

# KOTAK LARGE & MIDCAP FUND

(ERSTWHILE KNOWN AS KOTAK EQUITY OPPORTUNITIES FUND)

Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks

**Investment Objective:** The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related securities. The Scheme will invest predominantly in a mix of large and mid-cap stocks from various sectors, which look promising, based on the growth pattern in the economy. However, there is no assurance that the objective of the scheme will be achieved.

|  | Value | GARP | Growth | Size   |
|--|-------|------|--------|--------|
|  |       |      |        | Large  |
|  |       |      |        | Medium |
|  |       |      |        | Small  |

GARP - Growth at a Reasonable Price

**Fund Manager\*:** Mr. Harsha Upadhyaya

**AAUM:** ₹29,774.52 crs

**AUM:** ₹30,038.59 crs

**Benchmark\*\*\*:** NIFTY Large Midcap 250 TRI (Tier 1), Nifty 200 Index TRI (Tier 2)

**Allotment Date:** September 9, 2004

**Folio Count:** 7,37,608

## Minimum Investment Amount

- Initial & Additional Investment**
- ₹100 and any amount thereafter
- Systematic Investment Plan (SIP)**
- ₹100 and any amount thereafter

## Ideal Investments Horizon

- 5 years & above

## Net Asset Value (NAV)

|        | Regular   | Direct    |
|--------|-----------|-----------|
| Growth | ₹352.3666 | ₹406.4106 |
| IDCW   | ₹61.4747  | ₹71.7146  |

(as on December 31, 2025)

## Ratios

|                                 |        |
|---------------------------------|--------|
| Portfolio Turnover              | 17.45% |
| <sup>1</sup> Beta               | 0.90   |
| <sup>2</sup> Sharpe##           | 1.01   |
| <sup>3</sup> Standard Deviation | 12.66% |
| <sup>4</sup> P/E                | 28.20  |
| <sup>5</sup> P/BV               | 3.71   |

Source: <sup>1</sup>ICRA MFI Explorer, <sup>2</sup>Bloomberg

## Market Capitalisation\*

|                     |        |
|---------------------|--------|
| Large Cap           | 52.38% |
| Mid Cap             | 40.47% |
| Small Cap           | 5.48%  |
| Debt & Money Market | 1.67%  |

\*% of Net Asset

## Total Expense Ratio\*\*

|                      |       |
|----------------------|-------|
| <b>Regular Plan:</b> | 1.57% |
| <b>Direct Plan:</b>  | 0.55% |

## Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

## IDCW Frequency

Trustee's Discretion

## Load Structure

**Entry Load:** Nil. (applicable for all plans)

## Exit Load:

- 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.

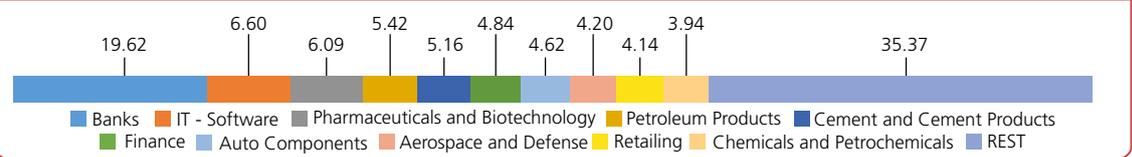
**Data as on 31st December, 2025 unless otherwise specified.**

