

KOTAK GOLD ETF

An open ended scheme replicating / tracking physical gold prices
 • NSE Symbol - GOLD1 • BSE Scrip Code - 590097

Investment Objective: The investment objective of the scheme is to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error. The Scheme may also participate in gold related instruments. Exchange Traded Commodity Derivatives (ETCDs) having gold as the underlying shall be considered as gold related instrument for gold ETFs. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

| | |
|------------------------|---|
| Fund Manager*: | Mr. Abhishek Bisen, Mr. Jeetu Valechha Sonar |
| AAUM: | ₹14,380.32 crs |
| AUM: | ₹14,339.53 crs |
| Benchmark: | Domestic Price of Physical Gold |
| Allotment Date: | July 27, 2007 |
| Folio Count: | 5,31,571 |

Minimum Investment Amount

Through Exchange: 1 Unit,
Through AMC: Greater than
Rs. 25 Crore - For Large Investors***

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV) (as on April 30, 2026)

₹124.6242

Ratios

| | |
|--------------------|--------|
| Portfolio Turnover | 12.35% |
| Tracking Error | 0.37% |

Total Expense Ratio**

0.52%

Available Plans/Options

The Scheme does not offer any Plans/Options for investment.

Load Structure

Entry Load: Nil.

Exit Load: Nil.

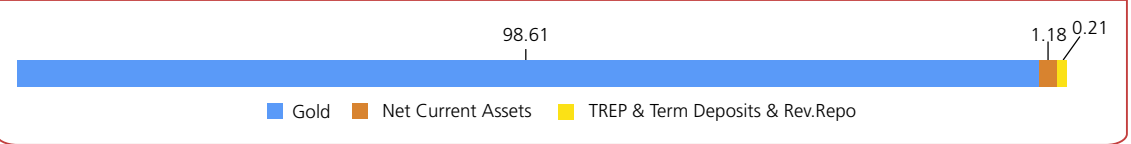
Data as on 30th April, 2026 unless otherwise specified.

Folio Count data as on 31st March 2026.

PORTFOLIO

| Issuer/Instrument | % to Net Assets | Issuer/Instrument | % to Net Assets |
|--|-----------------|---|-----------------|
| Gold | | Triparty Repo | 0.21 |
| Gold 1 Kg Fineness 0.995 | 55.95 | Net Current Assets/(Liabilities) | 1.18 |
| GOLD 1 KG FINENESS 0.995 - GUJARAT | 42.66 | Grand Total | 100.00 |
| Equity and Equity related - Total | 98.61 | | |

SECTOR ALLOCATION (%)



| Product Label | Fund | Benchmark |
|--|--|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Returns in line with physical gold over medium to long term, subject to tracking error • Investment in physical gold <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p> | <p>Risk-o-meter</p> <p>The risk of the scheme is High</p> | <p>Risk-o-meter</p> <p>The risk of the benchmark is High</p> <p>Domestic Price of Physical Gold</p> |

For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

**Total Expense Ratio includes applicable GST.

Scheme Performances as on April 30, 2026 (unless otherwise specified)

Kotak Gold ETF

| | Kotak Gold ETF | Domestic Price of Physical Gold# | ALPHA | A.B: N.A | Kotak Gold ETF | Domestic Price of Physical Gold# | A.B: N.A |
|-----------------|----------------|----------------------------------|--------|----------|----------------|----------------------------------|----------|
| Since Inception | 15.15% | 16.29% | -1.13% | N.A | 1,41,393 | 1,69,931 | N.A |
| Last 1 Year | 57.49% | 59.46% | -1.97% | N.A | 15,749 | 15,946 | N.A |
| Last 3 Years | 34.22% | 35.62% | -1.40% | N.A | 24,236 | 25,006 | N.A |
| Last 5 Years | 25.08% | 26.27% | -1.20% | N.A | 30,631 | 32,125 | N.A |

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

The Scheme does not offer any Plans/Options

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR Shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - REGULAR PLAN



