

KOTAK LARGE CAP FUND

(ERSTWHILE KNOWN AS KOTAK BLUECHIP FUND)

Large cap fund - An open-ended equity scheme predominantly investing in large cap stocks

Investment Objective: To generate capital appreciation from a portfolio of predominantly equity and equity related securities falling under the category of large Cap companies. However, there is no assurance that the objective of the scheme will be achieved.

	Value	GARP	Growth	Style
Large				
Medium				
Small				

GARP - Growth at a Reasonable Price

Fund Manager*: Mr. Rohit Tandon

AAUM: ₹11,024.13 crs

AUM: ₹11,086.61 crs

Benchmark*:** Nifty 100 TRI (Tier 1), Nifty 50 TRI (Tier 2)

Allotment Date: December 29, 1998

Folio Count: 4,05,804

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	₹594.9024	₹687.7602
IDCW	₹76.7919	₹90.9583

(as on December 31, 2025)

Ratios

Portfolio Turnover	27.78%
¹ Beta	0.93
¹ Sharpe#	0.85
¹ Standard Deviation	11.52%
^{**} P/E	25.75
^{**} P/BV	3.70

Source: ¹ICRA MFI Explorer, ^{**}Bloomberg

Market Capitalisation*

Large Cap	83.31%
Mid Cap	8.66%
Small Cap	5.25%
Debt & Money Market	2.78%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.73%
Direct Plan:	0.63%

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.

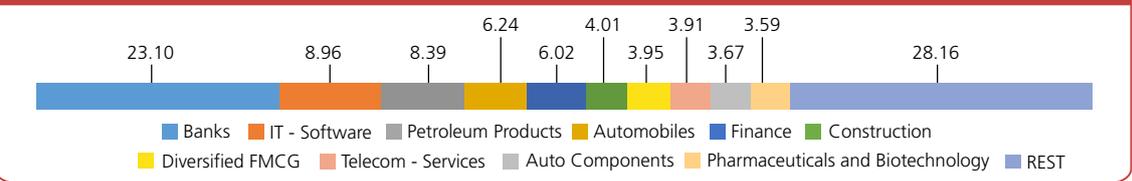
Data as on 31st December, 2025 unless otherwise specified.

