

KOTAK AGGRESSIVE HYBRID FUND

An open ended hybrid scheme investing predominantly in equity and equity related instruments

Investment Objective: The investment objective of the Scheme is to achieve growth by investing in equity and equity related instruments, balanced with income generation by investing in debt and money market instruments. However, there is no assurance that the objective of the scheme will be achieved.

Maturity

Short	Medium	Long

Volatility

Low
Medium
High

Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

Scan to Invest Now



Fund Manager:	Mr. Atul Bhole & Mr. Abhishek Bisen
AAUM:	₹8,810.42 crs
AUM:	₹8,961.68 crs
Benchmark:	Nifty 50 Hybrid Composite Debt 65:35 Index
Allotment Date:	November 25, 1999
Folio Count:	1,72,462

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	₹64.3582	₹76.5032
IDCW	₹37.8227	₹46.8976

(as on June 30, 2026)

Debt Quant & Ratios

Average Maturity	9.85 yrs
Modified Duration	4.40 yrs
Macaulay Duration	4.56 yrs
Annualised YTM*	7.13%
^s Standard Deviation	12.95%
^b Beta	1.26
^s Sharpe ^{##}	0.59
[^] P/E ^{ss}	23.48
[^] P/BV ^{ss}	3.50
Equity Portfolio Turnover ^{ss}	20.18%
Total Portfolio Turnover ^o	46.57%

*In case of semi annual YTM, it will be annualized.

^sEquity Component of the Portfolio.

^oTotal Portfolio Turnover=Equity+Debt+Derivative.

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

Market Capitalisation*

Large Cap	43.12%
Mid Cap	28.56%
Small Cap	6.62%
Debt & Money Market	21.70%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	1.79%
Direct Plan:	0.52%

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 8% 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 30th June, 2026 unless otherwise specified.

