

Kotak Income Plus Arbitrage Omni FOF

(Erstwhile Known As Kotak Income Plus Arbitrage FOF)

Your Route to a Smoother Investment Journey.



Flexibility Of Asset Allocation Across Debt & Arbitrage

Debt 60%



- Up to 60% of the allocation would be based on market outlook, through a **dynamically managed debt strategy**.
- Scheme will **actively manage portfolio duration** by strategically investing in Debt oriented schemes of Kotak Mahindra Mutual Fund.
- While **debt portfolio in FOF will adjust to market conditions, it will never exceed 65%***

Non-Directional Equity 40% (Equity Arbitrage Fund)

- Minimum ~35% of the portfolio will be allocated to equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund. **There would be non-directional Equity exposure.**

Product Mix Of 60/40 Debt-Arbitrage Aims To Offer Potential Benefits From Equity Arbitrage Fund And Dynamic Debt Allocation With Better Tax Efficiency Compared To An Only Debt Strategy

*The exposure to Units of Debt oriented mutual fund schemes of Kotak Mahindra Mutual Fund & Money Market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents shall be below 65% at all points of time.

Disclaimer: For more details on asset allocation and investment strategy, please refer the scheme information document (SID) or visit <https://www.kotakmf.com/Information/forms-and-downloads>. The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document (SID). The Fund Manager may at its discretion may invest within the permissible limits as per SID.

New Taxation To Benefit FOFs With < 65% Debt Allocation For Long-Term Capital Gains



Taxation On Mutual Funds Post Union Budget 2024

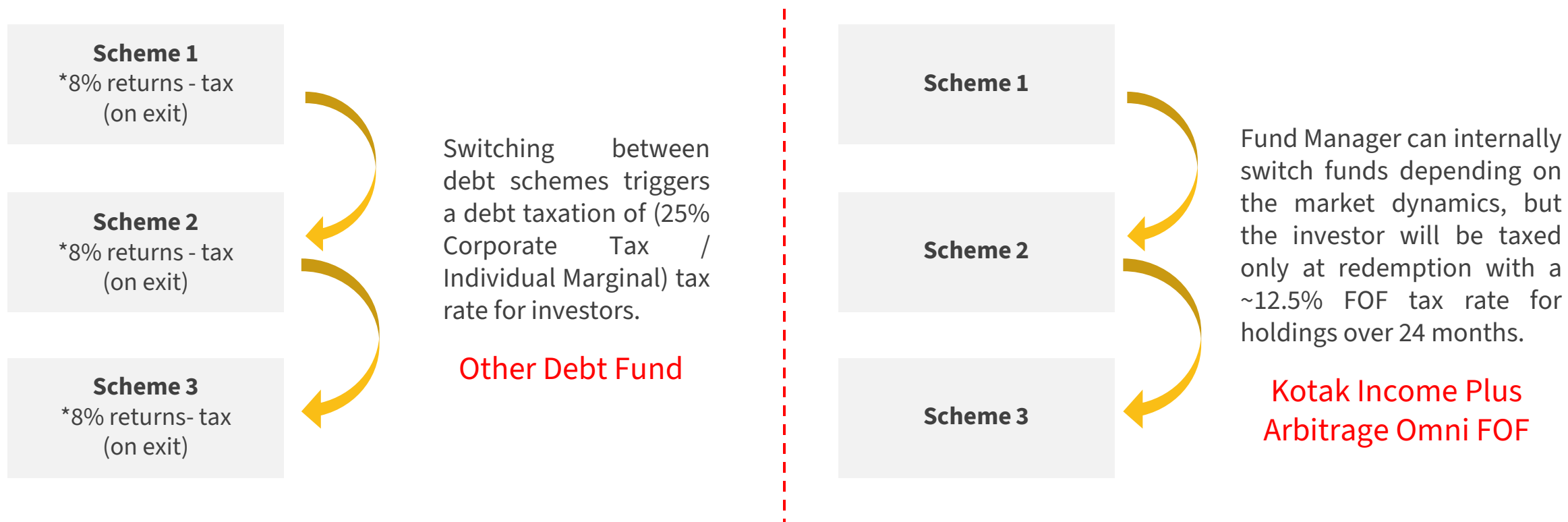
Particulars	Investments redeemed on or after 01-04-2025	
	Holding Period	Tax Rate^
Mutual Fund scheme with more than 65% Debt or Fund of Funds (which invest more than 65% in Debt)	Always Short Term	Applicable slab rates
Fund of Funds (which invest less than 65% in Debt)	> 24 months	12.50%

