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## SCHEME INFORMATION DOCUMENT (SID)

### SECTION I

#### Kotak Multi Asset Omni FOF

An open-ended fund of fund scheme investing in units of equity-oriented schemes, debt-oriented schemes and commodity-based schemes.

|  | Scheme Riskometer                          | Benchmark Riskometer                                                                                                                                                   |
|--|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>The risk of the scheme is Very High</p> | <p>The risk of the benchmark is High</p> <p>55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver.</p> |

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

(The above risk-o-meter is based on the scheme portfolio as on December 31, 2025. An addendum may be issued or updated in accordance with provisions of Para 17.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on an ongoing basis on the website viz. [www.kotakmf.com](http://www.kotakmf.com))

#### Continuous Offer for Units at NAV based prices

|                                                      |                                                                                                |
|------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Name of Mutual Fund                                  | Kotak Mahindra Mutual Fund                                                                     |
| Name of Asset Management Company                     | Kotak Mahindra Asset Management Company Ltd<br>CIN: U65991MH1994PLC080009                      |
| Name of Trustee Company                              | Kotak Mahindra Trustee Company Ltd<br>CIN: U65990MH1995PLC090279                               |
| Registered Address of the Companies                  | 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051                       |
| Corporate Office Address of Asset Management Company | 2nd Floor, 12-BKC, Plot No. C-12, G-Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051 |
| Website                                              | <a href="http://www.kotakmf.com">www.kotakmf.com</a>                                           |

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Kotak Mahindra Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www.kotakmf.com](http://www.kotakmf.com)

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

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## Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

| Sr. No. | Title                          | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I.      | Name of the scheme             | Kotak Multi Asset Omni FOF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| II.     | Category of the Scheme         | Hybrid FoF (Domestic) - Multi Asset Allocation FOF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| III.    | Scheme type                    | An open-ended fund of fund scheme investing in units of equity-oriented schemes, debt-oriented schemes and commodity-based schemes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| IV.     | Scheme code                    | KOTM/O/E/MCF/21/07/0011                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| V.      | Investment objective           | <p>To generate long term capital appreciation from a portfolio created by investing in units of Equity oriented schemes, Debt oriented schemes and commodity based schemes.</p> <p>However, there is no assurance that the objective of the scheme will be achieved.</p>                                                                                                                                                                                                                                                                                                                                                                                       |
| VI.     | Liquidity/listing details      | <p>The Scheme offers Units for Subscription and Redemption at NAV based prices on each Business Days on an ongoing basis.</p> <p>Since the Scheme is open-ended, it is not necessary to list the units of the Scheme on any exchange.</p>                                                                                                                                                                                                                                                                                                                                                                                                                      |
| VII.    | Benchmark (Total Return Index) | <p><b>55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver.</b></p> <p><b>Benchmark Rationale–</b><br/>The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the scheme.. The AMC/Trustees reserves right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.</p>                                                                                                                                                                           |
| VIII.   | NAV disclosure                 | <p>The NAVs of the Scheme will be calculated and disclosed on the website of the Kotak Mahindra Mutual Fund viz <a href="http://www.kotakmf.com">www.kotakmf.com</a> and AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 10.00 a.m. of the following Business day.</p> <p>For further details, refer Section II.</p>                                                                                                                                                                                                                                                                                                                |
| IX.     | Applicable timelines           | <p><b>Dispatch of redemption proceeds</b><br/>The Mutual Fund shall initiate payment of redemption or repurchase proceeds to the unitholders within three working days from the date of redemption or repurchase.</p> <p>In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, the scheme shall is allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders.</p> <p><b>Dispatch of IDCW</b><br/>The Income Distribution cum capital withdrawal (IDCW) payments shall be dispatched to the unitholders within seven working days from the record date.</p> |

|     |                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----|----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| X.  | <b>Plans and Options</b><br>Plans/Options and sub options under the Scheme | <p><b>Plan- Direct Plan/Regular Plan</b></p> <p>Direct Plan: This Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>Regular Plan: This Plan is for investors who wish to route their investment through any distributor.</p> <p><b>Options under each Plan(s)</b></p> <ul style="list-style-type: none"> <li>· Growth</li> <li>· Income Distribution cum Capital Withdrawal (IDCW)</li> <li>i) Payout of Income Distribution cum Capital Withdrawal Option</li> <li>ii) Reinvestment of Income Distribution cum Capital Withdrawal Option</li> </ul> <p><b>Default Option /Sub-Options</b></p> <ul style="list-style-type: none"> <li>· If applicant does not indicate the choice of option between growth and Income Distribution cum capital withdrawal (IDCW) option in the application form, then the fund will accept it as an application for growth option under respective plan.</li> <li>· If applicant does not indicate the choice of Income Distribution cum capital withdrawal (IDCW) sub-option between payout of Income Distribution cum capital withdrawal (IDCW) and reinvestment of Income Distribution cum capital withdrawal (IDCW) then the fund will accept it as an application for reinvestment of Income Distribution cum capital withdrawal (IDCW).</li> </ul> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p> |
| XI. | <b>Load Structure</b>                                                      | <p><b>Exit Load:</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• If redeemed or switched out on or before completion of 1 year from the date of allotment of units – 1.00%</li> <li>• If redeemed or switched out after completion of 1 Year from the date of allotment of units – NIL</li> </ul> <p>Redemption of units would be done on First in First out Basis (FIFO). Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Units issued on reinvestment of IDCWs shall not be subject to entry and exit load</p> <p>No exit load will be chargeable in case of switches made between different plans/options of the scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

|              |                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |                                                                                                                     | The AMC reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the SEBI (MF) Regulations and circulars issued thereunder from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>XII.</b>  | <b>Minimum Application Amount/switch in</b>                                                                         | Initial Purchase/Switch in - Rs. 100/- and any amount thereafter<br><br>SIP Purchase - Rs. 100/- and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>XIII.</b> | <b>Minimum Additional Purchase Amount</b>                                                                           | Rs. 100/- and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>XIV.</b>  | <b>Minimum Redemption/switch out amount</b>                                                                         | The minimum redemption amount for all plans will be Rs. 1000/- or 100 units or account balance, whichever is lower.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>XV.</b>   | <b>New Fund Offer Period</b><br>This is the period during which a new scheme sells its units to the investors.      | This does not apply to the scheme, as the ongoing offer of the Scheme has commenced after the NFO period, and the units are available for continuous subscription and redemption.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>XVI.</b>  | <b>New Fund Offer Price:</b><br>This is the price per unit that the investors have to pay to invest during the NFO. | This does not apply to the scheme, as the ongoing offer of the Scheme has commenced after the NFO period, and the units are available for continuous subscription and redemption.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>XVII.</b> | <b>Segregated portfolio/side pocketing disclosure</b>                                                               | Segregation of portfolio has not been enabled in the scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>XVIII</b> | <b>Swing pricing disclosure</b>                                                                                     | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>XIX.</b>  | <b>Stock lending/short selling</b>                                                                                  | Securities lending and Short selling has not been enabled in the scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>XX.</b>   | <b>How to Apply and other details</b>                                                                               | <p>Investors should apply through a common application form/online. Investors, are requested to go through the Guidelines / instructions in Key Information Memorandum (KIM) cum application form for filling up the application form before investing. The investors signature on the main application form shall be the basis for all future transactions processing. Existing investors can use their Folio number at the time of investing in the same scheme or any scheme of Kotak Mahindra Mutual Fund.</p> <p>All cheques should be crossed "Account Payee Only" and drawn in favour the scheme name in which investment is intended to be made.</p> <p>The investors can submit the Application forms and Key Information Memorandum (along with transaction slip)/ forms for redemption/ switches at the branches of AMC or Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Registrar (CAMS) or distributors or on the website of Kotak Mahindra Mutual Fund (<a href="http://www.kotakmf.com">http://www.kotakmf.com</a>).</p> <p>Investors are also advised to refer to Statement of Additional Information before submitting the application form.</p> <p>For Further details refer section II.</p> |

|              |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>XXI.</b>  | <b>Investor services</b>                                                                                                                  | <p>· Contact details for general service requests:<br/>18003091490 / 044-40229101 (Monday to Friday between 9.30am to 6.00 pm &amp; Saturday between 9.30am to 12.30pm)<br/><a href="https://www.kotakmf.com/feedback/customer">https://www.kotakmf.com/feedback/customer</a></p> <p>· Contact details for complaint resolution:<br/>Ms. Sushma Mata, Investor Relations Officer<br/>Kotak Mahindra Asset Management Company Limited,<br/>6<sup>th</sup>Floor, Kotak Towers, Building No.21,<br/>Infinity Park, Off: Western Express Highway<br/>Goregaon - Mulund Link Road, Malad(East), Mumbai 400097<br/>Phone Number: 18003091490 / 044-40229101<br/>Fax: 6708 2213<br/>e-mail: <a href="https://info.kotakmf.com/write-to-usor">https://info.kotakmf.com/write-to-usor</a> WhatsApp us by sending us “Hi” at 9321884488. For portfolio valuation, give a missed call to 7039055555</p> |
| <b>XXII</b>  | <b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)</b> | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>XXIII</b> | <b>Special product/facility available during the NFO and on ongoing basis</b>                                                             | <p>The Following facilities are available under the Scheme</p> <ol style="list-style-type: none"> <li>1. Systematic Investment Plan</li> <li>2. SIP Top Up Facility</li> <li>3. SIP Pause Facility</li> <li>4. Systematic Transfer Plan</li> <li>5. Daily frequency under Systematic Transfer Plan Facility</li> <li>6. Systematic Withdrawal Plan</li> <li>7. Switching</li> <li>8. Variable Transfer Plan (‘VTP’)</li> <li>9. Transfer of (IDCW)</li> <li>10. Freedom SIP Facility</li> </ol> <p>For further details of above special products / facilities, kindly refer SAI</p>                                                                                                                                                                                                                                                                                                          |
| <b>XXIV.</b> | <b>Weblink</b>                                                                                                                            | <p>Link for Total Expense Ratio (TER) last 6 months, Daily TER as well as - <a href="https://www.kotakmf.com/Information/TER">https://www.kotakmf.com/Information/TER</a></p> <p>Link for scheme factsheet- <a href="https://www.kotakmf.com/Information/statutory-disclosure/information">https://www.kotakmf.com/Information/statutory-disclosure/information</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

## **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Kotak Multi Asset Omni FOF approved by them is a new product offered by Kotak Mahindra Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**Date: January 05, 2026**

**Place: Mumbai**

**Name: Jolly Bhatt**

**Designation: Compliance Officer**

## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

| Instruments                                                                             | Indicative allocations (% of total assets) |         |
|-----------------------------------------------------------------------------------------|--------------------------------------------|---------|
|                                                                                         | Minimum                                    | Maximum |
| A. Units of Equity oriented schemes, Debt oriented schemes and Commodity based schemes. | 95                                         | 100     |
| A(i) Equity Schemes including Equity ETFs /Index Schemes                                | 10                                         | 80      |
| A(ii) Debt Schemes including Debt ETFs/ Index schemes                                   | 10                                         | 60      |
| A(iii)Commodity Based Schemes (ETFs)                                                    | 10                                         | 30      |
| B. Money Market Instruments #, cash and cash equivalent                                 | 0                                          | 5       |

#Money Market instruments include commercial papers, commercial bills, treasury bills, Tri-party repo, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

The Underlying Schemes are:

1. Equity – Oriented Schemes/ ETF /Index Schemes:

Scheme may invest in any of the existing open-ended equity-oriented schemes including ETFs/Index Funds of Kotak Mahindra Mutual Fund or any other domestic Mutual Funds.

