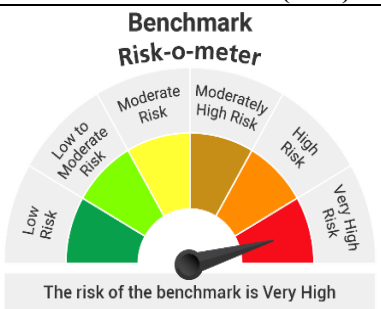
SECTION I

SCHEME INFORMATION DOCUMENT (SID)

KOTAK QUALITY OVERSEAS EQUITY OMNI FOF < S.O 1>

An open ended fund of fund investing in units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme.**< S.O 1>**

This product is suitable for investors who are seeking*: < S.O 3>

	Scheme Risk-o-meter#	**Benchmark Risk-o-meter MSCI World Index (TRI)**
• Long term capital growth • An open-ended fund of fund scheme investing in Units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme		 **MSCI World Index (TRI)**

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

#The above product labelling assigned during the New Fund Offer (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

Offer for Units of Rs 10 each for cash during the

New Fund Offer and Continuous offer for Units at NAV based prices

New Fund Offer Opens on: _____

New Fund Offer Closes on: _____

Scheme re-opens on or before: _____

Name of Mutual Fund	**Kotak Mahindra Mutual Fund**
Name of Asset Management Company	**Kotak Mahindra Asset Management Company Ltd** **CIN: U65991MH1994PLC080009**
Name of Trustee Company	**Kotak Mahindra Trustee Company Ltd** **CIN: U65990MH1995PLC090279**

Address of the Company	**27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051**
Corporate Address of the Asset Management Company	**2nd Floor, 12-BKC, Plot No. C-12, G-Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051**
Website	**www.kotakmf.com**

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 circulars issued thereunder 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.

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.

This Scheme Information Document is dated December 12, 2025.

TABLE OF CONTENTS

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME 4
DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY 9
Part II. INFORMATION ABOUT THE SCHEME 10
A. How Will The Scheme Allocate Its Assets? 10
B. Where Will The Scheme Invest? 13
C. What Are The Investment Strategies? 13
D. How Will The Scheme Benchmark Its Performance? 14
E. Who Manages The Scheme? 14
F. How Is The Scheme Different From Existing Schemes ? 17
G. How Has The Scheme Performed 18
H. Additional Scheme Related Disclosures 18
Part III- OTHER DETAILS 19
A. Computation Of NAV 19
B. New Fund Offer (NFO) Expenses 19
C. Annual Scheme Recurring Expenses 20
D. Load Structure 22
Section II 24
I. INTRODUCTION 24
A. Definitions/interpretation 24
B. Risk factors 24
C. Risk mitigation strategies 29
II. INFORMATION ABOUT THE SCHEME: 31
A. Where will the scheme invest 31
B. What are the investment restrictions? 34
C. Fundamental Attributes 36
D. Other Scheme Specific Disclosures: 37
III. OTHER DETAILS 48
A. Underlying Fund Name 48
B. Periodic Disclosures 50
C. Transparency/NAV Disclosure 52
D. Transaction charges and stamp duty 52
E. Associate Transactions- 52
F. Taxation 52
G. Rights of Unitholders- Please refer to SAI for details. 57
H. List of official points of acceptance 57
I. Penalties, Pending Litigation or Proceedings,By Any Regulatory Authority 57

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Kotak Quality Overseas Equity Omni FOF
II.	**Category of the Scheme**	Overseas FOF - Thematic Based Equity FOF
III.	**Scheme type**	An open ended fund of fund investing in units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme.
IV.	**Scheme code < S.O 7>**	To be obtained at the time of launch
V.	**Investment objective < S.O 5>**	The Investment Objective of the scheme is to generate long-term capital appreciation by investing in units of overseas equity oriented mutual fund schemes based on Quality Theme and /or ETFs based on Quality Theme. However, there is no assurance that the objective of the scheme will be achieved.
VI.	**Liquidity/listing details**	The Scheme offers Units for Subscription and Redemption at NAV based prices on each Business Days on an ongoing basis. Since the Scheme is open-ended, it is not necessary to list the units of the Scheme on any exchange.
VII.	**Benchmark (Total Return Index) < S.O 25>**	The scheme would be benchmarked against **MSCI World Index (TRI)** **Rationale for adoption of benchmark:** The benchmark index is designed to reflect the behavior and performance of the asset class as per asset allocation of the scheme. 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.
VIII.	**NAV disclosure**	The NAVs of the Scheme will be calculated and disclosed on every Business Day on the website of the Kotak Mahindra Mutual Fund viz www.kotakmf.com and AMFI's website www.amfiindia.com by 10.00 a.m. of the following business day. For further details, refer Section II.
IX.	**Applicable timelines**	**Dispatch of redemption proceeds** The Mutual Fund shall initiate payment of redemption or repurchase proceeds to the unitholders within Five working days from the date of redemption or repurchase. In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, the scheme shall be allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders.
X.	**Plans and Options** Plans/Options and sub options under the Scheme	**Plan- Direct Plan and Regular Plan** 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. Regular Plan: This Plan is for investors who wish to route their investment through any distributor. **Options under each Plan(s)** • Growth • Income Distribution cum Capital Withdrawal (IDCW) i) Payout of Income Distribution cum Capital Withdrawal Option ii) Reinvestment of Income Distribution cum Capital Withdrawal Option The AMC/Trustee reserve the right to introduce Options(s) as may be deemed appropriate at a later date subject to SEBI (MF) Regulations and circulars issued thereunder from time to time. For detailed disclosure on default plans and options, kindly refer SAI.
XI.	**Load Structure**	**Entry Load**: Nil In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in the 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. **Exit Load**: • For redemptions/switch outs within 90 days from the date of allotment - 1% • For redemptions/switch outs after 90 days from the date of allotment – NIL Any exit load charged (net of 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 No exit load will be chargeable in case of switches made between different plans/options of the scheme 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.
XII.	**Minimum Application Amount/switch in**	• **Minimum Amount for Application in the NFO of scheme**: Rs. 1000/- and any amount thereafter • **On continuous basis:** SIP Purchase – Rs. 500/- (Subject to a minimum of 2 SIP instalments of at least Rs. 500/- each) • Initial Purchase (Non- SIP) - Rs. 1000/- and any amount thereafter

