

# KOTAK CONTRA FUND

An open ended equity Scheme following contrarian investment strategy

**Investment Objective:** The investment objective of the Scheme is to generate capital appreciation from a diversified portfolio of equity and equity related instruments. The Scheme will invest in stocks of companies, which are fundamentally sound but are undervalued. Undervalued stocks are stocks of those companies whose true long term potential is not yet recognised by the market. At times, the broad market takes time to appreciate the long-term potential of some fundamentally sound companies. Stocks of such companies are traded at prices below their intrinsic value and are regarded as undervalued stocks. We believe that, over a period of time, the price of a stock reflects the intrinsic value of the underlying company. Thus, the moving up of the price of the undervalued stock towards its intrinsic value will help us generate capital appreciation for investors. There is no assurance that the investment objective of the Scheme will be achieved.

## Investment style

Value	GARP	Growth	Size
			Large
			Medium
			Small

GARP - Growth at a Reasonable Price

<b>Fund Manager*:</b>	Ms. Shibani Sircar Kurian
<b>AAUM:</b>	₹5,206.61 crs
<b>AUM:</b>	₹5,224.68 crs
<b>Benchmark***:</b>	Nifty 500 TRI (Tier 1), Nifty 100 TRI (Tier 2)
<b>Allotment Date:</b>	July 27, 2005
<b>Folio Count:</b>	1,41,666

### 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	₹155.1026	₹184.3472
IDCW	₹53.4633	₹65.5997

(as on February 27, 2026)

### Ratios

Portfolio Turnover	34.24%
<sup>1</sup> Beta	1.00
<sup>1</sup> Sharpe#	1.19
<sup>1</sup> Standard Deviation	13.04%
<sup>^^</sup> P/E	26.61
<sup>^^</sup> P/BV	3.44

Source: <sup>1</sup>ICRA MFI Explorer, <sup>^^</sup>Bloomberg

### Market Capitalisation\*

Large Cap	57.40%
Mid Cap	29.08%
Small Cap	11.87%
Debt & Money Market	1.65%

\*% of Net Asset

### Total Expense Ratio\*\*

<b>Regular Plan:</b>	1.83%
<b>Direct Plan:</b>	0.58%

### 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 within 90 days from the date of allotment: 1%
- If units are redeemed or switched out on or after 90 days from the date of allotment - Nil.

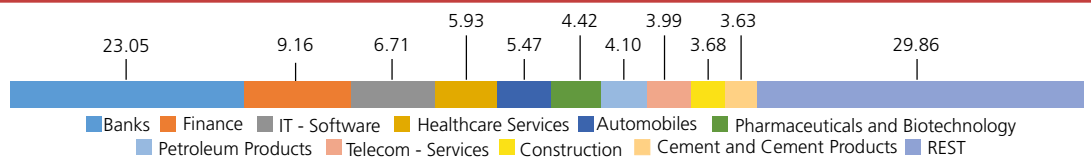
Data as on 28th February, 2026 unless otherwise specified.

Folio Count data as on 31st January 2026.