2. Debt Schemes/ETF/ Index Schemes: Scheme may invest in any of the existing open-ended debt-oriented schemes including ETFs/Index Funds of Kotak Mahindra Mutual Fund or any other domestic Mutual Funds.

3.Commodity based schemes – Scheme may invest in Kotak Gold ETF & Kotak Silver ETF and any other commodity-based schemes of Kotak Mahindra Mutual Fund or any other domestic Mutual Funds as permissible by SEBI from time to time.

The scheme retains the flexibility to invest in any new open-ended equity oriented scheme, debt oriented scheme and commodity based scheme offered by Kotak Mahindra Mutual Fund or any other Mutual Fund that may be launched in the future as per the parameters mentioned above.

As per para 12.24 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the gross investments in securities under the scheme (which include equity oriented schemes, debt oriented schemes and commodity based schemes )shall not exceed 100% of the net assets of the Scheme.

The Scheme shall not invest or participate in the following:

- Securitised debt;
- Derivatives;
- Structured obligations and credit enhancements;
- Repo in corporate debt securities;
- Credit Default Swaps;
- InvITs;
- Securities lending & borrowing and short selling;

- Debt instruments with special features as referred to in Para 9.4, 4.4.4, 12.7.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74 dated May 19, 2023.
- Overseas Mutual Fund and overseas ETFs

Apart from the investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors, etc. within the above-mentioned restrictions, and these are subject to review from time to time.

**Indicative Table** (Actual instrument/percentages may vary subject to applicable SEBI circulars)

| S.No | Type of Instrument                                                                                                                                                | Percentage of Exposure (Maximum)                                                                    | Circular References |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------|
| 1    | Securitized debt                                                                                                                                                  | The Scheme shall not invest in Securitized debt                                                     | N.A.                |
| 2.   | Repo in corporate debt                                                                                                                                            | The Scheme shall not in Repo in corporate debt                                                      | N.A.                |
| 3.   | Investment in debt instruments having structured obligations / credit enhancements                                                                                | The Scheme shall not invest in debt instruments having structured obligations / credit enhancements | N.A.                |
| 4.   | Derivatives                                                                                                                                                       | The Scheme shall not invest in derivative instruments                                               | N.A.                |
| 5.   | Credit default Swaps                                                                                                                                              | The Scheme shall not invest in credit default swaps                                                 | N.A.                |
| 6.   | InvITs                                                                                                                                                            | The Scheme shall not invest in InvITs                                                               | N.A.                |
| 7.   | Securities lending & borrowing and short selling                                                                                                                  | The Scheme shall not invest in Securities lending & borrowing and short selling                     | N.A.                |
| 8.   | Debt instruments with special features as referred to in Para 9.4, 4.4.4, 12.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 | The Scheme shall not invest Debt instruments with special features.                                 | N.A.                |
| 9.   | Overseas Mutual Fund and overseas ETFs                                                                                                                            | The Scheme shall not have exposure in Overseas Mutual Fund and overseas ETFs                        | N.A.                |

#### Portfolio Rebalancing:

As per para 2.9 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, in the event of any deviation from mandated asset allocation mentioned above, due to passive breaches, rebalancing period will be Thirty (30) business days. In case the portfolio is not rebalanced within Thirty (30) business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desired, can extend the timelines up to sixty (60) business

days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMC shall not launch any new scheme till the time the portfolio is rebalanced and also not levy exit load, if any on the investors exiting the Scheme. However, at all times the portfolio will adhere to the overall investment objective of the Scheme.

#### **Short Term Defensive Consideration**

As per Para 1.14.1.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar days.

#### **B. WHERE WILL THE SCHEME INVEST?**

The Scheme shall invest in the following securities as per the limits specified in the asset allocation table of Scheme, subject to SEBI (MF) Regulations.

- Units of equity-oriented schemes of Kotak Mahindra Mutual Fund or other domestic Mutual Funds
- Units of debt-oriented schemes of Kotak Mahindra Mutual Fund or other domestic Mutual Funds
- Units of Gold ETFs and / or Silver ETFs and / or any other commodity based ETFs of Kotak Mahindra Mutual Fund or other domestic Mutual Funds as permitted by SEBI from time to time.

The scheme retains the flexibility to invest in any new open-ended equity oriented scheme, debt oriented scheme and commodity based Schemes offered by Kotak Mahindra Mutual Fund or any other Mutual Fund , that may be launched in the future as per the parameters mentioned above.

- Reverse repos in such Government Securities as may be permitted by RBI
  - Triparty repo on Government securities or treasury bills.
  - Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations.
  - Money Market instruments like commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.
  - Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.
  - Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
  - Debt obligations of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee(including but not limited to Indian Government Bond, State Development Loans issued and serviced at the Public Debt Office, Bonds issued by Central & State Government PSU's which are guaranteed by Central or State Governments)
  - Corporate debt (of both public and private sector undertakings) including Non-convertible debentures (including bonds) and non-convertible part of convertible securities having residual maturity of up to 91 days.
- Note: The scheme will invest in direct plans of underlying schemes, if available or the best vehicle option in the interest of unit holders as per fund manager.

The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated and of varying maturities and other terms of issue. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals as per SEBI (MF) regulation. The Schemes may also enter into repurchase and reverse repurchase obligations in all securities held by it as per guidelines/regulations applicable to such transactions.

Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with para 12.30 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The scheme will allocate its assets between equity oriented schemes, debt oriented schemes and Commodity based schemes depending upon the following parameters:

- Market Valuations
- Yield Gap
- Prices of Commodities
- Momentum of the asset classes

The exact allocation in various asset classes and schemes would be decided based on the fund manager's outlook on prevalent market conditions and changing business environment. As per our view, no single factor is responsible for an efficient dynamic asset allocation strategy in different market conditions. A combination of factors such as market valuations, yield gap, Commodity Prices and momentum of the asset class has the potential to create a more effective asset allocation strategy between Equity , Debt & Commodities. Therefore, the scheme would consider all above mentioned factors to decide on the level of allocation between these asset classes.

**Portfolio Turnover:** Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. The scheme being an open ended scheme, it is expected that there would be frequent subscriptions and redemptions. Hence, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. If trading is done frequently there may be an increase in transaction cost such as brokerage paid etc. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. The Scheme has no specific target relating to portfolio turnover.

#### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

**55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver.**

##### **Justification for adoption of benchmark:**

The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the scheme. The AMC/Trustees reserves right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.

#### **E. WHO MANAGES THE SCHEME?**

Mr. Devender Singhal and Mr. Abhishek Bisen. Mr. Devender Singhal will be Fund Manager for Equity Schemes/ Equity ETF/ Index Schemes, Mr. Abhishek Bisen will be Fund Manager for Debt Schemes/ Debt ETF/ Index Scheme and Gold ETF.

| <b>Name</b>          | <b>Age</b> | <b>Qualification</b>                                         | <b>Business Experience</b>                                                                                                                                                                                                                                                                                                                                                                        | <b>Schemes Managed</b>                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------|------------|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Devender Singhal | 47 years   | PGDM (Finance, Insurance) Mathematics (Hon) Delhi University | Mr. Devender Singhal is managing the equity funds for Kotak AMC since Aug 2015. He is managing assets across multicap and hybrid strategies. He has more than 24 years of experience in fund management and equity research of which last 18 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. | <ul style="list-style-type: none"><li>• Kotak BSE Housing Index Fund</li><li>• Kotak BSE PSU Index Fund</li><li>• Kotak BSE Sensex ETF</li><li>• Kotak BSE Sensex Index Fund</li><li>• Kotak Consumption Fund</li><li>• Kotak Equity Savings Fund</li><li>• Kotak MSCI India ETF</li><li>• Kotak Multi Asset Allocation Fund</li><li>• Kotak Multi Asset Omni FOF</li><li>• Kotak Multicap Fund</li><li>• Kotak Nifty 100 Equal Weight ETF</li></ul> |

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|  |  |  |  | <ul style="list-style-type: none"> <li>• Kotak Nifty 100 Equal Weight Index Fund</li> <li>• Kotak Nifty 100 Low Volatility 30 ETF</li> <li>• Kotak Nifty 100 Low Volatility 30 Index Fund</li> <li>• Kotak Nifty 200 Momentum 30 Index Fund</li> <li>• Kotak Nifty 50 Equal Weight Index Fund</li> <li>• Kotak Nifty 50 ETF</li> <li>• Kotak Nifty 50 Index Fund</li> <li>• Kotak Nifty 50 Value 20 ETF</li> <li>• Kotak Nifty Alpha 50 ETF</li> <li>• Kotak Nifty Bank ETF</li> <li>• Kotak Nifty Commodities Index Fund</li> <li>• Kotak Nifty Financial Services Ex-bank Index Fund</li> <li>• Kotak Nifty India Consumption ETF</li> <li>• Kotak Nifty India Tourism Index Fund</li> <li>• Kotak Nifty IT ETF</li> </ul> |
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|  |  |  |  | <ul style="list-style-type: none"> <li>• Kotak Nifty Midcap 150 ETF</li> <li>• Kotak Nifty Midcap 150 Index Fund</li> <li>• Kotak Nifty Midcap 150 Momentum 50 Index Fund</li> <li>• Kotak Nifty Midcap 50 Index Fund</li> <li>• Kotak Nifty MNC ETF</li> <li>• Kotak Nifty Next 50 Index Fund</li> <li>• Kotak Nifty PSU Bank ETF</li> <li>• Kotak Nifty Small Cap 250 Index Fund</li> <li>• Kotak Nifty Smallcap 50 Index Fund</li> <li>• Kotak Nifty Top 10 Equal Weight Index Fund</li> <li>• Kotak Nifty Midcap 50 ETF</li> <li>• Kotak Nifty200 Quality 30 ETF</li> <li>• Kotak Nifty 200 Quality 30 Index Fund</li> <li>• Kotak Nifty Alpha 50 Index Fund</li> <li>• Kotak Nifty 200 Momentum 30 ETF</li> </ul> |
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|                    |         |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <ul style="list-style-type: none"> <li>• Kotak Special Opportunities Fund</li> <li>• Kotak Nifty Chemical ETF</li> <li>• Kotak Nifty500 Momentum 50 Index Fund</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                       |
| Mr. Abhishek Bisen | 46Years | B A Management, MBA Finance EPAF- IIM-C | Mr. Abhishek Bisen 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. | <ul style="list-style-type: none"> <li>• KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND</li> <li>• KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND</li> <li>• KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND</li> <li>• Kotak Active Momentum Fund</li> <li>• Kotak Aggressive Hybrid Fund</li> <li>• Kotak BSE Housing Index Fund</li> <li>• Kotak BSE PSU Index Fund</li> <li>• Kotak BSE Sensex Index Fund</li> <li>• Kotak Balanced Advantage Fund</li> <li>• Kotak Banking and Financial Services Fund</li> <li>• Kotak Bond Fund</li> </ul> |