XIII.	**Minimum Additional Purchase Amount**	Rs. 1000/- and any amount thereafter
XIV.	**Minimum Redemption/switch out amount**	The minimum redemption amount for all plans will be Rs. 500/- or account balance, whichever is lower.
XV.	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	NFO opens on: NFO closes on: To effectively manage the fund flows in NFO, the fund manager may extend or shorten the NFO period, based on his view of the market dynamics, availability of assets and his ability to deploy funds collected in NFO. However, the same shall be subject to compliance with Clause 1.10.1 and 1.10.1A of the SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The AMC/ Trustee reserves the right to change the New Fund Offer period, subject to the condition that the New Fund Offer period shall be kept open for a minimum period of 3 working days and not beyond 15 days or such other time period as permissible under SEBI (MF) Regulations. AMC/ Trustee also reserves the right to close the subscription list earlier by giving at least one day's prior notice. Any such modification shall be announced by way of a notice/ addendum uploaded on website of Kotak Mahindra Mutual Fund i.e. www.kotakmf.com **< S.O 34>**
XVI.	**New Fund Offer Price:** This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10 per unit
XVII.	**Segregated portfolio/side pocketing disclosure** **< S.O 53>**	Segregation of portfolio has **not** been enabled in the scheme. For Details, kindly refer SAI
XVIII	**Swing pricing disclosure**	Not Applicable
XIX.	**Stock lending/short selling**	**Stock Lending** Stock lending has not been enabled in the scheme. **Short selling** Short Selling has not been enabled in the scheme
XX.	**How to Apply and other details** **< S.O 35>**	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. All cheques should be crossed "Account Payee Only" and drawn in favour the scheme name in which investment is intended to be made. 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 (www.kotakmf.com). Investors are also advised to refer to Statement of Additional Information before submitting the application form. For Further details refer section II.
XXI.	**Investor services**	• Contact details for general service requests: 18003091490 / 044-40229101 (Monday to Friday between 9.30am to 6.00 pm & Saturday between 9.30am to 12.30pm) https://www.kotakmf.com/feedback/customer • Contact details for complaint resolution: Ms. Sushma Mata, Investor Relations Officer Kotak Mahindra Asset Management Company Limited, 6th Floor, Kotak Towers, Building No.21, Infinity Park, Off: Western Express Highway Goregaon - Mulund Link Road, Malad(East), Mumbai 400097 Phone Number: 18003091490 / 044-40229101 Fax: 6708 2213 e-mail: https://info.kotakmf.com/write-to-us or WhatsApp us by sending us "Hi" at 9321884488. For portfolio valuation, give a missed call to 7039055555
XXII	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	Not Applicable
XXIII	**Special product/facility available during the NFO and on ongoing basis**	**During NFO** - Switch-In and Systematic Investment Plan are available during the NFO. Note: Investors of Kotak Liquid Fund and Kotak Overnight Fund (Source Schemes), holding units under growth option of any of these specified schemes, have an option to switch-in their units in the Scheme during the NFO period, subject to the terms and conditions mentioned in the Scheme Information Document of the respective schemes. In the event of the withdrawal/cancellation/calling off of the NFO, the switch request submitted by the investor shall not be processed and the investment shall be retained in the source scheme **Ongoing Basis**: The Following facilities are available under the Scheme. 1. Systematic Investment Plan 2. Systematic Withdrawal Plan 3. Systematic Transfer Plan 4. SIP Top Up Facility 5. SIP Pause Facility 6. Daily frequency under Systematic Transfer Plan Facility (DSTP)

		7. Freedom SIP Facility 8. Transfer of Income Distribution cum capital withdrawal plan (IDCW) 9. Switching 10. Trigger Facility 11. Variable Transfer Plan (VTP) 12. Flex - Systematic Investment Plan Facility ('FSIP') Facility 13. Flex - Systematic Transfer Plan ('FSTP') Facility 14. Smart Facility i.e. Smart Systematic Investment Plan (SSIP")/Smart Systematic Withdrawal Plan("SSWP")/Smart Systematic Transfer Plan("SSTP") For further details of above special products / facilities, kindly refer SAI
XXIV.	**Weblink**	Link for Total Expense Ratio (TER) last 6 months, Daily TER as well as - https://www.kotakmf.com/Information/TER Link for scheme factsheet - https://www.kotakmf.com/Information/statutory-disclosure/information

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) The Draft 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) Conformation 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 Quality Overseas Equity 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: December 12, 2025 **Name: Jolly Bhatt**
Place: Mumbai **Designation: Compliance Officer**

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The asset allocation under the Scheme, under normal circumstances, is as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of overseas equity oriented mutual fund schemes based on Quality Theme and /or ETFs based on Quality Theme.	95	100
Debt & Money Market Instruments* and Units of Liquid and Overnight schemes & Liquid ETFs^	0	5

The scheme may invest in any (but not exclusively) of the below indicative list of overseas equity oriented mutual fund schemes based on Quality Theme and /or ETFs based on Quality Theme:

- GMO Quality Investment Fund and/or
- similar overseas equity oriented mutual fund schemes/ETFs

*Money Market instruments include 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, tri-party repos, and any other like instruments as specified by the Reserve Bank of India from time to time;

Minimum Investment in the underlying funds will be 95% of total assets.

^In accordance with clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996 scheme may invest in the units of Liquid and Overnight schemes & Liquid ETFs of Kotak Mahindra Mutual Fund or any other Mutual Fund.

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 cumulative gross exposure through units of mutual fund schemes, ETF, Debt and money market securities and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. **< S.O 17>**

Pursuant to para 12.25.3 of SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days: **< S.O 14>**

a) Government Securities;
b) T-Bills; and
c) Repo on Government securities.

The Scheme shall invest in Units/Securities issued by overseas Mutual Funds or Unit Trusts registered with overseas regulators as may be permissible and described in as may be amended from time to time, within the overall applicable limits. para 12.19 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/IMD-PoD-1/P/CIR/149 dated November 04, 2024.

The Scheme can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion or such limits as may be prescribed by SEBI from time to time. The Scheme therefore may or may not be able to utilize the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the scheme can make investments in overseas Exchange

Traded Fund (ETF(s) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion**< S.O 15,16>**

During the NFO, the intended amount for investment in overseas securities is US $100 Million. The said limit shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, shall not be available to the Mutual Fund for investment in Overseas securities, Overseas ETFs and shall be available towards the unutilized industry wide limits. Further investments after the period of six months from the date of closure of NFO will follow the norms for ongoing schemes. **< S.O 15,16>**

As and when the investment limits at Mutual Fund level/Industry level are exhausted or nearing exhaustion, the scheme may temporarily suspend deployment of funds in overseas funds/securities.

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 the guidelines issued by SEBI vide Para 12.16 and 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 funds in such short term deposits of scheduled commercial banks for the scheme

The Scheme shall not invest in: < S.O 18>

- Derivatives;
- Short Selling;
- Securities lending and borrowing;
- Credit Default Swaps;
- Debt instruments with special features as referred in Para 9.4, 4.4.4, 12.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024; and
- Securitized Debt;
- Debt instruments having Structured obligations and credit enhancements.
- Repo/ reverse repo transactions in corporate debt securities;
- Units of Infrastructure Investment Trusts (InvITs).

The underlying Funds may have exposure to above instruments / asset types as per the respective funds SID's

Underlying Schemes:
The scheme may invest in any (but not exclusively) of the below indicative list of overseas equity oriented mutual fund schemes based on Quality Theme and /or ETFs based on Quality Theme

(i) GMO Quality Investment Fund and/or
(ii) similar overseas equity oriented mutual fund schemes/ETFs

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars) **< S.O 19>**

Sr.No.	Type of Instrument	Percentage of exposure (Maximum)	Circular references*
1	Overseas Investments	100% of the net assets	Para 12.19 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/IMD-PoD 1/P/CIR/149 dated November 04, 2024
2	Debt & Money Market Instruments and Units of Liquid	5% of the Net Assets	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996

	and Overnight schemes & Liquid ETFs		
3	Units of InVITS	The Scheme shall not invest in Units of InVITS.	N.A.
4	Securities Lending & Borrowing.	The Scheme shall not engage in securities lending & Borrowing.	N.A
5	Securitized Debt	The Scheme shall not invest in securitized debt.	N.A
6	Investment in debt instruments having structured obligations / credit enhancements	The Scheme shall not invest in credit enhancements or structured obligations.	N.A
7	Short Selling	The Scheme shall not invest in Short Selling.	N.A
8	Credit Default Swaps	The Scheme shall not invest in Credit default swaps	N.A
9	Debt instruments with special features	The Scheme shall not invest Debt instruments with special features.	N.A
10	Derivatives	The Scheme shall not invest in Derivatives	N.A
11	Repos/ Reverse repo in corporate debt securities	The Scheme shall not invest in Repos/ Reverse repo in corporate debt securities	N.A.