## PORTFOLIO

Issuer/Instrument	% to Net Assets	Issuer/Instrument	% to Net Assets
<b>Equity &amp; Equity related</b>			
<b>Banks</b>	<b>23.05</b>	LG ELECTRONICS INDIA LTD	0.84
HDFC Bank Ltd.	5.82	<b>Power</b>	<b>2.62</b>
ICICI Bank Ltd.	4.61	NTPC LTD	2.62
STATE BANK OF INDIA	4.18	<b>Ferrous Metals</b>	<b>2.50</b>
Axis Bank Ltd.	2.02	Jindal Steel & Power Ltd.	1.51
Bank Of Baroda	1.61	Tata Steel Ltd.	0.99
IndusInd Bank Ltd.	1.51	<b>Retailing</b>	<b>2.43</b>
INDIAN BANK	1.40	SWIGGY LTD	1.85
BANK OF MAHARASHTRA	1.32	VISHAL MEGA MART LIMITED	0.58
KOTAK MAHINDRA BANK LTD.	0.58	<b>Electrical Equipment</b>	<b>2.37</b>
<b>Finance</b>	<b>9.16</b>	GE VERNOVA T&D INDIA LIMITED	2.14
SHRIRAM FINANCE LTD.	3.26	EMMVEE PHOTOVOLTAIC	
POONAWALLA FINCORP LTD.	2.13	POWER LIMITED	0.23
BAJAJ FINANCE LTD.	2.06	<b>Aerospace and Defense</b>	<b>1.71</b>
APTUS VALUE HOUSING FINANCE	0.87	Bharat Electronics Ltd.	1.71
PIRAMAL FINANCE LTD	0.84	<b>Agricultural, Commercial and Construction Vehicles</b>	<b>1.51</b>
<b>IT - Software</b>	<b>6.71</b>	ASHOK LEYLAND LTD.	1.51
Infosys Ltd.	2.82	<b>Personal Products</b>	<b>1.35</b>
Mphasis Ltd	1.99	Godrej Consumer Products Ltd.	1.35
Tech Mahindra Ltd.	1.90	<b>Chemicals and Petrochemicals</b>	<b>1.34</b>
<b>Healthcare Services</b>	<b>5.93</b>	SRF Ltd.	1.34
Fortis Healthcare India Ltd	2.41	<b>Transport Services</b>	<b>1.27</b>
PARK MEDI WORLD LIMITED (PARK HOSPITAL)		Inter Globe Aviation Ltd	1.27
Global Health Ltd.	1.46	<b>Beverages</b>	<b>1.11</b>
Metropolis Healthcare Ltd.	0.96	Radico Khaitan Ltd.	1.11
<b>Automobiles</b>	<b>5.47</b>	<b>Non - Ferrous Metals</b>	<b>1.05</b>
Hero MotoCorp Ltd.	2.89	Hindalco Industries Ltd	1.05
Maruti Suzuki India Limited	2.58	<b>Insurance</b>	<b>1.01</b>
<b>Pharmaceuticals and Biotechnology</b>	<b>4.42</b>	SBI Life Insurance Company Ltd	1.01
Ipca Laboratories Ltd.	1.49	<b>Capital Markets</b>	<b>0.81</b>
JB CHEMICALS & PHARMACEUTICALS LTD.	0.99	NUVAMA WEALTH MANAGEMENT LIMITED	0.81
Ajanta Pharma Ltd.	0.98	<b>Diversified FMCG</b>	<b>0.80</b>
JUBILANT PHARMOVA LIMITED	0.96	ITC Ltd.	0.80
<b>Petroleum Products</b>	<b>4.10</b>	<b>Fertilizers and Agrochemicals</b>	<b>0.77</b>
RELIANCE INDUSTRIES LTD.	3.02	Coromandel International Ltd.	0.77
Bharat Petroleum Corporation Ltd.	1.08	<b>Industrial Products</b>	<b>0.64</b>
<b>Telecom - Services</b>	<b>3.99</b>	HAPPY FORGINGS LTD	0.64
Bharti Airtel Ltd	2.58	<b>Leisure Services</b>	<b>0.63</b>
Indus Towers Ltd.	1.41	SAPPHIRE FOODS INDIA LTD.	0.63
<b>Construction</b>	<b>3.68</b>	<b>Industrial Manufacturing</b>	<b>0.59</b>
Larsen And Toubro Ltd.	2.62	JYOTI CNC AUTOMATION LTD	0.59
KALPATARU PROJECTS INTERNATIONAL LIMITED	1.06	<b>Auto Components</b>	<b>0.57</b>
<b>Cement and Cement Products</b>	<b>3.63</b>	TENNECO CLEAN AIR INDIA LIMITED	0.57
Ultratech Cement Ltd.	2.13	<b>Equity &amp; Equity related - Total</b>	<b>98.35</b>
Dalmia Bharat Limited	1.50	<b>Triparty Repo</b>	<b>1.70</b>
<b>Consumer Durables</b>	<b>3.13</b>	<b>Net Current Assets/(Liabilities)</b>	<b>-0.05</b>
VOLTAS LTD.	1.17	<b>Grand Total</b>	<b>100.00</b>
Century Plyboards (India) Ltd.	1.12		

