise returns through an active management of a portfolio of debt and money market securities. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

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

AAUM: ₹2,878.42 crs

AUM: ₹2,866.90 crs

Benchmark: Nifty Composite Debt Index A-III

Allotment Date: May 26, 2008

Folio Count: 19,581

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹37.4490	₹40.8511
Quarterly IDCW	₹14.1087	₹14.3369

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	15.41 yrs
Modified Duration	6.74 yrs
Macaulay Duration	7.02 yrs
Annualised YTM*	6.92%
$Standard Deviation	3.23%

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

Total Expense Ratio**
Regular Plan: 1.33%
Direct Plan: 0.59%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency
At discretion of trustees

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

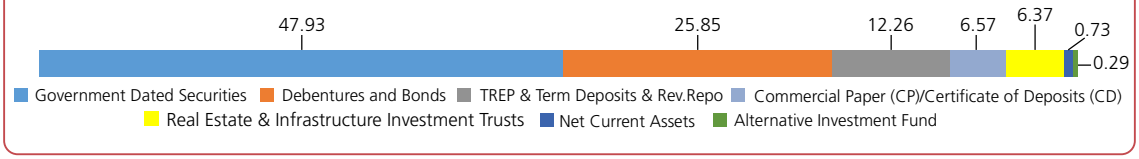
PRC Matrix

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

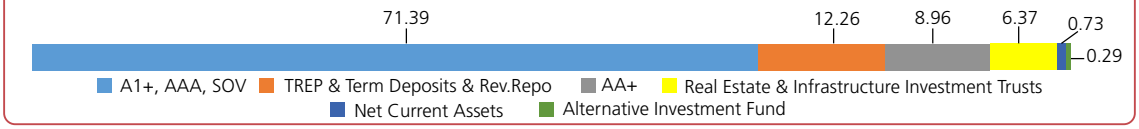
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.30% Central Government(^)	SOV	41.36
7.25% Central Government(^)	SOV	4.44
7.63% Maharashtra State Govt(^)-Maharashtra	SOV	1.42
7.38% Tamil Nadu State Govt-Tamil Nadu	SOV	0.42
7.42% Karnataka State Govt-Karnataka	SOV	0.21
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.03
7.18% Central Government(^)	SOV	0.02
6.52% Karnataka State Govt-Karnataka	SOV	0.02
6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.01
Government Dated Securities - Total		**47.93**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	3.55
REC LTD	ICRA AAA	0.87
REC LTD(^)	CRISIL AAA	0.60
Public Sector Undertakings - Total		**5.02**
Corporate Debt/Financial Institutions		
MUTHOOT FINANCE LTD.	CRISIL AA+	6.27
BAJAJ FINANCE LTD.	CRISIL AAA	4.44
HDFC BANK LTD.	CRISIL AAA	4.35
HDFC BANK LTD.(^)	CRISIL AAA	3.08
Tata Steel Ltd. (^)	CARE AA+	2.69
Corporate Debt/Financial Institutions - Total		**20.83**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Public Sector Undertakings		
UNION BANK OF INDIA	FITCH A1+	6.57
Public Sector Undertakings - Total		**6.57**
Triparty Repo		**12.26**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
Alternative Investment Fund - Total		**0.29**
Real Estate & Infrastructure Investment Trusts		
Embassy Office Parks REIT	Realty	3.00
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	1.35
INDUS INFRA TRUST	Transport Infrastructure	1.23
NEXUS SELECT TRUST REIT	Realty	0.52
CAPITAL INFRA TRUST INVIT	Construction	0.27
Real Estate & Infrastructure Investment Trusts - Total		**6.37**
Net Current Assets/(Liabilities)		**0.73**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	20,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	42,52,949	17,43,671	10,76,150	7,12,465	4,06,590	1,24,513
Scheme Returns (%)	**7.89**	**7.26**	**6.97**	**6.82**	**8.08**	**7.12**
Nifty Composite Debt Index A-III Returns (%)	7.74	7.33	7.30	7.16	8.65	9.44
Alpha*	**0.16**	**-0.07**	**-0.33**	**-0.35**	**-0.56**	**-2.33**
Nifty Composite Debt Index A-III (₹)#	41,89,596	17,50,033	10,88,882	7,18,702	4,09,977	1,25,968
CRISIL 10 Year Gilt Index (₹)^	38,17,574	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index (%)	6.77	6.73	6.99	7.40	9.67	10.78

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

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

Scheme Inception : - May 26, 2008. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Jun 2025 is 13.95% of the net assets. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

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.

Investment Objective: The primary objective of the Scheme is to generate income through investment primarily in floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns and money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Maturity

Short	Medium	Long	Volatility
■			Low
			Medium
			High

Fund Manager*: Mr. Deepak Agrawal, Mr. Manu Sharma
AAUM: ₹3,276.08 crs
AUM: ₹3,228.67 crs
Benchmark: Nifty Short Duration Debt Index A-II
Allotment Date: May 14, 2019
Folio Count: 4,329

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹1516.6556	₹1552.4685
IDCW	₹1351.6649	₹1352.4366

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	4.63 yrs
Modified Duration	1.75 yrs
Macaulay Duration	1.85 yrs
Annualised YTM*	7.04%
$Standard Deviation	0.90%

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

Total Expense Ratio**

Regular Plan: 0.63%
Direct Plan: 0.25%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth, Payout of IDCW and Reinvestment of IDCW

IDCW Frequency

At discretion of trustees

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PRC Matrix

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

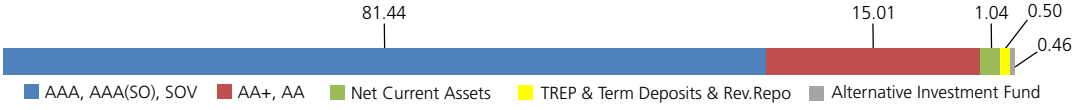
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
6.99% Central Government	SOV	20.42
6.63% Central Government	SOV	10.83
7.81% Central Government(^)	SOV	0.66
Government Dated Securities - Total		**31.91**
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (^)	CRISIL AAA	6.16
Power Finance Corporation Ltd.(^)	CRISIL AAA	3.16
REC LTD	ICRA AAA	3.10
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	1.58
Public Sector Undertakings - Total		**14.00**
Corporate Debt/Financial Institutions		
MUTHOOT FINANCE LTD. (^)	CRISIL AA+	8.28
TATA CAPITAL HOUSING FINANCE LTD. (^)	CRISIL AAA	6.36
PIPELINE INFRASTRUCTURE LIMITED (^)	CRISIL AAA	5.72
MANKIND PHARMA LTD (^)	CRISIL AA+	4.73
EMBASSY OFFICE PARKS REIT (^)	CRISIL AAA	4.43
BAJAJ FINANCE LTD. (^)	CRISIL AAA	3.47
JUBILANT BEVCO LIMITED (^)	CRISIL AA	3.18
TATA CAPITAL LTD. (^)	ICRA AAA	2.98
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	2.22
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029) (DHRUVA TRUST)	ICRA AAA(SO)	1.88
VEDANTA LTD. (Axis Trustee Services Ltd.)	CRISIL AA	1.86
LIC HOUSING FINANCE LTD. (^)	CRISIL AAA	1.59
GODREJ PROPERTIES LIMITED (^)	ICRA AA+	1.58
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	1.55
L & T Finance Ltd.	ICRA AAA	0.78
Bahadur Chand Investments Private Limited	ICRA AA	0.78
PTC VAJRA TRUST (SERIES A1) 20/02/2029 (MAT 20/02/2027) (VAJRA TRUST)	ICRA AAA(SO)	0.70
Corporate Debt/Financial Institutions - Total		**52.09**
Triparty Repo		**0.50**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.46
Alternative Investment Fund - Total		**0.46**
Net Current Assets/(Liabilities)		**1.04**
Grand Total		**100.00**

ALLOCATION (%)



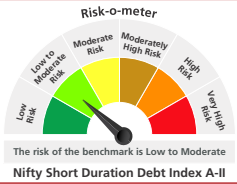
RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	5 years	3 years	1 year
Total amount invested (₹)	7,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	9,25,363	7,20,076	4,08,891	1,26,065
Scheme Returns (%)	**7.17**	**7.24**	**8.47**	**9.60**
Nifty Short Duration Debt Index A-II Returns (%)	6.69	6.79	7.94	8.73
Alpha*	**0.48**	**0.45**	**0.52**	**0.87**
Nifty Short Duration Debt Index A-II (₹)#	9,11,655	7,12,064	4,05,753	1,25,521
CRISIL 10 Year Gilt Index (₹)^	9,18,198	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index (%)	6.92	7.40	9.67	10.78

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon • Investment in floating & fixed rate debt instruments swapped for floating rate returns and money market instruments * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		 Nifty Short Duration Debt Index A-II

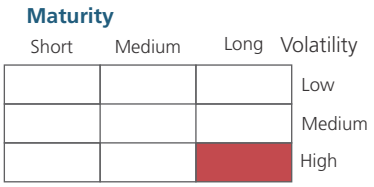
For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Scheme Inception : - May 14, 2019. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Jun 2025 is 37.17% of the net assets. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK MEDIUM TERM FUND

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

Investment Objective: The investment objective of the scheme is to generate regular income and capital appreciation by investing in a portfolio of medium term debt and money market instruments. There is no assurance or guarantee that the investment objective of the scheme will be achieved.



Fund Manager*: Mr. Deepak Agrawal, Mr. Sunit Garg (upto May 31, 2025) & Mr. Vihag Mishra (w.e.f. June 01, 2025)

AAUM: ₹1,884.96 crs

AUM: ₹1,900.68 crs

Benchmark: CRISIL Medium Duration Debt A-III Index

Allotment Date: March 21, 2014

Folio Count: 9,458

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 2.5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹22.7929	₹25.3342
IDCW	₹13.9899	₹25.3365

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	4.05 yrs
Modified Duration	2.75 yrs
Macaulay Duration	2.88 yrs
Annualised YTM*	7.65%
$Standard Deviation	1.45%

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

Total Expense Ratio**

Regular Plan: 1.63%
Direct Plan: 0.67%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PRC Matrix

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

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.10% Central Government	SOV	8.25
7.18% Central Government	SOV	7.75
7.30% Central Government	SOV	1.08
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.15
Government Dated Securities - Total		**17.23**
Public Sector Undertakings		
DME DEVELOPMENT LIMITED	CRISIL AAA	4.17
U P Power Corporation Ltd (Guaranteed By UP State Government)	CRISIL A+(CE)	2.84
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	0.19
REC LTD	CRISIL AAA	0.11
Public Sector Undertakings - Total		**7.31**
Corporate Debt/Financial Institutions		
BAMBOO HOTEL AND GLOBAL CENTRE (DELHI) PRIVATE LTD	ICRA A+(CE)	4.77
Tata Steel Ltd.	CARE AA+	4.06
AADHAR HOUSING FINANCE LIMITED	ICRA AA	3.47
PIPELINE INFRASTRUCTURE LIMITED	CRISIL AAA	3.42
ADITYA BIRLA RENEWABLES LIMITED	CRISIL AA	3.23
INDOSTAR CAPITAL FINANCE LIMITED	CRISIL AA-	3.16
ADITYA BIRLA REAL ESTATE LTD	CRISIL AA	2.96
PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST)	CRISIL AAA(SO)	2.75
INDIA GRID TRUST	CRISIL AAA	2.70
GODREJ PROPERTIES LIMITED	ICRA AA+	2.69
EMBASSY OFFICE PARKS REIT	CRISIL AAA	2.69
VEDANTA LTD.	ICRA AA	2.65
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	2.64
JM FINANCIAL CREDIT SOLUTIONS LTD.	ICRA AA	2.64
JM FINANCIAL ASSET RECONSTRUCTION CO. PVT. LTD	CRISIL AA-	2.28
PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)(SANSAR TRUST)	CRISIL AAA(SO)	1.73
VEDANTA LTD. (Axis Trustee Services Ltd.)	CRISIL AA	1.58
PRESTIGE PROJECTS PVT. LTD	ICRA A	1.58
MUTHOOT FINANCE LTD.	CRISIL AA+	1.36
PIRAMAL FINANCE LTD	CARE CARE AA	1.32
Bahadur Chand Investments Private Limited	ICRA AA	1.32
PTC DHRUVA TRUST (SERIES A1) 24/03/2030 (MAT 24/10/2029)(DHRUVA TRUST)	ICRA AAA(SO)	1.06
BHARTI TELECOM LTD.	CRISIL AA+	0.81
TATA PROJECTS LTD.	FITCH AA	0.37
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	0.11
IOT Utkal Energy Services Ltd.	CRISIL AAA	0.01
Corporate Debt/Financial Institutions - Total		**57.36**
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions		
AXIS BANK LTD.	CRISIL A1+	2.56
Corporate Debt/Financial Institutions - Total		**2.56**
Triparty Repo		**5.02**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
Alternative Investment Fund - Total		**0.29**
Real Estate & Infrastructure Investment Trusts		
Embassy Office Parks REIT	Realty	3.07
BROOKFIELD INDIA REAL ESTATE TRUST	Realty	2.07
INDUS INFRA TRUST	Transport Infrastructure	1.30
NEXUS SELECT TRUST REIT	Realty	0.53
CAPITAL INFRA TRUST INVIT	Construction	0.16
Real Estate & Infrastructure Investment Trusts - Total		**7.13**
Net Current Assets/(Liabilities)		**3.10**
Grand Total		**100.00**

KOTAK MEDIUM TERM FUND

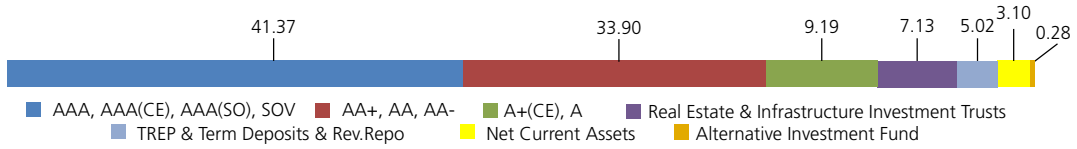
An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and relatively high credit risk.

Securities Below Investment grade or Default				
ISIN	**Name of the Security**	**Value Recognised in NAV (Rs. In Lacs)**	**% to Net Assets**	**Total Security Value (Rs. In Lacs)**
INE528G08394	09.00% Yes Bank Ltd. (Basel III Tier I) Perpetual Call-18/10/2022 (L)	0.00	0.00	4427.34
Total	-	**0.00**	**0.00**	**4,427.34**

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	13,60,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	20,45,914	17,04,638	10,76,049	7,20,295	4,09,530	1,25,974
Scheme Returns (%)	**6.97**	**6.83**	**6.97**	**7.25**	**8.57**	**9.45**
CRISIL Medium Duration Debt A-III Index Returns (%)	7.46	7.30	7.14	6.87	8.34	9.65
Alpha*	**-0.50**	**-0.47**	**-0.17**	**0.38**	**0.23**	**-0.20**
CRISIL Medium Duration Debt A-III Index (₹)#	21,07,795	17,46,713	10,82,483	7,13,436	4,08,136	1,26,096
CRISIL 10 Year Gilt Index (₹)^	20,30,887	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index Returns (%)	6.84	6.73	6.99	7.40	9.67	10.78

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

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

Scheme Inception : - March 21, 2014. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.

Investment Objective: To generate income by predominantly investing in debt & money market securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFI), Municipal Bonds and Reverse repos in such securities, sovereign securities issued by the Central Government and State Governments, and / or any security unconditionally guaranteed by the Govt. of India. There is no assurance that or guarantee that the investment objective of the scheme will be achieved.

Maturity

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

Fund Manager*: Mr. Deepak Agrawal, Mr. Abhishek Bisen (upto May 31, 2025) & Mr. Dharmesh Thakar (w.e.f. June 01, 2025)
AAUM: ₹6,220.32 crs
AUM: ₹6,183.28 crs
Benchmark: CRISIL Banking & PSU Debt A-II Index
Allotment Date: December 29,1998
Folio Count: 14,905

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 2-3 years

Net Asset Value (NAV)

	Regular	Direct
Growth	₹65.6271	₹68.3773
Monthly Dividend	₹12.3298	₹10.2557

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	4.58 yrs
Modified Duration	3.03 yrs
Macaulay Duration	3.23 yrs
Annualised YTM*	6.82%
$Standard Deviation	1.50%

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

Total Expense Ratio**

Regular Plan: 0.75%
Direct Plan: 0.40%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Monthly (12th of every Month)

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PRC Matrix

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

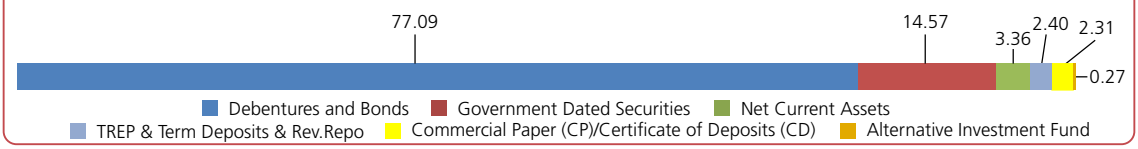
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.18% Central Government(^)	SOV	6.67
6.63% Central Government(^)	SOV	2.48
6.99% Central Government(^)	SOV	2.15
7.81% Central Government(^)	SOV	1.25
7.10% Central Government(^)	SOV	0.85
7.63% Maharashtra State Govt-Maharashtra	SOV	0.66
7.42% Gujarat State Govt-Gujarat	SOV	0.50
6.46% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**14.57**
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	8.35
REC LTD	CRISIL AAA	7.56
Power Finance Corporation Ltd.	CRISIL AAA	7.20
DME DEVELOPMENT LIMITED (^)	CRISIL AAA	5.12
Power Grid Corporation of India Ltd.(^)	CRISIL AAA	4.28
National Housing Bank (^)	CARE AAA	3.62
INDIAN OIL CORPORATION LTD. (^)	CRISIL AAA	3.15
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	3.14
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	2.42
STATE BANK OF INDIA.(Basel III TIER II Bonds)(^)	CRISIL AAA	2.31
PUNJAB NATIONAL BANK(Basel III TIER II Bonds)(^)	CRISIL AAA	1.79
Power Finance Corporation Ltd. (^)	CRISIL AAA	1.67
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	1.66
Export-Import Bank of India(^)	CRISIL AAA	1.65
REC LTD	ICRA AAA	1.61
NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT	CRISIL AAA	1.60
UNION BANK OF INDIA (Basel III TIER I Bonds)	CARE AA+	1.59
National Housing Bank	CRISIL AAA	1.30
Food Corporation of India	CRISIL AAA(CE)	1.26
NUCLEAR POWER CORPORATION OF INDIA LTD.	ICRA AAA	1.25
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	1.24
Food Corporation of India (^)	CRISIL AAA(CE)	0.83
Mahanagar Telephone Nigam Ltd.	BRICKWORK AA+(CE)	0.78
Mahanagar Telephone Nigam Ltd.	CARE AAA(CE)	0.08
Public Sector Undertakings - Total		**65.46**
Corporate Debt/Financial Institutions		
HDFC BANK LTD. (^)	CRISIL AAA	5.03
HDFC BANK LTD.(^)	CRISIL AAA	4.54
LIC HOUSING FINANCE LTD.	CRISIL AAA	2.06
Corporate Debt/Financial Institutions - Total		**11.63**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Public Sector Undertakings		
UNION BANK OF INDIA	FITCH A1+	1.52
Public Sector Undertakings - Total		**1.52**
Corporate Debt/Financial Institutions		
AXIS BANK LTD.	CRISIL A1+	0.79
Corporate Debt/Financial Institutions - Total		**0.79**
Triparty Repo		**2.40**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.27
Alternative Investment Fund - Total		**0.27**
Net Current Assets/(Liabilities)		**3.36**
Grand Total		**100.00**

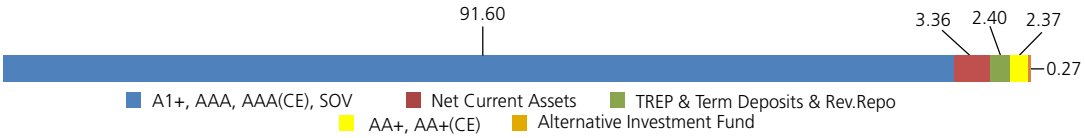
KOTAK BANKING AND PSU DEBT FUND

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and moderate credit risk.

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	31,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	92,95,513	17,42,920	10,81,522	7,16,294	4,07,355	1,25,819
Scheme Returns (%)	**7.22**	**7.25**	**7.11**	**7.03**	**8.21**	**9.20**
CRISIL Banking & PSU Debt A-II Index Returns (%)	NA	7.07	6.89	6.81	7.90	8.79
Alpha*	**NA**	**0.18**	**0.23**	**0.22**	**0.31**	**0.41**
CRISIL Banking & PSU Debt A-II Index (₹)#	NA	17,26,662	10,72,876	7,12,373	4,05,515	1,25,564
CRISIL 10 Year Gilt Index (₹)^	NA	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index (%)	NA	6.73	6.99	7.40	9.67	10.78

Product Label

This product is suitable for investors who are seeking*:

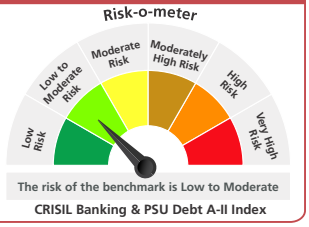
- Income over a short to medium term investment horizon.
- Investment in debt & money market securities of PSUs, Banks, Public Financial Institutions , government securities, and Municipal Bonds.

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

Fund



Benchmark



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

Scheme Inception : - December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^)This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 30 Jun 2025 is 11.72% of the net assets. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK GILT FUND

An open ended debt scheme investing in government securities across maturity.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The objective of the Plan is to generate risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government(s) and/or any security unconditionally guaranteed by the Government of India, and/or reverse repos in such securities as and when permitted by RBI. A portion of the fund may be invested in Reverse repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified to meet the day-to-day liquidity requirements of the Plan. To ensure total safety of Unitholders' funds, the Plan does not invest in any other securities such as shares, debentures or bonds issued by any other entity. The Fund will seek to underwrite issuance of Government Securities if and to the extent permitted by SEBI/RBI and subject to the prevailing rules and regulations specified in this respect and may also participate in their auction from time to time. Subject to the maximum amount permitted from time to time, the Plan may invest in securities abroad, in the manner allowed by SEBI/RBI in conformity with the guidelines, rules and regulations in this respect. There is no assurance that the investment objective of the Plan will be achieved. It is however emphasized, that investments under the Plan are made in Government Securities, where there is no risk of default of payment in principal or interest amount.

Maturity

	Short	Medium	Long
Low			
Medium		■	
High			■

Volatility

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹3,842.22 crs
AUM:	₹3,809.82 crs
Benchmark:	Nifty All Duration G-Sec Index
Allotment Date:	Regular Plan December 29,1998; PF & Trust Plan - November 11, 2003
Folio Count:	11,929

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 2 years & above

Net Asset Value (NAV)

Gilt Regular	Non-Direct Plan	Direct Plan
Growth	₹95.66	₹108.56
Quarterly IDCW	₹18.69	₹24.21
Gilt PF & Trust Plan	**Regular Plan**	**Direct Plan**
Growth	₹97.87	₹111.19
Gilt PF & Trust Plan		
Quarterly IDCW	₹11.93	

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	27.24 yrs
Modified Duration	11.33 yrs
Macaulay Duration	11.73 yrs
Annualised YTM*	7.04%
$Standard Deviation	4.69%

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

Total Expense Ratio**

Regular Plan:	1.48%
Direct Plan:	0.47%

Available Plans/Options

Gilt Regular
(A) Direct Plan I (B) Non-Direct Plan
Gilt PF & Trust Plan
(A) Direct Plan I (B) Regular Plan
Options: Growth & IDCW: Payout and Reinvestment (applicable for all plans)

IDCW Frequency
Quarterly (20th of Mar/Jun/Sep/Dec)

Load Structure
Entry Load: (a) Regular Plan - Entry: Nil. (b) PF & Trust Plan - Entry: Nil. (applicable for all plans)
Exit Load: (a) Regular Plan - Exit: Nil. (b) PF&Trust Plan-Exit: Nil. (applicable for all plans)

Data as on 30th June, 2025 unless otherwise specified.
Folio Count data as on 31st May 2025.

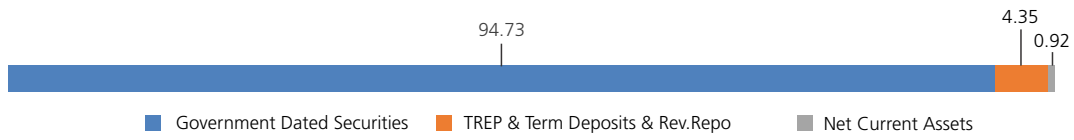
PRC Matrix

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

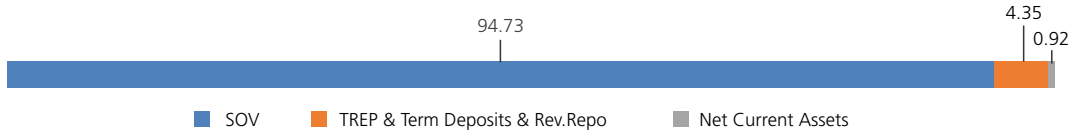
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.30% Central Government(^)	SOV	40.26
7.34% Central Government	SOV	25.95
7.09% Central Government	SOV	12.01
6.92% Central Government	SOV	5.37
6.80% Central Government	SOV	1.51
GS CG 06/05/2037 - (STRIPS)	SOV	0.55
7.02% Central Government	SOV	0.52
GS CG 25/05/2034 - (STRIPS)	SOV	0.46
GS CG 25/11/2034 - (STRIPS)	SOV	0.44
7.70% Maharashtra State Govt-Maharashtra	SOV	0.44
GS CG 22/04/2037 - (STRIPS)	SOV	0.43
GS CG 22/04/2039 - (STRIPS)	SOV	0.42
GS CG 22/10/2037 - (STRIPS)	SOV	0.41
GS CG 22/10/2035 - (STRIPS)	SOV	0.41
GS CG 25/11/2036 - (STRIPS)	SOV	0.38
GS CG 22/10/2036 - (STRIPS)	SOV	0.38
GS CG 22/10/2039 - (STRIPS)	SOV	0.31
GS CG 15/04/2039 - (STRIPS)	SOV	0.31
GS CG 22/04/2036 - (STRIPS)	SOV	0.30
GS CG 06/05/2038 - (STRIPS)	SOV	0.28
GS CG 15/10/2042 - (STRIPS)	SOV	0.24
GS CG 25/11/2041 - (STRIPS)	SOV	0.22
GS CG 15/10/2043 - (STRIPS)	SOV	0.22
8.28% Tamil Nadu State Govt-Tamil Nadu	SOV	0.19
GS CG 25/11/2037 - (STRIPS)	SOV	0.18
GS CG 25/05/2041 - (STRIPS)	SOV	0.18
GS CG 25/05/2037 - (STRIPS)	SOV	0.18
GS CG 15/04/2044 - (STRIPS)	SOV	0.18
GS CG 22/04/2038 - (STRIPS)	SOV	0.17
GS CG 15/10/2044 - (STRIPS)	SOV	0.17
GS CG 15/04/2045 - (STRIPS)	SOV	0.17
GS CG 25/05/2035 - (STRIPS)	SOV	0.16
GS CG 06/11/2037 - (STRIPS)	SOV	0.15
8.37% Tamil Nadu State Govt-Tamil Nadu	SOV	0.14
7.18% Tamil Nadu State Govt-Tamil Nadu	SOV	0.13
7.38% Tamil Nadu State Govt-Tamil Nadu	SOV	0.09
GS CG 23/12/2025 - (STRIPS)	SOV	0.08
GS CG 22 Aug 2026 - (STRIPS)	SOV	0.08
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	0.08
7.91% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
6.57% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.07
GS CG 25/11/2039 - (STRIPS)	SOV	0.06
8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.06
8.08% Maharashtra State Govt-Maharashtra	SOV	0.06
GS CG 25/05/2042 - (STRIPS)	SOV	0.05
GS CG 22/10/2038 - (STRIPS)	SOV	0.05
7.95% Central Government	SOV	0.05
7.80% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
7.68% Karnataka State Govt-Karnataka	SOV	0.03
6.78% Karnataka State Govt-Karnataka	SOV	0.03
8.16% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**94.73**
Triparty Repo		**4.35**
Net Current Assets/(Liabilities)		**0.92**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	31,90,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,04,41,441	16,91,827	10,56,034	6,99,561	3,99,773	1,22,804
Scheme Returns (%)	**7.94**	**6.69**	**6.44**	**6.09**	**6.94**	**4.40**
Nifty All Duration G-Sec Index Returns (%)	NA	7.54	7.58	7.61	9.16	8.43
Alpha*	**NA**	**-0.86**	**-1.14**	**-1.52**	**-2.22**	**-4.03**
Nifty All Duration G-Sec Index (₹)#	NA	17,69,557	10,99,644	7,26,714	4,13,093	1,25,337
CRISIL 10 Year Gilt Index (₹)^	NA	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index Returns (%)	NA	6.73	6.99	7.40	9.67	10.78

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a long investment horizon • Investment in sovereign securities issued by theCentral and/or State Government(s) and/or reverse repos in such securities * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Moderate	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Moderate Nifty All Duration G-Sec Index

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

Scheme Inception : - December 29, 1998. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK BOND FUND

An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. A relatively high interest rate risk and moderate credit risk.

Investment Objective: The investment objective of the Scheme is to create a portfolio of debt instruments such as bonds, debentures, Government Securities and money market instruments, including repos in permitted securities of different maturities, so as to spread the risk across different kinds of issuers in the debt markets. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity

Volatility	Short	Medium	Long
Low			
Medium		■	
High			■

Fund Manager*: Mr. Abhishek Bisen

AAUM: ₹2,105.44 crs

AUM: ₹2,093.73 crs

Benchmark: CRISIL Medium to Long Duration Debt A-III Index

Allotment Date: November 25, 1999

Folio Count: 5,570

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 2-3 years

Net Asset Value (NAV)

	Regular	Direct
Growth	₹76.8884	₹86.3332
IDCW	₹47.1072	₹28.7345

(as on June 30, 2025)

Debt Quant & Ratios

Average Maturity	11.17 yrs
Modified Duration	5.66 yrs
Macaulay Duration	5.89 yrs
Annualised YTM*	6.63%
$Standard Deviation	2.48%

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

Total Expense Ratio**

Regular Plan: 1.66%
Direct Plan: 0.70%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

At discretion of trustees

Load Structure

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

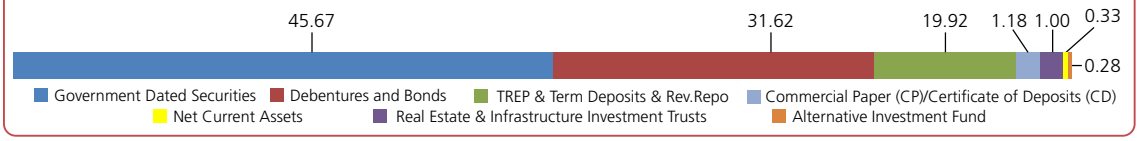
PRC Matrix

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

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
7.02% Central Government	SOV	11.05
7.30% Central Government	SOV	8.83
7.09% Central Government	SOV	7.56
6.92% Central Government	SOV	7.33
7.34% Central Government	SOV	5.80
7.63% Maharashtra State Govt-Maharashtra	SOV	1.01
GS CG 15/10/2036 - (STRIPS)	SOV	0.68
GS CG 15/04/2037 - (STRIPS)	SOV	0.66
GS CG 22/04/2038 - (STRIPS)	SOV	0.62
GS CG 15/04/2036 - (STRIPS)	SOV	0.36
GS CG 15/04/2043 - (STRIPS)	SOV	0.35
GS CG 15/10/2043 - (STRIPS)	SOV	0.34
8.31% Telangana State Govt-Telangana	SOV	0.24
GS CG 25/11/2035 - (STRIPS)	SOV	0.14
GS CG 25/11/2036 - (STRIPS)	SOV	0.13
GS CG 25/11/2037 - (STRIPS)	SOV	0.12
GS CG 25/05/2039 - (STRIPS)	SOV	0.11
6.58% Gujarat State Govt-Gujarat	SOV	0.11
7.78% West Bengal State Govt-West Bengal	SOV	0.10
GS CG 22 Aug 2026 - (STRIPS)	SOV	0.08
7.32% Central Government	SOV	0.05
Government Dated Securities - Total		**45.67**
Public Sector Undertakings		
National Housing Bank	CARE AAA	8.31
REC LTD	CRISIL AAA	3.71
DME DEVELOPMENT LIMITED	CRISIL AAA	3.01
Power Finance Corporation Ltd.	CRISIL AAA	2.98
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	2.59
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	2.14
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	ICRA AAA	1.22
Power Grid Corporation of India Ltd.	CRISIL AAA	1.20
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	0.19
National Housing Bank	CRISIL AAA	0.17
Public Sector Undertakings - Total		**25.52**
Corporate Debt/Financial Institutions		
L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd . Guaranteed by Larsen & Toubro Limited.)	CRISIL AAA(CE)	4.79
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	1.21
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	0.10
Corporate Debt/Financial Institutions - Total		**6.10**
Money Market Instruments		
Commercial Paper(CP)/ Certificate of Deposits(CD)		
Corporate Debt/Financial Institutions		
BHARTI TELECOM LTD.	CRISIL A1+	1.18
Corporate Debt/Financial Institutions - Total		**1.18**
Triparty Repo		**19.92**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.28
Alternative Investment Fund - Total		**0.28**
Real Estate & Infrastructure Investment Trusts		
INDUS INFRA TRUST	Transport Infrastructure	0.33
Real Estate & Infrastructure Investment Trusts - Total		**0.33**
Net Current Assets/(Liabilities)		**1.00**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	30,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	90,75,816	16,82,152	10,62,529	7,06,669	4,05,052	1,24,845
Scheme Returns (%)	**7.56**	**6.58**	**6.62**	**6.49**	**7.83**	**7.64**
CRISIL Medium to Long Duration Debt A-III Index Returns (%)	NA	7.53	7.46	7.29	8.89	9.82
Alpha*	**NA**	**-0.95**	**-0.85**	**-0.80**	**-1.06**	**-2.18**
CRISIL Medium to Long Duration Debt A-III Index (₹)#	NA	17,68,164	10,95,028	7,21,026	4,11,429	1,26,205
CRISIL 10 Year Gilt Index (₹)^	NA	16,95,442	10,76,878	7,22,909	4,16,214	1,26,799
CRISIL 10 Year Gilt Index Returns (%)	NA	6.73	6.99	7.40	9.67	10.78

Product Label

This product is suitable for investors who are seeking*:
- Income over a long investment horizon
- Investment in debt & money market securities with a portfolio Macaulay duration between 4 years & 7 years.

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

Fund



Benchmark



CRISIL Medium to Long Duration Debt A-III Index

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

Scheme Inception: - November 25,1999. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 120-132. For scheme performance Direct Plan, please refer page no 138-148. For last three IDCW, please refer page no 159-161.

KOTAK LONG DURATION FUND

An open-ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is greater than 7 Years. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: To generate income / capital appreciation through investments in debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

Maturity

Short	Medium	Long	Volatility
			Low
			Medium
		■	High

Fund Manager*:	Mr. Abhishek Bisen
AAUM:	₹193.47 crs
AUM:	₹162.28 crs
Benchmark:	CRISIL Long Duration Debt A-III Index
Allotment Date:	March 11, 2024
Folio Count:	5,834

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.0097	₹11.0506
IDCW	₹11.0099	₹11.0512

(as on June 30, 2025)

Debt Quant

Average Maturity	25.62 yrs
Modified Duration	13.02 yrs
Macaulay Duration	13.48 yrs
Annualised YTM*	7.10%
[$]Standard Deviation	4.72%

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

Total Expense Ratio**

Regular Plan: 0.62%
Direct Plan: 0.34%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

No exit load will be chargeable in case of switches made between different plans/options of the scheme.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

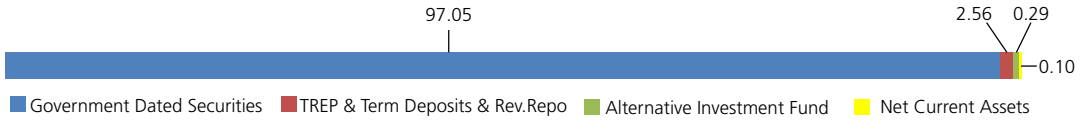
PRC Matrix

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

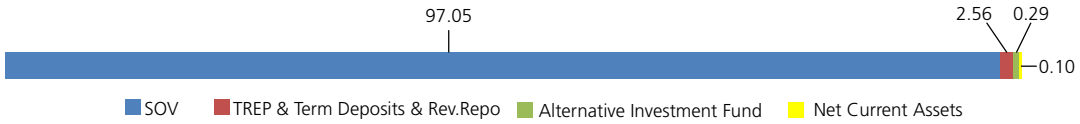
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.30% Central Government	SOV	31.13
7.34% Central Government	SOV	27.93
GS CG 06/11/2037 - (STRIPS)	SOV	5.62
GS CG 15/04/2044 - (STRIPS)	SOV	5.07
GS CG 25/05/2038 - (STRIPS)	SOV	4.03
GS CG 25/05/2042 - (STRIPS)	SOV	3.96
GS CG 25/11/2038 - (STRIPS)	SOV	3.89
GS CG 15/10/2045 - (STRIPS)	SOV	3.76
6.92% Central Government	SOV	3.15
GS CG 22/10/2038 - (STRIPS)	SOV	2.58
GS CG 25/11/2042 - (STRIPS)	SOV	1.05
GS CG 22/10/2041 - (STRIPS)	SOV	1.04
GS CG 25/05/2043 - (STRIPS)	SOV	1.01
GS CG 25/11/2043 - (STRIPS)	SOV	0.98
GS CG 25/05/2044 - (STRIPS)	SOV	0.94
GS CG 25/11/2044 - (STRIPS)	SOV	0.91
Government Dated Securities - Total		**97.05**
Triparty Repo		**2.56**
Alternative Investment Fund		
CORPORATE DEBT MARKET DEVELOPMENT FUND - CLASS A2	Alternative Investment Fund	0.29
Alternative Investment Fund - Total		**0.29**
Net Current Assets/(Liabilities)		**0.10**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 year
Total amount invested (₹)	1,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,67,336	1,23,419
Scheme Returns (%)	**6.57**	**5.38**
CRISIL Long Duration Debt A-III Index Returns (%)	8.19	7.77
Alpha*	**-1.61**	**-2.39**
CRISIL Long Duration Debt A-III Index Returns (₹)#	1,69,131	1,24,923
CRISIL 10 Year Gilt Index (₹)^	1,71,913	1,26,799
CRISIL 10 Year Gilt Index (%)	10.69	10.78

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term wealth creation • To generate income / capital appreciation through investments in debt and money market instruments. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter The risk of the scheme is Moderate	Risk-o-meter The risk of the benchmark is Moderate CRISIL Long Duration Debt A-III Index

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

Scheme Inception : - March 11, 2024. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. *Allpayouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. ***As per para 1.9 of of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 datedJune 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style / strategy of the Fund Manager within the category. *For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

Details of exposure across all Debt Funds of Kotak Mahindra Mutual Fund as on June 30, 2025

Issuer Name	%age of Exposure to Debt AUM
360 One Prime Ltd.	0.21
360 One Wam Limited	0.05
Aadhar Housing Finance Limited	0.12
Aditya Birla Capital Ltd	0.59
Aditya Birla Housing Finance Ltd	0.19
Aditya Birla Money Ltd	0.05
Aditya Birla Real Estate Ltd	0.06
Aditya Birla Renewables Limited	0.11
Angel One Limited	0.20
Aseem Infrastructure Finance Limited	0.13
AU Small Finance Bank Ltd.	0.23
AXIS Bank Ltd.	1.58
AXIS Finance Ltd.	0.03
AXIS Securities Limited	0.16
Adani Ports And Special Economic Zone Limited	0.27
Andhra Pradesh State Govt	0.42
Bajaj Finance Ltd.	1.19
Bajaj Financial Securities Limited	0.16
Bajaj Housing Finance Ltd.	0.76
Bamboo Hotel And Global Centre (Delhi) Private Ltd (Guaranteed by Prestige Estate Projects Limited)	0.08
Bank Of Baroda	2.33
Bank Of India	0.23
Barclays Investments & Loan (India) Pvt. Ltd.	0.16
Bharti Airtel Ltd.	0.27
Bharti Telecom Ltd.	1.35
Birla Group Holding Private Limited	0.22
Bahadur Chand Investments Private Limited	0.09
Bihar State Govt	0.13
Can Fin Homes Ltd.	0.41
Canara Bank	2.21
CESC Ltd.	0.11
Cholamandalam Investment And Finance Company Ltd.	0.13
Cholamandalam Securities Limited	0.03
Credila Financial Services Limited	0.10
Cube Highways Trust – NCDs	0.13
Central Government	17.60
Citicorp Finance (India) Ltd.	0.08
DCM Shriram Ltd.	0.05
Dhruva Trust (Originator Five-Star Business Fin Ltd.)	0.09
DME Development Limited (100% owned by NHAI and Letter of comfort from NHAI)	0.39
Embassy Office Parks REIT - NCDs	0.38
Export-Import Bank Of India	0.23
Federal Bank Ltd.	0.32
First Business Receivables Trust (Originator Reliance Industries Ltd)	0.16
Food Corporation of India (Guaranteed by Govt. of India)	0.17
Godrej Housing Finance Ltd	0.05
Godrej Industries Ltd	0.01
Godrej Properties Limited	0.07
Gujarat State Govt	1.19
HDB Financial Services Ltd.	0.54
HDFC Bank Ltd.	4.76
HDFC Securities Limited	0.22
Hero Fincorp Ltd.	0.18
Hinduja Leyland Finance Ltd.	0.05
Haryana State Govt	0.60
Hindustan Zinc Ltd.	0.52
ICICI Bank Ltd.	#
ICICI Home Finance Company Limited	0.10
ICICI Securities Limited	0.86
IDBI Bank Ltd.	0.39
IDFC First Bank Limited	0.10
IIFL Finance Limited	0.54
India Grid Trust - NCDs	0.19
India Infradebt Ltd	0.10
India Universal Trust Al1 (Originator Hdfc Bank Ltd.)	0.38
India Universal Trust Al2 (Originator Hdfc Bank Ltd.)	0.23
Indian Bank	1.12
Indian Oil Corporation Ltd.	0.25
Indian Overseas Bank	0.75
Indian Railway Finance Corporation Ltd.	0.17
Indostar Capital Finance Limited	0.05
Indusind Bank Ltd.	1.37
Interise Trust - NCDs	0.08
Iot Utkal Energy Services Ltd.	#
Jamnagar Utilities & Power Private Limited (Mukesh Ambani Group)	0.61
Jio Credit Limited	0.05
Jm Financial Services Limited	0.03
Jm Financial Asset Reconstruction Co. Pvt. Ltd	0.03
Jm Financial Credit Solutions Ltd.	0.05
Jubilant Bevco Limited	0.20
Julius Baer Capital (India) Pvt. Ltd	0.24
Karur Vysya Bank Ltd.	0.27
Kotak Mahindra Investments Ltd.	#
Karnataka State Govt	1.73
Kerala State Govt	0.13
Kotak Mahindra Prime Ltd.	0.07
L&T Finance Ltd.	0.14

Issuer Name	%age of Exposure to Debt AUM
L&T Metro Rail (Hyderabad) Ltd (NCDs are Guaranteed By Larsen & Toubro Limited.)	0.57
LIC Housing Finance Ltd.	1.60
Liquid Gold Series 9 (Originator Iifl Finance Ltd.)	0.23
Larsen and Toubro Ltd.	0.26
Mankind Pharma Ltd	0.56
Mindspace Business Parks REIT - NCDs	0.12
Motilal Oswal Financial Services Limited	0.80
Motilal Oswal Finvest Ltd.	0.05
Muthoot Finance Ltd.	0.91
Madhya Pradesh State Govt	0.40
Mahanagar Telephone Nigam Ltd. (Guaranteed by Govt of India).	0.03
Maharashtra State Govt	0.97
Mahindra & Mahindra Financial Services Ltd.	0.33
National Bank For Agriculture & Rural Development	5.64
National Bank For Financing Infrastructure And Development	0.27
Nexus Select Trust REIT	0.06
Nomura Capital (India) Private Limited	0.04
Nomura Fixed Income Securities Private Ltd.	0.03
Nuclear Power Corporation Of India Ltd.	0.08
Nuvama Wealth And Investment Ltd	0.05
National Housing Bank	0.68
Nirma Ltd.	0.20
Pipeline Infrastructure Limited	0.27
Piramal Finance Ltd	0.63
Pnb Housing Finance Ltd.	0.42
Poonawalla Fincorp Limited	0.27
Prestige Projects Pvt. Ltd	0.03
Punjab & Sind Bank	0.62
Punjab National Bank	3.49
Panatone Finvest Ltd. (Sub. of Tata Sons)	0.32
Power Finance Corporation Ltd.	1.76
Power Grid Corporation Of India Ltd.	0.17
Punjab State Govt	0.01
Rural Electrification Corporation Ltd.	2.74
Rajasthan State Govt	0.38
Reliance Retail Ventures Ltd	0.01
Samvardhana Motherson International Ltd	0.01
Sansar Trust (Originator Shriram Finance Ltd)	0.40
SBI Cards & Payment Services Pvt. Ltd.	0.16
Sbicap Securities Limited	0.40
Sharekhan Limited	0.11
Small Industries Development Bank Of India	5.17
SMFG India Credit Co. Ltd.	0.11
Smfg India Home Finance Company Ltd	0.14
Standard Chartered Capital Ltd.	0.19
State Bank Of India.	0.16
Sundaram Finance Ltd.	#
Sundaram Home Finance Ltd	0.09
Sikka Ports & Terminals Ltd. (Mukesh Ambani Group)	0.74
Tata Capital Housing Finance Ltd.	0.54
Tata Capital Ltd.	0.63
Tata Projects Ltd.	0.10
Telangana State Industrial Infrastructure Corporation Ltd. (Guaranteed by Govt. of Telangana)	0.22
THDC India Ltd. (Thdcil)	0.01
Torrent Electricals Limited	0.27
Toyota Financial Services India Ltd.	0.11
TREP/REVERSE REPO	7.70
Tamil Nadu State Govt	1.39
Tata Steel Ltd.	0.08
Telangana State Govt	0.02
U P Power Corporation Ltd (Guaranteed By Up State Government)	0.06
Uco Bank	0.53
Union Bank Of India	1.96
Uttar Pradesh State Govt	0.51
Vajra Trust (Originator Veritas Finance Private Ltd)	0.02
Vedanta Ltd.	0.35
Vertis Infrastructure Trust	0.11
West Bengal State Govt	0.33
Yes Bank Ltd.	0.00
Total	**100.00**

# Indicates Less than 0.005%

Industry / Sector	%age of Exposure to Debt AUM $
BANK	22.42
CASH(TREP/REVERSE REPO)	7.36
CORPORATES	5.36
FINANCIAL SERVICES	30.50
GOI/TBILLS	25.80
NBFC	8.56
Total	**100.00**

Key Credit Brief provides the Key Highlights for select counterparties in our portfolio.