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 80 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.** Kotak Aggressive Hybrid Fund (Nov. '99), Kotak Debt Hybrid Fund (Dec. '02, '03), Kotak Bond Fund (Regular Plan) (Nov. '25, '99), Kotak Gilt Fund (Regular & PF-Trust) (Dec. '29, '98), Kotak Equity Savings Fund (Oct. '13, '14), Kotak Gold Fund (Mar. '25, '11), Kotak Multi Asset Omni FOF (Aug. '09, '04), Kotak Gold ETF (Jul. '27, '07), Kotak Balanced Advantage Fund (Aug. '03, '18), Kotak US Specific Equity Passive FOF (Feb. '02, '21), Kotak Multicap Fund (Sep. '29, '21), Kotak NIFTY Alpha 50 ETF (Dec. '22, '21), Kotak NIFTY 50 Index Fund (Jun. '21, '21), Kotak Nifty Midcap 50 ETF (Jan. '28, '22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. '11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. '11, '22), Kotak Manufacturing in India Fund (Feb. '22, '22), Kotak Nifty India Consumption ETF (Jul. '29, '22), Kotak Nifty MNC ETF (Aug. '05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. '23, '22), Kotak Bond Short Term Fund (May. '02, '02), Kotak Dynamic Bond Fund (May. '26, '08), Kotak Business Cycle Fund (Sep. '28, '22), Kotak Income Plus Arbitrage Omni FOF (Nov. '17, '22), Kotak Nifty SDL JUL 2026 INDEX FUND (Dec. '22, '22), Kotak Silver ETF (Dec. '09, '22), Kotak Silver ETF Fund of Fund (Mar. '31, '23), Kotak Banking and Financial Services Fund (Feb. '27, '23), Kotak Nifty SDL JUL 2033 INDEX FUND (Feb. '15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. '15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. '14, '23), Kotak BSE Housing Index Fund (Aug. '28, '23), Kotak Quant Fund (Aug. '2, '23), Kotak Multi Asset Allocation Fund (Sep. '22, '23), KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. '13, '22), Kotak Nifty 1D Rate Liquidity ETF (Jan. '24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. '10, '23), Kotak Nifty G-sec July 2033 Index Fund (Oct. '11, '23), Kotak Consumption Fund (Nov. '16, '23), Kotak Healthcare Fund (Dec. '11, '23), Kotak Technology Fund (Mar. '04, '24), Kotak Long Duration Fund (Mar. '11, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. '07, '24), Kotak Special Opportunities Fund (Jun. '29, '24), Kotak BSE 50 Index Fund (Jul. '31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. '16, '24), Kotak Nifty India Tourism Index Fund (Sep. '23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. '13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. '08, '24), Kotak MNC Fund (Oct. '28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. '23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. '23, '24), Kotak Transportation & Logistics Fund (Dec. '16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. '27, '25), Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. '17, '25), Kotak MSCI India ETF (Feb. '19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. '24, '25), Kotak BSE Sensex Index Fund (Feb. '17, '25), Kotak Nifty Midcap 150 ETF (Mar. '21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. '21, '25), Kotak Nifty Commodities Index Fund (Mar. '21, '25), Kotak Energy Opportunities Fund (Apr. '25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. '28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. '09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. '14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. '14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. '19, '25), Kotak Active Momentum Fund (Aug. '20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. '10, '25), Kotak Gold and Silver Passive FOF (Oct. '28, '25), Kotak Nifty Chemicals ETF (Nov. '12, '25), Kotak Rural Opportunities Fund (Nov. '27, '25), Kotak Nifty500 Momentum 50 Index (Dec. '11, '25), Kotak Nifty Next 50 ETF (Jan. '07, '26), Kotak Dividend Yield Fund (Jan. '27, '26), Kotak Services Fund (Feb. '25, '26), Kotak Nifty200 Value 30 Index Fund (Feb. '5, '26), Kotak Quality Overseas Equity Omni FOF (Mar. '25, '26), Kotak Multi Factor Passive FOF (Mar. '20, '26) & Kotak Multi Asset Active FOF (Apr. '27, '26).

Business Experience

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation Of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A (Management) and MBA (Finance).

| Scheme Names | Benchmark | 1 YEAR | | 3 YEARS | | 5 YEARS | | |
|--------------|--|-------------------------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|-------|
| | | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | |
| Top 3 | Kotak Silver ETF | Domestic Prices of physical Silver | 149.74 | 155.21 | 46.28 | 48.03 | NA | NA |
| | Kotak Silver ETF FOF | Domestic Prices of physical Silver | 146.09 | 155.21 | 44.57 | 48.03 | NA | NA |
| | Kotak Gold ETF | Domestic Price of Physical Gold | 57.49 | 59.46 | 34.22 | 35.62 | 25.08 | 26.27 |
| Bottom 3 | Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index TRI | -9.04 | -8.15 | NA | NA | NA | NA |
| | Kotak Technology Fund | BSE Teck Index TRI | -11.17 | -11.58 | NA | NA | NA | NA |
| | Kotak Nifty India Tourism Index Fund | Nifty India Tourism TRI | -18.94 | -17.91 | NA | NA | NA | NA |

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF -Growth, *Name of the Benchmark - Domestic Price of Physical Gold , Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck Index TRI , Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.