Folio Count data as on 30th November 2025.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related	23.10	Cement and Cement Products	2.36
Banks	6.77	Ultratech Cement Ltd.	1.98
HDFC Bank Ltd.	6.77	India Cements Ltd.	0.38
ICICI Bank Ltd.	6.93	Power	2.34
STATE BANK OF INDIA	3.58	NTPC LTD	2.34
Axis Bank Ltd.	3.17	Transport Services	1.88
Kotak Mahindra Bank Ltd.	1.62	Inter Globe Aviation Ltd	1.88
BANK OF MAHARASHTRA	0.13	Ferrous Metals	1.76
IT - Software	8.96	Tata Steel Ltd.	1.70
Infosys Ltd.	3.92	Aerospace and Defense	1.46
Tata Consultancy Services Ltd.	2.06	Bharat Electronics Ltd.	1.12
Tech Mahindra Ltd.	1.21	ASTRA MICROWAVE PRODUCTS LTD.	0.34
PERSISTENT SYSTEMS LIMITED	1.02	Chemicals and Petrochemicals	1.37
Mphasis Ltd	0.75	SOLAR INDUSTRIES INDIA LIMITED	1.37
Petroleum Products	8.39	Fertilizers and Agrochemicals	1.23
RELIANCE INDUSTRIES LTD.	6.82	Coromandel International Ltd.	1.23
Bharat Petroleum Corporation Ltd.	1.57	Consumer Durables	1.21
Automobiles	6.24	V-Guard Industries Ltd.	0.61
Mahindra & Mahindra Ltd.	2.93	LG ELECTRONICS INDIA LTD	0.60
Maruti Suzuki India Limited	2.71	Personal Products	1.20
Hero MotoCorp Ltd.	0.60	Godrej Consumer Products Ltd.	1.20
Finance	6.02	Beverages	1.18
BAJAJ FINANCE LTD.	2.77	UNITED SPIRITS LTD.	1.18
SHRIRAM FINANCE LTD.	1.82	Industrial Products	1.03
Power Finance Corporation Ltd.	0.75	Cummins India Ltd.	1.03
POONAWALLA FINCORP LTD.	0.68	Non - Ferrous Metals	0.90
Construction	4.01	Hindalco Industries Ltd	0.90
Larsen And Toubro Ltd.	4.01	Realty	0.87
Diversified FMCG	3.95	Oberoi Realty Ltd	0.55
ITC Ltd.	2.91	Mahindra Lifespace Developers Ltd	0.32
Hindustan Unilever Ltd.	1.12	Insurance	0.85
KWALITY WALLS INDIA LIMITED	0.02	HDFC Life Insurance Company Ltd.	0.85
Telecom - Services	3.91	Healthcare Services	0.83
Bharti Airtel Ltd	3.77	Apollo Hospitals Enterprises Ltd.	0.83
Bharti Airtel Ltd - Partly Paid Shares	0.14	Food Products	0.76
Auto Components	3.67	Britannia Industries Ltd.	0.76
Apollo Tyres Ltd.	1.02	Gas	0.57
SAMVARDHANA MOTHERSON INTERNATIONAL LIMITED	0.77	Gujarat State Petronet Ltd.	0.57
Bosch Ltd.	0.64	Agricultural, Commercial and Construction Vehicles	0.17
Bharat Forge Ltd.	0.56	TML COMMERCIAL VEHICLES LIMITED	0.17
Schaeffler India Ltd	0.39	Equity & Equity related - Total	97.10
Pharmaceuticals and Biotechnology	3.59	Mutual Fund Units	0.99
Sun Pharmaceuticals Industries Ltd.	2.58	Kotak Liquid Direct Growth	0.99
Torrent Pharmaceuticals Ltd.	0.62	Mutual Fund Units - Total	0.99
ANTHEM BIOSCIENCES LTD	0.39	Futures	0.12
Retailing	3.29	Tata Steel Ltd.-JAN2026	0.12
ETERNAL LIMITED	1.48	Triparty Repo	1.96
VISHAL MEGA MART LIMITED	0.60	Net Current Assets/(Liabilities)	-0.05
SWIGGY LTD	0.48	Grand Total	100.00
BRAINBEES SOLUTIONS LIMITED	0.30		
LENSKART SOLUTIONS LIMITED	0.24		
AVENUE SUPERMARTS LTD.	0.19		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

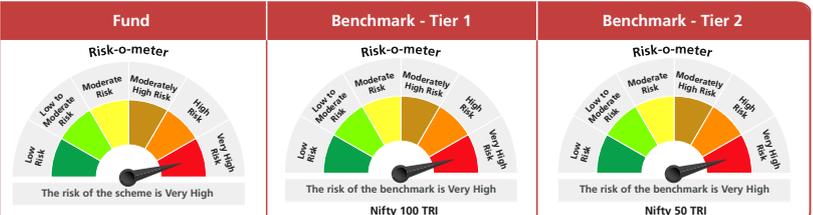
Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	27,50,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Dec 31, 2025 (₹)	1,98,81,259	25,51,010	14,69,405	8,48,938	4,42,368	1,28,678
Scheme Returns (%)	14.82	14.42	15.69	13.85	13.85	13.68
Nifty 100 (TRI) Returns (%)	14.36	14.51	15.37	13.56	13.56	14.37
Alpha*	0.46	-0.09	0.31	0.28	0.28	-0.69
Nifty 100 (TRI) (₹)#	1,85,92,402	25,63,229	14,53,025	8,42,994	4,40,564	1,29,108
Nifty 50 (TRI) Returns (%)	14.01	14.54	15.24	13.37	13.26	15.02
Alpha*	0.81	-0.11	0.45	0.48	0.59	-1.34
Nifty 50 (TRI) (₹)#	1,76,75,067	25,66,519	14,46,126	8,38,962	4,38,641	1,29,514
BSE SENSEX (TRI) (₹)^	1,79,73,401	25,29,481	14,08,115	8,20,839	4,31,061	1,28,628
BSE SENSEX (TRI) Returns (%)	14.13	14.27	14.49	12.49	12.05	13.60

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in portfolio of predominantly equity & equity related securities of large cap 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

