

KOTAK CONSUMPTION FUND

An open ended equity scheme following Consumption theme

Investment Objective: The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in consumption and consumption related activities. 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. Devender Singhal, & Mr. Abhishek Bisen
AAUM:	₹1,679.15 crs
AUM:	₹1,711.26 crs
Benchmark:	Nifty India Consumption Index TRI
Allotment Date:	November 16, 2023
Folio Count:	69,901

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	₹13.8649	₹14.4539
IDCW	₹13.8627	₹14.4523

(as on June 30, 2026)

Ratios

Portfolio Turnover	45.06%
¹ Beta	0.96
¹ Sharpe##	0.49
¹ Standard Deviation	17.09%
¹ P/E	58.90
¹ P/BV	5.32

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

Market Capitalisation*

Large Cap	41.28%
Mid Cap	9.50%
Small Cap	47.11%
Debt & Money Market	2.11%

*% of Net Asset

Total Expense Ratio**

Regular Plan:	2.11%
Direct Plan:	0.65%

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

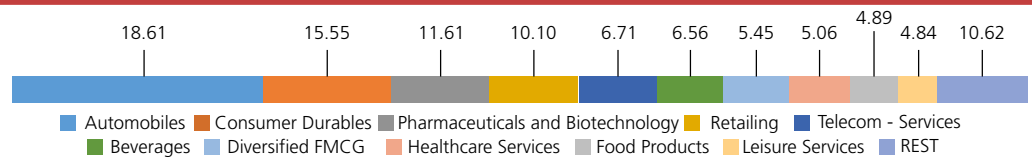
Data as on 30th June, 2026 unless otherwise specified.

Folio Count data as on 31st May 2026.

PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
Equity & Equity related		UNITED SPIRITS LTD.	1.48
Automobiles	18.61	Diversified FMCG	5.45
Maruti Suzuki India Limited	7.99	Hindustan Unilever Ltd.	3.84
Hero MotoCorp Ltd.	4.72	ITC Ltd.	1.61
OLA ELECTRIC MOBILITY LIMITED	2.56	Healthcare Services	5.06
Mahindra & Mahindra Ltd.	1.79	PARK MEDI WORLD LIMITED (PARK HOSPITAL)	3.95
Eicher Motors Ltd.	1.55	KRISHNA INSTITUTE OF MEDICAL	1.11
Consumer Durables	15.55	Food Products	4.89
MIDWEST LTD.	3.28	Britannia Industries Ltd.	3.48
GREENPANEL INDUSTRIES LTD	2.71	AVANTI FEEDS LTD	1.41
Crompton Greaves	2.41	Leisure Services	4.84
Consumer Electricals Ltd	2.04	UNITED FOODBANDS LIMITED	2.30
Kajaria Ceramics Ltd.	1.97	JUBILANT FOODWORKS LIMITED	1.71
Pokarna Ltd.	1.67	SAPPHIRE FOODS INDIA LTD.	0.83
Whirlpool of India Ltd.	0.89	Entertainment	3.09
Indigo Paints Limited	0.89	PVR INOX LIMITED	1.71
Century Plyboards (India) Ltd.	0.58	Sun TV Network Ltd.	1.38
Pharmaceuticals and Biotechnology	11.61	Personal Products	2.44
ACUTAAS CHEMICALS LTD	4.17	Godrej Consumer Products Ltd.	1.64
Ajanta Pharma Ltd.	2.28	Emami Ltd.	0.80
ORCHID PHARMA LTD.	1.63	Agricultural, Commercial and Construction Vehicles	1.45
JUBILANT PHARMOVA LIMITED	1.60	V.S.T Tillers Tractors Ltd	1.45
INNOVA CAPTABS LTD	1.26	Industrial Products	1.23
CORONA REMEDIES LIMITED	0.67	Subros Ltd.	1.23
Retailing	10.10	Household Products	0.30
ETERNAL LIMITED	6.16	Navneet Education Ltd.	0.30
AVENUE SUPERMARTS LTD.	1.79	Equity & Equity Related - Total	97.89
SWIGGY LTD	1.23	Triparty Repo	2.48
Vedant Fashions Ltd	0.48	Net Current Assets/(Liabilities)	-0.37
Shoppers Stop Ltd.	0.44	Grand Total	100.00
Telecom - Services	6.71		
Bharti Airtel Ltd	6.71		
Beverages	6.56		
RADICO KHAITAN LTD.	5.08		

