

Kotak Dividend Yield Fund

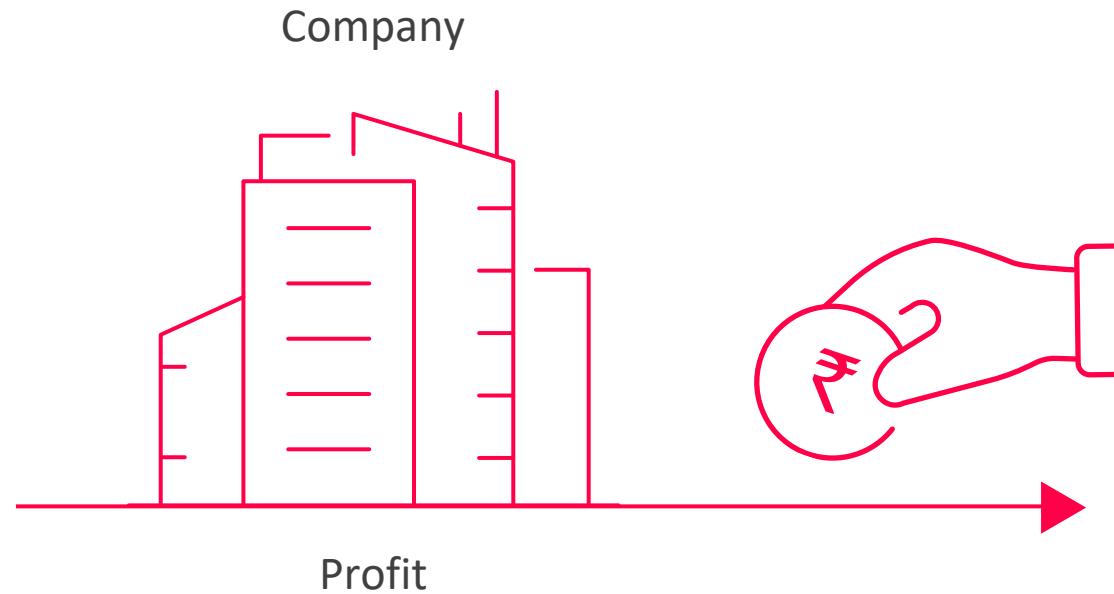
NFO Period: 5th Jan to 19th Jan, 2026



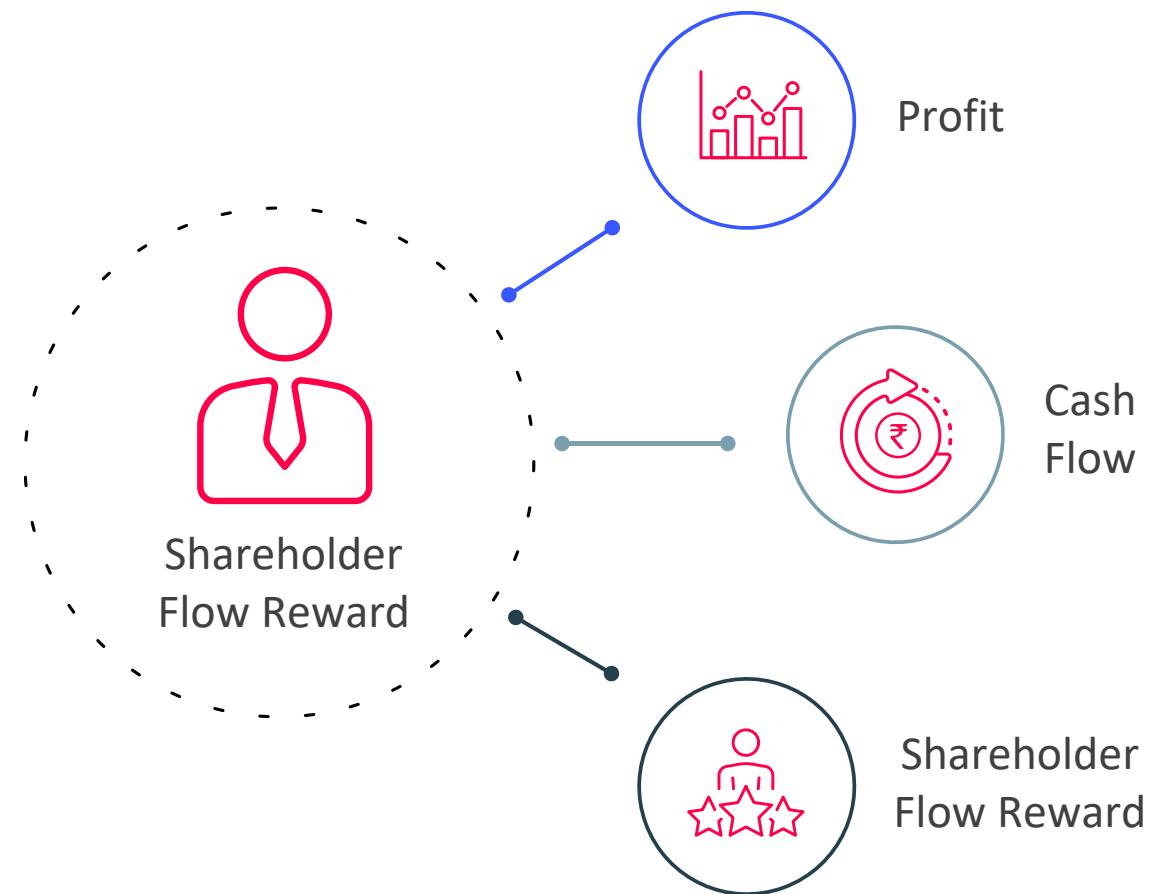


Dividend Basics

What is a Dividend?



A dividend is a portion of a company's profits paid to shareholders - a reward for investing in its growth.



Why Dividends Matter?