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|  |  |  |  | <ul style="list-style-type: none"> <li>• Kotak Bond Short Term Fund</li> <li>• Kotak Business Cycle Fund</li> <li>• Kotak CRISIL - IBX Financial Services Index - Sep 2027</li> <li>• Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund</li> <li>• Kotak Consumption Fund</li> <li>• Kotak Debt Hybrid Fund</li> <li>• Kotak Dynamic Bond Fund</li> <li>• Kotak Energy Opportunities Fund</li> <li>• Kotak Equity Savings Fund</li> <li>• Kotak Gold ETF</li> <li>• Kotak Gold Fund</li> <li>• Kotak Healthcare Fund</li> <li>• Kotak Income Plus Arbitrage Omni FOF</li> <li>• Kotak Long Duration Fund</li> <li>• Kotak MNC Fund</li> <li>• Kotak MSCI India ETF</li> <li>• Kotak Manufacture in India Fund</li> </ul> |
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|  |  |  |  | <ul style="list-style-type: none"> <li>• Kotak Multi Asset Allocation Fund</li> <li>• Kotak Multi Asset Omni FOF</li> <li>• Kotak Multicap Fund</li> <li>• Kotak NIFTY 50 Index Fund</li> <li>• Kotak NIFTY Alpha 50 ETF</li> <li>• Kotak Nifty 100 Equal Weight ETF</li> <li>• Kotak Nifty 100 Equal Weight Index Fund</li> <li>• Kotak Nifty 100 Low Volatility 30 ETF</li> <li>• Kotak Nifty 100 Low Volatility 30 Index Fund</li> <li>• Kotak Nifty 1D Rate Liquid ETF</li> <li>• Kotak Nifty 200 Momentum 30 Index Fund</li> <li>• Kotak Nifty 200 Quality 30 ETF</li> <li>• Kotak Nifty 200 Quality 30 Index Fund</li> <li>• Kotak Nifty 50 Equal Weight Index Fund</li> <li>• Kotak Nifty AAA Financial Services</li> </ul> |
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|  |  |  |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--|--|--|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  |  |  | Bond Mar 2028 Index Fund<br>• Kotak Nifty Alpha 50 Index Fund<br>• Kotak Nifty Commodities Index Fund<br>• Kotak Nifty Financial Services Ex-Bank Index Fund<br>• Kotak Nifty G-sec July 2033 Index Fund<br>• Kotak Nifty India Consumption ETF<br>• Kotak Nifty India Tourism Index Fund<br>• Kotak Nifty MNC ETF<br>• Kotak Nifty Midcap 150 ETF<br>• Kotak Nifty Midcap 150 Index Fund<br>• Kotak Nifty Midcap 150 Momentum 50 Index Fund<br>• Kotak Nifty Midcap 50 ETF<br>• Kotak Nifty Midcap 50 Index Fund<br>• Kotak Nifty SDL JUL 2026 INDEX FUND |
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|  |  |  |  | <ul style="list-style-type: none"> <li>• Kotak Nifty SDL JUL 2033 INDEX FUND</li> <li>• Kotak Nifty Smallcap 250 Index Fund</li> <li>• Kotak Nifty Smallcap 50 Index Fund</li> <li>• Kotak Nifty Top 10 Equal Weight Index Fund</li> <li>• Kotak Quant Fund</li> <li>• Kotak Gilt Fund</li> <li>• Kotak Silver ETF</li> <li>• Kotak Silver ETF Fund Of Fund</li> <li>• Kotak Special Opportunities Fund</li> <li>• Kotak Technology Fund</li> <li>• Kotak Transportation and Logistics Fund</li> <li>• Kotak US Specific Equity Passive FOF</li> <li>• Kotak Gold Silver Passive FOF</li> <li>• Kotak Nifty 200 Momentum 30 ETF</li> <li>• Kotak Nifty chemical ETF</li> <li>• Kotak Rural Opportunities Fund</li> <li>• Kotak Nifty500 Momentum 50 Index Fund</li> </ul> |
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| <b>Name of the Fund Manager</b> | <b>Tenure of Managing the scheme</b> | <b>Tenure in Years</b> |
|---------------------------------|--------------------------------------|------------------------|
| Mr. Devender Singhal            | May 09, 2019                         | 6.40                   |
| Mr. Abhishek Bisen              | November 15, 2021                    | 13.88                  |

## **F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

The list of existing schemes under Fund of Funds Schemes are given below:

1. Kotak Multi Asset Omni FOF
2. Kotak Global Emerging Market Overseas Equity Omni FOF
3. Kotak Gold Fund
4. Kotak International REIT Overseas Equity Omni FOF
5. Kotak Silver ETF Fund of Fund
6. Kotak Income Plus Arbitrage Omni FOF
7. Kotak Global Innovation Overseas Equity Omni FOF
8. Kotak US Specific Equity Passive FOF
9. Kotak Gold Silver Passive FOF

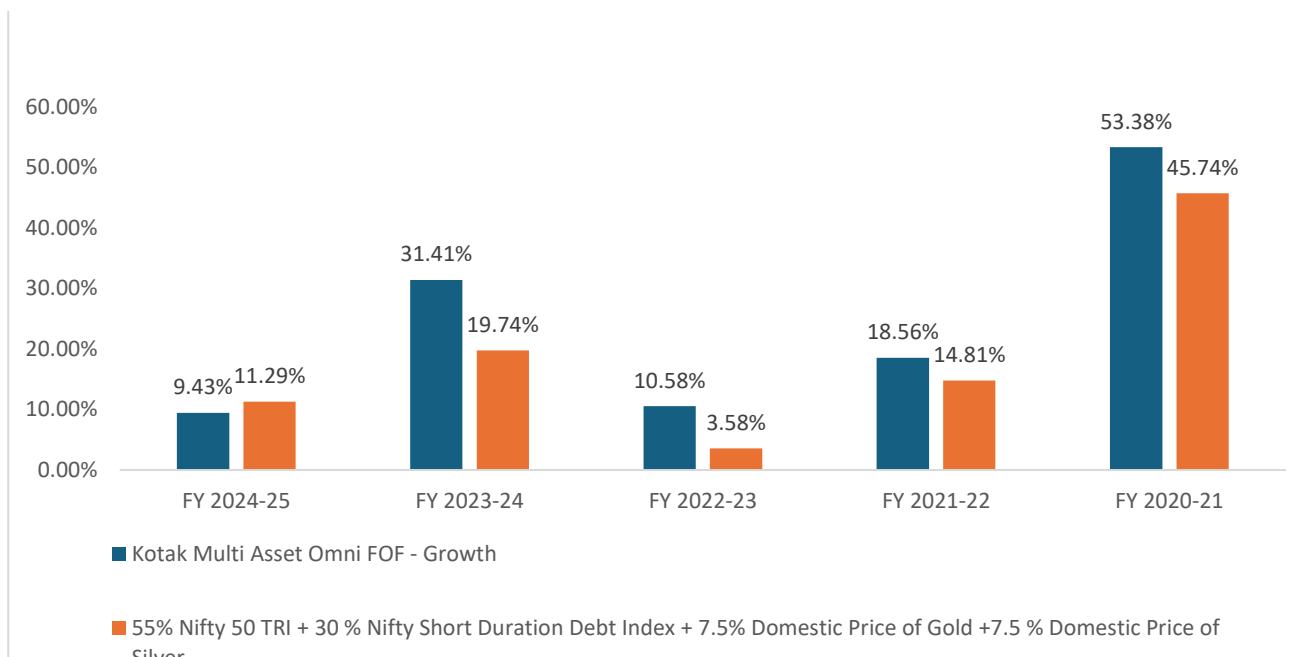
The detailed comparative table will be available in the given link: <https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim>

## **G.HOW HAS THE SCHEME PERFORMED**

**Performance of the scheme as on December 31, 2025**

| <b>Compounded Growth Rate</b> | <b>Annualized</b> | <b>Kotak Multi Asset Omni FOF</b> | <b>55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver.</b> |
|-------------------------------|-------------------|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Returns for the last 1 year   |                   | 15.36%                            | 22.35%                                                                                                                        |
| Returns for the last 3 years  |                   | 19.16%                            | 16.25%                                                                                                                        |
| Returns for the last 5 years  |                   | 18.69%                            | 13.88%                                                                                                                        |
| Returns Since Inception       |                   | 16.34%                            | 13.75%                                                                                                                        |

Scheme Inception date is 09/08/2004. Past performance may or may not be sustained in future.



Scheme Inception date is 09/08/2004. Past performance may or may not be sustained in future.

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings:** Top 10 holdings by issuer and fund allocation will be available in the given link - <https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim>
- Portfolio Disclosure** – The detailed portfolio and related disclosures for the scheme please refer our website - <https://www.kotakmf.com/Information/statutory-disclosure/information>
- Portfolio Turnover Rate:** 27.96 (As on December 31, 2025)
- Aggregate investment in the Scheme by** (As on December 31, 2025)

| Fund Manager Name | Units    | NAV Value | Market Value in Crores (in Rs) |
|-------------------|----------|-----------|--------------------------------|
| Abhishek Bisen    | 655.13   | 275.86    | 0.018                          |
| Devender Singhal  | 2,851.99 | 275.86    | 0.079                          |

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

### v. Investments of AMC in the Scheme:

The AMC may invest in the Scheme subject to the SEBI (MF) Regulations. Under the Regulations, the AMC is not permitted to charge any investment management and advisory services fee on its own investment in the Scheme.

Pursuant to Regulation 25(16A) of the SEBI (MF) Regulations, 1996 and para 6.9.3.5 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, AMC shall not be required to invest minimum amount as a percentage of AUM in the Scheme.

Details of Investments of AMC in the Scheme will be available in the given link. – Not Applicable

### Part III- OTHER DETAIL

#### A. COMPUTATION OF NAV

The AMC shall compute NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date.