**Folio Count data as on 30th November 2025.**

## PORTFOLIO

| Issuer/Instrument                        | % to Net Assets | Issuer/Instrument                          | % to Net Assets |
|--|-----------------|--|-----------------|
| <b>Equity &amp; Equity related</b>       | <b>19.62</b>    | <b>Capital Markets</b>                     | <b>2.97</b>     |
| <b>Banks</b>                             | <b>6.43</b>     | BSE LTD.                                   | 1.49            |
| HDFC Bank Ltd.                           | 4.09            | MOTILAL OSWAL                              | 1.48            |
| STATE BANK OF INDIA                      | 3.13            | FINANCIAL SERVICES LTD                     | 2.64            |
| ICICI Bank Ltd.                          | 2.62            | <b>Telecom - Services</b>                  | 2.56            |
| Axis Bank Ltd.                           | 1.67            | Bharti Airtel Ltd.                         | 0.08            |
| INDIAN BANK                              | 1.06            | Bharti Airtel Ltd - Partly Paid Shares     | 2.45            |
| Kotak Mahindra Bank Ltd.                 | 0.50            | <b>Fertilizers and Agrochemicals</b>       | 2.45            |
| BANK OF MAHARASHTRA                      | 0.12            | Coromandel International Ltd.              | 2.06            |
| IndusInd Bank Ltd.                       | 0.12            | <b>Power</b>                               | 1.06            |
| <b>IT - Software</b>                     | <b>6.60</b>     | Power Grid Corporation Of India Ltd.       | 1.00            |
| Infosys Ltd.                             | 2.87            | TORRENT POWER LTD                          | 2.03            |
| Mphasis Ltd.                             | 1.69            | <b>Consumer Durables</b>                   | 1.15            |
| Tech Mahindra Ltd.                       | 0.69            | BLUET STAR LTD.                            | 0.88            |
| <b>Pharmaceuticals and Biotechnology</b> | <b>6.09</b>     | VOLTAS LTD.                                | 1.82            |
| Sun Pharmaceuticals Industries Ltd.      | 1.83            | <b>Ferrous Metals</b>                      | 1.82            |
| Biocon Ltd.                              | 1.70            | Jindal Steel & Power Ltd.                  | 1.69            |
| Ipca Laboratories Ltd.                   | 1.19            | <b>Agricultural, Commercial and Constr</b> | 1.32            |
| GlaxoSmithKline Pharmaceuticals Ltd.     | 0.91            | Ashok Leyland Ltd.                         | 0.37            |
| Ajanta Pharma Ltd.                       | 0.46            | BEML LTD.                                  | 1.69            |
| <b>Petroleum Products</b>                | <b>5.42</b>     | <b>Electrical Equipment</b>                | 0.99            |
| HINDUSTAN PETROLEUM CORPORATION LTD      | 2.33            | ABB India Ltd                              | 0.70            |
| RELIANCE INDUSTRIES LTD.                 | 1.88            | Thermax Ltd.                               | 1.57            |
| Bharat Petroleum Corporation Ltd.        | 1.21            | <b>Gas</b>                                 | 0.65            |
| <b>Cement and Cement Products</b>        | <b>5.16</b>     | GAIL (India) Ltd.                          | 0.61            |
| Dalmia Bharat Limited                    | 1.58            | Petronet LNG Ltd.                          | 0.31            |
| Ultratech Cement Ltd.                    | 1.29            | Gujarat State Petronet Ltd.                | 1.33            |
| JK Cement Ltd.                           | 1.20            | <b>Industrial Products</b>                 | 1.33            |
| India Cements Ltd.                       | 1.09            | Cummins India Ltd.                         | 1.27            |
| <b>Finance</b>                           | <b>4.84</b>     | <b>Healthcare Services</b>                 | 1.27            |
| BAIJAJ FINANCE LTD.                      | 2.22            | Fortis Healthcare India Ltd                | 1.09            |
| SHRIRAM FINANCE LTD.                     | 1.72            | <b>Transport Services</b>                  | 1.09            |
| CRISIL Ltd.                              | 0.90            | Inter Globe Aviation Ltd                   | 0.89            |
| <b>Auto Components</b>                   | <b>4.62</b>     | <b>Realty</b>                              | 0.89            |
| Bharat Forge Ltd.                        | 1.66            | Oberoi Realty Ltd                          | 0.82            |
| Apollo Tyres Ltd.                        | 1.58            | <b>Beverages</b>                           | 0.82            |
| Schaeffler India Ltd                     | 0.90            | UNITED SPIRITS LTD.                        | 0.70            |
| Bosch Ltd.                               | 0.48            | <b>Diversified FMCG</b>                    | 0.69            |
| <b>Aerospace and Defense</b>             | <b>4.20</b>     | Hindustan Unilever Ltd.                    | 0.01            |
| Bharat Electronics Ltd.                  | 3.72            | KWALITY WALLS INDIA LIMITED                | 0.47            |
| ASTRA MICROWAVE PRODUCTS LTD.            | 0.48            | <b>Entertainment</b>                       | 0.47            |
| <b>Retailing</b>                         | <b>3.24</b>     | Sun TV Network Ltd.                        | 0.40            |
| ETERNAL LIMITED                          | 0.90            | <b>Industrial Manufacturing</b>            | 0.40            |
| SWIGGY LTD                               | 0.90            | Honeywell Automation India Ltd.            | 97.13           |
| <b>Chemicals and Petrochemicals</b>      | <b>3.94</b>     | <b>Equity &amp; Equity related - Total</b> | 97.13           |
| SRF Ltd.                                 | 1.79            | <b>Mutual Fund Units</b>                   | 0.29            |
| Linde India Ltd.                         | 1.62            | Kotak Liquid Direct Growth                 | 0.29            |
| Tata Chemicals Ltd                       | 0.53            | <b>Mutual Fund Units - Total</b>           | 0.29            |
| <b>Automobiles</b>                       | <b>3.46</b>     | <b>Futures</b>                             | 1.17            |
| Hero MotoCorp Ltd.                       | 2.35            | Ashok Leyland Ltd. -JAN2026                | 0.03            |
| Maruti Suzuki India Limited              | 1.11            | VOLTAS LTD. -JAN2026                       | 2.75            |
| <b>Construction</b>                      | <b>3.15</b>     | <b>Triparty Repo</b>                       | 0.17            |
| Larsen And Toubro Ltd.                   | 2.51            | <b>Net Current Assets/(Liabilities)</b>    | 100.00          |
| KALPATARU PROJECTS INTERNATIONAL LIMITED | 0.64            | <b>Grand Total</b>                         | 100.00          |