Please click here for the updated **Key Credit Brief.**

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

Ready Reckoner

Equity – Diversified

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D# (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Large Cap Fund (Erstwhile known as Kotak Bluechip Fund)	29-Dec-98	Fund invests in companies with Large market capitalization through diversification across sectors.	Financial Services: 29.0/34.6 Information Technology: 10.7/9.6 Automobile and Auto Components: 9.2/7.1 Oil, Gas & Consumable Fuels: 8.8/9.8 Fast Moving Consumer Goods: 6.1/7.2	HDFC Bank Ltd: 7.8 ICICI Bank Ltd: 7.4 Reliance Industries Ltd: 6.7 Infosys Ltd: 4.2 Bharti Airtel Ltd: 3.7	Mr. Rohit Tandon	10,515.75	LC: 84 MC: 8 SC: 5 D&O: 3	0.91	1.08	12.59	1.73	0.61
Kotak Flexicap Fund	11-Sep-09	Focus on select sectors of economy diversified at stock level. Flexibility to invest across market capitalization.	Financial Services: 25.7/31.4 Capital Goods: 10.0/5.8 Chemicals: 8.2/2.1 Information Technology: 7.9/8.6 Oil, Gas & Consumable Fuels: 7.4/7.9	ICICI Bank Ltd: 7.0 Bharat Electronics Ltd: 6.6 HDFC Bank Ltd: 5.8 Ultratech Cement Ltd: 3.8 Larsen And Toubro Ltd: 3.8	Mr. Harsha Upadhyaya	54,840.98	LC: 69 MC: 24 SC: 5 D&O: 2	0.93	1.19	13.38	1.45	0.60
Kotak Multicap Fund	29-Sep-21	Fund is mix of Largecap, Midcap, & Smallcap stocks that work together as a team to create winning opportunities	Financial Services: 23.8/29.0 Automobile and Auto Components: 10.8/6.1 Information Technology: 10.4/7.7 Consumer Services: 7.9/3.5 Oil, Gas & Consumable Fuels: 6.3/6.4	Maruti Suzuki India Ltd: 5.9 State Bank Of India: 4.1 Hero MotoCorp Ltd: 3.5 Poonawalla Fincorp Ltd: 2.9 Hindustan Petroleum Corporation Ltd: 2.8	Mr. Devender Singhal Mr. Abhishek Bisen	18,904.21	LC: 43 MC: 26 SC: 29 D&O: 1	1.04	1.36	15.83	1.62	0.42
Kotak Large & Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund)	09-Sep-04	Fund Offers exposure across market cap segments with minimum level of 35% each in large and mid-cap segments with an opportunities in sectors with strong company performance and growth potential.	Financial Services: 24.7/29.2 Capital Goods: 11.3/8.5 Oil, Gas & Consumable Fuels: 8.9/6.7 Information Technology: 8.3/8.2 Chemicals: 7.5/3.3	HDFC Bank Ltd: 6.4 Bharat Electronics Ltd: 4.2 ICICI Bank Ltd: 3.6 Infosys Ltd: 3.3 Eternal Ltd: 3.3	Mr. Harsha Upadhyaya	28,294.15	LC: 56 MC: 37 SC: 5 D&O: 1	0.91	1.28	13.65	1.58	0.55
Kotak Midcap Fund (Erstwhile known as Kotak Emerging Equity Fund)	30-Mar-07	Fund predominantly invest in Midcap stocks that have potential to shine in the future. Thus giving your investment the opportunity of better growth	Financial Services: 12.5/23.8 Information Technology: 12.2/6.8 Capital Goods: 12.0/14.4 Chemicals: 11.0/6.3 Healthcare: 11.0/11.3	Fortis Healthcare India Ltd: 3.4 Mphasis Ltd: 3.3 Solar Industries India Ltd: 3.0 Ge Vernova T&d India Ltd: 2.9 Dixon Technologies India Ltd: 2.9	Mr. Atul Bhole	57,101.96	LC: 13 MC: 70 SC: 13 D&O: 3	0.91	1.28	15.94	1.40	0.38

Ideal Investments Horizon – 5 Years & Above

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research. *Standard Deviation
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Ready Reckoner

Equity – Diversified

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D# (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Small Cap Fund	24-Feb-05	Fund Identifies the hidden growth potential of small cap sized companies with Better growth potential as most small caps are under owned and under researched	Healthcare: 18.4/12.5 Consumer Durables: 12.1/4.7 Capital Goods: 11.5/13.2 Consumer Services: 9.2/4.0 Automobile and Auto Components: 6.8/3.9	Aster DM Healthcare Ltd: 3.9 Techno Electric & Engineering Company Ltd: 3.3 Krishna Institute Of Medical: 3.2 Century Plyboards (india) Ltd: 2.8 Vijaya Diagnostic Centre Pvt: 2.6	Mr. Harish Bihani	18,031.02	LC: 6 MC: 16 SC: 75 D&O: 4	0.81	0.94	16.80	1.65	0.53
Kotak Contra Fund (Erstwhile known as Kotak India EQ Contra Fund)	27-Jul-05	Fund follows a contrarian strategy – "Sailing Against The Wind" which aims to selects stocks of high-quality companies using the Business-Management-Valuation approach.	Financial Services: 33.3/31.4 Information Technology: 10.1/8.6 Healthcare: 7.8/6.3 Oil, Gas & Consumable Fuels: 6.9/7.9 Capital Goods: 6.3/5.8	HDFC Bank Ltd: 7.0 ICICI Bank Ltd: 5.6 Reliance Industries Ltd: 3.5 State Bank Of India: 3.5 Infosys Ltd: 3.4	Ms. Shibani Sircar Kurian	4,502.48	LC: 61 MC: 19 SC: 19 D&O: 2	0.98	1.36	14.05	1.87	0.58
Kotak Focused Fund (Erstwhile known as Kotak Focused Equity Fund)	16-Jul-19	Fund selects stocks following the process of "Distilling Gold from Ore" which aims to select high-quality companies at reasonable valuations	Financial Services: 27.8/31.4 Information Technology: 10.3/8.6 Capital Goods: 9.7/5.8 Consumer Services: 7.4/3.6 Healthcare: 6.8/6.3	HDFC Bank Ltd: 7.6 ICICI Bank Ltd: 7.0 Bharti Airtel Ltd: 5.9 Eternal Ltd: 4.8 Tech Mahindra Ltd: 4.7	Ms. Shibani Sircar Kurian	3,707.11	LC: 79 MC: 17 SC: 3 D&O: 1	0.90	1.07	12.95	1.89	0.55
Kotak ELSS Tax Saver Fund	23-Nov-05	Fund predominately invests in equities, providing the potential for capital appreciation along with the benefit of tax savings for investors, Flexibility to invest across any themes and sectors with No Market cap bias	Financial Services: 29.3/31.4 Information Technology: 10.8/8.6 Oil, Gas & Consumable Fuels: 8.5/7.9 Chemicals: 6.9/2.1 Automobile and Auto Components: 5.5/6.6	HDFC Bank Ltd: 9.3 ICICI Bank Ltd: 5.8 Bharti Airtel Ltd: 3.8 Infosys Ltd: 3.7 Tech Mahindra Ltd: 3.5	Mr. Harsha Upadhyaya	6,492.65	LC: 74 MC: 17 SC: 9 D&O: 0	0.92	1.14	13.43	1.75	0.63

Ideal Investments Horizon – 5 Years & Above

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Ready Reckoner

Equity - Thematic/Sectoral

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D# (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Infrastructure & Economic Reform Fund	25-Feb-08	Fund mainly invests in infrastructure companies expected to benefit from economic growth and development.	Capital Goods: 19.6/4.3 Construction: 16.1/12.1 Automobile and Auto Components: 10.4/2.3 Telecommunication: 9.8/16.9 Oil, Gas & Consumable Fuels: 8.6/28.6	Bharti Airtel Ltd: 7.6 Reliance Industries Ltd: 5.5 Solar Industries India Ltd: 5.2 Larsen And Toubro Ltd: 4.6 Shree Cement Ltd: 4.4	Mr. Nalin Rasik Bhatt	2,449.76	LC: 40 MC: 21 SC: 39 D&O: 1	0.91	1.19	18.35	1.99	0.66
Kotak Pioneer Fund	31-Oct-19	Fund invests in companies that utilize new forms of production, technology, distribution or process which are likely to challenge existing markets and value networks, displace established market operators, products and/or business models. The fund invests in global funds investing in companies inventing and utilizing innovative technologies.	Consumer Services: 6.5/3.6 Automobile and Auto Components: 4.6/6.6 Healthcare: 4.4/6.3 Financial Services: 3.8/31.4 Capital Goods: 3.7/5.8	Eternal Limited: 4.2 Bharti Hexacom Ltd: 4.1 Inter Globe Aviation Ltd: 3.7 Aster DM Healthcare Ltd: 3.7 Reliance Industries Ltd: 3.3	Mr. Harish Bihani	2,957.73	LC: 37 MC: 27 SC: 18 D&O: 18	0.93	1.42	13.47	1.87	0.49
Kotak ESG Exclusionary Strategy Fund	11-Dec-20	Portfolio consists of diversified companies that adhere to Environmental, Social & Governance parameters, with flexibility to invest across market capitalization	Financial Services: 25.5/34.8 Information Technology: 12.2/17.4 Automobile and Auto Components: 10.5/10.4 Telecommunication: 8.1/3.9 Consumer Services: 7.8/5.4	HDFC Bank Ltd: 8.1 Bharti Airtel Ltd: 6.1 Larsen And Toubro Ltd: 4.9 Tech Mahindra Ltd: 4.5 Eternal Limited: 4.4	Mr. Mandar Pawar	893.15	LC: 83 MC: 13 SC: 4 D&O: 1	0.90	0.96	13.03	2.27	0.88
Kotak Manufacture in India Fund	22-Feb-22	Fund focuses on investment themes such as China+1, PLI Scheme, Deleveraged Balance Sheets of Corporates, Housing Boom, and Reimagining India's Carbon Footprint	Capital Goods: 27.3/20.1 Automobile and Auto Components: 18.0/28.2 Healthcare: 16.2/16.1 Oil, Gas & Consumable Fuels: 11.5/8.5 Metals & Mining: 6.3/12.6	Sun Pharmaceuticals Industries Ltd: 4.7 Reliance Industries Ltd: 4.5 Mahindra & Mahindra Ltd: 4.1 Tata Steel Ltd: 3.5 Bharat Electronics Ltd: 3.4	Mr. Harsha Upadhyaya, Mr. Abhishek Bisen	2,510.06	LC: 54 MC: 27 SC: 17 D&O: 2	0.94	1.07	15.63	1.96	0.55
Kotak Business Cycle Fund	28-Sep-22	Fund invests in sectors and stocks which show signs of growth in the business cycle, fund follows a top-down approach to portfolio construction, identifying stages of the business cycle and sector opportunities	Financial Services: 19.3/31.4 Healthcare: 13.0/6.3 Consumer Services: 10.1/3.6 Capital Goods: 9.6/5.8 Automobile and Auto Components: 8.6/6.6	ICICI Bank Ltd: 4.7% Bharti Hexacom Ltd: 4.4% Axis Bank Ltd: 3.7% Aster Dm Healthcare Ltd: 3.7% Vishal Mega Mart Ltd: 3.2%	Mr. Harish Bihani, Mr. Abhishek Bisen	2,839.36	LC: 45 MC: 26 SC: 28 D&O: 0	0.95	1.07	13.80	1.95	0.60

Ideal Investments Horizon – 5 Years & Above

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Equity - Thematic/Sectoral

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D# (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Banking & Financial Services Fund	27-Feb-23	Fund predominantly invests in securities engaged in banking and financial services sectors. which follows bottom-up approach of Business, Management and Valuation to identify companies within the banking and financial services sector showing growth at a reasonable price.	Financial Services: 99.0/100.0	HDFC Bank Ltd: 18.9 ICICI Bank Ltd: 17.9 State Bank Of India: 6.5 Bajaj Finance Ltd: 6.3 Kotak Mahindra Bank Ltd: 5.7	Ms. Shibani Sircar Kurian, Mr. Abhishek Bisen	1,269.14	LC: 73 MC: 11 SC: 15 D&O: 1	0.97	1.22	12.48	2.14	0.66
Kotak Quant Fund	02-Aug-23	Fund selects stocks based on an in-house proprietary quantitative model across Market Capitalization and diverse sectors	Financial Services: 35.1/33.1 Healthcare: 13.7/5.0 Fast Moving Consumer Goods: 9.4/6.5 Chemicals: 7.9/1.2 Construction Materials: 5.2/2.0	HDFC Bank Ltd: 3.7 ICICI Bank Ltd: 3.7 Bharti Airtel Ltd: 3.4 Apollo Hospitals Enterprises Ltd: 3.2 Ultratech Cement Ltd: 3.1	Mr. Harsha Upadhyaya, Mr. Rohit Tandon And Mr. Abhishek Bisen	673.13	LC: 49 MC: 43 SC: 7 D&O: 1	1.18	1.00	17.92	1.71	1.16
Kotak Consumption Fund	16-Nov-23	Fund invests in Consumption theme which aim to grow with the nation's growing lifestyle	Consumer Services: 23.8/15.6 Fast Moving Consumer Goods: 22.1/28.7 Automobile and Auto Components: 15.3/22.6 Healthcare: 11.7/5.1 Telecommunication: 9.8/10.2	Bharti Airtel Ltd: 10.0 ITC Ltd: 8.0 Maruti Suzuki India Ltd: 7.7 Eternal Limited: 6.5 Hero MotoCorp Ltd: 4.6	Mr. Devender Singhal, Mr. Abhishek Bisen	1,334.30	LC: 57 MC: 9 SC: 33 D&O: 1	0.92	0.88	16.32	2.10	0.56
Kotak Healthcare Fund	11-Dec-23	Fund invests in Pharma, Healthcare, and Allied Sectors, which are part of the structural growth story of the healthcare and allied industries	Healthcare: 98.0/100.0	Sun Pharmaceuticals Industries Ltd: 14.8 Max Healthcare Institute Ltd: 8.6 Divi s Laboratories Ltd: 6.0 Cipla Ltd: 5.0 Jubilant Pharmova Ltd: 3.7	Ms. Shibani Sircar Kurian, Mr. Dhananjay Tikariha And Mr. Abhishek Bisen	453.45	LC: 34 MC: 30 SC: 34 D&O: 2	0.96	0.81	17.63	2.40	0.79
Kotak Technology Fund	04-Mar-24	Fund invest in the Potential Growth Story Of Technology Sector	Information Technology: 62.3/69.5 Telecommunication: 20.8/29.1 Consumer Services: 11.8 Services: 1.6 Consumer Durables: 0.7	Infosys Ltd: 18.7 Bharti Airtel Ltd: 15.9 Tata Consultancy Services Ltd: 7.8 Tech Mahindra Ltd: 7.8 Eternal Ltd: 5.5	Ms. Shibani Sircar Kurian And Mr. Abhishek Bisen	620.46	LC: 71 MC: 20 SC: 5 D&O: 4	1.01	0.86	17.93	2.38	0.93

Ideal Investments Horizon – 5 Years & Above

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Equity - Thematic/Sectoral

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	Product Positioning	Top 5 Sectors (%) Portfolio/Benchmark	Top 5 Stocks (%)	Fund Manager	AUM (Rs. Crs.)	M-Cap (%)	Beta	Sharpe	S.D# (%)	Total Expense Ratio (TER %)	
											Reg	Dir
Kotak Special Opportunities Fund	29-Jun-24	The scheme will invest in opportunities presented by Special Situations such as Company Specific Event/Developments, Corporate Restructuring, Government Policy change and/or Regulatory changes, Technology led Disruption/ Innovation or companies going through temporary but unique challenges and other similar instances. The scheme has flexibility to invest across market capitalization	Automobile and Auto Components: 13.8/6.6 Financial Services: 13.2/31.4 Information Technology: 12.6/8.6 Fast Moving Consumer Goods: 9.7/6.2 Healthcare: 9.3/6.3	Maruti Suzuki India Ltd: 7.4 Hero MotoCorp Ltd: 4.2 Wipro Ltd: 4.0 Jubilant Pharmova Ltd: 3.7 Radico Khaitan Ltd: 3.7	Mr. Devender Singhal and Mr. Abhishek Bisen	2,117.21	LC: 32 MC: 17 SC: 49 D&O: 2	1.10	-0.40	18.39	2.03	0.67
Kotak MNC Fund	28-Oct-24	Fund invests in multinational companies registered/incorporated in India, including subsidiaries of foreign firms, joint ventures, Indian multinationals and transnational companies. It focuses on a Business, Management, and Valuation approach to identify growth opportunities in companies across market capitalizations.	Fast Moving Consumer Goods: 22.1/35.3 Capital Goods: 20.3/21.9 Healthcare: 19.4/6.1 Automobile and Auto Components: 14.2/17.5 Information Technology: 8.6/2.2	Maruti Suzuki India Limited: 7.3 Britannia Industries Ltd: 7.3 Hindustan Unilever Ltd: 6.0 United Spirits Ltd: 3.8 Nestle India Ltd: 3.7	Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha and Mr. Abhishek Bisen	2,277.83	LC: 48 MC: 20 SC: 29 D&O: 3	1.13	-0.12	18.87	1.99	0.56
Kotak Transportation and Logistics Fund	16-Dec-24	The fund invests in portfolio of predominantly equity & equity related securities of companies engaged in Transportation & Logistics and related activities. This theme focuses on investing in companies that facilitate the movement of goods and people. The fund has flexibility to invest across market capitalization.	Automobile and Auto Components: 56.8/67.5 Services: 25.0/16.7 Consumer Services: 8.9/11.7 Capital Goods: 8.4/4.0	Maruti Suzuki India Ltd: 8.9 Inter Globe Aviation Ltd: 7.8 Mahindra & Mahindra Ltd: 7.6 Hero MotoCorp Ltd: 7.4 Bajaj Auto Ltd: 6.4	Mr. Nalin Bhatt, Mr. Abhishek Bisen and Mr. Arjun Khanna	412.70	LC:63 MC: 6 SC: 30 D&O: 1	-	-	-	2.41	0.83
Kotak Energy Opportunities Fund	25-Apr-25	Fund aims to generate long-term capital growth by investing in companies engaged in and/or expected to benefit from the growth of Energy (Traditional/New) and related & activities. The fund follows the Business Management & Valuation approach to identify companies showing growth at a reasonable price.	Oil, Gas & Consumable Fuels: 30.8/49.9 Capital Goods: 23.9/25.0 Power: 22.5/25.1 Construction: 4.7 Financial Services: 2.7	Reliance Industries Ltd: 8.4 NTPC LTD: 7.7 GAIL (India) Ltd: 7.3 Power Grid Corporation Of India Ltd: 6.9 ABB India Ltd: 5.6	Mr. Nalin Bhatt, Mr. Abhishek Bisen and Mr. Arjun Khanna	196.76	LC: 60 MC: 23 SC: 7 D&O: 11	-	-	-	2.42	0.93

Ideal Investments Horizon – 5 Years & Above

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Hybrid Funds

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Debt Quants	Market Cap (%)	Asset Allocation (%)	Beta	Sharpe	Standard Deviation (%)	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	17,677.50	Avg Maturity - 17.11 Yrs Mac Duration - 7.55 Yrs YTM - 6.83%	LC-42 MC-11 SC-6 D&O-42	Net Equity- 58.4 Debt & Cash- 30.8 Arbitrage- 10.5 Reits/Invits- 0.4	0.99	1.16	7.25	1.65	0.56
Kotak Arbitrage Fund (Erstwhile known as 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	69,923.77	Avg Maturity - 0.50 Yrs Mac Duration - 0.50 Yrs YTM - 5.97%	D&O-100	Net Equity- 0.2 Debt & Cash- 21.3 Arbitrage- 78.6	0.74	2.38	0.55	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	8,444.38	Avg Maturity - 1.98 Yrs Mac Duration - 1.64 Yrs YTM - 6.15%	LC-22 MC-8 SC-6 D&O-64	Net Equity- 36.5 Debt & Cash- 35.6 Arbitrage- 27.1 Reits/Invits- 0.8	0.50	1.29	5.05	1.77	0.67
Kotak Multi Asset Allocation Fund	22-Sep-23	5 years & above	Fund invest minimum 10% in Equity, Debt & Commodity instruments respectively, which offers professional asset allocation across asset class	Mr. Devender Singhal, Mr. Abhishek Bisen Mr. Hiten Shah, Mr. Jeetu Valechha Sonar	8,219.73	Avg Maturity - 9.90 Yrs Mac Duration - 4.91 Yrs YTM - 6.29%	LC-47 MC-6 SC-14 D&O-33	*Net Equity- 67.3 Debt & Cash- 13.3 Arbitrage- 0.8 Gold- 5.2 Silver- 13.4 Reits/ Invits- 0.1	1.03	1.14	9.69	1.74	0.44
Kotak Aggressive Hybrid Fund (Erstwhile known as 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	7,808.18	Avg Maturity - 17.76 Yrs Mac Duration - 8.01 Yrs YTM - 6.75%	LC-45 MC-22 SC-8 D&O-25	Net Equity- 75.4 Debt & Cash- 24.4 Reits/Invits- 0.3	1.11	1.16	10.76	1.75	0.47
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	3,134.41	Avg Maturity - 18.96 Yrs Mac Duration - 8.43 Yrs YTM - 7.09%	LC-18 MC-3 SC-3 D&O-77	Net Equity- 23.1 Debt & Cash- 76.9	-	-	5.61	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	1,859.89	NA	NA	*Net Equity- 76.8 Debt & Cash- 17.4 Foreign Equity- 6.1 Gold- 5.8	1.24	1.76	8.61	1.01^	0.33^
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	3,835.26	NA	NA	Debt & Cash- 60.4 Arbitrage- 39.6	-	-	-	0.32	0.07

*Net Equity is inclusive of Foreign Equity allocation
^For complete information on TER, please refer to respective scheme page
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Debt Funds

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	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	1.28 (Days)	1.28 (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

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Ready Reckoner

Debt Funds

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	Ideal Investment Horizon	Product Positioning	Fund Manager	AUM (Rs. Crs.)	Current Portfolio Quality (%)	YTM (%)	Average Maturity (Years)	Macaulay Duration (Years)	Exit Load	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

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.
- To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: https://www.kotakmf.com/Information/forms-and-downloads
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

Ready Reckoner

Debt Index Funds

As on 30th June, 2025

Scheme Name	Inception Date	AUM (Rs. Crs.)	YTM (%)	Avg. Maturity (Years)	Macaulay Duration (Years)	Tracking Error (%) 1 Year	Total Expense Ratio (%)		NAV (in Rs. as on 30th June, 2025)	
							Regular	Direct	Regular	Direct
Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	11-Feb-22	7,671.25	6.13	1.63	1.52	0.71	0.35	0.20	12.2996	12.3642
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	11-Feb-22	3,035.15	6.81	6.51	5.14	1.75	0.36	0.20	12.7812	12.8554
Kotak Nifty SDL PLUS AAA PSU Bond Jul 2028 60:40 Index Fund	13-Oct-22	577.13	6.36	2.66	2.40	0.71	0.40	0.21	12.4275	12.4934
Kotak Nifty SDL JUL 2026 Index Fund	22-Dec-22	103.71	5.92	0.92	0.88	0.60	0.41	0.20	12.0047	12.0679
Kotak Nifty SDL JUL 2033 Index Fund	15-Feb-23	196.92	6.80	7.31	5.62	1.81	0.43	0.22	12.3937	12.4650
Kotak Nifty G-Sec Jul 2033 Index Fund	11-Oct-23	22.37	6.43	7.14	5.52	0.69	0.39	0.14	11.8178	11.8685
Kotak Nifty AAA bond Jun 2025 HTM Index Fund	28-Mar-24	37.68	5.41	0.00	0.00	0.20	0.23	0.08	10.9331	10.9536
Kotak Crisil-IBX AAA Financial Services Index – Sep 2027 Fund	13-Sep-24	390.74	6.98	1.97	1.80	0.43	0.40	0.20	10.7558	10.7739
Kotak CRISIL IBX AAA Bond Financial Services Index Dec 2026 Fund	12-Feb-25	45.66	6.63	1.22	1.15	0.26	0.29	0.09	10.3717	10.3794
Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	07-Mar-25	413.66	6.35	0.39	0.38	0.08	0.35	0.12	10.2496	10.2571

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

Ready Reckoner

Equity Index Funds

As on 30th June, 2025

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%)	Portfolio Turnover (%)	Total Expense Ratio (%)		NAV (in Rs. as on 30th June, 2025)	
					Regular	Direct	Regular	Direct
Kotak Nifty Next 50 Index Fund	10-Mar-21	692.86	0.19	60.27	0.57	0.10	19.6131	20.0519
Kotak Nifty 50 Index Fund	21-Jun-21	927.17	0.24	38.65	0.35	0.07	16.5370	16.7510
Kotak Nifty Smallcap 50 Index Fund	10-Apr-23	145.62	0.28	77.02	0.90	0.26	21.1490	21.4520
Kotak Nifty 200 Momentum 30 Index Fund	15-Jun-23	483.88	0.23	173.84	0.79	0.29	15.0650	15.2170
Kotak Nifty Financial Services Ex-Bank Index Fund	14-Aug-23	69.40	0.21	42.28	0.73	0.22	15.9210	16.0880
Kotak BSE Housing Index Fund	28-Aug-23	17.92	0.14	46.84	0.72	0.22	13.7810	13.9220
Kotak Nifty 100 Low Volatility 30 Index Fund	07-June-24	109.99	0.14	53.41	0.94	0.31	10.7430	10.8149
Kotak BSE PSU Index Fund	31-July-24	81.24	0.15	20.53	1.03	0.39	8.9080	8.9610
Kotak Nifty Midcap 50 Index Fund	16-Aug-24	59.18	0.21	64.56	0.86	0.25	10.2890	10.3440
Kotak Nifty India Tourism Index Fund	23-Sep-24	31.57	0.19	34.26	0.96	0.33	10.0020	10.0510
Kotak Nifty Midcap 150 Momentum 50 Index Fund	08-Oct-24	245.16	0.46	141.55	0.93	0.28	9.6190	9.6650
Kotak Nifty 50 Equal Weight Index Fund	23-Dec-24	12.96	0.32	66.32	0.72	0.22	10.8540	10.8830
Kotak Nifty 100 Equal Weight Index Fund	23-Dec-24	11.94	0.31	71.79	0.72	0.23	10.5810	10.6090
Kotak Nifty Smallcap 250 Index fund	27-Jan-25	28.59	0.16	26.01	0.73	0.24	11.5100	11.5340
Kotak BSE Sensex Index Fund	17-Feb-25	10.54	0.31	34.19	0.31	0.14	11.0610	11.0680
Kotak Nifty Commodities Index Fund	10-Mar-25	6.30	0.48	93.46	0.48	0.25	11.1510	11.1600
Kotak Nifty Midcap 150 Index Fund	21-Mar-25	6.73	2.04	96.92	0.78	0.30	11.2700	11.2850
Kotak Nifty Top 10 Equal Weight Index Fund	28-Apr-25	13.83	0.08	5.64	0.92	0.22	10.4260	10.4390

- Source: Kotak Mahindra Asset Management Company Limited (KMAMC) internal research.
- To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: https://www.kotakmf.com/Information/forms-and-downloads
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

Ready Reckoner

ETFs

As on 30th June, 2025

kotak Mutual Fund

Scheme Name	Inception Date	AUM (Rs. Crs.)	Tracking Error (%) 1 Year	Portfolio Turnover (%)	Total Expense Ratio (%)	Creation Unit Size#		NAV (in Rs. as on 30th June, 2025)	Basket Value (Rs.)	NSE/BSE Code
						Through Exchange	Through AMC			
Kotak Nifty 50 ETF	02-Feb-10	3,348.40	0.02	24.40	0.04	1 Unit	12500 Units and in multiple thereof.	279.4362	35,01,685	NSE Symbol: NIFTY1
Kotak BSE Sensex ETF	06-Jun-08	29.23	0.02	13.73	0.18	1 Unit	50000 Units and in multiple thereof.	90.7518	45,48,934	NSE Symbol: SENSEX1 BSE Scrip Code: 532985
Kotak Nifty PSU Bank ETF	08-Nov-07	1,691.84	0.09	34.53	0.49	1 Unit	5000 Units and in multiple thereof.	720.1661	36,09,833	NSE Symbol: PSUBANK BSE Scrip Code : 590107
Kotak Nifty Bank ETF	04-Dec-14	5,555.01	0.03	29.70	0.15	1 Unit	7500 Units and in multiple thereof.	591.2294	44,45,306	NSE Symbol: BANKNIFTY1 BSE Scrip Code: 590136
Kotak Nifty 50 Value 20 ETF	02-Dec-15	121.07	0.05	24.95	0.14	1 Unit	25000 Units and in multiple thereof.	150.2842	37,66,498	NSE Symbol: NV20
Kotak Nifty IT ETF	02-Mar-21	387.56	0.05	104.74	0.09	1 Unit	100000 Units and in multiple thereof.	42.1430	42,24,836	NSE Symbol: IT
Kotak Nifty Alpha 50 ETF	22-Dec-21	705.48	0.27	212.69	0.30	1 Unit	100000 Units and in multiple thereof.	51.6737	51,80,288	NSE Symbol: ALPHA
Kotak Nifty Midcap 50 ETF	28-Jan-22	71.76	0.13	73.58	0.05	1 Unit	35000 Units and in multiple thereof.	171.2033	60,07,096	NSE Symbol: MIDCAP
Kotak Nifty 100 Low Volatility 30 ETF	23-Mar-22	174.48	0.04	53.41	0.09	1 Unit	200000 Units and in multiple thereof.	20.9189	41,94,239	NSE Symbol: LOWVOL1
Kotak Nifty India Consumption ETF	28-Jul-22	6.22	0.04	68.16	0.10	1 Unit	25000 Units and in multiple thereof.	120.7877	30,27,242	NSE Symbol: CONS
Kotak Nifty MNC ETF	05-Aug-22	35.81	0.04	35.81	0.30	1 Unit	150000 Units and in multiple thereof.	29.4629	44,30,484	NSE Symbol: MNC
Kotak MSCI India ETF	19-Feb-25	876.76	0.12	41.17	0.40	1 Unit	150000 Units and in multiple thereof.	30.2910	45,55,009	NSE Symbol: MSCIINDIA
Kotak Nifty 100 Equal Weight ETF	24-Feb-25	1.81	0.21	405.52	0.25	1 Unit	100000 Units and in multiple thereof.	33.3330	33,41,633	NSE Symbol: NIFTY100EW
Kotak Nifty Midcap 150 ETF	21-Mar-25	2.51	1.70	491.78	0.10	1 Unit	350000 Units and in multiple thereof	22.2140	77,94,337	NSE Symbol: MID150
Kotak Gold ETF	27-Jul-07	7,610.59	0.35	27.15	0.55	1 Unit	115000 Units and in multiple thereof.	80.5058	-	NSE Symbol: GOLD1 BSE Scrip Code: 590097
Kotak Silver ETF	09-Dec-22	1,394.70	0.58	11.61	0.45	1 Unit	30000 Units and in multiple thereof.	103.5858	-	NSE Symbol: SILVER1
Kotak Nifty 1D Rate Liquid ETF	24-Jan-23	1,348.47	0.01	-	0.19	1 Unit	100 Units and in multiple thereof.	1057.0935	-	NSE Symbol: LIQUID1

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

***Not applicable to Recognized Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organization of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024,SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

Disclosures

- Data as on 30th June, 2025 unless otherwise specified.
- To view complete details of the Scheme and its periodic updates, portfolio and portfolio related disclosures, asset allocation, investment strategy, etc. please refer to the respective Scheme information document of the Scheme, please visit: https://www.kotakmf.com/Information/forms-and-downloads
- To view details/updated details of the Schemes, periodic updates about the Scheme(s), its portfolio and related disclosures, To view complete and detailed information about the Scheme(s), its asset allocation, investment strategy , etc please refer respective Scheme(s) Scheme information Documents kindly refer our website : https://www.kotakmf.com/Information/forms-and-downloads
- For statutory disclosures of the schemes, please refer respective Product Pages of the Factsheet.

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

KOTAK MULTI ASSET ALLOCATOR FUND OF FUND - DYNAMIC

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).

Investment Objective: To generate long term capital appreciation from a portfolio created by investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes (Domestic & Offshore Funds including Gold ETFs scheme). However, there is no assurance that the objective of the scheme will be achieved.

Maturity For Debt:

Volatility	Short	Medium	Long
Low			
Medium		■	
High			

Investment Style For Equity:

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

Growth at a Reasonable Price

Fund Manager*: Mr. Devender Singhal, Mr. Abhishek Bisen
AAUM: ₹1,828.43 crs
AUM: ₹1,859.89 crs
Benchmark: 90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold + 5% MSCI World Index
Allotment Date: August 9, 2004
Folio Count: 39,525

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹236.1430	₹254.0570
IDCW	₹229.8630	₹249.4850

(as on June 30, 2025)

Ratios

$Beta	1.24
$Sharpe##	1.76
$Standard Deviation	8.61%

Source: $ICRA MFI Explorer

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.33%	0.51%	0.84%
Regular	1.01%	0.51%	1.52%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)
Exit Load: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00% b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Data as on 30th June, 2025 unless otherwise specified.

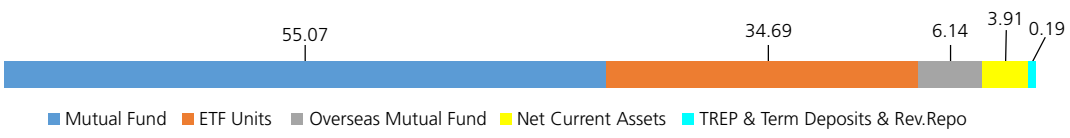
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
KOTAK PSU BANK ETF	ETF Units	11.98
Kotak Consumption Fund Growth	Mutual Fund	10.94
Kotak Infrastructure & Economic Reform Fund Direct Growth	Mutual Fund	10.40
KOTAK NIFTY IT ETF	ETF Units	8.64
KOTAK NIFTY 50 ETF	ETF Units	8.28
Kotak Gilt Fund Direct Growth	Mutual Fund	7.37
Ishares Nasdaq 100 UCITS ETF USD	Overseas Mutual Fund	6.14
Kotak Bond Direct Plan Growth	Mutual Fund	5.97
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	5.79
Kotak Quant Fund Growth	Mutual Fund	5.70
Kotak Manufacture In India Fund	Mutual Fund	4.39
Kotak India EQ Contra Fund Direct Growth	Mutual Fund	4.29
Kotak Technology Fund Growth	Mutual Fund	3.51
Kotak Transportation & Logistics Fund	Mutual Fund	2.50
Mutual Fund Units - Total		**95.90**
Triparty Repo		**0.19**
Net Current Assets/ (Liabilities)		**3.91**
Grand Total		**100.00**

*#Erstwhile Known As Kotak India EQ Contra Fund

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	25,10,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	1,45,19,548	29,23,248	16,64,334	9,63,211	4,77,954	1,28,623
Scheme Returns (%)	**14.64**	**16.97**	**19.20**	**19.03**	**19.34**	**13.72**
90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold + 5% MSCI World Index (%)	NA	12.26	12.83	12.56	13.76	12.56
Alpha*	**NA**	**4.71**	**6.37**	**6.47**	**5.58**	**1.16**
90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold + 5% MSCI World Index (₹)#	NA	22,71,433	13,26,177	8,21,863	4,41,643	1,27,905
Nifty 50 TRI (₹)^	1,25,61,901	26,45,801	14,95,890	8,96,353	4,56,638	1,27,838
Nifty 50 TRI Returns (%)	13.53	15.11	16.20	16.08	16.10	12.45

Scheme Inception : - August 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for Regular Plan – Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in Kotak Mahindra Mutual Fund schemes & ETFs/Index schemes (Domestic & Offshore Funds including Gold ETFs) * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter  The risk of the scheme is Very High	Risk-o-meter  The risk of the benchmark is High 90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold + 5% MSCI World Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. ## Risk rate assumed to be 5.52% (FBIL Overnight MIBOR rate as on 30th June 2025). **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

KOTAK GOLD FUND

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

Investment Objective: The investment objective of the scheme is to generate returns by investing in units of Kotak Gold Exchange Traded Fund. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen & Mr. Jeetu Valechha Sonar
AAUM: ₹3,186.99 crs
AUM: ₹3,155.45 crs
Benchmark: Price of Physical Gold
Allotment Date: March 25, 2011
Folio Count: 1,17,202

Minimum Investment Amount
Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹37.0624	₹39.0386
IDCW	₹37.0624	₹39.0383

(as on June 30, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.16%	0.55%	0.71%
Regular	0.50%	0.55%	1.05%

Available Plans/Options
A)Regular Plan B)Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency
Trustee's Discretion

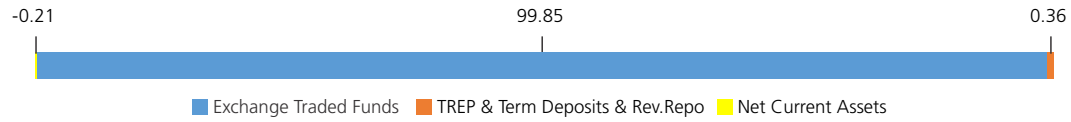
Load Structure
Entry Load: Nil. (applicable for all plans)
Exit Load: a) If redeemed or switched out on or before completion of 15 days from the date of allotment of units-1.00%.
b) If redeemed or switched out after completion of 15 days from the date of allotment of units-NIL.

Data as on 30th June, 2025 unless otherwise specified.
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			**Triparty Repo**		**0.36**
Kotak Mutual Fund - Kotak Gold ETF	Exchange Traded Funds	99.85	**Net Current Assets/(Liabilities)**		**-0.21**
Mutual Fund Units - Total		**99.85**	**Grand Total**		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Returns in line with physical gold over medium to long term, subject to tracking error • Investment in Kotak Gold ETF * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK SILVER ETF FUND OF FUND

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

Investment Objective: The investment objective of the scheme is to generate returns by investing in units of Kotak Silver ETF. However, there can be no assurance that the investment objective of the Scheme will be realized.

Fund Manager*: Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen
AAUM: ₹124.94 crs
AUM: ₹138.62 crs
Benchmark: Price of silver (based on LBMA daily spot fixing price)
Allotment Date: March 31, 2023
Folio Count: 5,713

Minimum Investment Amount
Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹14.2023	₹14.3493

(as on June 30, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.14%	0.45%	0.59%
Regular	0.60%	0.45%	1.05%

Available Plans/Options
A)Regular Plan B)Direct Plan
Options: Growth

IDCW Frequency
Not Applicable since IDCW is not applicable

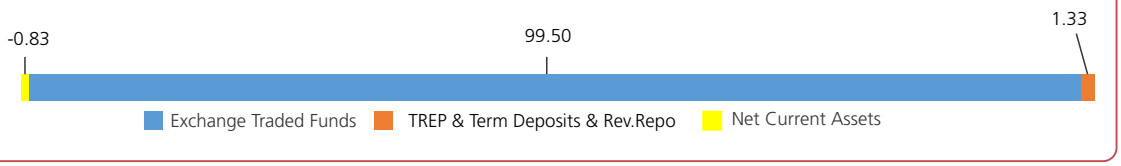
Load Structure
Entry Load: Nil. (applicable for all plans)
Exit Load: a) For redemption/switch- out of units on or before 30 days from the date of allotment: 0.5% of applicable NAV. b) For redemption/ switch- out of units after 30 days from the date of allotment: NIL

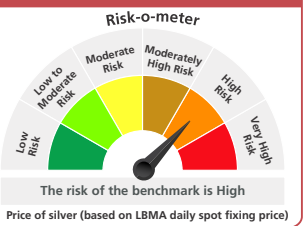
Data as on 30th June, 2025 unless otherwise specified.
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			**Triparty Repo**		**1.33**
Kotak Mutual Fund - Kotak Silver ETF	Exchange Traded Funds	99.50	**Net Current Assets/(Liabilities)**		**-0.83**
Mutual Fund Units - Total		**99.50**	**Grand Total**		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long-term capital appreciation • An open-ended Fund of Funds scheme with the primary objective of generating returns by investing in units of Kotak Silver ETF. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK INCOME PLUS ARBITRAGE FOF

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.

Investment Objective: To generate long-term capital appreciation from a portfolio created by investing in debt oriented mutual fund schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund. However, there is no assurance that the investment objective of the scheme will be realized.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹2,978.12 crs
AUM: ₹3,835.26 crs
Benchmark: Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)
Allotment Date: November 17, 2022
Folio Count: 3,946

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 2 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.3443	₹12.3795
IDCW	₹12.3442	₹12.3796

(as on June 30, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.07%	0.34%	0.41%
Regular	0.32%	0.34%	0.66%

Available Plans/Options

A)Regular Plan B)Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

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

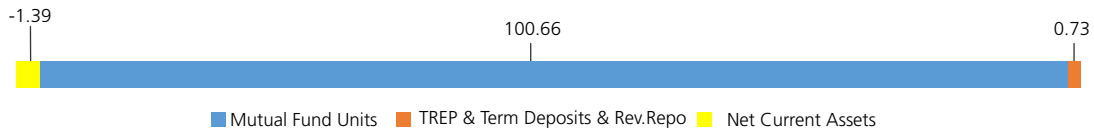
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

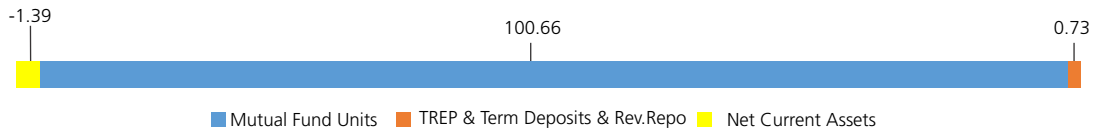
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Kotak Corporate Bond Fund Direct Growth	Mutual Fund	49.14
Kotak Arbitrage Fund Direct Plan Growth	Mutual Fund	39.64
Kotak Bond Short Term Scheme	Mutual Fund	11.87
Kotak Gilt Fund Direct Growth	Mutual Fund	0.01
Mutual Fund Units - Total		**100.66**
Triparty Repo		**0.73**
Net Current Assets/(Liabilities)		**-1.39**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label

This product is suitable for investors who are seeking*:

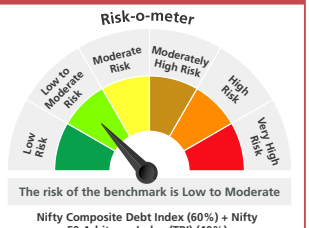
- Long term capital growth
- An open-ended fund of fund scheme predominantly investing in debt oriented mutual schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund.

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

Fund



Benchmark



Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.
For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK GLOBAL EMERGING MARKET FUND

An open ended fund of fund scheme investing in overseas mutual fund schemes investing in global emerging markets.

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation by investing in an overseas mutual fund scheme that invests in a diversified portfolio of securities as prescribed by SEBI from time to time in global emerging markets. However, there is no assurance that the objective of the scheme will be achieved.

Investment style

	Value	GARP	Growth
Large			
Medium			
Small			

Growth at a Reasonable Price

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹97.45 crs
AUM:	₹99.67 crs
Benchmark:	MSCI Emerging Market index TRI
Allotment Date:	September 26, 2007
Folio Count:	14,946

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹25.3200	₹27.4500
IDCW	₹25.3210	₹27.5660

(as on June 30, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	1.20%	0.75%	1.95%
Regular	1.62%	0.75%	2.37%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 10% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%. b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

Data as on 30th June, 2025 unless otherwise specified.

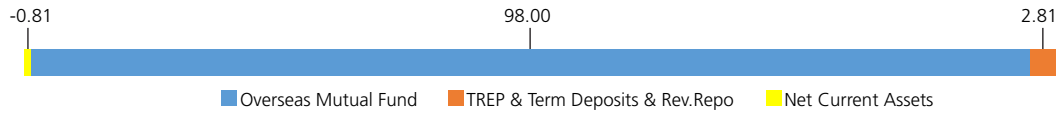
Folio Count data as on 31st May 2025.

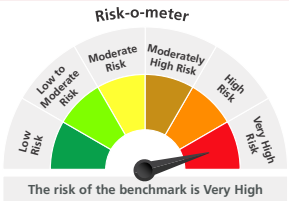
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
CI Emerging Markets Fund I - 974	Overseas Mutual Fund	98.00
Mutual Fund Units - Total		**98.00**
Triparty Repo		**2.81**
Net Current Assets/(Liabilities)		**-0.81**
Grand Total		**100.00**

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

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in overseas mutual fund schemes that invest in a diversified portfolio of securities in global emerging markets * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High MSCI Emerging Market index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.
For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK INTERNATIONAL REIT FOF

An open ended fund of fund scheme investing in units of SMAM ASIA REIT Sub Trust fund and/or other similar overseas REIT funds.

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation and income by investing in units of SMAM ASIA REIT Sub Trust fund and/or other similar overseas REIT funds. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹73.65 crs
AUM:	₹78.98 crs
Benchmark:	S&P Asia Pacific ex Japan REIT TRI
Allotment Date:	December 29, 2020
Folio Count:	5,497

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.3349	₹10.7645
IDCW	₹10.3351	₹10.7644

(as on June 30, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.53%	0.70%	1.23%
Regular	1.36%	0.70%	2.06%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00%. b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

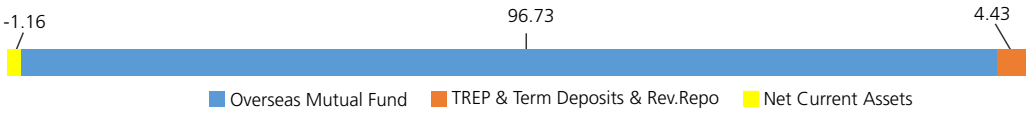
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
SMAM ASIA REIT Sub Trust	Overseas Mutual Fund	96.73
Mutual Fund Units - Total		**96.73**
Triparty Repo		**4.43**
Net Current Assets/(Liabilities)		**-1.16**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High S&P Asia Pacific ex Japan REIT TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

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

Investment Objective: The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 TRI. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna & Mr. Abhishek Bisen
AAUM:	₹3,259.07 crs
AUM:	₹3,344.42 crs
Benchmark:	NASDAQ 100 Index TRI
Allotment Date:	February 2, 2021
Folio Count:	48,737

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.3230	₹19.6574

(as on June 30, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.25%	0.30%	0.55%
Regular	0.62%	0.30%	0.92%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Growth

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil

Data as on 30th June, 2025 unless otherwise specified.

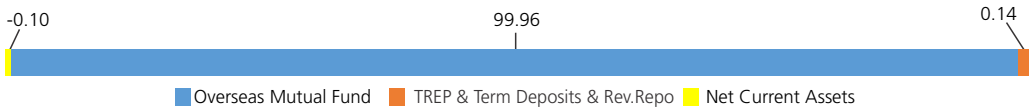
Folio Count data as on 31st May 2025.

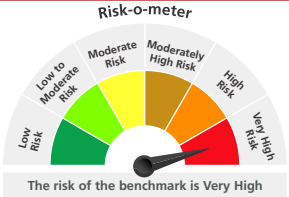
PORTFOLIO

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

For viewing detailed portfolio of Ishares NASDAQ 100 UCITS ETF USD on desktop please visit: https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds generally to the performance of the NASDAQ-100 Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NASDAQ 100 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

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

Investment Objective: The primary investment objective of the scheme is to provide long-term capital appreciation by investing in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs. The Scheme may, at the discretion of the Investment Manager, also invest in the units/ shares of any other similar overseas mutual fund schemes/ETFs. It shall be noted 'similar overseas mutual fund schemes/ETFs' shall have investment objective, investment strategy, asset allocation and risk profile/consideration similar to those of Wellington Global Innovation Fund. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*:	Mr. Arjun Khanna
AAUM:	₹501.10 crs
AUM:	₹507.87 crs
Benchmark:	MSCI All Country World Index (TRI)
Allotment Date:	July 29, 2021
Folio Count:	34,503

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.8678	₹11.3944
IDCW	₹10.8682	₹11.3930

(as on June 30, 2025)

Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.49%	0.76%	1.25%
Regular	1.59%	0.76%	2.35%

Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: a) For redemptions or switched out within 1 year from the date of allotment of units, irrespective of the amount of investment- 1.00% b) For redemptions or switched out after 1 year from the date of allotment of units, irrespective of the amount of investment- NIL

Data as on 30th June, 2025 unless otherwise specified.

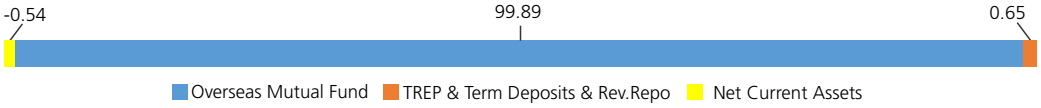
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units		
Wellington Global Innovation S USD ACC	Overseas Mutual Fund	97.07
Geninnov Global Master Fund	Overseas Mutual Fund	2.82
Mutual Fund Units - Total		**99.89**
Triparty Repo		**0.65**
Net Current Assets/(Liabilities)		**-0.54**
Grand Total		**100.00**

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

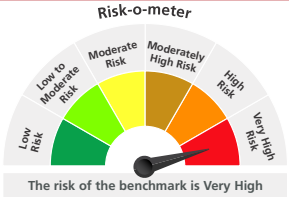
SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	3 years	1 year
Total amount invested (₹)	4,80,000	3,60,000	1,20,000
Total Value as on June 30, 2025 (₹)	6,15,665	4,67,144	1,29,237
Scheme Returns (%)	**12.50**	**17.71**	**14.73**
MSCI All Country World Index TRI (%)	17.55	21.36	21.83
Alpha*	**-5.05**	**-3.64**	**-7.10**
MSCI All Country World Index TRI (₹)#	6,78,719	4,91,527	1,33,562
Nifty 50 TRI (₹)^	6,43,814	4,56,638	1,27,838
Nifty 50 TRI (%)	14.81	16.10	12.45

Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Investment in units of Wellington Global Innovation Fund or any other similar overseas mutual fund schemes/ETFs. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High MSCI All Country World Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Weighted average TER of the underlying funds. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

Scheme Inception : - July 29,2021. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI – Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer.

KOTAK NIFTY 50 ETF

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

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the Nifty 50 subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati
AAUM: ₹3,112.10 crs
AUM: ₹3,348.40 crs
Benchmark: Nifty 50 TRI
Allotment Date: February 2, 2010
Folio Count: 39,073

Minimum Investment Amount

Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)

₹279.4362

Ratios

Portfolio Turnover	24.40%
Tracking Error	0.02%

Total Expense Ratio**

0.04%

Available Plans/Options

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

Load Structure

Entry Load: Nil.
Exit Load: Nil.

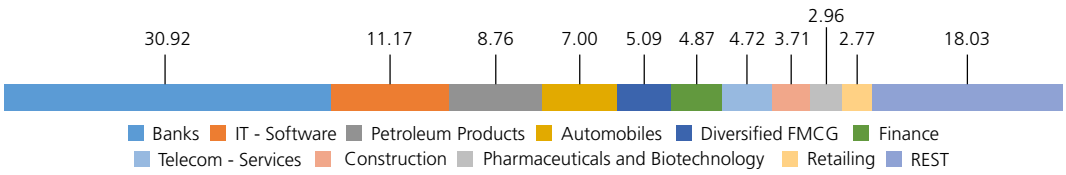
Data as on 30th June, 2025 unless otherwise specified.

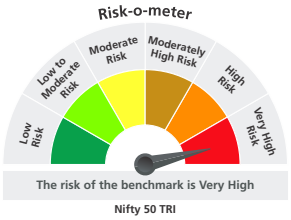
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**30.92**
HDFC Bank Ltd.	13.14
ICICI Bank Ltd.	8.88
Axis Bank Ltd.	2.96
Kotak Mahindra Bank Ltd.	2.74
State Bank Of India	2.71
IndusInd Bank Ltd.	0.49
IT - Software	**11.17**
Infosys Ltd.	4.97
Tata Consultancy Services Ltd.	3.05
HCL Technologies Ltd.	1.58
Tech Mahindra Ltd.	0.92
Wipro Ltd.	0.65
Petroleum Products	**8.76**
RELIANCE INDUSTRIES LTD.	8.76
Automobiles	**7.00**
Mahindra & Mahindra Ltd.	2.42
Maruti Suzuki India Limited	1.40
Tata Motors Ltd.	1.24
Bajaj Auto Ltd.	0.80
Eicher Motors Ltd.	0.67
Hero MotoCorp Ltd.	0.47
Diversified FMCG	**5.09**
ITC Ltd.	3.34
Hindustan Unilever Ltd.	1.75
Finance	**4.87**
BAJAJ FINANCE LTD.	2.14
Bajaj Finserv Ltd.	0.96
JIO FINANCIAL SERVICES LTD	0.92
SHRIRAM FINANCE LTD.	0.85
Telecom - Services	**4.72**
Bharti Airtel Ltd	4.72
Construction	**3.71**
Larsen And Toubro Ltd.	3.71
Pharmaceuticals and Biotechnology	**2.96**
Sun Pharmaceuticals Industries Ltd.	1.56
Cipla Ltd.	0.73
DR REDDYS LABORATORIES LTD.	0.67
Retailing	**2.77**
ETERNAL LIMITED	1.58
Trent Ltd	1.19
Power	**2.54**
NTPC LTD	1.37
Power Grid Corporation Of India Ltd.	1.17
Consumer Durables	**2.22**
Titan Company Ltd.	1.31
Asian Paints Ltd.	0.91
Cement and Cement Products	**2.18**
Ultratech Cement Ltd.	1.24
Grasim Industries Ltd.	0.94
Ferrous Metals	**1.97**
Tata Steel Ltd.	1.14
JSW Steel Ltd.	0.83
Insurance	**1.46**
HDFC Life Insurance Company Ltd.	0.75
SBI Life Insurance Company Ltd	0.71
Aerospace and Defense	**1.30**
Bharat Electronics Ltd.	1.30
Transport Infrastructure	**0.92**
Adani Port and Special Economic Zone Ltd.	0.92
Non - Ferrous Metals	**0.86**
Hindalco Industries Ltd	0.86
Oil	**0.82**
Oil & Natural Gas Corporation Ltd.	0.82
Consumable Fuels	**0.77**
Coal India Ltd.	0.77
Food Products	**0.76**
NESTLE INDIA LTD.	0.76
Healthcare Services	**0.63**
Apollo Hospitals Enterprises Ltd.	0.63
Agricultural Food and other Product	**0.62**
Tata Consumer Products Ltd	0.62
Metals and Minerals Trading	**0.59**
Adani Enterprises Ltd.	0.59
Equity & Equity related - Total	**99.61**
Triparty Repo	**0.03**
Net Current Assets/(Liabilities)	**0.36**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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 risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 50 TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK BSE SENSEX ETF

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

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of the BSE Sensex TRI subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati
AAUM: ₹28.67 crs
AUM: ₹29.23 crs
Benchmark: BSE SENSEX TRI
Allotment Date: June 6, 2008
Folio Count: 4,949

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹90.7518

Ratios

Portfolio Turnover	13.73%
Tracking Error	0.02%

Total Expense Ratio**
0.18%

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

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

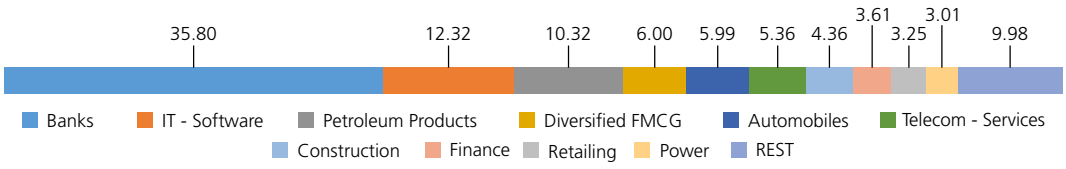
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**35.80**
HDFC Bank Ltd.	15.41
ICICI Bank Ltd.	10.48
Axis Bank Ltd.	3.48
Kotak Mahindra Bank Ltd.	3.23
State Bank Of India	3.20
IT - Software	**12.32**
Infosys Ltd.	5.81
Tata Consultancy Services Ltd.	3.56
HCL Technologies Ltd.	1.86
Tech Mahindra Ltd.	1.09
Petroleum Products	**10.32**
RELIANCE INDUSTRIES LTD.	10.32
Diversified FMCG	**6.00**
ITC Ltd.	3.92
Hindustan Unilever Ltd.	2.08
Automobiles	**5.99**
Mahindra & Mahindra Ltd.	2.86
Maruti Suzuki India Limited	1.66
Tata Motors Ltd.	1.47
Telecom - Services	**5.36**
Bharti Airtel Ltd	5.36
Construction	**4.36**
Larsen And Toubro Ltd.	4.36
Finance	**3.61**
BAJAJ FINANCE LTD.	2.48
Bajaj Finserv Ltd.	1.13
Retailing	**3.25**
ETERNAL LIMITED	1.86
Trent Ltd	1.39
Power	**3.01**
NTPC LTD	1.62
Power Grid Corporation Of India Ltd.	1.39
Consumer Durables	**2.60**
Titan Company Ltd.	1.53
Asian Paints Ltd.	1.07
Pharmaceuticals and Biotechnology	**1.80**
Sun Pharmaceuticals Industries Ltd.	1.80
Aerospace and Defense	**1.54**
Bharat Electronics Ltd.	1.54
Cement and Cement Products	**1.45**
Ultratech Cement Ltd.	1.45
Ferrous Metals	**1.34**
Tata Steel Ltd.	1.34
Transport Infrastructure	**1.08**
Adani Port and Special Economic Zone Ltd.	1.08
Equity & Equity related - Total	**99.83**
Triparty Repo	**0.03**
Net Current Assets/(Liabilities)	**0.14**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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 risk of the scheme is Very High	 The risk of the benchmark is Very High BSE SENSEX TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY PSU BANK ETF

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

Investment Objective: The investment objective of the scheme is to provide returns that closely correspond to the total returns of Nifty PSU Bank Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati
AAUM: ₹1,580.35 crs
AUM: ₹1,691.84 crs
Benchmark: Nifty PSU Bank Index TRI
Allotment Date: November 8, 2007
Folio Count: 17,652

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹720.1661

Ratios

Portfolio Turnover	34.53%
Tracking Error	0.09%

Total Expense Ratio**
0.49%

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

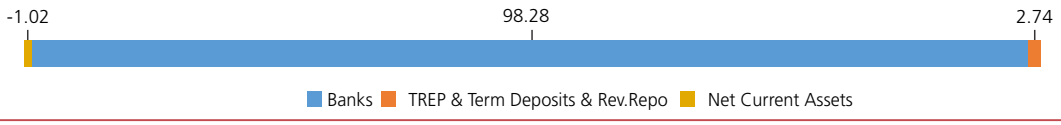
Load Structure
Entry Load: Nil.
Exit Load: Nil.