## 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 (₹)	24,80,000	12,00,000	8,40,000	6,00,000	3,60,000	1,20,000
Total Value as on Feb 27, 2026 (₹)	1,38,01,328	29,39,263	16,26,311	9,06,572	4,43,194	1,26,771
<b>Scheme Returns (%)</b>	<b>14.54</b>	<b>17.08</b>	<b>18.57</b>	<b>16.57</b>	<b>14.05</b>	<b>10.78</b>
Nifty 500 (TRI) Returns (%)	13.27	14.66	15.57	12.71	10.47	5.49
<b>Alpha*</b>	<b>1.26</b>	<b>2.42</b>	<b>3.00</b>	<b>3.86</b>	<b>3.58</b>	<b>5.30</b>
Nifty 500 (TRI) (₹)#	1,17,45,656	25,80,417	14,61,798	8,24,631	4,20,897	1,23,472
Nifty 100 (TRI) Returns (%)	12.86	13.58	13.97	11.49	9.98	5.68
<b>Alpha*</b>	<b>1.68</b>	<b>3.50</b>	<b>4.60</b>	<b>5.07</b>	<b>4.07</b>	<b>5.11</b>
Nifty 100 (TRI) (₹)#	1,11,46,902	24,35,591	13,80,795	8,00,231	4,17,891	1,23,591
Nifty 50 (TRI) (₹)^	1,06,63,701	24,21,985	13,64,474	7,91,192	4,13,672	1,22,960
Nifty 50 (TRI) Returns (%)	12.51	13.47	13.64	11.04	9.28	4.67

Product Label	Fund	Benchmark - Tier 1	Benchmark - Tier 2
This product is suitable for investors who are seeking*:	<ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in portfolio of predominantly equity &amp; equity related securities</li> </ul> <p>* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p>Nifty 500 TRI</p>	<p>Nifty 100 TRI</p>

For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

Scheme Inception : - July 27, 2005. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark; ^ Additional Benchmark. TRI - Total Return Index. In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return. \* All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. \*\*\*As per para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 The first tier benchmark is reflective of the category of the scheme and the second tier benchmark is demonstrative of the investment style/strategy of the Fund Manager within the category. ## Risk rate assumed to be 5.17% (FBI Overnight MIBOR rate as on 27th Feb 2026). \* Total Expense Ratio includes applicable GST.

# Scheme Performances as on February 27, 2026 (unless otherwise specified)

## Kotak Contra Fund

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI #	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI#
Since Inception	14.23%	13.85%	0.39%	13.88%	0.35%	13.65%	1,55,103	1,44,635	1,45,658	1,39,542
Last 1 Year	21.33%	17.68%	3.66%	16.49%	4.84%	15.12%	12,127	11,762	11,644	11,507
Last 3 Years	21.76%	17.97%	3.78%	16.12%	5.63%	14.64%	18,050	16,420	15,659	15,066
Last 5 Years	17.49%	14.86%	2.63%	13.28%	4.22%	12.93%	22,411	20,006	18,664	18,379

Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. TRI - Total Return Index, In terms of para 6.14 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - REGULAR PLAN



**Name: Ms. Shibani Sircar Kurian**

Ms. Shibani Kurian 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 Focused Fund (Jul 16, '19), Kotak Contra Fund - Growth (July 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23), Kotak Debt Hybrid Fund (Sep. 03' 24) & Kotak Dividend Yield Fund (Jan. 27, '26).

**Business Experience**

Ms. Shibani Sircar Kurian has a total experience of 20 years in the Indian equity markets of which almost more than 15 years have been with Kotak Mahindra Asset Management Company Limited. Her primary responsibilities include equity fund management and heading the equity research team. Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited, and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	25.41	22.28	18.11	16.86	NA	NA
	Kotak Focused Fund	(Tier 1): Nifty 500 TRI	24.97	17.68	18.69	17.97	14.92	14.86
		(Tier 2): Nifty 200 TRI		17.76		17.53		14.40
	Kotak Contra Fund	(Tier 1): Nifty 500 TRI	21.33	17.68	21.76	17.97	17.49	14.86
(Tier 2): Nifty 100 TRI		16.49		16.12		13.28		
Bottom 3	Kotak Healthcare Fund	Nifty Healthcare Index TRI	16.24	17.98	NA	NA	NA	NA
	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	8.09	8.27	10.35	9.19	9.22	7.63
	Kotak Technology Fund	BSE Teck TRI	-8.81	-7.08	NA	NA	NA	NA

Kotak Banking & Financial Services Fund - Growth, \*Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Kotak Focused Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.

