

KOTAK ACTIVE MOMENTUM FUND

An open-ended equity scheme following momentum theme

Investment Objective: The scheme shall seek to generate long term capital appreciation by investing predominantly in equity and equity related securities selected based on momentum theme, following an in-house model i.e. enhanced earnings factor model. However, there is no assurance that the objective of the scheme will be achieved

Investment style

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

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager*: Mr. Rohit Tandon & Mr. Abhishek Bisen

AAUM: ₹1,471.88 crs

AUM: ₹1,488.38 crs

Benchmark: Nifty 500 TRI

Allotment Date: August 20, 2025

Folio Count: 45,302

Minimum Investment Amount

Initial Investment

- ₹5000 and any amount thereafter

Additional Investment

- ₹1000 and any amount thereafter

Systematic Investment Plan (SIP)

- ₹500 (Subject to a minimum of 10 SIP installments of ₹500/- each)

Ideal Investments Horizon

- 5 years & above

Net Asset Value (NAV)

| | Regular | Direct |
|--------|----------|----------|
| Growth | ₹10.4975 | ₹10.6224 |
| IDCW | ₹10.4976 | ₹10.6224 |

(as on June 30, 2026)

Ratios

| | |
|--------------------|---------|
| Portfolio Turnover | 189.22% |
| ^^P/E | 26.31 |
| ^^P/BV | 3.78 |

Source: ^^Bloomberg

Market Capitalisation*

| | |
|---------------------|--------|
| Large Cap | 39.31% |
| Mid Cap | 52.48% |
| Small Cap | 5.32% |
| Debt & Money Market | 2.89% |

*% of Net Asset

Total Expense Ratio**

| | |
|---------------|-------|
| Regular Plan: | 2.15% |
| Direct Plan: | 0.84% |

Available Plans/Options

A) Regular Plan B) Direct Plan

Options: Growth and Income Distribution cum capital withdrawal (IDCW) (Payout and Reinvestment)

IDCW Frequency

Trustee's Discretion

Load Structure

Entry Load: Nil. (applicable for all plans)

Exit Load:

- For redemption/switch out within 90 days from the date of allotment:0.5%.

- If units are redeemed or switched out on or after 90 days from the date of allotment: Nil

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

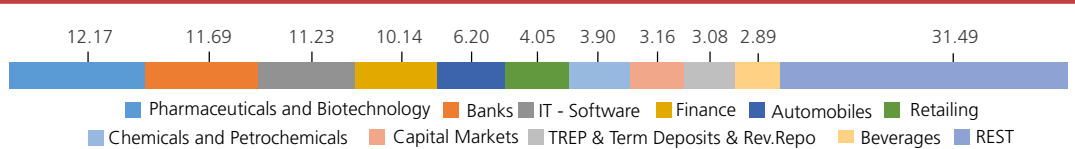
Folio Count data as on 31st May 2026.