Portfolio Rebalancing: **< S.O 22, 24 >**

As per para 2.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and SEBI circular SEBI/HO/IMD/PoD2/P/CIR/2025/92, dated June 26, 2025 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.

As per SEBI Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/23 dated February 27, 2025, the scheme shall deploy the funds garnered in an NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. The Investment Committee, if so desired, can extend the timelines up to thirty (30) business days from the date of completion of mandated deployment period.

Short Term Defensive Consideration **< S.O 23, 24>**

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 day.

B. WHERE WILL THE SCHEME INVEST? < S.O 29>

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.

i. Units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme.

ii. Reverse repos in such Government Securities as may be permitted by RBI

iii. Triparty repo on Government securities or treasury bills

iv. Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations.

v. 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.

vi. Units of Liquid and Overnight schemes & Liquid ETFs

vii. 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).

viii. 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)

(ix) 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.**< S.O 30>**

C. WHAT ARE THE INVESTMENT STRATEGIES? < S.O 27>

Subject to the Regulations and other prevailing laws as applicable, the scheme is actively managed Fund of Funds scheme. The investment strategy is aimed at optimizing risk adjusted returns through investments predominantly in Units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme.

The scheme may invest in Debt & Money Market Instruments & Units of Liquid and Overnight schemes & Liquid ETFs primarily for Liquidity purposes as well as for the purpose of meeting redemptions.**< S.O 21**>

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 costs such as brokerage paid etc. The fund manager shall 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? **< S.O 25>**

The performance of the Scheme is measured against **MSCI World Index (TRI).**

Rationale for adoption of benchmark:

The benchmark index is designed to reflect the behavior and performance of the asset class as per asset allocation of the scheme. 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? **< S.O 33>**

Mr. Arjun Khanna will be the fund manager of the scheme. Mr. Abhishek Bisen will be the Fund Manager for Units of debt-oriented schemes and Money Market Instruments.

Name	Age	Qualification	Business Experience	Schemes Managed
Mr. Arjun Khanna	42 years	CFA, FRM, MMS (Finance), B.E (Electronics)	Mr. Arjun Khanna has over 18 years of experience out of which 17 years has been with Mutual Funds in Equity Research. Prior to joining Kotak Mahindra Mutual Fund, he was with Principal PNB Mutual Funds. He has also worked at Citibank N.A. in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and has done his Masters of Management (Finance)	• Kotak Global Emerging Market Overseas Equity Omni FOF • Kotak Global Innovation Overseas Equity Omni FOF • Kotak International REIT Overseas Equity Omni FOF • Kotak US Specific Equity Passive FOF

			from Jamnalal Bajaj Institute of Management Studies, Mumbai. He has received the Chartered Financial Analyst designation from the CFA Institute and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals	
Mr. Abhishek Bisen	46 Years	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.	• KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND • KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND • KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND • Kotak Active Momentum Fund • Kotak Aggressive Hybrid Fund • Kotak BSE Housing Index Fund • Kotak BSE PSU Index Fund • Kotak BSE Sensex Index Fund • Kotak Balanced Advantage Fund • Kotak Banking and Financial Services Fund • Kotak Bond Fund • Kotak Bond Short Term Fund • Kotak Business Cycle Fund • Kotak CRISIL - IBX Financial Services Index - Sep 2027 • Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund • Kotak Consumption Fund • Kotak Debt Hybrid Fund • Kotak Dynamic Bond Fund • Kotak Energy Opportunities Fund • Kotak Equity Savings Fund • Kotak Gold ETF • Kotak Gold Fund

				• Kotak Healthcare Fund • Kotak Income Plus Arbitrage Omni FOF • Kotak Long Duration Fund • Kotak MNC Fund • Kotak MSCI India ETF • Kotak Manufacture in India Fund • Kotak Multi Asset Allocation Fund • Kotak Multi Asset Omni FOF • Kotak Multicap Fund • Kotak NIFTY 50 Index Fund • Kotak NIFTY Alpha 50 ETF • Kotak Nifty 100 Equal Weight ETF • Kotak Nifty 100 Equal Weight Index Fund • Kotak Nifty 100 Low Volatility 30 ETF • Kotak Nifty 100 Low Volatility 30 Index Fund • Kotak Nifty 1D Rate Liquid ETF • Kotak Nifty 200 Momentum 30 Index Fund • Kotak Nifty 200 Quality 30 ETF • Kotak Nifty 200 Quality 30 Index Fund • Kotak Nifty 50 Equal Weight Index Fund • Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund • Kotak Nifty Alpha 50 Index Fund • Kotak Nifty Commodities Index Fund • Kotak Nifty Financial Services Ex-Bank Index Fund • Kotak Nifty G-sec July 2033 Index Fund • Kotak Nifty India Consumption ETF • Kotak Nifty India Tourism Index Fund • Kotak Nifty MNC ETF

				• Kotak Nifty Midcap 150 ETF • Kotak Nifty Midcap 150 Index Fund • Kotak Nifty Midcap 150 Momentum 50 Index Fund • Kotak Nifty Midcap 50 ETF • Kotak Nifty Midcap 50 Index Fund • Kotak Nifty SDL JUL 2026 INDEX FUND • Kotak Nifty SDL JUL 2033 INDEX FUND • Kotak Nifty Smallcap 250 Index Fund • Kotak Nifty Smallcap 50 Index Fund • Kotak Nifty Top 10 Equal Weight Index Fund • Kotak Quant Fund • Kotak Gilt Fund • Kotak Silver ETF • Kotak Silver ETF Fund Of Fund • Kotak Special Opportunities Fund • Kotak Technology Fund • Kotak US Specific Equity Passive FOF • Kotak Transportation and Logistics Fund • Kotak Nifty 200 Momentum 30 ETF • Kotak Gold Silver Passive FOF • Kotak Nifty Chemical ETF • Kotak Rural Opportunities Fund • Kotak Nifty500 Momentum 50 Index Fund

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

Kotak Quality Overseas Equity Omni FOF aims at optimizing risk adjusted return by investing in the Units of overseas equity oriented mutual fund schemes based on Quality Theme and /or ETFs based on Quality Theme. Hence this scheme is different from other existing Fund of Fund schemes of Kotak Mahindra Mutual Fund

The list of existing schemes under Fund of Fund 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

This is a new scheme and does not have any performance track record.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

Since the scheme is a new fund to be launched, the following disclosures are not applicable.

i. **Scheme's portfolio holdings:** Not Applicable

ii. **Portfolio Disclosure** – Not Applicable

iii. **Portfolio Turnover Rate**: Not Applicable

iv. **Aggregate investment in the Scheme by Concerned Scheme Fund Managers**: Not Applicable

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**: **< S.O 58>**

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, AMC shall invest in the scheme based on the risk associated with the scheme as specified in para 6.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with AMFI Best Practice Guidelines Circular 135/BP/100/2022-23 dated 26th April 2022 and any other circulars issued there under, from time to time
Details of Investments of AMC in the Scheme will be available in the given link. - https://www.kotakmf.com/Information/statutory-disclosure/information

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The AMC shall compute NAV of the Units of the Scheme 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 and repurchase price of units will be calculated and disclosed on every Business Day on the website of the Kotak Mahindra Mutual Fund viz www.kotakmf.com and AMFI's website www.amfiindia.com by 10.00 a.m. of the following business day. The NAV shall be computed up to three decimals. The NAV of Direct Plan will be different than the NAV of Regular Plan.

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: < S.O 42>

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.						
10.109=	10,01,00,000.00	+	10,00,000.00	-	10,000.00		10,10,90,000.00
			1,00,00,000.00				1,00,00,000.00

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 stationery, bank charges etc.