The information provided in this communication is for general informational purposes only and does not constitute professional tax advice. While we strive to ensure the accuracy and completeness of the information provided, we make no guarantees as to its accuracy or applicability to your specific situation. Tax laws and regulations are subject to change. KMAMC or its employees shall not be responsible for any loss suffered by any investor as a result of the said information. Investors should consult their tax advisor before making any decision.

^Source: As Per New Finance Bill 2024, announced on 23rd July 2024

Internal Fund Shuffling Remains Tax-free During Market Shifts

- Market dynamics change frequently, requiring frequent monitoring and often leading to taxes with fund switches on individual marginal debt tax rates.
- Kotak Income Plus Arbitrage Omni FOF allows experts to manage these shifts, with investors taxed only during redemption at 12.50% FOF tax rate.



*The mentioned portfolio returns are for tax illustration purpose only | Source: As Per New Finance Bill 2024, announced on 23rd July 2024

The information provided in this communication is for general informational purposes only and does not constitute professional tax advice. While we strive to ensure the accuracy and completeness of the information provided, we make no guarantees as to its accuracy or applicability to your specific situation. Tax laws and regulations are subject to change. KMAMC or its employees shall not be responsible for any loss suffered by any investor as a result of the said information. Investors should consult their tax advisor before making any decision.

Why Kotak Income Plus Arbitrage Omni FOF Over Other Debt Funds?



Features	Debt Fund	Kotak Income Plus Arbitrage Omni FOF
Flexibility In Asset Allocation	Limited To Debt Allocation Only	Invests In Mix Of Debt Oriented Mutual Fund Schemes & Equity Arbitrage Mutual Fund Scheme Of Kotak Mahindra Mutual Fund.
Operational Convenience	Single Transaction, Single Scheme	Single Transaction, Multiple Schemes
Key Factors In Fund Selection	Investor Takes The Call	(Expert Professional) Fund Manager Takes The Call
Taxation On Switch	Strategy Changes Result In Tax On Switches Every Time	No Tax Liability When Changing Investment Positioning
Tax Rate	25% Corporate Tax / Individual Marginal Tax Rate	Current Positioning: 60/40 Debt-Arbitrage Mix Offers Favorable Tax Treatment Over Traditional Debt Funds. 12.5% Tax Rate Post 24 Months

The features considered above are not exhaustive in nature. The above used are for illustration purpose and solely used for explanation. There above features does not assure or predict any specific returns or future returns. There may be change basis the market changes and market conditions. Kotak Mahindra Asset Management Company Limited (KMAMC) is not guaranteeing or promising any returns/futuristic returns.

Source: As Per New Finance Bill 2024, announced on 23rd July 2024

For detailed scheme information, please refer the scheme information document (SID) or visit <https://www.kotakmf.com/Information/forms-and-downloads>