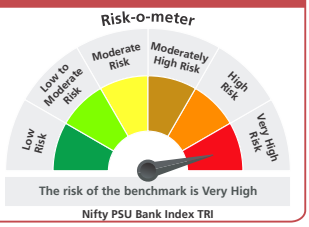
Data as on 30th June, 2025 unless otherwise specified.
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related		
State Bank Of India	Banks	32.10
Bank Of Baroda	Banks	14.41
CANARA BANK	Banks	12.05
PUNJAB NATIONAL BANK	Banks	11.92
UNION BANK OF INDIA	Banks	9.29
INDIAN BANK	Banks	7.11
BANK OF INDIA	Banks	4.51
BANK OF MAHARASHTRA	Banks	2.81
Indian Overseas Bank	Banks	1.27
Central Bank Of India	Banks	1.21
UCO Bank	Banks	1.15
Punjab & Sind Bank	Banks	0.45
Equity & Equity related - Total		**98.28**
Triparty Repo		**2.74**
Net Current Assets/(Liabilities)		**-1.02**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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.		

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

*For Fund Manager experience, please refer page 137-141 & 154-158.**Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. For last three IDCW, please refer page no 159-161.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY BANK ETF

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

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty Bank Index subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati
AAUM: ₹5,533.91 crs
AUM: ₹5,555.01 crs
Benchmark: Nifty Bank Index TRI
Allotment Date: December 04, 2014
Folio Count: 30,405

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

Payout of IDCW	₹591.2294

(as on June 30, 2025)

Ratios

Portfolio Turnover	29.70%
Tracking Error	0.03%

Total Expense Ratio**
0.15%

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

IDCW Frequency
Trustee's Discretion

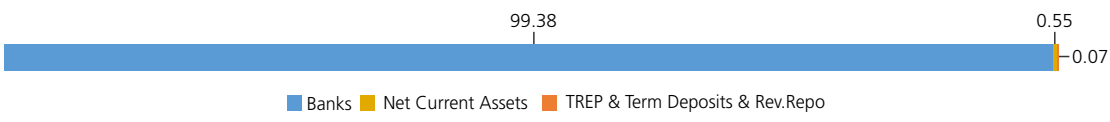
Load Structure
Entry Load: Nil.
Exit Load: Nil.

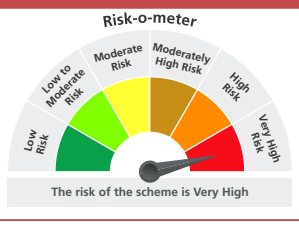
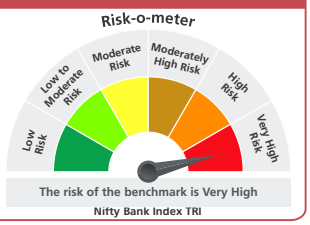
Data as on 30th June, 2025 unless otherwise specified.
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	Industry/Rating	% to Net Assets
Equity & Equity related		
HDFC Bank Ltd.	Banks	28.00
ICICI Bank Ltd.	Banks	25.07
State Bank Of India	Banks	8.66
Axis Bank Ltd.	Banks	8.35
Kotak Mahindra Bank Ltd.	Banks	8.31
IndusInd Bank Ltd.	Banks	3.69
FEDERAL BANK LTD.	Banks	3.36
IDFC First Bank Limited	Banks	3.10
Bank Of Baroda	Banks	2.96
AU Small Finance Bank Ltd.	Banks	2.95
CANARA BANK	Banks	2.48
PUNJAB NATIONAL BANK	Banks	2.45
Equity & Equity related - Total		**99.38**
Triparty Repo		**0.07**
Net Current Assets/(Liabilities)		**0.55**
Grand Total		**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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.		

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY 50 VALUE 20 ETF

An open ended scheme replicating / tracking Nifty 50 Value 20 index
NSE Symbol - NV20

Investment Objective: The investment objective of the scheme is to provide returns before expenses that closely correspond to the total returns of stocks as represented by the Nifty 50 Value 20 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati
AAUM: ₹120.17 crs
AUM: ₹121.07 crs
Benchmark: Nifty 50 Value 20 Index TRI
Allotment Date: December 2, 2015
Folio Count: 13,757

Minimum Investment Amount

Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

IDCW	₹150.2842

(as on June 30, 2025)

Ratios

Portfolio Turnover	24.95%
Tracking Error	0.05%

Total Expense Ratio**

0.14%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil.

Exit Load: Nil.

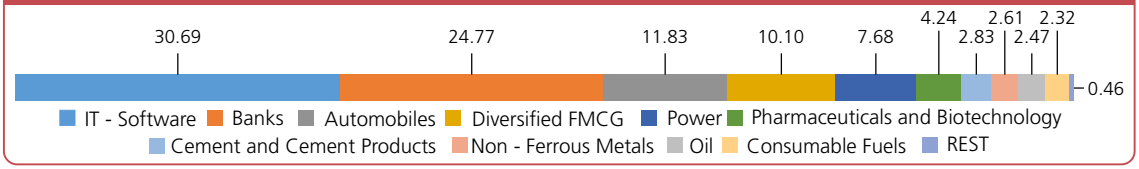
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**30.69**
Infosys Ltd.	14.73
Tata Consultancy Services Ltd.	9.21
HCL Technologies Ltd.	4.77
Wipro Ltd.	1.98
Banks	**24.77**
ICICI Bank Ltd.	15.06
State Bank Of India	8.21
IndusInd Bank Ltd.	1.50
Automobiles	**11.83**
Maruti Suzuki India Limited	4.24
Tata Motors Ltd.	3.74
Bajaj Auto Ltd.	2.42
Hero MotoCorp Ltd.	1.43
Diversified FMCG	**10.10**
ITC Ltd.	10.10
Power	**7.68**
NTPC LTD	4.14
Power Grid Corporation Of India Ltd.	3.54
Pharmaceuticals and Biotechnology	**4.24**
Cipla Ltd.	2.21
DR REDDYS LABORATORIES LTD.	2.03
Cement and Cement Products	**2.83**
Grasim Industries Ltd.	2.83
Non - Ferrous Metals	**2.61**
Hindalco Industries Ltd	2.61
Oil	**2.47**
Oil & Natural Gas Corporation Ltd.	2.47
Consumable Fuels	**2.32**
Coal India Ltd.	2.32
Equity & Equity related - Total	**99.54**
Triparty Repo	**0.07**
Net Current Assets/(Liabilities)	**0.39**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- 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.

Fund



Benchmark



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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY IT ETF

An open ended scheme replicating/ tracking NIFTY IT Index
NSE Symbol - IT

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY IT Index and to generate returns that are commensurate with the performance of the NIFTY IT Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati
AAUM: ₹264.26 crs
AUM: ₹387.56 crs
Benchmark: NIFTY IT TRI
Allotment Date: March 2, 2021
Folio Count: 21,957

Minimum Investment Amount

Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)

₹42.1430

Ratios

Portfolio Turnover	104.74%
Tracking Error	0.05%

Total Expense Ratio**

0.09%

Available Plans/Options

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

Load Structure

Entry Load: Nil.

Exit Load: Nil.

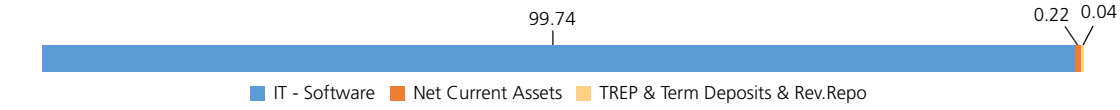
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
IT - Software	**99.74**
Infosys Ltd.	28.72
Tata Consultancy Services Ltd.	21.87
HCL Technologies Ltd.	11.33
Tech Mahindra Ltd.	9.76
Wipro Ltd.	6.92
PERSISTENT SYSTEMS LIMITED	5.91
COFORGE LIMITED	5.85
LTIMindtree Limited	4.49
Mphasis Ltd	2.95
Oracle Financial Services Software Ltd	1.94
Equity & Equity related - Total	**99.74**
Triparty Repo	**0.04**
Net Current Assets/(Liabilities)	**0.22**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

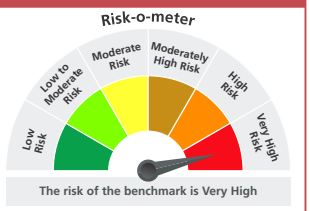
- Long term capital growth
- Investment in stocks comprising the underlying index and endeavours to track the benchmark index, subject to tracking errors.

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

Fund



Benchmark



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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY ALPHA 50 ETF

An open ended scheme replicating / tracking NIFTY Alpha 50 Index
NSE Symbol - ALPHA

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY Alpha 50 Index and to generate returns that are commensurate with the performance of the NIFTY Alpha 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹685.91 crs
AUM: ₹705.48 crs
Benchmark: NIFTY Alpha 50 Index TRI
Allotment Date: December 22, 2021
Folio Count: 97,773

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹51.6737

Ratios

Portfolio Turnover	212.69%
Tracking Error	0.27%

Total Expense Ratio**
0.30%

Available Plans/Options

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

Load Structure

Entry Load: Nil.
Exit Load: Nil.

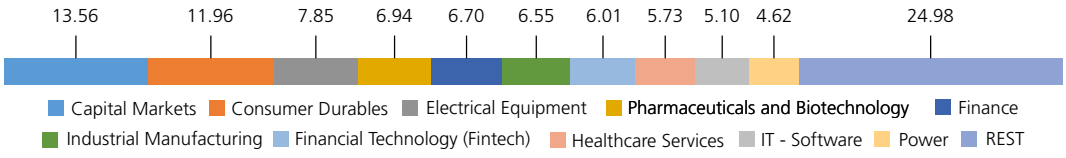
Data as on 30th June, 2025 unless otherwise specified.

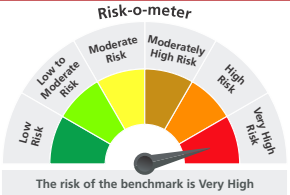
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Capital Markets	**13.56**
BSE LTD.	5.70
Multi Commodity Exchange of India Limited	2.87
KFIN TECHNOLOGIES LTD.	1.93
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.65
MOTILAL OSWAL FINANCIAL SERVICES LTD	1.41
Consumer Durables	**11.96**
PG ELECTROPLAST LTD	5.55
AMBER ENTERPRISES INDIA LTD.	2.81
Dixon Technologies India Ltd.	2.00
KALYAN JEWELLERS INDIA LTD.	1.60
Electrical Equipment	**7.85**
HITACHI ENERGY INDIA LIMITED	2.83
GE VERNOVA T&D INDIA LIMITED	2.35
SUZLON ENERGY LTD.	1.83
INOX WIND LIMITED	0.84
Pharmaceuticals and Biotechnology	**6.94**
Divi s Laboratories Ltd.	2.13
Laurus Labs Ltd.	1.72
PIRAMAL PHARMA LTD.	1.47
Glenmark Pharmaceuticals Ltd	0.84
Lupin Ltd.	0.78
Finance	**6.70**
Bajaj Holdings and Investment Ltd.	2.66
PNB HOUSING FINANCE LTD.	1.61
BAJAJ FINANCE LTD.	1.29
Muthoot Finance Ltd	1.14
Industrial Manufacturing	**6.55**
MAZAGOAN DOCK SHIPBUILDERS LTD	3.89
KAYNES TECHNOLOGY INDIA LTD.	2.66
Financial Technology (Fintech)	**6.01**
ONE 97 COMMUNICATIONS LTD.	4.82
PB FINTECH LTD.	1.19
Healthcare Services	**5.73**
Narayana Hrudayalaya Ltd.	1.92
MAX HEALTHCARE INSTITUTE LTD.	1.91
Fortis Healthcare India Ltd	1.90
IT - Software	**5.10**
COFORGE LIMITED	2.69
PERSISTENT SYSTEMS LIMITED	2.31
Oracle Financial Services Software Ltd	0.10
Power	**4.62**
RELIANCE POWER LTD	4.62
Telecom - Services	**4.18**
BHARTI HEXACOM LTD.	2.93
Bharti Airtel Ltd	1.25
Insurance	**4.04**
Max Financial Services Ltd.	2.44
HDFC Life Insurance Company Ltd.	1.60
Fertilizers and Agrochemicals	**3.61**
Coromandel International Ltd.	2.93
UPL Ltd	0.68
Commercial Services and Supplies	**3.40**
Firstsource Solutions Ltd.	3.40
Chemicals and Petrochemicals	**2.66**
SOLAR INDUSTRIES INDIA LIMITED	2.66
Retailing	**2.44**
ETERNAL LIMITED	1.13
INFO EDGE (INDIA) LTD.	0.69
Trent Ltd	0.62
Aerospace and Defense	**1.81**
BHARAT DYNAMICS LTD	0.99
Bharat Electronics Ltd.	0.82
Leisure Services	**1.15**
Jubilant Foodworks Limited	1.15
Transport Services	**0.92**
Inter Globe Aviation Ltd	0.92
Automobiles	**0.37**
Mahindra & Mahindra Ltd.	0.37
Gas	**0.30**
AEGIS LOGISTICS LTD	0.30
Equity & Equity related - Total	**99.90**
Triparty Repo	**1.31**
Net Current Assets/(Liabilities)	**-1.21**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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 risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY Alpha 50 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY MIDCAP 50 ETF

An open ended scheme replicating / tracking NIFTY Midcap 50 Index
NSE Symbol - MIDCAP

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY Midcap 50 Index and to generate returns that are commensurate with the performance of the NIFTY Midcap 50 Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹70.35 crs
AUM: ₹71.76 crs
Benchmark: Nifty Midcap 50 TRI
Allotment Date: January 28, 2022
Folio Count: 13,625

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹171.2033

Ratios

Portfolio Turnover	73.58%
Tracking Error	0.13%

Total Expense Ratio**
0.05%

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

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

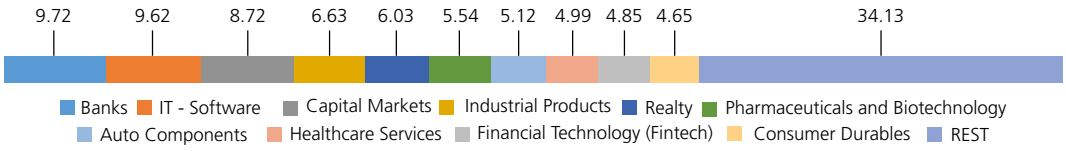
Data as on 30th June, 2025 unless otherwise specified.

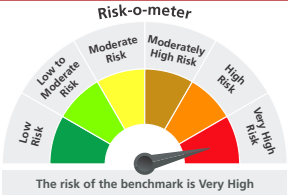
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**9.72**
FEDERAL BANK LTD.	2.75
IDFC First Bank Limited	2.53
AU Small Finance Bank Ltd.	2.42
YES BANK LTD	2.02
IT - Software	**9.62**
PERSISTENT SYSTEMS LIMITED	3.41
COFORGE LIMITED	3.38
Mphasis Ltd	1.71
Oracle Financial Services Software Ltd	1.12
Capital Markets	**8.72**
BSE LTD.	5.94
HDFC Asset Management Company Ltd.	2.78
Industrial Products	**6.63**
Cummins India Ltd.	2.42
Polycab India Ltd.	1.74
SUPREME INDUSTRIES LIMITED	1.49
Astral Ltd.	0.98
Realty	**6.03**
GODREJ PROPERTIES LIMITED	1.85
PHOENIX MILLS LTD.	1.53
PRESTIGE ESTATES PROJECTS LIMITED	1.47
Oberoi Realty Ltd	1.18
Pharmaceuticals and Biotechnology	**5.54**
Lupin Ltd.	2.47
Aurobindo Pharma Ltd.	1.67
Alkem Laboratories Ltd.	1.40
Auto Components	**5.12**
Bharat Forge Ltd.	1.84
TUBE INVESTMENTS OF INDIA LTD.	1.75
MRF Limited	1.53
Healthcare Services	**4.99**
MAX HEALTHCARE INSTITUTE LTD.	4.99
Financial Technology (Fintech)	**4.85**
PB FINTECH LTD.	3.19
ONE 97 COMMUNICATIONS LTD.	1.66
Consumer Durables	**4.65**
Dixon Technologies India Ltd.	3.07
Voltas Ltd.	1.58
Telecom - Services	**4.01**
Indus Towers Ltd.	2.93
Vodafone Idea Ltd	1.08
Finance	**2.98**
SBI Cards & Payment Services Pvt. Ltd.	1.50
Muthoot Finance Ltd	1.48
Power	**2.90**
TORRENT POWER LTD	1.47
NHPC LIMITED	1.43
Chemicals and Petrochemicals	**2.48**
SRF Ltd.	2.48
Petroleum Products	**2.22**
HINDUSTAN PETROLEUM CORPORATION LTD	2.22
Agricultural Food and other Product	**2.01**
Marico Ltd.	2.01
Agricultural, Commercial and Constr	**1.89**
Ashok Leyland Ltd.	1.89
Electrical Equipment	**1.80**
Bharat Heavy Electricals Ltd.	1.80
Fertilizers and Agrochemicals	**1.75**
P I Industries Ltd	1.75
Personal Products	**1.67**
Colgate Palmolive (India) Ltd.	1.67
Textiles and Apparels	**1.64**
Page Industries Ltd	1.64
Transport Infrastructure	**1.60**
GMR AIRPORTS LIMITED	1.60
Minerals and Mining	**1.27**
NMDC Ltd.	1.27
Oil	**1.25**
OIL INDIA LIMITED	1.25
Leisure Services	**1.24**
Indian Railway Catering And T ourism Corporation Ltd.	1.24
Gas	**1.19**
Petronet LNG Ltd.	1.19
Transport Services	**1.10**
Container Corporation of India Ltd.	1.10
Ferrous Metals	**1.00**
Steel Authority of India Ltd.	1.00
Equity & Equity related - Total	**99.87**
Triparty Repo	**0.07**
Net Current Assets/(Liabilities)	**0.06**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital appreciation. • 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 risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Midcap 50 TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY 100 LOW VOLATILITY 30 ETF

An open ended scheme replicating / tracking NIFTY 100 Low Volatility 30 Index
NSE Symbol - LOWVOL1

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY 100 Low Volatility 30 Index and to generate returns that are commensurate with the performance of the NIFTY 100 Low Volatility 30 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Satish Dondapati
AAUM: ₹172.26 crs
AUM: ₹174.48 crs
Benchmark: NIFTY 100 Low Volatility 30 TRI
Allotment Date: March 23, 2022
Folio Count: 12,482

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹20.9189

Ratios

Portfolio Turnover	44.65%
Tracking Error	0.04%

Total Expense Ratio**
0.09%

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

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

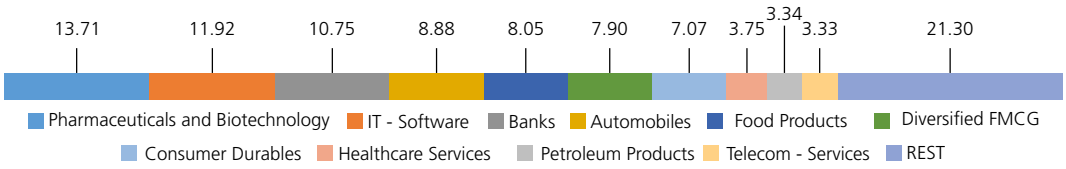
Data as on 30th June, 2025 unless otherwise specified.

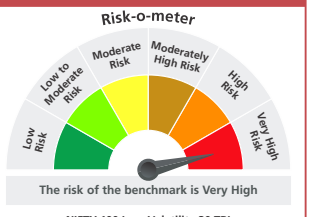
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**13.71**
Sun Pharmaceuticals Industries Ltd.	3.70
DR REDDYS LABORATORIES LTD.	3.59
Cipla Ltd.	3.29
Torrent Pharmaceuticals Ltd.	3.13
IT - Software	**11.92**
Tata Consultancy Services Ltd.	3.55
Infosys Ltd.	2.95
HCL Technologies Ltd.	2.93
Wipro Ltd.	2.49
Banks	**10.75**
ICICI Bank Ltd.	3.76
HDFC Bank Ltd.	3.74
Kotak Mahindra Bank Ltd.	3.25
Automobiles	**8.88**
Maruti Suzuki India Limited	3.34
Hero MotoCorp Ltd.	2.93
Bajaj Auto Ltd.	2.61
Food Products	**8.05**
NESTLE INDIA LTD.	4.26
Britannia Industries Ltd.	3.79
Diversified FMCG	**7.90**
ITC Ltd.	4.09
Hindustan Unilever Ltd.	3.81
Consumer Durables	**7.07**
Asian Paints Ltd.	3.71
Titan Company Ltd.	3.36
Healthcare Services	**3.75**
Apollo Hospitals Enterprises Ltd.	3.75
Petroleum Products	**3.34**
RELIANCE INDUSTRIES LTD.	3.34
Telecom - Services	**3.33**
Bharti Airtel Ltd	3.33
Cement and Cement Products	**3.16**
Ultratech Cement Ltd.	3.16
Insurance	**3.08**
SBI Life Insurance Company Ltd	3.08
Auto Components	**3.05**
Bosch Ltd.	3.05
Chemicals and Petrochemicals	**3.01**
Pidilite Industries Ltd.	3.01
Personal Products	**3.00**
Dabur India Ltd.	3.00
Finance	**2.98**
Bajaj Finserv Ltd.	2.98
Construction	**2.68**
Larsen And Toubro Ltd.	2.68
Equity & Equity related - Total	**99.66**
Net Current Assets/(Liabilities)	**0.34**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital appreciation. • 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 risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY 100 Low Volatility 30 TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY INDIA CONSUMPTION ETF

An open ended scheme replicating/tracking NIFTY India Consumption Index
NSE Symbol - CONS

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY India Consumption Index and to generate returns that are commensurate with the performance of the NIFTY India Consumption Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹6.08 crs
AUM: ₹6.22 crs
Benchmark: NIFTY India Consumption Index TRI
Allotment Date: July 28, 2022
Folio Count: 3,471

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹120.7877

Ratios

Portfolio Turnover	68.16%
Tracking Error	0.04%

Total Expense Ratio**
0.10%

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

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

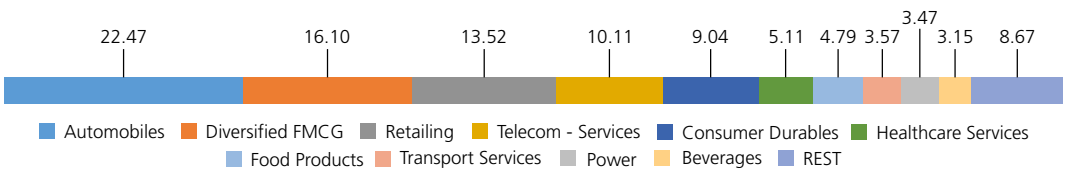
Data as on 30th June, 2025 unless otherwise specified.

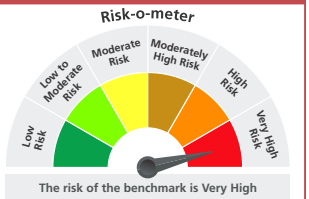
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Automobiles	**22.47**
Mahindra & Mahindra Ltd.	8.56
Maruti Suzuki India Limited	4.96
Bajaj Auto Ltd.	2.83
Eicher Motors Ltd.	2.36
TVS Motors Company Ltd	2.09
Hero MotoCorp Ltd.	1.67
Diversified FMCG	**16.10**
ITC Ltd.	9.90
Hindustan Unilever Ltd.	6.20
Retailing	**13.52**
ETERNAL LIMITED	5.59
Trent Ltd	4.21
AVENUE SUPERMARTS LTD.	1.96
INFO EDGE (INDIA) LTD.	1.76
Telecom - Services	**10.11**
Bharti Airtel Ltd	10.11
Consumer Durables	**9.04**
Titan Company Ltd.	4.63
Asian Paints Ltd.	3.22
Havells India Ltd.	1.19
Healthcare Services	**5.11**
MAX HEALTHCARE INSTITUTE LTD.	2.89
Apollo Hospitals Enterprises Ltd.	2.22
Food Products	**4.79**
NESTLE INDIA LTD.	2.69
Britannia Industries Ltd.	2.10
Transport Services	**3.57**
Inter Globe Aviation Ltd	3.57
Power	**3.47**
Tata Power Co. Ltd.	2.07
Adani Power Ltd.	1.40
Beverages	**3.15**
VARUN BEVERAGES LTD	1.87
UNITED SPIRITS LTD.	1.28
Personal Products	**2.40**
Godrej Consumer Products Ltd.	1.44
Colgate Palmolive (India) Ltd.	0.96
Agricultural Food and other Product	**2.18**
Tata Consumer Products Ltd	2.18
Leisure Services	**2.03**
INDIAN HOTELS COMPANY LTD.	2.03
Realty	**1.64**
DLF Ltd.	1.64
Equity & Equity related - Total	**99.58**
Net Current Assets/(Liabilities)	**0.42**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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 risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY India Consumption Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY MNC ETF

An open ended scheme replicating/tracking NIFTY MNC Index
NSE Symbol - MNC

Investment Objective: The investment objective of the scheme is to replicate the composition of the NIFTY MNC Index and to generate returns that are commensurate with the performance of the NIFTY MNC Index, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*:	Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM:	₹35.44 crs
AUM:	₹35.81 crs
Benchmark:	NIFTY MNC TRI
Allotment Date:	August 05, 2022
Folio Count:	13,376

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹29.4629

Ratios

Portfolio Turnover	35.81%
Tracking Error	0.04%

Total Expense Ratio**
0.30%

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

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

Data as on 30th June, 2025 unless otherwise specified.

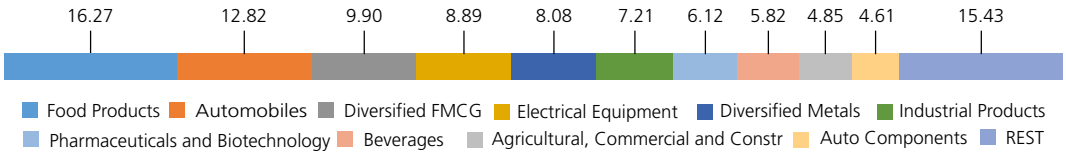
Folio Count data as on 31st May 2025.

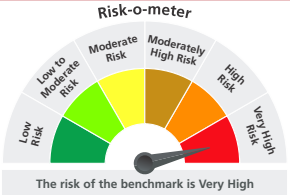
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Food Products	**16.27**
NESTLE INDIA LTD.	9.14
Britannia Industries Ltd.	7.13
Automobiles	**12.82**
Maruti Suzuki India Limited	9.54
HYUNDAI MOTORS INDIA LTD	3.28
Diversified FMCG	**9.90**
Hindustan Unilever Ltd.	9.90
Electrical Equipment	**8.89**
ABB India Ltd	3.29
Siemens Ltd.	2.97
HITACHI ENERGY INDIA LIMITED	2.63
Diversified Metals	**8.08**
Vedanta Ltd.	8.08
Industrial Products	**7.21**
Cummins India Ltd.	4.75
Timken India Ltd.	1.30
SKF India Ltd	1.16
Pharmaceuticals and Biotechnology	**6.12**
Abbott India Ltd.	1.92
GLAND PHARMA LIMITED	1.51
JB CHEMICALS & PHARMACEUTICALS LTD.	1.41
COHANCE LIFESCIENCES LIMITED	1.28
Beverages	**5.82**
UNITED SPIRITS LTD.	4.36
United Breweries Ltd.	1.46

Issuer/Instrument	% to Net Assets
Agricultural, Commercial and Construction Vehicles	**4.85**
Ashok Leyland Ltd.	3.71
Escorts Ltd.	1.14
Auto Components	**4.61**
Bosch Ltd.	2.93
Schaeffler India Ltd	1.68
Cement and Cement Products	**3.91**
Ambuja Cements Ltd.	3.91
Personal Products	**3.28**
Colgate Palmolive (India) Ltd.	3.28
IT - Software	**2.20**
Oracle Financial Services Software Ltd	2.20
Finance	**1.52**
CRISIL Ltd.	1.52
Chemicals and Petrochemicals	**1.44**
Linde India Ltd.	1.44
Petroleum Products	**1.11**
Castrol (India) Ltd.	1.11
Industrial Manufacturing	**0.90**
Honeywell Automation India Ltd.	0.90
Diversified	**0.83**
3M India Ltd.	0.83
Equity & Equity related - Total	**99.76**
Triparty Repo	**0.08**
Net Current Assets/(Liabilities)	**0.16**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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 risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY MNC TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK MSCI INDIA ETF

An open-ended scheme replicating/tracking the MSCI India Index
NSE Symbol - MSCIINDIA

Investment Objective: The investment objective of the scheme is to replicate the composition of the MSCI India Index and to generate returns that are commensurate with the performance of the MSCI India Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹1,137.28 crs

AUM: ₹876.76 crs

Benchmark: MSCI India Index TRI

Allotment Date: February 19, 2025

Folio Count: 1,446

Minimum Investment Amount

Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)

₹30.2910

Ratios

Portfolio Turnover	41.17%
Tracking Error	0.12%

Total Expense Ratio**

0.40%

Available Plans/Options

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

Load Structure

Entry Load: Nil.
Exit Load: Nil.

Data as on 30th June, 2025 unless otherwise specified.

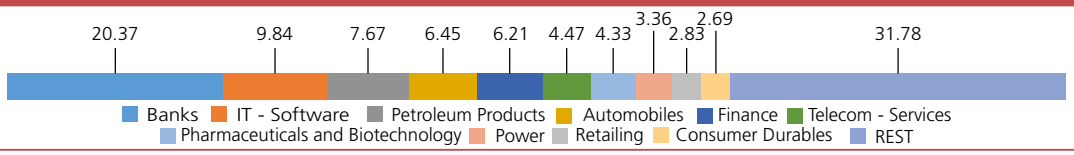
Folio Count data as on 31st May 2025.

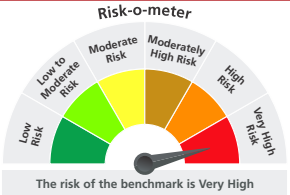
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**20.37**
HDFC Bank Ltd.	8.29
ICICI Bank Ltd.	5.58
Axis Bank Ltd.	2.01
Kotak Mahindra Bank Ltd.	1.73
State Bank Of India	1.07
IndusInd Bank Ltd.	0.37
AU Small Finance Bank Ltd.	0.22
YES BANK LTD	0.21
Bank Of Baroda	0.19
IDFC First Bank Limited	0.19
PUNJAB NATIONAL BANK	0.19
UNION BANK OF INDIA	0.17
CANARA BANK	0.15
IT - Software	**9.84**
Infosys Ltd.	3.89
Tata Consultancy Services Ltd.	2.29
HCL Technologies Ltd.	1.20
Tech Mahindra Ltd.	0.66
Wipro Ltd.	0.51
PERSISTENT SYSTEMS LIMITED	0.48
LTIMindtree Limited	0.29
Mphasis Ltd	0.22
TATA ELXSI LTD.	0.16
Oracle Financial Services Software Ltd	0.14
Petroleum Products	**7.67**
RELIANCE INDUSTRIES LTD.	6.69
Bharat Petroleum Corporation Ltd.	0.37
HINDUSTAN PETROLEUM CORPORATION LTD	0.31
Indian Oil Corporation Ltd	0.30
Automobiles	**6.45**
Mahindra & Mahindra Ltd.	2.17
Maruti Suzuki India Limited	1.14
Tata Motors Ltd.	1.02
Eicher Motors Ltd.	0.57
TVS Motors Company Ltd	0.51
Bajaj Auto Ltd.	0.41
Hero MotoCorp Ltd.	0.37
HYUNDAI MOTORS INDIA LTD	0.26
Finance	**6.21**
BAJAJ FINANCE LTD.	1.91
SHRIRAM FINANCE LTD.	0.73
JIO FINANCIAL SERVICES LTD	0.68
Bajaj Finserv Ltd.	0.58
Cholamandalam Investment and Finance Company Ltd.	0.50
Power Finance Corporation Ltd.	0.46
REC LTD.	0.39
Bajaj Holdings and Investment Ltd.	0.28
Sundaram Finance Ltd.	0.25
Muthoot Finance Ltd	0.23
SBI Cards & Payment Services Pvt. Ltd.	0.20
Telecom - Services	**4.47**
Bharti Airtel Ltd	3.77
Indus Towers Ltd.	0.41
Vodafone Idea Ltd	0.15
Tata Communications Ltd.	0.14
Pharmaceuticals and Biotechnology	**4.33**
Sun Pharmaceuticals Industries Ltd.	1.18
Cipla Ltd.	0.62
Divi s Laboratories Ltd.	0.60
DR REDDYS LABORATORIES LTD.	0.55
Lupin Ltd.	0.32
Torrent Pharmaceuticals Ltd.	0.30
Aurobindo Pharma Ltd.	0.22
MANKIND PHARMA LTD	0.21
Zydus Lifesciences Limited	0.18
Alkem Laboratories Ltd.	0.15
Power	**3.36**
NTPC LTD	1.07
Power Grid Corporation Of India Ltd.	1.02
Tata Power Co. Ltd.	0.47
Adani Power Ltd.	0.25
TORRENT POWER LTD	0.19
NHPC LIMITED	0.19
JSW ENERGY LTD.	0.17
Retailing	**2.83**
ETERNAL LIMITED	0.93
Trent Ltd	0.82
AVENUE SUPERMARTS LTD.	0.52
INFO EDGE (INDIA) LTD.	0.39
FSN E-COMMERCE VENTURES LTD.	0.17
Consumer Durables	**2.69**
Titan Company Ltd.	0.96
Asian Paints Ltd.	0.66
Dixon Technologies India Ltd.	0.40
Havells India Ltd.	0.28
Voltas Ltd.	0.22
KALYAN JEWELLERS INDIA LTD.	0.17
Diversified FMCG	**2.30**
Hindustan Unilever Ltd.	1.38
ITC Ltd.	0.92
Cement and Cement Products	**2.07**
Ultratech Cement Ltd.	1.04
Grasim Industries Ltd.	0.57
Ambuja Cements Ltd.	0.26
Shree Cement Ltd.	0.20
Construction	**1.96**
Larsen And Toubro Ltd.	1.81
RAIL VIKAS NIGAM LIMITED.	0.15
Aerospace and Defense	**1.84**
Bharat Electronics Ltd.	1.13
HINDUSTAN AERONAUTICS LTD.	0.71

Issuer/Instrument	% to Net Assets
Ferrous Metals	**1.79**
Tata Steel Ltd.	0.88
JSW Steel Ltd.	0.46
Jindal Steel & Power Ltd.	0.28
JINDAL STAINLESS LTD	0.17
Insurance	**1.72**
SBI Life Insurance Company Ltd	0.61
HDFC Life Insurance Company Ltd.	0.58
ICICI Lombard General Insurance Company Ltd	0.36
ICICI Prudential Life Insurance Company Ltd	0.17
Realty	**1.63**
DLF Ltd.	0.46
MACROTECH DEVELOPERS LTD	0.30
GODREJ PROPERTIES LIMITED	0.26
PHOENIX MILLS LTD.	0.22
PRESTIGE ESTATES PROJECTS LIMITED	0.21
Oberoi Realty Ltd	0.18
Auto Components	**1.57**
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.36
Bharat Forge Ltd.	0.25
MRF Limited	0.25
TUBE INVESTMENTS OF INDIA LTD.	0.24
Bosch Ltd.	0.18
SONA BLW PRECISION FORGINGS LTD	0.15
Balkrishna Industries Ltd.	0.14
Electrical Equipment	**1.53**
SUZLON ENERGY LTD.	0.47
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.31
ABB India Ltd	0.24
Siemens Ltd.	0.21
Bharat Heavy Electricals Ltd.	0.20
Thermax Ltd.	0.10
Healthcare Services	**1.26**
MAX HEALTHCARE INSTITUTE LTD.	0.73
Apollo Hospitals Enterprises Ltd.	0.53
Industrial Products	**1.15**
Cummins India Ltd.	0.34
Polycab India Ltd.	0.25
APL APOLLO TUBES LTD.	0.23
SUPREME INDUSTRIES LIMITED	0.20
Astral Ltd.	0.13
Food Products	**1.07**
NESTLE INDIA LTD.	0.61
Britannia Industries Ltd.	0.46
Chemicals and Petrochemicals	**1.01**
SOLAR INDUSTRIES INDIA LIMITED	0.35
Pidilite Industries Ltd.	0.34
SRF Ltd.	0.32
Transport Services	**0.97**
Inter Globe Aviation Ltd	0.83
Container Corporation of India Ltd.	0.14
Leisure Services	**0.81**
INDIAN HOTELS COMPANY LTD.	0.48
Jubilant Foodworks Limited	0.19
Indian Railway Catering And Tourism Corporation Ltd.	0.14
Personal Products	**0.78**
Godrej Consumer Products Ltd.	0.35
Colgate Palmolive (India) Ltd.	0.24
Dabur India Ltd.	0.19
Capital Markets	**0.77**
BSE LTD.	0.40
HDFC Asset Management Company Ltd.	0.37
Agricultural Food and other Product	**0.75**
Tata Consumer Products Ltd	0.48
Marico Ltd.	0.27
Beverages	**0.75**
VARUN BEVERAGES LTD	0.45
UNITED SPIRITS LTD.	0.30
Transport Infrastructure	**0.73**
Adani Port and Special Economic Zone Ltd.	0.57
GMR AIRPORTS LIMITED	0.16
Oil	**0.72**
Oil & Natural Gas Corporation Ltd.	0.56
OIL INDIA LIMITED	0.16
Non - Ferrous Metals	**0.68**
Hindalco Industries Ltd	0.68
Fertilizers and Agrochemicals	**0.67**
P I Industries Ltd	0.23
Coromandel International Ltd.	0.22
UPL Ltd	0.22
Consumable Fuels	**0.53**
Coal India Ltd.	0.53
Gas	**0.49**
GAIL (India) Ltd.	0.32
Petronet LNG Ltd.	0.17
Diversified Metals	**0.46**
Vedanta Ltd.	0.46
Financial Technology (Fintech)	**0.46**
PB FINTECH LTD.	0.46
Metals and Minerals Trading	**0.31**
Adani Enterprises Ltd.	0.31
Agricultural, Commercial and Construction Vehicles	**0.27**
Ashok Leyland Ltd.	0.27
Textiles and Apparels	**0.22**
Page Industries Ltd	0.22
Minerals and Mining	**0.16**
NMDC Ltd.	0.16
Equity & Equity related - Total	**99.65**
Triparty Repo	**0.01**
Net Current Assets/(Liabilities)	**0.34**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in stocks comprising the MSCI India index and endeavours to track the benchmark index, subject to tracking errors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High MSCI India Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY 100 EQUAL WEIGHT ETF

An open-ended scheme replicating/tracking the Nifty 100 Equal Weight Index
NSE Symbol - NIFTY100EW

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 100 Equal Weight Index and to generate returns that are commensurate with the performance of the Nifty 100 Equal Weight Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹1.42 crs

AUM: ₹1.81 crs

Benchmark: Nifty 100 Equal Weight Index TRI

Allotment Date: February 24, 2025

Folio Count: 1,128

Minimum Investment Amount

Through Exchange:1 Unit,
Through AMC: Greater than Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)

₹33.3330

Ratios

Portfolio Turnover	405.52%
Tracking Error	0.21%

Total Expense Ratio**

0.25%

Available Plans/Options

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

Load Structure

Entry Load: Nil.
Exit Load: Nil.

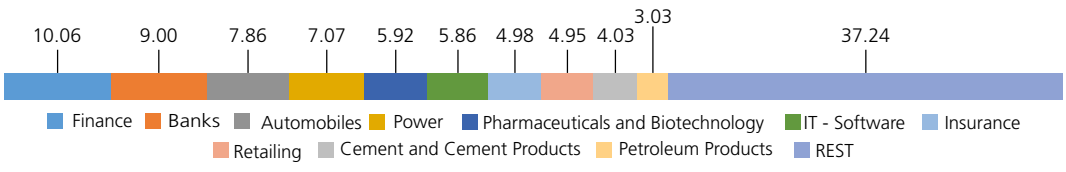
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**10.06**
JIO FINANCIAL SERVICES LTD	1.06
Bajaj Holdings and Investment Ltd.	1.03
SHRIRAM FINANCE LTD.	1.02
Power Finance Corporation Ltd.	1.01
Bajaj Finserv Ltd.	1.00
Cholamandalam Investment and Finance Company Ltd.	0.99
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.99
REC LTD	0.99
BAJAJ FINANCE LTD.	0.99
BAJAJ HOUSING FINANCE LTD.	0.98
Banks	**9.00**
IndusInd Bank Ltd.	1.03
Bank Of Baroda	1.02
PUNJAB NATIONAL BANK	1.02
CANARA BANK	1.01
ICICI Bank Ltd.	1.00
State Bank Of India	1.00
HDFC Bank Ltd.	0.99
Kotak Mahindra Bank Ltd.	0.97
Axis Bank Ltd.	0.96
Automobiles	**7.86**
HYUNDAI MOTORS INDIA LTD	1.03
Eicher Motors Ltd.	1.00
Tata Motors Ltd.	1.00
TVS Motors Company Ltd	0.98
Bajaj Auto Ltd.	0.97
Hero MotoCorp Ltd.	0.96
Mahindra & Mahindra Ltd.	0.96
Maruti Suzuki India Limited	0.96
Power	**7.07**
Adani Power Ltd.	1.03
ADANI GREEN ENERGY LTD.	1.02
ADANI ENERGY SOLUTIONS LTD.	1.02
JSW ENERGY LTD.	1.01
Power Grid Corporation Of India Ltd.	1.01
NTPC LTD	0.99
Tata Power Co. Ltd.	0.99
Pharmaceuticals and Biotechnology	**5.92**
Torrent Pharmaceuticals Ltd.	1.03
Divi s Laboratories Ltd.	1.01
Zydus Lifesciences Limited	0.99
Cipla Ltd.	0.98
Sun Pharmaceuticals Industries Ltd.	0.98
DR REDDYS LABORATORIES LTD.	0.93
IT - Software	**5.86**
HCL Technologies Ltd.	0.99
Tata Consultancy Services Ltd.	0.99
LTIMindtree Limited	0.97
Tech Mahindra Ltd.	0.97
Wipro Ltd.	0.97
Infosys Ltd.	0.97
Insurance	**4.98**
HDFC Life Insurance Company Ltd.	1.01
ICICI Prudential Life Insurance Company Ltd	1.01
LIFE INSURANCE CORPORATION OF INDIA LTD.	1.00
ICICI Lombard General Insurance Company Ltd	0.99
SBI Life Insurance Company Ltd	0.97
Retailing	**4.95**
AVENUE SUPERMARTS LTD.	1.01
ETERNAL LIMITED	1.00
Trent Ltd	0.99
SWIGGY LTD	0.98
INFO EDGE (INDIA) LTD.	0.97
Cement and Cement Products	**4.03**
Shree Cement Ltd.	1.03
Ambuja Cements Ltd.	1.01
Ultratech Cement Ltd.	1.00
Grasim Industries Ltd.	0.99
Petroleum Products	**3.03**
Bharat Petroleum Corporation Ltd.	1.02
Indian Oil Corporation Ltd	1.01
RELIANCE INDUSTRIES LTD.	1.00
Electrical Equipment	**3.00**
ABB India Ltd	1.01
Siemens Ltd.	1.00
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	0.99
Consumer Durables	**2.98**
Asian Paints Ltd.	1.01
Titan Company Ltd.	1.00
Havells India Ltd.	0.97
Ferrous Metals	**2.97**
Jindal Steel & Power Ltd.	1.00
Tata Steel Ltd.	1.00
JSW Steel Ltd.	0.97
Auto Components	**2.07**
Bosch Ltd.	1.08
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.99
Aerospace and Defense	**2.01**
Bharat Electronics Ltd.	1.02
HINDUSTAN AERONAUTICS LTD.	0.99
Food Products	**2.01**
NESTLE INDIA LTD.	1.01
Britannia Industries Ltd.	1.00
Diversified FMCG	**1.97**
Hindustan Unilever Ltd.	0.99
ITC Ltd.	0.98
Personal Products	**1.96**
Dabur India Ltd.	0.99
Godrej Consumer Products Ltd.	0.97
Beverages	**1.93**
VARUN BEVERAGES LTD	0.97
UNITED SPIRITS LTD.	0.96
Realty	**1.89**
DLF Ltd.	0.96
MACROTECH DEVELOPERS LTD	0.93
Transport Services	**1.05**
Inter Globe Aviation Ltd	1.05
Diversified Metals	**1.02**
Vedanta Ltd.	1.02
Gas	**1.02**
GAIL (India) Ltd.	1.02
Transport Infrastructure	**1.02**
Adani Port and Special Economic Zone Ltd.	1.02
Metals and Minerals Trading	**1.01**
Adani Enterprises Ltd.	1.01
Non - Ferrous Metals	**1.01**
Hindalco Industries Ltd	1.01
Healthcare Services	**1.00**
Apollo Hospitals Enterprises Ltd.	1.00
Telecom - Services	**1.00**
Bharti Airtel Ltd	1.00
Chemicals and Petrochemicals	**0.99**
Pidilite Industries Ltd.	0.99
Construction	**0.99**
Larsen And Toubro Ltd.	0.99
Oil	**0.99**
Oil & Natural Gas Corporation Ltd.	0.99
Consumable Fuels	**0.98**
Coal India Ltd.	0.98
Agricultural Food and other Product	**0.96**
Tata Consumer Products Ltd	0.96
Leisure Services	**0.95**
INDIAN HOTELS COMPANY LTD.	0.95
Equity & Equity related - Total	**99.54**
Net Current Assets/(Liabilities)	**0.46**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High Nifty 100 Equal Weight Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY MIDCAP 150 ETF

An open-ended scheme replicating/tracking Nifty Midcap 150 Index
NSE Symbol - MID150

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Midcap 150 Index and to generate returns that are commensurate with the performance of the Nifty Midcap 150 Index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be realized.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹2.38 crs

AUM: ₹2.51 crs

Benchmark: Nifty Midcap 150 Index TRI

Allotment Date: March 21, 2025

Folio Count: 1,430

Minimum Investment Amount

Through Exchange:1 Unit,
Through AMC: Greater than Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)

₹22.2140

Ratios

Portfolio Turnover	491.78%
Tracking Error	1.70%

Total Expense Ratio**

0.10%

Available Plans/Options

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

Load Structure

Entry Load: Nil.
Exit Load: Nil.

