

I. Introduction of certain facilities under Kotak Liquid Fund and Kotak Overnight Fund.

Notice is hereby given that, Kotak Mahindra Asset Management Company Limited ("KMAMC") has decided to introduce the following facilities under **Kotak Liquid Fund** (An open-ended liquid scheme. A relatively low interest rate risk and moderate credit risk) and **Kotak Overnight Fund** (An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk) ("the scheme(s)") effective from December 16, 2025 ("Effective Date")

1. Systematic Investment Plan (SIP) Facility:

The SIP facility will be available with the following features:

Frequency	Minimum Installments	Minimum Amount per Installment	*SIP Date
Daily, Weekly, Monthly, Quarterly, Half-Yearly and Annually	2 Installments	Rs. 500/-	Any date between the 1 st and 31 st of the selected frequency can be chosen as the SIP date.

* In case the chosen SIP date falls on non-Business Day, the transaction will be processed on the next Business Day.

- SIP Top-Up Facility** – Investors have an option to increase the SIP installment amount by a fixed sum at predefined intervals.
- SIP Pause Facility** – Investors can temporarily stop SIP for a specified period.
- Freedom SIP Facility** – Investors can register for a combined SIP (Systematic Investment Plan) cum SWP (Systematic Withdrawal Plan) for a specified duration.
- Systematic Transfer Plan** – Enables investors to switch a fixed amount from their existing scheme/plan/option to another within Kotak Mahindra Mutual Fund.

All other features and terms & conditions applicable to other eligible schemes of Kotak Mahindra Mutual Fund for above facilities shall also apply to the aforementioned schemes.

II. Change in Minimum Application Amount

Notice is hereby given that the Minimum Application Amount and Minimum Additional Purchase Amount for Kotak Liquid Fund and Kotak Overnight Fund of Kotak Mahindra Mutual Fund stands modified as under with effect from December 16, 2025.

Name of the Scheme(s)	Type of Purchase	Existing Minimum Application Amount	Revised Minimum Application Amount
Kotak Liquid Fund Kotak Overnight Fund	Minimum Application Amount (Non - SIP)	Rs.100/- and any amount thereafter	Rs.1000/- and any amount thereafter
	Minimum Additional Purchase Amount	Rs.100/- and any amount thereafter	Rs.500/- and any amount thereafter

All other terms and conditions as provided in the Scheme Information Document (SID)/Key Information Memorandum (KIM)/Statement of Additional Information (SAI) of the applicable schemes shall remain unchanged.

This addendum forms an integral part of the SID/KIM/SAI of the applicable Schemes, as amended from time to time.

**For Kotak Mahindra Asset Management Company Limited
Investment Manager – Kotak Mahindra Mutual Fund**

**Mumbai
December 11, 2025**

**Sd/-
Authorised Signatory**

Any queries / clarifications in this regard may be addressed to:

Kotak Mahindra Asset Management Company Limited

CIN: U65991MH1994PLC080009

(Investment Manager for Kotak Mahindra Mutual Fund)

6th Floor, Kotak Towers, Building No.21, Infinity Park, Off: Western Express Highway,

Goregaon - Mulund Link Road, Malad (East), Mumbai - 400 097.

Phone Number: 18003091490 / 044-40229101 • Email: mutual@kotak.com • Website: www.kotakmf.com

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