Kotak Nifty Realty Index Fund

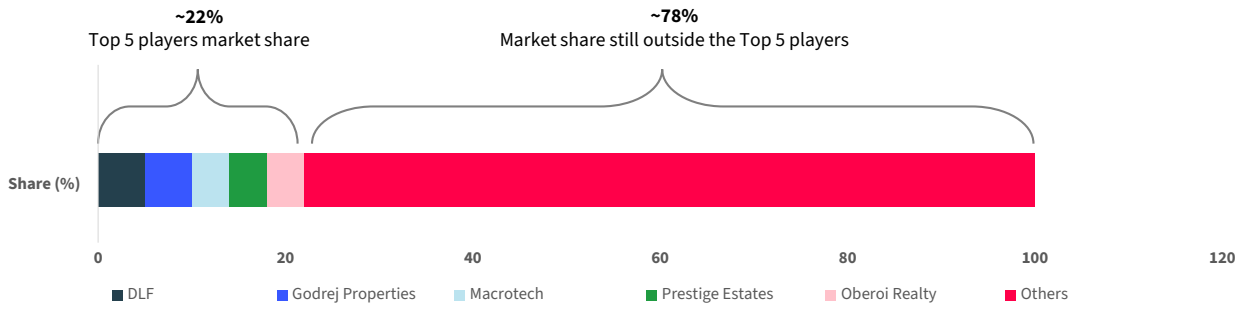
NFO Period: 26th Oct – 9th Nov 2026

kotak Mutual Fund

SEBI Registered Name - Kotak Mahindra Mutual Fund | SEBI Registered Number - MF/038/98/1

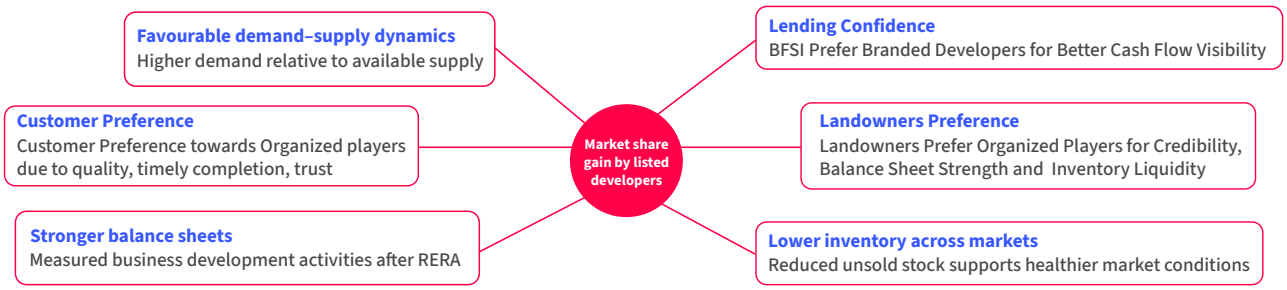
Indian Realty Market Remains Highly Fragmented

India's real estate sector remains fragmented, creating room for market share gains by large, listed developers.



Source: Markntel advisor, https://www.markntelladvisors.com/research-library/india-real-estate-market-report.html | As per latest data available. The stocks/sectors mentioned do not constitute any kind of recommendation and are for information purpose only. Kotak Mahindra Mutual Fund may or may not hold position in the mentioned stock(s)/sector(s). Use of the company/ brand names does not imply any affiliation with or endorsement by them or any of its holding companies, subsidiaries or affiliates and are used for illustrative purpose only.

Why Listed Developers Could Gain Market Share?

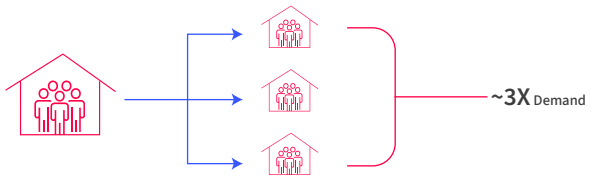


Gain exposure to India's leading listed real estate developers through the **Kotak Nifty Realty Index Fund**

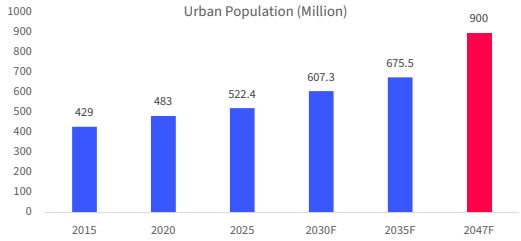
Source: Internal Research| RERA: Real Estate Regulatory Authority.