The AMC shall ensure that no NFO expenses will be charged to the Scheme.

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.

Investors are requested to note that they will be bearing the recurring expenses of the fund of funds scheme, in addition to the expenses of underlying schemes in which the fund of funds scheme makes investments

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.

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 schemes subject to the overall ceilings as stated under Regulation 52(6)(a). **< S.O 45>**

Total Expense Ratio for the scheme

Expenses Structure	**% of daily Net Assets for Regular Plan of Kotak Quality Overseas Equity Omni FOF**
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) * **< S.O 43>**	
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)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	**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

*With reference to SEBI circular HO/(83)2025-IMD-POD-1/I/152/2025 dated November 27, 2025 and deletion of Regulation 52(6A)(b) vide Gazette Notification dated October 31, 2025, effective February 01, 2026, additional distribution commission shall be payable to distributors for onboarding (i) new individual investors (new PAN) from B-30 cities at the mutual fund industry level and (ii) new women individual investors (new PAN) from Top-30 and B-30 cities has not been claimed for the same woman investor/investment. Dual incentives for the same investor/investment shall not be permitted

AMCs shall pay additional commission to distributors for onboarding eligible new investors subject to conditions as specified under SEBI circular HO/(83)2025-IMD-POD-1/I/152/2025 dated November 27, 2025. The structure of such additional commission shall be as under:

Investment Mode	**Commission Structure**
Lump Sum Investment	1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year
Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to a maximum of ₹2,000

The additional commission shall be in addition to the existing trail commission paid to the distributor from the scheme. The additional distribution commission shall be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives, subject to adequate claw back provisions.

Distributors shall be eligible to receive the additional commission for mobilizing investments from new women investors from Top-30 cities and in cases where the commission for new investment from B-30 cities has not been claimed for the same woman investor/investment. Dual incentives for the same investor/investment shall not be permitted

Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives.
<S.O 43>

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 SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, 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< S.O 46>

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) up to 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 Finds) Regulations, 1996.

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: < S.O 44>

Particulars	**Regular Plan**	**Direct Plan**
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	-
Returns after Expenses at the end of the Year	**700**	**725**

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 or may call at 18003091490 or your distributor.

Type of Load	**Load chargeable (as % age of NAV) < S.O 47>**
Entry *	Nil
Exit**	• For redemptions/switch outs within 90 days from the date of allotment - 1% • For redemptions/switch outs after 90 days from the date of allotment – NIL

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 of 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 Centers. 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. **< S.O 47>**

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< S.O 8>

1. Scheme Specific Risk Factors

The Scheme is subject to the specific risks that may adversely affect the Scheme's NAV, return and / or ability to meet its investment objective. The specific risk factors related to the Scheme include, but are not limited to the following:

The Scheme shall invest in the Units of overseas equity oriented mutual fund schemes based on Quality Theme and/or ETFs based on Quality Theme. The risk factors of the underlying schemes will be relevant and must be treated as risk factors of **Kotak Quality Overseas Equity Omni FOF**. 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.

- Investments in underlying schemes will have all the risks associated with such schemes including performance of underlying stocks, derivative 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.
- 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 TER of the Scheme shall be in compliance with the SEBI Mutual Fund Regulations
- 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.

- In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.

The following are the significant risks mentioned in the prospectus of **GMO Quality Investment Fund**.

Risks associated with investing in the Fund may include:

1. **Market Risk** - Equities: the market price of equities may decline due to factors affecting the issuer, its industries, or the economy and equity markets generally. Declines in stock market prices generally are likely to reduce the net asset value of the Fund's shares;
2. **Management and Operational Risk:** the risk that GMO's investment techniques will fail to produce desired results, including annualized returns and annualized volatility; and
3. **Focused Investment Risk:** the Fund invests its assets in the securities of a limited number of issuers, and a decline in the market price of a particular security held by the Fund may affect the Fund's performance more than if the Fund invested in the securities of a larger number of issuers.

For a more complete discussion of these and other risks, please refer the Fund's Prospectus.

- **Risks associated with Debt / Money Markets (i.e. Markets in which Interest bearing Securities or Discounted Instruments are traded)**

i. Credit Risk:

Securities carry a Credit risk of repayment of principal or interest by the borrower. This risk depends on micro-economic factors such as financial soundness and ability of the borrower as also macro-economic factors such as Industry performance, Competition from Imports, Competitiveness of Exports, Input costs, Trade barriers, Favorability of Foreign Currency conversion rates, etc.

Credit risks of most issuers of Debt securities are rated by Independent and professionally run rating agencies. Ratings of Credit issued by these agencies typically range from "AAA" (read as "Triple A" denoting "Highest Safety") to "D" (denoting "Default"), with about 6 distinct ratings between the two extremes.
The highest credit rating (i.e. lowest credit risk) commands a low yield for the borrower. Conversely, the lowest credit rated borrower can raise funds at a relatively higher cost. On account of a higher credit risk for lower rated borrowers lenders prefer higher rated instruments further justifying the lower yields.

ii. Price-Risk or Interest-Rate Risk:

From the perspective of coupon rates, Debt securities can be classified in two categories, i.e., Fixed Income bearing Securities and Floating Rate Securities. In Fixed Income Bearing Securities, the Coupon rate is determined at the time of investment and paid/received at the predetermined frequency. In the Floating Rate Securities, on the other hand, the coupon rate changes - 'floats' - with the underlying benchmark rate, e.g., MIBOR, 1 yr. Treasury Bill.

Fixed Income Securities (such as Government Securities, bonds, debentures and money market instruments) where a fixed return is offered, run price-risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, the payment-frequency of such coupon, days to maturity and the increase or decrease in the level of interest rates. The prices of Government Securities (existing and new) will be influenced only by movement in interest rates

in the financial system. Whereas, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced not only by the change in interest rates but also by credit rating of the security and liquidity thereof.

Floating rate securities issued by a government (coupon linked to treasury bill benchmark or a real return inflation linked bond) have the least sensitivity to interest rate movements, as compared to other securities. The Government of India has already issued a few such securities, and the Investment Manager believes that such securities may become available in future as well. These securities can play an important role in minimizing interest rate risk on a portfolio.

iii. Risk of Rating Migration:

The following table illustrates the impact of change of rating (credit worthiness) on the price of a hypothetical AA rated security with a maturity period of 3 years, a coupon of 10.00% p.a. and a market value of Rs. 100. If it is downgraded to A category, which commands a market yield of, say, 11.50% p.a., its market value would drop to Rs. 98.76 (i.e. 1.24%) If the security is upgraded to AAA category which commands a market yield of, say, 9.60% p.a. its market value would increase to Rs103.48 (i.e. by 3.48%). The figures shown in the table are only indicative and are intended to demonstrate how the price of a security can be affected by change in credit rating.

Rating	Yield (% p.a.)	Market Value (Rs.)
AA	11.00	100.00
If upgraded to AAA	9.60	103.48
If downgraded to A	11.50	98.76

iv. Basis Risk:

During the life of floating rate security or a swap the underlying benchmark index may become less active and may not capture the actual movement in the interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio. Where swaps are used to hedge an underlying fixed income security, basis risk could arise when the fixed income yield curve moves differently from that of the swap benchmark curve.

v. Spread Risk:

In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions the spreads may move adversely or favorably leading to fluctuation in NAV.

vi. Reinvestment Risk:

Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

vii. Liquidity Risk:

The corporate debt market is relatively illiquid vis-a- vis the government securities market. There could therefore be difficulties in exiting from corporate bonds in times of uncertainties. Liquidity in a scheme therefore may suffer. Even though the Government Securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through. 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 elsewhere in the SAI.

