

This is a marketing communication. Please refer to the Prospectus of the UCITS/Information document and the Key Investor Information Document (KIID) or Key Information Document (KID) as applicable before making any final investment decisions.

Strictly confidential : This document has been prepared for Fundinfo platform only.

FACTSHEET
Data as on 30/08/2024

Investment Objective

Kotak Funds: India Fixed Income Fund seeks to generate total returns by primarily investing in debt securities issued by the central or state governments of India or issued by companies of Indian origin or deriving a significant portion of their business in India. For detailed Fund objectives and policy please refer the Fund Prospectus. There is no guarantee that the fund will meet its objectives.

| Fund Details | |
|--|--|
| Structure | UCITS V compliant SICAV |
| Share class | Class I Acc USD |
| ISIN code | LU0996346937 |
| Bloomberg code | KFIFILX Equity |
| Investment manager | Kotak Mahindra Asset Management (Singapore) Pte. Ltd |
| Domicile | Luxembourg |
| Reference Currency | USD |
| Administration and Depository Services | Brown Brothers Harriman (Luxembourg) S.C.A. |
| Management Company | FundRock Management Company S.A. |
| Management Fee | 0.75% p.a. |
| Other fees | As set out in the Prospectus |
| Minimum Investment | USD 1,000,000 |
| NAV frequency | Daily |
| Subscription and redemption frequency | Daily |

| Key Information | |
|---|--------------|
| Fund Size | USD 5.33 mn* |
| Fund Nav | USD 14.96 |
| Inception Date: | |
| Kotak Funds - India Fixed Income Fund Class I Acc USD | 17-12-2013 |
| YTM | 6.09% |
| Portfolio Modified Duration | 5.24 years |
| Average Maturity | 9.67 years |

| Top 10 Holdings | Issuer/Rating | % to Net Assets |
|---------------------------------------|---------------|-----------------|
| 7.25% Government of India 12/06/2063 | SOV | 11.6% |
| 6.22% Government of India 16/03/2035 | SOV | 10.6% |
| 6.79% Government of India 15/05/2027 | SOV | 8.9% |
| TML Holdings PTE LTD 4.35% 09/06/2026 | AA+ | 6.5% |
| 5.79% Government of India 11/05/2030 | SOV | 6.4% |
| HDFC BANK LTD 5.18% 15/02/2029 | AAA | 4.8% |
| 6.19% Government of India 16/09/2034 | SOV | 4.2% |
| Exim Bank 5.5% 18/01/2033 | AAA | 3.9% |
| Muthoot Finance 7.125% 14/02/ 2028 | AA | 3.8% |
| ABJA Investments 5.45% 24/01/2028 | AAA | 3.8% |

| Performance Snapshot (% Change) | | |
|---------------------------------|-------|------|
| Duration | Gross | Net |
| 1 Month | 1.25 | 1.16 |
| 3 Months | 2.97 | 2.66 |
| 6 Months | 3.93 | 3.31 |
| 1 Year | 8.69 | 7.40 |
| 3 Years | 1.40 | 0.25 |
| 5 Years | 3.58 | 2.18 |
| YTD | 5.21 | 4.37 |
| Since Inception | 5.14 | 3.83 |

Performance over 1 year is annualised. The Fund is an actively managed fund that does not have an index tracking objective and is not managed in reference to any benchmark.

Gross performance of the fund represents performance before considering any expenses of the fund including tax on the investments of the fund and investment management fees. The Net performance shown is after considering all expenses including tax and investment management fees.

(Kotak Mahindra (UK) Limited ("KMUK") was providing investment management services to the fund until 31 March 2017. Kotak Mahindra Asset Management (Singapore) Pte. Ltd. ("KMAMS") has been appointed as the investment manager of the fund with effect from 1 April 2017. The fund management professionals who provided investment management services to the Fund as employees of KMUK until 31.03.2017 continue to provide such services to the fund as employees of KMAMS.)

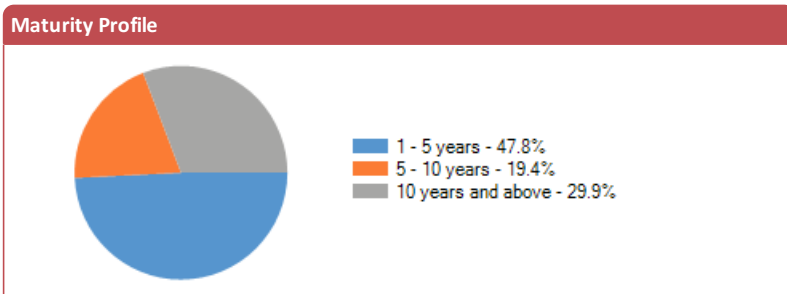
| Portfolio Composition | Fund |
|-----------------------|------|
| SOV | 46.4 |
| AAA | 33.2 |
| AA+ | 10.2 |
| AA | 3.8 |
| AA- | 3.7 |
| Cash & other balances | 2.7 |

*The underlying portfolio will be common to all share classes of the Fund including Class I and the size of the fund is that of the fund as a whole.

| Fund Risk Statistics | |
|----------------------|-------|
| Volatility (%) | 4.81 |
| Sharpe Ratio | -0.76 |

Data above is for the period of 3 years.