Income & Stability

Provides periodic payouts* which brings stability in returns even in downturns



Quality Indicator

Consistent dividend payout often indicates a financially healthy company and management's confidence in future earnings

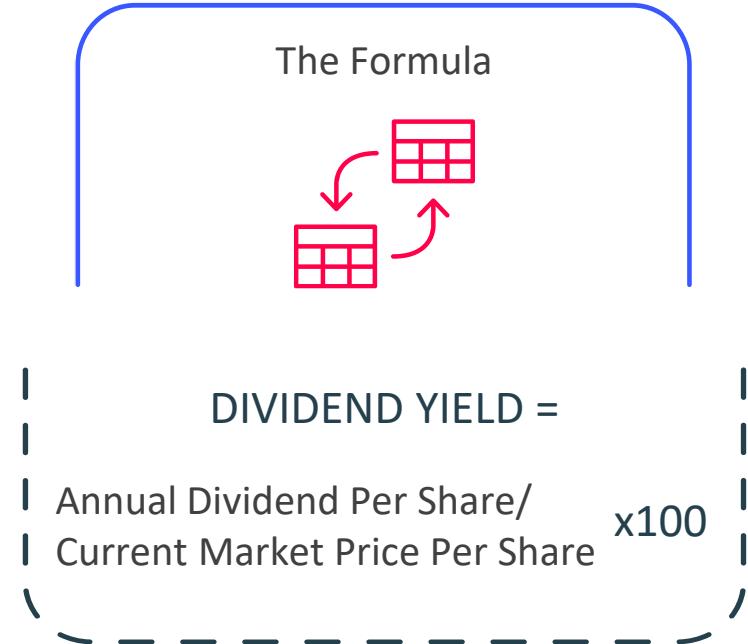


Long Term Wealth Creation

Reinvested dividends, a wealth-building cornerstone, amplifying portfolio growth via compounding

Know Your Dividend Yield

A Smart Way to Understand What You Earn



Interim Dividend Per Share

Final Dividend Per Share

Total Dividend Per Share

Current Market Price Per Share

Dividend Yield

(Per share)

INR 5

INR 25

INR 30

÷

INR 600

= 5.0%

Dividend yield indicates the annual dividend income a company distributes to shareholders as a percentage of its current share price.

Key Traits of Dividend Paying Companies



Established Sector Leaders:
Long-standing and stable businesses with strong competitive edge and pricing power



Strong Cash Flows:
Businesses that can generate regular cash flows from core operations



Disciplined Payouts:
Share profits regularly instead of reinvesting everything



Lower Volatility:
Tend to be more stable during market downturns

Myths vs Reality: Dividend vs Dividend Yield Funds

Myths

“Dividend Yield Fund means I’ll get regular income.”

“High dividend yield = safe investment.”

“Dividend stocks are boring and don’t grow.”

“I can just buy high dividend stocks myself.”

Reality

Invests in high dividend yield companies. It’s about **capturing yield**, not distributing it.

A high yield can signal distress (e.g., falling stock price). The fund filters for **sustainable yields** backed by strong fundamentals.

Dividend payers often include FMCG, utilities and tech giants with steady growth and **strong cash flows**.

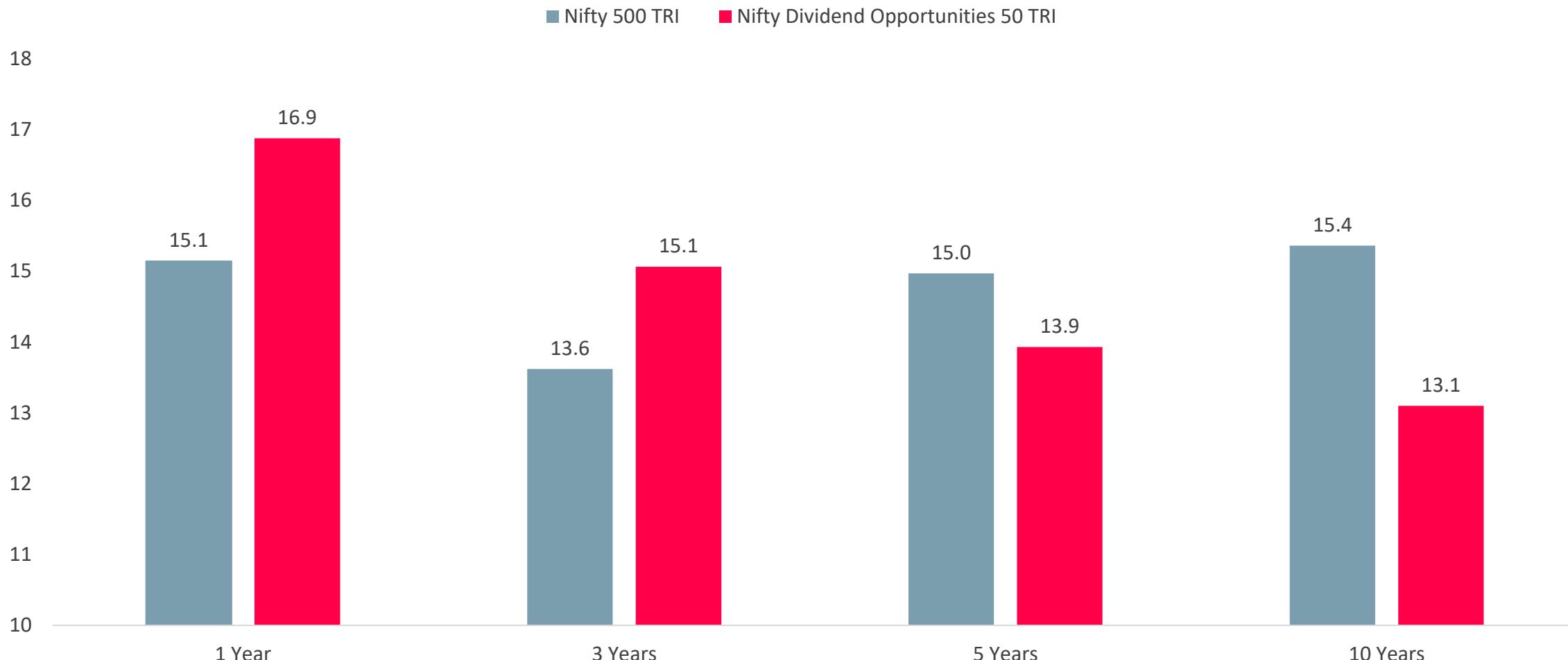
The fund uses **quantitative filters** and diversification to avoid traps (value traps, dividend cuts, etc) that DIY investors might miss.