Urban Growth & Nuclearisation Expand Housing Needs

By 2027, **66%** of Indian Households will be nuclear families*



Nuclearization Will Drive More Demand For Real Estate



*Source: India Census, United Nations, Redseer Research. This is just an illustration & does not indicate any recommendation. (As per latest available data)

Trend is reflecting in the Sales and Residential Inventory

Rising Home Sales Supported by Improving Inventory Dynamics- Top 7 cities

Figure 5: India: Top 7 markets: Residential sales value

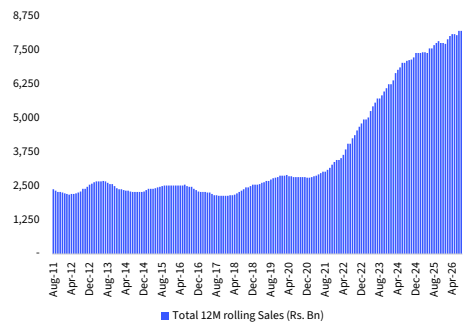
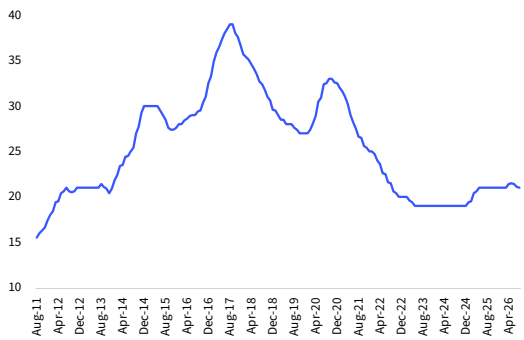


Figure 6: India: Residential Inventory overhang



Source : JP Morgan Report, India Real Estate: Ground Reality Report dated 30th Sep 2026. As per latest available data

Factors reshaping India's Commercial Realty Landscape

Global Capability Centres

India continues to attract GCCs setting up large delivery hubs

BFSI Demand

BFSI remains one of the largest occupiers of premium commercial space

Premiumisation of Stock

Demand shifting towards Grade A campuses and business parks

Tech & Professional Services

Office requirements from technology, Consulting and professional services firms

Source : The Times of India (Aug 12, 2026), Anarock Research, Awfis Space Solutions & Zinnav (2026).

About Kotak Nifty Realty Index Fund

A simple and cost-effective way to participate in India's real estate growth story through leading listed real estate companies.

- Tracks Nifty Realty Index — Seeks to tracks/replicate and track the Nifty Realty Index (TRI).
- Exposure to India's Realty Sector — Access to major listed real estate developers.
- Passive & Rule-Based Strategy — Invests in securities of the Nifty Realty Index in the same proportion as the underlying index, subject to tracking error.
- Market-Cap-Based Allocation — Constituents are represented in line with their index weights.
- Semi-Annual Index Rebalancing — Portfolio composition is aligned with periodic changes in the underlying index, which is reviewed semi-annually.
- No Entry or Exit Load — Investors can enter and exit the scheme without any entry or exit load charges.



Source: KMAMC Internal, For complete investment strategy please refer www.niftyindices.com and the Scheme Information Document (SID) at https://www.kotakmf.com/Information/forms-and-downloads

About Kotak Nifty Realty Index Fund

Name of the Scheme : Kotak Nifty Realty Index Fund

Category of Scheme : Other Schemes – Index Funds

Benchmark : Nifty Realty Index (Total Return Index (TRI))

Minimum Purchase Amount : Rs. 1,000/- and any amount thereafter

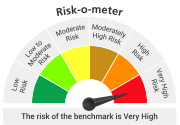
Fund Manager(s) : Mr. Satish Dondapati, Mr. Jeetu Valechha Sonar and Mr. Abhishek Bisen

Investment Objective

The investment objective of the scheme is to provide returns that, before expenses, corresponding to the total returns of the securities as represented by the underlying index, subject to tracking errors. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

^Please refer to the Scheme Information Document (SID) of the scheme for complete details about minimum application amount for ongoing purchase. ⊠For detailed Asset allocation, please refer to Scheme Information Document (SID)





Nifty Realty Index (TRI)

Benchmark (Nifty Realty Index (Total Return Index (TRI)) Risk-o-meter

KOTAK NIFTY REALTY INDEX FUND

An open-ended scheme replicating/tracking the Nifty Realty Index

This product is suitable for investors who are seeking*:

- Long-term capital growth.
- Return that corresponds to the performance of Nifty Realty Index subject to tracking error.

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

Distributed By:

The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made

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Investors may consult their financial expert before making any investment decision.