Name: Mr. Jeetu Valechha Sonar

Mr. Jeetu Valechha Sonar manages 46 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Gold Fund (Mar. '25, '11), Kotak Gold ETF (Jul. '27, '07), Kotak Silver ETF (Dec. '09, '22), Kotak Silver ETF Fund of Fund (Mar. '31, '23), Kotak Multi Asset Allocation Fund (Sep. '22, '23), Kotak BSE Housing Index Fund (Aug. '28, '23), Kotak BSE PSU Index Fund (Jul. '31, '24), Kotak BSE Sensex ETF (Jun. '06, '08), Kotak BSE Sensex Index Fund (Feb. '17, '25), Kotak MSCI India ETF (Feb. '19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. '24, '25), Kotak Nifty 100 Equal Weight Index Fund (Dec. '23, '24), Kotak Nifty 100 Low Volatility 30 ETF (Mar. '23, '22), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. '07, '24), Kotak Nifty 200 Momentum 30 ETF (Oct. '10, '25), Kotak Nifty 200 Momentum 30 Index Fund (Jun. '15, '23), Kotak Nifty 200 Quality 30 Index Fund (Jul. '14, '25), Kotak Nifty 50 Equal Weight Index Fund (Dec. '23, '24), Kotak Nifty 50 ETF (Feb. '01, '10), Kotak NIFTY 50 Index Fund (Jun. '21, '21), Kotak Nifty 50 Value 20 ETF (Dec. '02, '15), Kotak NIFTY Alpha 50 ETF (Dec. '22, '21), Kotak Nifty Alpha 50 Index Fund (Aug. '19, '25), Kotak Nifty Bank ETF (Dec. '04, '14), Kotak Nifty Chemicals ETF (Nov. '12, '25), Kotak Nifty Commodities Index Fund (Mar. '21, '25), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. '14, '23), Kotak Nifty India Consumption ETF (Jul. '28, '22), Kotak Nifty India Tourism Index Fund (Sep. '23, '24), Kotak Nifty IT ETF (Mar. '02, '21), Kotak Nifty Midcap 150 Index Fund (Mar. '21, '25), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. '08, '24), Kotak Nifty Midcap 50 ETF (Jan. '28, '22), Kotak Nifty Midcap 150 ETF (Mar. '21, '25), Kotak Nifty Midcap 50 Index Fund (Aug. '16, '24), Kotak Nifty MNC ETF (Aug. '05, '22), Kotak Nifty Next 50 ETF (Jan. '07, '26), Kotak Nifty PSU Bank ETF (Nov. '08, '07), Kotak Nifty Smallcap 250 Index Fund (Jan. '27, '25), Kotak Nifty Smallcap 50 Index Fund (Apr. '10, '23), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. '28, '25), Kotak Nifty 200 Quality 30 ETF (Jul. '14, '25), Kotak Nifty200 Value 30 Index Fund (Feb. '5, '26), Kotak NIFTY Next 50 Index (Mar. '10, '21), Kotak Nifty500 Momentum 50 Index (Dec. '11, '25) & Kotak Nifty 1D Rate Liquidity ETF (Jan. '24, '23).

Business Experience

Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

| Scheme Names | Benchmark | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|--|------------------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
| | | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Silver ETF | Domestic Prices of physical Silver | 149.74 | 155.21 | 46.28 | 48.03 | NA | NA |
| Kotak Silver ETF Fund of Fund | Domestic Prices of physical Silver | 146.09 | 155.21 | 44.57 | 48.03 | NA | NA |
| Kotak Gold ETF | Domestic Price of Physical Gold | 57.49 | 59.46 | 34.22 | 35.62 | 25.08 | 26.27 |
| Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index | -9.04 | -8.15 | NA | NA | NA | NA |
| Kotak Nifty IT ETF | Nifty IT TRI | -15.91 | -15.98 | 4.07 | 4.16 | 4.75 | 4.88 |
| Kotak Nifty India Tourism Index Fund | Nifty India Tourism TRI | -18.94 | -17.91 | NA | NA | NA | NA |

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023

Kotak Gold ETF - *Name of the Benchmark - Domestic Price of Physical Gold, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.

Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI ,Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.

Kotak Nifty IT ETF, *Name of the Benchmark -Nifty IT TRI, Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 80 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Kotak Aggressive Hybrid Fund (Nov. 25, '99), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Nov. 25, '99), Kotak Gift Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold Fund (Mar. 25, '11), Kotak Multi Asset Omni FOF (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Feb. 02, '21), Kotak Multicap Fund (Sep. 29, '21), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Bond Short Term Fund (May. 02, '22), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Business Cycle Fund (Sep. 28, '22), Kotak Income Plus Arbitrage Omni FOF (Nov. 17, '22), Kotak Nifty SDL JUL 2026 INDEX FUND (Dec. 22, '22), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund of Fund (Mar. 31, '23), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Nifty SDI JUL 2033 INDEX FUND (Feb. 15, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Quant Fund (Aug. 2, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), KOTAK NIFTY SDL PLUS AAA PSU BOND JUL 2028 60:40 INDEX FUND (Oct. 13, '22), Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty G-sec Jul 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Technology Fund (Mar. 04, '24), Kotak Long Duration Fund (Mar. 11, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Special Opportunities Fund (Jun. 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak MNC Fund (Oct. 28, '24), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Transportation & Logistics Fund (Dec. 16, '24), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak CRISIL-IBX AAA Bond Financial Services Index-Dec 2026 Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Dividend Yield Fund (Jan. 27, '26), Kotak Services Fund (Feb. 25, '26), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26), Kotak Multi Factor Passive FOF (Mar. 20, '26) & Kotak Multi Asset Active FOF (Apr. 27, '26).

Mr. Abhishek has been associated with the company since October 2006 and his key responsibilities include fund management of debt schemes. Prior to joining Kotak AMC, Abhishek was working with Securities Trading Corporation of India Ltd where he was looking at Sales & Trading of Fixed Income Products apart from doing Portfolio Advisory. His earlier assignments also include 2 years of merchant banking experience with a leading merchant banking firm. He has been awarded twice as one of the Highly Commended Investors in Indian Rupees Bonds from the Asset magazine Hong Kong. His educational background is B.A. (Management) and MBA (Finance).

| Scheme Names | Benchmark | 1 YEAR | | 3 YEARS | | 5 YEARS | | |
|--------------|--|-------------------------------------|--------------------------|--------------------|--------------------------|--------------------|--------------------------|-------|
| | | Scheme Returns(%)^ | Benchmark Returns (%)^** | Scheme Returns(%)^ | Benchmark Returns (%)^** | Scheme Returns(%)^ | Benchmark Returns (%)^** | |
| Top 3 | Kotak Silver ETF | Domestic Prices of physical Silver | 149.74 | 155.21 | 46.28 | 48.03 | NA | NA |
| | Kotak Silver ETF FOF | Domestic Prices of physical Silver | 147.18 | 155.21 | 45.22 | 48.03 | NA | NA |
| | Kotak Gold ETF | Domestic Price of Physical Gold | 57.49 | 59.46 | 34.22 | 35.62 | 25.08 | 26.27 |
| Bottom 3 | Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index TRI | -8.40 | -8.15 | NA | NA | NA | NA |
| | Kotak Technology Fund | BSE Teck TRI | -9.86 | -11.58 | NA | NA | NA | NA |
| | Kotak Nifty India Tourism Index Fund | Nifty India Tourism Index TRI | -18.41 | -17.91 | NA | NA | NA | NA |

Kotak Silver ETF - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.
 Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Domestic Prices of physical Silver, Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023
 Kotak Gold ETF, *Name of the Benchmark - Domestic Price of Physical Gold , Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.
 Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI, Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.
 Kotak Technology Fund - Growth, *Name of the Benchmark - BSE Teck TRI, Scheme Inception date is 04/03/2024. Mr. Abhishek Bisen & Ms. Shibani Sircar Kurian have been managing the fund since 04/03/2024
 Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati , Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.