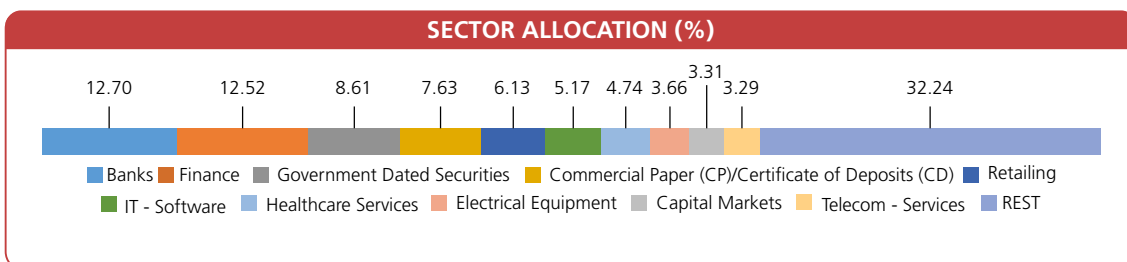
Folio Count data as on 31st May 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Equity & Equity related		Agricultural, Commercial and Construction Vehicles		
Banks	12.70	V.S.T Tillers Tractors Ltd		0.27
HDFC Bank Ltd.	3.38			0.27
STATE BANK OF INDIA	3.09	Equity & Equity Related - Total		78.30
ICICI Bank Ltd.	2.36	Debt Instruments		
Bank Of Baroda	1.39	Debentures and Bonds		
INDIAN BANK	1.36	Corporate Debt/Financial Institutions		
BANK OF MAHARASHTRA	1.12	360 ONE PRIME LTD. (^)	ICRA AA	0.56
Finance	12.52	ANDHRA PRADESH STATE BEVERAGES CORPORATION LIMITED	FITCH AA(CE)	0.53
Cholamandalam Investment and Finance Company Ltd.	3.13	MUTHOOT FINANCE LTD.	CRISIL AA+	0.39
SHRIRAM FINANCE LTD.	2.71	TATA CAPITAL HOUSING FINANCE LTD.	CRISIL AAA	0.17
BAJAJ FINANCE LTD.	2.23	ADITYA BIRLA CAPITAL LTD	ICRA AAA	0.08
Power Finance Corporation Ltd.	1.94	Corporate Debt/Financial Institutions - Total		1.73
POONAWALLA FINCORP LTD.	1.00	Public Sector Undertakings		
REC LTD	0.87	REC LTD(^)	CRISIL AAA	0.37
TATA CAPITAL LIMITED	0.64	Power Finance Corporation Ltd.	CRISIL AAA	0.35
Retailing	6.13	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (^)	CRISIL AAA	0.29
ETERNAL LIMITED	3.94	TELANGANA STATE INDUSTRIAL INFRASTRUCTURE CORPORATION LTD.	FITCH AA(CE)	0.20
VISHAL MEGA MART LIMITED	1.28	NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT	CRISIL AAA	0.11
SWIGGY LTD	0.91	Public Sector Undertakings - Total		1.32
IT - Software	5.17	Government Dated Securities		
Mphasis Ltd	1.50	7.34% Central Government	SOV	2.07
Infosys Ltd.	1.49	7.24% Central Government	SOV	1.22
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.24	6.90% Central Government(^)	SOV	1.00
Tech Mahindra Ltd.	0.50	7.54% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.84
Birlasoft Ltd.	0.44	7.58% Karnataka State Govt(^)-Karnataka	SOV	0.73
Healthcare Services	4.74	7.69% Tamil Nadu State Govt-Tamil Nadu	SOV	0.68
Fortis Healthcare India Ltd	3.42	7.62% Uttar Pradesh State Govt(^)-Uttar Pradesh	SOV	0.34
Apollo Hospitals Enterprises Ltd.	0.75	7.19% Karnataka State Govt-Karnataka	SOV	0.28
MAX HEALTHCARE INSTITUTE LTD.	0.57	6.79% Central Government(^)	SOV	0.22
Electrical Equipment	3.66	GS CG 15/10/2038 - (STRIPS)	SOV	0.14
GE VERNOVA T&D INDIA LIMITED	2.06	GS CG 22/10/2038 - (STRIPS)	SOV	0.14
Apar Industries Limited	1.60	7.21% Karnataka State Govt-Karnataka	SOV	0.11
Capital Markets	3.31	7.30% Central Government(^)	SOV	0.11
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	1.29	GS CG 15/04/2036 - (STRIPS)	SOV	0.08
NUVAMA WEALTH MANAGEMENT LIMITED	0.80	7.62% Haryana State Govt(^)-Haryana	SOV	0.06
Prudent Corporate Advisory Services Ltd.	0.75	7.67% Punjab State Govt(^)-Punjab	SOV	0.06
BSE LTD.	0.47	8.00% Kerala State Govt-Kerala	SOV	0.06
Telecom - Services	3.29	8.15% Tamil Nadu State Govt(^)-Tamil Nadu	SOV	0.06
Bharti Airtel Ltd	3.29	GS CG 22/10/2036 - (STRIPS)	SOV	0.06
Chemicals and Petrochemicals	3.25	GS CG 25/11/2043 - (STRIPS)	SOV	0.06
SOLAR INDUSTRIES INDIA LIMITED	1.43	6.48% Central Government	SOV	0.05
SRF Ltd.	1.20	GS CG 22/10/2039 - (STRIPS)	SOV	0.04
Deepak Nitrite Ltd.	0.62	7.26% Central Government	SOV	0.03
Cement and Cement Products	3.07	GS CG 19/06/2036 - (STRIPS)	SOV	0.03
Ultratech Cement Ltd.	2.26	7.39% Tamil Nadu State Govt-Tamil Nadu	SOV	0.02
JK Cement Ltd.	0.81	7.71% Andhra Pradesh State Govt-Andhra Pradesh	SOV	0.02
Pharmaceuticals and Biotechnology	3.04	7.71% Gujarat State Govt-Gujarat	SOV	0.02
Ipca Laboratories Ltd.	1.25	7.78% Rajasthan State Govt-Rajasthan	SOV	0.02
Sun Pharmaceuticals Industries Ltd.	0.94	GS CG 22/04/2041 - (STRIPS)	SOV	0.02
JB CHEMICALS & PHARMACEUTICALS LTD.	0.85	GS CG 22/04/2042 - (STRIPS)	SOV	0.02
Consumer Durables	2.92	6.91% Rajasthan State Govt-Rajasthan	SOV	0.01
Century Plyboards (India) Ltd.	1.14	7.09% Central Government(^)	SOV	0.01
LG ELECTRONICS INDIA LTD	0.94	Government Dated Securities - Total		8.61
Havells India Ltd.	0.82	Money Market Instruments		
DIXON TECHNOLOGIES INDIA LTD.	0.02	Commercial Paper(CP)/ Certificate of Deposits(CD)		
Aerospace and Defense	2.18	Corporate Debt/Financial Institutions		
Bharat Electronics Ltd.	2.18	HDFC BANK LTD.(^)	CARE A1+	2.15
Auto Components	2.07	AXIS BANK LTD.	CRISIL A1+	1.40
UNO MINDA LIMITED	0.84	Bahadur Chand Investments Private Limited(^)	ICRA A1+	0.54
Schaeffler India Ltd	0.75	SUNDARAM FINANCE LTD.(^)	CRISIL A1+	0.16
MRF Limited	0.48	Corporate Debt/Financial Institutions - Total		4.25
Power	1.57	Public Sector Undertakings		
Tata Power Co. Ltd.	0.86	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	CARE A1+	1.09
NTPC LTD	0.71	BANK OF BARODA	FITCH A1+	1.08
Petroleum Products	1.51	UNION BANK OF INDIA	ICRA A1+	0.56
RELIANCE INDUSTRIES LTD.	0.78	BANK OF BARODA	CARE A1+	0.27
Bharat Petroleum Corporation Ltd.	0.73	INDIAN BANK	CRISIL A1+	0.21
Beverages	1.06	CANARA BANK	ICRA A1+	0.17
UNITED SPIRITS LTD.	1.06	Public Sector Undertakings - Total		3.38
Ferrous Metals	1.06	Triparty Repo		3.11
Jindal Steel & Power Ltd.	1.06	Net Current Assets/(Liabilities)		-0.70
Construction	0.94	Grand Total		100.00
TECHNO ELECTRIC & ENGINEERING COMPANY LIMITED	0.94			
Industrial Products	0.88			
Polycab India Ltd.	0.88			
Food Products	0.81			
AVANTI FEEDS LTD	0.81			
Insurance	0.78			
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD	0.78			
Fertilizers and Agrochemicals	0.76			
P I INDUSTRIES LTD	0.76			
Realty	0.61			
OBEROI REALTY LTD	0.61			