The AMC shall value its investments according to the valuation norms (Valuation Policy includes computation of NAV in case of investment in foreign securities), as specified in the Eighth Schedule of the Regulations, or such guidelines / recommendations as may be specified by SEBI from time to time. The broad valuation norms are detailed in the Statement of Additional Information.

NAV of Units under the Scheme will be calculated as shown below:

|       |                                                   |   |                                         |   |                                                               |
|-------|---------------------------------------------------|---|-----------------------------------------|---|---------------------------------------------------------------|
| NAV = | Market or Fair Value of Scheme's investments      | + | Current assets including Accrued Income | - | Current Liabilities and provisions including accrued expenses |
|       | No. of Units outstanding under the Scheme/Option. |   |                                         |   |                                                               |

The NAVs of the Scheme will be calculated and updated on next Business day on AMFI's website - [www.amfiindia.com](http://www.amfiindia.com) by 10.00 a.m. The NAV shall be computed upto three decimals. The NAV of Direct Plan will be different than the NAV of Regular Plan.

Computation of NAV will be done after taking into account IDCW paid, if any, and the distribution tax thereon, if applicable. Therefore, once IDCW are distributed under the IDCW Option, the NAV of the Units under the IDCW Option would always remain lower than the NAV of the Units issued under the Growth Option. The income earned and the profits realized in respect of the Units issued under the Growth Option remain invested and are reflected in the NAV of the Units.

#### Illustration for Computation of NAV:

As required under the Regulations, the asset management company shall ensure that the repurchase price of an open ended scheme shall not be lower than 97% of the Net Asset Value.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

#### B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The New Fund Offer expenses of the scheme were borne by the AMC.

## C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 2.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme subject to the overall ceilings as stated under Regulation 52(6)(a).

For the actual current expenses being charged, the investor should refer to the website of the mutual fund viz. [www.kotakmf.com](http://www.kotakmf.com)

### **Total Expense Ratio for the scheme**

| Expense Head                                                                                                         | % p.a. of daily Net Assets*<br>(Estimated p.a.) |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|
| Investment Management and Advisory Fees                                                                              | Upto 2.00%                                      |
| Audit fees/fees and expenses of trustees                                                                             |                                                 |
| Custodial Fees                                                                                                       |                                                 |
| Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants |                                                 |
| Marketing & Selling Expenses including Agents Commission and statutory advertisement                                 |                                                 |
| Costs related to investor communications                                                                             |                                                 |
| Costs of fund transfer from location to location                                                                     |                                                 |
| Cost towards investor education & awareness(at least 2 bps)                                                          |                                                 |
| Brokerage & transaction cost pertaining to distribution of units                                                     |                                                 |
| Goods & Services Tax on expenses other than investment and advisory fees                                             |                                                 |
| Goods & Services Tax on brokerage and transaction cost                                                               |                                                 |
| Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)                                                |                                                 |
| <b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)</b>                                    | Upto 2.00%                                      |
| Additional expenses under Regulations 52(6A)(c)                                                                      | Upto 0.05%                                      |

# The AMC shall not charge additional expenses under Regulation 52(6A)(c) in case exit load is not levied/ not applicable

**Expense Structure for Direct Plan**– The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.

Commission/ Distribution expenses will not be charged in case of Direct Plan. The TER of Direct Plan will be lower than Regular Plan.

In terms of the Para 10.1.12 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, all fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan. However, Direct Plan shall have a lower expense ratio than the Regular Plan. The expenses would exclude distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.

#### **Additional expenses which may be charged to the Scheme**

The following additional expenses may be charged to the Schemes under Regulation 52 (6A), namely-

- Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

Clause 4 of Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 which restricts investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with guidelines as per para 12.19 of SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. However, the management fees and other expenses charged by the mutual fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s), the same principle shall be applicable for that part of investment.

#### **Goods and Services tax:**

Goods and Services tax on investment and advisory fees may be charged to the scheme in addition to the maximum limit of TER as prescribed in Regulation 52(6)(c). Goods and Services tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per Regulation 52.

The aforesaid estimates are made in good faith by the Investment Manager and are subject to change inter se among the various heads of expenses and between the Plans. It may also be noted that the total expenses of the Plans will also be subject to change within the overall limits of expenses under Regulation 52. Actual expenses under any head and / or the total expenses may be more or less than the estimates. The Investment Manager retains the right to charge the actual expenses to the Scheme, however the expenses charged will not exceed the statutory limit prescribed by the Regulations. There will be no sub limit on management fee, and it shall be within the overall TER specified above.

#### **Illustration of impact of expense ratio on scheme's returns:**

| <b>Particulars</b>                                   | <b>Regular Plan</b> | <b>Direct Plan</b> |
|------------------------------------------------------|---------------------|--------------------|
| Amount Invested at the beginning of the year         | 10,000              | 10,000             |
| Annual Returns before Expenses                       | 800                 | 800                |
| Expenses other than Distribution Expenses            | 75                  | 75                 |
| Distribution Expenses / Commission                   | 25                  | -                  |
| <b>Returns after Expenses at the end of the Year</b> | <b>700</b>          | <b>725</b>         |

Illustration is given to understand the impact of expense ratio on a scheme return and this should not be construed as an indicative return of the scheme. The expenses of the Direct Plan under the Scheme will be lower to the extent of distribution expenses/ commission.

## D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of [www.kotakmf.com](http://www.kotakmf.com) or may call at 18003091490 or your distributor.

| Type of Load | Load chargeable (as % age of NAV)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Exit         | <p>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:</p> <ul style="list-style-type: none"><li>· If redeemed or switched out on or before completion of 1 year from the date of allotment of units – 1.00%</li><li>· If redeemed or switched out after completion of 1 Year from the date of allotment of units – NIL</li></ul> |

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

Units issued on reinvestment of IDCW shall not be subject to entry and exit load.

\*In terms of Para 10.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

\*\* Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres. In case of changes in load structure the addendum carrying the latest applicable load, structure shall be attached to all KIM and SID already in stock till it is updated.

Investors may obtain information on loads on any Business Day by calling the office of the AMC or any of the Investor Service Centers. Information on applicability of loads will also be provided in the Account Statement.

As required under the Regulations, the asset management company shall ensure that the repurchase price of an open-ended scheme is not lower than 97% of the Net Asset Value.

The investor is requested to check the prevailing load structure of the scheme before investing.

## **SECTION II**

### **I. INTRODUCTION**

#### **A. Definitions/interpretation**

The detailed definitions/ interpretations refer to the link on website of the mutual fund viz. <https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim>

#### **B. Risk factors**

##### **1. Scheme Specific Risk Factors**

- Investments in underlying schemes will have all the risks associated with such schemes including performance of underlying stocks, derivative investments, off shore investments, stock lending, changes in credit rating, trading volumes, settlement periods, price/interest rate risk, volatility & liquidity in money markets, basis risk, spread risk, re-investment risk, etc. The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying Schemes.
- Since the Scheme proposes to invest in underlying schemes, the Scheme's performance will depend upon the performance of the underlying schemes and any significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.
- Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.
- The Portfolio rebalancing may result in higher transaction costs;
- The Scheme's performance may be impacted by exit loads or other redemption charges that may be charged at the time of redemption from the Underlying Schemes. Since the incidence of exit loads on investments made by the Scheme in Underlying Schemes of the Fund is based on first-in, first-out principle, it is anticipated that the impact of such exit loads/redemption charges could be minimal during the normal course of functioning of the Scheme.

##### **2. Risks associated with Capital Markets or Equity Markets (i.e. Markets in which Equity Shares or Equity oriented instruments are issued and traded)**

· Price fluctuations and Volatility:

Mutual Funds, like securities investments, are subject to market and other risks and there can be neither a guarantee against loss resulting from an investment in the Scheme nor any assurance that the objective of the Scheme will be

achieved. The NAV of the Units issued under the Scheme can go up or down because of various factors that affect the capital market in general, such as, but not limited to, changes in interest rates, government policy and volatility in the capital markets. Pressure on the exchange rate of the Rupee may also affect security prices.

· **Concentration / Sector Risk:**

When a Mutual Fund Scheme, by mandate, restricts its investments only to a particular sector; there arises a risk called concentration risk. If the sector, for any reason, fails to perform, the portfolio value will plummet and the Investment Manager will not be able to diversify the investment in any other sector. Investments under this scheme will be in a portfolio of diversified equity or equity related stocks spanning across a few selected sectors. Hence the concentration risks could be high.

· **Liquidity Risks:**

Liquidity in Equity investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities. These factors can also affect the time taken by KMMF for redemption of Units, which could be significant in the event of receipt of a very large number of redemption requests or very large value redemption requests. In view of this, redemption may be limited or suspended after approval from the Boards of Directors of the AMC and the Trustee, under certain circumstances as described in the Statement of Additional Information.

· **Potential Loss associated with Derivative Trading pertaining to Equity Markets:**

a) In case of investments in index futures, the risk would be the same as in the case of investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks. In case futures are used for hedging a portfolio of stocks, which is different from the index stocks, the extent of loss could be more or less depending on the coefficient of variation of such portfolio with respect to the index; such coefficient is known as Beta.

b) The risk (loss) for an options buyer is limited to the premium paid, while the risk (loss) of an options writer is unlimited, the latter's gains being limited to the premiums earned. The writer of a put option bears a risk of loss if the value of the underlying asset declines below the exercise price. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.

**3. Risk associated with investment in Government securities and Tri-Party Repo on Government securities or treasury bills:**

The mutual fund is a member of securities segment and Triparty repo on Government securities or treasury bill trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Triparty repo on Government securities or treasury bills or trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counter party risks considerably for transactions in the said segments.

The members are required to contribute towards margin obligation (Initial / Mark to Market etc.) as per bye-laws of CCIL as also an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in discharging their obligation. As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members as determined by CCIL.

Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the mutual fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL maintains two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty repo on Government securities or treasury bill trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/ default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

### C. Risk mitigation strategies

| Type of Risks                                                                              | Measures/ Strategies to control risks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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| <b>Equity Markets/ Equity Oriented Instruments</b>                                         | <p><b>Investment strategy</b><br/>The fund will comply with the prescribed SEBI limits on exposure. Risk is monitored and necessary action would be taken on the portfolio, if required. Attribution analysis is done to monitor the under or over performance vis a vis the benchmark and the reasons for the same.</p> <p><b>Portfolio volatility &amp; concentration</b><br/>The overall volatility of the portfolio would be maintained in line with the objective of the scheme Volatility would be monitored with respect to the benchmark and peer set.</p> <p><b>Liquidity</b><br/>The scheme predominantly invests across market capitalisation which are actively traded and thereby liquid. The fund manager may also keep some portion of the portfolio in debt and money market instruments and/or cash within the specified asset allocation framework for the purpose of meeting redemptions. The liquidity would be monitored and necessary action would be taken on the portfolio if required. Stock turnover is monitored at regular intervals. The debt/money market instruments that are invested by the fund will have a short term duration.</p> |
| <b>Government securities and Triparty repo on Government securities or treasury bills:</b> | As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Units of mutual fund schemes</b>                                                        | Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidity on a T+1/T+2 basis and aim to mitigate any risks arising out of underlying investments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

The measures mention above is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change.in response to the same.