PORTFOLIO

| Issuer/Instrument | % to Net Assets | Issuer/Instrument | % to Net Assets |
|---|-----------------|---|-----------------|
| Equity & Equity related | | Non - Ferrous Metals | 2.79 |
| Pharmaceuticals and Biotechnology | 12.17 | HINDUSTAN ZINC LTD. | 1.56 |
| Laurus Labs Ltd. | 4.92 | VEDANTA ALUMINIUM METAL LTD | 1.23 |
| Aurobindo Pharma Ltd. | 1.89 | Electrical Equipment | 2.69 |
| Alkem Laboratories Ltd. | 1.86 | HITACHI ENERGY INDIA LIMITED | 2.69 |
| Lupin Ltd. | 1.79 | Telecom - Services | 2.46 |
| Sun Pharmaceuticals Industries Ltd. | 1.71 | Tata Communications Ltd. | 2.46 |
| Banks | 11.69 | Consumer Durables | 2.44 |
| AU Small Finance Bank Ltd. | 2.78 | Titan Company Ltd. | 2.44 |
| IDFC First Bank Limited | 2.64 | Ferrous Metals | 2.38 |
| YES BANK LTD | 2.45 | JSW Steel Ltd. | 2.28 |
| Axis Bank Ltd. | 2.22 | VEDANTA IRON & STEEL LTD | 0.10 |
| IndusInd Bank Ltd. | 1.60 | Realty | 2.36 |
| IT - Software | 11.23 | PHOENIX MILLS LTD. | 2.36 |
| COFORGE LIMITED | 2.72 | Power | 2.33 |
| PERSISTENT SYSTEMS LIMITED | 1.82 | ADANI POWER LTD. | 2.33 |
| Mphasis Ltd | 1.72 | Food Products | 2.20 |
| LTIMINDTREE LIMITED | 1.51 | NESTLE INDIA LTD. | 2.20 |
| Tech Mahindra Ltd. | 1.39 | Petroleum Products | 2.13 |
| Infosys Ltd. | 1.18 | RELIANCE INDUSTRIES LTD. | 2.13 |
| Tata Consultancy Services Ltd. | 0.89 | Diversified Metals | 2.04 |
| Finance | 10.14 | Vedanta Ltd. | 2.04 |
| L&T FINANCE LTD | 4.27 | Cement and Cement Products | 1.93 |
| BAIJAJ FINANCE LTD. | 3.25 | Ultratech Cement Ltd. | 1.93 |
| Mahindra & Mahindra Financial Services Ltd. | 2.28 | Minerals and Mining | 1.67 |
| POONAWALLA FINCORP LTD. | 0.34 | NMDC Ltd. | 1.67 |
| Automobiles | 6.20 | Oil | 1.52 |
| TVS Motors Company Ltd | 2.68 | OIL INDIA LIMITED | 1.43 |
| Hero MotoCorp Ltd. | 2.05 | MALCO ENERGY LTD- VEDANTA OIL AND GAS LTD. | 0.09 |
| Bajaj Auto Ltd. | 1.47 | Insurance | 1.42 |
| Retailing | 4.05 | ICICI Prudential Life Insurance Company Ltd | 1.42 |
| ETERNAL LIMITED | 2.48 | Industrial Products | 1.32 |
| Trent Ltd | 1.57 | SUPREME INDUSTRIES LIMITED | 1.32 |
| Chemicals and Petrochemicals | 3.90 | Equity & Equity Related - Total | 97.11 |
| Navin Fluorine International Ltd. | 3.90 | Triparty Repo | 3.08 |
| Capital Markets | 3.16 | Net Current Assets/(Liabilities) | -0.19 |
| BSE LTD. | 3.16 | Grand Total | 100.00 |
| Beverages | 2.89 | | |
| RADICO KHAITAN LTD. | 2.89 | | |

** non-traded securities - Fair value as determined by Kotak Mahindra Asset Management Company Limited in accordance with guidelines on valuation of securities for mutual funds issued by the Securities and Exchange board of India and approved by the Trustees.

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

| Monthly SIP of (₹) 10000 | Since Inception | 6 Months |
|-------------------------------------|-----------------|-------------|
| Total amount invested (₹) | 1,10,000 | 90,000 |
| Total Value as on June 30, 2026 (₹) | 1,13,789 | 92,822 |
| Scheme Returns (%) | 7.14 | 7.79 |
| Nifty 500 (TRI) Returns (%) | 1.73 | 2.01 |
| Alpha* | 5.41 | 5.78 |
| Nifty 500 (TRI) (₹)# | 1,10,928 | 90,738 |
| Nifty 50 (TRI) (₹)^ | 1,06,701 | 87,331 |
| Nifty 50 (TRI) Returns (%) | -6.07 | -7.11 |

| Product Label | Fund | Benchmark |
|---|---|---|
| This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • Long-term capital growth • Investment in portfolio of predominantly in equity and equity related securities exhibiting momentum characteristics <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 Very High</p> | <p>Risk-o-meter</p> <p>The risk of the benchmark is Very High</p> <p>Nifty 500 TRI</p> |

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

Scheme Inception: - August 20, 2025. The returns are calculated by XIRR approach assuming investment of Rs. 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 is for Regular Plan - Growth Option.** Different plans have different expense structure. # Benchmark. ^ Additional Benchmark. TRI - Total Return. In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/602/2026 dated March 20, 2026, 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 MPI Explorer. ** Total Expense Ratio includes applicable GST.

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

Kotak Active Momentum Fund

| | Kotak Active Momentum Fund | Nifty 500 TRI | ALPHA | Nifty 50 TRI | Kotak Active Momentum Fund | Nifty 500 TRI | Nifty 50 TRI |
|-----------------|----------------------------|---------------|-------|--------------|----------------------------|---------------|--------------|
| Since Inception | 5.79% | 0.02% | 5.77% | -4.62% | 10,498 | 10,001 | 9,602 |
| Last 6 Months | -0.73% | -6.46% | 5.73% | -16.34% | 9,964 | 9,680 | 9,190 |

Scheme Inception date is 20/08/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 20/08/2025. 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. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-11/7602/2026 dated March 20, 2026, 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 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 Large Cap 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), Kotak Services Fund (Feb. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMAMC 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 Quant Fund | Nifty 200 TRI | 0.70 | -2.19 | NA | NA | NA | NA |
| Kotak Balanced Advantage Fund | Nifty 50 Hybrid Composite Debt 50:50 Index | 0.63 | -1.11 | 9.35 | 7.84 | 8.74 | 8.09 |
| Kotak Large Cap Fund | (Tier 1): Nifty 100 TRI | -3.85 | -3.64 | 10.89 | 10.46 | 10.36 | 10.53 |
| | (Tier 2): Nifty 50 TRI | | -5.42 | | 8.80 | | 9.98 |

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 Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index. 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 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.



