

KOTAK MULTI ASSET OMNI FOF

An open-ended fund of fund scheme investing in units of equity-oriented schemes, debt-oriented schemes and commodity-based schemes.

Investment Objective: To generate long term capital appreciation from a portfolio created by investing in units of Equity oriented schemes, Debt oriented schemes and commodity based schemes. However, there is no assurance that the objective of the scheme will be achieved.

Maturity For Debt:

Short	Medium	Long

Volatility
Low
Medium
High

Investment Style For Equity:

Value	GARP	Growth	Size
			Large
			Medium
			Small

Growth at a Reasonable Price

Fund Manager*: Mr. Devender Singhal, Mr. Abhishek Bisen
AAUM: ₹2,356.36 crs
AUM: ₹2,274.14 crs
Benchmark: 55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver
Allotment Date: August 9, 2004
Folio Count: 49,832

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	₹236.4451	₹255.6837
IDCW	₹230.1564	₹251.0832

(as on March 31, 2026)

Ratios

⁵ Beta	1.18
⁵ Sharpe##	0.89
⁵ Standard Deviation	9.99%

Source: ⁵ICRA MFI Explorer

Month End Expense Ratio

Plan Name	Scheme	TER	
		Underlying Funds** (Dir Plan)	Total
Direct	0.39%	0.54%	0.93%
Regular	1.07%	0.54%	1.61%

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: 8% of the units allotted shall be redeemed without any Exit Load on or before completion of 1 Year from the date of allotment of units. Any redemption in excess of such limit within 1 Year from the date of allotment shall be subject to the following Exit Load: a) If redeemed or switched out on or before completion of 1 Year from the date of allotment of units-1.00% b) If redeemed or switched out after completion of 1 Year from the date of allotment of units-NIL

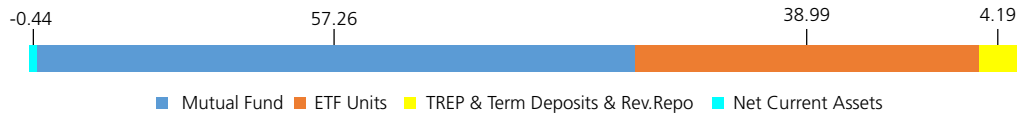
Data as on 31st March, 2026 unless otherwise specified.

Folio Count data as on 28th February 2026.

PORTFOLIO

Issuer/Instrument	Rating	% to Net Assets	Issuer/Instrument	Rating	% to Net Assets
Mutual Fund Units			Kotak Bond Direct Plan Growth	Mutual Fund	4.93
KOTAK MUTUAL FUND - KOTAK GOLD ETF	ETF Units	11.51	Kotak Quant Fund Growth	Mutual Fund	4.24
KOTAK PSU BANK ETF	ETF Units	8.66	Kotak Transportation & Logistics Fund	Mutual Fund	4.23
Kotak Infrastructure & Economic Reform Fund Direct Growth	Mutual Fund	8.65	Kotak India EQ Contra Fund Direct Growth	Mutual Fund	3.18
Kotak Consumption Fund Growth	Mutual Fund	8.13	Kotak Nifty SDL Apr 2032 Top 12 Equal Weight Index Fund	Mutual Fund	2.64
Kotak Manufacture In India Fund	Mutual Fund	7.42	Kotak Technology Fund Growth	Mutual Fund	2.28
KOTAK NIFTY IT ETF	ETF Units	7.02	Mutual Fund Units - Total		96.25
KOTAK MUTUAL FUND - KOTAK SILVER ETF	ETF Units	6.82	Triparty Repo		4.19
Kotak Gilt Fund Direct Growth	Mutual Fund	5.93	Net Current Assets/(Liabilities)		-0.44
KOTAK ACTIVE MOMENTUM FUND DIRECT GROWTH	Mutual Fund	5.63	Grand Total		100.00
KOTAK NIFTY 50 ETF	ETF Units	4.98			

SECTOR ALLOCATION (%)



SYSTEMATIC INVESTMENT PLAN (SIP)

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

Monthly SIP of (₹) 10000	Since Inception	10 years	7 years	5 years	3 years	1 year
Total amount invested (₹)	26,00,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Mar 30, 2026 (₹)	1,46,24,769	26,59,042	14,79,504	8,39,271	4,16,249	1,18,290
Scheme Returns (%)	13.90	15.22	15.91	13.42	9.70	-2.66
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (%)	NA	11.91	11.86	10.51	9.00	-1.85
Alpha*	NA	3.31	4.05	2.90	0.70	-0.81
55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver (₹)#	NA	22,27,906	12,80,612	7,81,108	4,11,997	1,18,814
Nifty 50 TRI (₹)^	1,11,42,193	21,22,464	11,97,427	6,94,679	3,62,651	1,07,836
Nifty 50 TRI Returns (%)	11.87	10.99	9.97	5.81	0.48	-18.42

Scheme Inception : - August 09, 2004. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP Performance is for 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.

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 units of Equity oriented Schemes, Debt oriented Schemes and commodity based schemes. <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 High</p> <p>55% Nifty 50 TRI + 30 % Nifty Short Duration Debt Index + 7.5% Domestic Price of Gold + 7.5% Domestic Price of Silver</p>

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

Risk rate assumed to be 6.98% (FBIL Overnight MIBOR rate as on 30th Mar 2026). **Weighted average TER of the underlying funds. Total Expense Ratio includes applicable GST. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

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

Kotak Multi Asset Omni FOF

	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	ALPHA	Nifty 50 TRI ##	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	Nifty 50 TRI ##
Since Inception	15.73%	13.24%	2.49%	14.22%	2,36,447	1,47,646	1,78,022
Last 1 Year	9.36%	11.27%	-1.91%	-3.97%	10,941	11,134	9,601
Last 3 Years	16.31%	14.05%	2.26%	10.03%	15,734	14,836	13,320
Last 5 Years	15.58%	12.03%	3.56%	10.01%	20,628	17,644	16,113

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.

