

Kotak Asset Allocation View



As on 31st Mar 26

Approach	Funds	Asset Category										
		Net Equity (%)			Commodities (%)						Debt, Cash, Arbitrage & others ^{^^}	
		Range %	Actual %	Stance	Range %	Gold %	Stance ^	Silver %	Stance ^	Range %	Actual %	
Aggressive	Kotak Multi Asset Allocation Fund	~20-80	70	Neutral	10-25*	5	OW	8	OW	10-45	17	
	Kotak Multi Asset Omni FOF (\$)	20-80	64	Neutral	10-30*	12	OW	7	UW	10-80	17	
Conservative	Kotak Balanced Advantage Fund	20-80 #	60	OW	--	--	--	--	--	0-45	40	
	Kotak Equity Savings Fund	10-50	39	OW	--	--	--	--	--	10-80	61	

Market Cap Stance

Large Cap (OW)

Mid Cap (Marginally OW)

Small Cap (UW)

Sectors We are Positive On	Automobile and Auto Components	Healthcare (Hospitals & Dom. Pharma)	Cement & Building Materials
		Financial Services	Consumers@ (Discretionary)

Themes We Are Positive On	Fin. Services	Consumption & E-Commerce	Healthcare Services
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Funds in Focus	Kotak Multi Asset Allocation Fund	Kotak Multicap Fund	Kotak Flexicap Fund
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Source : KAMAMC Internal Research. Data as on 31st Mar 2026. Net Equity Range As per Scheme information documents of the respective scheme. The net equity exposure is calculated net of stock futures and options (Notional Exposure). The portfolio of the scheme(s) are subject to changes within the provisions of the Scheme Information documents (SID) of the scheme(s) mentioned and as per the fund manager's view, in the best interest of the investors. Please refer to the SID for investment strategy, risk factors, the complete asset allocation details which will be as per SID. Net Equity range for Kotak Multi Asset Allocation Fund is 19.5 to 80%, rounded off here to 20-80%. For more details visit www.kotakmf.com For detailed portfolio and related disclosures for the scheme(s) please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>. The portfolio and its composition is subject to change, and the same position may or may not be sustained in future. The fund manager may make the changes, as per different market conditions as per the provisions of the SID of the scheme and in the best interest of the investors. (\$) For Kotak Multi Asset Omni FoF, investment in Equity schemes including Equity ETF/ Index schemes is considered. The exposure % is rounded off to closest integer. For more details on asset allocation pattern of schemes refer respective SID available on <https://www.kotakmf.com/>. OW stands for overweight in Equity and UW stands for underweight in allocation. Current Asset Allocation Tilt does not imply any futuristic outlook for the fund. ^ In comparison with respective benchmark. * Includes Gold and Silver Both. # For Kotak Balanced Advantage Fund, the SID allows equity exposure up to 100%. However, we intend to limit Net Equity allocation to 80%. More details on the equity allocation stance for each fund are available under Resources tab, Kotak Asset Allocation View on Kotakmf.com. ^^Others includes InvIT.

@includes sectors Fast Moving Consumer Goods, Consumer Durables & Consumer Services

Source for Market Cap Stance, Sectors & Themes: KAMAMC Internal Research. Data as on 31st Mar 2026. Views expressed are based on portfolio data as on 31st Mar 2026 and are subject to change based on change in market and other conditions. The stocks/sectors mentioned do not constitute any kind of recommendation and are for information purpose only. Kotak Mahindra Mutual Fund may or may not hold position in the mentioned stock(s)/sector(s). Kotak Mahindra Asset Management Company Limited (KAMAMC) is not guaranteeing or promising any returns/futuristic returns.

Disclaimers and Disclosures

■ Kotak Balanced Advantage Fund - (An open-ended Dynamic Asset Allocation Fund)



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.

■ Kotak Equity Savings Fund - (An open-ended scheme investing in equity, arbitrage and debt)



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.

■ Kotak Multi Asset Omni FoF (An open-ended fund of fund scheme investing in units of Kotak Mahindra Mutual Fund schemes & ETFs / Index schemes) (Domestic schemes including Gold ETFs schemes)



This product is suitable for investors who are seeking*:
 ■ Long term capital growth
 ■ Investment in Kotak Mahindra Mutual Fund schemes & ETFs/Index schemes (including Gold ETFs schemes)

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

■ Kotak Multi Asset Allocation Fund - (An open-Ended Scheme investing in Equity, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives.)



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.

■ Kotak Multicap Fund - (An open-ended equity scheme investing across large cap, mid cap, small cap stocks)



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.

Disclaimers and Disclosures

■ **Kotak Flexicap Fund** (An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)



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.

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

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