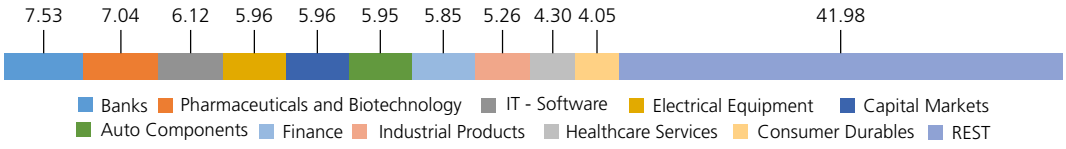
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**7.53**
FEDERAL BANK LTD.	1.42
IDFC First Bank Limited	1.31
AU Small Finance Bank Ltd.	1.25
YES BANK LTD	1.05
UNION BANK OF INDIA	0.81
INDIAN BANK	0.62
Bandhan Bank Ltd.	0.44
BANK OF INDIA	0.39
BANK OF MAHARASHTRA	0.24
Pharmaceuticals and Biotechnology	**7.04**
Lupin Ltd.	1.27
Aurobindo Pharma Ltd.	0.86
Alkem Laboratories Ltd.	0.73
Glenmark Pharmaceuticals Ltd	0.72
MANKIND PHARMA LTD	0.71
Biocon Ltd.	0.58
Abbott India Ltd.	0.57
Ipca Laboratories Ltd.	0.53
GLAND PHARMA LIMITED	0.39
GlaxoSmithKline Pharmaceuticals Ltd.	0.38
Ajanta Pharma Ltd.	0.30
IT - Software	**6.12**
PERSISTENT SYSTEMS LIMITED	1.76
COFORGE LIMITED	1.75
Mphasis Ltd	0.88
TATA ELXSI LTD.	0.60
Oracle Financial Services Software Ltd	0.57
KPIT TECHNOLOGIES LTD.	0.56
Capital Markets	**5.96**
BSE LTD.	3.07
HDFC Asset Management Company Ltd.	1.43
360 ONE WAM LTD.	0.72
Nippon Life India Asset Management Ltd.	0.38
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.36
Electrical Equipment	**5.96**
SUZLON ENERGY LTD.	2.20
Bharat Heavy Electricals Ltd.	0.93
GE VERNOVA T&D INDIA LIMITED	0.80
HITACHI ENERGY INDIA LIMITED	0.72
Apar Industries Limited	0.42
Thermax Ltd.	0.35
WAAREE ENERGIES LIMITED	0.28
PREMIER ENERGIES LIMITED	0.26
Auto Components	**5.95**
Bharat Forge Ltd.	0.95
TUBE INVESTMENTS OF INDIA LTD.	0.90
SONA BLW PRECISION FORGINGS LTD	0.59
MRF Limited	0.57
Balkrishna Industries Ltd.	0.54
UNO MINDA LIMITED	0.54
Exide Industries Ltd	0.48
Schaeffler India Ltd	0.45
Apollo Tyres Ltd.	0.39
Motherson Sumi Wiring India Limited	0.28
Endurance Technologies Ltd.	0.26
Finance	**5.85**
Sundaram Finance Ltd.	0.97
SBI Cards & Payment Services Pvt. Ltd.	0.78
Muthoot Finance Ltd	0.76
Aditya Birla Capital Ltd.	0.54
LIC Housing Finance Ltd.	0.51
Mahindra & Mahindra Financial Services Ltd.	0.49
L&T FINANCE HOLDINGS LTD	0.45
CRISIL Ltd.	0.41
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.37
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.32
TATA INVESTMENT CORPORATION LTD	0.25
Industrial Products	**5.26**
Cummins India Ltd.	1.25
Polycab India Ltd.	0.89
APL APOLLO TUBES LTD.	0.86
SUPREME INDUSTRIES LIMITED	0.77
KEI INDUSTRIES LTD.	0.63
Astral Ltd.	0.50
AIA Engineering Limited.	0.36
Healthcare Services	**4.30**
MAX HEALTHCARE INSTITUTE LTD.	2.58
Fortis Healthcare India Ltd	1.13
Syngene International Limited	0.33
Global Health Ltd.	0.26
Consumer Durables	**4.05**
Dixon Technologies India Ltd.	1.61
Voltas Ltd.	0.82
BLUE STAR LTD.	0.58
KALYAN JEWELLERS INDIA LTD.	0.58
Berger Paints (I) Ltd.	0.46
Chemicals and Petrochemicals	**3.62**
SRF Ltd.	1.28
SOLAR INDUSTRIES INDIA LIMITED	1.19
Gujarat Fluorochemicals Ltd.	0.41
Deepak Nitrite Ltd.	0.37
Linde India Ltd.	0.37
Realty	**3.12**
GODREJ PROPERTIES LIMITED	0.96
PHOENIX MILLS LTD.	0.79
PRESTIGE ESTATES PROJECTS LIMITED	0.76
Oberoi Realty Ltd	0.61
Telecom - Services	**3.02**
Indus Towers Ltd.	1.52
Vodafone Idea Ltd	0.56
Tata Communications Ltd.	0.54
BHARTI HEXACOM LTD.	0.40
Fertilizers and Agrochemicals	**2.62**
UPL Ltd	0.91
P I Industries Ltd	0.90
Coromandel International Ltd.	0.81
Financial Technology (Fintech)	**2.51**
PB FINTECH LTD.	1.65
ONE 97 COMMUNICATIONS LTD.	0.86
Power	**2.16**
TORRENT POWER LTD	0.76
NHPC LIMITED	0.74
NTPC GREEN ENERGY LIMITED	0.26
NLC India Ltd.	0.20
SJVN LIMITED	0.20
Insurance	**1.89**
Max Financial Services Ltd.	1.18
General Insurance Corporation Of India	0.32
STAR HEALTH AND ALLIED INSURANCE LTD.	0.26
THE NEW INDIA ASSURANCE COMPANY LTD	0.13
Agricultural Food and other Product	**1.77**
Marico Ltd.	1.04
PATANJALI FOODS LIMITED	0.50
ADANI WILMAR LIMITED	0.23
Gas	**1.77**
Petronet LNG Ltd.	0.62
ADANI TOTAL GAS LTD.	0.51
Indraprastha Gas Ltd.	0.42
Gujarat Gas Ltd.	0.22
Cement and Cement Products	**1.53**
JK Cement Ltd.	0.71
Dalmia Bharat Limited	0.48
ACC Ltd.	0.34
Industrial Manufacturing	**1.46**
MAZAGOAN DOCK SHIPBUILDERS LTD	0.67
COCHIN SHIPYARD LTD.	0.48
Honeywell Automation India Ltd.	0.31
Leisure Services	**1.37**
Jubilant Foodworks Limited	0.73
Indian Railway Catering And Tourism Corporation Ltd.	0.64
Agricultural, Commercial and Construction Vehicles	**1.29**
Ashok Leyland Ltd.	0.98
Escorts Ltd.	0.31
Retailing	**1.29**
FSN E-COMMERCE VENTURES LTD.	0.77
VISHAL MEGA MART LIMITED	0.42
Aditya Birla Fashion and Retail Ltd	0.10
Minerals and Mining	**1.23**
NMDC Ltd.	0.66
LLOYDS METALS AND ENERGY LTD.	0.57
Petroleum Products	**1.22**
HINDUSTAN PETROLEUM CORPORATION LTD	1.15
Mangalore Refinery And Petrochemicals Ltd.	0.07
Personal Products	**1.17**
Colgate Palmolive (India) Ltd.	0.86
Emami Ltd.	0.31
Ferrous Metals	**1.14**
JINDAL STAINLESS LTD	0.62
Steel Authority of India Ltd.	0.52
Textiles and Apparels	**1.10**
Page Industries Ltd	0.79
K.P.R. Mill Ltd.	0.31
Transport Infrastructure	**1.06**
GMR AIRPORTS LIMITED	0.83
JSW INFRASTRUCTURE LIMITED	0.23
Non - Ferrous Metals	**0.92**
National Aluminium Company Ltd	0.47
Hindustan Zinc Ltd.	0.45
Construction	**0.89**
RAIL VIKAS NIGAM LIMITED.	0.62
IRB INFRASTRUCTURE DEVELOPERS LTD	0.27
Oil	**0.65**
OIL INDIA LIMITED	0.65
IT - Services	**0.63**
L&T Technology Services Ltd	0.33
TATA TECHNOLOGIES LTD	0.30
Transport Services	**0.57**
Container Corporation of India Ltd.	0.57
Aerospace and Defense	**0.49**
BHARAT DYNAMICS LTD	0.49
Diversified	**0.39**
3M India Ltd.	0.23
Godrej Industries Ltd.	0.16
Beverages	**0.38**
United Breweries Ltd.	0.38
Entertainment	**0.16**
Sun TV Network Ltd.	0.16
Automobiles	**0.12**
OLA ELECTRIC MOBILITY LIMITED	0.12
Equity & Equity related - Total	**99.56**
Net Current Assets/(Liabilities)	**0.44**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label

This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment in stocks comprising the Nifty Midcap 150 Index and endeavours to track the benchmark index, subject to tracking errors.

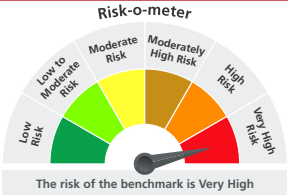
* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

Fund



The risk of the scheme is Very High

Benchmark



The risk of the benchmark is Very High

Nifty Midcap 150 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK GOLD ETF

An open ended scheme replicating / tracking physical gold prices
• NSE Symbol - GOLD1 • BSE Scrip Code - 590097

Investment Objective: The investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. The Scheme may also participate in gold related instruments. Exchange Traded Commodity Derivatives (ETCDs) having gold as the underlying shall be considered as gold related instrument for gold ETFs. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*:	Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar
AAUM:	₹7,738.52 crs
AUM:	₹7,610.59 crs
Benchmark:	Prices of Gold
Allotment Date:	July 27, 2007
Folio Count:	4,53,329

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹80.5058

Ratios

Portfolio Turnover	27.15%
Tracking Error	0.35%

Total Expense Ratio**
0.55%

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

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

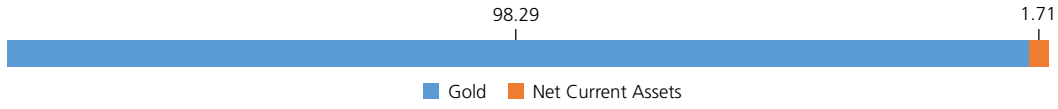
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Gold		**Net Current Assets/(Liabilities)**	**1.71**
Gold 1 Kg Fineness 0.995	72.05	**Grand Total**	**100.00**
GOLD 1 KG FINENESS 0.995 - GUJARAT	26.24		
Equity and Equity Related - Total	**98.29**		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Returns in line with physical gold over medium to long term, subject to tracking error • Investment in physical gold * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is High	 The risk of the benchmark is High Prices of Gold

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK SILVER ETF

An open ended Exchange Traded Fund replicating/tracking price of Silver
NSE Symbol - SILVER1

Investment Objective: To generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. The Scheme may also participate in silver related instruments. Exchange Traded Commodity Derivatives (ETCDs) having silver as the underlying shall be considered as Silver related instrument for Silver ETFs. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*:	Mr. Jeetu Valechha Sonar, Mr. Abhishek Bisen
AAUM:	₹1,353.62 crs
AUM:	₹1,394.70 crs
Benchmark:	Price of silver (based on LBMA daily spot fixing price)
Allotment Date:	December 09, 2022
Folio Count:	12,164

Minimum Investment Amount
Through Exchange:1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV) (as on June 30, 2025)
₹103.5858

Ratios

Portfolio Turnover	11.61%
Tracking Error:	0.58%

Total Expense Ratio**
0.45%

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

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

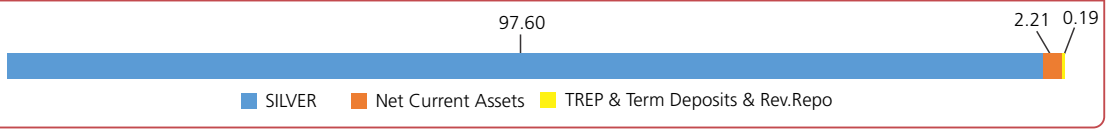
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
SILVER		**Triparty Repo**	**0.19**
Silver(30 Kgs)	94.47	**Net Current Assets/(Liabilities)**	**2.21**
SILVER(30 KGS) - GUJARAT	3.13	**Grand Total**	**100.00**
Equity and Equity Related - Total	**97.60**		

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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) * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is High Price of silver (based on LBMA daily spot fixing price)

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. ***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY 1D RATE LIQUID ETF

An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index.
A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
NSE Symbol - LIQUID1

Investment Objective: The investment objective of the Scheme is to invest in Triparty repo on Government securities or treasury bills (TREPS). The Scheme aims to provide investment returns that, before expenses, closely correspond to the returns of the NIFTY 1D Rate Index, subject to tracking difference. There is no assurance or guarantee that the investment objective of the scheme would be achieved

Fund Manager*: Mr. Abhishek Bisen, Mr. Satish Dondapati
AAUM: ₹1,289.55 crs
AUM: ₹1,348.47 crs
Benchmark: NIFTY 1D Rate Index
Allotment Date: January 24, 2023
Folio Count: 7,199

Minimum Investment Amount

Through Exchange:1 Unit,
Through AMC: Greater than Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 1-15 days

Net Asset Value (NAV) (as on June 30, 2025)

₹1057.0935

Debt Quant

Average Maturity	0.99 days
Modified Duration	0.99 days
Macaulay Duration	0.99 days
Annualised YTM*	5.45%
Tracking Error	0.01%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**

0.19%

Available Plans/Options

Growth Option

IDCW Frequency

Not Applicable

Load Structure

Entry Load: Nil.
Exit Load: Nil.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

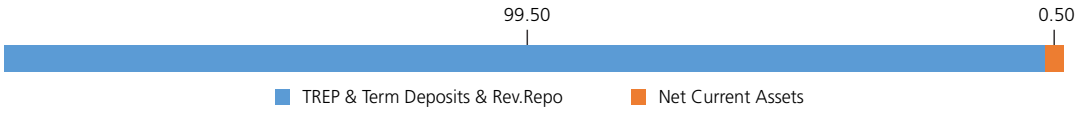
PRC Matrix

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

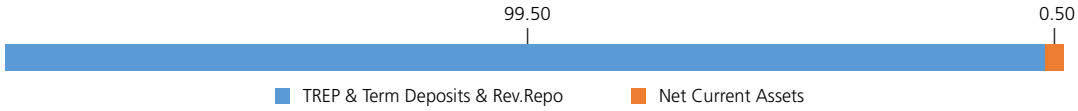
PORTFOLIO

Issuer/Instrument	% to Net Assets
Triparty Repo	99.50
Net Current Assets/(Liabilities)	0.50
Grand Total	100.00

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over a short term investment horizon. • Investment in Tri-party repo on Government securities or treasury bills (TREPS). * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		

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

*For Fund Manager experience, please refer page 137-141 & 154-158. For last three IDCW, please refer page no 159-161. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

***Not applicable to Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income Tax Act, 1961, Schemes managed by Employee Provident Fund Organisation of India and Market Makers as per para 3.6.2.1 and 3.6.2.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time along with SEBI letter no. SEBI/HO/IMD- POD- 2/P/OW/2024/15311/1 dated April 26, 2024, SEBI letter no. SEBI/HO/IMD- POD-2/P/OW/2024/34080/1 dated October 29, 2024 and SEBI/HO/IMD- POD-2/P/OW/2024/6441/1 dated February 28, 2025.

KOTAK NIFTY NEXT 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Next 50 index

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Next 50 and to generate returns that are commensurate with the performance of the NIFTY Next 50 Index TRI, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati

AAUM: ₹664.59 crs

AUM: ₹692.86 crs

Benchmark: Nifty Next 50 Index TRI

Allotment Date: March 10, 2021

Folio Count: 45,983

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹19.6131	₹20.0519
IDCW	₹19.6136	₹20.0516

(as on June 30, 2025)

Ratios

Portfolio Turnover	60.27%
Tracking Error	0.19%

Total Expense Ratio**

Regular Plan: 0.57%

Direct Plan: 0.10%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 30th June, 2025 unless otherwise specified.

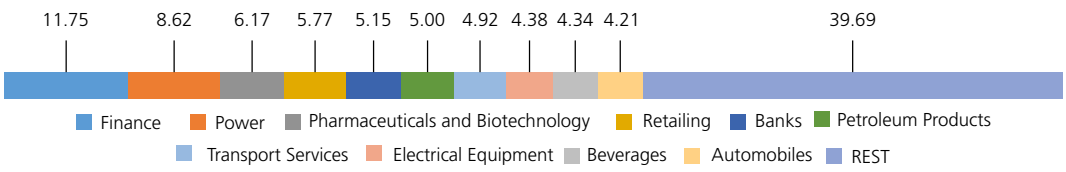
Folio Count data as on 31st May 2025.

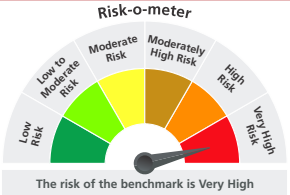
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**11.75**
Cholamandalam Investment and Finance Company Ltd.	2.88
Bajaj Holdings and Investment Ltd.	2.61
Power Finance Corporation Ltd.	2.61
REC LTD	2.11
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.06
BAJAJ HOUSING FINANCE LTD.	0.48
Power	**8.62**
Tata Power Co. Ltd.	2.86
Adani Power Ltd.	1.93
ADANI ENERGY SOLUTIONS LTD.	1.34
ADANI GREEN ENERGY LTD.	1.32
JSW ENERGY LTD.	1.17
Pharmaceuticals and Biotechnology	**6.17**
Divi s Laboratories Ltd.	3.63
Torrent Pharmaceuticals Ltd.	1.50
Zydus Lifesciences Limited	1.04
Retailing	**5.77**
AVENUE SUPERMARTS LTD.	2.70
INFO EDGE (INDIA) LTD.	2.42
SWIGGY LTD	0.65
Banks	**5.15**
Bank Of Baroda	1.93
CANARA BANK	1.62
PUNJAB NATIONAL BANK	1.60
Petroleum Products	**5.00**
Bharat Petroleum Corporation Ltd.	2.70
Indian Oil Corporation Ltd	2.30
Transport Services	**4.92**
Inter Globe Aviation Ltd	4.92
Electrical Equipment	**4.38**
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.83
ABB India Ltd	1.34
Siemens Ltd.	1.21
Beverages	**4.34**
VARUN BEVERAGES LTD	2.57
UNITED SPIRITS LTD.	1.77
Automobiles	**4.21**
TVS Motors Company Ltd	2.88
HYUNDAI MOTORS INDIA LTD	1.33
Insurance	**4.05**
ICICI Lombard General Insurance Company Ltd	2.06
ICICI Prudential Life Insurance Company Ltd	1.08
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.91
Realty	**3.89**
DLF Ltd.	2.26
MACROTECH DEVELOPERS LTD	1.63
Aerospace and Defense	**3.88**
HINDUSTAN AERONAUTICS LTD.	3.88
Cement and Cement Products	**3.33**
Shree Cement Ltd.	1.74
Ambuja Cements Ltd.	1.59
Diversified Metals	**3.28**
Vedanta Ltd.	3.28
Personal Products	**3.19**
Godrej Consumer Products Ltd.	1.99
Dabur India Ltd.	1.20
Auto Components	**3.11**
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.92
Bosch Ltd.	1.19
Food Products	**2.90**
Britannia Industries Ltd.	2.90
Leisure Services	**2.80**
INDIAN HOTELS COMPANY LTD.	2.80
Gas	**2.16**
GAIL (India) Ltd.	2.16
IT - Software	**2.07**
LTIMindtree Limited	2.07
Chemicals and Petrochemicals	**1.98**
Pidilite Industries Ltd.	1.98
Consumer Durables	**1.64**
Havells India Ltd.	1.64
Ferrous Metals	**1.46**
Jindal Steel & Power Ltd.	1.46
Equity & Equity related - Total	**100.05**
Triparty Repo	**0.71**
Net Current Assets/(Liabilities)	**-0.76**
Grand Total	**100.00**

For detailed portfolio log on to: https://www.kotakmf.com/Products/funds/index-funds/Kotak-Nifty-Next-50-Index-Fund/Reg-G

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Next 50 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK NIFTY 50 INDEX FUND

An open ended scheme replicating / tracking Nifty 50 index

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty 50 and to generate returns that are commensurate with the performance of the NIFTY 50 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹912.85 crs

AUM: ₹927.17 crs

Benchmark: Nifty 50 Index TRI

Allotment Date: June 21, 2021

Folio Count: 57,663

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹16.5370	₹16.7510
IDCW	₹16.5360	₹16.7470

(as on June 30, 2025)

Ratios

Portfolio Turnover	38.65%
Tracking Error	0.24%

Total Expense Ratio**

Regular Plan: 0.35%

Direct Plan: 0.07%

Available Plans/Options

Regular & Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

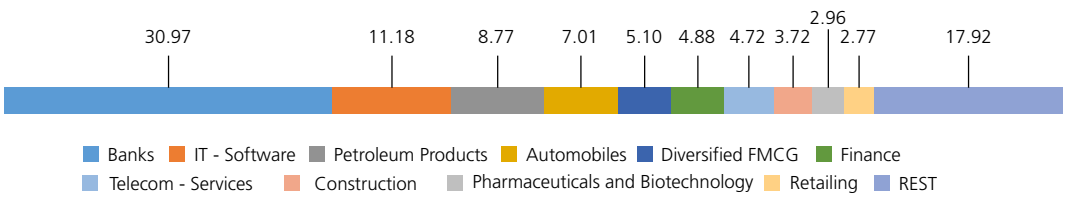
Data as on 30th June, 2025 unless otherwise specified.

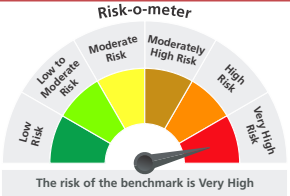
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**30.97**
HDFC Bank Ltd.	13.16
ICICI Bank Ltd.	8.89
Axis Bank Ltd.	2.96
Kotak Mahindra Bank Ltd.	2.74
State Bank Of India	2.72
IndusInd Bank Ltd.	0.50
IT - Software	**11.18**
Infosys Ltd.	4.98
Tata Consultancy Services Ltd.	3.05
HCL Technologies Ltd.	1.58
Tech Mahindra Ltd.	0.92
Wipro Ltd.	0.65
Petroleum Products	**8.77**
RELIANCE INDUSTRIES LTD.	8.77
Automobiles	**7.01**
Mahindra & Mahindra Ltd.	2.43
Maruti Suzuki India Limited	1.40
Tata Motors Ltd.	1.24
Bajaj Auto Ltd.	0.80
Eicher Motors Ltd.	0.67
Hero MotoCorp Ltd.	0.47
Diversified FMCG	**5.10**
ITC Ltd.	3.34
Hindustan Unilever Ltd.	1.76
Finance	**4.88**
BAJAJ FINANCE LTD.	2.15
Bajaj Finserv Ltd.	0.96
JIO FINANCIAL SERVICES LTD	0.92
SHRIRAM FINANCE LTD.	0.85
Telecom - Services	**4.72**
Bharti Airtel Ltd	4.72
Construction	**3.72**
Larsen And Toubro Ltd.	3.72
Pharmaceuticals and Biotechnology	**2.96**
Sun Pharmaceuticals Industries Ltd.	1.56
Cipla Ltd.	0.73
DR REDDYS LABORATORIES LTD.	0.67
Retailing	**2.77**
ETERNAL LIMITED	1.58
Trent Ltd	1.19
Power	**2.54**
NTPC LTD	1.37
Power Grid Corporation Of India Ltd.	1.17
Consumer Durables	**2.22**
Titan Company Ltd.	1.31
Asian Paints Ltd.	0.91
Cement and Cement Products	**2.18**
Ultratech Cement Ltd.	1.24
Grasim Industries Ltd.	0.94
Ferrous Metals	**1.98**
Tata Steel Ltd.	1.14
JSW Steel Ltd.	0.84
Insurance	**1.46**
HDFC Life Insurance Company Ltd.	0.75
SBI Life Insurance Company Ltd	0.71
Aerospace and Defense	**1.30**
Bharat Electronics Ltd.	1.30
Transport Infrastructure	**0.92**
Adani Port and Special Economic Zone Ltd.	0.92
Non - Ferrous Metals	**0.87**
Hindalco Industries Ltd	0.87
Oil	**0.82**
Oil & Natural Gas Corporation Ltd.	0.82
Consumable Fuels	**0.77**
Coal India Ltd.	0.77
Food Products	**0.76**
NESTLE INDIA LTD.	0.76
Healthcare Services	**0.63**
Apollo Hospitals Enterprises Ltd.	0.63
Agricultural Food and other Product	**0.62**
Tata Consumer Products Ltd	0.62
Metals and Minerals Trading	**0.59**
Adani Enterprises Ltd.	0.59
Equity & Equity related - Total	**99.74**
Triparty Repo	**0.51**
Net Current Assets/(Liabilities)	**-0.25**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 50 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK NIFTY SMALLCAP 50 INDEX FUND

An open ended scheme replicating/ tracking Nifty Smallcap 50 Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Smallcap 50 Index TRI and to generate returns that are commensurate with the performance of the Nifty Small cap 50 Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹138.84 crs

AUM: ₹145.62 crs

Benchmark: Nifty Smallcap 50 Index TRI

Allotment Date: April 10, 2023

Folio Count: 24,203

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Net Asset Value (NAV)

	Regular	Direct
Growth	₹21.1490	₹21.4520
IDCW	₹21.1490	₹21.4640

(as on June 30, 2025)

Ratios

Portfolio Turnover	77.02%
Tracking Error	0.28%

Total Expense Ratio**

Regular Plan: 0.90%

Direct Plan: 0.26%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth, Payout of Income Distribution cum capital withdrawal (IDCW) & Reinvestment of Income Distribution cum capital withdrawal (IDCW)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

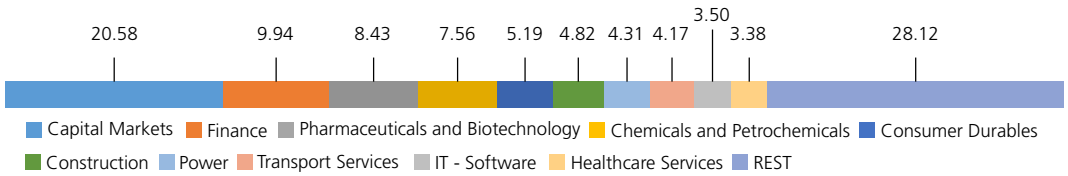
Data as on 30th June, 2025 unless otherwise specified.

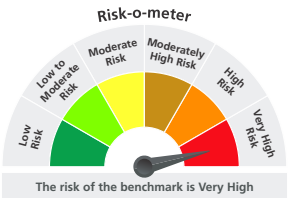
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Capital Markets	**20.58**
Multi Commodity Exchange of India Limited	6.46
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	4.52
COMPUTER AGE MANAGEMENT SERVICES LIMITED	2.91
ANGEL ONE LIMITED	2.41
KFIN TECHNOLOGIES LTD.	2.21
Indian Energy Exchange Ltd	2.07
Finance	**9.94**
PNB HOUSING FINANCE LTD.	2.52
FIVE STAR BUSINESS FINANCE LTD	2.04
Piramal Enterprises Limited	1.94
POONAWALLA FINCORP LTD.	1.89
IIFL Finance Ltd	1.55
Pharmaceuticals and Biotechnology	**8.43**
Laurus Labs Ltd.	4.02
PIRAMAL PHARMA LTD.	1.78
NEULAND LABORATORIES LTD.	1.45
Natco Pharma Ltd	1.18
Chemicals and Petrochemicals	**7.56**
Navin Fluorine International Ltd.	2.38
Tata Chemicals Ltd	2.07
HIMADRI SPECIALITY CHEMICAL LTD.	1.72
Aarti Industries Ltd.	1.39
Consumer Durables	**5.19**
Crompton Greaves Consumer Electricals Ltd	3.23
AMBER ENTERPRISES INDIA LTD.	1.96
Construction	**4.82**
NBCC (India) Ltd	1.80
Kec International Ltd.	1.69
NCC LIMITED	1.33
Power	**4.31**
RELIANCE POWER LTD	2.78
CESC LTD	1.53
Transport Services	**4.17**
DELHIVERY LTD	2.80
Great Eastern Shipping Company Ltd	1.37
IT - Software	**3.50**
ZENSAR TECHNOLGIES LTD.	1.36
Sonata Software Ltd.	1.13
Birlasoft Ltd.	1.01
Healthcare Services	**3.38**
ASTER DM HEALTHCARE LTD	1.90
DR.Lal Pathlabs Ltd.	1.48
IT - Services	**3.33**
Affle (India) Ltd.	1.79
CYIENT LTD.	1.54
Gas	**2.93**
Gujarat State Petronet Ltd.	1.55
AEGIS LOGISTICS LTD	1.38
Beverages	**2.90**
Radico Khaitan Ltd.	2.90
Auto Components	**2.65**
AMARA RAJA ENERGY MOB LTD.	1.67
RAMKRISHNA FORGINGS LTD.	0.98
Industrial Manufacturing	**2.34**
KAYNES TECHNOLOGY INDIA LTD.	2.34
Realty	**2.18**
BRIGADE ENTERPRISES LIMITED	2.18
Cement and Cement Products	**1.92**
The Ramco Cements Ltd	1.92
Paper, Forest and Jute Products	**1.80**
ADITYA BIRLA REAL ESTATE LTD	1.80
Commercial Services and Supplies	**1.68**
Firstsource Solutions Ltd.	1.68
Electrical Equipment	**1.67**
INOX WIND LIMITED	1.67
Petroleum Products	**1.52**
Castrol (India) Ltd.	1.52
Non - Ferrous Metals	**1.30**
HINDUSTAN COPPER LTD.	1.30
Telecom - Services	**1.16**
HFCL LTD	1.16
Telecom - Equipment and Accessorie	**0.81**
Tejas Networks Ltd	0.81
Equity & Equity related - Total	**100.07**
Triparty Repo	**1.03**
Net Current Assets/(Liabilities)	**-1.10**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment 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 risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Smallcap 50 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK NIFTY 200 MOMENTUM 30 INDEX FUND

An open ended scheme replicating/ tracking Nifty 200 Momentum 30 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking error. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹469.14 crs

AUM: ₹483.88 crs

Benchmark: Nifty 200 Momentum 30 Index TRI

Allotment Date: June 15, 2023

Folio Count: 31,260

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹15.0650	₹15.2170
IDCW	₹15.0650	₹15.2170

(as on June 30, 2025)

Ratios

Portfolio Turnover	173.84%
Tracking Error	0.23%

Total Expense Ratio**

Regular Plan: 0.79%
Direct Plan: 0.29%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

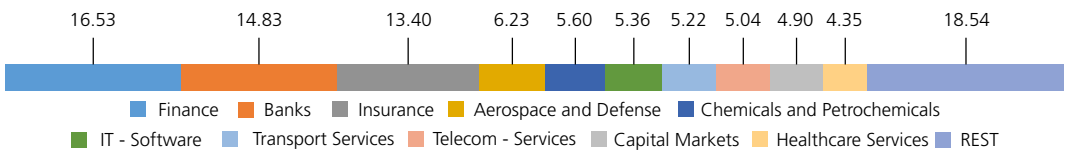
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**16.53**
Bajaj Finserv Ltd.	5.04
BAJAJ FINANCE LTD.	4.97
Cholamandalam Investment and Finance Company Ltd.	3.38
SBI Cards & Payment Services Pvt. Ltd.	1.90
Muthoot Finance Ltd	1.24
Banks	**14.83**
ICICI Bank Ltd.	5.00
HDFC Bank Ltd.	4.98
Kotak Mahindra Bank Ltd.	4.85
Insurance	**13.40**
HDFC Life Insurance Company Ltd.	5.11
SBI Life Insurance Company Ltd	4.89
Max Financial Services Ltd.	3.40
Aerospace and Defense	**6.23**
Bharat Electronics Ltd.	5.12
BHARAT DYNAMICS LTD	1.11
Chemicals and Petrochemicals	**5.60**
SOLAR INDUSTRIES INDIA LIMITED	3.18
SRF Ltd.	2.42
IT - Software	**5.36**
COFORGE LIMITED	2.84
PERSISTENT SYSTEMS LIMITED	2.52
Transport Services	**5.22**
Inter Globe Aviation Ltd	5.22
Telecom - Services	**5.04**
Bharti Airtel Ltd	5.04
Capital Markets	**4.90**
BSE LTD.	4.90
Healthcare Services	**4.35**
MAX HEALTHCARE INSTITUTE LTD.	4.35
Pharmaceuticals and Biotechnology	**4.34**
Divi s Laboratories Ltd.	4.34
Automobiles	**2.93**
TVS Motors Company Ltd	2.93
Leisure Services	**2.06**
INDIAN HOTELS COMPANY LTD.	2.06
Consumer Durables	**1.84**
Dixon Technologies India Ltd.	1.84
Cement and Cement Products	**1.83**
Shree Cement Ltd.	1.83
Financial Technology (Fintech)	**1.80**
ONE 97 COMMUNICATIONS LTD.	1.80
Industrial Manufacturing	**1.54**
MAZAGOAN DOCK SHIPBUILDERS LTD	1.54
Beverages	**1.46**
UNITED SPIRITS LTD.	1.46
Retailing	**1.18**
FSN E-COMMERCE VENTURES LTD.	1.18
Equity & Equity related - Total	**100.44**
Triparty Repo	**2.07**
Net Current Assets/(Liabilities)	**-2.51**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty 200 Momentum 30 Index, subject to tracking errors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 200 Momentum 30 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK NIFTY FINANCIAL SERVICES EX-BANK INDEX FUND

An open-ended scheme replicating/tracking Nifty Financial Services Ex-Bank Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the Nifty Financial Services Ex-Bank Index and to generate returns that are commensurate with the performance of the Nifty Financial Services Ex-Bank Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹61.82 crs

AUM: ₹69.40 crs

Benchmark: Nifty Financial Services Ex-Bank Index TRI

Allotment Date: August 14, 2023

Folio Count: 6,070

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹15.9210	₹16.0880
IDCW	₹15.9210	₹16.0880

(as on June 30, 2025)

Ratios

Portfolio Turnover	42.28%
Tracking Error	0.21%

Total Expense Ratio**

Regular Plan: 0.73%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 30th June, 2025 unless otherwise specified.

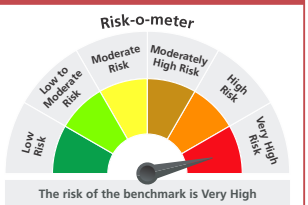
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**56.93**
BAJAJ FINANCE LTD.	15.47
Bajaj Finserv Ltd.	6.94
JIO FINANCIAL SERVICES LTD	6.65
SHRIRAM FINANCE LTD.	6.15
Cholamandalam Investment and Finance Company Ltd.	4.26
Power Finance Corporation Ltd.	3.87
REC LTD	3.12
SBI Cards & Payment Services Pvt. Ltd.	1.77
Muthoot Finance Ltd	1.75
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.57
Aditya Birla Capital Ltd.	1.23
LIC Housing Finance Ltd.	1.16
Mahindra & Mahindra Financial Services Ltd.	1.11
L&T FINANCE HOLDINGS LTD	1.03
Piramal Enterprises Limited	0.85
Insurance	**19.23**
HDFC Life Insurance Company Ltd.	5.42
SBI Life Insurance Company Ltd	5.12
ICICI Lombard General Insurance Company Ltd	3.05
Max Financial Services Ltd.	2.70
ICICI Prudential Life Insurance Company Ltd	1.60
LIFE INSURANCE CORPORATION OF INDIA LTD.	1.34
Capital Markets	**18.37**
BSE LTD.	7.01
HDFC Asset Management Company Ltd.	3.28
Multi Commodity Exchange of India Limited	2.84
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.99
COMPUTER AGE MANAGEMENT SERVICES LIMITED	1.28
ANGEL ONE LIMITED	1.06
Indian Energy Exchange Ltd	0.91
Financial Technology (Fintech)	**5.72**
PB FINTECH LTD.	3.76
ONE 97 COMMUNICATIONS LTD.	1.96
Equity & Equity related - Total	**100.25**
Triparty Repo	**2.74**
Net Current Assets/(Liabilities)	**-2.99**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital appreciation • Investment in stocks comprising the underlying index and endeavours to track the benchmark index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Financial Services Ex-Bank Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. **Total Expense Ratio includes applicable GST.

KOTAK BSE HOUSING INDEX FUND

An open-ended scheme replicating/tracking BSE Housing Index.

Investment Objective: The investment objective of the scheme is to replicate the composition of the BSE Housing Index and to generate returns that are commensurate with the performance of the BSE Housing Index, subject to tracking errors. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹17.56 crs

AUM: ₹17.92 crs

Benchmark: BSE Housing Index TRI

Allotment Date: August 28, 2023

Folio Count: 4,465

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹13.7810	₹13.9220
IDCW	₹13.7810	₹13.9200

(as on June 30, 2025)

Ratios

Portfolio Turnover	46.84%
Tracking Error	0.14%

Total Expense Ratio**

Regular Plan: 0.72%

Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

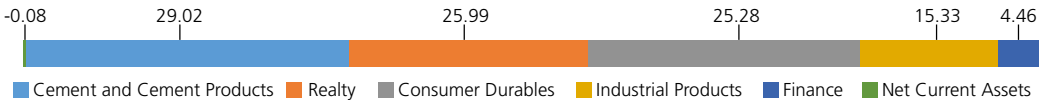
Data as on 30th June, 2025 unless otherwise specified.

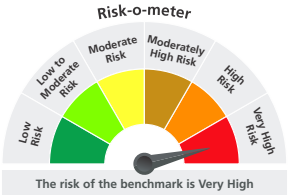
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Cement and Cement Products	**29.02**
Ultratech Cement Ltd.	5.23
Grasim Industries Ltd.	5.20
Shree Cement Ltd.	5.16
Ambuja Cements Ltd.	5.12
JK Cement Ltd.	3.83
Dalmia Bharat Limited	2.60
ACC Ltd.	1.88
Realty	**25.99**
DLF Ltd.	4.79
GODREJ PROPERTIES LIMITED	4.75
MACROTECH DEVELOPERS LTD	4.66
PHOENIX MILLS LTD.	4.33
PRESTIGE ESTATES PROJECTS LIMITED	4.15
Oberoi Realty Ltd	3.31
Consumer Durables	**25.28**
Asian Paints Ltd.	5.27
Dixon Technologies India Ltd.	5.02
Havells India Ltd.	4.89
Voltas Ltd.	4.47
BLUE STAR LTD.	3.16
Berger Paints (I) Ltd.	2.47
Industrial Products	**15.33**
Polycab India Ltd.	4.85
SUPREME INDUSTRIES LIMITED	4.24
KEI INDUSTRIES LTD.	3.46
Astral Ltd.	2.78
Finance	**4.46**
LIC Housing Finance Ltd.	2.79
BAJAJ HOUSING FINANCE LTD.	1.67
Equity & Equity related - Total	**100.08**
Net Current Assets/(Liabilities)	**-0.08**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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 risk of the scheme is Very High	 The risk of the benchmark is Very High BSE Housing Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY 100 LOW VOLATILITY 30 INDEX FUND

An open ended scheme replicating / tracking the NIFTY 100 Low Volatility 30 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹107.90 crs
AUM: ₹109.99 crs
Benchmark: NIFTY 100 Low Volatility 30 Index TRI
Allotment Date: June 07, 2024
Folio Count: 8,923

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.7430	₹10.8149
IDCW	₹10.7430	₹10.8150

(as on June 30, 2025)

Ratios

Portfolio Turnover	53.41%
Tracking Error	0.14%

Total Expense Ratio**
Regular Plan: 0.94%
Direct Plan: 0.31%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

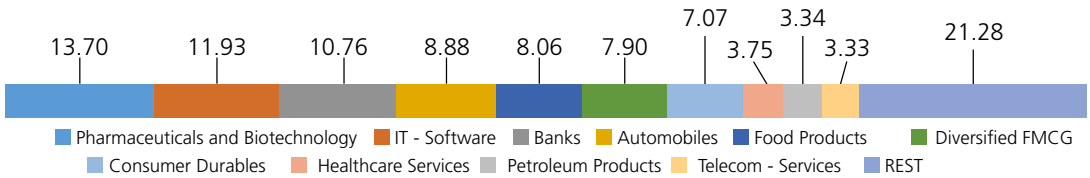
Data as on 30th June, 2025 unless otherwise specified.

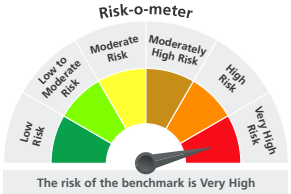
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Pharmaceuticals and Biotechnology	**13.70**
Sun Pharmaceuticals Industries Ltd.	3.70
DR REDDYS LABORATORIES LTD.	3.59
Cipla Ltd.	3.28
Torrent Pharmaceuticals Ltd.	3.13
IT - Software	**11.93**
Tata Consultancy Services Ltd.	3.55
Infosys Ltd.	2.95
HCL Technologies Ltd.	2.93
Wipro Ltd.	2.50
Banks	**10.76**
ICICI Bank Ltd.	3.76
HDFC Bank Ltd.	3.75
Kotak Mahindra Bank Ltd.	3.25
Automobiles	**8.88**
Maruti Suzuki India Limited	3.34
Hero MotoCorp Ltd.	2.93
Bajaj Auto Ltd.	2.61
Food Products	**8.06**
NESTLE INDIA LTD.	4.26
Britannia Industries Ltd.	3.80
Diversified FMCG	**7.90**
ITC Ltd.	4.09
Hindustan Unilever Ltd.	3.81
Consumer Durables	**7.07**
Asian Paints Ltd.	3.71
Titan Company Ltd.	3.36
Healthcare Services	**3.75**
Apollo Hospitals Enterprises Ltd.	3.75
Petroleum Products	**3.34**
RELIANCE INDUSTRIES LTD.	3.34
Telecom - Services	**3.33**
Bharti Airtel Ltd	3.33
Cement and Cement Products	**3.16**
Ultratech Cement Ltd.	3.16
Insurance	**3.08**
SBI Life Insurance Company Ltd	3.08
Auto Components	**3.05**
Bosch Ltd.	3.05
Chemicals and Petrochemicals	**3.02**
Pidilite Industries Ltd.	3.02
Personal Products	**2.99**
Dabur India Ltd.	2.99
Finance	**2.98**
Bajaj Finserv Ltd.	2.98
Construction	**2.69**
Larsen And Toubro Ltd.	2.69
Equity & Equity related - Total	**99.69**
Triparty Repo	**0.09**
Net Current Assets/(Liabilities)	**0.22**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of NIFTY 100 Low Volatility 30 Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High NIFTY 100 Low Volatility 30 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK BSE PSU INDEX FUND

An open-ended scheme replicating/tracking BSE PSU Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹79.70 crs

AUM: ₹81.24 crs

Benchmark: BSE PSU Index TRI

Allotment Date: July 31, 2024

Folio Count: 21,375

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹8.9080	₹8.9610
IDCW	₹8.9080	₹8.9610

(as on June 30, 2025)

Ratios

Portfolio Turnover	20.53%
Tracking Error	0.15%

Total Expense Ratio**

Regular Plan: 1.03%

Direct Plan: 0.39%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 30th June, 2025 unless otherwise specified.

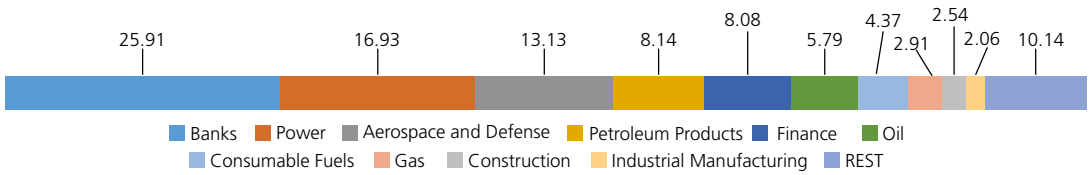
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**25.91**
State Bank Of India	15.38
Bank Of Baroda	2.26
CANARA BANK	1.87
PUNJAB NATIONAL BANK	1.86
UNION BANK OF INDIA	1.43
INDIAN BANK	1.10
BANK OF INDIA	0.71
BANK OF MAHARASHTRA	0.43
JAMMU AND KASHMIR BANK LTD.	0.25
Central Bank Of India	0.19
UCO Bank	0.18
Indian Overseas Bank	0.18
Punjab & Sind Bank	0.07
Power	**16.93**
NTPC LTD	7.77
Power Grid Corporation Of India Ltd.	6.67
NHPC LIMITED	1.31
NTPC GREEN ENERGY LIMITED	0.47
NLC India Ltd.	0.36
SJVN LIMITED	0.35
Aerospace and Defense	**13.13**
Bharat Electronics Ltd.	7.38
HINDUSTAN AERONAUTICS LTD.	4.46
BHARAT DYNAMICS LTD	0.87
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.42
Petroleum Products	**8.14**
Bharat Petroleum Corporation Ltd.	3.17
Indian Oil Corporation Ltd	2.64
HINDUSTAN PETROLEUM CORPORATION LTD	2.05
Chennai Petroleum Corporation Ltd.	0.16
Mangalore Refinery And Petrochemicals Ltd.	0.12
Finance	**8.08**
Power Finance Corporation Ltd.	3.03
REC LTD	2.43
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.27
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.58
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.56
IFCI Ltd.	0.21
Oil	**5.79**
Oil & Natural Gas Corporation Ltd.	4.65
OIL INDIA LIMITED	1.14
Consumable Fuels	**4.37**
Coal India Ltd.	4.37

Issuer/Instrument	% to Net Assets
Gas	**2.91**
GAIL (India) Ltd.	2.51
Gujarat Gas Ltd.	0.40
Construction	**2.54**
RAIL VIKAS NIGAM LIMITED.	1.09
NBCC (India) Ltd	0.62
Ircon International Ltd	0.33
Engineers India Ltd.	0.32
RITES Ltd.	0.18
Industrial Manufacturing	**2.06**
MAZAGOAN DOCK SHIPBUILDERS LTD	1.21
COCHIN SHIPYARD LTD.	0.85
Insurance	**1.72**
LIFE INSURANCE CORPORATION OF INDIA LTD.	0.90
General Insurance Corporation Of India	0.59
THE NEW INDIA ASSURANCE COMPANY LTD	0.23
Electrical Equipment	**1.68**
Bharat Heavy Electricals Ltd.	1.68
Minerals and Mining	**1.34**
NMDC Ltd.	1.17
Gujarat Mineral Development Corporation Ltd.	0.17
Non - Ferrous Metals	**1.30**
National Aluminium Company Ltd	0.85
HINDUSTAN COPPER LTD.	0.45
Ferrous Metals	**1.17**
Steel Authority of India Ltd.	0.93
NMDC STEEL LTD	0.23
KIOCL LTD	0.01
Leisure Services	**1.16**
Indian Railway Catering And Tourism Corporation Ltd.	1.16
Transport Services	**1.02**
Container Corporation of India Ltd.	1.02
Agricultural, Commercial and Construction Vehicles	**0.42**
BEML Ltd.	0.42
Fertilizers and Agrochemicals	**0.11**
RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.11
Commercial Services and Supplies	**0.05**
MMTC LTD	0.05
Telecom - Equipment and Accessorie	**0.03**
ITI LTD	0.03
Equity & Equity related - Total	**99.86**
Triparty Repo	**0.18**
Net Current Assets/(Liabilities)	**-0.04**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of BSE PSU Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High BSE PSU Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY MIDCAP 50 INDEX FUND

An open-ended scheme replicating/tracking the NIFTY Midcap 50 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹57.73 crs
AUM: ₹59.18 crs
Benchmark: Nifty Midcap 50 Index TRI
Allotment Date: August 16, 2024
Folio Count: 21,737

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.2890	₹10.3440
IDCW	₹10.2890	₹10.3440

(as on June 30, 2025)

Ratios

Portfolio Turnover	64.56%
Tracking Error	0.21%

Total Expense Ratio**
Regular Plan: 0.86%
Direct Plan: 0.25%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

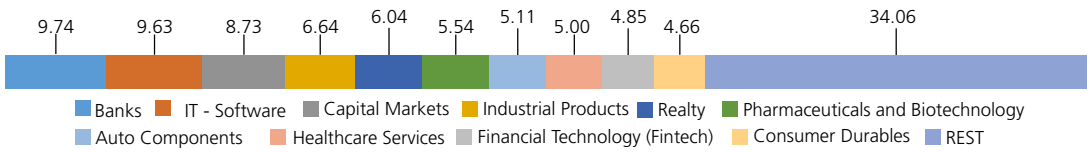
Data as on 30th June, 2025 unless otherwise specified.

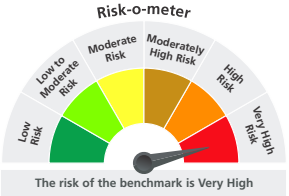
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**9.74**
FEDERAL BANK LTD.	2.76
IDFC First Bank Limited	2.54
AU Small Finance Bank Ltd.	2.42
YES BANK LTD	2.02
IT - Software	**9.63**
PERSISTENT SYSTEMS LIMITED	3.42
COFORGE LIMITED	3.38
Mphasis Ltd	1.71
Oracle Financial Services Software Ltd	1.12
Capital Markets	**8.73**
BSE LTD.	5.95
HDFC Asset Management Company Ltd.	2.78
Industrial Products	**6.64**
Cummins India Ltd.	2.42
Polycab India Ltd.	1.74
SUPREME INDUSTRIES LIMITED	1.50
Astral Ltd.	0.98
Realty	**6.04**
GODREJ PROPERTIES LIMITED	1.86
PHOENIX MILLS LTD.	1.53
PRESTIGE ESTATES PROJECTS LIMITED	1.47
Oberoi Realty Ltd	1.18
Pharmaceuticals and Biotechnology	**5.54**
Lupin Ltd.	2.47
Aurobindo Pharma Ltd.	1.67
Alkem Laboratories Ltd.	1.40
Auto Components	**5.11**
Bharat Forge Ltd.	1.84
TUBE INVESTMENTS OF INDIA LTD.	1.75
MRF Limited	1.52
Healthcare Services	**5.00**
MAX HEALTHCARE INSTITUTE LTD.	5
Financial Technology (Fintech)	**4.85**
PB FINTECH LTD.	3.19
ONE 97 COMMUNICATIONS LTD.	1.66
Consumer Durables	**4.66**
Dixon Technologies India Ltd.	3.08
Voltas Ltd.	1.58
Telecom - Services	**4.01**
Indus Towers Ltd.	2.93
Vodafone Idea Ltd	1.08
Finance	**2.98**
SBI Cards & Payment Services Pvt. Ltd.	1.50
Muthoot Finance Ltd	1.48
Power	**2.90**
TORRENT POWER LTD	1.47
NHPC LIMITED	1.43
Chemicals and Petrochemicals	**2.48**
SRF Ltd.	2.48
Petroleum Products	**2.22**
HINDUSTAN PETROLEUM CORPORATION LTD	2.22
Agricultural Food and other Product	**2.01**
Marico Ltd.	2.01
Agricultural, Commercial and Construction Vehicles	**1.89**
Ashok Leyland Ltd.	1.89
Electrical Equipment	**1.80**
Bharat Heavy Electricals Ltd.	1.80
Fertilizers and Agrochemicals	**1.75**
P I Industries Ltd	1.75
Personal Products	**1.67**
Colgate Palmolive (India) Ltd.	1.67
Textiles and Apparels	**1.64**
Page Industries Ltd	1.64
Transport Infrastructure	**1.60**
GMR AIRPORTS LIMITED	1.60
Minerals and Mining	**1.28**
NMDC Ltd.	1.28
Oil	**1.25**
OIL INDIA LIMITED	1.25
Leisure Services	**1.24**
Indian Railway Catering And Tourism Corporation Ltd.	1.24
Gas	**1.19**
Petronet LNG Ltd.	1.19
Transport Services	**1.10**
Container Corporation of India Ltd.	1.10
Ferrous Metals	**1.01**
Steel Authority of India Ltd.	1.01
Equity & Equity related - Total	**99.96**
Triparty Repo	**0.68**
Net Current Assets/(Liabilities)	**-0.64**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of NIFTY Midcap 50 Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Midcap 50 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY INDIA TOURISM INDEX FUND

An open-ended scheme replicating/tracking the Nifty India Tourism Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹30.07 crs
AUM: ₹31.57 crs
Benchmark: Nifty India Tourism Index TRI
Allotment Date: September 23, 2024
Folio Count: 13,190

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.0020	₹10.0510
IDCW	₹10.0030	₹10.0510

(as on June 30, 2025)

Ratios

Portfolio Turnover	34.26%
Tracking Error	0.19%

Total Expense Ratio**
Regular Plan: 0.96%
Direct Plan: 0.33%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

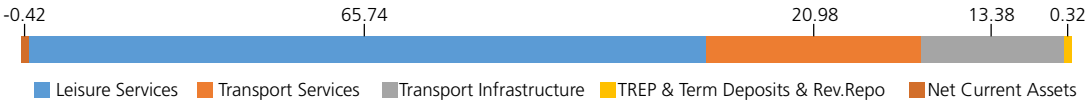
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Leisure Services	**65.74**
INDIAN HOTELS COMPANY LTD.	19.25
Jubilant Foodworks Limited	11.76
Indian Railway Catering And Tourism Corporation Ltd.	10.38
SAPPHIRE FOODS INDIA LTD.	3.43
EIH Ltd.	3.22
LEMON TREE HOTELS LTD	3.06
DEVYANI INTERNATIONAL LIMITED	2.97
CHALET HOTELS LTD.	2.89
D B Realty Limited	2.53
Westlife Development Ltd.	2.23
TBO TEK LIMITED	2.05
BLS INTERNATIONAL SERVICES LTD.	1.97
Transport Services	**20.98**
Inter Globe Aviation Ltd	20.98
Transport Infrastructure	**13.38**
GMR AIRPORTS LIMITED	13.38
Equity & Equity related - Total	**100.10**
Triparty Repo	**0.32**
Net Current Assets/(Liabilities)	**-0.42**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty India Tourism Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty India Tourism Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY MIDCAP 150 MOMENTUM 50 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Momentum 50 Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹232.05 crs
AUM: ₹245.16 crs
Benchmark: Nifty Midcap 150 Momentum 50 Index (TRI)
Allotment Date: October 8, 2024
Folio Count: 29,434

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹9.6190	₹9.6650
IDCW	₹9.6190	₹9.6650

(as on June 30, 2025)

Ratios

Portfolio Turnover	141.55%
Tracking Error	0.46%

Total Expense Ratio**
Regular Plan: 0.93%
Direct Plan: 0.28%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

IDCW is declared subject to availability and adequacy of distributable surplus

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

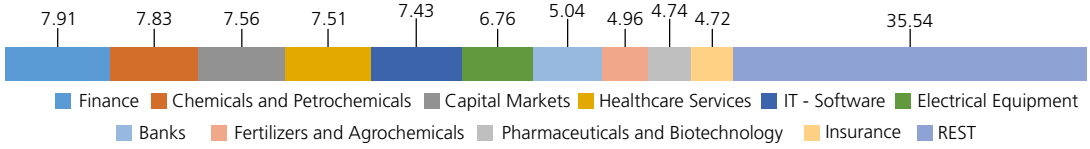
Data as on 30th June, 2025 unless otherwise specified.