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) - Reg Plan Growth option is 04/02/2003. 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/MD-POD-1/P/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. * 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/MD-POD-1/P/CIR/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 Cap Fund (Erstwhile Known As Kotak Bluechip Fund)

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	18.55%	17.15%	1.41%	16.58%	1.97%	16.93%	4,94,392	3,76,042	3,36,414	3,60,847
Last 1 Year	8.72%	10.24%	-1.51%	11.88%	-3.16%	10.38%	10,872	11,024	11,188	11,038
Last 3 Years	15.78%	14.69%	1.09%	14.29%	1.49%	13.27%	15,533	15,096	14,941	14,541
Last 5 Years	15.13%	14.90%	0.23%	14.67%	0.46%	13.64%	20,236	20,031	19,832	18,958

Scheme Inception date is 29/12/1998, Scheme inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024

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/P/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. Rohit Tandon

Mr. Rohit Tandon manages 5 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 Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) (Dec. 29, '98), Kotak Balanced Advantage Fund (Aug. 3, '18), Kotak Quant Fund (Aug. 2, '23), Kotak Active Momentum Fund (Aug. 20, '25) & Kotak Gold and Silver Passive FOF (Oct. 28, '25).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KAMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a self-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	8.72	10.24	15.78	14.69	15.13	14.90
	(Tier 2): Nifty 50 TRI		11.88		14.29		14.67
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	5.97	8.96	12.01	10.89	10.50	10.30
Kotak Quant Fund	Nifty 200 TRI	3.95	9.57	NA	NA	NA	NA

Kotak Large Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 100 TRI / (Tier 2): Nifty 50 TRI, Scheme Inception date is 29/12/1998, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Mr. Rohit Tandon has been managing the fund since 22/01/2024.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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

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

Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)

	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 50 TRI # (Tier 2)	ALPHA (Tier 2)	BSE SENSEX TRI ##	Kotak Large Cap Fund	Nifty 100 TRI # (Tier 1)	Nifty 50 TRI # (Tier 2)	BSE SENSEX TRI ##
Since Inception	15.05%	13.69%	1.36%	13.42%	1.63%	13.43%	61,903	53,021	51,411	51,516
Last 1 Year	9.95%	10.24%	-0.29%	11.88%	-1.93%	10.38%	10,995	11,024	11,188	11,038
Last 3 Years	17.15%	14.69%	2.46%	14.29%	2.86%	13.27%	16,091	15,096	14,941	14,541
Last 5 Years	16.52%	14.90%	1.63%	14.67%	1.86%	13.64%	21,490	20,031	19,832	18,958

Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024 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/P/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).

Scheme Inception date of Kotak Large Cap Fund is 29/12/1998. Alpha is difference of scheme return with benchmark return.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Rohit Tandon

Mr. Rohit Tandon manages 5 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 Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund) (Dec. 29, '98), Kotak Balanced Advantage Fund (Aug. 3, '18), Kotak Quant Fund (Aug. 2, '23), Kotak Active Momentum Fund (Aug. 20, '25) & Kotak Gold and Silver Passive FOF (Oct. 28, '25).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KAMC he was the Head (Equities) at Reliance Nippon Life Insurance. Before that he has worked with Max Life Insurance as Senior Fund Manager (Equities) for 14 years. He has also worked as a self-side analyst in Power, Infrastructure & Capital Goods sectors in JP Morgan India for 4 years.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Large Cap Fund (Erstwhile Known As Kotak Bluechip Fund)	(Tier 1): Nifty 100 TRI	9.95	10.24	17.15	14.69	16.52	14.90
	(Tier 2): Nifty 50 TRI		11.88		14.29		14.67
Kotak Balanced Advantage Fund	Nifty 50 Hybrid Composite Debt 50:50 Index TRI	7.13	8.96	13.29	10.89	11.83	10.30
Kotak Quant Fund	Nifty 200 TRI	4.44	9.57	NA	NA	NA	NA

Kotak Large Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 100 TRI / (Tier 2): Nifty 50 TRI, Since inception date of Kotak Large Cap Fund - Reg Plan Growth option is 04/02/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Rohit Tandon has been managing the fund since 22/1/2024

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index TRI. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/1/2024 and Mr. Abhishek Bisen has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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

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):

Past Performance may or may not be sustained in future.

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