High Dividend Yield Companies vs Broad Market Index



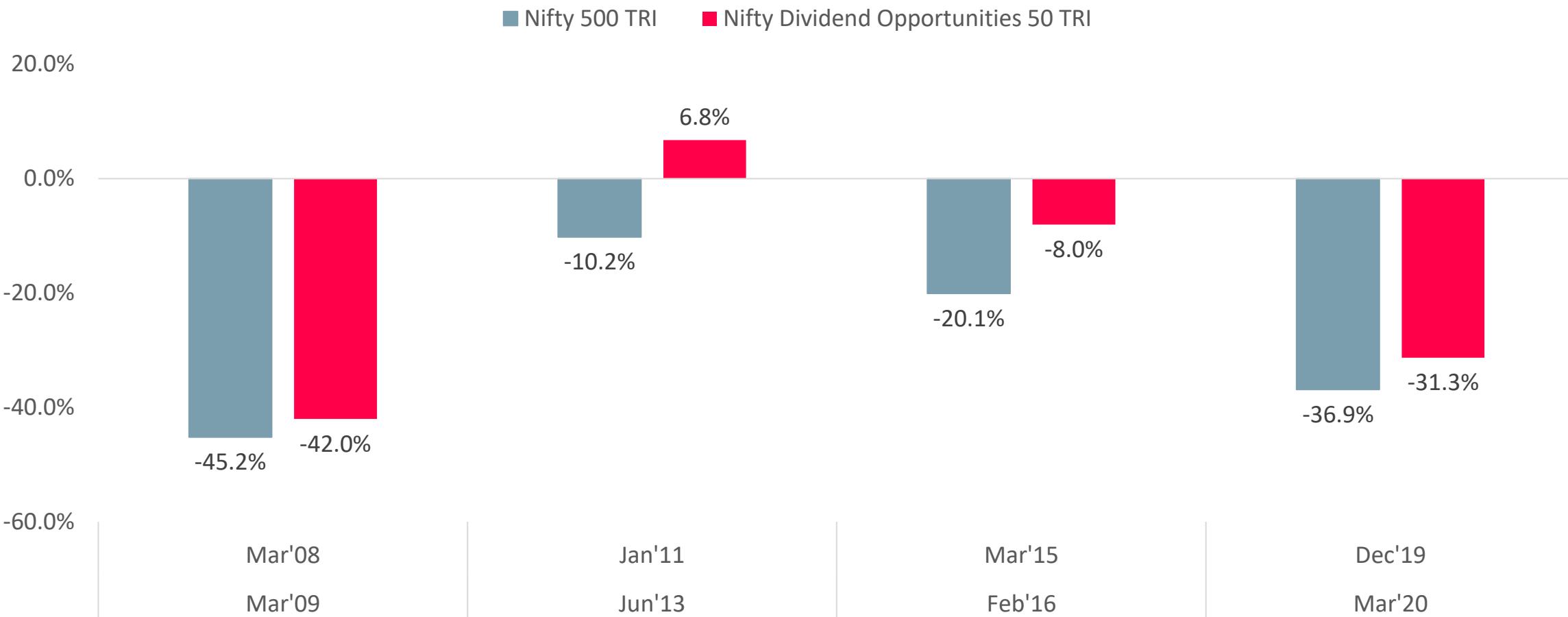
Source: ICRA MFI explorer | Data as of 28th November, 2025 from inception of Nifty Dividend Opportunities 50 TRI (1st October, 2007) | Values Rebased to 1000. Nifty Dividend Opportunities 50 TRI is an existing index of NSE that represents dividend-paying companies. Past performance may or may not be sustained in the future. The performance of the index shown does not in any manner indicate or guarantee the performance of any Kotak Mutual Fund scheme. This chart is not investment advice or a recommendation. Kotak Mahindra Asset Management Company Limited (KMAMC) does not assure, guarantee or promise any returns or future performance.

Rolling Return Profile of Dividend Yield Companies vs Broad Market



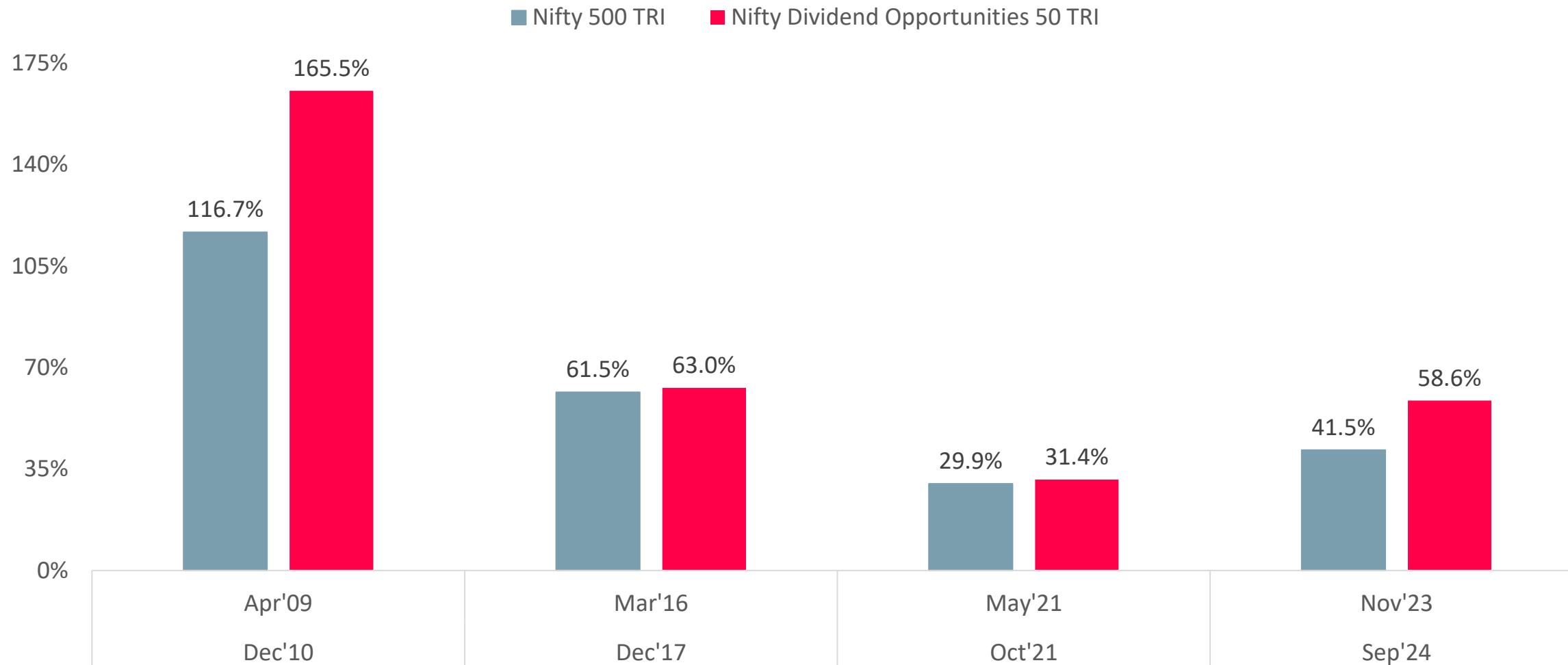
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High Dividend Yielding Companies Seem Better Placed to Weather Bear Phases