KOTAK AGGRESSIVE HYBRID FUND

An open ended hybrid scheme investing predominantly in equity and equity related instruments



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 (₹)	14,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on June 30, 2026 (₹)	30,90,608	23,92,607	13,79,154	7,97,045	4,10,653	1,23,655
Scheme Returns (%)	12.86	13.24	13.93	11.32	8.76	5.74
NIFTY 50 Hybrid Composite Debt 65:35 Index Returns (%)	10.31	10.22	9.54	7.22	4.36	-2.04
Alpha*	2.55	3.02	4.39	4.10	4.40	7.77
NIFTY 50 Hybrid Composite Debt 65:35 Index (₹)#	26,29,356	20,37,124	11,79,189	7,19,645	3,84,651	1,18,688
Nifty 50 (TRI) (₹)^	28,76,114	22,07,604	12,50,263	7,26,121	3,78,895	1,16,353
Nifty 50 (TRI) Returns (%)	11.73	11.73	11.18	7.57	3.36	-5.63

Product Label	Fund	Benchmark
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments. <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p style="text-align: center;">Risk-o-meter</p> <p style="text-align: center;">The risk of the scheme is Very High</p>	<p style="text-align: center;">Risk-o-meter</p> <p style="text-align: center;">The risk of the benchmark is High Nifty 50 Hybrid Composite Debt 65:35 Index</p>

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

Scheme Inception date is 25/11/1999 and Scheme Inception date of Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/1/7602/2026 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. *All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS) (^) This scheme has exposure to floating rate instruments and/ or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Alpha is difference of scheme return with benchmark return. Hedging Position through Interest Rate Swaps as on 30 Jun 2026 is 5.60% of the net assets. ## Risk rate assumed to be 5.50% (FBIL Overnight MIBOR rate as on 30th June 2026). **Total Expense Ratio includes applicable GST.