Portfolio Allocation



Issuer/Instrument (Mutual Fund Units)	Rating	% to Net Assets
Kotak Arbitrage Fund Direct Plan Growth	Mutual Fund	36.83%
Kotak Corporate Bond Fund Direct Growth	Mutual Fund	31.52%
Kotak Bond Short Term Scheme	Mutual Fund	17.67%
Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	8.70%
Kotak Money Market Fund Direct Growth	Mutual Fund	1.30%
Kotak Bond Direct Plan Growth	Mutual Fund	0.83%
Kotak Nifty AAA Bond Financial Services Mar 2028 Index Fund Direct Plan Growth	Mutual Fund	0.67%
KOTAK CRISILIBX FINANCIAL SERVICES 9 TO 12 MONTHS DEBT INDEX FUND DIRECT GROWTH	Mutual Fund	0.67%
KOTAK CRISIL IBX AAA FINANCIAL SERVICES INDEX SEP 2027 FUND DIRECT GROWTH	Mutual Fund	0.33%
Kotak Gilt Fund Direct Growth	Mutual Fund	0.01%
Mutual Fund Units - Total		98.53%
Triparty Repo		1.62%
Net Current Assets/(Liabilities)		-0.15%
Grand Total		100%

Source: KMAMC Internal, Factsheet| data as on 31st March 2026

The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document (SID). The Fund Manager may at its discretion may invest within the permissible limits as per SID. Investors are requested to refer to the detailed asset allocation and investment strategy given in SID for complete details. For detailed portfolio and related disclosures for the scheme(s) please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>.

Fund Facts



Name Of The Scheme	Kotak Income Plus Arbitrage Omni FOF
Benchmark Index	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)
Allotment Date	November 17, 2022
AUM	Rs. 7,699.44 crore*
Ideal Investments Horizon	2 years & above
Fund Manager	Mr. Abhishek Bisen
Type of Scheme	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.
Exit Load	Entry Load: Nil. (applicable for all plans) Exit Load: Nil
Minimum Purchase Amount	Initial & Additional Investment : Rs. 100 and any amount thereafter Systematic Investment Plan (SIP) : Rs. 100 and any amount thereafter

Source: KMAMC Internal, Factsheet, AMFI website, CAMS | *data as on 31st March, 2026
For detailed scheme information, please refer the scheme information document (SID)

*Given above is the daily AUM, pls click on the link to check the daily AUM <https://www.amfiindia.com/research-information/other-data/mf-scheme-performance-details>

Scheme Performances as on March 30th, 2026



Regular Plan

Kotak Income Plus Arbitrage Omni FOF

	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	CRISIL 10 Year Gilt ##
Since Inception	7.58%	6.92%	0.66%	6.79%	12,791	12,528	12,476
Last 1 Year	5.98%	4.33%	1.66%	2.11%	10,602	10,435	10,212
Last 3 Years	7.70%	6.92%	0.78%	6.79%	12,493	12,222	12,178

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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.

Direct Plan

Kotak Income Plus Arbitrage Omni FOF

	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	ALPHA	CRISIL 10 Year Gilt ##	Kotak Income Plus Arbitrage Omni FOF	Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index TRI (40%) #	CRISIL 10 Year Gilt ##
Since Inception	7.74%	6.92%	0.81%	6.79%	12,852	12,528	12,476
Last 1 Year	6.25%	4.33%	1.92%	2.11%	10,628	10,435	10,212
Last 3 Years	7.86%	6.92%	0.95%	6.79%	12,549	12,222	12,178

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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, 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.

Funds Managed By Mr. Abhishek Bisen as of 30th March'26



Name: Mr. Abhishek Bisen



Mr. Abhishek Bisen manages 79 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Aggressive Hybrid Fund (Nov. 05, '14), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (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 Omni FOF (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (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 Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund (Oct. 13, '22), Kotak Income Plus Arbitrage Omni 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 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sept. 22, '23), Kotak Nifty Financial Services ex-Bank Index Fund (Aug. 14, '23), Kotak Quant Fund (Aug. 02, '23), Kotak Nifty G-Sec Jul 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Long Duration Fund (Mar. 11, '24), Kotak Technology Fund (Mar. 04, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (June 7, '24), Kotak Special Opportunities fund (June 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '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 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 (April 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (April 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (July 09, '25), Kotak Nifty 200 Quality 30 Index Fund (July 14, '25), Kotak Nifty200 Quality 30 ETF (July 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '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 200 Momentum 30 ETF Fund Oct 10, '25), Kotak Gold and Silver FOF Oct 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Dividend Yield Fund (Jan. 27, '26), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty200 Value 30 Index Fund (Feb. 05, '26), Kotak Services Fund (Feb. 25, '26), Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).