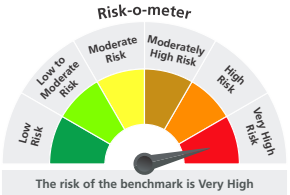
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**7.91**
SBI Cards & Payment Services Pvt. Ltd.	2.66
Sundaram Finance Ltd.	2.07
Muthoot Finance Ltd	1.75
L&T FINANCE HOLDINGS LTD	0.85
CRISIL Ltd.	0.58
Chemicals and Petrochemicals	**7.83**
SOLAR INDUSTRIES INDIA LIMITED	4.43
SRF Ltd.	3.40
Capital Markets	**7.56**
BSE LTD.	4.85
HDFC Asset Management Company Ltd.	2.71
Healthcare Services	**7.51**
MAX HEALTHCARE INSTITUTE LTD.	5.03
Fortis Healthcare India Ltd	2.48
IT - Software	**7.43**
COFORGE LIMITED	3.93
PERSISTENT SYSTEMS LIMITED	3.50
Electrical Equipment	**6.76**
SUZLON ENERGY LTD.	4.51
HITACHI ENERGY INDIA LIMITED	2.25
Banks	**5.04**
AU Small Finance Bank Ltd.	2.22
FEDERAL BANK LTD.	1.98
INDIAN BANK	0.84
Fertilizers and Agrochemicals	**4.96**
Coromandel International Ltd.	3.02
UPL Ltd	1.94
Pharmaceuticals and Biotechnology	**4.74**
Lupin Ltd.	1.69
Abbott India Ltd.	0.99
GlaxoSmithKline Pharmaceuticals Ltd.	0.92
Ipca Laboratories Ltd.	0.62
Biocon Ltd.	0.52
Insurance	**4.72**
Max Financial Services Ltd.	4.72
Financial Technology (Fintech)	**4.64**
ONE 97 COMMUNICATIONS LTD.	2.47
PB FINTECH LTD.	2.17
Consumer Durables	**4.24**
Dixon Technologies India Ltd.	2.58
Berger Paints (I) Ltd.	1.06
KALYAN JEWELLERS INDIA LTD.	0.60
Telecom - Services	**3.44**
Indus Towers Ltd.	2.20
BHARTI HEXACOM LTD.	1.24
Cement and Cement Products	**3.12**
JK Cement Ltd.	2.28
Dalmia Bharat Limited	0.84
Textiles and Apparels	**2.33**
Page Industries Ltd	1.65
K.P.R. Mill Ltd.	0.68
Industrial Manufacturing	**2.15**
MAZAGOAN DOCK SHIPBUILDERS LTD	2.15
Auto Components	**2.11**
MRF Limited	1.50
UNO MINDA LIMITED	0.61
Agricultural Food and other Product	**2.10**
Marico Ltd.	2.10
Minerals and Mining	**1.99**
LLOYDS METALS AND ENERGY LTD.	1.99
Industrial Products	**1.83**
APL APOLLO TUBES LTD.	1.83
Retailing	**1.67**
FSN E-COMMERCE VENTURES LTD.	1.67
Petroleum Products	**1.64**
HINDUSTAN PETROLEUM CORPORATION LTD	1.64
Aerospace and Defense	**1.56**
BHARAT DYNAMICS LTD	1.56
Leisure Services	**1.25**
Jubilant Foodworks Limited	1.25
Gas	**0.66**
Indraprastha Gas Ltd.	0.66
Construction	**0.57**
RAIL VIKAS NIGAM LIMITED.	0.57
Diversified	**0.35**
Godrej Industries Ltd.	0.35
Equity & Equity related - Total	**100.11**
Triparty Repo	**0.57**
Net Current Assets/(Liabilities)	**-0.68**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty Midcap 150 Momentum 50 Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Midcap 150 Momentum 50 Index (TRI)

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY 50 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 50 Equal Weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. There is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹12.38 crs
AUM: ₹12.96 crs
Benchmark: Nifty 50 Equal Weight Index (TRI)
Allotment Date: December 23, 2024
Folio Count: 4,237

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.8540	₹10.8830
IDCW	₹10.8540	₹10.8820

(as on June 30, 2025)

Ratios

Portfolio Turnover	66.32%
Tracking Error	0.32%

Total Expense Ratio**
Regular Plan: 0.72%
Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

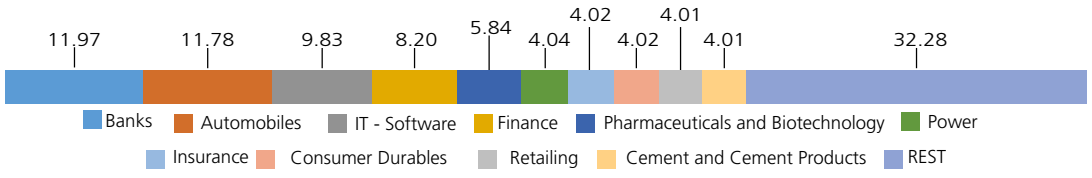
Data as on 30th June, 2025 unless otherwise specified.

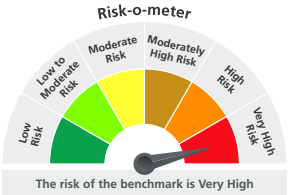
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**11.97**
IndusInd Bank Ltd.	2.07
State Bank Of India	2.02
ICICI Bank Ltd.	2.00
HDFC Bank Ltd.	1.99
Axis Bank Ltd.	1.95
Kotak Mahindra Bank Ltd.	1.94
Automobiles	**11.78**
Tata Motors Ltd.	2.01
Eicher Motors Ltd.	2.00
Bajaj Auto Ltd.	1.97
Mahindra & Mahindra Ltd.	1.95
Hero MotoCorp Ltd.	1.94
Maruti Suzuki India Limited	1.91
IT - Software	**9.83**
HCL Technologies Ltd.	1.99
Tata Consultancy Services Ltd.	1.98
Infosys Ltd.	1.96
Tech Mahindra Ltd.	1.95
Wipro Ltd.	1.95
Finance	**8.20**
JIO FINANCIAL SERVICES LTD	2.12
SHRIRAM FINANCE LTD.	2.07
Bajaj Finserv Ltd.	2.02
BAJAJ FINANCE LTD.	1.99
Pharmaceuticals and Biotechnology	**5.84**
Sun Pharmaceuticals Industries Ltd.	1.98
Cipla Ltd.	1.97
DR REDDYS LABORATORIES LTD.	1.89
Power	**4.04**
Power Grid Corporation Of India Ltd.	2.04
NTPC LTD	2.00
Consumer Durables	**4.02**
Asian Paints Ltd.	2.03
Titan Company Ltd.	1.99
Insurance	**4.02**
HDFC Life Insurance Company Ltd.	2.05
SBI Life Insurance Company Ltd	1.97
Cement and Cement Products	**4.01**
Ultratech Cement Ltd.	2.03
Grasim Industries Ltd.	1.98
Retailing	**4.01**
ETERNAL LIMITED	2.01
Trent Ltd	2.00
Ferrous Metals	**3.99**
Tata Steel Ltd.	2.02
JSW Steel Ltd.	1.97
Diversified FMCG	**3.96**
Hindustan Unilever Ltd.	1.99
ITC Ltd.	1.97
Aerospace and Defense	**2.05**
Bharat Electronics Ltd.	2.05
Transport Infrastructure	**2.05**
Adani Port and Special Economic Zone Ltd.	2.05
Metals and Minerals Trading	**2.04**
Adani Enterprises Ltd.	2.04
Healthcare Services	**2.03**
Apollo Hospitals Enterprises Ltd.	2.03
Non - Ferrous Metals	**2.03**
Hindalco Industries Ltd	2.03
Food Products	**2.02**
NESTLE INDIA LTD.	2.02
Petroleum Products	**2.02**
RELIANCE INDUSTRIES LTD.	2.02
Telecom - Services	**2.02**
Bharti Airtel Ltd	2.02
Construction	**2.00**
Larsen And Toubro Ltd.	2.00
Oil	**1.99**
Oil & Natural Gas Corporation Ltd.	1.99
Consumable Fuels	**1.98**
Coal India Ltd.	1.98
Agricultural Food and other Product	**1.92**
Tata Consumer Products Ltd	1.92
Equity & Equity related - Total	**99.82**
Triparty Repo	**0.23**
Net Current Assets/(Liabilities)	**-0.05**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty 50 Equal Weight Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 50 Equal Weight Index (TRI)

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

KOTAK NIFTY 100 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty 100 equal weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹11.48 crs
AUM: ₹11.94 crs
Benchmark: Nifty 100 Equal Weight Index (TRI)
Allotment Date: December 23, 2024
Folio Count: 4,518

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.5810	₹10.6090
IDCW	₹10.5820	₹10.6090

(as on June 30, 2025)

Ratios

Portfolio Turnover	71.79%
Tracking Error	0.31%

Total Expense Ratio**
Regular Plan: 0.72%
Direct Plan: 0.23%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

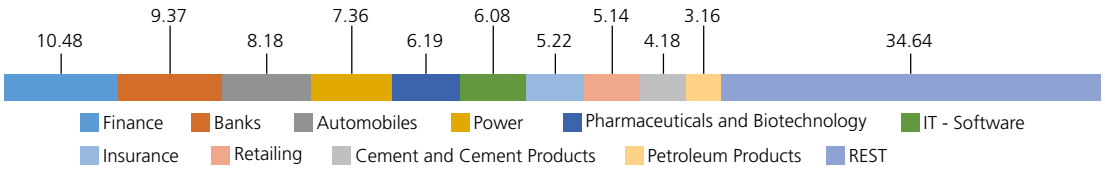
Data as on 30th June, 2025 unless otherwise specified.

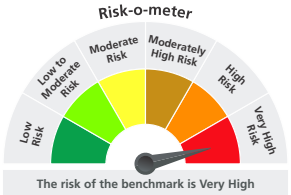
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**10.48**
JIO FINANCIAL SERVICES LTD	1.10
SHRIRAM FINANCE LTD.	1.07
Bajaj Holdings and Investment Ltd.	1.06
Power Finance Corporation Ltd.	1.06
Bajaj Finserv Ltd.	1.04
INDIAN RAILWAY FINANCE CORPORATION LTD.	1.04
BAJAJ FINANCE LTD.	1.03
Cholamandalam Investment and Finance Company Ltd.	1.03
REC LTD	1.03
BAJAJ HOUSING FINANCE LTD.	1.02
Banks	**9.37**
IndusInd Bank Ltd.	1.07
PUNJAB NATIONAL BANK	1.07
Bank Of Baroda	1.06
CANARA BANK	1.05
State Bank Of India	1.05
HDFC Bank Ltd.	1.03
ICICI Bank Ltd.	1.03
Axis Bank Ltd.	1.01
Kotak Mahindra Bank Ltd.	1.00
Automobiles	**8.18**
HYUNDAI MOTORS INDIA LTD	1.07
Tata Motors Ltd.	1.04
Eicher Motors Ltd.	1.03
Bajaj Auto Ltd.	1.02
TVS Motors Company Ltd	1.02
Mahindra & Mahindra Ltd.	1.01
Hero MotoCorp Ltd.	1.00
Maruti Suzuki India Limited	0.99
Power	**7.36**
ADANI GREEN ENERGY LTD.	1.07
Adani Power Ltd.	1.07
ADANI ENERGY SOLUTIONS LTD.	1.06
Power Grid Corporation Of India Ltd.	1.05
JSW ENERGY LTD.	1.05
NTPC LTD	1.03
Tata Power Co. Ltd.	1.03
Pharmaceuticals and Biotechnology	**6.19**
Torrent Pharmaceuticals Ltd.	1.08
Divi s Laboratories Ltd.	1.05
Zydus Lifesciences Limited	1.04
Cipla Ltd.	1.02
Sun Pharmaceuticals Industries Ltd.	1.02
DR REDDYS LABORATORIES LTD.	0.98
IT - Software	**6.08**
Tata Consultancy Services Ltd.	1.03
HCL Technologies Ltd.	1.03
Infosys Ltd.	1.01
Tech Mahindra Ltd.	1.01
Wipro Ltd.	1.01
LTIMindtree Limited	0.99
Insurance	**5.22**
HDFC Life Insurance Company Ltd.	1.06
ICICI Prudential Life Insurance Company Ltd	1.06
ICICI Lombard General Insurance Company Ltd	1.04
LIFE INSURANCE CORPORATION OF INDIA LTD.	1.04
SBI Life Insurance Company Ltd	1.02
Retailing	**5.14**
AVENUE SUPERMARTS LTD.	1.04
ETERNAL LIMITED	1.04
Trent Ltd	1.03
SWIGGY LTD	1.02
INFO EDGE (INDIA) LTD.	1.01
Cement and Cement Products	**4.18**
Shree Cement Ltd.	1.07
Ambuja Cements Ltd.	1.05
Ultratech Cement Ltd.	1.04
Grasim Industries Ltd.	1.02
Petroleum Products	**3.16**
Bharat Petroleum Corporation Ltd.	1.06
Indian Oil Corporation Ltd	1.06
RELIANCE INDUSTRIES LTD.	1.04
Electrical Equipment	**3.11**
Siemens Ltd.	1.05
ABB India Ltd	1.03
CG POWER AND INDUSTRIAL SOLUTIONS LIMITED	1.03
Ferrous Metals	**3.11**
Jindal Steel & Power Ltd.	1.05
Tata Steel Ltd.	1.04
JSW Steel Ltd.	1.02
Consumer Durables	**3.09**
Asian Paints Ltd.	1.05
Titan Company Ltd.	1.03
Havells India Ltd.	1.01
Aerospace and Defense	**2.09**
Bharat Electronics Ltd.	1.06
HINDUSTAN AERONAUTICS LTD.	1.03
Food Products	**2.08**
Britannia Industries Ltd.	1.04
NESTLE INDIA LTD.	1.04
Auto Components	**2.07**
Bosch Ltd.	1.04
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	1.03
Diversified FMCG	**2.05**
Hindustan Unilever Ltd.	1.03
ITC Ltd.	1.02
Personal Products	**2.05**
Dabur India Ltd.	1.03
Godrej Consumer Products Ltd.	1.02
Beverages	**2.02**
VARUN BEVERAGES LTD	1.02
UNITED SPIRITS LTD.	1.00
Realty	**1.97**
DLF Ltd.	1.00
MACROTECH DEVELOPERS LTD	0.97
Transport Services	**1.08**
Inter Globe Aviation Ltd	1.08
Diversified Metals	**1.07**
Vedanta Ltd.	1.07
Gas	**1.06**
GAIL (India) Ltd.	1.06
Metals and Minerals Trading	**1.06**
Adani Enterprises Ltd.	1.06
Transport Infrastructure	**1.06**
Adani Port and Special Economic Zone Ltd.	1.06
Non - Ferrous Metals	**1.05**
Hindalco Industries Ltd	1.05
Telecom - Services	**1.05**
Bharti Airtel Ltd	1.05
Chemicals and Petrochemicals	**1.04**
Pidilite Industries Ltd.	1.04
Healthcare Services	**1.04**
Apollo Hospitals Enterprises Ltd.	1.04
Construction	**1.03**
Larsen And Toubro Ltd.	1.03
Oil	**1.03**
Oil & Natural Gas Corporation Ltd.	1.03
Consumable Fuels	**1.02**
Coal India Ltd.	1.02
Agricultural Food and other Product	**1.00**
Tata Consumer Products Ltd	1.00
Leisure Services	**0.99**
INDIAN HOTELS COMPANY LTD.	0.99
Equity & Equity related - Total	**103.58**
Triparty Repo	**2.51**
Net Current Assets/(Liabilities)	**-6.09**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty 100 Equal Weight Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty 100 Equal Weight Index (TRI)

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹26.83 crs

AUM: ₹28.59 crs

Benchmark: Nifty Smallcap 250 Index TRI

Allotment Date: January 27, 2025

Folio Count: 13,160

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.5100	₹11.5340
IDCW	₹11.5100	₹11.5340

(as on June 30, 2025)

Ratios

Portfolio Turnover	26.01%
Tracking Error	0.16%

Total Expense Ratio**

Regular Plan: 0.73%
Direct Plan: 0.24%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

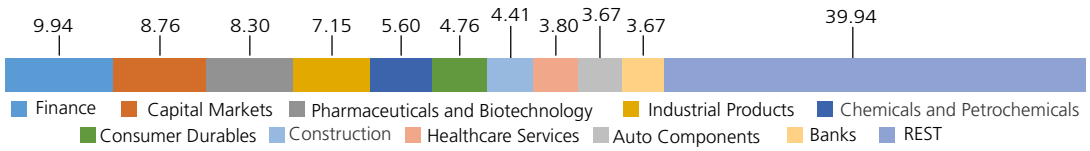
PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Finance	**9.94**
Cholamandalam Financial Holdings Ltd.	1.06
PNB HOUSING FINANCE LTD.	0.88
Manappuram Finance Ltd	0.75
FIVE STAR BUSINESS FINANCE LTD	0.71
Piramal Enterprises Limited	0.68
POONAWALLA FINCORP LTD.	0.66
AUTHUM INVESTMENT & INFRASTRUCTURE LTD.	0.55
HOME FIRST FINANCE CO INDIA	0.54
IIFL Finance Ltd	0.54
SAMMAAN CAPITAL LIMITED	0.54
JSW HOLDINGS LTD.	0.42
Aavas Financiers Ltd.	0.41
APTUS VALUE HOUSING FINANCE	0.33
CAN FIN HOMES LTD	0.33
CREDITACCESS GRAMEEN LTD.	0.32
JM FINANCIAL LTD	0.32
CAPRI GLOBAL CAPITAL LTD	0.25
AADHAR HOUSING FINANCE LTD.	0.24
IFCI Ltd.	0.21
SBFC FINANCE LTD	0.20
Capital Markets	**8.76**
Multi Commodity Exchange of India Limited	2.26
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	1.58
COMPUTER AGE MANAGEMENT SERVICES LIMITED	1.02
ANGEL ONE LIMITED	0.84
KFIN TECHNOLOGIES LTD.	0.77
Indian Energy Exchange Ltd	0.72
NUVAMA WEALTH MANAGEMENT LIMITED	0.61
Anand Rathi Wealth Ltd.	0.40
Aditya Birla Sun Life AMC Ltd	0.29
UTI Asset Management Company Ltd	0.27
Pharmaceuticals and Biotechnology	**8.30**
Laurus Labs Ltd.	1.40
Wockhardt Ltd.	0.70
JB CHEMICALS & PHARMACEUTICALS LTD.	0.67
PIRAMAL PHARMA LTD.	0.62
COHANCE LIFESCIENCES LIMITED	0.61
NEULAND LABORATORIES LTD.	0.50
JUBILANT PHARMOVA LIMITED	0.45
Eris Lifesciences Ltd.	0.45
Pfizer Ltd.	0.42
Natco Pharma Ltd	0.41
Granules India Ltd.	0.36
CONCORD BIOTECH LTD.	0.30
Alembic Pharmaceuticals Ltd.	0.29
Astrazeneca Pharma (I) Ltd	0.27
SAI LIFE SCIENCES LIMITED	0.25
CAPLIN POINT LABORATORIES LTD.	0.21
EMCURE PHARMACEUTICALS LIMITED	0.16
ALIVUS LIFE SCIENCES LTD.	0.15
AKUMS DRUGS & PHARMACEUTICALS LTD.	0.08
Industrial Products	**7.15**
Timken India Ltd.	0.62
Welspun Corp Limited	0.60
Elgi Equipments Limited	0.57
SKF India Ltd	0.55
Carborundum Universal Ltd.	0.54
PTC INDUSTRIES LTD	0.46
Finolex Cables Ltd.	0.37
Kirloskar Oil Engines Ltd.	0.35
HBL ENGINEERING LTD	0.33
Usha Martin Ltd.	0.31
FINOLEX INDUSTRIES LTD.	0.30
Shyam Metalics and Energy Ltd	0.30
Kirloskar Brothers Ltd.	0.29
JINDAL SAW LTD.	0.28
GODAWARI POWER AND ISPAT LIMITED	0.23
R R KABEL LTD	0.22
H.E.G. LTD.	0.21
Graphite India Ltd.	0.19
Maharashtra Seamless Ltd.	0.15
INOX INDIA LTD	0.14
RHI MAGNESITA INDIA LTD.	0.14
Chemicals and Petrochemicals	**5.60**
Navin Fluorine International Ltd.	0.83
Tata Chemicals Ltd	0.73
HIMADRI SPECIALITY CHEMICAL LTD.	0.60
Atul Ltd.	0.59
Deepak Fertilizers & Petrochemicals Corp Ltd	0.57
Aarti Industries Ltd.	0.49
PCBL LTD	0.36
SWAN ENERGY LTD	0.31
BASF INDIA LIMITED	0.29
JUBILANT INGREVIA LTD	0.28
Gujarat Narmada Valley Fertilisers Co Ltd.	0.23
Alkyl Amines Chemicals Ltd.	0.16
Clean Science and Technology Ltd	0.16
Consumer Durables	**4.76**
Crompton Greaves Consumer Electricals Ltd	1.13
AMBER ENTERPRISES INDIA LTD.	0.68
PG ELECTROPLAST LTD	0.54
Kajaria Ceramics Ltd.	0.45
Whirlpool of India Ltd.	0.43
Bata India Ltd.	0.39
V-Guard Industries Ltd.	0.35
Kansai Nerolac Paints Ltd	0.25
Century Plyboards (India) Ltd.	0.23
CERA SANITARYWARE LTD	0.19
CAMPUS ACTIVEWEAR LTD	0.12
Construction	**4.41**
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.69
NBCC (India) Ltd	0.63
Kec International Ltd.	0.59
NCC LIMITED	0.47
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.40
Engineers India Ltd.	0.33
Ircon International Ltd	0.33
AFCONS INFRASTRUCTURE LTD.	0.25
STERLING & WILSON RENEWABLE ENERGY LTD	0.20
RITES Ltd.	0.19
PNC Infratech Ltd	0.17
KNR Constructions Ltd.	0.16
Healthcare Services	**3.80**
KRISHNA INSTITUTE OF MEDICAL	0.82
Narayana Hrudayalaya Ltd.	0.73
ASTER DM HEALTHCARE LTD	0.66
DR.Lal Pathlabs Ltd.	0.52
RAINBOW CHILDRENS MEDICARE LTD	0.39
VIJAYA DIAGNOSTIC CENTRE PVT	0.24
INDEGENE LTD	0.22
Metropolis Healthcare Ltd.	0.22
Auto Components	**3.67**
AMARA RAJA ENERGY MOB LTD.	0.59
Sundaram Fasteners Ltd.	0.57
ZF Commercial Vehicle Control Systems India Limited	0.46
Asahi India Glass Ltd.	0.41
CEAT Ltd.	0.38
CRAFTSMAN AUTOMATION LTD	0.34
RAMKRISHNA FORGINGS LTD.	0.34
JK TYRE & INDUSTRIES LTD.	0.24
MINDA CORPORATION LIMITED	0.21
JBM AUTO LTD.	0.13
Banks	**3.67**
KARUR VYSYA BANK LTD.	1.04
City Union Bank Ltd.	0.78
RBL Bank Ltd	0.73
IDBI Bank Ltd.	0.29
JAMMU AND KASHMIR BANK LTD.	0.26
Indian Overseas Bank	0.20
Central Bank Of India	0.19
UCO Bank	0.18
IT - Software	**3.05**
Intellect Design Arena Ltd.	0.52
ZENSAR TECHNOLGIES LTD.	0.48
Sonata Software Ltd.	0.40
NEWGEN SOFTWARE TECHNOLOGIES LTD	0.37
Birlasoft Ltd.	0.35
Happiest Minds Technologies Limited	0.27
TANLA PLATFORMS LTD	0.23
Mastek Ltd.	0.16
Latent View Analytics Ltd	0.15
C.E. INFO SYSTEMS LTD.	0.12
Leisure Services	**2.73**
SAPPHIRE FOODS INDIA LTD.	0.39
EIH Ltd.	0.36
LEMON TREE HOTELS LTD	0.34
CHALET HOTELS LTD.	0.33
DEVYANI INTERNATIONAL LIMITED	0.33
D B Realty Limited	0.28
Westlife Development Ltd.	0.25
TBO TEK LIMITED	0.23
BLS INTERNATIONAL SERVICES LTD.	0.22
Power	**2.48**
RELIANCE POWER LTD	0.97
CESC LTD	0.54
Jaiprakash Power Ventures Ltd.	0.43
NAVA LTD.	0.42
ACME SOLAR HOLDINGS LTD.	0.12
Industrial Manufacturing	**2.38**
KAYNES TECHNOLOGY INDIA LTD.	0.82
JYOTI CNC AUTOMATION LTD	0.45
TITAGARH RAIL SYSTEMS LTD.	0.37
Praj Industries Ltd.	0.31
JUPITER WAGONS LTD	0.26
SYRMA SGS TECHNOLOGY LTD.	0.17
Commercial Services and Supplies	**2.16**
Redington India Ltd	0.96
Firstsource Solutions Ltd.	0.59
ECLERX SERVICES LTD.	0.37
INTERNATIONAL GEMMOLOGICAL INSTITUTE (INDIA) LTD.	0.19
MMTC LTD	0.05
Realty	**1.97**
BRIGADE ENTERPRISES LIMITED	0.76
Anant Raj Industries Ltd.	0.38
Sobha Developers Ltd.	0.32
SIGNATURE GLOBAL LTD	0.24
RAYMOND REALTY LIMITED	0.15
RAYMOND LIMITED	0.12
Transport Services	**1.84**
DELHIVERY LTD	0.98
Great Eastern Shipping Company Ltd	0.48
Blue Dart Express Ltd.	0.19
Shipping Corporation of India Ltd.	0.19
IT - Services	**1.83**
Affle (India) Ltd.	0.62
CYIENT LTD.	0.54
SAGILITY INDIA LTD.	0.31
INVENTURUS KNOWLEDGE SOLUTIONS LTD.	0.21
NETWEB TECHNOLOGIES INDIA LTD.	0.15
Electrical Equipment	**1.72**
INOX WIND LIMITED	0.58
TRIVENI TURBINE LTD	0.35
ELECON ENGINEERING CO.LTD	0.29
TRANSFORMERS & RECTIFIERS (INDIA) LTD.	0.26
SCHNEIDER ELECTRIC INFRASTRUCTURE LTD	0.24
Fertilizers and Agrochemicals	**1.55**
Chambal Fertilisers & Chemicals Ltd.	0.43
Bayer Cropscience Ltd.	0.39
SUMITOMO CHEMICAL INDIA LTD	0.32
FERTILISERS AND CHEMICALS TRAVANCORE LTD	0.30
RASHTRIYA CHEMICALS & FERTILIZERS LTD	0.11
Gas	**1.44**
Gujarat State Petronet Ltd.	0.54
AEGIS LOGISTICS LTD	0.48
Mahanagar Gas Ltd	0.42
Entertainment	**1.38**
Zee Entertainment Enterprises Ltd	0.67
PVR INOX LIMITED	0.34
Network18 Media & Investments Limited	0.19
SAREGAMA INDIA LTD.	0.18
Aerospace and Defense	**1.31**
ZEN TECHNOLOGIES LTD	0.45
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD	0.44
Data Patterns (India) Ltd.	0.42
Agricultural Food and other Product	**1.26**
Balrampur Chini Mills Ltd.	0.34
LT FOODS LTD.	0.33
CCL PRODUCTS INDIA LTD	0.30
Triveni Engineering & Industries Ltd.	0.16
Shree Renuka Sugars Ltd.	0.13
Retailing	**1.24**
BRAINBEES SOLUTIONS LIMITED	0.40
INDIAMART INTERMESH LTD.	0.39
Vedant Fashions Ltd	0.24
RATTANINDIA ENTERPRISES LTD	0.11
Just Dial Limited	0.10
Food Products	**1.12**
EID Parry (India) Ltd	0.56
Bikaji Foods International Ltd.	0.23
Bombay Burmah Trading Corporation Ltd.	0.17
Godrej Agrovet Ltd.	0.16
Beverages	**1.01**
Radico Khaitan Ltd.	1.01
Textiles and Apparels	**0.96**
Vardhman Textiles Ltd.	0.25
WELSPUN LIVING LTD	0.22
Trident Ltd	0.19
RAYMOND LIFESTYLE LIMITED	0.17
ALOK INDUSTRIES LTD.	0.13
Telecom - Services	**0.84**
HFCL LTD	0.41
RAILTEL CORPORATION OF INDIA LTD	0.19
TATA TELESERVICES LTD	0.16
ROUTE MOBILE LTD	0.08
Cement and Cement Products	**0.75**
The Ramco Cements Ltd	0.67
India Cements Ltd.	0.08
Petroleum Products	**0.69**
Castrol (India) Ltd.	0.53
Chennai Petroleum Corporation Ltd.	0.16
Agricultural, Commercial and Construction Vehicles	**0.67**
BEML Ltd.	0.42
ACTION CONSTRUCTION EQUIPMENT LTD.	0.25
Personal Products	**0.64**
Gillette India Ltd	0.43
HONASA CONSUMER LTD	0.21
Paper, Forest and Jute Products	**0.63**
ADITYA BIRLA REAL ESTATE LTD	0.63
Cigarettes and Tobacco Products	**0.60**
Godfrey Phillips India Ltd.	0.60
Insurance	**0.59**
GO DIGIT GENERAL INSURANCE LTD.	0.43
NIVA BUPA HEALTH INSURANCE COMPANY LTD.	0.16
Household Products	**0.45**
JYOTHY LABORATORIES LIMITED	0.23
DOMS INDUSTRIES LTD	0.22
Non - Ferrous Metals	**0.45**
HINDUSTAN COPPER LTD.	0.45
Minerals and Mining	**0.44**
GRAVITA INDIA LTD.	0.27
Gujarat Mineral Development Corporation Ltd.	0.17
Telecom - Equipment and Accessorie	**0.44**
Tejas Networks Ltd	0.28
ITI LTD	0.16
Ferrous Metals	**0.43**
NMDC STEEL LTD	0.23
SARDA ENERGY AND MINERALS LTD.	0.20
Healthcare Equipment and Supplies	**0.42**
POLY MEDICURE LTD	0.42
Automobiles	**0.24**
OLECTRA GREENTECH LTD	0.24
Diversified	**0.24**
DCM SHRIRAM LTD.	0.24
Transport Infrastructure	**0.22**
Gujarat Pipavav Port Limited	0.22
Equity & Equity related - Total	**100.23**
Triparty Repo	**0.35**
Net Current Assets/(Liabilities)	**-0.58**
Grand Total	**100.00**

KOTAK NIFTY SMALLCAP 250 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Smallcap 250 Index.

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty SmallCap 250 Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Smallcap 250 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

KOTAK BSE SENSEX INDEX FUND

An open-ended scheme replicating/tracking the BSE Sensex Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹10.20 crs
AUM: ₹10.54 crs
Benchmark: BSE Sensex Index TRI
Allotment Date: February 17, 2025
Folio Count: 4,472

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.0610	₹11.0680
IDCW	₹11.0620	₹11.0680

(as on June 30, 2025)

Ratios

Portfolio Turnover	34.19%
Tracking Error	0.31%

Total Expense Ratio**
Regular Plan: 0.31%
Direct Plan: 0.14%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

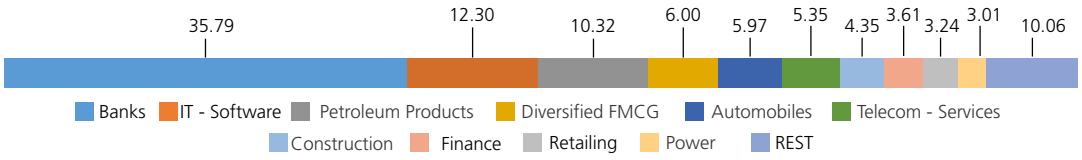
Data as on 30th June, 2025 unless otherwise specified.

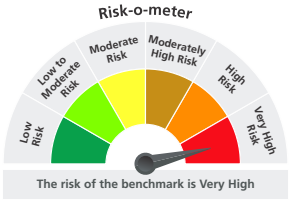
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**35.79**
HDFC Bank Ltd.	15.41
ICICI Bank Ltd.	10.48
Axis Bank Ltd.	3.47
Kotak Mahindra Bank Ltd.	3.23
State Bank Of India	3.20
IT - Software	**12.30**
Infosys Ltd.	5.81
Tata Consultancy Services Ltd.	3.56
HCL Technologies Ltd.	1.85
Tech Mahindra Ltd.	1.08
Petroleum Products	**10.32**
RELIANCE INDUSTRIES LTD.	10.32
Diversified FMCG	**6.00**
ITC Ltd.	3.92
Hindustan Unilever Ltd.	2.08
Automobiles	**5.97**
Mahindra & Mahindra Ltd.	2.85
Maruti Suzuki India Limited	1.65
Tata Motors Ltd.	1.47
Telecom - Services	**5.35**
Bharti Airtel Ltd	5.35
Construction	**4.35**
Larsen And Toubro Ltd.	4.35
Finance	**3.61**
BAJAJ FINANCE LTD.	2.48
Bajaj Finserv Ltd.	1.13
Retailing	**3.24**
ETERNAL LIMITED	1.86
Trent Ltd	1.38
Power	**3.01**
NTPC LTD	1.62
Power Grid Corporation Of India Ltd.	1.39
Consumer Durables	**2.58**
Titan Company Ltd.	1.52
Asian Paints Ltd.	1.06
Pharmaceuticals and Biotechnology	**1.79**
Sun Pharmaceuticals Industries Ltd.	1.79
Aerospace and Defense	**1.53**
Bharat Electronics Ltd.	1.53
Cement and Cement Products	**1.43**
Ultratech Cement Ltd.	1.43
Ferrous Metals	**1.34**
Tata Steel Ltd.	1.34
Transport Infrastructure	**1.08**
Adani Port and Special Economic Zone Ltd.	1.08
Equity & Equity related - Total	**99.69**
Net Current Assets/(Liabilities)	**0.31**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of BSE Sensex Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High BSE Sensex Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

KOTAK NIFTY COMMODITIES INDEX FUND

An open-ended scheme replicating/tracking the Nifty Commodities Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹5.16 crs
AUM: ₹6.30 crs
Benchmark: Nifty Commodities Index TRI
Allotment Date: March 10, 2025
Folio Count: 3,574

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.1510	₹11.1600
IDCW	₹11.1510	₹11.1590

(as on June 30, 2025)

Ratios

Portfolio Turnover	93.46%
Tracking Error	0.48%

Total Expense Ratio**
Regular Plan: 0.48%
Direct Plan: 0.25%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

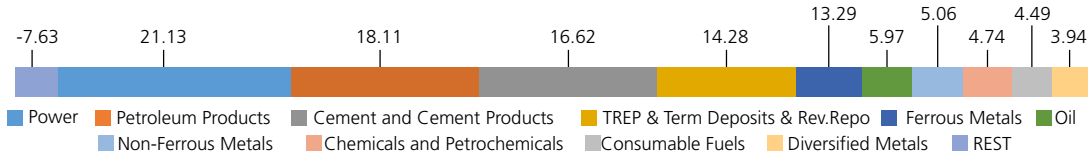
Data as on 30th June, 2025 unless otherwise specified.

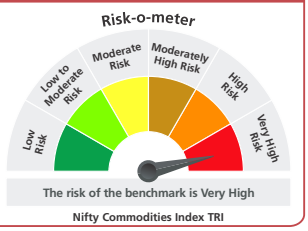
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		
Power		**21.13**
NTPC LTD		8.01
Tata Power Co. Ltd.		3.43
Adani Power Ltd.		2.32
ADANI ENERGY SOLUTIONS LTD.		1.61
ADANI GREEN ENERGY LTD.		1.58
JSW ENERGY LTD.		1.41
TORRENT POWER LTD		1.40
NHPC LIMITED		1.37
Petroleum Products		**18.11**
RELIANCE INDUSTRIES LTD.		9.98
Bharat Petroleum Corporation Ltd.		3.24
Indian Oil Corporation Ltd		2.77
HINDUSTAN PETROLEUM CORPORATION LTD		2.12
Cement and Cement Products		**16.62**
Ultratech Cement Ltd.		7.22
Grasim Industries Ltd.		5.48
Shree Cement Ltd.		2.02
Ambuja Cements Ltd.		1.90
Ferrous Metals		**13.29**
Tata Steel Ltd.		6.66
JSW Steel Ltd.		4.88
Jindal Steel & Power Ltd.		1.75
Oil		**5.97**
Oil & Natural Gas Corporation Ltd.		4.78
OIL INDIA LIMITED		1.19
Non - Ferrous Metals		**5.06**
Hindalco Industries Ltd		5.06
Chemicals and Petrochemicals		**4.74**
Pidilite Industries Ltd.		2.37
SRF Ltd.		2.37
Consumable Fuels		**4.49**
Coal India Ltd.		4.49
Diversified Metals		**3.94**
Vedanta Ltd.		3.94
Fertilizers and Agrochemicals		**3.36**
UPL Ltd		1.69
P I Industries Ltd		1.67
Industrial Products		**1.59**
APL APOLLO TUBES LTD.		1.59
Minerals and Mining		**1.22**
NMDC Ltd.		1.22
Equity & Equity related - Total		**99.52**
Triparty Repo		**14.28**
Net Current Assets/(Liabilities)		**-13.80**
Grand Total		**100.00**

ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty Commodities Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Commodities Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

KOTAK NIFTY MIDCAP 150 INDEX FUND

An open-ended scheme replicating/tracking the Nifty Midcap 150 Index.

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen

AAUM: ₹6.10 crs

AUM: ₹6.73 crs

Benchmark: Nifty Midcap 150 Index TRI

Allotment Date: March 21, 2025

Folio Count: 5,086

Minimum Investment Amount

Initial & Additional Investment

- ₹100 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹100 and any amount thereafter

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.2700	₹11.2850
IDCW	₹11.2700	₹11.2850

(as on June 30, 2025)

Ratios

Portfolio Turnover	96.92%
Tracking Error	2.04%

Total Expense Ratio**

Regular Plan: 0.78%

Direct Plan: 0.30%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 30th June, 2025 unless otherwise specified.

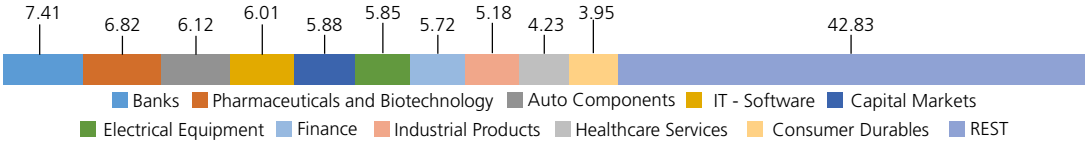
Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**7.41**
FEDERAL BANK LTD.	1.40
IDFC First Bank Limited	1.29
AU Small Finance Bank Ltd.	1.23
YES BANK LTD	1.03
UNION BANK OF INDIA	0.79
INDIAN BANK	0.61
Bandhan Bank Ltd.	0.43
BANK OF INDIA	0.39
BANK OF MAHARASHTRA	0.24
Pharmaceuticals and Biotechnology	**6.82**
Lupin Ltd.	1.25
Aurobindo Pharma Ltd.	0.85
Glenmark Pharmaceuticals Ltd	0.70
MANKIND PHARMA LTD	0.70
Alkem Laboratories Ltd.	0.70
Biocon Ltd.	0.57
Ipca Laboratories Ltd.	0.52
Abbott India Ltd.	0.48
GLAND PHARMA LIMITED	0.39
GlaxoSmithKline Pharmaceuticals Ltd.	0.37
Ajanta Pharma Ltd.	0.29
Auto Components	**6.12**
Bharat Forge Ltd.	0.93
TUBE INVESTMENTS OF INDIA LTD.	0.89
MRF Limited	0.85
SONA BLW PRECISION FORGINGS LTD	0.58
UNO MINDA LIMITED	0.53
Balkrishna Industries Ltd.	0.52
Exide Industries Ltd	0.47
Schaeffler India Ltd	0.43
Apollo Tyres Ltd.	0.39
Motherson Sumi Wiring India Limited	0.27
Endurance Technologies Ltd.	0.26
IT - Software	**6.01**
PERSISTENT SYSTEMS LIMITED	1.73
COFORGE LIMITED	1.71
Mphasis Ltd	0.87
TATA ELXSI LTD.	0.59
Oracle Financial Services Software Ltd	0.56
KPIT TECHNOLOGIES LTD.	0.55
Capital Markets	**5.88**
BSE LTD.	3.02
HDFC Asset Management Company Ltd.	1.42
360 ONE WAM LTD.	0.71
Nippon Life India Asset Management Ltd.	0.38
MOTILAL OSWAL FINANCIAL SERVICES LTD	0.35
Electrical Equipment	**5.85**
SUZLON ENERGY LTD.	2.16
Bharat Heavy Electricals Ltd.	0.92
GE VERNOVA T&D INDIA LIMITED	0.79
HITACHI ENERGY INDIA LIMITED	0.68
Apar Industries Limited	0.40
Thermax Ltd.	0.36
WAAREE ENERGIES LIMITED	0.28
PREMIER ENERGIES LIMITED	0.26
Finance	**5.72**
Sundaram Finance Ltd.	0.95
SBI Cards & Payment Services Pvt. Ltd.	0.76
Muthoot Finance Ltd	0.75
Aditya Birla Capital Ltd.	0.53
LIC Housing Finance Ltd.	0.50
Mahindra & Mahindra Financial Services Ltd.	0.48
L&T FINANCE HOLDINGS LTD	0.44
CRISIL Ltd.	0.39
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.36
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.32
TATA INVESTMENT CORPORATION LTD	0.24
Industrial Products	**5.18**
Cummins India Ltd.	1.23
Polycab India Ltd.	0.89
APL APOLLO TUBES LTD.	0.84
SUPREME INDUSTRIES LIMITED	0.76
KEI INDUSTRIES LTD.	0.62
Astral Ltd.	0.50
AIA Engineering Limited.	0.34
Healthcare Services	**4.23**
MAX HEALTHCARE INSTITUTE LTD.	2.54
Fortis Healthcare India Ltd	1.11
Syngene International Limited	0.32
Global Health Ltd.	0.26
Consumer Durables	**3.95**
Dixon Technologies India Ltd.	1.56
Voltas Ltd.	0.80
BLUE STAR LTD.	0.57
KALYAN JEWELLERS INDIA LTD.	0.57
Berger Paints (I) Ltd.	0.45
Chemicals and Petrochemicals	**3.50**
SRF Ltd.	1.25
SOLAR INDUSTRIES INDIA LIMITED	1.12
Gujarat Fluorochemicals Ltd.	0.39
Deepak Nitrite Ltd.	0.37
Linde India Ltd.	0.37
Realty	**3.07**
GODREJ PROPERTIES LIMITED	0.94
PHOENIX MILLS LTD.	0.78
PRESTIGE ESTATES PROJECTS LIMITED	0.75
Oberoi Realty Ltd	0.60

Issuer/Instrument	% to Net Assets
Telecom - Services	**2.96**
Indus Towers Ltd.	1.49
Vodafone Idea Ltd	0.55
Tata Communications Ltd.	0.53
BHARTI HEXACOM LTD.	0.39
Fertilizers and Agrochemicals	**2.57**
P I Industries Ltd	0.89
UPL Ltd	0.89
Coromandel International Ltd.	0.79
Financial Technology (Fintech)	**2.46**
PB FINTECH LTD.	1.62
ONE 97 COMMUNICATIONS LTD.	0.84
Power	**2.13**
TORRENT POWER LTD	0.75
NHPC LIMITED	0.73
NTPC GREEN ENERGY LIMITED	0.26
NLC India Ltd.	0.20
SJVN LIMITED	0.19
Insurance	**1.86**
Max Financial Services Ltd.	1.16
General Insurance Corporation Of India	0.32
STAR HEALTH AND ALLIED INSURANCE LTD.	0.26
THE NEW INDIA ASSURANCE COMPANY LTD	0.12
Agricultural Food and other Product	**1.74**
Marico Ltd.	1.02
PATANJALI FOODS LIMITED	0.49
ADANI WILMAR LIMITED	0.23
Gas	**1.73**
Petronet LNG Ltd.	0.60
ADANI TOTAL GAS LTD.	0.50
Indraprastha Gas Ltd.	0.41
Gujarat Gas Ltd.	0.22
Cement and Cement Products	**1.50**
JK Cement Ltd.	0.69
Dalmia Bharat Limited	0.47
ACC Ltd.	0.34
Industrial Manufacturing	**1.36**
MAZAGOAN DOCK SHIPBUILDERS LTD	0.66
COCHIN SHIPYARD LTD.	0.47
Honeywell Automation India Ltd.	0.23
Leisure Services	**1.35**
Jubilant Foodworks Limited	0.72
Indian Railway Catering And Tourism Corporation Ltd.	0.63
Agricultural, Commercial and Construction Vehicles	**1.26**
Ashok Leyland Ltd.	0.96
Escorts Ltd.	0.30
Retailing	**1.26**
FSN E-COMMERCE VENTURES LTD.	0.76
VISHAL MEGA MART LIMITED	0.41
Aditya Birla Fashion and Retail Ltd	0.09
Minerals and Mining	**1.21**
NMDC Ltd.	0.65
LLOYDS METALS AND ENERGY LTD.	0.56
Petroleum Products	**1.20**
HINDUSTAN PETROLEUM CORPORATION LTD	1.13
Mangalore Refinery And Petrochemicals Ltd.	0.07
Personal Products	**1.15**
Colgate Palmolive (India) Ltd.	0.85
Emami Ltd.	0.30
Ferrous Metals	**1.12**
JINDAL STAINLESS LTD	0.61
Steel Authority of India Ltd.	0.51
Textiles and Apparels	**1.12**
Page Industries Ltd	0.81
K.P.R. Mill Ltd.	0.31
Transport Infrastructure	**1.04**
GMR AIRPORTS LIMITED	0.81
JSW INFRASTRUCTURE LIMITED	0.23
Non - Ferrous Metals	**0.90**
National Aluminium Company Ltd	0.46
Hindustan Zinc Ltd.	0.44
Construction	**0.86**
RAIL VIKAS NIGAM LIMITED.	0.60
IRB INFRASTRUCTURE DEVELOPERS LTD	0.26
Oil	**0.63**
OIL INDIA LIMITED	0.63
IT - Services	**0.61**
L&T Technology Services Ltd	0.32
TATA TECHNOLOGIES LTD	0.29
Transport Services	**0.56**
Container Corporation of India Ltd.	0.56
Aerospace and Defense	**0.48**
BHARAT DYNAMICS LTD	0.48
Beverages	**0.37**
United Breweries Ltd.	0.37
Diversified	**0.37**
3M India Ltd.	0.21
Godrej Industries Ltd.	0.16
Entertainment	**0.16**
Sun TV Network Ltd.	0.16
Automobiles	**0.12**
OLA ELECTRIC MOBILITY LIMITED	0.12
Equity & Equity related - Total	**97.82**
Triparty Repo	**0.74**
Net Current Assets/(Liabilities)	**1.44**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of NIFTY Midcap 150 Index subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the scheme is Very High	Risk-o-meter Low Risk / Low to Moderate Risk / Moderate Risk / Moderately High Risk / High Risk / Very High Risk The risk of the benchmark is Very High Nifty Midcap 150 Index TRI

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY TOP 10 EQUAL WEIGHT INDEX FUND

An open-ended scheme replicating/tracking the Nifty Top 10 Equal Weight Index

Investment Objective: The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Devender Singhal, Mr. Satish Dondapati, Mr. Abhishek Bisen
AAUM: ₹13.21 crs
AUM: ₹13.83 crs
Benchmark: Nifty Top 10 Equal Weight Index TRI
Allotment Date: April 28, 2025
Folio Count: 6,437

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 5 years & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.4260	₹10.4390
IDCW	₹10.4260	₹10.4390

(as on June 30, 2025)