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 bills 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 o 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 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 bills 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.

Risk associated with investing in Units of Mutual Fund Schemes

Investment in units of Mutual Fund scheme involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal. As the price / value / interest rates of the underlying securities in which the mutual fund scheme invests fluctuates, the value of units of mutual fund scheme may go up or down. The value of underlying securities may be affected, inter-alia, by changes in the market, interest rates, changes in credit rating, trading volumes, settlement periods and transfer procedures; the NAV is also exposed to Price/Interest Rate Risk and Credit Risk and may be affected inter-alia, by government policy, volatility and liquidity in the money markets and pressure on the exchange rate of the rupee. Investment in units of mutual fund scheme is also exposed to risk of suspension of subscriptions / redemptions of the units, change in fundamental attributes, application of swing pricing, Segregation portfolios etc. Swing pricing / segregation of portfolios risks may amongst things realise lower and/or nil value on redemption of underlying units. Since the Scheme may invest in schemes of Mutual Funds, scheme specific risk factors of each such mutual fund schemes will be applicable to the Scheme portfolio.

Risk Factors Associated with investing in Foreign Securities: < S.O 11>

Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances. However, in case the overall industry limit or such other limit as prescribed by SEBI has been breached, the Scheme may not in a position to invest in foreign securities temporarily.

To manage risks associated with foreign currency and interest rate exposure, the Scheme may use derivatives for

efficient portfolio management including hedging and in accordance with conditions as may be stipulated under the Regulations or by the RBI from time to time.

Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the Regulations or by RBI and provided such investments do not result in expenses to the Scheme in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing.

The Mutual Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.

To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

Currency Risk: < S.O 11>

Investments in overseas securities/mutual fund units are subject to currency risk. Returns to investors are the result of a combination of returns from investments and from movements in exchange rates. For example, if the Rupee appreciates vis-à-vis the US $, the extent of appreciation will lead to reduction in the yield to the investor. However, if the Rupee appreciates against the US $ by an amount in excess of the interest earned on the investment, the returns can even be negative. Again, in case the Rupee depreciates vis-à-vis the US $, the extent of depreciation will lead to a corresponding increase in the yield to the investor. Going forward, the Rupee may depreciate (lose value) or appreciate (increase value) against the currencies of the countries where the Scheme will invest.

Exhaustion of overseas limit Risk: < S.O 11>

The Scheme can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion or such limits as may be prescribed by SEBI/RBI from time to time. The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the scheme can make investments in overseas Exchange Traded Fund (ETF(s) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion.

As and when the investment limits at Mutual Fund level/Industry level are exhausted or nearing exhaustion, the scheme may temporarily suspend deployment of funds in overseas funds/securities.

Risk associated with Investing in Exchange Traded funds - Tracking Error/difference Risk: Factors such as the fees and expenses of the Underlying Scheme, cash balance, changes to the Underlying benchmark constituents, regulatory policies etc. may affect the Underlying Schemes ability to achieve close correlation with the Underlying Benchmark constituents. The Underlying Scheme's returns may therefore deviate from those of its Underlying assets. Underling schemes are expected to limit the tracking error within regulatory limits as prescribed by SEBI from time to time.

C. Risk mitigation strategies < S.O 9>

Type of Risks	Measures/ Strategies to control risks
Debt and Money Market instruments	• Credit Risk: Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. • Price-Risk or Interest-Rate Risk: The Scheme may primarily invest the debt portion of the portfolio in money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities. • Risk of Rating Migration: The Scheme may primarily invest the debt portion of the portfolio in short-term money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities • Basis Risk: The debt allocation of the scheme is primarily a cash management strategy and such strategy returns are expected to reflect the very short term interest rate. Hence investment may be done in short term debt and money market instruments. • Spread Risk: The Scheme may primarily invest the debt portion of the portfolio in short-term money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities • Reinvestment Risk: The debt allocation of scheme is primarily cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value. • Liquidity Risk: The Scheme may, however, endeavor to minimize liquidity risk by primarily investing the debt portion of the portfolio in relatively liquid short-term debt & money market instruments, units of Liquid and Overnight schemes.
Currency	The scheme subject to applicable regulations shall have the option to enter into forward contracts for the purposes of hedging against the foreign exchange fluctuations. The Schemes may employ various measures (as permitted by SEBI/RBI) including but not restricted to currency hedging (such as currency options and forward currency exchange contracts, currency futures, written call options and purchased put options on currencies and currency swaps), to manage foreign exchange movements arising out of investment in foreign securities. All currency derivatives trade, if any will be done only through the stock exchange platform
Government securities and Triparty repo on Government	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

securities or treasury bills:	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.
Units of mutual fund schemes	Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidly on a T+2 basis and aim to mitigate any risks arising out of underlying investments.
Tracking Error /difference	Over a short period, the underlying ETFs may carry the risk of variance between portfolio composition and Benchmark. The objective of the underlying Scheme is to track the performance of the Underlying Index over the same period, subject to tracking error. The Underlying Scheme are expected to maintain a low tracking error by actively aligning the portfolio in line with the Index as per SEBI guidelines.

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 mentioned 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

Securities/ Instruments	Definitions
Units of overseas Mutual Funds schemes / ETFs, ADRs, GDRs or other foreign securities	Overseas securities refer to securities (viz. mutual funds, ETFs, ADRs / GDRs, stocks) that are listed or traded in any jurisdiction outside India.
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)	Government Security (G-Sec) is a tradeable instrument issued by the Central Government or the State Governments. It acknowledges the Government's debt obligation. They are generally long term with maturity of one year or more. In India, the Central Government issues both, treasury bills and bonds or dated securities while the State Governments issue only bonds or dated securities, which are called the State Development Loans (SDLs). G-Secs carry practically no risk of default and, hence, are called risk-free gilt-edged instruments. Repos / Reverse Repos enables collateralized short term borrowing and lending through sale/purchase operations in the such government securities.
Short Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations;	Short Term Deposits are offered by Scheduled Commercial Banks (both public and private sector banks) with a fixed/floating interest rate and maturity date.
Money market instruments permitted by SEBI/RBI, having maturities of up to one year but not limited to: • Certificate of Deposits (CDs). • Commercial Paper (CPs) • Tri-party Repo, Bills re-discounting, as may be permitted by SEBI from time to time.	• "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. • "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. • 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. • 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. • Repos / Reverse Repos enables collateralized short term borrowing and lending through sale/purchase operations in debt instruments. • Bills Re-discounting is an instrument where a financial institution discounts the bills of exchange that it has discounted previously with another financial institution.
Units of Mutual Funds Schemes	Mutual fund means a fund established in the form of a trust to raise monies through the sale of units to the public or a section of the public under one or more schemes for investing in securities, money market instruments, gold or gold related instruments, silver or silver related instruments, real estate assets and such other assets and instruments as may be specified by the SEBI from time to time:
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);	These are instruments are issued by various government agencies and bodies (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. They can be issued at discount, par or premium.
Corporate debt (of both public and private sector undertakings) including Nonconvertible debentures (including bonds) and non-convertible part of convertible securities;	These are financial instruments issued by companies (both public and private) to raise long-term funds through public issues. They are generally rated by credit rating agencies.

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

INVESTMENT IN FOREIGN SECURITIES

As per para 12.19.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, on mutual fund, below are permissible investments

i. ADRs/ GDRs issued by Indian or foreign companies
ii. Equity of overseas companies listed on recognized stock exchanges overseas
iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas
iv. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
v. Money market instruments rated not below investment grade
vi. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
vii. Government securities where the countries are rated not below investment grade

viii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities

ix. Short term deposits with banks overseas where the issuer is rated not below investment grade

x. Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in
   a) aforesaid securities,
   b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or
   c) unlisted overseas securities (not exceeding 10% of their net assets).