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-1/17/602/2026 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.

ABOUT OUR FUND MANAGERS - REGULAR PLAN

Name: Mr. Devender Singhal
Mr. Devender Singhal manages 6 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).
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, 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%)	18.39	7.53	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	9.36	11.27	16.31	14.05	15.58	12.03
Kotak Equity Savings Fund	NIFTY Equity Savings TRI	3.94	3.11	9.75	8.64	9.07	7.86
Bottom 3							
Kotak Multicap Fund	Nifty 500 Multicap 50:25:25 TRI	2.20	-2.52	20.03	15.41	NA	NA
Kotak Special Opportunities Fund	Nifty 500 TRI	-1.35	-2.87	NA	NA	NA	NA
Kotak Consumption Fund	Nifty India Consumption Index TRI	-1.60	-2.73	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 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 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 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 has been managing the fund since 29/09/2021.
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 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 79 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 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 SDI JUL 2026 INDEX FUND (Dec. '22'22), Kotak Silver ETF (Dec. '09, '22), Kotak Silver ETF Fund of Fund (Mar. '21, '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 SDI 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 MSCIndia 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 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).
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	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	47.45	NA	NA
Kotak Silver ETF FOF	Price of silver (based on LBMA daily spot fixing price)	120.95	126.27	44.39	47.45	NA	NA
Kotak Gold ETF	Price of Gold ^	62.17	64.31	33.49	34.87	25.91	27.14
Bottom 3							
Kotak BSE Housing Index Fund	BSE Housing Index TRI	-11.91	-11.23	NA	NA	NA	NA
Kotak Technology Fund	BSE Teck Index TRI	-12.89	-13.43	NA	NA	NA	NA
Kotak Nifty India Tourism Index Fund	Nifty India Tourism TRI	-24.34	-23.43	NA	NA	NA	NA

Kotak Silver ETF - *Name of the Benchmark - Price of silver (based on LBMA daily spot fixing price), 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 - Price of silver (based on LBMA daily spot fixing price), 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 - Price of 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 BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & 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
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.

^imported(landed) price of Gold, based on the formula prescribed by SEBI as per Gazette Notification dated December 20, 2006.

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

Kotak Multi Asset Omni FOF

	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	ALPHA	Nifty 50 TRI ##	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	Nifty 50 TRI ##
Since Inception	15.22%	11.19%	4.02%	11.83%	65,331	40,790	43,989
Last 1 Year	10.10%	11.27%	-1.17%	-3.97%	11,016	11,134	9,601
Last 3 Years	17.13%	14.05%	3.07%	10.03%	16,068	14,836	13,320
Last 5 Years	16.45%	12.03%	4.43%	10.01%	21,418	17,644	16,113

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.

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-1/17/602/2026 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.

ABOUT OUR FUND MANAGERS - DIRECT PLAN



Name: Mr. Devender Singhal

Mr. Devender Singhal manages 6 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).

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, 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	74.22	75.27	39.22	39.99	33.06	33.87
	Kotak Multi Asset Omni FOF	10.10	11.27	17.13	14.05	16.45	12.03
	Kotak Equity Savings Fund	5.08	3.11	10.95	8.64	10.23	7.86
Bottom 3	Kotak Multicap Fund	3.42	-2.52	21.58	15.41	NA	NA
	Kotak Special Opportunities Fund	0.01	-2.87	NA	NA	NA	NA
	Kotak Consumption Fund	-16.05	-16.10	3.13	3.24	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 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 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 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 has been managing the fund since 29/09/2021.

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 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 79 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 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 Nifty500 Momentum 50 Index Fund (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).

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 FOF	121.95	126.27	45.05	47.45	NA	NA
	Kotak Silver ETF	121.91	126.27	45.77	47.45	NA	NA
	Kotak Gold ETF	62.17	64.31	33.49	34.87	25.91	27.14
Bottom 3	Kotak BSE Housing Index Fund	-11.47	-11.23	NA	NA	NA	NA
	Kotak Technology Fund	-11.60	-13.43	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund	-23.84	-23.43	NA	NA	NA	NA

Kotak Silver ETF Fund of Fund - Growth - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 31/3/2023. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 31/3/2023.

Kotak Silver ETF - *Name of the Benchmark- Price of silver (based on LBMA daily spot fixing price), Scheme Inception date is 09/12/2022. Mr. Jeetu Valechha Sonar & Mr. Abhishek Bisen have been managing the fund since 09/12/2022.

Kotak Gold ETF, *Name of the Benchmark - Price of 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 BSE Housing Index Fund - Growth, *Name of the Benchmark - BSE Housing Index TRI, Scheme Inception date is 28/08/2023. Mr. Satish Dondapati, Mr. Abhishek Bisen have been managing the fund since 28/08/2023 & 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.

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.

RISK FACTORS

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

Disclaimer on market outlooks:

The outlook provided is only a subjective understanding of an uncertain market phenomena, which may or may not occur, and may also not have any effect on the performance of the scheme, clement or otherwise. This outlook should not be construed as a reason for investment into the scheme based on prospect of future performance, which may not accrue as anticipated by the statement.

Disclaimer on Scheme Performance(s):

Past Performance may or may not be sustained in future.

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