Name: Mr. Jeetu Valechha Sonar

Mr. Jeetu Valechha Sonar manages 46 funds of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.** Kotak Gold Fund (Mar. 25, '11), Kotak Gold ETF (Jul. 27, '07), Kotak Silver ETF (Dec. 09, '22), Kotak Silver ETF Fund of Fund (Mar. 31, '23), Kotak Multi Asset Allocation Fund (Sep. 22, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak MSCI India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak Nifty 100 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 100 Low Volatility 30 ETF (Mar. 23, '22), Kotak Nifty 100 Low Volatility 30 Index Fund (Jun. 07, '24), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 50 Equal Weight Index Fund (Dec. 23, '24), Kotak Nifty 50 ETF (Feb. 02, '10), Kotak NIFTY 50 Index Fund (Jun. 21, '21), Kotak Nifty 50 Value 20 ETF (Dec. 02, '15), Kotak NIFTY Alpha 50 ETF (Dec. 22, '21), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Nifty Bank ETF (Dec. 04, '14), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Nifty Financial Services Ex-Bank Index Fund (Aug. 14, '23), Kotak Nifty India Consumption ETF (Jul. 28, '22), Kotak Nifty India Tourism Index Fund (Sep. 23, '24), Kotak Nifty IT ETF (Mar. 02, '21), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Midcap 150 Momentum 50 Index Fund (Oct. 08, '24), Kotak Nifty Midcap 50 ETF (Jan. 28, '22), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak Nifty MNC ETF (Aug. 05, '22), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Nifty PSU Bank ETF (Nov. 08, '07), Kotak Nifty Smallcap 250 Index Fund (Jan. 27, '25), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak NIFTY Next 50 Index (Mar. 10, '21), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25) & Kotak Nifty 1D Rate Liquid ETF (Jan. 24, '23).

Business Experience

Mr. Jeetu Valechha Sonar has completed his P.G.D.M in Finance Management from Welingkar Institute of Management Development and Research and has more than 11 years of experience in Commodity and Equity dealing and advisory. Prior to joining Kotak AMC Limited, he has worked as institutional dealer with Kotak Securities Ltd. and is part of Kotak Group since 2014.

| Scheme Names | Benchmark | 1 YEAR | | 3 YEARS | | 5 YEARS | |
|--|-------------------------------------|--------------------|--------------------------|--------------------|--------------------------|--------------------|--------------------------|
| | | Scheme Returns(%)^ | Benchmark Returns (%)^** | Scheme Returns(%)^ | Benchmark Returns (%)^** | Scheme Returns(%)^ | Benchmark Returns (%)^** |
| Kotak Silver ETF | Domestic Prices of physical Silver | 149.74 | 155.21 | 46.28 | 48.03 | NA | NA |
| Kotak Silver ETF FOF | Domestic Prices of physical Silver | 147.18 | 155.21 | 45.22 | 48.03 | NA | NA |
| Kotak Gold ETF | Domestic Price of Physical Gold | 57.49 | 59.46 | 34.22 | 35.62 | 25.08 | 26.27 |
| Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index TRI | -8.40 | -8.15 | NA | NA | NA | NA |
| Kotak Nifty IT ETF | Nifty IT TRI | -15.91 | -15.98 | 4.07 | 4.16 | 4.75 | 4.88 |
| Kotak Nifty India Tourism Index Fund | Nifty India Tourism TRI | -18.41 | -17.91 | NA | NA | NA | NA |

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.
 Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023
 Kotak Gold ETF, *Name of the Benchmark - Price of Gold^, Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. & Mr. Jeetu Valechha Sonar has been managing the fund since 28/02/2022.
 Kotak Nifty Top 10 Equal Weight Index Fund - Growth, *Name of the Benchmark - Nifty Top 10 Equal Weight Index TRI, Scheme Inception date is 28/04/2025. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/04/2025, Mr. Jeetu Valechha Sonar have been managing the fund since 09/03/2026.
 Kotak Nifty IT ETF, *Name of the Benchmark -Nifty IT TRI , Scheme Inception date is 02/03/2021. Mr. Satish Dondapati has been managing the fund since 02/03/2021 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.
 Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Satish Dondapati ,Mr. Abhishek Bisen have been managing the fund since 23/09/2024 & Mr. Jeetu Valechha Sonar is managing the Fund since 09/03/2026.

DISCLAIMERS

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

*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

Disclaimer on market outlooks:

The outlook provided is only a subjective understanding of an uncertain market phenomena, which may or may not occur, and may also not have any effect on the performance of the scheme, clement or otherwise. This outlook should not be construed as a reason for investment into the scheme based on prospect of future performance, which may not accrue as anticipated by the statement.

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Past Performance may or may not be sustained in future.

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