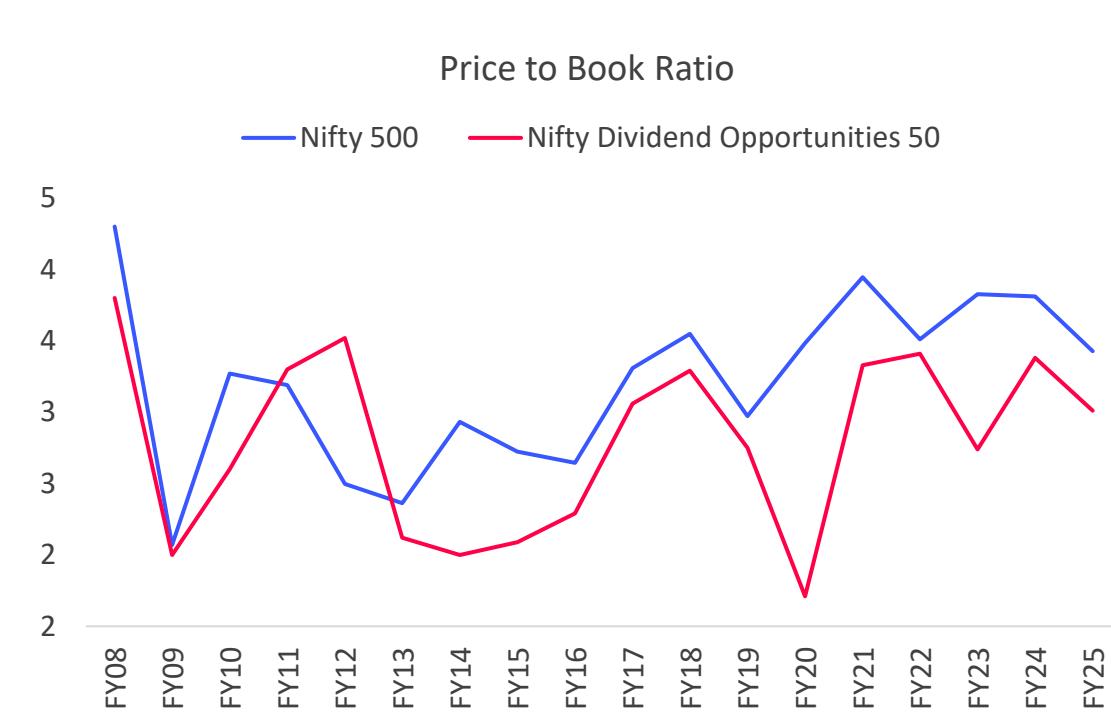
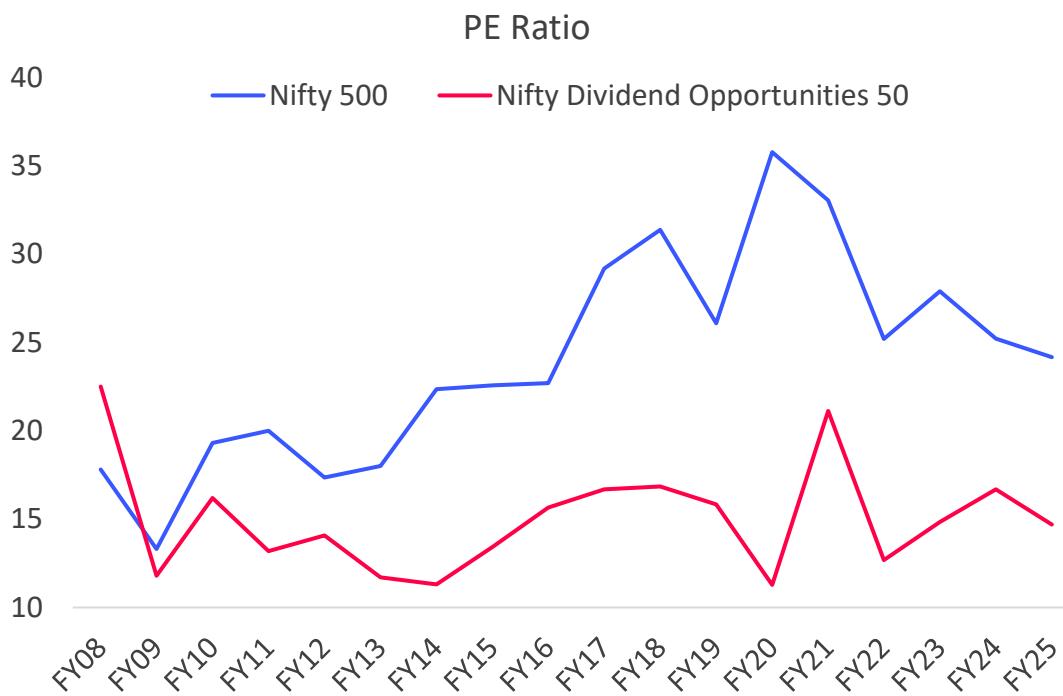
Source: ICRA MFI explorer | Returns <1 year is Absolute & Returns>= 1 year is Compounded Annualized Growth Rate ("CAGR") | Nifty Dividend Opportunities 50 TRI is an existing index of NSE that represents dividend-paying companies. Past performance may or may not be sustained in the future. The performance of the index shown does not in any manner indicate or guarantee the performance of any Kotak Mutual Fund scheme. This chart is not investment advice or a recommendation. Kotak Mahindra Asset Management Company Limited (KMAMC) does not assure, guarantee or promise any returns or future performance.