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. 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	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*	
Top 3	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	47.45	NA	NA
	Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	120.95	126.27	44.39	47.45	NA	NA
	Kotak Gold ETF	Price of Gold^	62.17	64.31	33.49	34.87	25.91	27.14
Bottom 3	Kotak BSE Housing Index Fund	BSE Housing Index TRI	-11.91	-11.23	NA	NA	NA	NA
	Kotak Technology Fund	BSE Teck Index TRI	-12.89	-13.43	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-24.34	-23.43	NA	NA	NA	NA

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 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 BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck Index 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 Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

Funds Managed By Mr. Abhishek Bisen as of 30th March '26



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 79 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of direct plan.



Kotak Aggressive Hybrid Fund (Nov. 05, '14), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (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 Omni FOF (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (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 Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund (Oct. 13, '22), Kotak Income Plus Arbitrage Omni 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 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak BSE Housing Index Fund (Aug 28, '23), Kotak Multi Asset Allocation Fund (Sept. 22, '23), Kotak Nifty Financial Services ex-Bank Index Fund (Aug 14, '23), Kotak Quant Fund (Aug 02, '23), Kotak Nifty G-Sec Jul 2033 Index Fund (Oct 11, '23), Kotak Consumption Fund (Nov 16, '23), Kotak Healthcare Fund (Dec 11, '23), Kotak Long Duration Fund (Mar 11, '24), Kotak Technology Fund (Mar 04, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (June 7, '24), Kotak Special Opportunities fund (June 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug 16, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep 13, '24), Kotak Nifty India Tourism Index Fund (Sep 23, '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 Midcap 150 Index Fund (Mar 21, '25), Kotak Nifty Commodities Index Fund (Mar 21, '25), KOTAK ENERGY OPPORTUNITIES FUND (April 25, '25) Kotak Nifty Top 10 Equal Weight Index Fund (April 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (July 09, '25), Kotak Nifty 200 Quality 30 Index Fund (July 14, '25), Kotak Nifty200 Quality 30 ETF (July 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug 19, '25), Kotak Active Momentum Fund (Aug 20, '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 200 Momentum 30 ETF Fund Oct 10, '25), Kotak Gold and Silver FOF Oct 28, '25), Kotak Nifty Chemicals ETF (Nov 12, '25), Kotak Rural Opportunities Fund (Nov 27, '25), Kotak Nifty500 Momentum 50 Index (Dec 11, '25), Kotak Nifty Next 50 ETF (Jan 07, '26), Kotak Dividend Yield Fund (Jan 27, '26), Kotak Nifty Smallcap 50 Index Fund (Apr 10, '23), Kotak Nifty200 Value 30 Index Fund (Feb 05, '26), Kotak Services Fund (Feb 25, '26) & Kotak Quality Overseas Equity Omni FOF (Mar 25, '26).

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. 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	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*
Top 3	Kotak Silver ETF FOF – Direct Plan - Growth	Price of silver (based on LBMA daily spot fixing price)	121.95	126.27	45.05	47.45	NA	NA
	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	47.45	NA	NA
	Kotak Gold ETF	Price of Gold [^]	62.17	64.31	33.49	34.87	25.91	27.14
Bottom 3	Kotak BSE Housing Index Fund - Direct Plan - Growth	BSE Housing Index TRI	-11.47	-11.23	NA	NA	NA	NA
	Kotak Technology Fund - Direct Plan - Growth	BSE Teck TRI	-11.60	-13.43	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund - Direct Plan – Growth	Nifty India Tourism Index TRI	-23.84	-23.43	NA	NA	NA	NA