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 81 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. 25, '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 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, '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 Liquid 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 PSU 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 Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 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 Nifty 500 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) & Kotak Nifty Alpha Low-Volatility 30 Index Fund. (Jun. 17, '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 | 109.20 | 112.94 | 46.91 | 48.78 | NA | NA |
| | Kotak Silver ETF FOF | Domestic Prices of physical Silver | 106.02 | 112.94 | 45.22 | 48.78 | NA | NA |
| | Kotak Gold ETF | Domestic Price of Physical Gold | 45.59 | 47.23 | 33.14 | 34.53 | 23.53 | 24.69 |
| Bottom 3 | Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index TRI | -14.31 | -13.44 | NA | NA | NA | NA |
| | Kotak Nifty India Tourism Index Fund | Nifty India Tourism TRI | -14.52 | -13.44 | NA | NA | NA | NA |
| | Kotak Technology Fund | BSE Teck Index TRI | -23.22 | -23.78 | 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 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.

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

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

Kotak Active Momentum Fund

| | Kotak Active Momentum Fund | Nifty 500 TRI # | ALPHA | Nifty 50 TRI ## | Kotak Active Momentum Fund | Nifty 500 TRI # | Nifty 50 TRI ## |
|-----------------|----------------------------|-----------------|-------|-----------------|----------------------------|-----------------|-----------------|
| Since Inception | 7.23% | 0.02% | 7.21% | -4.62% | 10,622 | 10,001 | 9,602 |
| Last 6 Months | 0.63% | -6.46% | 7.09% | -16.34% | 10,031 | 9,680 | 9,190 |

Scheme Inception date is 20/08/2025. Rohit Tandon, Mr. Abhishek Bisen have been managing the fund since 20/08/2025. 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. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. 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 MF Explorer. ## Name of Scheme Benchmark. ### Name of Additional Benchmark. TRI - Total Return Index, In terms of Para no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/17602/2026 dated March 20, 2026, 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. Rohit Tandon

Mr. Rohit Tandon 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 Large Cap 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), Kotak Services Fund (Feb. 25, '26) & Kotak Multi Factor Passive FOF (Mar. 20, '26).

Business Experience

Mr. Rohit has over 19 years of experience in equity research and fund management. Prior to joining KMAMC 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 Balanced Advantage Fund | Nifty 50 Hybrid Composite Debt 50:50 Index | 1.73 | -1.11 | 10.59 | 7.84 | 10.02 | 8.09 |
| Kotak Quant Fund | Nifty 200 TRI | 1.33 | -2.19 | NA | NA | NA | NA |
| Kotak Large Cap Fund | (Tier 1): Nifty 100 TRI | -2.77 | -3.64 | 12.17 | 10.46 | 11.68 | 10.53 |
| | (Tier 2): Nifty 50 TRI | | -5.42 | | 8.80 | | 9.98 |

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 50:50 Index. Scheme Inception date is 03/08/2018. Mr. Rohit Tandon has been managing the fund since 22/11/2024 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

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 22/11/2024



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 81 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 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 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, '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 Liquid 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 PSU 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 Nifty 500 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 Nifty 200 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) & Kotak Nifty Alpha Low-Volatility 30 Index Fund (Jun. 17, '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 | 109.20 | 112.94 | 46.91 | 48.78 | NA | NA |
| | Kotak Silver ETF FOF | Domestic Prices of physical Silver | 106.92 | 112.94 | 45.87 | 48.78 | NA | NA |
| | Kotak Gold Fund | Domestic Price of Physical Gold | 45.59 | 47.23 | 33.14 | 34.53 | 23.53 | 24.69 |
| Bottom 3 | Kotak Nifty Top 10 Equal Weight Index Fund | Nifty Top 10 Equal Weight Index TRI | -13.71 | -13.44 | NA | NA | NA | NA |
| | Kotak Nifty India Tourism Index Fund | Nifty India Tourism Index TRI | -13.96 | -13.44 | NA | NA | NA | NA |
| | Kotak Technology Fund | BSE Teck TRI | -22.08 | -23.78 | 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 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.

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

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.

Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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