## II. INFORMATION ABOUT THE SCHEME:

### A. Where will the scheme invest

The Scheme shall invest in the following securities as per the limits specified in the asset allocation table of Scheme, subject to SEBI (MF) Regulations.

| Securities/ Instruments                                                                                                                                                                | Definitions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares; units of Real Estate Investment Trust (REIT); | Equity shares is a security that represents ownership interest in a company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                                                                                                                                                        | Equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives, units of Real Estate Investment Trust and such other instrument as may be specified by the Board from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                        | Derivative is a financial instrument whose value is based upon the value of an underlying equity shares or indices. The equity derivatives may be in the following form:<br><br>Futures - Futures Contract means a legally binding agreement to buy or sell the underlying security / indices on a future date at an agreed price.<br><br>Options - Options Contract is a type of Derivatives Contract which gives the buyer/holder of the contract the right (but not the obligation) to buy/sell the underlying asset at a predetermined price within or at end of a specified period. The buyer / holder of the option purchases the right from the seller/writer for a consideration which is called the premium. The seller/writer of an option is obligated to settle the option as per the terms of the contract when the buyer/holder exercises his right. The underlying asset could include securities, an index of prices of securities etc. |
|                                                                                                                                                                                        | “REIT” or “Real Estate Investment Trust” means a person that pools rupees fifty crores or more for the purpose of issuing units to at least two hundred investors so as to acquire and manage real estate asset(s) or property(ies), that would entitle such investors to receive the income generated therefrom without giving them the day-to-day control over the management and operation of such real estate asset(s) or property(ies).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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| <p>Money market instruments permitted by SEBI/RBI, having maturities of up to one year but not limited to:</p> <ul style="list-style-type: none"> <li>· Certificate of Deposits (CDs).</li> <li>· Commercial Paper (CPs).</li> <li>· Tri-party Repo, Bills re-discounting, as may be permitted by SEBI from time to time.</li> </ul> <p>Repo of corporate debt securities</p> | <ul style="list-style-type: none"> <li>· “Certificate of Deposit” or “CD” is issued by Scheduled Commercial Banks (SCBs) and All-India Financial Institutions. There is a term period of 7 days to 1 year for CDs that are issued by SCBs, whereas the term period ranges from 1 year to 3 years for CDs issued by financial institutions. CDs are usually issued at a discounted rate and redeemed at par.</li> <li>· "Commercial Paper" or "CP" is a short-term instrument issued by corporates and financial institutions. CPs are usually issued at a discounted rate and redeemed at par. The tenor of CP ranges from 7 days to 1 year.</li> <li>· Treasury bills or T-bills, which are money market instruments, are short term debt instruments issued by the Government of India and are presently issued in three tenors, namely, 91 day, 182 day and 364 day. Treasury bills are zero coupon securities and pay no interest. Instead, they are issued at a discount and redeemed at the face value at maturity.</li> <li>· Triparty Repo (TREPS) is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.</li> <li>· Repos / Reverse Repos enables collateralized short term borrowing and lending through sale/purchase operations in debt instruments (including corporate bonds).</li> <li>· Bills Re-discounting is an instrument where a financial institution discounts the bills of exchange that it has discounted previously with another financial institution.</li> </ul> |
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Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with Para 12.30 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

## **B. What are the investment restrictions?**

As per the Trust Deed read with the SEBI (MF) Regulations, the following investment restrictions apply in respect of the Scheme at the time of making investments.

1. The Scheme shall not invest in any Fund of Funds Scheme.
2. A fund of funds scheme shall be subject to the following investment restrictions:  
A scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the Scheme Information Document of fund of funds scheme.
3. Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:-
  - (a) such transfers are made at the prevailing market price for quoted Securities on spot basis (spot basis shall have the same meaning as specified by Stock Exchange for spot transactions.)
  - (b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
  - (c) the same are in line with Para 12.30 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.
4. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:  
  
Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
5. No loans for any purpose may be advanced by the Mutual Fund and the Mutual Fund shall not borrow except to meet temporary liquidity needs of the Schemes for the purpose of payment of interest or IDCWs to Unit Holders, provided that the Mutual Fund shall not borrow more than 20% of the net assets of each of the Schemes and the duration of such borrowing shall not exceed a period of six months.
6. The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised/ electronic form.
7. The mutual fund shall get the securities purchased / transferred in the name of the fund on account of the concerned scheme, where investments are intended to be of long term nature.
8. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to Para 12.16 and Para 4.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as may be amended from time to time. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks.
9. Investment restrictions w.r.t. InvITS:
  - a) The Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of InvIT.
  - b) The Scheme shall not invest more than 10% of its NAV in the units of InvITs.
  - c) The Scheme shall not invest more than 5% of its NAV in the units of InvITs issued by a single issuer.

The AMC may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. The Trustee may from time to time alter these restrictions in conformity with the SEBI (MF) Regulations.

All investment restrictions shall be applicable at the time of making investment.

Apart from the above investment restrictions, the Scheme follows certain internal norms vis-à-vis limiting exposure to scrips, sectors etc, within the above-mentioned restrictions, and these are subject to review from time to time.

Modifications, if any, in the Investment Restrictions on account of amendments to the Regulations shall supercede /override the provisions of the Trust Deed.

### C. Fundamental Attributes

As per para 1.14 of SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the following are the fundamental attributes of the schemes, in terms of Regulation 18 (15A) of SEBI (MF) Regulations:

- (i) Type of the scheme: As mentioned under the heading “Type of the Scheme” of Part I – Sr. No. III
- (ii) Investment Objective: As mentioned under the heading “Investment Objective” of Part I – Sr. No. V
- (iii) Investment Pattern: As mentioned under the heading “How will the scheme allocate its assets” of Part II - A
- (iv) Terms of Issue:
  - Liquidity provisions such as listing, repurchase, redemption. Investors may refer Part I and Section II under ‘Other Scheme Specific Disclosures’ for detailed information on listing, repurchase and redemption.
  - Aggregate fees and expenses charged to the scheme. Investors may refer Part III ‘Other Details’.
  - Any safety net or guarantee provided – Not Applicable

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the trustees shall ensure that no change in the fundamental attributes of any scheme, the fees and expenses payable or any other change which would modify the scheme and affect the interest of the unit holders is carried out by the asset management company, unless it complies with sub-regulation (26) of regulation 25 of these regulations.

In accordance with Regulation 25(26) of the SEBI (MF) Regulations, the asset management company shall ensure that no change in the fundamental attributes of any scheme or the trust, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless,

- A written communication about the proposed change is sent to each unit holder and an advertisement is issued in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the mutual fund is situated; and
- The Unitholders are given an option for a period of 30 calendar days to exit at the prevailing Net Asset Value without any exit load

### D. Other Scheme Specific Disclosures:

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| <b>Listing and transfer of units</b> | <p><b>Listing:</b><br/>The Scheme is open-ended in nature. It is not necessary to list the units of the scheme on any exchange. Liquidity is ensured to investors by the purchase and sale of Units from/to the Fund at prices related to the relevant Applicable NAV for the purpose of purchasing or redeeming Units from the Fund.</p> <p>The Trustee, however, has the right to list the Units under the Scheme on any stock exchange/s for better distribution and additional convenience to existing/prospective Unitholders. Even if the Units are listed, the Fund shall continue to offer purchase and redemption facility as specified in this scheme information document. Any listing will come only as an additional facility to investors who wish to use the services of a stock exchange for the purpose of transacting business in the Units of the Scheme.</p> <p><b>Transfer of units held in Non-Demat [Statement of Account (‘SOA’)] mode:</b><br/>As per the AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024, on ‘Standard Process for Transfer of Units held in Non-Demat (SoA) mode’, units held by individual unitholders in Non Demat (‘SoA’) mode can be transferred only in following cases-</p> |
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|                                                                                                                                                                        | <p>i. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</p> <p>ii. A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee.</p> <p>iii. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s).</p> <p>iv. Investors under Resident/non-resident Individual category.</p> <p>Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.</p> <p>Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.</p> <p>The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.</p> <p>For details, please refer Statement of Additional Information (SAI).</p> |
| <b>Dematerialization of units</b>                                                                                                                                      | <p>Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form/transaction feed. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants. The demat request to depository must be submitted for all units in a folio. In case Unit holders do not provide their Demat account details or the Demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them</p>                                                                                                       |
| <b>Minimum Target amount<br/>(This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors</b> | <p>Not Applicable since it is an ongoing scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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| would be refunded the amount invested without any return.) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Maximum Amount to be raised (if any)                       | Not Applicable since it is an ongoing scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Dividend Policy (IDCW)                                     | <p><b>IDCW Frequency</b><br/>IDCW is declared subject to availability and adequacy of distributable surplus.</p> <p><b>IDCW Record Dates:</b> At the discretion of the Trustees (If the record date is not a Business Day, the immediately following Business Day will be the record date)</p> <p>Under the Income Distribution cum capital withdrawal (IDCW) option, the Trustee may at any time decide to distribute by way of IDCW, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of Income Distribution cum capital withdrawal (IDCW).</p> <p>The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance.</p> <p>In case of dynamic lien, the Income Distribution cum capital withdrawal (IDCW) may be credited to the financier</p> <p>The Income Distribution cum capital withdrawal (IDCW) Option will be available under two sub-options – the Payout Option and the Reinvestment Option.</p> <p>Payout of Income Distribution cum capital withdrawal option (IDCW): Unitholders will have the option to receive payout of their IDCW by way of Pay order any other means which can be encashed or by way of direct credit / electronic payout into their account.</p> <p>Reinvestment of Income Distribution cum capital withdrawal option (IDCW): Under the reinvestment option, The amounts will be reinvested in the Reinvestment IDCW Option at the Applicable NAV announced immediately following the record date.</p> <p>The requirement of giving notice shall not be applicable for IDCW Option having frequency upto one month.</p> <p>However, the Trustees reserve the right to introduce new options and / or alter the IDCW payout intervals, frequency, including the day of payout.</p> |