The Scheme may invest in Foreign Securities, in terms of its investment objectives, with the approval of SEBI/RBI

The Scheme can invest in overseas securities subject to a maximum of US $1 billion within the overall industry limit of US $ 7 billion wherein US $ 50 million would be reserved for each mutual fund individually, with in the overall industry limit of US $ 7 billion or such limits as may be prescribed by SEBI from time to time and in overseas ETF subject to maximum of US $300 million such limits as may be prescribed by SEBI from time to time. An investment headroom of 20% of the average AUM in Overseas securities of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits of US $ 1 billion per Mutual Fund.

The intended amount for investment in overseas securities is US $5 Million and the intended amount for investment in overseas ETFs is US $ 1 Million., subject to maximum limit as specified in para 12.19 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

The aforesaid investments would be in line with the asset allocation of the scheme.

The Mutual Fund may, where necessary, appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses as stated under Regulation 52 of SEBI (MF) Regulations.

Investments in Overseas Mutual Funds/ Unit Trusts ("UT") by Indian Mutual Funds:

Pursuant to SEBI circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024, the scheme shall also invest in overseas MF/UTs that have exposure to Indian securities, provided that the total exposure to Indian securities by these overseas MF/UTs shall not be more than 25% of their assets.

While investing in overseas MF/UTs that have exposure to Indian securities, the scheme shall ensure the following:

1. Pooling - Contribution of all investors of the overseas MF/UT is pooled into a single investment vehicle, with no side-vehicles including segregated portfolios, sub-funds or protected calls, etc.;

2. Pari-passu and Pro-rata - Corpus of the overseas MF/UT is a blind pool (i.e. common portfolio) with no segregated portfolios. All investors in the overseas MF/UT have pari-passu and pro-rata rights in the fund, i.e. they receive a share of returns/gains from the fund in proportion to their contribution and have pari-passu rights.

3. Independent investment manager/fund manager - Overseas MF/UT is managed by an independent investment manager/fund manager who is actively involved in making all investment decisions for the fund. This ensures that the investments are made autonomously by the investment manager/fund manager without

influence, directly or indirectly, from any of the investors or from any other entity.

4. Public disclosure - Such overseas MF/UTs shall disclose their portfolios at least on a quarterly interval to the public to maintain transparency.

5. No advisory agreement - There shall not be any advisory agreements between the Scheme and underlying overseas MF/UTs, to prevent conflict of interest and avoid any undue advantage to either of the parties

Breach of the limit:

i) At the time of making investments (both fresh and subsequent), the scheme shall ensure that the underlying overseas MF/UTs do not have more than 25% exposure to Indian securities;

ii) Subsequent to the investment, if the exposure by an underlying overseas MF/UTs to Indian securities exceeds 25% of their net assets, an observance period of 6 months from the date of publicly available information of such breach (e.g. portfolio disclosures) shall be permitted to the scheme for monitoring of any portfolio rebalancing activity by the underlying overseas MF/UT;

iii) During the observance period, the scheme shall not undertake any fresh investment in such overseas MF/UT. The Scheme may resume their investments in such overseas MF/UT in case the exposure to Indian securities by such overseas MF/UT falls below the limit of 25%.

Rebalancing of the portfolio:

If the portfolio of an underlying overseas MF/UT is not rebalanced within the 6-month observance period, the scheme shall liquidate its investments in the concerned underlying overseas MF/UT within the next 6 months ('liquidation period') from end of the observance period.

If the exposure to Indian securities by the underlying overseas MF/UT falls below the prescribed limit of 25% during the liquidation period, the requirement at the above clause above shall not be applicable.

If the Scheme/ Asset Management Company fails to rebalance the portfolio of the scheme in line with the aforesaid requirements, then after the 6-month liquidation period, the scheme/ Asset Management Company shall:

- not be permitted to accept any fresh subscriptions in concerned the scheme;
- not be permitted to launch any new scheme;
- not levy exit load, if any, on the investors exiting such scheme(s).

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. 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.

3. 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.

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 repurchase, redemption of units or payment of interest 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 Electronic form.

7. The mutual fund shall get the securities purchased / transferred in the name of the mutual 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 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 for the scheme.

9. As per Clause 1 of the Seventh Schedule of MF Regulation, the Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

   Within the limits specified in clause 1 of the Seventh Schedule of MF Regulation, a mutual fund scheme shall not invest more than:
   a. 10% of its NAV in debt and money market securities rated AAA issued by a single issuer; or
   b. 8% of its NAV in debt and money market securities rated AA issued by a single issuer; or
   c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

   The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of the Seventh Schedule of MF Regulation.

   The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of Credit Rating Agency (CRAs) between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating

   Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and tri-party repo on Government securities or treasury bills.

Provided further that investments within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.
Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time

10. In accordance with the Para 12.1 SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, investments in following instruments as specified in the said circular, as may be amended from time to time, shall be applicable:
The scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instrument and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

    i. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
    ii. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the conditions as specified in the said circular:

    a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

    b. Exposure of mutual fund schemes in such instruments shall not exceed 5% of the net assets of the schemes.

    c. All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.

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 this document..

As per SEBI circular SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26,2025, all types of passive breaches for actively managed mutual fund schemes shall be rebalanced within 30 business days

C. Fundamental Attributes < S.O 59>

As per para 1.14 of SEBI Master circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, 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,
- SEBI has reviewed and provided its comments on the proposal
- 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 atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Other Scheme Specific Disclosures:

Listing and transfer of units	**Listing:** 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. 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. **Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:** 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-

	i. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). 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. 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). iv. Investors under Resident/non-resident Individual category 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. 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. 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.* For details, please refer Statement of Additional Information (SAI).
Dematerialization of units **< S.O 57>**	Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unitholders who wish to trade in units would be required to have a demat account. 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.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO	The Fund seeks to collect a minimum subscription amount of Rs. 10,00,00,000/- (Rupees Ten crores only) under the scheme.

period, then all the investors would be refunded the amount invested without any return.)	
Maximum Amount to be raised (if any)	There is no upper limit on the total amount that may be collected. After the minimum subscription amount has been collected, allotment will be made to all valid applications. **Minimum balance to be maintained and consequences of non-maintenance: < S.O 36>** There is no requirement of minimum balance.
Dividend Policy (IDCW)	**IDCW Frequency** IDCW is declared subject to availability and adequacy of distributable surplus. **IDCW Record Dates:** 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) 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 realized 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). 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. In case of dynamic lien, the Income Distribution cum capital withdrawal (IDCW) may be credited to the financier, unless otherwise specified by the financier. The Income Distribution cum capital withdrawal (IDCW) Option will be available under two sub-options – the Payout Option and the Reinvestment Option. 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 enchased or by way of direct credit / electronic payout into their account. 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.

	The requirement of giving notice shall not be applicable for IDCW Option having frequency upto one month. However, the Trustees reserve the right to introduce new options and / or alter the IDCW payout intervals, frequency, including the day of payout.
Allotment (Detailed procedure)	Pursuant to Para 14.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the investor whose transaction has been accepted by Kotak Mahindra Asset Management Company Ltd. / Kotak Mahindra Mutual Fund shall receive the following: 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). 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. 3. A consolidated account statement (CAS) for each calendar month on or before 12th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement on or before 15th 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.
Refund	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
Who can invest **This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.**	The following are eligible to apply for purchase of the Units: • Resident Indian Adult Individuals, either singly or jointly (not exceeding three). • Parents/Lawful guardians on behalf of Minors. • Companies, corporate bodies, registered in India. • Registered Societies and Co-operative Societies authorized to invest in such Units. • Public sector undertakings, public/Statutory corporations subject to general or specific permissions granted to them by the Central/State governments from time to time. • 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. • Trustees of private trusts are authorized to invest in mutual fund schemes under their trust deeds. • Public Trusts in Maharashtra can invest up to 50% of their available funds • Partner(s) of Partnership Firms.