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 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 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 BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

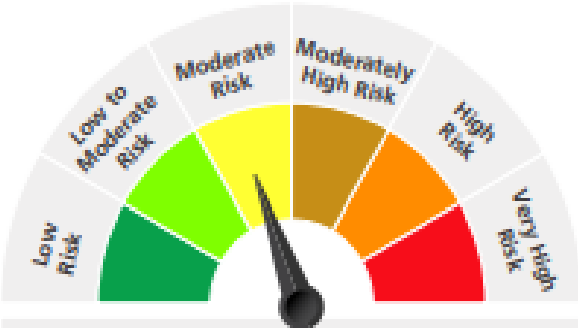
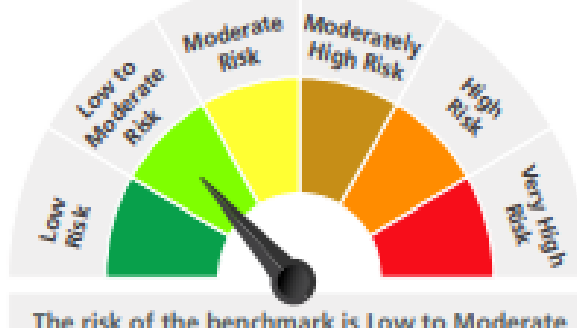
Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

[^]imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

Riskometer For Kotak Income Plus Arbitrage Omni FOF (Erstwhile Known As 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.

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital growth • An open-ended fund of fund scheme predominantly investing in debt oriented mutual schemes and equity arbitrage mutual fund scheme of Kotak Mahindra Mutual Fund. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p style="text-align: center;">Risk-o-meter</p>  <p style="text-align: center;">The risk of the scheme is Moderate</p>	<p style="text-align: center;">Risk-o-meter</p>  <p style="text-align: center;">The risk of the benchmark is Low to Moderate</p> <p style="text-align: center;">Nifty Composite Debt Index (60%) + Nifty 50 Arbitrage Index (TRI) (40%)</p>

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

Riskometer For Kotak Arbitrage Fund (Erstwhile Known As Kotak Equity Arbitrage Fund)

An open-ended scheme investing in arbitrage opportunities

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income from arbitrage opportunities in the equity market Investment in arbitrage opportunities in the cash & derivatives segment of the equity market. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p style="text-align: center;">Risk-o-meter</p>  <p style="text-align: center;">The risk of the scheme is Low</p>	<p style="text-align: center;">Risk-o-meter</p>  <p style="text-align: center;">The risk of the benchmark is Low Nifty 50 Arbitrage TRI</p>

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

Disclaimers



The information contained in this (document) is extracted from different public sources/KMAMC internal research. All reasonable care has been taken to ensure that the information contained herein is not misleading or untrue at the time of publication. This is for the information of the person to whom it is provided without any liability whatsoever on the part of Kotak Mahindra Asset Management Co Ltd or any associated companies or any employee thereof. Investors should consult their financial advisors if in doubt about whether the product is suitable for them before investing.

The document includes statements/opinions which contain words or phrases such as "will", "believe", "expect" and similar expressions or variations of such expressions, that are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with the statements mentioned with respect to but not limited to exposure to market risks, general and exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on the services and/or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc.

This is not intended for distribution or use by any person in any jurisdiction where such distribution would be contrary to local law or regulation. The distribution of it, in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this material are required to inform themselves about, and to observe, any such restrictions. The sector(s)/ stock(s) referred, if any should not be construed as any kind of recommendation and are for information/used to explain the concept.

Past performance may or may not be sustained in future. 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 and in the best interest of the investors. To view the latest complete performance details of the Scheme(s) kindly refer to the factsheet on our website <https://www.kotakmf.com/Information/forms-and-downloads>.

Investors may consult their financial expert before making any investment decision.

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

Thank You