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| <b>Allotment (Detailed procedure)</b>                                                                                                                                              | <p>Pursuant to Para 14.4.4 of SEBI Master Circular no. SEBI/HO/IMD/IMDPoD- 1/P/CIR/2024/90 dated June 27, 2024 and SEBI Circular SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025, the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund shall receive the following:</p> <ol style="list-style-type: none"> <li>1. The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</li> <li>2. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.</li> <li>3. A consolidated account statement (CAS) for each calendar month on or before 12<sup>th</sup> of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement on or before 15<sup>th</sup> of the succeeding month where investor has not provided email id/have opted for delivery via physical mode, across the schemes of the mutual funds, to all the investors in whose folio(s) transaction(s) has/have taken place during the month. The same shall be sent by the AMC or by the Agencies appointed by the AMC for non demat unit holders</li> </ol> |
| <b>Refund</b>                                                                                                                                                                      | <p>If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <p><b>Who can invest</b><br/>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> | <p>The following are eligible to apply for purchase of the Units:</p> <ul style="list-style-type: none"> <li>• Resident Indian Adult Individuals, either singly or jointly (not exceeding three).</li> <li>• Parents/Lawful guardians on behalf of Minors.</li> <li>• Companies, corporate bodies, registered in India.</li> <li>• Registered Societies and Co-operative Societies authorised to invest in such Units.</li> <li>• Public sector undertakings, public/Statutory corporations subject to general or specific permissions granted to them by the Central/State governments from time to time.</li> <li>• Religious and Charitable Trusts under the provisions of 11(5) of the Income Tax Act, 1961 read with Rule 17C of the Income Tax Rules, 1962.</li> <li>• Trustees of private trusts authorised to invest in mutual fund schemes under their trust deeds.</li> <li>• Partner(s) of Partnership Firms.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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|                   | <ul style="list-style-type: none"> <li>• Association of Persons or Body of Individuals, whether incorporated or not.</li> <li>• Hindu Undivided Families (HUFs).</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions and Investment Institutions.</li> <li>• Non-Resident Indians/Persons of Indian origin resident abroad (NRIs) on full repatriation or non-repatriation basis.</li> <li>• Other Mutual Funds registered with SEBI.</li> <li>• International Multilateral Agencies approved by the Government of India.</li> <li>• Army/Navy/Air Force, Para-Military Units and other eligible institutions.</li> <li>• Scientific and Industrial Research Organizations.</li> <li>• Provident/Pension/Gratuity and such other Funds as and when permitted to invest.</li> <li>• Public Financial Institution as defined under the Companies Act 2013.</li> <li>• Universities and Educational Institutions.</li> <li>• Other schemes of Kotak Mahindra Mutual Fund may, subject to the conditions and limits prescribed in the SEBI Regulations and/or by the Trustee, AMC or Sponsor, subscribe to the Units under the Scheme.</li> <li>• Foreign Portfolio Investors (FPIs) or sub-accounts of FPI's registered with SEBI</li> <li>• Public Trusts in Maharashtra can invest up to 50% of its available funds</li> </ul> <p>The list given above is indicative and the applicable law, if any, shall supersede the list.</p> |
| Who cannot invest | <p>Acceptance of Subscriptions from U.S. Persons and Residents of Canada w.e.f. November 17, 2016: -</p> <p>The Scheme shall not accept subscriptions from U.S. Persons and Residents of Canada, except where transaction request received from Non – resident Indian (NRIs) / Persons of Indian Origin (PIO) who at the time of investment are present in India and submit physical transaction request along with such declarations / documents as may be prescribed by Kotak Mahindra Asset Management Company Ltd and Kotak Mahindra Trustee Company Ltd.</p> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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|                                                                                                                                                                  | <p>The AMC reserves the right to put the transaction request on hold/reject the transaction request, or reverse the units allotted, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <p>The Trustee/AMC reserves the right to change/modify the provisions mentioned above at a later date.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| How to Apply and other details                                                                                                                                   | <p>The investors can submit the Application forms and Key Information Memorandum (along with transaction slip)/ forms for redemption/ switches at the branches of AMC or Investor Service Centres (ISCs)/Official Points of Acceptance (OPAs) of the Registrar (CAMS) or distributors or on the website of Kotak Mahindra Mutual Fund <a href="http://www.kotakmf.com">www.kotakmf.com</a>.</p> <p>Where Units under a Scheme are held under both Direct Plan and Regular Plan, investors should clearly mention the plan from which redemption/switch requests are to be processed.</p> <p>Further in line with Para 16.2.11 and 16.2.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 it has been decided to allow investors can directly access infrastructure of the recognised stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies.</p> <p>Please refer to the SAI and Application form for the instructions.</p> <p>Link for the list of official points of acceptance, collecting banker details etc. <a href="https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim">https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim</a></p> <p>Computer Age Management Services Ltd. (CAMS) (Registrar)<br/>AVA Tower, Old No. 788 &amp; 789, Electricity Avenue, New No. 152 &amp; 150, Anna Salai, Beside Rayala Towers, Chennai - 600002.<br/>Contact details - 044 6110 4034<br/>Email Id – enq_k@camsonline.com<br/>Website - <a href="http://www.camsonline.com">www.camsonline.com</a></p> <p>To inform investors that it is mandatory to mention their bank account numbers in their applications/requests for redemption.</p> |
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same. | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Restrictions, if any, on the right to freely retain or dispose of units being offered.                                                                           | The Asset Management Company shall, on production of instrument of transfer together with relevant documents, shall register the transfer within timelines as defined in the SEBI Regulation. The Units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|                                                                                                                                                                                                        | <p>accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time and as stated in. Para 14.4.4 of SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Further, for the procedure of release of lien, the investors shall contact their respective DP.</p> <p><b>Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:</b></p> <p>As per the AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024, on 'Standard Process for Transfer of Units held in Non-Demat (SoA) mode', units held by individual unitholders in Non Demat ('SoA') mode can be transferred only in following cases-</p> <ul style="list-style-type: none"> <li>i. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</li> <li>ii. A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee.</li> <li>iii. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s).</li> </ul> <p>Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.</p> <p>Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.</p> <p>For details, please refer Statement of Additional Information (SAI).</p> |
| <p><b>Cut off timing for subscriptions/ redemptions/ switches</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p><b>Applicable NAV for Purchases/Switch-ins</b></p> <ul style="list-style-type: none"> <li>1. In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual fund's account for utilization before the cut off time of the same day – closing NAV of the day of receipt of application;</li> <li>2. In respect of valid applications received after 3.00 p.m. on a business day and the entire amount is available in the mutual fund's account for utilization before cut off time of the next business day – the closing NAV of the next business day;</li> <li>3. Irrespective of the time of receipt of the application where the entire amount is available in Mutual fund's account for utilization before cut off time on any subsequent business day – the closing NAV of such subsequent business day.</li> </ul> <p>The above cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:</p> <ul style="list-style-type: none"> <li>1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme</li> <li>2. Cheques received on a business day may be deposited with the primary bankers of the respective location on the next business day. NAV shall be</li> </ul>                                                                                                                                                                                                                                                                                                                                                        |

|                                                                                                                                                                       | <p>as per the applicable NAV mentioned above. To enable early sighting of funds by the schemes, investors are requested to avail of electronic facilities like RTGS / NEFT in respect of subscriptions and submit the proof of transfer of funds along with their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC.</p> <p>3. The revised provisions for applicability of NAV based on realization of funds will be applicable to all types of investment including various systematic investments routes (viz, SIP, STP, Transfer of IDCW Plan etc.) as may be offered by the Scheme from time to time.</p> <p><b>Applicable NAV for Redemption/ Switch outs</b></p> <p>a) where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and</p> <p>b) an application received after 3.00 pm – closing NAV of the next business day.</p> <p>Further, where the AMC or the Registrar has provided a facility to the investors to redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or any other facilities offered by the AMC and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above.</p> |                                     |                                       |                     |                                     |                                     |                                     |
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| <p><b>Minimum amount for purchase/redemption/switches</b> (mention the provisions for or ETFs, as may be applicable, for direct subscription/redemption with AMC.</p> | <p><b>Minimum application amount for purchases</b></p> <table><tr><th><b>Initial Purchase (Non- SIP)</b></th><th><b>Additional Purchase (Non- SIP)</b></th><th><b>SIP Purchase</b></th></tr><tr><td>Rs. 100/- and any amount thereafter</td><td>Rs. 100/- and any amount thereafter</td><td>Rs. 100/- and any amount thereafter</td></tr></table> <p><b>Minimum amount for redemption:</b><br/>The minimum redemption amount for all plans will be Rs. 1000/- or 100 units or account balance, whichever is lower.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>Initial Purchase (Non- SIP)</b>  | <b>Additional Purchase (Non- SIP)</b> | <b>SIP Purchase</b> | Rs. 100/- and any amount thereafter | Rs. 100/- and any amount thereafter | Rs. 100/- and any amount thereafter |
| <b>Initial Purchase (Non- SIP)</b>                                                                                                                                    | <b>Additional Purchase (Non- SIP)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>SIP Purchase</b>                 |                                       |                     |                                     |                                     |                                     |
| Rs. 100/- and any amount thereafter                                                                                                                                   | Rs. 100/- and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Rs. 100/- and any amount thereafter |                                       |                     |                                     |                                     |                                     |
| <p>Accounts Statements</p>                                                                                                                                            | <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by email on or before 12<sup>th</sup> of the succeeding month, or in physical mode before 15<sup>th</sup> of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18<sup>th</sup> day of April and October and to investors that have opted for delivery via physical mode, on or before the</p>                                                                                                                                                                                                                                                                                                                          |                                     |                                       |                     |                                     |                                     |                                     |

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|                                                                            | <p>twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs<br/>For further details, refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Dividend/ IDCW                                                             | <p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Redemption                                                                 | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024<br/>For schemes investing atleast 80% of total assets in permissible overseas investments (as per Clause 12.19 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024), the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase.</p>                                                                                                               |
| Bank Mandate                                                               | <p>As per the directives issued by SEBI it is mandatory for an investor to declare his/her bank account number. To safeguard the interest of Unitholders from loss or theft of their refund orders/redemption cheques, investors are requested to provide their bank details in the Application Form.</p> <p>In case an existing Unitholder is submitting a request for Change in his Bank Details, he needs to submit an old and new bank account. In absence of the same, the request for Change in Bank Mandate is liable to be rejected</p> <p>Investors have an option of registering their bank accounts, by submitting the necessary forms &amp; documents. At the time of redemption, investors can select the bank account to receive the amount.</p>                     |
| Delay in payment of redemption / repurchase proceeds/dividend              | <p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 by SEBI for the period of such delay</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount | <p>In accordance with Para 14.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and SEBI Letter SEBI/HO/IMD-SEC-2/P/OW/2025/02346/1 dated January 22, 2025 the unclaimed Redemption amount and IDCW amount that are currently allowed to be deployed by the Mutual Fund only in call money market or money market Instruments, shall also be allowed to be invested in a separate plan of only Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. There shall a separate scheme/plan for Redemption amount and IDCW amount, pending for less than 3 years and more than 3 years</p> <p>Following are timelines for deployment by Mutual fund</p> |