To help you understand this Fund and for a full explanation of risks and the overall risk profile of this fund and the shareclasses within it, please refer to the Prospectus available in English and the Key Investor Information Documents / Key Information Documents available in English and local language, which are available on our website www.kotakamc.sg.



| Contact Us | |
|------------------|------------------|
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Kotak Mahindra Asset Management is a

Signatory of:



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Important Notice:

This document is not intended as a recommendation or for the purpose of soliciting any action in relation to Kotak Funds - India Fixed Income Fund ("fund") the fund and should not be construed as an offer to sell shares of in the fund. KF - IFIF The fund is a Sub Fund of 'The Kotak Funds' which is an open ended investment company organized as a Societe d'Investissement a Capital Variable (SICAV) under the laws of the Grand Duchy of Luxembourg and is registered under Part I of the Luxembourg law of 20 December 2002 relating to undertakings for collective investment. The Fund is operated under the requirements of the European Union's Directive on Undertakings for Collective Investment in Transferable Securities (UCITS) and is regulated by Luxembourg's Commission de Surveillance du Secteur Financier (CSSF). The address of the CSSF is 110, routed' Arlon L-2991 Luxembourg (Telephone No.: (352)26251-1 ; Facsimile No.: (352)26251-601).

The prospectus of the Fund or this document has not been registered as a prospectus with the Monetary Authority of Singapore. Accordingly, this document and any other materials in connection with the offer or sale, solicitation or invitation for subscription or purchase, of interests to be issued from time to time by the Fund may not be circulated or distributed, nor may the interests be offered or sold, or be made the subject of an invitation for subscription or purchase, whether directly or indirectly, to persons in Singapore other than (i) to an institutional investor under Section 304 of the Securities and Futures Act, Chapter 289 of Singapore (the "SFA"), (ii) to an accredited investor pursuant to Section 305(1) of the SFA, (iii) or otherwise pursuant to, and in accordance with the conditions of, any other applicable provision of the SFA.

The Fund is an unregistered private fund and is NOT subject to the same regulatory requirements as U.S. registered mutual funds, including mutual fund requirements to provide certain periodic and standardized pricing and valuation information to investors. The shares of the Fund have not been and will not be registered under the US Securities Act of 1933, as amended, (the "Securities Act") or with any securities regulatory authority of any state or any other jurisdiction of the United States and, must not be offered or sold within the United States or to, or for the account or benefit of, US Persons (as defined in Regulation S under the Securities Act).

Distribution of this document is strictly restricted by applicable laws and regulatory requirements of all countries in which it is made available and is intended only for the use of persons to whom it may legally be made available under local qualification criteria. The fund cannot be made available to investors who do not meet the eligibility criteria applicable to their country. Protections afforded by local legal and regulatory systems may have limited applicability to investments in this fund.

Investments in India are subject to a number of risks including, but not limited to, risk of losing some or all of the capital invested, high market volatility, variable market liquidity, geopolitical risks (including political instability), exchange rate fluctuations (between the currency of the fund's share class and the Indian Rupee), changes in tax regime and restrictions on investment activities of foreign investors. Past investment performance should not be viewed as a guide to, or indicator of, future performance and the value of investments and the income derived from them can go down as well as up. Detailed information on the fund and associated risks is contained in the fund prospectus. The Fund documents including its prospectus are available on the Fund's website which can be accessed at <https://www.kotakamc.sg/>. In Switzerland, these documents along with the Fund's articles of association can be obtained from the Fund's Representative and Paying agent: BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16, 8002 Zurich, Suisse. You should consult your professional adviser if you are in doubt about the strict restrictions applicable to the use of this document, regulatory status of the fund, applicable regulatory protection, associated risks and suitability of the fund to your objectives.

The Funds have been registered for distribution in certain countries in the European Union. The protections available to investors are set out in a document that can be accessed by following this link [<https://kotakamc.sg/downloads>]. The investment manager of the Funds may terminate such registration in accordance with Article 93a of Directive 2009/65/EC as amended and Article 32a of Directive 2011/61/EU as amended which would result in the facilities available to investors in such jurisdictions no longer being available following termination.

The Fund has appointed Kotak Mahindra Asset Management (Singapore) Pte. Ltd. ("KMAMS") as its investment manager with effect from 1 April 2017. KMAMS whose registered office is at 16 Raffles Quay, #35-04A, Hong Leong Building, Singapore - 048581. Phone: +65 63956970 is regulated by the Monetary Authority of Singapore. This document has been prepared by KMAMS and is communicated by the following, whose prior written consent must be obtained before onward distribution or communication to any other person:

Kotak Mahindra (UK) Ltd (authorised and regulated by the Financial Conduct Authority), 155-157 Minories, London EC3N1LS. Phone: +44 207 977 6900.

Kotak Mahindra Asset Management is a

Signatory of:

 Principles for Responsible Investment