	• Association of Persons or Body of Individuals, whether incorporated or not. • Hindu Undivided Families (HUFs). • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions and Investment Institutions. • Non-Resident Indians/Persons of Indian origin resident abroad (NRIs) on full repatriation or non-repatriation basis. • Other Mutual Funds registered with SEBI. • International Multilateral Agencies approved by the Government of India. • Army/Navy/Air Force, Para-Military Units and other eligible institutions. • Scientific and Industrial Research Organizations. • Provident/Pension/Gratuity and such other Funds as and when permitted to invest. • Public Financial Institution as defined under the Companies Act 2013. • Universities and Educational Institutions. • 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. • Foreign Portfolio Investors (FPIs) or sub-accounts of FPI's registered with SEBI The list given above is indicative and the applicable law, if any, shall supersede the list.
Who cannot invest	Acceptance of Subscriptions from U.S. Persons and Residents of Canada w.e.f. November 17, 2016: - 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. 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. 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. The Trustee/AMC reserves the right to change/modify the provisions

	mentioned above at a later date subject to subject to SEBI (MF) Regulations and circulars issued thereunder from time to time
How to Apply and other details	1. 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 (www.kotakmf.com). 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. Further in line with Para 16.2.11 and 16.2.1 of SEBI 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 recognized stock exchanges to purchase mutual fund units directly from Mutual Fund/ Asset Management Companies. Please refer to the SAI and Application form for the instructions. 2. Link for the list of official points of acceptance, collecting banker details etc. https://www.kotakmf.com/Information/statutory-disclosure/disclosuresrelatedtosidandkim 3. Computer Age Management Services Ltd. (CAMS) (Registrar) AVA Tower, Old No. 788 & 789, Electricity Avenue, New No. 152 & 150, Anna Salai, Beside Rayala Towers, Chennai - 600002. Contact details - 044 6110 4034 Email Id – enq_k@camsonline.com Website - www.camsonline.com To inform investors that it is mandatory to mention their bank account numbers in their applications/requests for redemption.
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 dematerialized 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 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 Master Circular no. 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.

	Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode: 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- i. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). 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. 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). iv. Investors under Resident/non-resident Individual category 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. 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. 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.* For details, please refer Statement of Additional Information (SAI).
Cut off timing for subscriptions/ redemptions/ switches **This is the time before which your application (complete in all respects) should reach the official points of acceptance.**	Applicable NAV for Purchases/Switch-ins 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; 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; 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. 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:

<table>
<tr>
<td></td>
<td>
1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme
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 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.
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.

Applicable NAV for Redemption/ Switch outs
a) where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and
b) an application received after 3.00 pm – closing NAV of the next business day.

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 websites 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.
</td>
</tr>
<tr>
<td>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</td>
<td>
Minimum application amount for purchases
<table>
<tr><th>Initial Purchase (Non- SIP)</th><th>Additional Purchase (Non-SIP)</th><th>SIP Purchase</th></tr>
<tr><td>Rs. 1000/- and any amount thereafter</td><td>Initial Purchase (Non- SIP) - Rs. 1000/- and any amount thereafter</td><td>SIP Purchase – Rs. 500/- (Subject to a minimum of 2 SIP instalments of at least Rs. 500/- each)</td></tr>
</table>

Minimum amount for redemption:
The minimum redemption amount for all plans will be Rs. 500 or account balance, whichever is lower. Switch – The minimum switch amount for all the plans will be Rs. 1000/-
The provisions relating to Minimum Amount (including Additional Application Amount) for subscription / purchase will not be applicable for investments made in the name of Designated Employees of the AMC pursuant to Para 6.10 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on ‘Alignment of interest of Designated Employees of Asset Management Companies’ with the Unitholders of the Mutual Fund Schemes
</td>
</tr>
</table>

Accounts Statements < S.O 50, 60>	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). 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 mail or email on or before 12th of the succeeding month, or in physical mode before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 18th day of April and October and to investors that have opted for delivery via physical mode, on or before the 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 For further details, refer SAI.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.For schemes investing at least 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.
Bank Mandate < S.O 61>	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. 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 Investors have an option of registering their bank accounts, by submitting the necessary forms & documents. At the time of redemption, investors can select the bank account to receive the amount.
Delay in payment of redemption / repurchase proceeds/dividend	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
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount < S.O 52>	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 Following are timelines for deployment by Mutual fund 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 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 (> 3 years) within 10 business days of subsequent month c) The amount of income accrued on daily basis on unclaimed amount beyond 3 years shall be transferred on a monthly basis (i.e. on or before 10th calendar day of subsequent month) to the investor education scheme/folio 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 per para 17.5 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. 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. 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 available through a link on the website of MF Central, AMCs, AMFI, the two QRTAs and SEBI. 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 in the following manner:

	• 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. • Encourage investors to do KYC as per the current norms thus reducing the number of non-KYC compliant folios. • Contribute towards building a transparent financial ecosystem and will be reliable medium for investors to find their inactive and unclaimed Mutual Fund investments. • Build and incorporate mitigants against fraud risk 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". This portal would display only Fund Names and investor has to approach the respective MFs for more information.
Disclosure w.r.t investment by minors < S.O 37>	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: 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. 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. 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. 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. Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian

III. OTHER DETAILS

A. Underlying Fund Name < S.O 26>

The scheme may invest in any (but not exclusively) in the below indicative list of overseas equity oriented mutual fund schemes based on Quality Theme and /or ETFs based on Quality Theme

(i) GMO Quality Investment Fund
(ii) and/or similar overseas equity oriented mutual fund schemes/ETFs

Underlying Fund Name: GMO Quality Investment Fund

Benchmark - The underlying fund's performance will be measured against the benchmark MSCI World Index which is the primary benchmark of the underlying scheme.

Investment Objectives and Policies/strategy of the funds:

The Fund seeks total return by investing in equities and equity-related securities the Investment Manager believes to be of high quality. A high quality company is generally one that the Investment Manager believes has an established business that will deliver a high level of return on past investments and that will utilize cash flows in the future by making investments with potential for high levels of return on capital or by returning cash to shareholders through dividends, share buybacks, or other mechanisms. The Fund may make security investments in companies, the stocks of which are listed or traded on Regulated Markets anywhere in the world.

In selecting securities for the Fund, the Investment Manager uses a combination of investment methods, typically considering both systematic factors, based on profitability, profit stability, leverage, and other publicly available financial information, and judgmental factors, based on an assessment of future profitability, capital allocation, sustainability against competitive forces, and growth opportunities. The Investment Manager may also rely on valuation methodologies, such as discounted cash flow analysis and multiples of price to earnings, revenues, book value or other fundamental metrics. In addition, the Investment Manager may consider trading patterns, such as price movement or volatility of security or groups of securities.

At times, the Fund may have substantial exposure to a single asset class, industry, sector, country, region, currency or issuer. The Fund may invest in securities of companies of any market capitalization. The factors the Investment Manager considers and investment methods it uses can change over time. The Investment Manager does not manage the Fund to, or control the Fund's risk relative to, any securities index or securities benchmark.