## SECTOR ALLOCATION (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

| Monthly SIP of (₹) 10000                 | Since Inception | 10 years     | 7 years      | 5 years      | 3 years      | 1 year       |
|--|-----------------|--------------|--------------|--------------|--------------|--------------|
| Total amount invested (₹)                | 25,60,000       | 12,00,000    | 8,40,000     | 6,00,000     | 3,60,000     | 1,20,000     |
| Total Value as on Dec 31, 2025 (₹)       | 1,77,10,470     | 28,98,377    | 16,27,668    | 9,11,153     | 4,52,657     | 1,28,804     |
| <b>Scheme Returns (%)</b>                | <b>15.67</b>    | <b>16.80</b> | <b>18.56</b> | <b>16.73</b> | <b>15.45</b> | <b>13.88</b> |
| Nifty Large Midcap 250 (TRI) Returns (%) | NA              | 17.42        | 19.41        | 17.07        | 16.16        | 15.19        |
| <b>Alpha*</b>                            | <b>NA</b>       | <b>-0.62</b> | <b>-0.85</b> | <b>-0.34</b> | <b>-0.71</b> | <b>-1.31</b> |
| Nifty Large Midcap 250 (TRI) (₹)#        | NA              | 29,96,483    | 16,77,557    | 9,18,877     | 4,57,246     | 1,29,615     |
| Nifty 200 Index (TRI) Returns (%)        | 13.66           | 15.26        | 16.51        | 14.63        | 14.40        | 14.74        |
| <b>Alpha*</b>                            | <b>2.01</b>     | <b>1.54</b>  | <b>2.05</b>  | <b>2.09</b>  | <b>1.05</b>  | <b>-0.86</b> |
| Nifty 50 (TRI) (₹)#                      | 1,35,39,698     | 26,67,948    | 15,13,040    | 8,65,475     | 4,45,914     | 1,29,339     |
| Nifty 50 (TRI) (₹)^                      | 1,27,86,746     | 25,66,770    | 14,46,709    | 8,38,925     | 4,38,641     | 1,29,514     |
| Nifty 50 (TRI) Returns (%)               | 13.23           | 14.54        | 15.25        | 13.37        | 13.26        | 15.02        |

| Product Label   | Fund | Benchmark - Tier 1 | Benchmark - Tier 2 |
|---|------|--------------------|--------------------|
| This product is suitable for investors who are seeking*:  |      |                    |                    |
| • Long term capital growth  |      |                    |                    |
| • Investment in portfolio of predominantly equity & equity related securities of large & midcap companies.      |      |                    |                    |
| * Investors should consult their financial advisors if in doubt about whether the product is suitable for them. |      |                    |                    |