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	1 Year
Total amount invested (₹)	3,20,000	1,20,000
Total Value as on June 30, 2026 (₹)	3,52,157	1,21,855
Scheme Returns (%)	7.14	2.90
Nifty India Consumption Index (TRI) Returns (%)	4.01	-2.50
Alpha*	3.14	5.40
Nifty India Consumption Index (TRI) (₹)#	3,37,816	1,18,388
Nifty 50 (TRI) (₹)^	3,27,774	1,16,353
Nifty 50 (TRI) Returns (%)	1.76	-5.63

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 companies engaged in Consumption & consumption related activities

* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

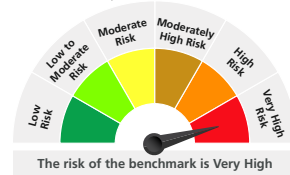
Fund

Risk-o-meter



Benchmark

Risk-o-meter



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

Scheme Inception : - November 16, 2023. 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-1/7602/2026 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. ## Risk rate assumed to be 5.50% (FBIIL 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 Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	13.27%	12.24%	1.04%	8.70%	13,865	13,534	12,445
Last 1 Year	2.61%	-2.05%	4.66%	-5.42%	10,261	9,795	9,458

Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

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-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 - REGULAR PLAN



Name: Mr. Devender Singhal

Mr. Devender Singhal 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 Multi Asset Omni FOF (Aug. '09, '04), Kotak Equity Savings Fund (Oct. 13' 14), Kotak Multicap Fund (Sep. 29'21), Kotak Multi Asset Allocation Fund (Sep. 22'23), Kotak Consumption Fund (Nov. 16, '23), Kotak Special Opportunities Fund (Jun. 29, '24) & Kotak Multi Asset Active FOF (Apr. 27, '26).

Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Karvy and P N Vijay Financial Services.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Multi Asset Allocation Fund	Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%)	18.76	7.28	NA	NA	NA	NA
	Kotak Special Opportunities Fund	Nifty 500 TRI	10.20	-1.71	NA	NA	NA	NA
	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	7.17	8.84	15.63	13.46	15.22	11.76
Bottom 3	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI	4.55	-0.61	19.39	15.28	NA	NA
	Kotak Equity Savings Fund	NIFTY Equity Savings TRI	4.05	2.28	9.67	8.15	9.41	7.88
	Kotak Consumption Fund	Nifty India Consumption Index TRI	2.61	-2.05	NA	NA	NA	NA

Kotak Multi Asset Allocation Fund, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Special Opportunities Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

Kotak Multi Asset Omni FOF, *Name of the Benchmark - 55% Nifty 50 TRI + 30% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver, Scheme Inception date is 09/08/2004. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021.

Kotak Multicap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TRI, Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/09/2021.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Consumption Fund - Growth, *Name of the Benchmark - Nifty India Consumption Index TRI, Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023



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 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. 11, '22), Kotak Manufacturing in India Fund (Feb. 22, '22), Kotak Nifty India Consumption ETF (Jul. 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 500 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 MSIL India ETF (Feb. 19, '25), Kotak Nifty 100 Equal Weight ETF (Feb. 24, '25), Kotak BSE Sensex Index Fund (Feb. 17, '25), Kotak Nifty Midcap 150 ETF (Mar. 21, '25), Kotak Nifty Midcap 150 Index Fund (Mar. 21, '25), Kotak Nifty Commodities Index Fund (Mar. 21, '25), Kotak Energy Opportunities Fund (Apr. 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (Apr. 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (Jul. 09, '25), Kotak Nifty 200 Quality 30 Index Fund (Jul. 14, '25), Kotak Nifty 200 Quality 30 ETF (Jul. 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '25), Kotak Nifty 200 Momentum 30 ETF (Oct. 10, '25), Kotak Gold and Silver Passive FOF (Oct. 28, '25), Kotak Nifty Chemicals ETF (Nov. 12, '25), Kotak Rural Opportunities Fund (Nov. 27, '25), Kotak Nifty500 Momentum 50 Index (Dec. 11, '25), Kotak Nifty Next 50 ETF (Jan. 07, '26), Kotak Dividend Yield Fund (Jan. 27, '26), Kotak Services Fund (Feb. 25, '26), Kotak Nifty200 Value 30 Index Fund (Feb. 5, '26), Kotak Quality Overseas Equity Omni FOF (Mar. 25, '26), Kotak Multi Factor Passive FOF (Mar. 20, '26), Kotak Multi Asset Active FOF (Apr. 27, '26) & 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 Rupee 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 Consumption Fund