High Dividend Yielding Companies Seem do Better in Bull Phases too



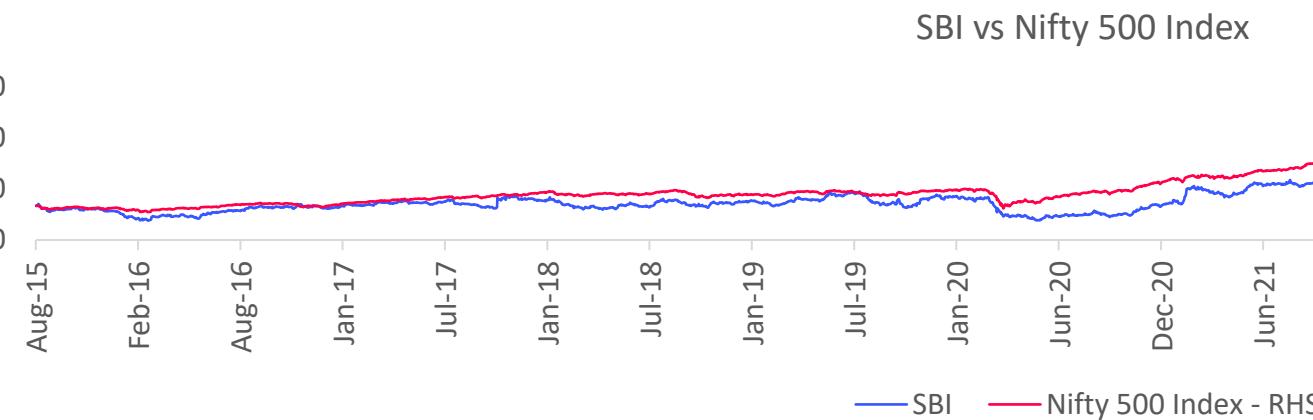
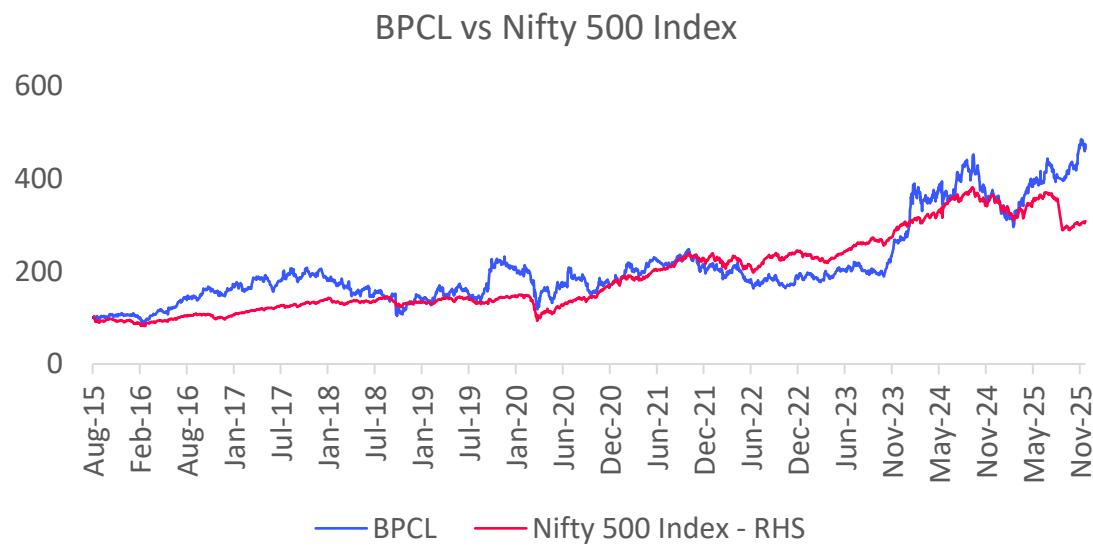
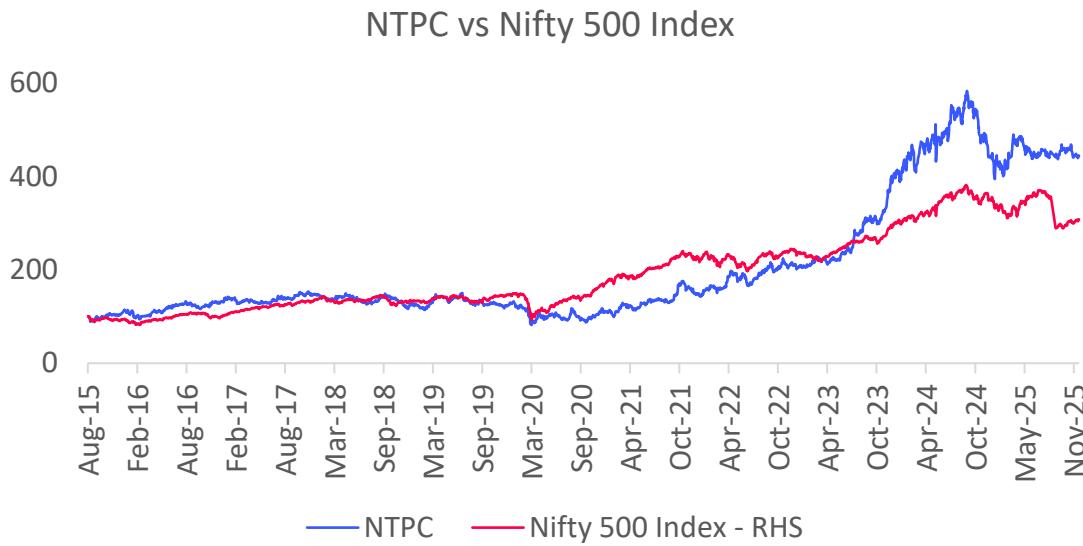
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Reasonable Valuations



