

Impact of Increase in STT On Our Funds

In this Budget- FY27, STT has been increased in F&O Segment

Instrument	Earlier STT	Revised STT
Futures	0.02%	0.05%
Option- Premium	0.10%	0.15%
Exercise of Options	0.13%	0.15%

Probable Impact of increased STT on Kotak Arbitrage Fund Returns	%
Incremental increase in STT	0.03%
Average Arbitrage Exposure in Arbitrage Fund* (Last 2 Year Average)	76%
Impact on Return (Rollover)^	0.0228%
Impact on Return - (20% Portfolio Churn Assumed)	0.0046%
Total Impact on Return Annualized	0.33%


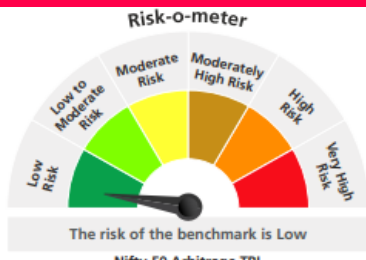
Probable Impact on Other :	Average Arbitrage Position (Last 2 yrs)	Annualized Return Impact (Due to increase in STT)
Kotak Equity Savings Fund	27%	0.10%
Kotak Balanced Advantage Fund	13%	0.05%
Kotak Multi Asset Allocation Fund	7%	0.03%
Kotak Multi Asset Omni FOF	1%	0.00%

Returns shown above are solely to illustrate the impact of STT & should not be construed as a guarantee of future performance. STT – Securities Transaction Tax.

- *Fund Manager can reduce the exposure up to 65% in Kotak Arbitrage Fund. So, effective incidence on account of STT increase could be lower.
- ^Fund Manager may seek higher arbitrage spread to compensate for increase in STT.

Riskometer


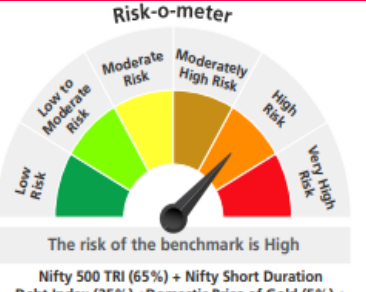
Kotak Arbitrage Fund - An open ended scheme investing in arbitrage opportunities

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

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


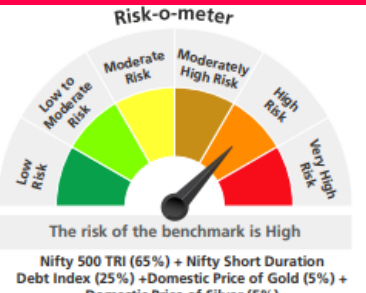
Riskometer

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

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long-term capital growth Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is High</p> <p>Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)</p>



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

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

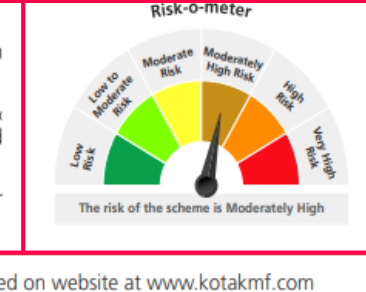
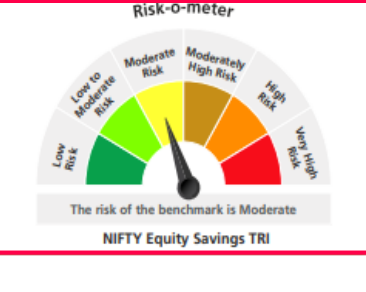
Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long-term capital growth Equity & Equity related Securities, Debt & Money Market Instruments, Commodity ETFs and Exchange Traded Commodity Derivatives. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is High</p> <p>Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)</p>

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

Kotak Balanced Advantage Fund - An open ended Dynamic Asset Allocation Fund

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Wealth creation over a long period of time. Investment in equity, equity related securities & debt, money market instruments while managing risk through active allocation. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	 <p>The risk of the scheme is Very High</p>	 <p>The risk of the benchmark is High</p> <p>Nifty 50 Hybrid Composite Debt 50:50 Index TRI</p>

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

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income from arbitrage opportunities in the equity market & long term capital growth Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	 <p>The risk of the scheme is Moderately High</p>	 <p>The risk of the benchmark is Moderate</p> <p>NIFTY Equity Savings TRI</p>

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

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Investors should consult their Financial Advisors if in doubt about whether the product is suitable to them.

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