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

Scheme Inception :- September 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark: TRI - Total Return Index, in terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PCIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. \* All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. \*\*As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PCIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style /strategy of the Fund Manager within the category. ## Risk rate assumed to be 5.67% (FBIL Overnight MIBOR rate as on 31st Dec 2025). \*\*Total Expense Ratio includes applicable GST.

## Scheme Performances as on December 31, 2025 (unless otherwise specified)

### Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

|                 | Kotak Large & Midcap Fund | NIFTY Large Midcap 250 TRI # (Tier 1) | ALPHA (Tier 1) | Nifty 200 Index TRI # (Tier 2) | ALPHA (Tier 2) | Nifty 50 TRI ## | Kotak Large & Midcap Fund | NIFTY Large Midcap 250 TRI # (Tier 1) | Nifty 200 Index TRI # (Tier 2) | Nifty 50 TRI## |
|-----------------|---------------------------|---------------------------------------|----------------|--------------------------------|----------------|-----------------|---------------------------|---------------------------------------|--------------------------------|----------------|
| Since Inception | 18.18%                    | NA                                    | NA             | 15.42%                         | 2.76%          | 15.25%          | 3,52,367                  | NA                                    | 2,12,748                       | 2,06,208       |
| Last 1 Year     | 5.58%                     | 8.19%                                 | -2.62%         | 9.57%                          | -3.99%         | 11.88%          | 10,558                    | 10,819                                | 10,957                         | 11,188         |
| Last 3 Years    | 19.20%                    | 19.39%                                | -0.19%         | 16.13%                         | 3.07%          | 14.29%          | 16,954                    | 17,034                                | 15,673                         | 14,941         |
| Last 5 Years    | 18.78%                    | 19.51%                                | -0.73%         | 16.20%                         | 2.58%          | 14.67%          | 23,656                    | 24,390                                | 21,193                         | 19,832         |

Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

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. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PP/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - REGULAR PLAN



**Name: Mr. Harsha Upadhyaya**

Mr. Harsha Upadhyaya manages 7 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 ELSS Tax Saver Fund (Nov. 23, '05), Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund) (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Quant Fund (Aug. 2, '23), Kotak MNC Fund (Oct. 28, '24) & Kotak Energy Opportunities Fund (Apr. 25, '25).

**Business Experience**

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

| Scheme Names   | Benchmark                            | 1 YEAR             |                         | 3 YEARS            |                         | 5 YEARS            |                         |
|--|--------------------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
|  |                                      | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Flexi Cap Fund   | (Tier 1): Nifty 500 TRI              | 9.49               | 7.76                    | 16.55              | 16.68                   | 15.83              | 16.87                   |
|  | (Tier 2): Nifty 200 TRI              |                    | 9.57                    |                    | 16.13                   |                    | 16.20                   |
| Kotak Manufacture In India Fund  | Nifty India Manufacturing TRI        | 7.48               | 12.28                   | 21.36              | 23.98                   | NA                 | NA                      |
| Kotak MNC Fund   | Nifty MNC Index TRI                  | 6.50               | 10.75                   | NA                 | NA                      | NA                 | NA                      |
| Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund) | (Tier 1): Nifty Large Midcap 250 TRI | 5.58               | 8.19                    | 19.20              | 19.39                   | 18.78              | 19.51                   |
|  | (Tier 2): Nifty 200 TRI              |                    | 9.57                    |                    | 16.13                   |                    | 16.20                   |
| Kotak Quant Fund   | Nifty 200 TRI                        | 3.95               | 9.57                    | NA                 | NA                      | NA                 | NA                      |
| Kotak ELSS Tax Saver Fund  | Nifty 500 TRI                        | 1.77               | 7.76                    | 15.27              | 16.68                   | 16.89              | 16.87                   |