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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|  | <p>a. Transfer of Unclaimed redemption and dividend amount to Unclaimed Dividend and Redemption Scheme (UDRS) after 90 days and not beyond 105 days from date of issuance of the instruments</p> <p>b. On completion of first 3 years of a separate plan of Overnight scheme / Liquid scheme / Money Market Mutual Fund scheme, AMC shall transfer such units to UDRS plan (&gt; 3 years) within 10 business days of subsequent month</p> <p>c. The amount of income accrued on daily basis on unclaimed amount beyond 3 years shall be transferred on a monthly basis ( ie on or before 10<sup>th</sup>calendar day of subsequent month ) to the investor education scheme/folio</p> <p>Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix as as per para 17.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.</p> <p>AMCs shall not be permitted to charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped as per the TER of direct plan of such scheme or at 50bps whichever is lower. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular.</p> <p>As per SEBI Circular no. SEBI/HO/IMD/IMD-SEC-3/P/CIR/2025/15 dated February 12, 2025 a service platform for investors to trace inactive and unclaimed Mutual Fund folios- MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) MITRA platform is developed and hosted by the QRTAs (CAMS and KFinTech) would be availablethrough a link on the website of MF Central, AMCs, AMFI, the two QRTAs and SEBI.</p> <p>MITRA platform will facilitate the investors with a searchable database of inactive and unclaimed Mutual Fund folios at an industry-level which will empower the investors on following manner:</p> <ul style="list-style-type: none"> <li>• Enable investors/ legal claimants to identify the overlooked investments or any investments made by any other person for which he/she may be rightful legal claimant.</li> <li>• Encourage investors to do KYC as per the current norms thus reducing the number of non-KYC compliant folios.</li> </ul> |
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|                                       | <ul style="list-style-type: none"> <li>• Contribute towards building a transparent financial ecosystem and will be reliable medium for investors to find their inactive and unclaimed Mutual Fund investments.</li> <li>• Build and incorporate mitigants against fraud risk</li> </ul> <p>An inactive folio shall be defined as “Mutual Fund Folio(s) where no investor-initiated transaction/s (financial and non-financial) have taken place in the last 10 years, but unit balance is available”.</p> <p>This portal would display only Fund Names and investor has to approach the respective MFs for more information.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Disclosure w.r.t investment by minors | <p>As per Para 17.6 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the following Process for Investments in the name of a Minor through a Guardian will be applicable:</p> <p>a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>b. Redemption proceeds shall be credited only in verified bank account of the minor, i.e the account the minor may hold with the parent/legal guardian after completing KYC formalities.</p> <p>c. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>d. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major.</p> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p> |

### III OTHER DETAILS

#### A. UNDERLYING FUND DETAILS

##### Underlying Fund Name

##### • Equity Schemes/ ETF /Index Schemes:

Kotak Bluechip Fund, Kotak Emerging Equity Fund, Kotak Equity Opportunities Fund, Kotak Focused Equity Fund, Kotak India EQ Contra Fund, Kotak Infrastructure & Economic Reform Fund, Kotak Pioneer Fund, Kotak Small Cap Fund, Kotak Flexi cap Fund, Kotak Tax Saver Fund, Kotak Arbitrage Fund, Kotak Banking ETF, Kotak Nifty ETF, Kotak PSU Bank ETF, Kotak Sensex ETF, Kotak NV20 ETF, Kotak IT ETF, Kotak Nifty Alpha 50 ETF, Kotak Nifty Next 50 Index Fund, Kotak Nifty 50 Index Fund.

##### • Debt Schemes/ETF/ Index Schemes:

Overnight Fund, Kotak Liquid Fund, Kotak Money Market Fund, Kotak Savings Fund, Kotak Low Duration Fund, Floating Rate Fund, Kotak Corporate Bond Fund, Kotak Banking and PSU Debt Fund, Kotak Bond Short Term Fund, Kotak Credit Risk Fund, Kotak Medium Term Fund, Kotak Dynamic Bond Fund, Kotak Bond Fund, Kotak Gilt Fund.

• **Commodity based schemes** – Kotak Gold ETF & Kotak Silver ETF and any other commodity-based schemes of Kotak Mahindra Mutual Fund or any other domestic Mutual Funds as permissible by SEBI from time to time.

The scheme retains the flexibility to invest in any new open-ended equity-oriented scheme, debt-oriented scheme and commodity based scheme offered by Kotak Mahindra Mutual Fund or any other Mutual Fund that may be launched in the future as per the parameters mentioned above.

##### Expense Ratio of the underlying Fund:

For Total expense Ratio of the underlying funds refer the given link - <https://www.kotakmf.com/Information/TER>

**Details of Benchmark, Investment Objective, Investment Strategy, Year wise performance-** refer the Scheme Information Document of the respective Underlying Schemes available under the given link <https://www.kotakmf.com/Information/statutory-disclosure/information>

**AUM, Top 10 Holding/ link to Top 10 holding of the underlying fund (as on December 31, 2025)**– Refer the given link <https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim>

## B. Periodic Disclosures

|                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| <p><b>Monthly and Half yearly Disclosures: Portfolio / Financial Results</b></p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p> | <p>The Mutual Funds/ AMCs, shall disclose portfolio (along with ISIN) as on monthly, half-yearly basis for all the schemes on the website of the Kotak Mahindra Mutual Fund viz. <a href="http://www.kotakmf.com">www.kotakmf.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. The link for the mentioned disclosures - <a href="https://www.kotakmf.com/Information/statutory-disclosure/information">https://www.kotakmf.com/Information/statutory-disclosure/information</a></p> <p>In accordance with Para 5.1 and 5.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 effective from October 01, 2021, unitholders whose e-mail addresses are registered, Mutual Funds/AMC shall send the details of the scheme portfolio including the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark while communicating the fortnightly, monthly and half-yearly statement of scheme portfolio via email within 5 days of every fortnight for debt schemes, 10 days from the close of each month for other schemes and 10 days from the close of half-year for all schemes. AMCs shall provide a link to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor. The Mutual Fund / AMC shall provide a physical copy of statement of its scheme portfolio, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every half-year disclosing the hosting of the half-yearly statement of the schemes on website of Kotak Mahindra Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> |
| <p><b>Half Yearly Results</b></p>                                                                                                                                                                                                                         | <p>The soft copy of unaudited financial results shall within one month from the close of each half year i.e. 31<sup>st</sup> of March and the 30<sup>th</sup> of September, be hosted on the website <a href="http://kotakmf.com">kotakmf.com</a> and will be sent to AMFI</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

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|                      | <p>for posting on its website <a href="http://www.amfiindia.com">www.amfiindia.com</a>. The link for the mentioned disclosures - <a href="https://www.kotakmf.com/Information/statutory-disclosure/financials">https://www.kotakmf.com/Information/statutory-disclosure/financials</a></p> <p>Also an advertisement of hosting of the unaudited results shall be published in one English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Annual Report</b> | <p>Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with Para 5.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and SEBI Mutual Fund (Second Amendment) Regulation 2018, the scheme wise annual report or abridged summary thereof will be hosted on the website in machine readable format of the Kotak Mahindra Mutual Fund viz. <a href="http://kotakmf.com">kotakmf.com</a> and on the website of AMFI, immediately after approval in Annual General Meetings within a period of four months, from the date of closing of the financial year (31<sup>st</sup> March). The AMCs shall display the link prominently on the website of the Kotak Mahindra Mutual Fund viz. <a href="http://kotakmf.com">kotakmf.com</a> and make the physical copies available to the unitholders, at their registered offices at all times. Unit holders whose e-mail addresses are not registered will have to specifically 'opt in' to receive physical copy of scheme wise annual report or abridged summary thereof. The unit holders may request for a physical copy of scheme annual reports at a price and the text of the relevant scheme by writing to the Kotak Mahindra Asset Management Company Ltd. / Investor Service Centre / Registrar &amp; Transfer Agents. AMC shall provide a physical copy of abridged report of the annual report, without charging any cost, on specific request received from a unit holder. An advertisement shall be published every year disclosing the hosting of the scheme wise annual report on website of Kotak Mahindra Mutual Fund and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. The link for the mentioned disclosures - <a href="https://www.kotakmf.com/Information/statutory-disclosure/financials">https://www.kotakmf.com/Information/statutory-disclosure/financials</a></p> |

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| <b>Risk-o-meter</b>                  | <p>In accordance with Para 17.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and SEBI Circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024:</p> <p>The Risk-o-meter shall have following six levels of risk:</p> <ul style="list-style-type: none"> <li>i. Low Risk-Irish Green</li> <li>ii. Low to Moderate Risk-Chartreuse</li> <li>iii. Moderate Risk-Neon Yellow</li> <li>iv. Moderately High Risk-Caramel</li> <li>v. High Risk -Dark Orange and</li> <li>vi. Very High Risk-Red</li> </ul> <p>The evaluation of risk levels of a scheme shall be done in accordance with the aforesaid circular.</p> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter alongwith portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.</p> <p>The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.</p> |
| <b>Scheme Summary Document (SSD)</b> | <p>In accordance with SEBI letter dated December 28, 2021 and AMFI emails dated March 16, 2022 and March 25, 2022, Scheme summary document for all schemes of Kotak Mahindra Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15<sup>th</sup> of every month or within 5 working days from the date of any change or modification in the scheme information on the website of Kotak Mahindra Mutual Fund i.e. <a href="http://www.kotakmf.com">www.kotakmf.com</a>, AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

### C. Transparency/NAV Disclosure

The NAVs of the Scheme will be calculated and disclosed on the website of the Kotak Mahindra Mutual Fund viz [www.kotakmf.com](http://www.kotakmf.com) and AMFI's website [www.amfiindia.com](http://www.amfiindia.com) by 10.00 a.m. of following Business Day

Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/Mutual Fund. Also, information regarding NAVs can be obtained by the Unit holders / Investors by visiting the nearest ISC.

Delay in uploading of NAV beyond 10.00 a.m. of the following business day shall be explained in writing to AMFI. In case the NAVs are not available before the commencement of business hours on the following business day due to any reason, a press release for revised NAV shall be issued.

In terms of SEBI regulations, a complete statement of the Scheme portfolio will be sent to all unitholders, within ten days from the close of each month / half-year whose email addresses are registered with the Mutual Fund.

The portfolio of the scheme (along with ISIN) shall also be disclosed on the website of Mutual Fund ([kotakmf.com](http://kotakmf.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) on a monthly and half-yearly basis within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.

### D. Transaction charges and stamp duty

(a) Transaction Charges - Investors are requested to note that no transaction charges shall be deducted from the investment amount given by the investor for all transactions / applications (including SIP's) received through the distributors (i.e. in Regular Plan) and full investment amount (subject to deduction of statutory charges, if any) will be invested in the Scheme.

(b) Stamp Duty - A stamp duty @ 0.005% would be levied on all applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including reinvestment IDCW and Switch in), transfers to the unitholders would be reduced to that extent.

Details regarding transaction charges and stamp duty refer to SAI.