The equity securities in which the Fund may invest shall include, without limitation, common stocks, depositary receipts (ADRs, EDRs or GDRs) and related securities such as convertibles, preferred stocks, income trusts, royalty trusts, MLPs, ETFs, REITs, private placements, rights and warrants. The Fund may invest in ETFs that are classified under the UCITS Regulations as transferable securities, some of which may hold derivatives such as futures, forwards, options, swaps or other instruments. In addition, the Fund may also invest in recently issued transferable securities which will be admitted to official listing on a Regulated Market within one year. The Fund reserves the right to make tactical allocations of up to 20 per cent. of its Net Asset Value to investments in cash and debt securities rated at least investment grade by a rating agency or rated lower than investment grade by the rating agencies or unrated but deemed by the Investment Manager, having analyzed the safety of principal and interest payments on such debt securities, to be of at least investment grade. Such debt securities may be government or corporate securities and may be fixed or floating rate. Investments in Emerging Market Countries shall not exceed in aggregate 20 per cent. of the Net Asset Value of the Fund. Investments in REITs shall not exceed in aggregate 15 per cent. of the Net Asset Value of the Fund.

The Fund may hold shares in fewer than 100 companies. The Fund does not seek to control risk relative to any securities market index or benchmark.

The Fund may, where the Investment Manager deems it appropriate and for the purposes of gaining exposure to equities or otherwise pursuing the investment return objective of the Fund, invest in collective investment schemes. The Fund may, subject to the limits set out in Schedule II, invest up to 10 per cent. of its Net Asset Value in the aggregate in UCITS and UCITS Equivalent Schemes.

The Fund may, where the Investment Manager deems it appropriate in the context of the investment return objective of the Fund, invest in a wide variety of exchange-traded and OTC derivatives, including futures, forwards, options, swaps, contracts for differences, rights and warrants and securities embedding derivatives such as convertibles and engage in repurchase, reverse repurchase and stock-lending arrangements, each as described in the section entitled "Descriptions and Risks of Fund Investments" for efficient portfolio management purposes. In this context, efficient portfolio management purposes include: the reduction of risk, the reduction of cost and the generation of additional capital or income for the Fund with a level of risk that is consistent with the risk profile of the Fund. In particular, but without limitation, the Fund may also use derivatives and ETFs: (i) in an attempt to reduce investment exposures (which may result in a reduction below zero); and (ii) in an attempt to adjust elements of the Fund's investment exposure. Derivatives may also be used as an alternative to securities lending. The Fund may not be leveraged in excess of 100 per cent. of its Net Asset Value as a result of its use of derivatives.

The Base Currency of the Fund shall be U.S. Dollars.

There can be no assurance that the Fund will achieve its objective of total return.

TER: 0.53% p.a (as on 30th November, 2025)

AUM: $7.1 billion (USD) (as on 30th November, 2025)

Underlying Scheme Performance (USD, as on November 30, 2025):

	1 Year	**3 Years**	**5 Years**	**10 Years**	**ITD**
Fund	15.17	19.96	14.97	15.11	13.96
BM	16.99	19.10	12.90	11.88	10.71

Data Source: GMO Factsheet

Top 10 holdings As on November 30, 2025

Company	**Sector**	**%**
Microsoft Corp	Information Technology	6.8
Alphabet Inc	Communication Services	5.9
Meta Platforms Inc	Communication Services	4.9
Apple Inc	Information Technology	4.8
Taiwan Semiconductor Manufacturing Co Ltd	Information Technology	4.4
Lam Research Corp	Information Technology	3.8
Thermo Fisher Scientific Inc	Health Care	3.8
Johnson & Johnson	Health Care	3.7
Amazon.com Inc	Consumer Discretionary	3.2
Broadcom Inc	Information Technology	3.2

B. Periodic Disclosures

Monthly and Half yearly Disclosures: Portfolio / Financial Results 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.	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. www.kotakmf.com and on the website of AMFI (www.amfiindia.com) 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 - https://www.kotakmf.com/Information/statutory-disclosure/information 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.
Half Yearly Results	The soft copy of unaudited financial results shall within one month from the close of each half year i.e. 31st of March and the 30th of September, be hosted on the website kotakmf.com and will be sent to AMFI for posting on its website www.amfiindia.com. The link for the mentioned disclosures - https://www.kotakmf.com/Information/statutory-disclosure/financials 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.
Annual Report	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, 2024and 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. kotakmf.com 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 (31st March). The AMCs shall display the link prominently on the website of the Kotak Mahindra Mutual Fund viz. kotakmf.com 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 & 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 - https://www.kotakmf.com/Information/statutory-disclosure/financials
Risk-o-meter< S.O 38>	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: The Risk-o-meter shall have following six levels of risk: i. Low Risk- Irish Green ii. Low to Moderate Risk- Chartreuse iii. Moderate Risk- Neon Yellow iv. Moderately High Risk- Caramel v. High Risk Dark Orange and vi. Very High Risk- Red The evaluation of risk levels of a scheme shall be done in accordance with the aforesaid circular. 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 along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month. 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.
Scheme Summary Document (SSD) **< S.O 38>**	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. 15th 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. www.kotakmf.com, AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.

C. Transparency/NAV Disclosure (Details with reference to information given in Section I) <S.O. 41>

The NAVs of the Scheme will be calculated and disclosed on every Business day on the website of the Kotak Mahindra Mutual Fund viz www.kotakmf.com and AMFI's website www.amfiindia.com by 10.00 a.m. of the following business day. The First NAV of the scheme shall be declared within 5 working days from the date of allotment.

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.am of every 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) and on the website of AMFI (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) 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.

Short Term Capital Gain Taxation Rates -Resident Individual, HUF, Domestic Corporate, NRI$

Particulars	Investments made	Listed or Unlisted	Short-term capital gains
			Investments redeemed on or after 01-04-2025

			Holding Period	Tax Rate^
Fund of Funds (which invests <65% in SMF as defined in Finance (No. 2) Bill, 2024 @	Before 01-04-2023	Unlisted	NA	NA
	On or after 01-04-2023	Unlisted	=< 24 months	Applicable Rates

$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.

Long term capital gain taxation rates -Resident Individual, HUF, Domestic Corporate, NRI$

Particulars	Investments made	Listed or Unlisted	Long-term capital gains	
			Investments redeemed on or after 01-04-2025	
			Holding Period	Tax Rate^
Fund of Funds (which invests <65% in SMF as defined in Finance (No.2) Bill, 2024 @	Before 01-04-2023	Unlisted	> 24 months	12.50%
	On or after 01-04-2023	Unlisted	> 24 months	12.50%

$ 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 purposes 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 and health and education cess as per Note 1.

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

Categories of Unit Holders	Threshold	TDS Rate	Taxation Rate
Resident Unit Holders	Rs. 10,000 (w.e.f 1st April, 2025)	10%	As per applicable slab rates plus applicable surcharge and cess (Refer Note 1)
Non-Resident Unit Holders (subject to DTAA benefits, in case applicable)			
(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 5 cr	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	Other Income (i.e. Income other than Capital gains covered under section 111A,	Capital gains covered under section 111A, section

	112A, section 112, 115AD(1)(b) & company dividend).	section 112A, section 112, 115AD(1)(b) & company dividend).	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	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 read with 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

< S.O 48, 49>

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 Scheme under this Scheme Information Document was approved by the Trustees on October 16, 2025.

3. The Trustees have ensured that **KOTAK QUALITY OVERSEAS EQUITY 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. **< S.O 66>**

4. **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. < S.O 63>**

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

Sd/-
Ms. Jolly Bhatt
Compliance Officer

Place: Mumbai
Date: December 12, 2025

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