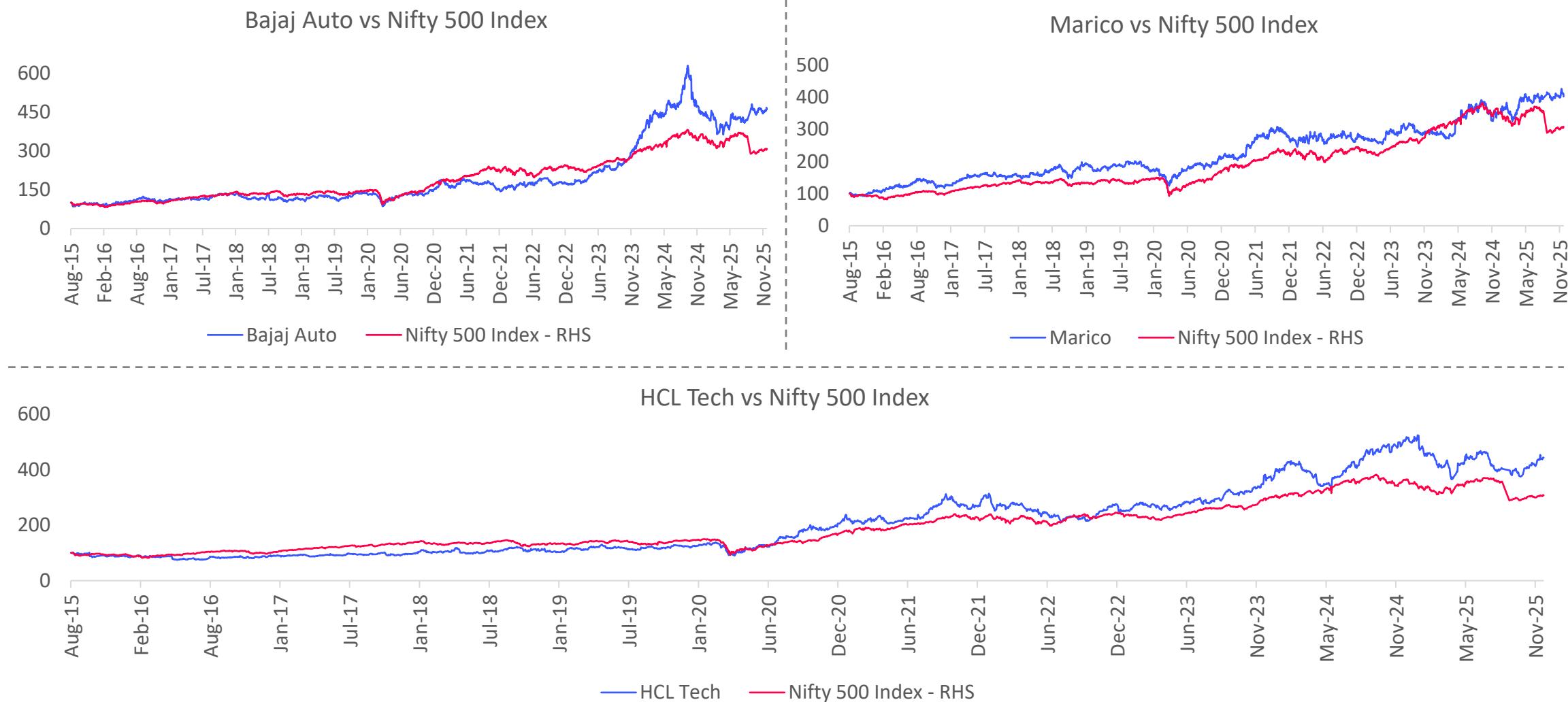
- Nifty Dividend Opportunities 50 index consistently trades at a discount to Nifty 500 on both PE and PB metrics, signalling relative undervaluation.
- Valuation gap remains wide, offering potential upside in dividend-yielding stocks.

Price Performance of High Dividend Yield Companies vs Broad Index



Source: Bloomberg, KMAMC Internal. Data as of 28th November, 2025 | 