	Kotak Consumption Fund	Nifty India Consumption Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Consumption Fund	Nifty India Consumption Index TRI #	Nifty 50 TRI ##
Since Inception	15.09%	12.24%	2.85%	8.70%	14,454	13,534	12,445
Last 1 Year	4.19%	-2.05%	6.24%	-5.42%	10,419	9,795	9,458

Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023

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/24/13/11(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. Devender Singhal

Mr. Devender Singhal 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 Multi Asset Omni FOF (Aug. '09, '04), Kotak Equity Savings Fund (Oct. '13 '14), Kotak Multicap Fund (Sep. '29'21), Kotak Multi Asset Allocation Fund (Sep. '22'23), Kotak Consumption Fund (Nov. '16, '23), Kotak Special Opportunities Fund (Jun. '29, '24) & Kotak Multi Asset Active FOF (Apr. '27, '26).

Business Experience

Mr. Devender has been associated with the Kotak Group since July 2007. He is managing the equity funds for Kotak AMC since August 2015. He is managing assets across multicap and hybrid strategies and has more than 22 years of experience in fund management and equity research of which last 15 years has been with Kotak. Prior to joining Kotak AMC he has been part of various PMS like Kotak, Religare, Kary and P N Vijay Financial Services.

	Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
			Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3	Kotak Multi Asset Allocation Fund	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%) #	20.23	7.28	NA	NA	NA	NA
	Kotak Special Opportunities Fund	Nifty 500 TRI	11.72	-1.71	NA	NA	NA	NA
	Kotak Multi Asset Omni FOF	55% Nifty 50 TRI + 30% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver	7.92	8.84	16.44	13.46	16.09	11.76
Bottom 3	Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TR	5.78	-0.61	20.89	15.28	NA	NA
	Kotak Equity Savings Fund	NIFTY Equity Savings TRI	5.17	2.28	10.87	8.15	10.58	7.88
	Kotak Consumption Fund	Nifty India Consumption Index TRI	4.19	-2.05	NA	NA	NA	NA

Kotak Multi Asset Allocation Fund, *Name of the Benchmark - Nifty 500 TRI (65%) + Nifty Short Duration Debt Index (25%) + Domestic Price of Gold (5%) + Domestic Price of Silver (5%). Scheme Inception date is 22/09/2023. Mr. Devender Singhal, Mr. Abhishek Bisen, Mr. Hiten Shah & Mr. Jeetu Valechha Sonar have been managing the fund since 22/09/2023

Kotak Special Opportunities Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 29/06/2024. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 29/06/2024

Kotak Multi Asset Omni FOF, *Name of the Benchmark - 55% Nifty 50 TRI + 30% Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver, Scheme Inception date is 09/08/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Devender Singhal has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 15/11/2021

Kotak Multicap Fund - Growth, *Name of the Benchmark - Nifty 500 Multicap 50:25:25 TR, Scheme Inception date is 29/09/2021. Mr. Devender Singhal & Mr. Abhishek Bisen has been managing the fund since 29/09/2021.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - Nifty Equity Savings TRI, Scheme Inception date is 13/10/2014. Mr. Devender Singhal has been managing the fund since 01/04/2021. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Consumption Fund - Growth, *Name of the Benchmark - Nifty India Consumption Index TRI, Scheme Inception date is 16/11/2023. Mr. Devender Singhal & Mr. Abhishek Bisen have been managing the fund since 16/11/2023



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 Gift Fund (Regular & PF-Trust) (Dec. '29, '98), Kotak Equity Savings Fund (Oct. '13, '14), Kotak Gold Fund (Mar. '25, '11), Kotak Multi Asset Omni FOF (Aug. '09, '04), Kotak Gold ETF (Jul. '27, '07), Kotak Balanced Advantage Fund (Aug. '03, '18), Kotak US Specific Equity Passive FOF (Feb. '02, '21), Kotak Multicap Fund (Sep. '29'21), Kotak NIFTY Alpha 50 ETF (Dec. '22'21), Kotak NIFTY 50 Index Fund (Jun. '21'21), Kotak Nifty Midcap 50 ETF (Jan. '28'22), KOTAK NIFTY SDL APR 2027 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. '11'22), KOTAK NIFTY SDL APR 2032 TOP 12 EQUAL WEIGHT INDEX FUND (Feb. '11'22), Kotak Manufacture in India Fund (Feb. '22'22), Kotak Nifty India Consumption ETF (Jul. '28'22), Kotak Nifty MNC ETF (Aug. '05'22), Kotak Nifty 100 Low Volatility 30 ETF (Mar. '23'22), Kotak Bond Short Term Fund (May. '02'02), 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 10 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. Shiban 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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