Ratios

Portfolio Turnover	5.64%
Tracking Error	0.08%

Total Expense Ratio**
Regular Plan: 0.92%
Direct Plan: 0.22%

Available Plans/Options

A) Regular Plan B) Direct Plan

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

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

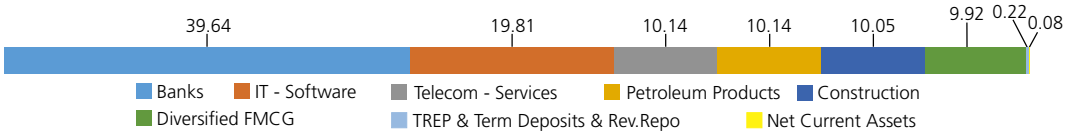
Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets
Equity & Equity related	
Banks	**39.64**
ICICI Bank Ltd.	10.06
HDFC Bank Ltd.	10.02
Axis Bank Ltd.	9.80
Kotak Mahindra Bank Ltd.	9.76
IT - Software	**19.81**
Tata Consultancy Services Ltd.	9.97
Infosys Ltd.	9.84
Petroleum Products	**10.14**
RELIANCE INDUSTRIES LTD.	10.14
Telecom - Services	**10.14**
Bharti Airtel Ltd	10.14
Construction	**10.05**
Larsen And Toubro Ltd.	10.05
Diversified FMCG	**9.92**
ITC Ltd.	9.92
Equity & Equity related - Total	**99.70**
Triparty Repo	**0.22**
Net Current Assets/(Liabilities)	**0.08**
Grand Total	**100.00**

SECTOR ALLOCATION (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Long term capital growth • Return that corresponds to the performance of Nifty Top 10 Equal Weight Index, subject to tracking error. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Very High	 The risk of the benchmark is Very High Nifty Top 10 Equal Weight Index TRI

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

*For Fund Manager experience, please refer page 134-138 & 150-154. **Total Expense Ratio includes applicable GST. The scheme has not completed 6 month since inception

KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty SDL Apr 2027 Top 12 Equal Weight Index. A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Apr 2027 Top 12 Equal Weight Index by investing in SDLs, maturing on or before Apr 2027, subject to tracking errors. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹7,695.17 crs
AUM: ₹7,671.25 crs
Benchmark: Nifty SDL Apr 2027 Top 12 Equal Weight Index
Allotment Date: February 11, 2022
Folio Count: 5,274

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.2996	₹12.3642
IDCW	₹12.2998	₹12.3635

(as on June 30, 2025)

Debt Quant

Average Maturity	1.63 yrs
Modified Duration	1.48 yrs
Macaulay Duration	1.52 yrs
Annualised YTM*	6.13%
Tracking Error	0.71%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.35%
Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)
Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil. Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

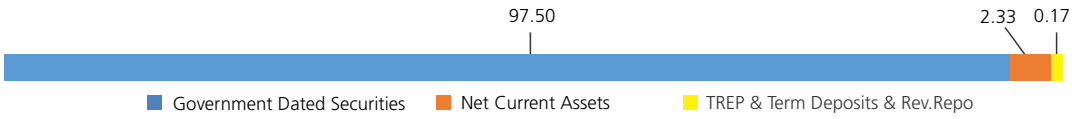
PRC Matrix

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

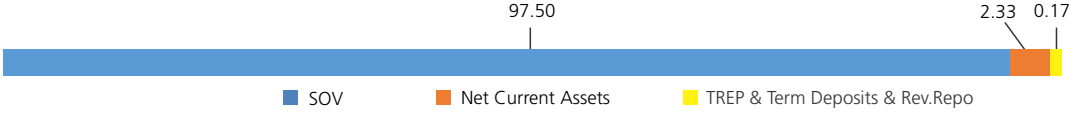
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.59% Karnataka State Govt-Karnataka	SOV	13.76
7.86% Karnataka State Govt-Karnataka	SOV	8.12
7.59% Gujarat State Govt-Gujarat	SOV	4.96
7.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	4.34
7.62% Tamil Nadu State Govt-Tamil Nadu	SOV	4.01
7.75% Karnataka State Govt-Karnataka	SOV	3.98
7.78% West Bengal State Govt-West Bengal	SOV	3.91
7.71% Gujarat State Govt-Gujarat	SOV	3.89
7.64% Haryana State Govt-Haryana	SOV	3.25
7.20% Tamil Nadu State Govt-Tamil Nadu	SOV	3.19
6.58% Gujarat State Govt-Gujarat	SOV	3.02
7.61% Tamil Nadu State Govt-Tamil Nadu	SOV	2.59
7.76% Madhya Pradesh State Govt-Madhya Pradesh	SOV	2.34
7.61% Rajasthan State Govt-Rajasthan	SOV	2.27
7.60% Madhya Pradesh State Govt-Madhya Pradesh	SOV	2.13
7.64% West Bengal State Govt-West Bengal	SOV	2.11
7.19% Gujarat State Govt-Gujarat	SOV	2.05
7.74% Tamil Nadu State Govt-Tamil Nadu	SOV	2.03
7.85% Tamil Nadu State Govt-Tamil Nadu	SOV	2.01
6.54% Maharashtra State Govt-Maharashtra	SOV	1.96
7.43% Gujarat State Govt-Gujarat	SOV	1.93
7.87% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.73
7.59% Haryana State Govt-Haryana	SOV	1.73
6.72% Kerala State Govt-Kerala	SOV	1.65
8.31% Rajasthan State Govt-Rajasthan	SOV	1.55
7.73% Rajasthan State Govt-Rajasthan	SOV	1.40
7.85% Rajasthan State Govt-Rajasthan	SOV	1.07
7.64% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.03
7.1% Bihar State Govt-Bihar	SOV	1.02
7.2 % Karnataka State Govt-Karnataka	SOV	0.88
7.89% Haryana State Govt-Haryana	SOV	0.87
7.92% West Bengal State Govt-West Bengal	SOV	0.76
7.59% Bihar State Govt-Bihar	SOV	0.67
7.63% West Bengal State Govt-West Bengal	SOV	0.60
7.77% Kerala State Govt-Kerala	SOV	0.47
7.80% Haryana State Govt-Haryana	SOV	0.47
7.80% Kerala State Govt-Kerala	SOV	0.47
7.15% Karnataka State Govt-Karnataka	SOV	0.47
7.78% Bihar State Govt-Bihar	SOV	0.46
7.12% Bihar State Govt-Bihar	SOV	0.40
7.14% Gujarat State Govt-Gujarat	SOV	0.36
6.48% Rajasthan State Govt-Rajasthan	SOV	0.33
7.16% West Bengal State Govt-West Bengal	SOV	0.26
7.15% Rajasthan State Govt-Rajasthan	SOV	0.20
7.85% Bihar State Govt-Bihar	SOV	0.13
6.90% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.13
7.64% Kerala State Govt-Kerala	SOV	0.09
7.59% Rajasthan State Govt-Rajasthan	SOV	0.09
7.67% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
7.29% Kerala State Govt-Kerala	SOV	0.07
7.20% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
7.29% Bihar State Govt-Bihar	SOV	0.07
7.14% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.04
7.63% Gujarat State Govt-Gujarat	SOV	0.03
7.23% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.01
Government Dated Securities - Total		**97.50**
Triparty Repo		**0.17**
Net Current Assets/(Liabilities)		**2.33**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Periods • Target Maturity Index Fund tracking Nifty SDL Apr 2027 Top 12 Equal weight Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate Nifty SDL Apr 2027 Top 12 Equal Weight Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

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.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Apr 2032 Top 12 Equal Weight Index by investing in SDLs, maturing on or before Apr 2032, subject to tracking errors/difference. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹3,052.36 crs
AUM: ₹3,035.15 crs
Benchmark: Nifty SDL Apr 2032 Top 12 Equal Weight Index
Allotment Date: February 11, 2022
Folio Count: 2,771

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.7812	₹12.8554
IDCW	₹12.7851	₹12.8541

(as on June 30, 2025)

Debt Quant

Average Maturity	6.51 yrs
Modified Duration	4.97 yrs
Macaulay Duration	5.14 yrs
Annualised YTM*	6.81%
Tracking Error	1.75%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.36%
Direct Plan: 0.20%

Available Plans/Options

Regular & Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency
Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)
Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV. For redemption / switch-out of units after 30 days from the date of allotment – Nil Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods & Service Tax, if any) shall be credited back to the respective Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

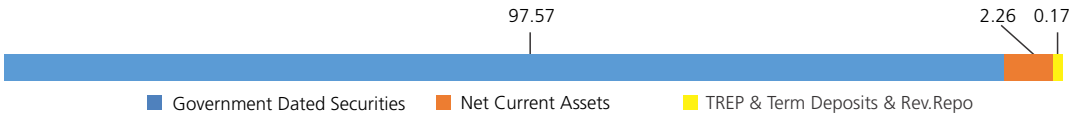
PRC Matrix

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

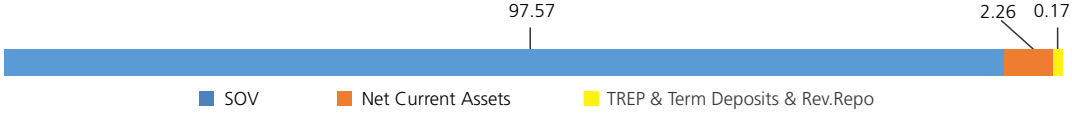
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.70% Andhra Pradesh State Govt-Andhra Pradesh	SOV	17.67
7.73% Maharashtra State Govt-Maharashtra	SOV	15.31
7.72% Maharashtra State Govt-Maharashtra	SOV	12.14
7.63% Gujarat State Govt-Gujarat	SOV	11.21
7.73% Haryana State Govt-Haryana	SOV	10.57
7.14% Karnataka State Govt-Karnataka	SOV	5.73
7.74% Andhra Pradesh State Govt-Andhra Pradesh	SOV	5.03
7.57% Gujarat State Govt-Gujarat	SOV	3.60
7.28% Uttar Pradesh State Govt-Uttar Pradesh	SOV	2.88
7.30% Tamil Nadu State Govt-Tamil Nadu	SOV	2.75
7.17% Rajasthan State Govt-Rajasthan	SOV	1.35
7.88% Rajasthan State Govt-Rajasthan	SOV	1.23
7.15% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.18
7.09% Rajasthan State Govt-Rajasthan	SOV	1.17
7.10% Karnataka State Govt-Karnataka	SOV	1.01
7.21% Karnataka State Govt-Karnataka	SOV	0.85
7.70% Haryana State Govt-Haryana	SOV	0.69
7.24% Tamil Nadu State Govt-Tamil Nadu	SOV	0.68
7.42% Karnataka State Govt-Karnataka	SOV	0.34
7.70% Maharashtra State Govt-Maharashtra	SOV	0.24
7.36% West Bengal State Govt-West Bengal	SOV	0.19
7.25% Haryana State Govt-Haryana	SOV	0.19
7.17% West Bengal State Govt-West Bengal	SOV	0.17
7.18% Maharashtra State Govt-Maharashtra	SOV	0.17
7.14% Punjab State Govt-Punjab	SOV	0.14
6.62% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.13
6.91% Rajasthan State Govt-Rajasthan	SOV	0.12
6.98% Tamil Nadu State Govt-Tamil Nadu	SOV	0.10
7.17% Kerala State Govt-Kerala	SOV	0.10
6.85% Madhya Pradesh State Govt-Madhya Pradesh	SOV	0.07
7.30% Karnataka State Govt-Karnataka	SOV	0.07
6.89% Uttar Pradesh State Govt-Uttar Pradesh	SOV	0.07
6.95% Maharashtra State Govt-Maharashtra	SOV	0.07
6.48% Karnataka State Govt-Karnataka	SOV	0.07
7.13% Haryana State Govt-Haryana	SOV	0.06
6.57% Gujarat State Govt-Gujarat	SOV	0.06
6.87% Rajasthan State Govt-Rajasthan	SOV	0.05
6.53% Tamil Nadu State Govt-Tamil Nadu	SOV	0.04
6.97% Karnataka State Govt-Karnataka	SOV	0.03
8.39% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.03
6.98% Gujarat State Govt-Gujarat	SOV	0.01
Government Dated Securities - Total		**97.57**
Triparty Repo		**0.17**
Net Current Assets/(Liabilities)		**2.26**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Periods • Target Maturity Index Fund tracking Nifty SDL Apr 2032 Top 12 Equal weight Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate Nifty SDL Apr 2032 Top 12 Equal Weight Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

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.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index by investing in SDLs and PSU Bonds, maturing on or before Jul 2028, subject to tracking difference. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹577.09 crs
AUM: ₹577.13 crs
Benchmark: Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index
Allotment Date: October 13, 2022
Folio Count: 913

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.4275	₹12.4934
IDCW	₹12.4235	₹12.4935

(as on June 30, 2025)

Debt Quant

Average Maturity	2.66 yrs
Modified Duration	2.31 yrs
Macaulay Duration	2.40 yrs
Annualised YTM*	6.36%
Tracking Error	0.71%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.40%
Direct Plan: 0.21%

Available Plans/Options
Regular & Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency
Trustee's Discretion

Load Structure
Entry Load: Nil. (applicable for all plans)
Exit Load: For redemption / switch-out of units on or before 30 days from the date of allotment: 0.15% of applicable NAV.
For redemption / switch-out of units after 30 days from the date of allotment – Nil Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods & Service Tax, if any) shall be credited back to the respective Scheme. Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

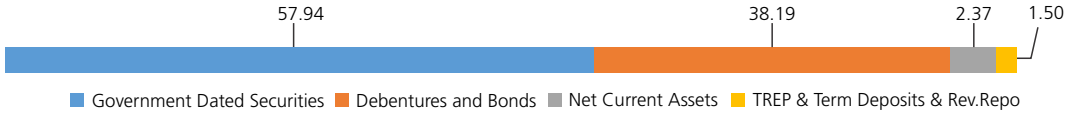
PRC Matrix

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

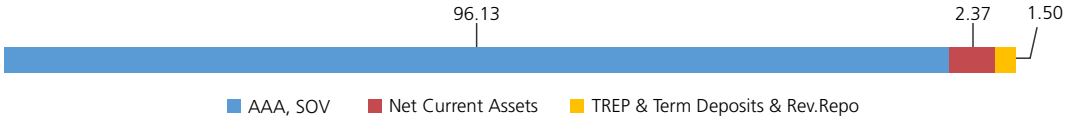
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Government Dated Securities		
8.15% Tamil Nadu State Govt-Tamil Nadu	SOV	16.78
8.28% Tamil Nadu State Govt-Tamil Nadu	SOV	6.89
8.05% Tamil Nadu State Govt-Tamil Nadu	SOV	5.81
8.56% Maharashtra State Govt-Maharashtra	SOV	5.76
8.35% Gujarat State Govt-Gujarat	SOV	4.56
8.16% Gujarat State Govt-Gujarat	SOV	2.87
8.44% Rajasthan State Govt-Rajasthan	SOV	2.74
6.24% Maharashtra State Govt-Maharashtra	SOV	2.61
8.39% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.65
8.05% Gujarat State Govt-Gujarat	SOV	1.49
8.28% Rajasthan State Govt-Rajasthan	SOV	1.20
8.54% Rajasthan State Govt-Rajasthan	SOV	1.11
8.25% Gujarat State Govt-Gujarat	SOV	1.00
7.82% Karnataka State Govt-Karnataka	SOV	0.82
8.00% Karnataka State Govt-Karnataka	SOV	0.74
8.43% Tamil Nadu State Govt-Tamil Nadu	SOV	0.65
8.57% Rajasthan State Govt-Rajasthan	SOV	0.63
7.86% Rajasthan State Govt-Rajasthan	SOV	0.54
8.39% Gujarat State Govt-Gujarat	SOV	0.09
Government Dated Securities - Total		**57.94**
Public Sector Undertakings		
REC LTD	CRISIL AAA	14.47
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	13.12
Power Finance Corporation Ltd.	CRISIL AAA	9.73
Power Grid Corporation of India Ltd.	CRISIL AAA	0.87
Public Sector Undertakings - Total		**38.19**
Triparty Repo		**1.50**
Net Current Assets/(Liabilities)		**2.37**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • Target Maturity Index Fund tracking Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

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.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Jul 2026 Index by investing in SDLs, maturing on or before July 2026, subject to tracking difference. However, there is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹103.58 crs
AUM: ₹103.71 crs
Benchmark: Nifty SDL Jul 2026 Index
Allotment Date: December 22, 2022
Folio Count: 370

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.0047	₹12.0679
IDCW	₹12.0048	₹11.6453

(as on June 30, 2025)

Debt Quant

Average Maturity	0.92 yrs
Modified Duration	0.86 yrs
Macaulay Duration	0.88 yrs
Annualised YTM*	5.92%
Tracking Error	0.60%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.41%
Direct Plan: 0.20%

Available Plans/Options
Regular & Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency
Trustee's Discretion

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

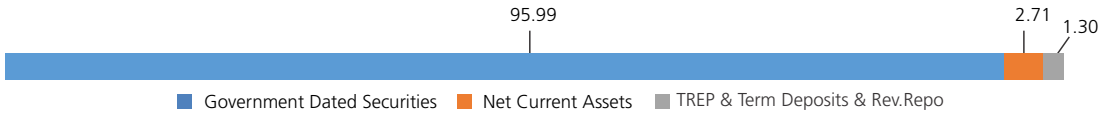
PRC Matrix

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

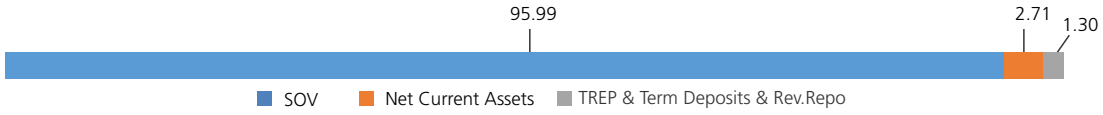
PORTFOLIO

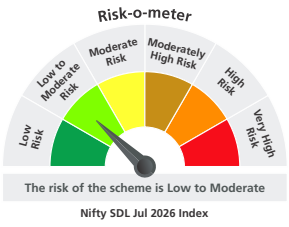
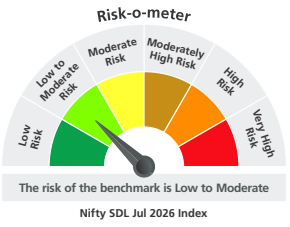
Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.84% Maharashtra State Govt-Maharashtra	SOV	25.54
7.85% Telangana State Govt-Telangana	SOV	19.65
8.01% Tamil Nadu State Govt-Tamil Nadu	SOV	17.19
8.07% Kerala State Govt-Kerala	SOV	9.84
7.84% Tamil Nadu State Govt-Tamil Nadu	SOV	6.88
7.96% Punjab State Govt-Punjab	SOV	6.87
7.98% Kerala State Govt-Kerala	SOV	3.44
8.28% Karnataka State Govt-Karnataka	SOV	2.45
7.85% Andhra Pradesh State Govt-Andhra Pradesh	SOV	1.96
8.58% Uttar Pradesh State Govt-Uttar Pradesh	SOV	1.87
8.05% Gujarat State Govt-Gujarat	SOV	0.30
Government Dated Securities - Total		**95.99**
Triparty Repo		**1.30**
Net Current Assets/(Liabilities)		**2.71**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • Target Maturity Index Fund tracking Nifty SDL Jul 2026 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate Nifty SDL Jul 2026 Index	 The risk of the benchmark is Low to Moderate Nifty SDL Jul 2026 Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

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.

Investment Objective: The investment objective of the scheme is to track the Nifty SDL Jul 2033 Index by investing in SDLs, maturing on or before July 2033, subject to tracking difference. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹209.88 crs
AUM: ₹196.92 crs
Benchmark: Nifty SDL Jul 2033 Index
Allotment Date: February 15, 2023
Folio Count: 934

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹12.3937	₹12.4650
IDCW	₹12.3937	₹12.0987

(as on June 30, 2025)

Debt Quant

Average Maturity	7.31 yrs
Modified Duration	5.43 yrs
Macaulay Duration	5.62 yrs
Annualised YTM*	6.80%
Tracking Error	1.81%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.43%
Direct Plan: 0.22%

Available Plans/Options
Regular & Direct Plan
Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency
Trustee's Discretion

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

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

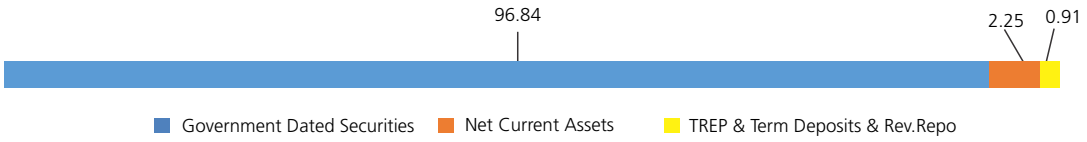
PRC Matrix

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

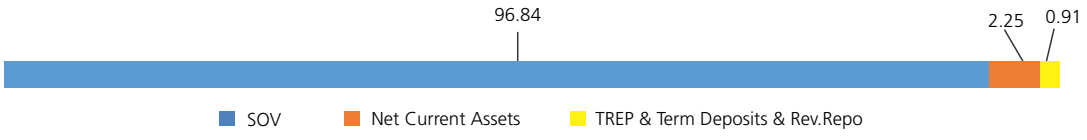
PORTFOLIO

Issuer/Instrument		Rating	% to Net Assets
Government Dated Securities			
7.71%	Andhra Pradesh State Govt-Andhra Pradesh	SOV	20.12
7.64%	Maharashtra State Govt-Maharashtra	SOV	16.04
7.79%	Uttar Pradesh State Govt-Uttar Pradesh	SOV	10.78
7.74%	Maharashtra State Govt-Maharashtra	SOV	8.07
7.72%	Bihar State Govt-Bihar	SOV	8.05
7.73%	Bihar State Govt-Bihar	SOV	5.37
7.44%	Tamil Nadu State Govt-Tamil Nadu	SOV	5.30
7.39%	Tamil Nadu State Govt-Tamil Nadu	SOV	5.27
7.32%	Tamil Nadu State Govt-Tamil Nadu	SOV	5.26
7.33%	Tamil Nadu State Govt-Tamil Nadu	SOV	5.25
7.57%	Gujarat State Govt-Gujarat	SOV	4.77
6.88%	Karnataka State Govt-Karnataka	SOV	2.56
Government Dated Securities - Total			**96.84**
Triparty Repo			**0.91**
Net Current Assets/(Liabilities)			**2.25**
Grand Total			**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • Target Maturity Index Fund tracking Nifty SDL Jul 2033 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate Nifty SDL Jul 2033 Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

KOTAK NIFTY G-SEC JULY 2033 INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of Nifty G-Sec July 2033 Index.
A relatively high interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of the Nifty G-Sec July 2033 Index, subject to tracking errors. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹22.03 crs
AUM: ₹22.37 crs
Benchmark: Nifty G-sec July 2033 Index
Allotment Date: October 11, 2023
Folio Count: 1,978

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹11.8178	₹11.8685
IDCW	₹11.8177	₹11.8686

(as on June 30, 2025)

Debt Quant

Average Maturity	7.14 yrs
Modified Duration	5.35 yrs
Macaulay Duration	5.52 yrs
Annualised YTM*	6.43%
Tracking Error	0.69%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.39%
Direct Plan: 0.14%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil. (applicable for all plans)

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

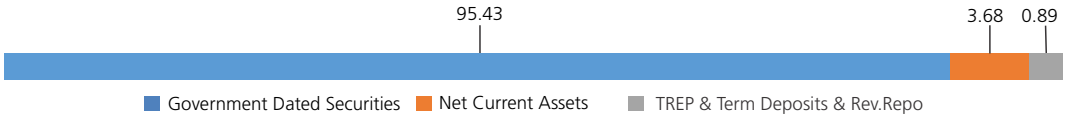
PRC Matrix

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

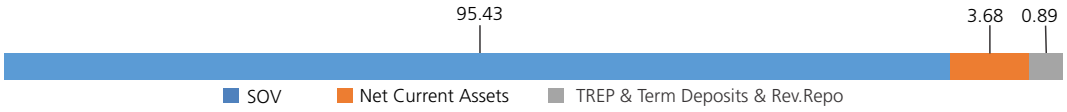
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Government Dated Securities		
7.26% Central Government	SOV	95.43
Government Dated Securities - Total		**95.43**
Triparty Repo		**0.89**
Net Current Assets/(Liabilities)		**3.68**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking Nifty G-Sec July 2033 Index * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Moderate	 The risk of the benchmark is Moderate Nifty G-sec July 2033 Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153. **Total Expense Ratio includes applicable GST.

KOTAK NIFTY AAA BOND JUN 2025 HTM INDEX FUND

An open-ended Target Maturity Index Fund investing in constituents of NIFTY AAA BOND JUN 2025 HTM Index subject to tracking errors. A moderate interest rate risk and relatively low credit risk.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of Nifty AAA Bond Jun 2025 HTM Index, which seeks to track the performance of AAA rated bond issued by Public Sector Undertakings (PSUs), Housing Finance Companies (HFCs), Non-Banking Financial Companies (NBFCs) and Banks maturing near target date of the index, subject to tracking errors. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹71.81 crs
AUM: ₹37.68 crs
Benchmark: Nifty AAA Bond Jun 2025 HTM Index
Allotment Date: March 28, 2024
Folio Count: 5,100

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.9331	₹10.9536
IDCW	₹10.9312	₹10.9552

(as on June 30, 2025)

Debt Quant

Average Maturity	0.00 yrs
Modified Duration	0.00 yrs
Macaulay Duration	0.00 yrs
Annualised YTM*	5.41%
Tracking Error	0.20%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.23%
Direct Plan: 0.08%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

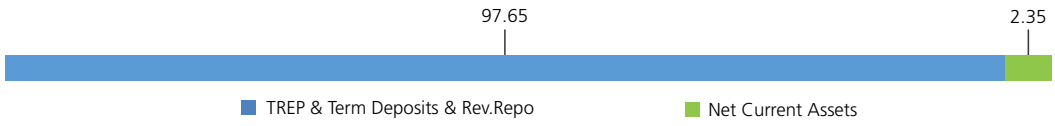
PRC Matrix

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

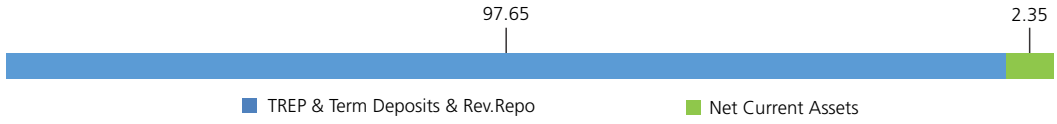
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Triparty Repo		97.65
Net Current Assets/(Liabilities)		2.35
Grand Total		100

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking Nifty AAA Bond Jun 2025 HTM Index subject to tracking errors. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate Nifty AAA Bond Jun 2025 HTM Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST. For scheme performance Regular Plan, please refer page no 123-136. For scheme performance Direct Plan, please refer page no 142-153.

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.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISILIBX AAA Financial Services Index – Sep 2027 which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹396.88 crs
AUM: ₹390.74 crs
Benchmark: CRISIL-IBX AAA Financial Services Index – Sep 2027
Allotment Date: September 13, 2024
Folio Count: 4,826

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.7558	₹10.7739
IDCW	₹10.7557	₹10.7726

(as on June 30, 2025)

Debt Quant

Average Maturity	1.97 yrs
Modified Duration	1.68 yrs
Macaulay Duration	1.80 yrs
Annualised YTM*	6.98%
Tracking Error	0.43%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.40%
Direct Plan: 0.20%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: a) Growth

b) Income Distribution cum Capital Withdrawal (IDCW)

- Payout of Income Distribution cum Capital Withdrawal Option.
- Reinvestment of Income Distribution cum Capital Withdrawal Option.

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

For redemption / switch-out of units on or before 30 days from the date of allotment: 0.25% of applicable NAV.

For redemption / switch-out of units after 30 days from the date of allotment-Nil.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

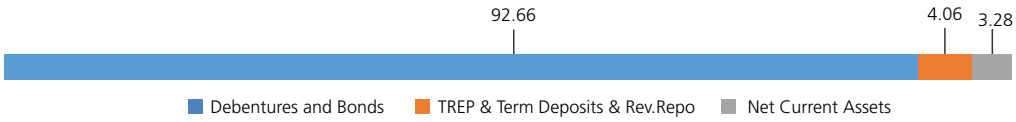
PRC Matrix

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

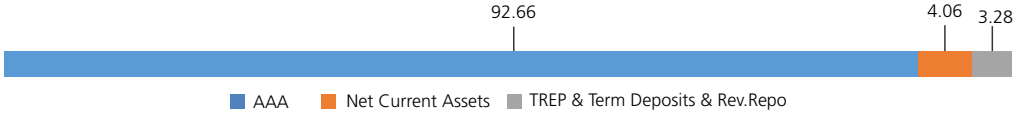
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
National Housing Bank	CRISIL AAA	5.23
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	FITCH AAA	1.31
REC LTD	ICRA AAA	1.30
Public Sector Undertakings - Total		**7.84**
Corporate Debt/Financial Institutions		
TATA CAPITAL LTD.	CRISIL AAA	14.30
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	12.94
AXIS Finance Ltd.	CARE AAA	12.01
ADITYA BIRLA HOUSING FINANCE LTD	CRISIL AAA	11.73
BAJAJ FINANCE LTD.	CRISIL AAA	11.22
Kotak Mahindra Prime Ltd.	CRISIL AAA	9.12
Mahindra & Mahindra Financial Services Ltd.	CRISIL AAA	6.48
LIC HOUSING FINANCE LTD.	CRISIL AAA	3.91
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.59
L & T Finance Ltd.	ICRA AAA	0.52
Corporate Debt/Financial Institutions - Total		**84.82**
Triparty Repo		**4.06**
Net Current Assets/(Liabilities)		**3.28**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Sep 2027. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Moderate CRISIL-IBX AAA Financial Services Index – Sep 2027

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISIL IBX AAA Financial Services Index – Dec 2026 which seeks to track the performance of AAA issuers from the financial services sector maturing near target date of the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Abhishek Bisen
AAUM: ₹50.20 crs
AUM: ₹45.66 crs
Benchmark: CRISIL-IBX AAA Financial Services Index – Dec 2026
Allotment Date: February 17, 2025
Folio Count: 1,477

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 1 year & above

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.3717	₹10.3794
IDCW	₹10.3717	₹10.3794

(as on June 30, 2025)

Debt Quant

Average Maturity	1.22 yrs
Modified Duration	1.08 yrs
Macaulay Duration	1.15 yrs
Annualised YTM*	6.63%
Tracking Error	0.26%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.29%
Direct Plan: 0.09%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

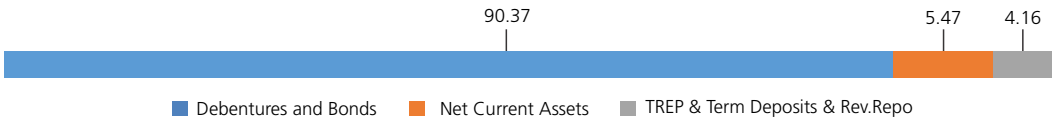
PRC Matrix

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

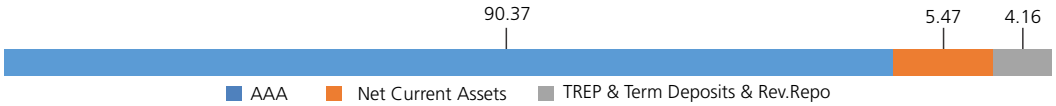
PORTFOLIO

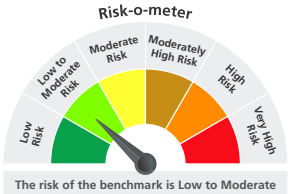
Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	10.57
REC LTD	CRISIL AAA	8.87
Power Finance Corporation Ltd.	CRISIL AAA	6.65
National Housing Bank	CRISIL AAA	3.31
INDIAN RAILWAY FINANCE CORPORATION LTD.	CRISIL AAA	2.22
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CRISIL AAA	2.21
Public Sector Undertakings - Total		**33.83**
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CRISIL AAA	11.10
HDB FINANCIAL SERVICES LTD.	CRISIL AAA	11.10
SUNDARAM FINANCE LTD.	ICRA AAA	11.07
LIC HOUSING FINANCE LTD.	CRISIL AAA	11.07
KOTAK MAHINDRA INVESTMENTS LTD.	CRISIL AAA	5.55
TATA CAPITAL LTD.	ICRA AAA	2.22
BAJAJ HOUSING FINANCE LTD.	CRISIL AAA	2.22
TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	2.21
Corporate Debt/Financial Institutions - Total		**56.54**
Triparty Repo		**4.16**
Net Current Assets/(Liabilities)		**5.47**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • Income over Target Maturity Period • An open-ended Target Maturity Index Fund tracking CRISIL-IBX AAA Financial Services Index - Dec 2026. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate CRISIL-IBX AAA Financial Services Index – Dec 2026

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

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.

Investment Objective: The investment objective of the scheme is to generate returns that are commensurate (before fees and expenses) with the performance of CRISIL-IBX Financial Services 3-6 Months Debt Index that seeks to track the performance of Commercial Papers (CPs), Certificates of Deposit (CDs) & corporate bond securities maturing within 3 to 6 months from the date of inclusion in the index. However, there can be no assurance that the investment objective of the Scheme will be achieved.

Fund Manager*: Mr. Manu Sharma
AAUM: ₹518.47 crs
AUM: ₹413.66 crs
Benchmark: CRISIL-IBX Financial Services 3-6 Months Debt Index
Allotment Date: March 7, 2025
Folio Count: 1,057

Minimum Investment Amount

Initial & Additional Investment
- ₹100 and any amount thereafter

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

Ideal Investments Horizon
- 3 months

Net Asset Value (NAV)

	Regular	Direct
Growth	₹10.2496	₹10.2571
IDCW	₹10.2496	₹10.2574

(as on June 30, 2025)

Debt Quant

Average Maturity	0.39 yrs
Modified Duration	0.37 yrs
Macaulay Duration	0.38 yrs
Annualised YTM*	6.35%
Tracking Error	0.08%

*in case of semi annual YTM, it will be annualized.

Total Expense Ratio**
Regular Plan: 0.35%
Direct Plan: 0.12%

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum Capital Withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load: Nil.

Data as on 30th June, 2025 unless otherwise specified.

Folio Count data as on 31st May 2025.

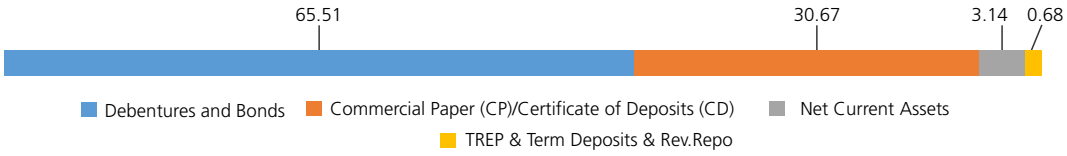
PRC Matrix

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

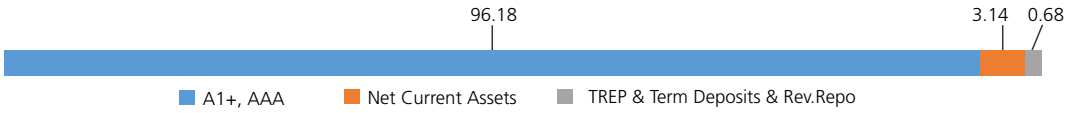
PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets
Debt Instruments		
Debentures and Bonds		
Public Sector Undertakings		
SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	ICRA AAA	13.34
REC LTD	ICRA AAA	12.14
Public Sector Undertakings - Total		**25.48**
Corporate Debt/Financial Institutions		
LIC HOUSING FINANCE LTD.	CRISIL AAA	13.35
TATA CAPITAL LTD.	CRISIL AAA	13.34
BAJAJ FINANCE LTD.	CRISIL AAA	12.13
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.21
Corporate Debt/Financial Institutions - Total		**40.03**
Money Market Instruments		
Commercial Paper(CP)/Certificate of Deposits(CD)		
Public Sector Undertakings		
UNION BANK OF INDIA	FITCH A1+	11.78
PUNJAB NATIONAL BANK	CARE A1+	5.89
INDIAN BANK	CRISIL A1+	4.71
CANARA BANK	CRISIL A1+	1.20
Public Sector Undertakings - Total		**23.58**
Corporate Debt/Financial Institutions		
HDFC BANK LTD.	CARE A1+	4.71
AXIS BANK LTD.	CRISIL A1+	1.20
ICICI BANK LTD.	ICRA A1+	1.18
Corporate Debt/Financial Institutions - Total		**7.09**
Triparty Repo		**0.68**
Net Current Assets/(Liabilities)		**3.14**
Grand Total		**100.00**

ALLOCATION (%)



RATING PROFILE (%)



Product Label	Fund	Benchmark
This product is suitable for investors who are seeking*: • 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. * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate CRISIL-IBX Financial Services 3-6 Months Debt Index

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

*For Fund Manager experience, please refer page 137-141 & 154-158. **Total Expense Ratio includes applicable GST.
The scheme has not completed 6 month since inception

Scheme Performances as on June 30, 2025 (unless otherwise specified)

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	18.88%	17.43%	1.46%	16.83%	2.05%	17.22%	4,83,115	3,66,449	3,26,867	3,52,341
Last 1 Year	6.24%	5.65%	0.59%	7.49%	-1.25%	7.00%	10,627	10,568	10,754	10,704
Last 3 Years	19.95%	19.20%	0.76%	18.72%	1.23%	17.85%	17,269	16,945	16,741	16,374
Last 5 Years	21.57%	21.40%	0.17%	21.33%	0.24%	20.58%	26,568	26,380	26,307	25,506

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Flexicap Fund

	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	14.66%	13.27%	1.39%	12.99%	1.67%	12.44%	86,999	71,746	68,989	63,851
Last 1 Year	7.04%	5.64%	1.39%	5.98%	1.06%	7.49%	10,708	10,568	10,601	10,754
Last 3 Years	22.67%	21.97%	0.70%	20.98%	1.69%	18.72%	18,470	18,155	17,716	16,741
Last 5 Years	21.90%	24.02%	-2.12%	22.96%	-1.06%	21.33%	26,928	29,352	28,118	26,307

Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multicap Fund

	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	Nifty 50 TRI ##
Since Inception	18.79%	16.03%	2.76%	11.54%	19,086	17,472	15,065
Last 1 Year	4.15%	5.73%	-1.58%	7.49%	10,418	10,576	10,754
Last 3 Years	29.10%	25.10%	4.00%	18.72%	21,530	19,588	16,741

Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 Index TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	Nifty 200 Index TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	18.54%	NA	NA	15.68%	2.86%	15.49%	3,45,239	NA	2,07,655	2,00,356
Last 1 Year	3.39%	6.00%	-2.61%	5.98%	-2.59%	7.49%	10,341	10,603	10,601	10,754
Last 3 Years	24.53%	24.96%	-0.43%	20.98%	3.55%	18.72%	19,323	19,524	17,716	16,741
Last 5 Years	24.68%	26.88%	-2.21%	22.96%	1.72%	21.33%	30,142	32,910	28,118	26,307

Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)

	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	15.40%	16.44%	-1.04%	16.04%	-0.64%	12.28%	1,36,880	1,61,209	1,51,409	82,975
Last 1 Year	7.95%	6.08%	1.87%	15.24%	-7.29%	7.49%	10,799	10,611	11,532	10,754
Last 3 Years	27.74%	30.64%	-2.90%	30.16%	-2.42%	18.72%	20,858	22,310	22,069	16,741
Last 5 Years	31.02%	32.29%	-1.27%	33.37%	-2.35%	21.33%	38,643	40,550	42,236	26,307

Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/01/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	17.50%	NA	NA	14.84%	2.66%	14.58%	2,66,824	#VALUE!	1,67,324	1,59,774
Last 1 Year	0.74%	4.59%	-3.85%	4.86%	-4.12%	7.49%	10,074	10,462	10,489	10,754
Last 3 Years	21.84%	30.95%	-9.11%	32.17%	-10.34%	18.72%	18,095	22,471	23,108	16,741
Last 5 Years	33.06%	35.36%	-2.30%	33.90%	-0.84%	21.33%	41,739	45,475	43,079	26,307

Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	14.62%	14.41%	0.20%	14.40%	0.22%	14.17%	1,51,912	1,46,596	1,46,117	1,40,548
Last 1 Year	3.71%	5.64%	-1.93%	5.65%	-1.93%	7.49%	10,373	10,568	10,568	10,754
Last 3 Years	26.43%	21.97%	4.46%	19.20%	7.23%	18.72%	20,224	18,155	16,945	16,741
Last 5 Years	26.18%	24.02%	2.17%	21.40%	4.79%	21.33%	32,012	29,352	26,380	26,307

Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)

	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	17.02%	17.67%	-0.66%	16.78%	0.24%	15.40%	25,520	26,385	25,215	23,486
Last 1 Year	5.48%	5.64%	-0.17%	5.98%	-0.50%	7.49%	10,551	10,568	10,601	10,754
Last 3 Years	20.25%	21.97%	-1.72%	20.98%	-0.73%	18.72%	17,398	18,155	17,716	16,741
Last 5 Years	21.92%	24.02%	-2.09%	22.96%	-1.03%	21.33%	26,957	29,352	28,118	26,307

Scheme Inception date is 16/07/2019. Ms. Shibani Sircar Kurian has been managing the fund since 16/07/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	13.40%	14.04%	-0.64%	13.71%	1,17,839	1,31,561	1,24,238
Last 1 Year	1.58%	5.64%	-4.06%	7.49%	10,159	10,568	10,754
Last 3 Years	21.84%	21.97%	-0.13%	18.72%	18,097	18,155	16,741
Last 5 Years	23.47%	24.02%	-0.55%	21.33%	28,711	29,352	26,307

Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI##
Since Inception	11.55%	5.32%	6.24%	10.92%	66,685	24,568	60,383
Last 1 Year	-5.35%	3.86%	-9.21%	7.49%	9,463	10,388	10,754
Last 3 Years	28.85%	27.86%	0.99%	18.72%	21,405	20,916	16,741
Last 5 Years	32.06%	26.88%	5.18%	21.33%	40,201	32,907	26,307

Scheme Inception date is 25/02/2008. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund

	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI	Nifty 50 TRI ##
Since Inception	22.43%	19.85%	2.59%	15.77%	31,495	27,906	22,930
Last 1 Year	8.39%	7.97%	0.43%	7.49%	10,844	10,801	10,754
Last 3 Years	25.45%	23.96%	1.49%	18.72%	19,754	19,057	16,741
Last 5 Years	26.81%	24.33%	2.48%	21.33%	32,807	29,725	26,307

Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak ESG Exclusionary Strategy Fund

	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##
Since Inception	12.79%	16.38%	-3.59%	16.37%	17,299	19,951	19,941
Last 1 Year	2.77%	6.60%	-3.83%	7.49%	10,279	10,664	10,754
Last 3 Years	18.62%	18.87%	-0.24%	18.72%	16,699	16,803	16,741

Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the fund since 22/1/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Manufacture In India Fund

	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	ALPHA	Nifty 50 TRI ##	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	Nifty 50 TRI ##
Since Inception	20.78%	21.92%	-1.13%	14.06%	18,836	19,435	15,547
Last 1 Year	0.13%	0.16%	-0.03%	7.49%	10,013	10,016	10,754
Last 3 Years	23.27%	26.81%	-3.54%	18.72%	18,744	20,407	16,741

Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	19.32%	20.09%	-0.76%	17.54%	16,273	16,562	15,612
Last 1 Year	8.99%	5.64%	3.35%	7.49%	10,905	10,568	10,754

Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	21.61%	20.56%	1.05%	19.25%	15,806	15,489	15,097
Last 1 Year	11.84%	16.99%	-5.15%	7.49%	11,191	11,709	10,754

Scheme Inception date is 27/2/2023. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Quant Fund

	Kotak Quant Fund	Nifty 200 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Quant Fund	Nifty 200 TRI #	Nifty 50 TRI ##
Since Inception	23.42%	19.57%	3.84%	16.39%	14,953	14,075	13,367
Last 1 Year	-3.35%	5.98%	-9.33%	7.49%	9,663	10,601	10,754

Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	20.39%	22.06%	-1.67%	18.44%	13,512	13,818	13,158
Last 1 Year	9.20%	7.34%	1.86%	7.49%	10,925	10,738	10,754

Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Healthcare Fund

	Kotak Healthcare Fund	Nifty Healthcare Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Healthcare Fund	Nifty Healthcare Index TRI #	Nifty 50 TRI ##
Since Inception	21.00%	25.75%	-4.75%	14.77%	13,447	14,275	12,386
Last 1 Year	16.14%	15.68%	0.46%	7.49%	11,623	11,577	10,754

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Technology Fund

	Kotak Technology Fund	BSE Teck Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Technology Fund	BSE Teck Index TRI#	Nifty 50 TRI ##
Since Inception	14.70%	10.42%	4.28%	11.78%	11,990	11,402	11,587
Last 1 Year	11.68%	10.95%	0.73%	7.49%	11,174	11,101	10,754

Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Special Opportunities Fund

	Kotak Special Opportunities Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Special Opportunities Fund	Nifty 500 TRI#	Nifty 50 TRI ##
Since Inception	-3.34%	5.66%	-9.00%	7.52%	9,665	10,568	10,754
Last 1 Year	-3.34%	5.66%	-9.00%	7.52%	9,665	10,568	10,754

Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC Index TRI #	Nifty 50 TRI ##
Since Inception	1.88%	-0.28%	2.16%	8.57%	10,126	9,981	10,575
Last 6 Months	0.56%	8.33%	-7.77%	17.56%	10,028	10,413	10,871

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Transportation & Logistics Fund

	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	ALPHA	A.B: N.A	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	A.B: N.A
Since Inception	9.81%	1.44%	8.37%	NA	10,527	10,077	NA
Last 6 Months	11.31%	9.80%	1.51%	NA	10,561	10,486	NA

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Balanced Advantage Fund

	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	Nifty 50 TRI##
Since Inception	11.14%	11.32%	-0.18%	13.76%	20,758	20,985	24,372
Last 1 Year	8.31%	8.45%	-0.14%	7.49%	10,836	10,850	10,754
Last 3 Years	14.52%	13.61%	0.91%	18.72%	15,025	14,670	16,741
Last 5 Years	13.91%	13.87%	0.04%	21.33%	19,181	19,151	26,307

Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/01/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)

	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	Nifty 1 Year T-Bill Index ##
Since Inception	6.91%	NA	NA	6.61%	37,482	NA	35,463
Last 1 Year	7.08%	7.47%	-0.39%	7.42%	10,712	10,751	10,746
Last 3 Years	7.04%	7.21%	-0.17%	6.77%	12,266	12,325	12,173
Last 5 Years	5.72%	5.74%	-0.02%	5.48%	13,208	13,219	13,058

Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Equity Savings Fund

	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	CRISIL 10 Year Gilt ##
Since Inception	9.38%	9.17%	0.20%	7.27%	26,137	25,623	21,217
Last 1 Year	6.55%	8.14%	-1.59%	11.01%	10,659	10,819	11,108
Last 3 Years	12.56%	11.52%	1.04%	9.19%	14,266	13,873	13,021
Last 5 Years	12.22%	11.45%	0.76%	5.48%	17,800	17,204	13,059

Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019. Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocation Fund

	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	Nifty 50 TRI ##
Since Inception	17.08%	18.17%	-1.09%	17.17%	13,225	13,444	13,242
Last 1 Year	5.23%	8.50%	-3.27%	7.49%	10,526	10,855	10,754

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	Nifty 50 TRI##
Since Inception	12.62%	11.16%	1.46%	12.42%	35,496	30,893	34,825
Last 1 Year	7.17%	8.20%	-1.03%	7.49%	10,721	10,825	10,754
Last 3 Years	18.86%	15.16%	3.70%	18.72%	16,802	15,279	16,741
Last 5 Years	21.62%	16.11%	5.51%	21.33%	26,623	21,114	26,307

Scheme Inception date is 25/11/1999 and Scheme Inception date of Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/01/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).
Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	CRISIL 10 Year Gilt##
Since Inception	8.53%	8.49%	0.04%	5.89%	58,560	58,091	34,396
Last 1 Year	6.98%	8.69%	-1.72%	11.01%	10,701	10,874	11,108
Last 3 Years	11.94%	10.31%	1.63%	9.19%	14,030	13,427	13,021
Last 5 Years	11.82%	8.72%	3.10%	5.48%	17,485	15,191	13,059

Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).
Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.03%	5.18%	-0.15%	5.97%	13,733	13,857	14,547
Last 1 Year	6.33%	6.41%	-0.08%	7.42%	10,633	10,641	10,742
Last 3 Years	6.34%	6.47%	-0.13%	6.77%	12,027	12,073	12,173
Last 5 Years	5.07%	5.22%	-0.16%	5.48%	12,804	12,901	13,058

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.88%	7.00%	-0.12%	6.34%	42,296	43,339	37,917
Last 1 Year	7.14%	7.17%	-0.03%	7.42%	10,714	10,717	10,742
Last 3 Years	6.89%	7.02%	-0.13%	6.77%	12,216	12,261	12,173
Last 5 Years	5.46%	5.58%	-0.13%	5.48%	13,046	13,124	13,058

Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.22%	7.55%	-0.33%	6.47%	42,914	45,729	37,086
Last 1 Year	7.41%	7.68%	-0.27%	7.42%	10,745	10,772	10,746
Last 3 Years	6.88%	7.34%	-0.46%	6.77%	12,211	12,369	12,173
Last 5 Years	5.53%	5.87%	-0.34%	5.48%	13,091	13,304	13,058

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.09%	6.90%	0.19%	6.33%	45,019	43,301	38,555
Last 1 Year	8.08%	7.44%	0.64%	7.42%	10,813	10,749	10,746
Last 3 Years	7.42%	7.23%	0.20%	6.77%	12,398	12,331	12,173
Last 5 Years	5.99%	5.86%	0.14%	5.48%	13,381	13,295	13,058

Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.23%	7.66%	-0.43%	6.67%	33,500	35,912	30,631
Last 1 Year	7.86%	7.90%	-0.04%	7.42%	10,791	10,794	10,746
Last 3 Years	7.06%	7.30%	-0.25%	6.77%	12,272	12,357	12,173
Last 5 Years	5.74%	5.76%	-0.03%	5.48%	13,218	13,235	13,058

Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Sunit Garg has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.78%	7.87%	-0.10%	6.69%	37,888	38,490	31,622
Last 1 Year	9.51%	8.53%	0.98%	11.01%	10,956	10,858	11,108
Last 3 Years	7.80%	7.42%	0.38%	9.19%	12,531	12,398	13,021
Last 5 Years	6.35%	6.04%	0.31%	5.48%	13,608	13,408	13,059

Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	7.40%	7.50%	-0.09%	6.60%	52,339	53,401	43,948
Last 1 Year	8.95%	8.50%	0.45%	11.01%	10,900	10,855	11,108
Last 3 Years	7.37%	7.49%	-0.12%	9.19%	12,381	12,423	13,021
Last 5 Years	5.82%	5.98%	-0.15%	5.48%	13,273	13,369	13,059

Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund

	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	CRISIL 10 Year Gilt ##
Since Inception	7.40%	8.59%	-1.19%	6.64%	29,488	34,841	26,482
Last 1 Year	7.88%	9.21%	-1.33%	11.01%	10,793	10,926	11,108
Last 3 Years	7.14%	8.46%	-1.33%	9.19%	12,299	12,763	13,021
Last 5 Years	5.91%	7.53%	-1.62%	5.48%	13,328	14,380	13,059