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

Kotak Aggressive Hybrid Fund

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index #	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index #	Nifty 50 TRI##
Since Inception	11.71%	9.93%	1.78%	10.77%	36,358	30,159	32,938
Last 1 Year	2.43%	-2.38%	4.81%	-5.42%	10,243	9,762	9,458
Last 3 Years	13.09%	8.17%	4.93%	8.80%	14,470	12,658	12,882
Last 5 Years	12.00%	8.69%	3.31%	9.98%	17,632	15,175	16,097

Scheme Inception date is 25/11/1999 and Scheme Inception date of Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole 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 no 7.23 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1W/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. Atul Bhole

Mr. Atul Bhole manages 2 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 Midcap Fund (Mar. 30, '07), Kotak Aggressive Hybrid Fund (Nov. 25, '99).

Business Experience

Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KAMMC, he has worked with DSP Asset Managers as SVP/Investments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in JP Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund	(Tier 1): Nifty Midcap 150 TRI	5.08	4.22	19.60	20.03	17.20	18.28
	(Tier 2): Nifty Midcap 100 TRI		4.06		20.70		18.89
Kotak Aggressive Hybrid Fund	Nifty 50 Hybrid Composite Debt 65:35 Index	2.43	-2.38	13.09	8.17	12.00	8.69

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI, Scheme Inception date is 30/03/2007. Mr. Atul Bhole has been managing the fund since 22/1/2024
Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024



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 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 18 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-seq 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 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 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	109.20	112.94	46.91	48.78	NA	NA
	Kotak Silver ETF FOF	106.02	112.94	45.22	48.78	NA	NA
	Kotak Gold ETF	45.59	47.23	33.14	34.53	23.53	24.69
Bottom 3	Kotak Nifty Top 10 Equal Weight Index Fund	-14.31	-13.44	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	-14.52	-13.44	NA	NA	NA	NA
	Kotak Technology Fund	-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 Aggressive Hybrid Fund

	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index #	ALPHA	Nifty 50 TRI##	Kotak Aggressive Hybrid Fund	NIFTY 50 Hybrid Composite Debt 65:35 Index #	Nifty 50 TRI##
Since Inception	13.24%	9.93%	3.31%	10.77%	42,608	30,156	32,938
Last 1 Year	3.74%	-2.38%	6.12%	-5.42%	10,374	9,762	9,458
Last 3 Years	14.59%	8.17%	6.42%	8.80%	15,052	12,658	12,882
Last 5 Years	13.53%	8.69%	4.83%	9.98%	18,864	15,175	16,097

Scheme Inception date is 25/11/1999 and Aggressive Hybrid Fund - Direct plan growth option inception date is 5th November 2014. Mr. Atul Bhole has been managing the fund since 22/1/2024 & Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

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 no 7.23 of SEBI Master Circular no. HO/24/13/1(1)2026-IMD-POD-1/7602/2026 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 - DIRECT PLAN



Name: Mr. Atul Bhole

Mr. Atul Bhole manages 2 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 Midcap Fund (Mar. 30, '07), Kotak Aggressive Hybrid Fund (Nov. 25, '99).

Business Experience

Mr. Atul has over 18 years of experience in Indian equity markets. Prior to joining KMAMC, he has worked with DSP Asset Managers as SVP/Investments and Tata Asset Management Pvt Ltd as Fund Manager and Research analyst. He has also worked as research analyst in J.P. Morgan Services (India) Pvt. Ltd. and with State Bank of India.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Midcap Fund	(Tier 1): Nifty Midcap 150 TRI	6.15	4.22	20.87	20.03	18.53	18.28
	(Tier 2): Nifty Midcap 100 TRI		4.06		20.70		18.89
Kotak Aggressive Hybrid Fund	Nifty 50 Hybrid Composite Debt 65:35 Index	3.74	-2.38	14.59	8.17	13.53	8.69

Kotak Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): NIFTY Midcap 150 TRI / (Tier 2): NIFTY Midcap 100 TRI, Scheme Inception date is 30/03/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Atul Bhole has been managing the fund since 22/1/2024

Kotak Aggressive Hybrid Fund - Growth, *Name of the Benchmark - Nifty 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Aggressive Hybrid Fund - Regular plan growth option inception date is 05/11/2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Atul Bhole has been managing the fund since 22/1/2024



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 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 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. 14, '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 has 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

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