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). NTPC LTD, Bharat Petroleum Corporation Ltd and State Bank of India Ltd. . 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.

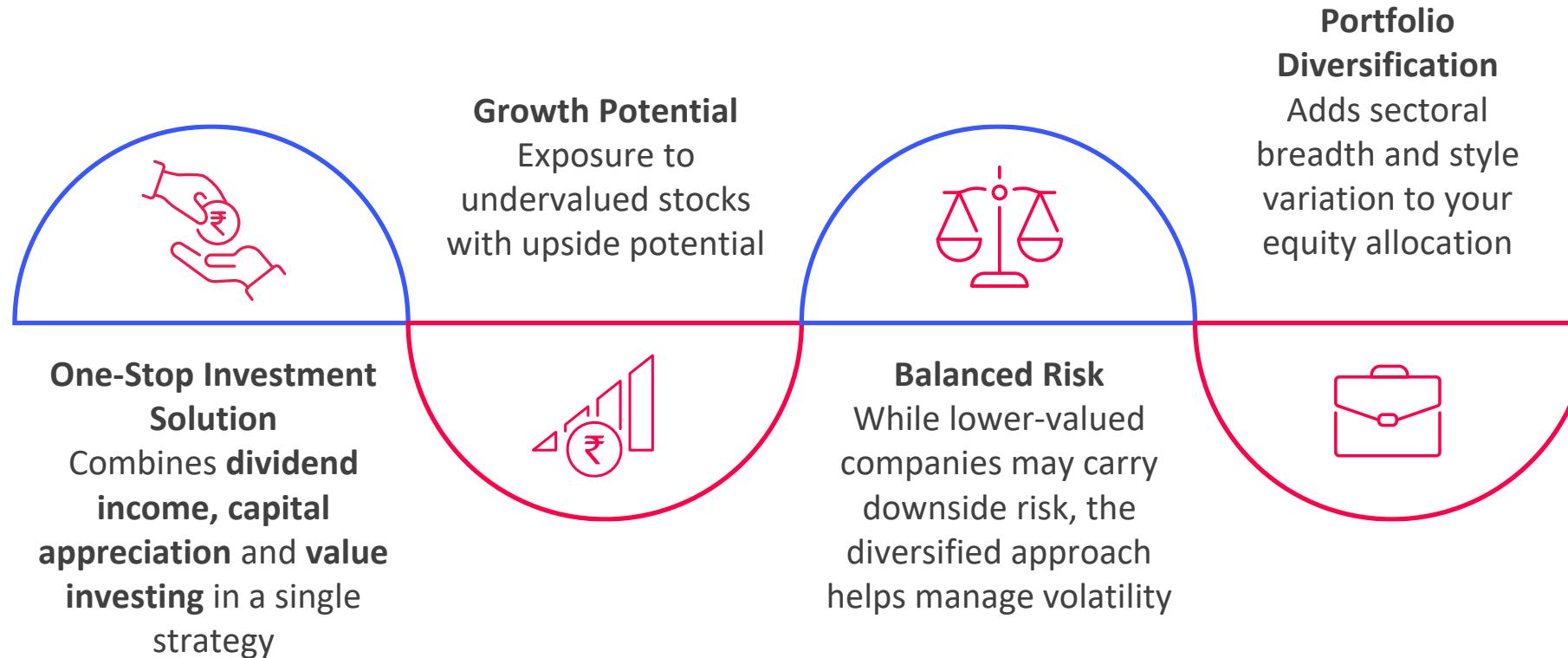
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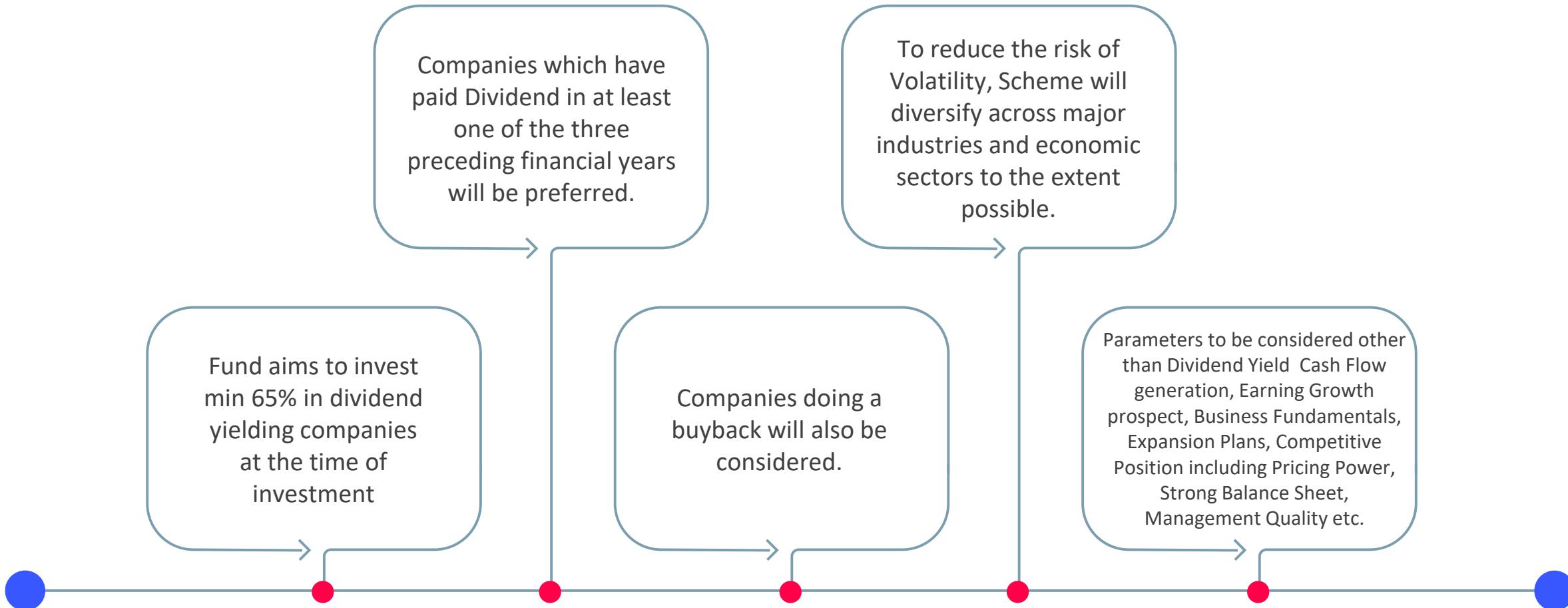
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Introducing Kotak Dividend Yield Fund