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Sunit Garg has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	8.02%	7.93%	0.09%	6.72%	37,449	36,922	30,413
Last 1 Year	8.26%	9.45%	-1.19%	11.01%	10,831	10,950	11,108
Last 3 Years	7.84%	8.29%	-0.45%	9.19%	12,544	12,703	13,021
Last 5 Years	6.01%	6.17%	-0.17%	5.48%	13,389	13,494	13,059

Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	7.03%	6.80%	0.22%	7.00%	15,167	14,975	15,144
Last 1 Year	9.34%	8.50%	0.84%	11.01%	10,939	10,855	11,108
Last 3 Years	7.90%	7.49%	0.41%	9.19%	12,565	12,423	13,021
Last 5 Years	6.61%	5.98%	0.63%	5.48%	13,773	13,369	13,059

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund

	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	CRISIL 10 Year Gilt##
Since Inception	7.57%	8.17%	-0.59%	7.45%	22,793	24,253	22,488
Last 1 Year	9.62%	9.35%	0.27%	11.01%	10,968	10,941	11,108
Last 3 Years	7.82%	7.75%	0.07%	9.19%	12,536	12,512	13,021
Last 5 Years	6.70%	6.08%	0.62%	5.48%	13,832	13,435	13,059

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	7.35%	NA	NA	NA	65,627	NA	NA
Last 1 Year	9.09%	8.42%	0.67%	11.01%	10,914	10,847	11,108
Last 3 Years	7.72%	7.47%	0.25%	9.19%	12,502	12,415	13,021
Last 5 Years	6.26%	6.14%	0.12%	5.48%	13,551	13,475	13,059

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.89%	NA	NA	NA	95,659	NA	NA
Last 1 Year	6.43%	9.45%	-3.02%	11.01%	10,647	10,951	11,108
Last 3 Years	7.45%	9.16%	-1.71%	9.19%	12,408	13,011	13,021
Last 5 Years	5.33%	6.20%	-0.87%	5.48%	12,966	13,510	13,059

Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.
Different plans have different expense structure. **The performance details provided herein are of Regular - Non - Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.23%	6.27%	0.96%	5.84%	45,318	37,286	34,156
Last 1 Year	6.43%	9.45%	-3.02%	11.01%	10,647	10,951	11,108
Last 3 Years	7.45%	9.16%	-1.71%	9.19%	12,408	13,011	13,021
Last 5 Years	5.33%	6.20%	-0.87%	5.48%	12,966	13,510	13,059

Scheme Inception date is 11/11/2003. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
"Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund

	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt##
Since Inception	8.29%	NA	NA	NA	76,888	NA	NA
Last 1 Year	8.20%	9.87%	-1.67%	11.01%	10,825	10,992	11,108
Last 3 Years	7.64%	8.48%	-0.85%	9.19%	12,472	12,770	13,021
Last 5 Years	5.51%	6.19%	-0.68%	5.48%	13,077	13,502	13,059

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
"Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Long Duration Fund

	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	CRISIL 10 Year Gilt Index ##
Since Inception	7.65%	8.24%	-0.59%	9.99%	11,010	11,088	11,322
Last 1 Year	7.08%	8.44%	-1.36%	11.01%	10,712	10,849	11,108

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocator Fund of Fund - Dynamic

	Kotak Multi Asset Allocator Fund of Fund - Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index#	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocator Fund of Fund - Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index#	Nifty 50 TRI ##
Since Inception	16.33%	NA	NA	15.47%	2,36,143	NA	2,02,152
Last 1 Year	9.34%	10.25%	-0.91%	7.49%	10,939	11,031	10,754
Last 3 Years	22.58%	14.63%	7.95%	18.72%	18,430	15,069	16,741
Last 5 Years	21.65%	14.23%	7.42%	21.33%	26,660	19,458	26,307

Scheme Inception date is 09/08/2004. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund

	Kotak Gold Fund	Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Price of Physical Gold#	A.B: N.A
Since Inception	9.61%	11.18%	-1.57%	NA	37,062	45,415	NA
Last 1 Year	30.74%	33.48%	-2.74%	NA	13,093	13,369	NA
Last 3 Years	21.71%	23.46%	-1.75%	NA	18,040	18,830	NA
Last 5 Years	12.99%	14.53%	-1.55%	NA	18,420	19,716	NA

Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF Fund of Fund

	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	AB:NA
Since Inception	16.86%	19.05%	-2.19%	9.53%	14,202	14,809	12,276
Last 1 Year	18.36%	20.23%	-1.88%	11.01%	11,847	12,036	11,108

Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Income Plus Arbitrage Fund of Fund

	Kotak Income Plus Arbitrage Fund of Fund	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Fund of Fund	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%) #	CRISIL 10 Year Gilt ##
Since Inception	8.37%	8.05%	0.32%	9.15%	12,344	12,249	12,576
Last 1 Year	8.88%	8.43%	0.45%	11.01%	10,893	10,848	11,108

Scheme Inception date is 17/11/2022. Mr. Abhishek Bisen has been managing the fund since 17/11/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Fund

	Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	5.37%	7.17%	-1.80%	10.98%	25,320	34,222	63,739
Last 1 Year	12.90%	18.46%	-5.56%	7.49%	11,297	11,857	10,754
Last 3 Years	9.81%	12.75%	-2.94%	18.72%	13,244	14,337	16,741
Last 5 Years	8.08%	9.56%	-1.48%	21.33%	14,752	15,787	26,307

Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak International REIT Fund of Fund

	Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	0.73%	5.56%	-4.83%	NA	10,335	12,761	NA
Last 1 Year	16.20%	18.20%	-2.00%	NA	11,630	11,831	NA
Last 3 Years	3.59%	9.40%	-5.80%	NA	11,119	13,095	NA

Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak NASDAQ 100 Fund of Fund

	Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	16.12%	17.70%	-1.59%	14.82%	19,323	20,514	18,388
Last 1 Year	16.11%	19.25%	-3.15%	7.49%	11,620	11,937	10,754
Last 3 Years	28.11%	29.92%	-1.81%	18.72%	21,039	21,946	16,741

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Fund of Fund

	Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	2.14%	11.81%	-9.66%	14.36%	10,868	15,494	16,928
Last 1 Year	12.81%	19.36%	-6.55%	7.49%	11,288	11,947	10,754
Last 3 Years	19.16%	20.60%	-1.44%	18.72%	16,928	17,549	16,741

Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. **Performance as on 29th May, 2025.**

Kotak Nifty 50 ETF

	Kotak Nifty 50 ETF	Nifty 50 TRI#	ALPHA	BSE SENSEX TRI##	Kotak Nifty 50 ETF	Nifty 50 TRI#	BSE SENSEX TRI##
Since Inception	12.06%	12.76%	-0.70%	12.77%	57,851	63,723	63,783
Last 1 Year	7.42%	7.49%	-0.07%	7.00%	10,746	10,754	10,704
Last 3 Years	18.57%	18.72%	-0.15%	17.85%	16,679	16,741	16,374
Last 5 Years	21.17%	21.33%	-0.16%	20.58%	26,132	26,307	25,506

Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Sensex ETF

	Kotak BSE Sensex ETF	BSE SENSEX TRI #	ALPHA	Nifty 50 TRI##	Kotak BSE Sensex ETF	BSE SENSEX TRI #	Nifty 50 TRI##
Since Inception	10.90%	11.85%	-0.95%	11.85%	58,520	67,686	67,732
Last 1 Year	6.78%	7.00%	-0.23%	7.49%	10,682	10,704	10,754
Last 3 Years	17.52%	17.85%	-0.33%	18.72%	16,239	16,374	16,741
Last 5 Years	20.24%	20.58%	-0.34%	21.33%	25,144	25,506	26,307

Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty PSU Bank ETF

	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty PSU Bank ETF	Nifty PSU Bank Index TRI#	Nifty 50 TRI##
Since Inception	5.32%	6.62%	-1.30%	10.16%	24,957	30,999	55,230
Last 1 Year	-2.14%	-1.58%	-0.56%	7.49%	9,785	9,841	10,754
Last 3 Years	43.77%	44.63%	-0.85%	18.72%	29,749	30,283	16,741
Last 5 Years	38.58%	39.50%	-0.93%	21.33%	51,151	52,884	26,307

Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Bank ETF

	Kotak Nifty Bank ETF	Nifty Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty Bank ETF	Nifty Bank Index TRI#	Nifty 50 TRI##
Since Inception	11.45%	11.82%	-0.38%	12.23%	31,468	32,613	33,904
Last 1 Year	10.02%	10.23%	-0.21%	7.49%	11,008	11,028	10,754
Last 3 Years	20.36%	20.65%	-0.29%	18.72%	17,443	17,570	16,741
Last 5 Years	22.30%	22.62%	-0.32%	21.33%	27,379	27,736	26,307

Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Value 20 ETF

	Kotak Nifty 50 Value 20 ETF	Nifty 50 Value 20 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Nifty 50 Value 20 ETF	Nifty 50 Value 20 Index TRI#	Nifty 50 TRI##
Since Inception	16.42%	16.83%	-0.40%	14.37%	42,938	44,387	36,206
Last 1 Year	1.16%	1.38%	-0.22%	7.49%	10,117	10,139	10,754
Last 3 Years	19.10%	19.36%	-0.27%	18.72%	16,902	17,015	16,741
Last 5 Years	23.38%	23.68%	-0.30%	21.33%	28,612	28,960	26,307

Scheme Inception date is 02/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty IT ETF

	Kotak Nifty IT ETF	Nifty IT TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty IT ETF	Nifty IT TRI#	Nifty 50 TRI ##
Since Inception	12.43%	12.73%	-0.31%	14.57%	16,610	16,806	18,028
Last 1 Year	9.70%	9.90%	-0.20%	7.49%	10,975	10,996	10,754
Last 3 Years	14.02%	14.19%	-0.17%	18.72%	14,828	14,894	16,741

Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Alpha 50 ETF

	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI #	Nifty 50 TRI ##
Since Inception	13.48%	15.75%	-2.27%	13.67%	15,611	16,740	15,704
Last 1 Year	-4.40%	-3.67%	-0.73%	7.49%	9,558	9,631	10,754
Last 3 Years	26.37%	28.01%	-1.64%	18.72%	20,192	20,991	16,741

Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021. **The Scheme does not offer any Plans/Options**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 ETF

	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 ETF	NIFTY Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	23.67%	24.17%	-0.50%	13.80%	20,688	20,978	15,565
Last 1 Year	7.51%	7.69%	-0.18%	7.49%	10,756	10,773	10,754
Last 3 Years	32.61%	33.09%	-0.47%	18.72%	23,340	23,590	16,741

Scheme Inception date is 28/1/2022. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 28/1/2022. **The Scheme does not offer any Plans/Options**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 ETF

	Kotak Nifty 100 Low Volatility 30 ETF	NIFTY 100 Low Volatility 30 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 ETF	NIFTY 100 Low Volatility 30 TRI#	Nifty 50 TRI ##
Since Inception	16.80%	17.05%	-0.25%	14.12%	16,628	16,744	15,409
Last 1 Year	6.60%	6.80%	-0.20%	7.49%	10,664	10,684	10,754
Last 3 Years	20.04%	20.33%	-0.28%	18.72%	17,307	17,430	16,741

Scheme Inception date is 23/3/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 23/3/2022.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Consumption ETF

	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Consumption ETF	NIFTY India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	18.03%	18.37%	-0.34%	16.36%	16,243	16,380	15,579
Last 1 Year	7.24%	7.34%	-0.10%	7.49%	10,728	10,738	10,754

Scheme Inception date is 28/7/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 28/7/2022.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty MNC ETF

	Kotak Nifty MNC ETF	NIFTY MNC TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty MNC ETF	NIFTY MNC TRI#	Nifty 50 TRI ##
Since Inception	15.64%	16.08%	-0.44%	15.39%	15,251	15,420	15,156
Last 1 Year	-3.83%	-3.44%	-0.39%	7.49%	9,615	9,654	10,754

Scheme Inception date is 5/8/2022. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 5/8/2022.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Gold ETF

	Kotak Gold ETF	Price of Gold#	ALPHA	A.B: N.A	Kotak Gold ETF	Price of Gold#	A.B: N.A
Since Inception	13.12%	14.22%	-1.09%	NA	91,338	1,08,550	NA
Last 1 Year	32.08%	33.48%	-1.40%	NA	13,228	13,369	NA
Last 3 Years	22.32%	23.46%	-1.15%	NA	18,310	18,830	NA
Last 5 Years	13.62%	14.53%	-0.91%	NA	18,944	19,716	NA

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF

	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)#	ALPHA	A.B: N.A	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)#	A.B: N.A
Since Inception	19.10%	20.27%	-1.18%	NA	15,639	16,038	NA
Last 1 Year	19.19%	20.23%	-1.05%	NA	11,930	12,036	NA

Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 1D Rate Liquid ETF

	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Nifty 1D Rate Liquid ETF	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	2.31%	6.64%	-4.33%	7.07%	10,571	11,692	11,808
Last 1 Year	-3.32%	6.41%	-9.73%	7.42%	9,666	10,644	10,746

Scheme Inception date is 24/1/2023. Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 24/1/2023.
The Scheme does not offer any Plans/Options
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Next 50 Index Fund

	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	Nifty 50 TRI ##
Since Inception	16.92%	17.89%	-0.97%	14.20%	19,613	20,324	17,721
Last 1 Year	-3.44%	-2.76%	-0.68%	7.49%	9,654	9,722	10,754
Last 3 Years	23.57%	24.48%	-0.92%	18.72%	18,879	19,302	16,741

Scheme Inception date is 10/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 10/03/2021.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak NIFTY 50 Index Fund

	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	ALPHA	BSE SENSEX TRI ##	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	BSE SENSEX TRI ##
Since Inception	13.30%	14.08%	-0.78%	13.61%	16,537	17,000	16,717
Last 1 Year	6.78%	7.49%	-0.72%	7.00%	10,681	10,754	10,704
Last 3 Years	17.90%	18.72%	-0.82%	17.85%	16,398	16,741	16,374

Scheme Inception date is 21/06/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 50 Index Fund

	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	ALPHA	Nifty 50 TRI	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	Nifty 50 TRI ##
Since Inception	40.03%	43.11%	-3.08%	19.63%	21,149	22,199	14,899
Last 1 Year	6.55%	7.94%	-1.39%	7.49%	10,659	10,799	10,754

Scheme Inception date is 10/4/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Momentum 30 Index Fund

	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	22.20%	23.78%	-1.57%	17.85%	15,065	15,464	13,990
Last 1 Year	-9.35%	-8.78%	-0.57%	7.49%	9,061	9,117	10,754

Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Financial Services Ex-Bank Index Fund

	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	Nifty 50 TRI ##
Since Inception	28.07%	30.19%	-2.12%	16.91%	15,921	16,419	13,412
Last 1 Year	25.25%	26.73%	-1.48%	7.49%	12,540	12,689	10,754

Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak BSE Housing Index Fund

	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	Nifty 50 TRI ##
Since Inception	19.03%	20.39%	-1.36%	17.68%	13,781	14,073	13,495
Last 1 Year	-6.04%	-5.10%	-0.94%	7.49%	9,393	9,487	10,754

Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 Index Fund

	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	Nifty 50 TRI ##
Since Inception	6.99%	8.37%	-1.38%	10.34%	10,743	10,889	11,099
Last 1 Year	5.37%	6.81%	-1.44%	7.49%	10,539	10,684	10,754

Scheme Inception date is 07/06/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	-11.93%	-10.90%	-1.03%	3.72%	8,908	9,002	10,340
Last 6 Months	14.25%	15.37%	-1.12%	17.56%	10,707	10,762	10,871

Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 Index Fund

	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	3.32%	4.64%	-1.32%	5.68%	10,289	10,404	10,495
Last 6 Months	10.21%	11.49%	-1.28%	17.56%	10,506	10,570	10,871

Scheme Inception date is 16/08/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Tourism Index Fund

	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	Nifty 50 TRI ##
Since Inception	0.03%	1.30%	-1.28%	-0.98%	10,002	10,100	9,925
Last 6 Months	2.39%	3.64%	-1.26%	17.56%	10,118	10,181	10,871

Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Momentum 50 Index Fund

	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 Index #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 Index #	Nifty 50 TRI ##
Since Inception	-5.25%	-3.37%	-1.88%	4.03%	9,619	9,756	10,293
Last 6 Months	-2.40%	-0.94%	-1.46%	17.56%	9,881	9,953	10,871

Scheme Inception date is 08/10/2024. : Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.31%	6.91%	-0.60%	7.35%	12,300	12,538	12,710
Last 1 Year	8.81%	9.21%	-0.40%	11.01%	10,887	10,926	11,108
Last 3 Years	7.88%	8.37%	-0.50%	9.19%	12,557	12,731	13,021

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	7.52%	8.15%	-0.63%	7.35%	12,781	13,036	12,710
Last 1 Year	10.40%	10.94%	-0.54%	11.01%	11,046	11,101	11,108
Last 3 Years	9.19%	9.78%	-0.59%	9.19%	13,020	13,232	13,021

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund

	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	CRISIL 10 Year Gilt ##
Since Inception	8.32%	9.00%	-0.68%	9.51%	12,428	12,640	12,800
Last 1 Year	9.73%	10.33%	-0.60%	11.01%	10,978	11,039	11,108

Scheme Inception date is 12/10/2022. Mr. Abhishek Bisen has been managing the fund since 12/10/2022
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.51%	8.03%	-0.52%	9.31%	12,005	12,151	12,517
Last 1 Year	8.11%	8.59%	-0.48%	11.01%	10,816	10,864	11,108

Scheme Inception date is 22/12/2022. Mr. Abhishek Bisen have been managing the fund since 22/12/2022.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	9.47%	10.04%	-0.57%	9.55%	12,394	12,548	12,417
Last 1 Year	10.50%	11.28%	-0.78%	11.01%	11,056	11,135	11,108

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen have been managing the fund since 15/2/2023.
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Equal Weight Index Fund

	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	ALPHA	A.B: N.A	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	A.B: N.A
Since Inception	16.49%	18.93%	-2.44%	NA	10,854	10,980	NA
Last 6 Months	17.40%	19.79%	-2.40%	NA	10,863	10,982	NA

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight Index Fund

	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	ALPHA	A.B: N.A	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	A.B: N.A
Since Inception	11.22%	12.73%	-1.51%	NA	10,581	10,659	NA
Last 6 Months	12.08%	13.51%	-1.43%	NA	10,599	10,670	NA

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty G-Sec July 2033 Index Fund

	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	10.19%	10.76%	-0.56%	10.60%	11,818	11,922	11,893
Last 1 Year	10.61%	11.20%	-0.59%	11.01%	11,067	11,127	11,108

Scheme Inception date is 11/10/2023. Mr. Abhishek Bisen have been managing the fund since 11/10/2023
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty AAA Bond Jun 2025 HTM Index Fund

	Kotak Nifty AAA Bond Jun 2025 HTM Index Fund	Nifty AAA Bond Jun 2025 HTM Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty AAA Bond Jun 2025 HTM Index Fund	Nifty AAA Bond Jun 2025 HTM Index #	CRISIL 10 Year Gilt ##
Since Inception	7.35%	7.70%	-0.35%	7.39%	10,933	10,978	10,937
Last 1 Year	7.32%	7.61%	-0.30%	7.42%	10,736	10,765	10,746

Scheme Inception date is 28/03/2024. Mr. Abhishek Bisen have been managing the fund since 28/03/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

	Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Financial Services Index Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	CRISIL 10 Year Gilt Index ##
Since Inception	9.51%	9.86%	-0.35%	9.98%	10,756	10,783	10,793
Last 6 Months	9.91%	10.47%	-0.55%	11.92%	10,492	10,519	10,591

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen have been managing the fund since 13/09/2024
Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak ELSS Tax Saver Fund (Nov. 23,'05), Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund) (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22,'22), Kotak Quant Fund (Aug. 2,'23), Kotak MNC Fund (Oct. 28,'24) & Kotak Energy Opportunities Fund (Apr. 25,'25).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	7.04	5.64	22.67	21.97	21.90	24.02
	(Tier 2): Nifty 200 TRI		5.98		20.98		22.96
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	3.39	6.00	24.53	24.96	24.68	26.88
	(Tier 2): Nifty 200 TRI		5.98		20.98		22.96
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	1.58	5.64	21.84	21.97	23.47	24.02
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	0.13	0.16	23.27	26.81	NA	NA
Kotak Quant Fund	Nifty 200 TRI	-3.35	5.98	NA	NA	NA	NA

Kotak Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI , Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI , Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI , Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024



Name: Mr. Harish Bihani

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining KMAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Business Cycle Fund	Nifty 500 TRI	8.99	5.64	NA	NA	NA	NA
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	8.39	7.97	25.45	23.96	26.81	24.33
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	0.74	4.59	21.84	30.95	33.06	35.36
	(Tier 2): Nifty Smallcap 100 TRI		4.86		32.17		33.90

Kotak Business Cycle Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Smallcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Mr. Harish Bihani has been managing the fund since 20/10/2023



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 64 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Allocator Fund of Fund – Dynamic (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03' 18), Kotak NASDAQ 100 FUND OF FUND (Feb. 02' 21), Kotak Multicap Fund (Sep. 29'21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak NIFTY 50 Index Fund (Jun. 21'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11'22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11'22), Kotak Manufacture in India Fund (Feb. 22'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Bond Short Term Fund (May. 02'02), Kotak Dynamic Bond Fund (May. 26'08), Kotak Business Cycle Fund (Sep. 28,'22), Kotak Income Plus Arbitrage FOF (Nov. 17'22), Kotak Nifty SDL JUL 2026 INDEX FUND (Dec. 22'22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDL JUL 2033 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Quant Fund (Aug. 2, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10'23), Kotak Nifty G-sec July 2033 Index Fund (Oct. 11'23), Kotak Consumption Fund (Nov. 16' 23), Kotak Healthcare Fund (Dec. 11' 23), Kotak Technology Fund (Mar. 04' 24), Kotak Long Duration Fund (Mar. 11' 24), Kotak Nifty AAA Bond Jun 2025 HTM Index Fund (Mar. 28'24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak MNC Fund (Oct. 28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Transportation & Logistics Fund (Dec. 16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25,'25) & Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28,'25).

Business Experience

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

	Scheme Names		1 YEAR		3 YEARS		5 YEARS	
		Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Gold ETF	Price of Gold^	32.08	33.48	22.32	23.46	13.62	14.53
	Kotak Gold Fund	Price of Physical Gold	30.74	33.48	21.71	23.46	12.99	14.53
	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	25.25	26.73	NA	NA	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-4.40	-3.67	26.37	28.01	NA	NA
	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-6.04	-5.10	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-9.35	-8.78	NA	NA	NA	NA

Kotak Gold ETF -Growth, *Name of the Benchmark - Price of Gold^ , Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Gold Fund - Growth, *Name of the Benchmark -Price of Physical Gold , Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.

Kotak Nifty Financial Services Ex-Bank Index Fund - Regular Plan - Growth - *Name of the Benchmark- Nifty Financial Services Ex-Bank Index TRI, Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

Kotak BSE Housing Index Fund, *Name of the Benchmark - BSE Housing Index TRI #, Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	11.65	10.05	NA	NA	NA	NA
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	9.62	9.35	7.82	7.75	6.70	6.08
	Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	9.51	8.53	7.80	7.42	6.35	6.04
Bottom 3	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	7.41	7.68	6.88	7.34	5.53	5.87
	Kotak Liquid Fund	NIFTY Liquid Index A-I	7.14	7.17	6.89	7.02	5.46	5.58
	Kotak Overnight Fund	NIFTY 1D Rate Index	6.33	6.41	6.34	6.47	5.07	5.22

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index , Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - NIFTY Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Savings Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I , Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.



Name: Mr. Devender Singhal

Mr. Devender Singhal manages 38 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Multi Asset Allocator Fund of Fund – Dynamic (Aug,. 09, '04), Kotak Nifty PSU Bank ETF (Nov. 08, 07), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multicap Fund (Sep. 29'21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak BSE Sensex ETF (Jun. 06'08), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25) & Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28,'25).

Business Experience

Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and P N Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	25.25	26.73	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	10.02	10.23	20.36	20.65	22.30	22.62
	Kotak Nifty IT ETF	Nifty IT TRI	9.70	9.90	14.02	14.19	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-4.40	-3.67	26.37	28.01	NA	NA
	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-6.04	-5.10	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-9.35	-8.78	NA	NA	NA	NA

Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI. Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Kotak Nifty Bank ETF , *Name of the Benchmark -Nifty Bank Index TRI, Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Nifty IT ETF, *Name of the Benchmark - Nifty IT TRI. Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

Kotak BSE Housing Index Fund, *Name of the Benchmark - BSE Housing Index TRI.Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.



Name: Ms. Shibani Sircar Kurian

Ms. Shibani Kurian manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund) (Jul 16, '19), Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund) - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23) & Kotak Debt Hybrid Fund (Sep. 03' 24)

Business Experience

Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team.

Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Healthcare Fund	Nifty Healthcare Index TRI	16.14	15.68	NA	NA	NA	NA
	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	11.84	16.99	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	11.68	10.95	NA	NA	NA	NA
Bottom 3	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	6.98	8.69	11.94	10.31	11.82	8.72
	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	5.48	5.64	20.25	21.97	21.92	24.02
		(Tier 2): Nifty 200 TRI		5.98		20.98		22.96
	Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	3.71	5.64	26.43	21.97	26.18	24.02
		(Tier 2): Nifty 100 TRI		5.65		19.20		21.40

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Kotak Banking & Financial Services Fund - Growth, *Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.

Kotak Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.



Name: Mr. Arjun Khanna

Mr. Arjun Khanna manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak International REIT FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Fund - Growth (Sep. 26, '07), Kotak NASDAQ 100 FUND OF FUND (Feb. 02' 21) & Kotak Global Innovation Fund of Fund (Jul. 29, '21).

Business Experience

Mr. Arjun Khanna has over 15 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jamnalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI	16.20	18.20	3.59	9.40	NA	NA
Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI	16.11	19.25	28.11	29.92	NA	NA
Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI	12.90	18.46	9.81	12.75	8.08	9.56
Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI	12.81	19.36	19.16	20.60	NA	NA

Kotak International REIT FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Kotak NASDAQ 100 Fund of Fund - Growth, *Name of the Benchmark - NASDAQ 100 Index TRI, Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021.

Kotak Global Emerging Market Fund - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

Kotak Global Innovation Fund of Fund - Growth, *Name of the Benchmark - MSCI All Country World Index TRI, Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.



Name: Mr. Satish Dondapati

Mr. Satish Dondapati manages 33 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06'08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10'23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25) & Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28,'25).

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	25.25	26.73	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	10.02	10.23	20.36	20.65	22.30	22.62
	Kotak Nifty IT ETF	Nifty IT TRI	9.70	9.90	14.02	14.19	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-4.40	-3.67	26.37	28.01	NA	NA
	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-6.04	-5.10	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-9.35	-8.78	NA	NA	NA	NA

Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI. Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Kotak Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index TRI. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Nifty IT ETF - Growth, *Name of the Benchmark - Nifty IT TRI . Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

Kotak BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI. Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.



Name: Mr. Hiten Shah

Mr. Hiten Shah manages 4 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) (Sep. 29, '05) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 15 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	8.31	8.45	14.52	13.61	13.91	13.87
Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)	Nifty 50 Arbitrage	7.08	7.47	7.04	7.21	5.72	5.74
Kotak Equity Savings Fund	Nifty Equity Savings	6.55	8.14	12.56	11.52	12.22	11.45
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	5.23	8.50	NA	NA	NA	NA

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage TRI, Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023



Name: Mr. Jeetu Valechha Sonar

Mr. Jeetu Valechha Sonar manages 5 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Gold ETF	Price of Gold^	32.08	33.48	22.32	23.46	13.62	14.53
Kotak Gold Fund	Price of Physical Gold	30.74	33.48	21.71	23.46	12.99	14.53
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	19.19	20.23	NA	NA	NA	NA
Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price)	18.36	20.23	NA	NA	NA	NA
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) +Domestic Price of Silver (5%)	5.23	8.50	NA	NA	NA	NA

Kotak Gold ETF, *Name of the Benchmark - Price of Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Gold Fund - Growth, *Name of the Benchmark - Price of Physical Gold. Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.



Name: Mr. Manu Sharma

Mr. Manu Sharma manages 5 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	11.65	10.05	NA	NA	NA	NA
	Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	9.51	8.53	7.80	7.42	6.35	6.04
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	9.34	8.50	7.90	7.49	6.61	5.98
Bottom 3	Kotak FMP Series 310 - (1131D)	NIFTY Medium Duration Debt Index	7.92	9.25	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	7.84	9.25	NA	NA	NA	NA
	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	7.41	7.68	6.88	7.34	5.53	5.87

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - NIFTY Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 310 - (1131D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

Kotak FMP Series 305 - (1200D), *Name of the Benchmark - NIFTY Medium Duration Debt Index , Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

Kotak Savings Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022



Name: Mr. Sunit Garg

Mr. Sunit Garg manages 2 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Credit Risk Fund (May. 11, '10) & Kotak Low Duration Fund (Mar. 06, '08).

Business Experience

Mr. Sunit Garg has more than 16 years of experience in financial service industry in India. Out of which, more than 6 years has been with Kotak Mahindra Asset Management Company Limited. Prior to this he has worked with various Banks such as FirstRand Bank, Barclays Bank, ICICI Bank etc.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	7.88	9.21	7.14	8.46	5.91	7.53
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	7.86	7.90	7.06	7.30	5.74	5.76

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Sunit Garg has been managing the fund since 01/11/2022.

Kotak Low Duration Fund,*Name of the Benchmark - NIFTY Low Duration Debt Index A-I, Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Sunit Garg has been managing the fund since 01/06/2025.



Name: Mr. Nalin Rasik Bhatt

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Infrastructure and Economic Reform Fund (Feb. 25, '08) & Kotak Transportation & Logistics Fund (Dec. 16, '24).

Business Experience

Mr. Nalin Bhatt has overall 20 years of experience spread over Equity Research and Fund Management. Prior to joining KMAMC, he has also worked at Motilal Oswal Securities Limited, Angel Broking Limited and Sushil Stock Brokers.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	-5.35	3.86	28.85	27.86	32.06	26.88

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - Nifty Infrastructure TRI, Scheme Inception date is 25/02/2008. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.



Name: Mr. Atul Bhole

Mr. Atul Bhole manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund) (Mar. 30,'07), Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25,'99).

Business Experience

Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KMAMC, he has worked with DSP Asset Managers as SVPInvestments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in JP Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)	(Tier 1): Nifty Midcap 150 TRI	7.95	6.08	27.74	30.64	31.02	32.29
	(Tier 2): Nifty Midcap 100 TRI		15.24		30.16		33.37
Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)	Nifty 50 Hybrid Composite Debt 65:35 Index TRI	7.17	8.20	18.86	15.16	21.62	16.11

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI , Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/1/2024

Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index TRI, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024



Name: Mr. Rohit Tandon

Mr. Rohit Tandon manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) (Dec. 29,'98), Kotak Balanced Advantage Fund (Aug. 3,'18), Kotak Quant Fund (Aug. 2,'23).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMAMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a sell-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	8.31	8.45	14.52	13.61	13.91	13.87
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	6.24	5.65	19.95	19.20	21.57	21.40
	(Tier 2): Nifty 50 TRI		7.49		18.72		21.33
Kotak Quant Fund	Nifty 200 TRI	-3.35	5.98	NA	NA	NA	NA

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI . Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Large Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 100 TRI / (Tier 2): Nifty 50 TRI, Scheme Inception date is 29/12/1998, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI , Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024



Name: Mr. Mandar Pawar

Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak ESG Exclusionary Strategy Fund (Dec. 11,'20) & Kotak Energy Opportunities Fund (Apr. 25,'25).

Business Experience

Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	2.77	6.60	18.62	18.87

Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024



Name: Mr. Dhananjay Tikariha

Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Healthcare Fund (Dec. 11,'23) & Kotak MNC Fund (Oct. 28,'24).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR	
		Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Healthcare Fund	Nifty Healthcare Index TRI	16.14	15.68

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023.



Name: Mr. Sunil Pandey

Mr. Sunil Pandey managers 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since July 2006. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	7.14	7.17	6.89	7.02	5.46	5.58
Kotak Overnight Fund	NIFTY 1D Rate Index	6.33	6.41	6.34	6.47	5.07	5.22

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I , Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.



Name: Mr. Dharmesh Thakar

Mr. Dharmesh Thakar managers 1 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Banking and PSU Debt Fund (Dec. 29'98).

Business Experience

Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	9.09	8.42	7.72	7.47	6.26	6.14

Kotak Banking and PSU Debt Fund,*Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025.



Name: Mr. Vihag Mishra

Mr. Vihag Mishra managers 1 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Medium Term Fund (Mar. 21, '14).

Business Experience

Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	9.62	9.35	7.82	7.75	6.70	6.08

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Scheme Performances as on June 30, 2025 (unless otherwise specified)

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	15.43%	14.04%	1.40%	13.73%	1.70%	13.79%	60,151	51,668	49,952	50,301
Last 1 Year	7.45%	5.65%	1.81%	7.49%	-0.04%	7.00%	10,750	10,568	10,754	10,704
Last 3 Years	21.40%	19.20%	2.20%	18.72%	2.68%	17.85%	17,903	16,945	16,741	16,374
Last 5 Years	23.04%	21.40%	1.65%	21.33%	1.71%	20.58%	28,218	26,380	26,307	25,506

Since inception date of Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) - Reg Plan Growth option is 04/02/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

Scheme Inception date of Kotak Large Cap Fund is 29/12/1998. Alpha is difference of scheme return with benchmark return.

Kotak Flexicap Fund

	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Flexicap Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	17.26%	14.88%	2.38%	14.48%	2.78%	13.73%	73,211	56,672	54,215	49,952
Last 1 Year	7.95%	5.64%	2.31%	5.98%	1.98%	7.49%	10,800	10,568	10,601	10,754
Last 3 Years	23.75%	21.97%	1.78%	20.98%	2.77%	18.72%	18,963	18,155	17,716	16,741
Last 5 Years	23.01%	24.02%	-1.01%	22.96%	0.05%	21.33%	28,178	29,352	28,118	26,307

Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Multicap Fund

	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI #	Nifty 50 TRI ##
Since Inception	20.57%	16.03%	4.54%	11.54%	20,178	17,472	15,065
Last 1 Year	5.45%	5.73%	-0.28%	7.49%	10,548	10,576	10,754
Last 3 Years	30.93%	25.10%	5.83%	18.72%	22,460	19,588	16,741

Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 Index TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Large & Midcap Fund	NIFTY Large Midcap 250 TRI # (Tier 1)	Nifty 200 Index TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	17.86%	16.86%	1.01%	14.48%	3.38%	13.73%	78,040	70,106	54,215	49,952
Last 1 Year	4.50%	6.00%	-1.50%	5.98%	-1.48%	7.49%	10,452	10,603	10,601	10,754
Last 3 Years	25.94%	24.96%	0.99%	20.98%	4.96%	18.72%	19,990	19,524	17,716	16,741
Last 5 Years	26.13%	26.88%	-0.75%	22.96%	3.18%	21.33%	31,948	32,910	28,118	26,307

Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)

	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Midcap Fund	NIFTY Midcap 150 TRI # (Tier 1)	Nifty Midcap 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	21.47%	19.44%	2.04%	17.95%	3.53%	13.73%	1,13,813	92,126	78,737	49,952
Last 1 Year	9.08%	6.08%	3.00%	15.24%	-6.16%	7.49%	10,913	10,611	11,532	10,754
Last 3 Years	29.18%	30.64%	-1.46%	30.16%	-0.98%	18.72%	21,572	22,310	22,069	16,741
Last 5 Years	32.57%	32.29%	0.28%	33.37%	-0.80%	21.33%	40,981	40,550	42,236	26,307

Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund

	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	ALPHA (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Smallcap Fund	NIFTY Smallcap 250 TRI # (Tier 1)	NIFTY Smallcap 100 TRI # (Tier 2)	Nifty 50 TRI ##
Since Inception	20.49%	17.41%	3.09%	15.03%	5.46%	13.73%	1,02,845	74,364	57,605	49,952
Last 1 Year	1.89%	4.59%	-2.70%	4.86%	-2.98%	7.49%	10,190	10,462	10,489	10,754
Last 3 Years	23.32%	30.95%	-7.63%	32.17%	-8.85%	18.72%	18,765	22,471	23,108	16,741
Last 5 Years	34.81%	35.36%	-0.54%	33.90%	0.91%	21.33%	44,569	45,475	43,079	26,307

Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	17.66%	14.88%	2.78%	14.04%	3.62%	13.73%	76,391	56,672	51,668	49,952
Last 1 Year	5.08%	5.64%	-0.57%	5.65%	-0.57%	7.49%	10,511	10,568	10,568	10,754
Last 3 Years	28.14%	21.97%	6.17%	19.20%	8.94%	18.72%	21,055	18,155	16,945	16,741
Last 5 Years	27.90%	24.02%	3.88%	21.40%	6.50%	21.33%	34,248	29,352	26,380	26,307

Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)

	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 200 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI ##	Kotak Focused Fund	Nifty 500 TRI # (Tier 1)	Nifty 200 TRI # (Tier 2)	Nifty 50 TRI##
Since Inception	18.87%	17.67%	1.20%	16.78%	2.09%	15.40%	28,029	26,385	25,215	23,486
Last 1 Year	6.92%	5.64%	1.27%	5.98%	0.94%	7.49%	10,696	10,568	10,601	10,754
Last 3 Years	21.99%	21.97%	0.02%	20.98%	1.01%	18.72%	18,163	18,155	17,716	16,741
Last 5 Years	23.81%	24.02%	-0.21%	22.96%	0.85%	21.33%	29,109	29,352	28,118	26,307

Scheme Inception date is 16/07/2019. Ms. Shibani Sircar Kurian has been managing the fund since 16/07/2019.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak ELSS Tax Saver Fund

	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak ELSS Tax Saver Fund	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	16.56%	14.88%	1.67%	13.73%	67,882	56,672	49,952
Last 1 Year	2.75%	5.64%	-2.89%	7.49%	10,277	10,568	10,754
Last 3 Years	23.35%	21.97%	1.38%	18.72%	18,779	18,155	16,741
Last 5 Years	25.05%	24.02%	1.04%	21.33%	30,600	29,352	26,307

Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Infrastructure and Economic Reform Fund

	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	ALPHA (Tier 1)	Nifty 50 TRI ##	Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI #	Nifty 50 TRI##
Since Inception	18.93%	12.32%	6.61%	13.73%	87,357	42,746	49,952
Last 1 Year	-4.06%	3.86%	-7.92%	7.49%	9,592	10,388	10,754
Last 3 Years	30.65%	27.86%	2.79%	18.72%	22,318	20,916	16,741
Last 5 Years	33.88%	26.88%	7.00%	21.33%	43,047	32,907	26,307

Scheme Inception date is 25/02/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Pioneer Fund

	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund	85% Nifty 500 TRI+15% MSCI ACWI Information Technology Index TRI #	Nifty 50 TRI ##
Since Inception	24.39%	19.85%	4.54%	15.77%	34,453	27,906	22,930
Last 1 Year	9.91%	7.97%	1.95%	7.49%	10,997	10,801	10,754
Last 3 Years	27.28%	23.96%	3.33%	18.72%	20,634	19,057	16,741
Last 5 Years	28.80%	24.33%	4.47%	21.33%	35,467	29,725	26,307

Scheme Inception date is 31/10/2019. Mr. Harish Bihani been managing the fund since 20/10/2023 & Mr. Arjun Khanna has been managing the fund since 31/10/2019.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak ESG Exclusionary Strategy Fund

	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI #	Nifty 50 TRI ##
Since Inception	14.64%	16.38%	-1.74%	16.37%	18,626	19,951	19,941
Last 1 Year	4.27%	6.60%	-2.34%	7.49%	10,429	10,664	10,754
Last 3 Years	20.50%	18.87%	1.63%	18.72%	17,504	16,803	16,741

Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the fund since 22/1/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Manufacture In India Fund

	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	ALPHA	Nifty 50 TRI ##	Kotak Manufacture In India Fund	Nifty India Manufacturing TRI #	Nifty 50 TRI ##
Since Inception	22.72%	21.92%	0.81%	14.06%	19,871	19,435	15,547
Last 1 Year	1.61%	0.16%	1.45%	7.49%	10,162	10,016	10,754
Last 3 Years	25.23%	26.81%	-1.58%	18.72%	19,651	20,407	16,741

Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.
Different plans have different expense structure. T**he performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Business Cycle Fund

	Kotak Business Cycle Fund	Nifty 500 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Business Cycle Fund	Nifty 500 TRI #	Nifty 50 TRI ##
Since Inception	21.20%	20.09%	1.12%	17.54%	16,990	16,562	15,612
Last 1 Year	10.55%	5.64%	4.91%	7.49%	11,061	10,568	10,754

Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Banking & Financial Services Fund

	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI #	Nifty 50 TRI ##
Since Inception	23.56%	20.56%	3.00%	19.25%	16,405	15,489	15,097
Last 1 Year	13.54%	16.99%	-3.45%	7.49%	11,362	11,709	10,754

Scheme Inception date is 27/2/2023. Ms. Shibani Sircar Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Quant Fund

	Kotak Quant Fund	Nifty 200 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Quant Fund	Nifty 200 TRI #	Nifty 50 TRI ##
Since Inception	23.74%	19.57%	4.17%	16.39%	15,029	14,075	13,367
Last 1 Year	-3.01%	5.98%	-8.99%	7.49%	9,697	10,601	10,754

Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRAMFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	22.36%	22.06%	0.30%	18.44%	13,873	13,818	13,158
Last 1 Year	10.96%	7.34%	3.61%	7.49%	11,102	10,738	10,754

Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Healthcare Fund

	Kotak Healthcare Fund	Nifty Healthcare TRI #	ALPHA	Nifty 50 TRI ##	Kotak Healthcare Fund	Nifty Healthcare TRI #	Nifty 50 TRI ##
Since Inception	23.02%	25.75%	-2.73%	14.77%	13,796	14,275	12,386
Last 1 Year	18.05%	15.68%	2.37%	7.49%	11,816	11,577	10,754

Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Technology Fund

	Kotak Technology Fund	BSE Teck TRI#	ALPHA	Nifty 50 TRI ##	Kotak Technology Fund	BSE Teck TRI#	Nifty 50 TRI ##
Since Inception	16.37%	10.42%	5.95%	11.78%	12,222	11,402	11,587
Last 1 Year	13.30%	10.95%	2.35%	7.49%	11,338	11,101	10,754

Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Special Opportunities Fund

	Kotak Special Opportunities Fund	Nifty 500 TRI#	ALPHA	Nifty 50 TRI ##	Kotak Special Opportunities Fund	Nifty 500 TRI#	Nifty 50 TRI ##
Since Inception	-1.98%	5.66%	-7.65%	7.52%	9,801	10,568	10,754
Last 1 Year	-1.98%	5.66%	-7.65%	7.52%	9,801	10,568	10,754

Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC Index TRI #	Nifty 50 TRI ##
Since Inception	3.38%	-0.28%	3.66%	8.57%	10,227	9,981	10,575
Last 6 Months	2.05%	8.33%	-6.28%	17.56%	10,102	10,413	10,871

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Transportation & Logistics Fund

	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	ALPHA	AB:NA	Kotak Transportation & Logistics Fund	Nifty Transportation & Logistics Index TRI #	AB:NA
Since Inception	11.49%	1.44%	10.05%	NA	10,617	10,077	NA
Last 6 Months	12.98%	9.80%	3.18%	NA	10,644	10,486	NA

Scheme Inception date is 16/12/2024. Mr. Nalin Rasik Bhatt & Mr. Abhishek Bisen have been managing the fund since 16/12/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Balanced Advantage Fund

	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund	NIFTY 50 Hybrid Composite Debt 50:50 Index TRI#	Nifty 50 TRI##
Since Inception	12.45%	11.32%	1.13%	13.76%	22,509	20,985	24,372
Last 1 Year	9.53%	8.45%	1.07%	7.49%	10,958	10,850	10,754
Last 3 Years	15.85%	13.61%	2.24%	18.72%	15,556	14,670	16,741
Last 5 Years	15.29%	13.87%	1.42%	21.33%	20,378	19,151	26,307

Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)

	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Arbitrage Fund	Nifty 50 Arbitrage TRI #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.13%	6.12%	1.00%	6.75%	23,649	21,026	22,615
Last 1 Year	7.72%	7.47%	0.25%	7.42%	10,776	10,751	10,746
Last 3 Years	7.67%	7.21%	0.46%	6.77%	12,484	12,325	12,173
Last 5 Years	6.34%	5.74%	0.60%	5.48%	13,599	13,219	13,058

Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Equity Savings Fund

	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Equity Savings Fund	NIFTY Equity Savings TRI #	CRISIL 10 Year Gilt ##
Since Inception	10.33%	9.17%	1.16%	7.27%	28,693	25,623	21,217
Last 1 Year	7.75%	8.14%	-0.39%	11.01%	10,779	10,819	11,108
Last 3 Years	13.78%	11.52%	2.27%	9.19%	14,737	13,873	13,021
Last 5 Years	13.39%	11.45%	1.93%	5.48%	18,749	17,204	13,059

Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
"Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocation Fund

	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	Nifty 50 TRI ##
Since Inception	18.76%	18.17%	0.59%	17.17%	13,563	13,444	13,242
Last 1 Year	6.67%	8.50%	-1.83%	7.49%	10,671	10,855	10,754

Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index TRI#	Nifty 50 TRI##
Since Inception	14.18%	11.17%	3.01%	12.42%	41,071	30,891	34,825
Last 1 Year	8.58%	8.20%	0.38%	7.49%	10,863	10,825	10,754
Last 3 Years	20.49%	15.16%	5.32%	18.72%	17,500	15,279	16,741
Last 5 Years	23.28%	16.11%	7.17%	21.33%	28,493	21,114	26,307

Scheme Inception date is 25/11/1999 and Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) - Regular plan growth option inception date is 3rd November 2014. Mr. Atul Bhole has been managing the fund since 22/1/2024 & Mr. Abhishek Bisen has been managing the fund since 15/04/2008.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund

	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund	CRISIL Hybrid 85 + 15 - Conservative Index TRI #	CRISIL 10 Year Gilt##
Since Inception	11.06%	9.14%	1.92%	6.79%	37,119	29,845	22,721
Last 1 Year	8.27%	8.69%	-0.43%	11.01%	10,831	10,874	11,108
Last 3 Years	13.37%	10.31%	3.06%	9.19%	14,578	13,427	13,021
Last 5 Years	13.26%	8.72%	4.55%	5.48%	18,647	15,191	13,059

Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund

	Kotak Overnight Fund	NIFTY 1D Rate Index #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Overnight Fund	NIFTY 1D Rate Index #	NIFTY 1 Year T-Bill Index ##
Since Inception	5.13%	5.18%	-0.05%	5.97%	13,815	13,857	14,547
Last 1 Year	6.41%	6.41%	0.01%	7.42%	10,641	10,641	10,742
Last 3 Years	6.45%	6.47%	-0.03%	6.77%	12,063	12,073	12,173
Last 5 Years	5.17%	5.22%	-0.05%	5.48%	12,870	12,901	13,058

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Liquid Fund

	Kotak Liquid Fund	NIFTY Liquid Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Liquid Fund	NIFTY Liquid Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	6.84%	6.79%	0.05%	6.75%	22,862	22,739	22,615
Last 1 Year	7.26%	7.17%	0.09%	7.42%	10,730	10,721	10,746
Last 3 Years	7.02%	7.02%	-0.01%	6.77%	12,259	12,261	12,173
Last 5 Years	5.58%	5.58%	-0.01%	5.48%	13,121	13,124	13,058

Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
"Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark Alpha is difference of scheme return with benchmark return.

Kotak Savings Fund

	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Savings Fund	Nifty Ultra Short Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	7.46%	7.28%	0.18%	6.75%	24,588	24,067	22,624
Last 1 Year	7.89%	7.68%	0.21%	7.42%	10,794	10,772	10,746
Last 3 Years	7.35%	7.34%	0.01%	6.77%	12,374	12,369	12,173
Last 5 Years	6.00%	5.87%	0.12%	5.48%	13,382	13,304	13,058

Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 31/12/2012. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
"Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark.
Alpha is difference of scheme return with benchmark return.

Kotak Money Market Fund

	Kotak Money Market Fund	CRISIL Money Market A-I Index#	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Money Market Fund	CRISIL Money Market A-I Index#	NIFTY 1 Year T-Bill Index ##
Since Inception	7.30%	7.06%	0.24%	6.75%	24,147	23,480	22,624
Last 1 Year	8.21%	7.44%	0.77%	7.42%	10,826	10,749	10,746
Last 3 Years	7.54%	7.23%	0.32%	6.77%	12,441	12,331	12,173
Last 5 Years	6.10%	5.86%	0.24%	5.48%	13,450	13,295	13,058

Scheme Inception date is 14/07/2003. Scheme Inception date for Direct Plan Growth Option is 31/12/2012. Mr. Deepak Agrawal has been managing the fund since 01/11/2006 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund

	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	ALPHA	NIFTY 1 Year T-Bill Index ##	Kotak Low Duration Fund	Nifty Low Duration Debt Index A-I #	NIFTY 1 Year T-Bill Index ##
Since Inception	8.00%	7.20%	0.80%	6.75%	26,184	23,849	22,615
Last 1 Year	8.70%	7.90%	0.80%	7.42%	10,875	10,794	10,746
Last 3 Years	7.88%	7.30%	0.58%	6.77%	12,559	12,357	12,173
Last 5 Years	6.55%	5.76%	0.79%	5.48%	13,736	13,235	13,058

Scheme Inception date is 06/03/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Sunit Garg has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund

	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	8.12%	7.61%	0.51%	6.71%	26,483	24,973	22,485
Last 1 Year	9.87%	8.53%	1.34%	11.01%	10,993	10,858	11,108
Last 3 Years	8.17%	7.42%	0.74%	9.19%	12,658	12,398	13,021
Last 5 Years	6.71%	6.04%	0.68%	5.48%	13,842	13,408	13,059

Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 11/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund

	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund	Nifty Short Duration Debt Index A-II #	CRISIL 10 Year Gilt ##
Since Inception	8.14%	7.50%	0.65%	6.79%	26,613	24,688	22,721
Last 1 Year	9.76%	8.50%	1.26%	11.01%	10,982	10,855	11,108
Last 3 Years	8.21%	7.49%	0.72%	9.19%	12,674	12,423	13,021
Last 5 Years	6.67%	5.98%	0.69%	5.48%	13,812	13,369	13,059

Scheme Inception date is 02/05/2002. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 11/07/2007 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund

	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index #	CRISIL 10 Year Gilt ##
Since Inception	8.28%	8.67%	-0.39%	6.79%	27,036	28,283	22,721
Last 1 Year	8.89%	9.21%	-0.32%	11.01%	10,894	10,926	11,108
Last 3 Years	8.15%	8.46%	-0.31%	9.19%	12,654	12,763	13,021
Last 5 Years	6.95%	7.53%	-0.58%	5.48%	13,995	14,380	13,059

Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Sunit Garg has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund

	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	ALPHA (Tier 1)	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund	Nifty Composite Debt Index A-III #	CRISIL 10 Year Gilt ##
Since Inception	8.82%	7.76%	1.06%	6.79%	28,780	25,460	22,721
Last 1 Year	9.09%	9.45%	-0.36%	11.01%	10,914	10,950	11,108
Last 3 Years	8.76%	8.29%	0.46%	9.19%	12,866	12,703	13,021
Last 5 Years	6.88%	6.17%	0.70%	5.48%	13,947	13,494	13,059

Scheme Inception date is 26/05/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund

	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund	Nifty Short Duration Debt Index A-II#	CRISIL 10 Year Gilt ##
Since Inception	7.43%	6.80%	0.63%	7.00%	15,525	14,975	15,144
Last 1 Year	9.78%	8.50%	1.27%	11.01%	10,983	10,855	11,108
Last 3 Years	8.34%	7.49%	0.85%	9.19%	12,718	12,423	13,021
Last 5 Years	7.04%	5.98%	1.06%	5.48%	14,052	13,369	13,059

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund

	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index #	CRISIL 10 Year Gilt##
Since Inception	8.59%	8.17%	0.42%	7.45%	25,334	24,253	22,488
Last 1 Year	10.68%	9.35%	1.33%	11.01%	11,075	10,941	11,108
Last 3 Years	8.88%	7.75%	1.13%	9.19%	12,910	12,512	13,021
Last 5 Years	7.77%	6.08%	1.68%	5.48%	14,537	13,435	13,059

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund

	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index#	CRISIL 10 Year Gilt ##
Since Inception	8.27%	7.88%	0.38%	6.79%	26,995	25,826	22,721
Last 1 Year	9.49%	8.42%	1.07%	11.01%	10,954	10,847	11,108
Last 3 Years	8.16%	7.47%	0.69%	9.19%	12,656	12,415	13,021
Last 5 Years	6.70%	6.14%	0.56%	5.48%	13,831	13,475	13,059

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund

	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.33%	7.55%	NA	6.79%	27,199	24,853	22,721
Last 1 Year	7.52%	9.45%	-1.94%	11.01%	10,756	10,951	11,108
Last 3 Years	8.57%	9.16%	-0.59%	9.19%	12,802	13,011	13,021
Last 5 Years	6.43%	6.20%	0.23%	5.48%	13,656	13,510	13,059

Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.
Different plans have different expense structure. **The performance details provided herein are of Regular - Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust

	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	8.40%	7.48%	0.92%	6.70%	27,285	24,547	22,429
Last 1 Year	7.52%	9.45%	-1.94%	11.01%	10,756	10,951	11,108
Last 3 Years	8.58%	9.16%	-0.58%	9.19%	12,804	13,011	13,021
Last 5 Years	6.43%	6.20%	0.23%	5.48%	13,657	13,510	13,059

Scheme Inception date is 11/11/2003. Scheme Inception date for Direct Plan Growth Option is 21/01/2013. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund

	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund	CRISIL Medium to Long Duration Debt A-III Index#	CRISIL 10 Year Gilt##
Since Inception	7.91%	8.03%	-0.11%	6.79%	25,914	26,252	22,721
Last 1 Year	9.24%	9.87%	-0.63%	11.01%	10,929	10,992	11,108
Last 3 Years	8.79%	8.48%	0.30%	9.19%	12,877	12,770	13,021
Last 5 Years	6.64%	6.19%	0.45%	5.48%	13,792	13,502	13,059

Scheme Inception date is 25/11/1999. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark Alpha is difference of scheme return with benchmark return.