Kotak Contra Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak Healthcare Fund - Growth, \*Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Kotak Debt Hybrid Fund - Growth, \*Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

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

# Scheme Performances as on February 27, 2026 (unless otherwise specified)

## Kotak Contra Fund

	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	ALPHA (Tier 1)	Nifty 100 TRI # (Tier 2)	ALPHA (Tier 2)	Nifty 50 TRI #	Kotak Contra Fund	Nifty 500 TRI # (Tier 1)	Nifty 100 TRI # (Tier 2)	Nifty 50 TRI#
Since Inception	16.96%	13.97%	2.99%	13.26%	3.70%	12.93%	78,656	55,913	51,506	49,594
Last 1 Year	22.89%	17.68%	5.21%	16.49%	6.40%	15.12%	12,282	11,762	11,644	11,507
Last 3 Years	23.37%	17.97%	5.39%	16.12%	7.24%	14.64%	18,775	16,420	15,659	15,066
Last 5 Years	19.08%	14.86%	4.22%	13.28%	5.80%	12.93%	23,967	20,006	18,664	18,379

Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

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## ABOUT OUR FUND MANAGERS - DIRECT PLAN



**Name: Ms. Shibani Sircar Kurian**

Ms. Shibani Kurian 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 Focused Fund (Jul 16, '19), Kotak Contra Fund - Growth (July 27, '05), Kotak Banking and Financial Services Fund (Feb. 27, '23), Kotak Technology Fund (Mar. 04' 24), Kotak Healthcare Fund (Dec. 11' 23), Kotak Debt Hybrid Fund (Sep. 03' 24) & Kotak Dividend Yield Fund (Jan. 27, '26).

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Prior to joining Kotak Mahindra Asset Management Company Limited, she worked for almost 6 years with UTI Asset Management Company Limited, and for 1 and half years with Dawnay Day AV Financial Services. She holds a PGDM (with a specialization in Finance) from T.A. Pai Management Institute, Manipal and a BSc (Hons) in Economics from St. Xavier's College, Kolkata.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Banking & Financial Services Fund	Nifty Financial Services Index TRI	27.26	22.28	19.97	16.86	NA	NA
	Kotak Focused Fund	(Tier 1): Nifty 500 TRI	26.65	17.68	20.34	17.97	16.63	14.86
		(Tier 2): Nifty 200 TRI		17.76		17.53		14.40
	Kotak Contra Fund	(Tier 1): Nifty 500 TRI	22.89	17.68	23.37	17.97	19.08	14.86
(Tier 2): Nifty 100 TRI		16.49		16.12		13.28		
Bottom 3	Kotak Healthcare Fund	Nifty Healthcare Index TRI	18.13	17.98	NA	NA	NA	NA
	Kotak Debt Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	9.37	8.27	11.71	9.19	10.64	7.63
	Kotak Technology Fund	BSE Teck TRI	-7.47	-7.08	NA	NA	NA	NA

Kotak Banking & Financial Services Fund - Growth, \*Name of the Benchmark - Nifty Financial Services Index TRI, Scheme Inception date is 27/2/2023. Ms. Shibani Kurian & Mr. Abhishek Bisen have been managing the fund since 27/2/2023.

Kotak Focused Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI, Scheme Inception date is 16/07/2019. Ms. Shibani Kurian has been managing the fund since 16/07/2019.

Kotak Contra Fund - Growth, \*Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 100 TRI, Scheme Inception date is 27/07/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak Healthcare Fund - Growth, \*Name of the Benchmark - Nifty Healthcare Index TRI, Scheme Inception date is 11/12/2023. Mr. Abhishek Bisen, Ms. Shibani Sircar Kurian & Mr. Dhananjay Tikariha have been managing the fund since 11/12/2023

Kotak Debt Hybrid Fund - Growth, \*Name of the Benchmark - CRISIL Hybrid 85+15 - Conservative Index, Scheme Inception date is 02/12/2003. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Ms. Shibani Sircar Kurian has been managing the fund since 03/09/2024.

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

# 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.

### Disclaimer of NSE Indices Limited:

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### For details contact us at:

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Website: www.kotakmf.com

**Corporate Office of Asset Management Company:** 2nd Floor, 12-BKC, Plot No C-12, G Block, BKC, Bandra (East), Mumbai - 400 051.

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