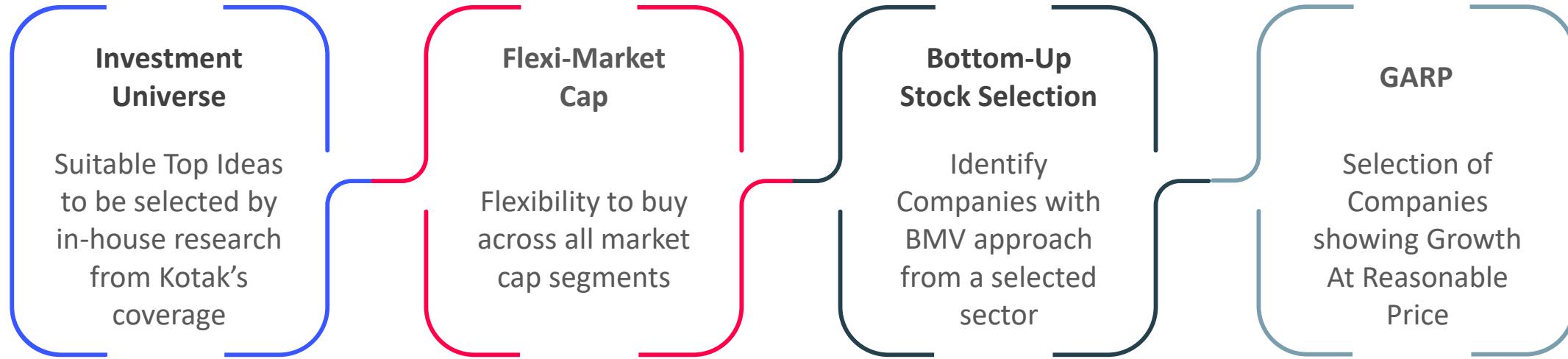




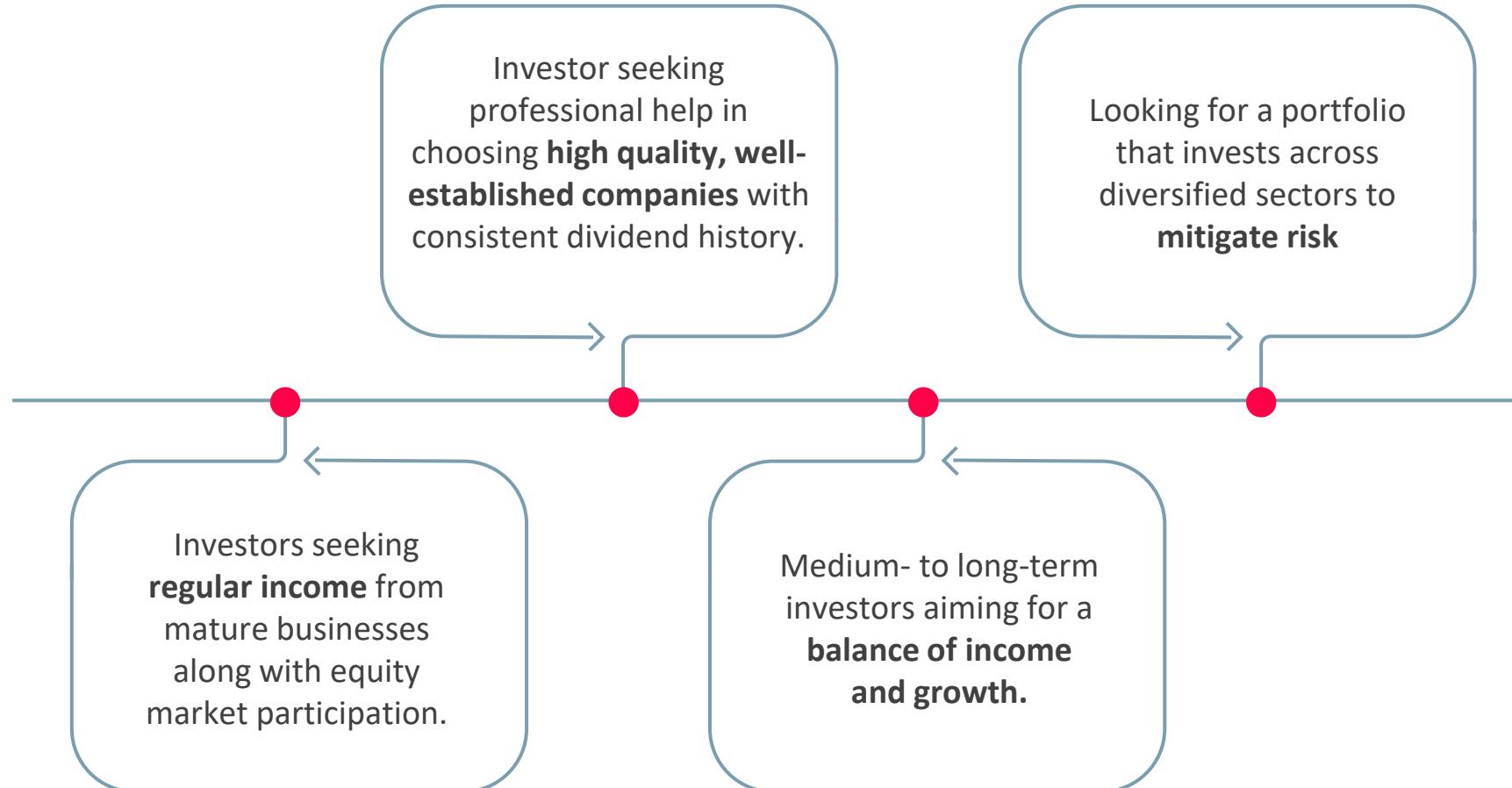
Investment Strategy



Portfolio Construct



Who Should Invest in Kotak Dividend Yield Fund?



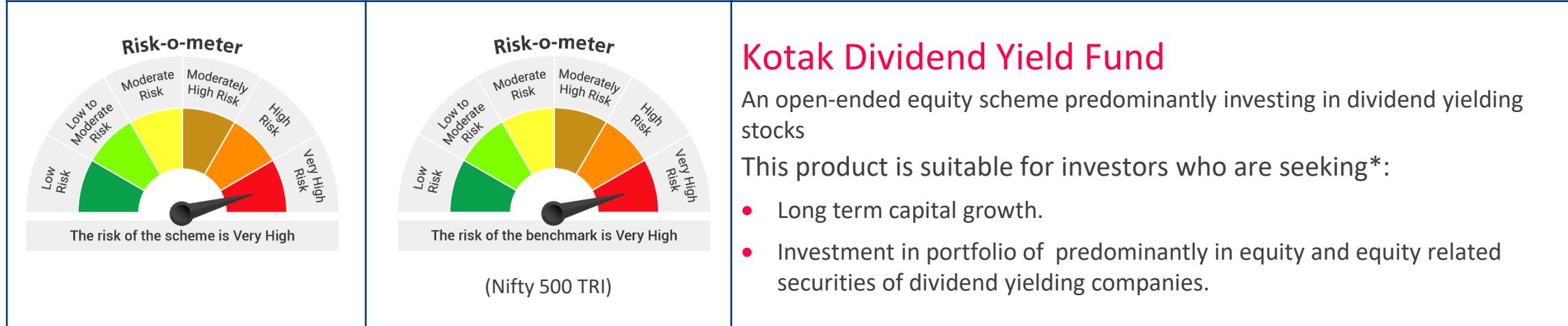


Ms. Shibani S Kurian
Fund Manager and Head of Equity Research

- With Kotak Mahindra AMC since November 2007
- 25 years of industry experience
- PGDM and B.Sc (Hons.) – Economics
- Ms. Shibani Kurian Manages the following schemes - Kotak Focused Fund, Kotak Contra Fund, Kotak Banking and Financial Services Fund, Kotak Technology Fund, Kotak Healthcare Fund & Kotak Debt Hybrid Fund

Key Features of Kotak Dividend Yield Fund

Fund Name	Kotak Dividend Yield Fund
Type of Fund	An open-ended equity scheme predominantly investing in dividend yielding stocks
Benchmark	Nifty 500 (Total Return Index).
Investment Objective	<p>The investment objective of the scheme is to generate long-term capital appreciation and/or dividend distribution by investing predominantly in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies.</p> <p>However, there is no assurance that the objective of the scheme will be achieved</p>
Fund Manager	<p>Ms. Shibani Sircar Kurian for Equity and Overseas Investment</p> <p>Mr. Abhishek Bisen will be the Fund Manager for debt investment</p>
Minimum Application Amount During NFO	<p>Initial Purchase/Switch in - Rs. 100/- and any amount thereafter</p> <p>SIP Purchase - Rs. 100/- and any amount thereafter</p>
Exit Load	<ul style="list-style-type: none"> For redemption / switch out of upto 10% of the initial investment amount (limit) purchased or switched in within 1 year from the date of allotment: Nil. If units redeemed or switched out are in excess of the limit within 1 year from the date of allotment: 1% If units are redeemed or switched out on or after 1 year from the date of allotment: NIL
Available Plans & Options	<p>Plans - Regular & Direct</p> <p>Options - Growth &</p> <p>Income Distribution cum Capital Withdrawal (IDCW) (Payout & Reinvestment)</p>



Kotak Dividend Yield Fund

An open-ended equity scheme predominantly investing in dividend yielding stocks

This product is suitable for investors who are seeking*:

- Long term capital growth.
- Investment in portfolio of predominantly in equity and equity related securities of dividend yielding companies.

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

(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.

Thank You 

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