Kotak Long Duration Fund

	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Long Duration Fund	CRISIL Long Duration Debt A-III Index #	CRISIL 10 Year Gilt Index ##
Since Inception	7.96%	8.24%	-0.28%	9.99%	11,051	11,088	11,322
Last 1 Year	7.39%	8.44%	-1.05%	11.01%	10,743	10,849	11,108

Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR(Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Multi Asset Allocator Fund of Fund - Dynamic

	Kotak Multi Asset Allocator Fund of Fund - Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index#	ALPHA	Nifty 50 TRI ##	Kotak Multi Asset Allocator Fund of Fund - Dynamic	90% Nifty 50 Hybrid Composite Debt 50:50 Index + 5% price of Physical Gold +5 % MSCI World Index#	Nifty 50 TRI ##
Since Inception	16.14%	11.45%	4.69%	13.73%	64,916	38,795	49,952
Last 1 Year	10.08%	10.25%	-0.17%	7.49%	11,014	11,031	10,754
Last 3 Years	23.49%	14.63%	8.85%	18.72%	18,841	15,069	16,741
Last 5 Years	22.55%	14.23%	8.32%	21.33%	27,657	19,458	26,307

Scheme Inception date is 09/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Gold Fund

	Kotak Gold Fund	Price of Physical Gold#	ALPHA	A.B: N.A	Kotak Gold Fund	Price of Physical Gold#	A.B: N.A
Since Inception	8.37%	9.49%	-1.12%	NA	27,326	31,060	NA
Last 1 Year	31.19%	33.48%	-2.30%	NA	13,138	13,369	NA
Last 3 Years	22.13%	23.46%	-1.33%	NA	18,228	18,830	NA
Last 5 Years	13.40%	14.53%	-1.13%	NA	18,758	19,716	NA

Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark.
Alpha is difference of scheme return with benchmark return.

Kotak Silver ETF Fund of Fund

	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	ALPHA	AB:NA	Kotak Silver ETF Fund of Fund	Price of silver (based on LBMA daily spot fixing price) #	AB:NA
Since Inception	17.39%	19.05%	-1.66%	NA	14,349	14,809	NA
Last 1 Year	18.90%	20.23%	-1.33%	NA	11,902	12,036	NA

Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Income Plus Arbitrage Fund of Fund

	Kotak Income Plus Arbitrage Fund of Fund	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Fund of Fund	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%) #	CRISIL 10 Year Gilt ##
Since Inception	8.49%	8.05%	0.44%	9.15%	12,380	12,249	12,576
Last 1 Year	9.06%	8.43%	0.63%	11.01%	10,911	10,848	11,108

Scheme Inception date is 17/11/2022. Mr. Abhishek Bisen has been managing the fund since 17/11/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Fund

	Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI #	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI #	Nifty 50 TRI##
Since Inception	6.59%	7.23%	-0.64%	13.64%	22,196	23,906	49,410
Last 1 Year	13.39%	18.46%	-5.06%	7.49%	11,347	11,857	10,754
Last 3 Years	10.35%	12.75%	-2.40%	18.72%	13,439	14,337	16,741
Last 5 Years	8.63%	9.56%	-0.92%	21.33%	15,132	15,787	26,307

Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 04/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak International REIT Fund of Fund

	Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI#	ALPHA	A.B: N.A	Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI #	A.B: N.A
Since Inception	1.65%	5.56%	-3.91%	NA	10,765	12,761	NA
Last 1 Year	17.21%	18.20%	-0.99%	NA	11,731	11,831	NA
Last 3 Years	4.51%	9.40%	-4.88%	NA	11,417	13,095	NA

Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak NASDAQ 100 Fund of Fund

	Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI#	Nifty 50 TRI ##
Since Inception	16.57%	17.70%	-1.13%	14.82%	19,657	20,514	18,388
Last 1 Year	16.54%	19.25%	-2.71%	7.49%	11,664	11,937	10,754
Last 3 Years	28.60%	29.92%	-1.32%	18.72%	21,281	21,946	16,741

Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No.SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Global Innovation Fund of Fund

	Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI#	Nifty 50 TRI ##
Since Inception	3.38%	11.81%	-8.42%	14.36%	11,394	15,494	16,928
Last 1 Year	14.08%	19.36%	-5.28%	7.49%	11,416	11,947	10,754
Last 3 Years	20.58%	20.60%	-0.02%	18.72%	17,539	17,549	16,741

Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

Kotak Nifty Next 50 Index Fund

	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Next 50 Index Fund	Nifty Next 50 Index TRI#	Nifty 50 TRI ##
Since Inception	17.52%	17.89%	-0.37%	14.20%	20,052	20,324	17,721
Last 1 Year	-2.97%	-2.76%	-0.20%	7.49%	9,702	9,722	10,754
Last 3 Years	24.19%	24.48%	-0.29%	18.72%	19,167	19,302	16,741

Scheme Inception date is 10/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 10/03/2021.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No.SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak NIFTY 50 Index Fund

	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	ALPHA	BSE SENSEX TRI ##	Kotak NIFTY 50 Index Fund	Nifty 50 Index TRI#	BSE SENSEX TRI ##
Since Inception	13.67%	14.08%	-0.42%	13.61%	16,751	17,000	16,717
Last 1 Year	7.10%	7.49%	-0.39%	7.00%	10,714	10,754	10,704
Last 3 Year	18.28%	18.72%	-0.44%	17.85%	16,554	16,741	16,374

Scheme Inception date is 21/06/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 21/06/2021.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Nifty Smallcap 50 Index Fund

	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	ALPHA	Nifty 50 TRI	Kotak Nifty Smallcap 50 Index Fund	Nifty Smallcap 50 Index TRI#	Nifty 50 TRI ##
Since Inception	40.93%	43.11%	-2.18%	19.63%	21,452	22,199	14,899
Last 1 Year	7.24%	7.94%	-0.71%	7.49%	10,728	10,799	10,754

Scheme Inception date is 10/4/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 10/4/2023.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Nifty 200 Momentum 30 Index Fund

	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI#	Nifty 50 TRI ##
Since Inception	22.80%	23.78%	-0.97%	17.85%	15,217	15,464	13,990
Last 1 Year	-8.90%	-8.78%	-0.12%	7.49%	9,105	9,117	10,754

Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Nifty Financial Services Ex-Bank Index Fund

	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI#	Nifty 50 TRI ##
Since Inception	28.79%	30.19%	-1.40%	16.91%	16,088	16,419	13,412
Last 1 Year	25.88%	26.73%	-0.85%	7.49%	12,604	12,689	10,754

Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak BSE Housing Index Fund

	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak BSE Housing Index Fund	BSE Housing Index TRI#	Nifty 50 TRI ##
Since Inception	19.69%	20.39%	-0.70%	17.68%	13,922	14,073	13,495
Last 1 Year	-5.57%	-5.10%	-0.47%	7.49%	9,440	9,487	10,754

Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Low Volatility 30 Index Fund

	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	ALPHA	Nifty 50 TRI ##	Kotak Nifty 100 Low Volatility 30 Index Fund	NIFTY 100 Low Volatility 30 Index TRI#	Nifty 50 TRI ##
Since Inception	7.67%	8.37%	-0.70%	10.34%	10,815	10,889	11,099
Last 1 Year	6.03%	6.81%	-0.78%	7.49%	10,606	10,684	10,754

Scheme Inception date is 07/06/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 07/06/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak BSE PSU Index Fund

	Kotak BSE PSU Index Fund	BSE PSU TRI #	ALPHA	Nifty 50 TRI ##	Kotak BSE PSU Index Fund	BSE PSU TRI #	Nifty 50 TRI ##
Since Inception	-11.35%	-10.90%	-0.45%	3.72%	8,961	9,002	10,340
Last 6 Months	14.94%	15.37%	-0.43%	17.56%	10,741	10,762	10,871

Scheme Inception date is 31/07/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 31/07/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 50 Index Fund

	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 50 Index Fund	Nifty Midcap 50 TRI #	Nifty 50 TRI ##
Since Inception	3.95%	4.64%	-0.69%	5.68%	10,344	10,404	10,495
Last 6 Months	10.85%	11.49%	-0.65%	17.56%	10,538	10,570	10,871

Scheme Inception date is 16/08/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 16/08/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty India Tourism Index Fund

	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI #	Nifty 50 TRI ##
Since Inception	0.66%	1.30%	-0.64%	-0.98%	10,051	10,100	9,925
Last 6 Months	3.03%	3.64%	-0.61%	17.56%	10,150	10,181	10,871

Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty Midcap 150 Momentum 50 Index Fund

	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	ALPHA	Nifty 50 TRI ##	Kotak Nifty Midcap 150 Momentum 50 Index Fund	Nifty Midcap 150 Momentum 50 TRI #	Nifty 50 TRI ##
Since Inception	-4.61%	-3.37%	-1.25%	4.03%	9,665	9,756	10,293
Last 6 Months	-1.76%	-0.94%	-0.82%	17.56%	9,913	9,953	10,871

Scheme Inception date is 08/10/2024. : Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 08/10/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2027 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	6.47%	6.91%	-0.44%	7.35%	12,364	12,538	12,710
Last 1 Year	8.98%	9.21%	-0.23%	11.01%	10,903	10,926	11,108
Last 3 Years	8.04%	8.37%	-0.33%	9.19%	12,615	12,731	13,021

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund

	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Nifty SDL Apr 2032 Top 12 Equal Weight Index#	CRISIL 10 Year Gilt ##
Since Inception	7.71%	8.15%	-0.45%	7.35%	12,855	13,036	12,710
Last 1 Year	10.58%	10.94%	-0.36%	11.01%	11,064	11,101	11,108
Last 3 Years	9.37%	9.78%	-0.41%	9.19%	13,084	13,232	13,021

Scheme Inception date is 11/02/2022. Mr. Abhishek Bisen has been managing the fund since 11/02/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund

	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund	Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index #	CRISIL 10 Year Gilt ##
Since Inception	8.54%	9.00%	-0.47%	9.51%	12,493	12,640	12,800
Last 1 Year	9.93%	10.33%	-0.39%	11.01%	10,999	11,039	11,108

Scheme Inception date is 12/10/2022. Mr. Abhishek Bisen has been managing the fund since 12/10/2022
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2026 Index Fund

	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2026 Index Fund	Nifty SDL Jul 2026 Index #	CRISIL 10 Year Gilt ##
Since Inception	7.73%	8.03%	-0.29%	9.31%	12,068	12,151	12,517
Last 1 Year	8.34%	8.59%	-0.25%	11.01%	10,839	10,864	11,108

Scheme Inception date is 22/12/2022. Mr. Abhishek Bisen have been managing the fund since 22/12/2022.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Nifty SDL Jul 2033 Index Fund

	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty SDL Jul 2033 Index Fund	Nifty SDL Jul 2033 Index #	CRISIL 10 Year Gilt ##
Since Inception	9.73%	10.04%	-0.31%	9.55%	12,465	12,548	12,417
Last 1 Year	10.75%	11.28%	-0.53%	11.01%	11,081	11,135	11,108

Scheme Inception date is 15/2/2023. Mr. Abhishek Bisen have been managing the fund since 15/2/2023.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 50 Equal Weight Index Fund

	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	ALPHA	AB:NA	Kotak Nifty 50 Equal Weight Index Fund	Nifty 50 Equal Weight Index (TRI)	AB:NA
Since Inception	17.05%	18.93%	-1.88%	NA	10,883	10,980	NA
Last 6 Months	17.96%	19.79%	-1.83%	NA	10,891	10,982	NA

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024.
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

Kotak Nifty 100 Equal Weight Index Fund

	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	ALPHA	AB:NA	Kotak Nifty 100 Equal Weight Index Fund	Nifty 100 Equal Weight Index (TRI)	AB:NA
Since Inception	11.76%	12.73%	-0.97%	NA	10,609	10,659	NA
Last 6 Months	12.62%	13.51%	-0.88%	NA	10,626	10,670	NA

Scheme Inception date is 23/12/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/12/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).Alpha is difference of scheme return with benchmark return.

Kotak Nifty G-Sec July 2033 Index Fund

	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak Nifty G-Sec July 2033 Index Fund	Nifty G-Sec July 2033 Index #	CRISIL 10 Year Gilt Index ##
Since Inception	10.47%	10.76%	-0.29%	10.60%	11,869	11,922	11,893
Last 1 Year	10.88%	11.20%	-0.32%	11.01%	11,095	11,127	11,108

Scheme Inception date is 11/10/2023. Mr. Abhishek Bisen have been managing the fund since 11/10/2023
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak Nifty AAA Bond Jun 2025 HTM Index Fund

	Kotak Nifty AAA Bond Jun 2025 HTM Index Fund	Nifty AAA Bond Jun 2025 HTM Index #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Nifty AAA Bond Jun 2025 HTM Index Fund	Nifty AAA Bond Jun 2025 HTM Index #	CRISIL 10 Year Gilt ##
Since Inception	10.47%	10.76%	-0.29%	10.60%	11,869	11,922	11,893
Last 1 Year	10.88%	11.20%	-0.32%	11.01%	11,095	11,127	11,108

Scheme Inception date is 28/03/2024. Mr. Abhishek Bisen have been managing the fund since 28/03/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.Alpha is difference of scheme return with benchmark return.

Kotak CRISIL-IBX AAA Financial Services Index – Sep 2027 Fund

	Kotak CRISIL-IBX AAA Financial Services Index-Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	ALPHA	CRISIL 10 Year Gilt Index ##	Kotak CRISIL-IBX AAA Financial Services Index-Sep 2027 Fund	CRISIL-IBX AAA Financial Services Index – Sep 2027 #	CRISIL 10 Year Gilt Index ##
Since Inception	9.74%	9.86%	-0.12%	9.98%	10,774	10,783	10,793
Last 6 Months	10.14%	10.47%	-0.33%	11.92%	10,503	10,519	10,591

Scheme Inception date is 13/09/2024. Mr. Abhishek Bisen have been managing the fund since 13/09/2024
Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**
Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source:ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark.TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 7 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak ELSS Tax Saver Fund (Nov. 23,'05), Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund) (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22,'22), Kotak Quant Fund (Aug. 2,'23), Kotak MNC Fund (Oct. 28,'24) & Kotak Energy Opportunities Fund (Apr. 25,'25).

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Flexi Cap Fund	(Tier 1): Nifty 500 TRI	7.95	5.64	23.75	21.97	23.01	24.02
	(Tier 2): Nifty 200 TRI		5.98		20.98		22.96
Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)	(Tier 1): Nifty Large Midcap 250 TRI	4.50	6.00	25.94	24.96	26.13	26.88
	(Tier 2): Nifty 200 TRI		5.98		20.98		22.96
Kotak ELSS Tax Saver Fund	Nifty 500 TRI	2.75	5.64	23.35	21.97	25.05	24.02
Kotak Manufacture In India Fund	Nifty India Manufacturing TRI	1.61	0.16	25.23	26.81	NA	NA
Kotak Quant Fund	Nifty 200 TRI	-3.01	5.98	NA	NA	NA	NA

Kotak Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI , Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI , Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI , Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024



Name: Mr. Harish Bihani

Mr. Harish Bihani manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Smallcap Fund (Feb 24, '05), Kotak Pioneer Fund (Oct 31, '19) & Kotak Business Cycle Fund (Sep 28, '22).

Business Experience

Mr. Harish Bihani has over 16 years of experience in equity research and fund management.

Prior to joining KMAMC, Mr. Bihani was associated with ICICI Prudential Mutual Fund as a fund manager. He has also worked with SBI Mutual Fund and Kotak Institutional Equities as research analyst.

Scheme Names		1 YEAR		3 YEARS		5 YEARS	
	Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Business Cycle Fund	Nifty 500 TRI	10.55	5.64	NA	NA	NA	NA
Kotak Pioneer Fund	85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI	9.91	7.97	27.28	23.96	28.80	24.33
Kotak Small Cap Fund	(Tier 1): Nifty Smallcap 250 TRI	1.89	4.59	23.32	30.95	34.81	35.36
	(Tier 2): Nifty Smallcap 100 TRI		4.86		32.17		33.90

Kotak Business Cycle Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 28/9/2022. Mr. Abhishek Bisen has been managing the fund since 28/9/2022. Mr. Harish Bihani has been managing the fund since 20/10/2023.

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% Nifty 500 TRI + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Bihani has been managing the fund since 20/10/2023

Kotak Smallcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Smallcap 250 TRI / (Tier 2): Nifty Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harish Bihani has been managing the fund since 20/10/2023



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 64 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Allocator Fund of Fund – Dynamic (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03' 18), Kotak NASDAQ 100 FUND OF FUND (Feb. 02' 21), Kotak Multicap Fund (Sep. 29'21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak NIFTY 50 Index Fund (Jun. 21'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11'22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11'22), Kotak Manufacture in India Fund (Feb. 22'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Bond Short Term Fund (May. 02'02), Kotak Dynamic Bond Fund (May. 26'08), Kotak Business Cycle Fund (Sep. 28,'22), Kotak Income Plus Arbitrage FOF (Nov. 17'22), Kotak Nifty SDL JUL 2026 INDEX FUND (Dec. 22'22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDL JUL 2033 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Quant Fund (Aug. 2, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10'23), Kotak Nifty G-sec July 2033 Index Fund (Oct. 11'23), Kotak Consumption Fund (Nov. 16' 23), Kotak Healthcare Fund (Dec. 11' 23), Kotak Technology Fund (Mar. 04' 24), Kotak Long Duration Fund (Mar. 11' 24), Kotak Nifty AAA Bond Jun 2025 HTM Index Fund (Mar. 28'24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak MNC Fund (Oct. 28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Transportation & Logistics Fund (Dec. 16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25),Kotak Energy Opportunities Fund (Apr. 25,'25) & Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28,'25).

Business Experience

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

	Scheme Names		1 YEAR		3 YEARS		5 YEARS	
		Benchmark	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Gold ETF	Price of Gold^	32.08	33.48	22.32	23.46	13.62	14.53
	Kotak Gold Fund	Price of Physical Gold	31.19	33.48	22.13	23.46	13.40	14.53
	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	25.88	26.73	NA	NA	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-4.40	-3.67	26.37	28.01	NA	NA
	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-5.57	-5.10	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.90	-8.78	NA	NA	NA	NA

Kotak Gold ETF -Growth, *Name of the Benchmark - Price of Gold ^ , Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Gold Fund - Growth, *Name of the Benchmark - Price of Physical Gold , Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.

Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI, Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

Kotak BSE Housing Index Fund, *Name of the Benchmark - BSE Housing Index TRI #, Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	11.69	10.05	NA	NA	NA	NA
	Kotak Medium Term Fund	CRISIL Medium Duration Debt A-III Index	10.68	9.35	8.88	7.75	7.77	6.08
	Kotak Corporate Bond Fund	Nifty Corporate Bond Index A-II	9.87	8.53	8.17	7.42	6.71	6.04
Bottom 3	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	7.89	7.68	7.35	7.34	6.00	5.87
	Kotak Liquid Fund	NIFTY Liquid Index A-I	7.26	7.17	7.02	7.02	5.58	5.58
	Kotak Overnight Fund	NIFTY 1D Rate Index	6.41	6.41	6.45	6.47	5.17	5.22

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.
Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025
Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - Nifty Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 11/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak Savings Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022
Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I # , Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.
Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025.



Name: Mr. Devender Singhal

Mr. Devender Singhal manages 38 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Multi Asset Allocator Fund of Fund – Dynamic (Aug,. 09, '04), Kotak Nifty PSU Bank ETF (Nov. 08, 07), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multicap Fund (Sep. 29'21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak BSE Sensex ETF (Jun. 06'08), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25) & Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25).

Business Experience

Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and P N Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	25.88	26.73	NA	NA	NA	NA
	Kotak Consumption Fund	Nifty India Consumption Index TRI	10.96	7.34	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	10.02	10.23	20.36	20.65	22.30	22.62
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-4.40	-3.67	26.37	28.01	NA	NA
	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-5.57	-5.10	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.90	-8.78	NA	NA	NA	NA

Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI. Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023
Kotak Consumption Fund - Growth, *Name of the Benchmark - Nifty India Consumption Index TRI. Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023
Kotak Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index TRI, Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019
Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.
Kotak BSE Housing Index Fund, *Name of the Benchmark - BSE Housing Index TRI . Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023
Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.



Name: Ms. Shibani Sircar Kurian

Ms. Shibani Kurian manages 6 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund) (Jul 16, '19), Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund) - Growth (July. 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23) & Kotak Debt Hybrid Fund (Sep. 03' 24)

Business Experience

Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team.

Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited. and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Healthcare Fund	Nifty Healthcare Index TRI	18.05	15.68	NA	NA	NA	NA
	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	13.54	16.99	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck TRI	13.30	10.95	NA	NA	NA	NA
Bottom 3	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	8.27	8.69	13.37	10.31	13.26	8.72
	Kotak Focused Fund (Erstwhile Known As Kotak Focused Equity Fund)	(Tier 1): Nifty 500 TRI	6.92	5.64	21.99	21.97	23.81	24.02
		(Tier 2): Nifty 200 TRI		5.98		20.98		22.96
	Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)	(Tier 1): Nifty 500 TRI	5.08	5.64	28.14	21.97	27.90	24.02
		(Tier 2): Nifty 100 TRI		5.65		19.20		21.40

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023
Kotak Banking & Financial Services Fund - Growth, *Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.
Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024
Kotak Debt Hybrid Fund - Growth, *Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.
Kotak Focused Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.
Kotak Contra Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.



Name: Mr. Arjun Khanna

Mr. Arjun Khanna manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak International REIT FOF - Growth (Dec. 29, '20), Kotak Global Emerging Market Fund - Growth (Sep. 26, '07), Kotak NASDAQ 100 FUND OF FUND (Feb. 02' 21) & Kotak Global Innovation Fund of Fund (Jul. 29, '21).

Business Experience

Mr. Arjun Khanna has over 15 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jamnalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak International REIT Fund of Fund	S&P Asia Pacific ex Japan REIT TRI	17.21	18.20	4.51	9.40	NA	NA
Kotak NASDAQ 100 Fund of Fund	NASDAQ 100 Index TRI	16.54	19.25	28.60	29.92	NA	NA
Kotak Global Innovation Fund of Fund	MSCI All Country World Index TRI	14.08	19.36	20.58	20.60	NA	NA
Kotak Global Emerging Market Fund	MSCI Emerging Market Index TRI	13.39	18.46	10.35	12.75	8.63	9.56

Kotak International REIT FOF - Growth, *Name of the Benchmark - S&P Asia Pacific ex Japan REIT TRI, Scheme Inception date is 29/12/2020. Mr. Arjun Khanna has been managing the fund since 29/12/2020.

Kotak NASDAQ 100 Fund of Fund - Growth, *Name of the Benchmark - NASDAQ 100 Index TRI, Scheme Inception date is 02/02/2021. Mr. Arjun Khanna & Mr. Abhishek Bisen has been managing the fund since 02/02/2021.

Kotak Global Innovation Fund of Fund - Growth, *Name of the Benchmark - MSCI All Country World Index TRI, Scheme Inception date is 29/07/2021. Mr. Arjun Khanna has been managing the fund since 29/07/2021.

Kotak Global Emerging Market Fund - Growth, *Name of the Benchmark - MSCI Emerging Market index TRI, Scheme Inception date is 26/09/2007. Scheme Inception date for Direct Plan Growth Option is 04/01/2013. Mr. Arjun Khanna has been managing the fund since 09/05/2019.



Name: Mr. Satish Dondapati

Mr. Satish Dondapati manages 33 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Nifty 50 Value 20 ETF (Dec. 2, '15), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty IT ETF (Mar. 02, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak NIFTY Next 50 Index Fund (Mar. 10, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22'21), Kotak Nifty Midcap 50 ETF (Jan. 28'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23'22), Kotak Nifty India Consumption ETF (Jul. 28'22), Kotak Nifty MNC ETF (Aug. 05'22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak BSE Sensex ETF (Jun. 06'08), Kotak Nifty Smallcap 50 Index Fund (Apr. 10'23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25) & Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28,'25).

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 16 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Nifty Financial Services Ex-Bank Index Fund	Nifty Financial Services Ex-Bank Index TRI	25.88	26.73	NA	NA	NA	NA
	Kotak Nifty Bank ETF	Nifty Bank Index TRI	10.02	10.23	20.36	20.65	22.30	22.62
	Kotak Nifty IT ETF	Nifty IT TRI	9.70	9.90	14.02	14.19	NA	NA
Bottom 3	Kotak Nifty Alpha 50 ETF	Nifty Alpha 50 Index TRI	-4.40	-3.67	26.37	28.01	NA	NA
	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-5.57	-5.10	NA	NA	NA	NA
	Kotak Nifty 200 Momentum 30 Index Fund	Nifty 200 Momentum 30 Index TRI	-8.90	-8.78	NA	NA	NA	NA

Kotak Nifty Financial Services Ex-Bank Index Fund - Growth, *Name of the Benchmark - Nifty Financial Services Ex-Bank Index TRI. Scheme Inception date is 14/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 14/08/2023

Kotak Nifty Bank ETF, *Name of the Benchmark - Nifty Bank Index TRI. Scheme Inception date is 04/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019

Kotak Nifty IT ETF - Growth, *Name of the Benchmark - Nifty IT TRI #. Scheme Inception date is 02/03/2021. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 02/03/2021.

Kotak Nifty Alpha 50 ETF, *Name of the Benchmark - Nifty Alpha 50 Index TRI, Scheme Inception date is 22/12/2021. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen has been managing the fund since 22/12/2021.

Kotak BSE Housing Index Fund, *Name of the Benchmark - BSE Housing Index TRI. Scheme Inception date is 28/08/2023. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 28/08/2023

Kotak Nifty 200 Momentum 30 Index Fund - Growth, *Name of the Benchmark - Nifty 200 Momentum 30 Index TRI , Scheme Inception date is 15/6/2023. Mr. Devender Singhal, Mr. Abhishek Bisen & Mr. Satish Dondapati have been managing the fund since 15/6/2023.



Name: Mr. Hiten Shah

Mr. Hiten Shah manages 4 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) (Sep. 29, '05) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 15 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	9.53	8.45	15.85	13.61	15.29	13.87
Kotak Equity Savings Fund	Nifty Equity Savings TRI	7.75	8.14	13.78	11.52	13.39	11.45
Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)	Nifty 50 Arbitrage	7.72	7.47	7.67	7.21	6.34	5.74
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	6.67	8.50	NA	NA	NA	NA

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage, Scheme Inception date is 29/09/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023



Name: Mr. Jeetu Valechha Sonar

Mr. Jeetu Valechha Sonar manages 5 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund Of Fund (Mar. 31, '23) & Kotak Multi Asset Allocation Fund (Sep. 22, '23).

Business Experience

Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Gold ETF	Price of Gold^	32.08	33.48	22.32	23.46	13.62	14.53
Kotak Gold Fund	Price of Physical Gold	31.19	33.48	22.13	23.46	13.40	14.53
Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	19.19	20.23	NA	NA	NA	NA
Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	18.90	20.23	NA	NA	NA	NA
Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	6.67	8.50	NA	NA	NA	NA

Kotak Gold ETF, *Name of the Benchmark - Price of Gold^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Gold Fund - Growth, *Name of the Benchmark - Price of Physical Gold. Scheme Inception date is 25/03/2011. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 04/03/2011 & Mr. Jeetu Valechha Sonar has been managing the fund since 01/10/2022.

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Multi Asset Allocation Fund - Growth, *Name of the Benchmark - NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.



Name: Mr. Manu Sharma

Mr. Manu Sharma manages 5 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25) & All Kotak Fixed Maturity Plans.

Business Experience

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak FMP Series 304 - (3119D)	NIFTY Long Duration Debt Index	11.69	10.05	NA	NA	NA	NA
	Kotak Corporate Bond Fund	NIFTY Corporate Bond Index A-II	9.87	8.53	8.17	7.42	6.71	6.04
	Kotak Floating Rate Fund	NIFTY Short Duration Debt Index A-II	9.78	8.50	8.34	7.49	7.04	5.98
Bottom 3	Kotak FMP Series 300 - (1223D)	NIFTY Medium Duration Debt Index	8.19	9.25	NA	NA	NA	NA
	Kotak FMP Series 305 - (1200D)	NIFTY Medium Duration Debt Index	8.00	9.25	NA	NA	NA	NA
	Kotak Savings Fund	NIFTY Ultra Short Duration Debt Index A-I	7.89	7.68	7.35	7.34	6.00	5.87

Kotak FMP Series 304 - (3119D) - Growth, *Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - NIFTY Corporate Bond Index A-II, Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 11/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 300 - (1223D), *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 09/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 09/12/2022.

Kotak FMP Series 305 - (1200D) - Growth, *Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

Kotak Savings Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index A-I, Scheme Inception date is 13/08/2004. Scheme Inception date for Direct Plan Growth Option is 31/12/2012. Mr. Deepak Agrawal has been managing the fund since 01/04/2008 & Mr. Manu Sharma has been managing the fund since 01/11/2022



Name: Mr. Sunit Garg

Mr. Sunit Garg manages 2 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Credit Risk Fund (May. 11, '10) & Kotak Low Duration Fund (Mar. 06, '08).

Business Experience

Mr. Sunit Garg has more than 16 years of experience in financial service industry in India. Out of which, more than 6 years has been with Kotak Mahindra Asset Management Company Limited. Prior to this he has worked with various Banks such as FirstRand Bank, Barclays Bank, ICICI Bank etc.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	8.89	9.21	8.15	8.46	6.95	7.53
Kotak Low Duration Fund	NIFTY Low Duration Debt Index A-I	8.70	7.90	7.88	7.30	6.55	5.76

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Sunit Garg has been managing the fund since 01/11/2022

Kotak Low Duration Fund - Growth, *Name of the Benchmark - NIFTY Low Duration Debt Index A-I Index, Scheme Inception date is 06/03/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Sunit Garg has been managing the fund since 01/06/2025



Name: Mr. Nalin Rasik Bhatt

Mr. Nalin Rasik Bhatt manages 2 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Infrastructure and Economic Reform Fund (Feb. 25, '08) & Kotak Transportation & Logistics Fund (Dec. 16, '24).

Business Experience

Mr. Nalin Bhatt has overall 20 years of experience spread over Equity Research and Fund Management. Prior to joining KMAMC, he has also worked at Motilal Oswal Securities Limited, Angel Broking Limited and Sushil Stock Brokers.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Infrastructure and Economic Reform Fund	Nifty Infrastructure TRI	-4.06	3.86	30.65	27.86	33.88	26.88

Kotak Infrastructure and Economic Reform Fund - Growth, *Name of the Benchmark - Nifty Infrastructure TRI, Scheme Inception date is 25/02/2008. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Nalin Rasik Bhatt has been managing the fund since 01/10/2023.



Name: Mr. Atul Bhole

Mr. Atul Bhole manages 2 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund) (Mar. 30,'07), Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund) (Nov. 25,'99).

Business Experience

Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KMAMC, he has worked with DSP Asset Managers as SVPInvestments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in JP Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)	(Tier 1): Nifty Midcap 150 TRI	9.08	6.08	29.18	30.64	32.57	32.29
	(Tier 2): Nifty Midcap 100 TRI		15.24		30.16		33.37
Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)	Nifty 50 Hybrid Composite Debt 65:35 Index	8.58	8.20	20.49	15.16	23.28	16.11

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI , Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024

Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index TRI, Scheme Inception date is 25/11/1999 and Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024.



Name: Mr. Rohit Tandon

Mr. Rohit Tandon manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) (Dec. 29,'98), Kotak Balanced Advantage Fund (Aug. 3,'18), Kotak Quant Fund (Aug. 2,'23).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMAMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a sell-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	9.53	8.45	15.85	13.61	15.29	13.87
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	7.45	5.65	21.40	19.20	23.04	21.40
	(Tier 2): Nifty 50 TRI		7.49		18.72		21.33
Kotak Quant Fund	Nifty 200 TRI	-3.01	5.98	NA	NA	NA	NA

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI . Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Large Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 100 TRI / (Tier 2): Nifty 50 TRI, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI , Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024.



Name: Mr. Mandar Pawar

Mr. Mandar Pawar manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak ESG Exclusionary Strategy Fund (Dec. 11,'20) & Kotak Energy Opportunities Fund (Apr. 25,'25).

Business Experience

Mr. Mandar has an overall industry experience of 19 years. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has worked as research analyst on sell-side with KR Choksey Securities and MF Global Sify Securities for a period of 3.5 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak ESG Exclusionary Strategy Fund	Nifty 100 ESG Index TRI	4.27	6.60	20.50	18.87

Kotak ESG Exclusionary Strategy Fund - Growth, *Name of the Benchmark - Nifty 100 ESG Index TRI, Scheme Inception date is 11/12/2020. Mr. Mandar Pawar has been managing the scheme since 22/1/2024



Name: Mr. Dhananjay Tikariha

Mr. Dhananjay Tikariha manages 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Healthcare Fund (Dec. 11,'23) & Kotak MNC Fund (Oct. 28,'24).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. He has been working with Kotak Mutual Fund as an analyst for 16 years. Prior to joining Kotak Mahindra Mutual Fund, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR	
		Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Healthcare Fund	Nifty Healthcare Index TRI	18.05	15.68

Kotak Healthcare Fund - Growth, *Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023



Name: Mr. Sunil Pandey

Mr. Sunil Pandey managers 2 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Liquid Fund (Nov. 04, '03) & Kotak Overnight Fund (Jan. 15, 19).

Business Experience

Mr. Sunil Pandey has been associated with Kotak AMC since July 2006. Prior to joining the debt dealership segment, Mr. Pandey was part of the Investor Relations Team of Kotak AMC till 2010 & post that he was part of the Investment Operations Team of the AMC, in which he handled valuation of securities and settlement of deals with the custodian and counter parties.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Liquid Fund	NIFTY Liquid Index A-I	7.26	7.17	7.02	7.02	5.58	5.58
Kotak Overnight Fund	NIFTY 1D Rate Index	6.41	6.41	6.45	6.47	5.17	5.22

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index A-I , Scheme Inception date is 04/11/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr.Sunil Pandey has been managing the fund since 01/06/2025

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr.Sunil Pandey has been managing the fund since 01/06/2025



Name: Mr. Dharmesh Thakar

Mr. Dharmesh Thakar managers 1 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Banking and PSU Debt Fund (Dec. 29'98).

Business Experience

Mr. Dharmesh Thakar has over 17 years of experience in dealing of Fixed Income Products. He joined Kotak AMC from Trust Financial Consultancy Services Pvt Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Banking and PSU Debt Fund	CRISIL Banking & PSU Debt A-II Index	9.49	8.42	8.16	7.47	6.70	6.14

Kotak Banking and PSU Debt Fund,*Name of the Benchmark - CRISIL Banking & PSU Debt A-II Index, Scheme Inception date is 29/12/1998. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/08/2008 & Mr. Dharmesh Thakar has been managing the fund since 01/06/2025



Name: Mr. Vihag Mishra

Mr. Vihag Mishra managers 1 fund of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Medium Term Fund (Mar. 21, '14).

Business Experience

Mr. Vihag Mishra has total work experience of 14 years in credit research and data analytics. He has been associated with Kotak Mahindra Asset Management Company Limited for the last 8 years where he is responsible for managing credit investment portfolio across funds. Prior to joining Kotak AMC, he was working as a senior credit analyst at French Bank, BNP Paribas where he structured credit deals for key clients of the bank.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Medium Term Fund - Growth	CRISIL Medium Duration Debt A-III Index	10.68	9.35	8.88	7.75	7.77	6.08

Kotak Medium Term Fund - Growth, *Name of the Benchmark - CRISIL Medium Duration Debt A-III Index,Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

IDCW HISTORY

Equity Schemes

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Jun-23-25	10.7699	0.0681
May-26-25	10.7739	0.0600
Apr-21-25	10.7970	0.0730
Mar-24-25	10.7565	0.0396
Feb-24-25	10.7602	0.0627
Jan-27-25	10.7958	0.0816

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Fortnightly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Sep-06-21	23.0028	0.0077
Aug-23-21	23.0325	0.0374
Aug-9-21	23.0227	0.0276
Jul-26-21	23.0392	0.0441
Jul-12-21	23.0415	0.0464
Jun-28-21	23.0429	0.0478

Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund) - Bimonthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-26-21	20.1339	0.1659
May-24-21	20.1136	0.1649
Mar-22-21	20.0433	0.0851
Jan-25-21	20.0406	0.1071
Nov-23-20	20.0743	0.1481
Sep-21-20	20.0553	0.0964

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) - IDCW

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	38.489	1.523
Dec-23-19	37.059	2.5606
Dec-27-18	32.943	0.8677
Mar-23-18	35.3566	3.604
Dec-28-17	39.2181	1.52
Jun-28-17	39.0457	1.5

Kotak Contra Fund (Erstwhile Known As Kotak India EQ Contra Fund)

Record Date	Cum IDCW NAV	₹/Unit
Jul-20-20	18.519	1.086
Jul-25-19	20.628	1.8797
Mar-23-18	23.714	4.778
Jul-28-17	23.4326	0.7
Jul-15-16	19.6923	0.5
Nov-20-15	18.54	0.5

Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

Record Date	Cum IDCW NAV	₹/Unit
Feb-23-21	28.46	0.575
Nov-23-20	25.459	0.488
Aug-24-20	23.396	0.457
May-26-20	19.263	0.387
Feb-26-20	25.006	0.4533
Nov-26-19	24.65	0.4498

Kotak Small Cap Fund

Record Date	Cum IDCW NAV	₹/Unit
Feb-24-21	52.435	2.586
Feb-27-20	38.797	2.8244
Feb-20-19	33.152	0.8942
Feb-28-18	45.3733	1.265
Feb-27-17	36.4033	1.45
Feb-23-16	26.77	1

Kotak ELSS Tax Saver Fund

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	20.119	0.399
Sep-28-20	17.455	0.349
Jun-12-20	15.531	0.155
Mar-26-20	13.818	0.2878
Dec-24-19	19.111	0.3346
Sep-26-19	18.653	0.3108

Kotak Midcap Fund (Erstwhile Known As Kotak Emerging Equity Fund)

Record Date	Cum IDCW NAV	₹/Unit
May-20-20	17.646	0.536
May-24-19	23.623	1.6123
Mar-23-18	26.1532	2.674
May-26-17	26.01	1.59
May-27-16	21.1956	1.3
Apr-28-15	21.499	2.1

Kotak Multi Asset Allocator Fund of Fund – Dynamic

Record Date	Cum IDCW NAV	₹/Unit
Aug-30-10	37.774	Individual/ HUF: 0.8784 Others: 0.8186

Kotak Flexicap Fund

Record Date	Cum IDCW NAV	₹/Unit
Sep-24-20	20.984	0.883
Sep-24-19	24.035	1.2024
Sep-24-18	23.504	1.3281
Sep-27-17	23.5921	1.5
Sep-30-16	21.3488	1.25
Oct-12-15	19.739	1.00

Kotak Equity Saving Fund - Monthly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Apr-12-23	14.528	0.0638
Mar-13-23	14.4361	0.0426
Dec-14-20	12.0606	0.0404
Nov-12-20	11.8299	0.0381
Oct-12-20	11.6235	0.0395
Sep-14-20	11.4749	0.0405

Kotak Equity Saving Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-21-20	11.3791	0.1253
Jun-22-20	11.1034	0.221
Dec-20-19	11.3744	0.0329
Sep-20-19	11.0934	0.1354
Jun-20-19	11.2538	0.1576
Mar-20-19	11.2372	0.1553

Kotak Infrastructure and Economic Reform Fund

Record Date	Cum IDCW NAV	₹/Unit
Feb-21-19	16.252	0.4356
Feb-28-18	20.5821	0.625
Feb-23-17	17.5644	0.5
Jun-23-15	15.2601	0.5

Hybrid Schemes

Kotak Aggressive Hybrid Fund (Erstwhile Known As Kotak Equity Hybrid Fund)

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-20	17.878	0.089
Sep-25-20	15.192	0.077
Jun-12-20	13.671	0.068
Dec-26-19	15.994	0.139
Sep-25-19	15.339	0.1301
Jun-25-19	15.572	0.1398

Kotak Debt Hybrid Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-12-25	13.0162	Individual/ HUF: 0.0747 Others: 0.0747
May-13-25	13.0581	Individual/ HUF: 0.0740 Others: 0.0740
Apr-15-25	12.9490	Individual/ HUF: 0.0878 Others: 0.0878

Kotak Debt Hybrid Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	15.0172	Individual/ HUF: 0.2942 Others: 0.2942
Mar-22-21	14.6143	Individual/ HUF: 0.2468 Others: 0.2468
Dec-22-20	14.3163	Individual/ HUF: 0.1881 Others: 0.1881

ETF Schemes

Kotak Nifty PSU Bank ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-10-17	334.3964	0.2
Feb-21-13	358.8668	19.00

Kotak BSE Sensex ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-11-17	297.6072	7.50
Mar-10-17	297.6072	7.50
Jun-18-13	201.3164	7.00

Kotak Nifty 50 ETF

Record Date	Cum IDCW NAV	₹/Unit
Mar-10-17	904.9522	10.00
May-06-16	785.7880	11.00
May-06-13	613.1266	11.00

Debt Schemes

Kotak Bond Fund Regular Plan - Quarterly IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Dec-22-20	13.01	Individual/ HUF: 0.0557 Others: 0.0557
Sep-21-20	12.6259	Individual/ HUF: 0.041 Others: 0.041
Dec-20-19	12.139	Individual/ HUF: 0.3879 Others: 0.3592

Kotak Bond Fund Regular Plan - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-20-14	21.2977	Individual/ HUF: 0.2158 Others: 0.2067
Mar-20-13	22.5941	Individual/ HUF: 1.4008 Others: 1.2006

Kotak Bond Short Term Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	10.1208	Individual/ HUF: 0.0767 Others: 0.0767
Aug-12-21	10.1062	Individual/ HUF: 0.0621 Others: 0.0621
Jun-14-21	10.1114	Individual/ HUF: 0.0599 Others: 0.0599

Kotak Bond Short Term Fund - Half Yearly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-22-21	14.8013	Individual/ HUF: 0.2087 Others: 0.2087
Sep-21-20	14.5527	Individual/ HUF: 0.0102 Others: 0.0102
Mar-20-19	12.6446	Individual/ HUF: 0.0039 Others: 0.0036

Kotak Bond Short Term-Standard IDCW Option

Record Date	Cum IDCW NAV	₹/Unit
Dec-23-21	10.0456	Individual/ HUF: 0.0456 Others: 0.0456

Kotak Credit Risk Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.5102	Individual/ HUF: 0.0217 Others: 0.0217
Oct-12-20	10.4296	Individual/ HUF: 0.0664 Others: 0.0664
Sep-14-20	10.4173	Individual/ HUF: 0.0842 Others: 0.0842

Kotak Credit Risk Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	11.4909	Individual/ HUF: 0.1018 Others: 0.1018
Sep-21-20	11.1727	Individual/ HUF: 0.2223 Others: 0.2223
Jun-22-20	10.9416	Individual/ HUF: 0.1109 Others: 0.1109

Kotak Credit Risk Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.7312	Individual/ HUF: 0.6454 Others: 0.6454
Mar-12-20	11.0635	Individual/ HUF: 0.7027 Others: 0.6507
Mar-12-19	10.8959	Individual/ HUF: 0.4539 Others: 0.4203

Kotak Savings Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-12-25	10.7880	Individual/ HUF: 0.0753 Others: 0.0753
May-13-25	10.7647	Individual/ HUF: 0.0520 Others: 0.0520
Apr-15-25	10.8283	Individual/ HUF: 0.1156 Others: 0.1156

Kotak Dynamic Bond Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	22.0315	Individual/ HUF: 0.2809 Others: 0.2809
Aug-12-21	21.8108	Individual/ HUF: 0.0602 Others: 0.0602
Jun-14-21	21.9491	Individual/ HUF: 0.1787 Others: 0.1787

Kotak Dynamic Bond Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	11.2294	Individual/ HUF: 0.1356 Others: 0.1356
Dec-22-20	11.4483	Individual/ HUF: 0.3302 Others: 0.3302
Sep-21-20	11.3106	Individual/ HUF: 0.1959 Others: 0.1959

Debt Schemes

Kotak Corporate Bond Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
May-12-23	1043.519	Individual/ HUF: 4.0825 Others: 4.0825
Apr-12-23	1045.399	Individual/ HUF: 6.6895 Others: 6.6895
Mar-13-23	1039.0926	Individual/ HUF: 3.8351 Others: 3.8351

Kotak Corporate Bond Fund - Regular Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-20-17	1070.4266	Individual/ HUF: 15.966 Others: 14.7922
Mar-20-17	1062.9423	Individual/ HUF: 11.1398 Others: 10.3208
Dec-20-16	1070.3117	Individual/ HUF: 17.6919 Others: 16.3912

Kotak Gilt Fund Non - Direct Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Dec-22-20	15.0693	Individual/ HUF: 0.1522 Others: 0.1522
Sep-21-20	14.6362	Individual/ HUF: 0.0417 Others: 0.0417
Jun-22-20	15.4225	Individual/ HUF: 0.8284 Others: 0.8284

Kotak Gilt Fund PF and Trust Plan - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-20-25	12.05	Individual/ HUF: 0.1221 Others: 0.1221
Mar-20-25	12.145	Individual/ HUF: 0.1617 Others: 0.1617
Dec-20-24	11.9854	Individual/ HUF: 0.1143 Others: 0.1143

Kotak Money Market Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-02-25	1057.751	Individual/ HUF: 7.2061 Others: 7.2061
May-02-25	1058.431	Individual/ HUF:7.8860 Others: 7.8860
Apr-02-25	1059.262	Individual/ HUF: 8.7176 Others: 8.7176

Kotak NIFTY 1D Rate Liquid ETF - Daily IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jul-26-24	1000	0.33939
Jun-30-24	1000	0.17066
May-31-24	1000	0.35304
Apr-30-24	1000	0.17494
Mar-28-24	1000	0.74190

Kotak Banking and PSU Debt Fund - Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
May-12-23	10.48	Individual/ HUF: 0.0626 Others: 0.0626
Apr-12-23	10.533	Individual/ HUF: 0.0718 Others: 0.0718
Mar-13-23	10.4919	Individual/ HUF: 0.0595 Others: 0.0595

Kotak Banking and PSU Debt Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-15-17	16.8762	Individual/ HUF: 1.0169 Others: 0.9421
Mar-14-16	16.6687	Individual/ HUF: 0.884 Others: 0.819
Mar-20-15	16.7914	Individual/ HUF: 0.9986 Others: 0.9261

Kotak Low Duration Fund - Regular Plan Monthly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	1028.3051	Individual/ HUF: 5.0225 Others: 5.0225
Aug-12-21	1027.8012	Individual/ HUF: 4.5186 Others: 4.5186
Jul-12-21	1024.987	Individual/ HUF: 1.7043 Others: 1.7043

Kotak Medium Term Fund - Quarterly IDCW

Record Date	Cum IDCW NAV	₹/Unit
Jun-21-21	10.7898	Individual/ HUF: 0.243 Others: 0.243
Dec-22-20	10.9108	Individual/ HUF: 0.3469 Others: 0.3469
Sep-21-20	10.8378	Individual/ HUF: 0.2771 Others: 0.2771

Kotak Medium Term Fund - Annual IDCW

Record Date	Cum IDCW NAV	₹/Unit
Mar-12-21	10.9688	Individual/ HUF: 0.4043 Others: 0.4043
Mar-12-20	11.2021	Individual/ HUF: 0.635 Others: 0.588
Mar-12-19	11.1171	Individual/ HUF: 0.4473 Others: 0.4142

Kotak Floating Rate Fund

Record Date	Cum IDCW NAV	₹/Unit
Sep-13-21	1073.4860	Individual/ HUF: 9.3500 Others: 9.3500
Aug-12-21	1074.3688	Individual/ HUF: 10.2328 Others: 10.2328
Jul-12-21	1066.187	Individual/ HUF: 2.0511 Others: 2.0511

There is no assurance or guarantee to Unit holders as to rate/quantum of IDCW distribution nor that the IDCW will be paid regularly. After payment of the IDCW, the per Unit NAV falls to the extent of the payout and statutory levy, if any.
IDCW frequency is as per Trustee's discretion.

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Navsari: 8655877633
New Delhi: 011-41100860-65
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Panaji – Goa: 8657971244 / 8976809784
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Patna: 9709015898
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Prayagraj: 8657966912 / 9918333350
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