Kotak Flexi Cap Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Manufacture In India Fund - Growth, \*Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak MNC Fund - Growth, \*Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Large & Midcap Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, \*Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, \*Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

## Scheme Performances as on December 31, 2025 (unless otherwise specified)

### Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund)

|                 | Kotak Large & Midcap Fund | NIFTY Large Midcap 250 TRI # (Tier 1) | ALPHA (Tier 1) | Nifty 200 Index TRI # (Tier 2) | ALPHA (Tier 2) | Nifty 50 TRI ## | Kotak Large & Midcap Fund | NIFTY Large Midcap 250 TRI # (Tier 1) | Nifty 200 Index TRI # (Tier 2) | Nifty 50 TRI## |
|-----------------|---------------------------|---------------------------------------|----------------|--------------------------------|----------------|-----------------|---------------------------|---------------------------------------|--------------------------------|----------------|
| Since Inception | 17.35%                    | 16.34%                                | 1.00%          | 14.09%                         | 3.25%          | 13.42%          | 80,070                    | 71,600                                | 55,545                         | 51,411         |
| Last 1 Year     | 6.68%                     | 8.19%                                 | -1.51%         | 9.57%                          | -2.89%         | 11.88%          | 10,668                    | 10,819                                | 10,957                         | 11,188         |
| Last 3 Years    | 20.52%                    | 19.39%                                | 1.13%          | 16.13%                         | 4.40%          | 14.29%          | 17,525                    | 17,034                                | 15,673                         | 14,941         |
| Last 5 Years    | 20.15%                    | 19.51%                                | 0.65%          | 16.20%                         | 3.96%          | 14.67%          | 25,057                    | 24,390                                | 21,193                         | 19,832         |

Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

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. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/PP/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - DIRECT PLAN



**Name: Mr. Harsha Upadhyaya**

Mr. Harsha Upadhyaya manages 7 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 ELSS Tax Saver Fund (Nov. 23, '05), Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund) (Sep 9, '04), Kotak Flexicap Fund (Sep 11, '09), Kotak Manufacture in India Fund (Feb. 22, '22), Kotak Quant Fund (Aug. 2, '23), Kotak MNC Fund (Oct. 28, '24) & Kotak Energy Opportunities Fund (Apr. 25, '25).

**Business Experience**

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

| Scheme Names   | Benchmark                            | 1 YEAR             |                         | 3 YEARS            |                         | 5 YEARS            |                         |
|--|--------------------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
|  |                                      | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Kotak Flexi Cap Fund   | (Tier 1): Nifty 500 TRI              | 10.42              | 7.76                    | 17.56              | 16.68                   | 16.87              | 16.87                   |
|  | (Tier 2): Nifty 200 TRI              |                    | 9.57                    |                    | 16.13                   |                    | 16.20                   |
| Kotak Manufacture In India Fund  | Nifty India Manufacturing TRI        | 9.02               | 12.28                   | 23.22              | 23.98                   | NA                 | NA                      |
| Kotak MNC Fund   | Nifty MNC Index TRI                  | 8.05               | 10.75                   | NA                 | NA                      | NA                 | NA                      |
| Kotak Large & Midcap Fund (Erstwhile Known As Kotak Equity Opportunities Fund) | (Tier 1): Nifty Large Midcap 250 TRI | 6.68               | 8.19                    | 20.52              | 19.39                   | 20.15              | 19.51                   |
|  | (Tier 2): Nifty 200 TRI              |                    | 9.57                    |                    | 16.13                   |                    | 16.20                   |
| Kotak Quant Fund   | Nifty 200 TRI                        | 4.44               | 9.57                    | NA                 | NA                      | NA                 | NA                      |
| Kotak ELSS Tax Saver Fund  | Nifty 500 TRI                        | 2.92               | 7.76                    | 16.66              | 16.68                   | 18.37              | 16.87                   |

Kotak Flexi Cap Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Manufacture In India Fund - Growth, \*Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak MNC Fund - Growth, \*Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Large & Midcap Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, \*Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, \*Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

# RISK FACTORS

## 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.

### Disclaimer on Scheme Performance(s):

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