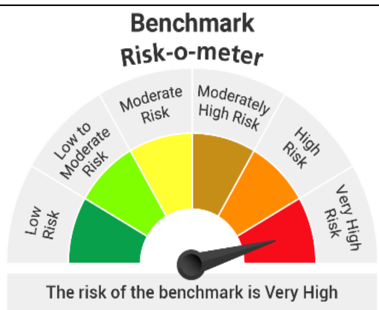
SECTION I

KEY INFORMATION MEMORANDUM (KIM)

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**

This Key Information Memorandum (KIM) sets forth the information which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centers or distributors or from the website www.kotakmf.com**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated December 12, 2025

Investment Objective

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.

Asset Allocation Pattern of the scheme

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) in 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.

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:
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 regulator 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

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.

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 of 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) in 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

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-PoD1/P/CIR/2024/90 dated June 27, 2024 and SEBI circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/149 dated November 04, 2024
2	Debt & Money Market Instruments and Units of Liquid and Overnight schemes & Liquid ETFs	5% of the Net Assets	Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations 1996
3	Units of InVITS	The Scheme shall not invest in Units of InVITS.	N.A.
	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
Investment Strategy	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 cost such as brokerage paid etc. The fund manager shall endeavor 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.
Risk Profile of the Scheme	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. • Risks associated with Debt / Money Markets (i.e. Markets in which Interest bearing Securities or Discounted Instruments are traded) • Risk associated with investment in Government securities and Tri-Party Repo on Government securities or treasury bills • Risk associated with investing in Units of Mutual Fund Schemes • Risk Factors Associated with investing in Foreign Securities • Risk associated with Investing in Exchange Traded funds - Tracking Error/difference Risk For details on risk factors and risk mitigation measures, please refer SID.

Plans/Options	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.
Applicable NAV (after the scheme opens for subscriptions and redemptions)	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: 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

<table>
<tr><td></td><td>redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or any other facilities offered by the AMC and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above.</td></tr>
<tr><td>Minimum Application Amount/ Number of Units</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>
<tr><td>Despatch of Redemption Request</td><td>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 allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders.</td></tr>
<tr><td>Benchmark Index</td><td>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.</td></tr>
<tr><td>Dividend Policy</td><td>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 realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of Income Distribution cum capital withdrawal (IDCW).

The IDCW will be paid to only those Unitholders whose names appear on the register</td></tr>
</table>

	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 Payorder 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.
Name of the Fund Manager	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 of the Trustee Company	Kotak Mahindra Trustee Company Ltd
Performance of the scheme : [In case of a new scheme, the statement should be given "*This scheme does not have any performance track record*"] Or [In case of a scheme in existence, the return figures shall be given for that scheme only, as per the For a scheme which is in existence for more than 1 year, the returns given will be Compounded Annualised Returns and for scheme which is in existence for less than 1 year, the returns would be	This scheme does not have any performance track record

absolute returns since inception.] Absolute returns for each financial year for the last 5 years shall be represented by means of a bar diagram as per the adjacent format.]	
Additional Scheme Related Disclosures	1. Scheme's portfolio holdings: Not applicable 2. Portfolio disclosure: Not Applicable 3. Portfolio Turnover Rate: Not Applicable 4. Aggregate investments in the Scheme by concerned Scheme Fund Managers – Not Applicable
Expenses of the Scheme	New Fund Offer Period 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.
Expenses of the 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.

Actual expenses for the previous financial year: since this is a new scheme to be launched, not applicable.

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "**Section- Annual Scheme Recurring Expenses**" in the SID

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%

	<table><tr><td></td><td>• For redemptions/switch outs after 90 days from the date of allotment – NIL</td></tr></table> Units issued on reinvestment of IDCW shall not be subject to entry and exit load. * In terms of Para 10.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, no entry load will be charged on purchase / additional purchase / switch-in. The commission as specified in aforesaid circular, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor. ** Any exit load charged (net off Goods and Services tax, if any) shall be credited back to the Scheme. Any imposition or enhancement of Load in future shall be applicable on prospective investments only. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service 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.
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor
Daily Net Asset Value (NAV) Publication	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.

<table>
<tr><td></td><td colspan="2">The portfolio of the scheme (along with ISIN) shall also be disclosed on the website of Mutual Fund (www.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.</td></tr>
<tr><td rowspan="2">For Investor Grievances please contact</td><td colspan="2">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</td></tr>
<tr><td>Name and Address of Registrar</td><td>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</td></tr>
<tr><td rowspan="2">Unitholders’ Information</td><td colspan="2">Monthly and Half yearly Disclosures: Portfolio / Financial Results
he 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</td></tr>
<tr><td colspan="2">Half Yearly Results</td></tr>
</table>

	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
	Accounts Statements 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