### E. Associate Transactions-

Please refer to Statement of Additional Information (SAI)

### F. Taxation

The information is provided for general information purposes only. However, in view of the individual nature of tax implications, each investor is advised to consult his or her own tax adviser with respect to the specific tax implications arising out of his or her participation in the scheme.

#### Capital Gain Taxation Rates -Resident Individual, HUF, Domestic Corporate, NRIS

| Particulars | Investments made | Listed<br>Unlisted or | Short-term capital gains                    |           | Long-term capital gains                     |           |
|-------------|------------------|-----------------------|---------------------------------------------|-----------|---------------------------------------------|-----------|
|             |                  |                       | Investments redeemed on or after 01-04-2025 |           | Investments redeemed on or after 01-04-2025 |           |
|             |                  |                       | Holding Period                              | Tax Rate^ | Holding Period                              | Tax Rate^ |

|                                                               |    |    |               |     |             |        |
|---------------------------------------------------------------|----|----|---------------|-----|-------------|--------|
| Equity oriented mutual fund ( > = 65% Domestic equity shares) | -- | -- | = < 12 months | 20% | > 12 months | 12.50% |
|---------------------------------------------------------------|----|----|---------------|-----|-------------|--------|

\$ Subject to NRI having Permanent Account Number (PAN) in India. The TDS deductible in case of NRI shall also be increased by applicable surcharge as per Note 1 and 4% health and education cess. In case of NRI, if PAN is not available and specified declaration is not provided as specified under Rule 37BC, TDS @ higher of 20% or rates calculated as above will be deducted. The tax rates are subject to DTAA benefits available to NRI's. As per the Finance Act 2013, submission of tax residency certificate ("TRC") will be necessary for granting Double Taxation Avoidance Agreement ("DTAA") benefits to non-residents. A Taxpayer claiming DTAA benefit shall furnish a TRC of his residence obtained by him from the Government of that country or specified territory. Further, in addition to the TRC, the non-resident shall also provide electronically filed Form 10F and such other documents /information, as may be prescribed by the Indian Tax Authorities and Kotak Mahindra Mutual Fund or Kotak Mahindra Asset Management Company Ltd. Further investor needs to certify in its No PE declaration that the one of the principle purpose of investment is not to avail the treaty benefits & the investment asset & investment income are beneficial hold by the investor claiming DTAA benefits.

^ Tax rates for resident and non-residents shall be increased by applicable surcharge as per Note 1 and 4% Health & Education Cess.

#### **Tax implication on income distribution cum capital withdrawal (IDCW) received by unit holders**

| <b>Categories of Unit Holders</b>                                               | <b>Threshold</b>                                | <b>TDS Rate</b>                                       | <b>Taxation Rate</b>                                                          |
|---------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------------------------------|
| <b>Resident Unit Holders</b>                                                    | Rs. 10,000 (w.e.f 1 <sup>st</sup> April , 2025) | 10%                                                   | As per applicable Tax rates plus applicable surcharge and cess (Refer Note 1) |
| <b>Non-Resident Unit Holders (subject to DTAA benefits, in case applicable)</b> |                                                 |                                                       |                                                                               |
| (1) FII/FPI                                                                     | NILs                                            | 20% plus applicable surcharge and cess (Refer note 1) | 20% plus applicable surcharge and cess (Refer Note 1)                         |
| (2) Foreign company/corporates                                                  |                                                 |                                                       |                                                                               |
| Purchase in Indian Rupees                                                       | NILs                                            | 20% plus applicable surcharge and cess (Refer note 1) | 35% plus applicable surcharge and cess (Refer Note 1)                         |
| Purchase in Foreign Currency                                                    | NILs                                            | 20% plus applicable surcharge and cess (Refer note 1) | 20% plus applicable surcharge and cess (Refer Note 1)                         |
| (3) Others                                                                      |                                                 |                                                       |                                                                               |

|                              |      |                                                       |                                                                            |
|------------------------------|------|-------------------------------------------------------|----------------------------------------------------------------------------|
| Purchase in Indian Rupees    | NILs | 20% plus applicable surcharge and cess (Refer note 1) | At slab rates applicable plus applicable surcharge and cess (Refer Note 1) |
| Purchase in Foreign Currency | NILs | 20% plus applicable surcharge and cess (Refer note 1) | 20% plus applicable surcharge and cess (Refer Note 1)                      |

**Note 1: -**

A) In case of foreign companies;

- 2% where the total income exceeds Rs. 10,000,000 but less than / equal to Rs. 100,000,000

- 5% where the total income exceeds Rs. 100,000,000

B) In case of resident domestic corporate unit holders;

- 7% where the total income exceeds Rs. 10,000,000 but less than / equal to Rs. 100,000,000 or

- 12% where the total income exceeds Rs. 100,000,000

- 10% where domestic company is eligible & exercises the option granted u/s 115BAA or 115BAB of the Act.

C) In case of non-corporate resident unit holders being partnership firms covered under Indian Partnership Act, 1932/ Limited liability partnership covered under Limited Liability Partnership Act, 2008:

- 12% where the total income exceeds Rs.10,000,000

**D) (I) In case of resident and non-resident unit holders being individual, HUF, AOP, BOI and artificial juridical person (opting old regime of taxation);**

| Income                       | Surcharge Rates                                                                                                                           |                                                                                                                                           |                                                                                                        |
|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| Total Income                 | Other Income (i.e Income other than Capital gains covered under section 111A, section 112A, section 112, 115AD(1)(b) & company dividend). | Other Income (i.e Income other than Capital gains covered under section 111A, section 112A, section 112, 115AD(1)(b) & company dividend). | Capital gains covered under section 111A, section 112A, section 112, & 115AD(1)(b) & company dividend. |
| Upto 50Lakh                  |                                                                                                                                           | Nil                                                                                                                                       | Nil                                                                                                    |
| More than 50Lakh up to 1 Cr  |                                                                                                                                           | 10%                                                                                                                                       | 10%                                                                                                    |
| More than 1 Cr but up to 2Cr |                                                                                                                                           | 15%                                                                                                                                       | 15%                                                                                                    |
| More than 2 Cr               | Up to 2 cr                                                                                                                                | 15%                                                                                                                                       | 15%                                                                                                    |
|                              | More than 2 cr but up to 5cr                                                                                                              | 25%                                                                                                                                       | 15%                                                                                                    |
|                              | More than 5cr                                                                                                                             | 37%                                                                                                                                       | 15%                                                                                                    |

**(II) In case of resident and non-resident unit holders being individual, HUF, AOP, BOI and artificial juridical person (who have not elected for old regime of taxation);**

| Income       | Surcharge Rates                                                                                     |                                                                                                     |                                                                                                        |
|--------------|-----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| Total Income | Other Income (i.e Income other than Capital gains covered under section 111A, section 112A, section | Other Income (i.e Income other than Capital gains covered under section 111A, section 112A, section | Capital gains covered under section 111A, section 112A, section 112, & 115AD(1)(b) & company dividend. |

|                              | 112, 115AD(1)(b) & company dividend). | 112, 115AD(1)(b) & company dividend). |     |
|------------------------------|---------------------------------------|---------------------------------------|-----|
| Upto 50Lakh                  |                                       | Nil                                   | Nil |
| More than 50Lakh up to 1 Cr  |                                       | 10%                                   | 10% |
| More than 1 Cr but up to 2Cr |                                       | 15%                                   | 15% |
| More than 2 Cr               | Up to 2 cr                            | 15%                                   | 15% |
|                              | More than 2 cr                        | 25%                                   | 15% |

**Note 2:** - W.e.f. 01.04.2020, as per Section 115R, no additional income tax payable on amount of distributed income on or after 01.04.2020.

**Note 3:-** Section 112A r.w.s section 55(ac) levies capital gains tax @ 12.5% on Long Term Capital Gains arising on transfer of units of equity-oriented funds.

The salient features of the capital gain tax are as under:

- ☐ Any transfer of equity-oriented fund units on or after 1 April 2018, shall not be exempt under section 10(38)
- ☐ Long term capital gains in excess of Rs. 1.25 lakh shall be taxable at rates mentioned in table above plus surcharge (if any, as applicable) plus health & education cess @ 4%.
- ☐ The capital gain will be computed without giving effect to the 1st and 2nd proviso to section 48 in the manner laid down under the section i.e. without indexation benefit and without foreign currency conversion benefit.

**Note 4:** - Tax Rates Regimes available for Domestic Corporate companies-

- (a) 30% if investor falls into highest tax bracket.
- (b) 25% If total turnover or gross receipts in the financial year 2020-21 does not exceed Rs. 400 crores.
- (c) 22% lower rate is optional and subject to fulfilment of certain conditions (not claiming specified incentives and deductions) as provided in section 115BAA.
- (d) 15% lower rate is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfilment of certain conditions (not claiming specified incentives and deductions as provided in section 115BAB).

Further, the domestic companies are subject to minimum alternate tax (except for those who opt for lower rate of tax of 22%/15%) not specified in above tax rates

**Note 5:** - As per section 139AA of the Income tax Act, 1961 ('the Act') read with rule 114AAA of the Income-tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to PAN-Aadhaar not being linked on or before 30 June 2023, it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of the Act

**Note 6:** - Relaxation to non-residents from deduction of tax at higher rate in the absence of PAN subject to them providing specified information and documents.

**Note 7:-** It is assumed that the mutual fund units are held as capital assets by the investors.

**Note 8:** - Under Section 115BAC w.e.f 01.04.2023, all individual, HUF, AOP, BOI is required to pay tax at concessional rates (as below) under the new tax regime subject to the condition that certain exemptions/ losses/ deductions cannot be claimed. In case such taxpayer intends to claim deductions / exemptions, it may elect to opt for existing tax and slabs rates to continue to apply.

## Securities Transaction Cost

### Equity Oriented Fund

0.001% of Redemption Value on sale of units of an equity-oriented scheme to the mutual fund.

0.001% on Sale of Units of equity oriented mutual fund (Delivery Based) on recognized stock exchange.

**For details on taxation please refer to the clause on Taxation in the SAI.**

## G. Rights of Unitholders

Please refer to SAI for details.

#### **H. List of official points of acceptance:**

Please refer the given link –

<https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim>

#### **I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority**

The detailed data in respect of penalties, pending litigations, findings of inspection or investigation is available at - <https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim>

#### **Notes:**

1. Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
2. The Trustees have ensured that the Scheme approved by them is a new product offered by Kotak Mahindra Mutual Fund and is not a minor modification of any existing scheme/fund/product.
3. Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**For and on behalf of the Board of Directors,  
Kotak Mahindra Asset Management Company Limited  
(Investment Manager of Kotak Mahindra Mutual Fund)  
Sd/-**

**Place: Mumbai  
Date: January 05, 2026**

**Ms. Jolly Bhatt  
Compliance Officer**

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