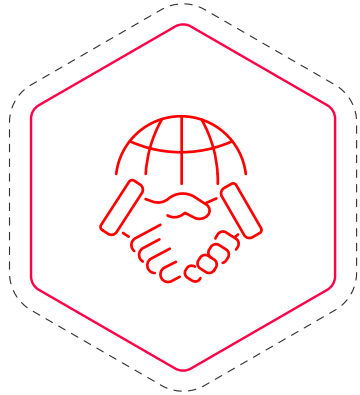


Kotak MNC Fund

An open-ended equity scheme following Multi-national Companies (MNC) theme

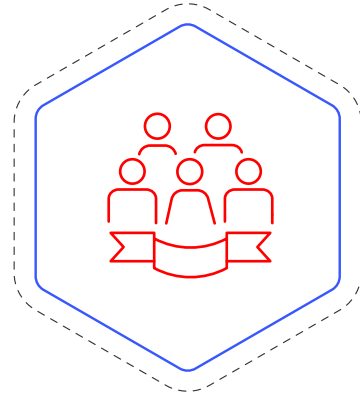
What Are MNCs ?

MNCs Are Companies **Incorporated/Registered In India** Which Include:



Subsidiaries of Foreign company

The foreign promoters account for more than 50% of the shareholding/ voting rights / equity capital; or



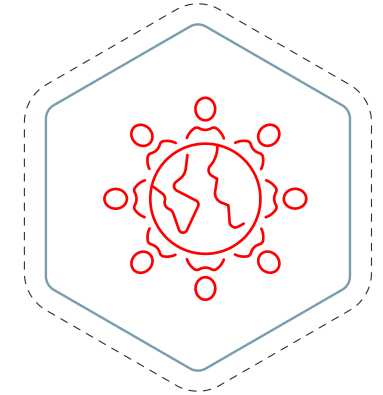
JV of Foreign Company

Any Indian company that is a Joint Venture (JV) with a foreign company where the Foreign Co will have more than 26 % of shareholding/ voting rights / equity capital; or



Indian Multinational Companies

Any Indian company having more than 50% of its turnover/ revenue/assets from regions outside India; or

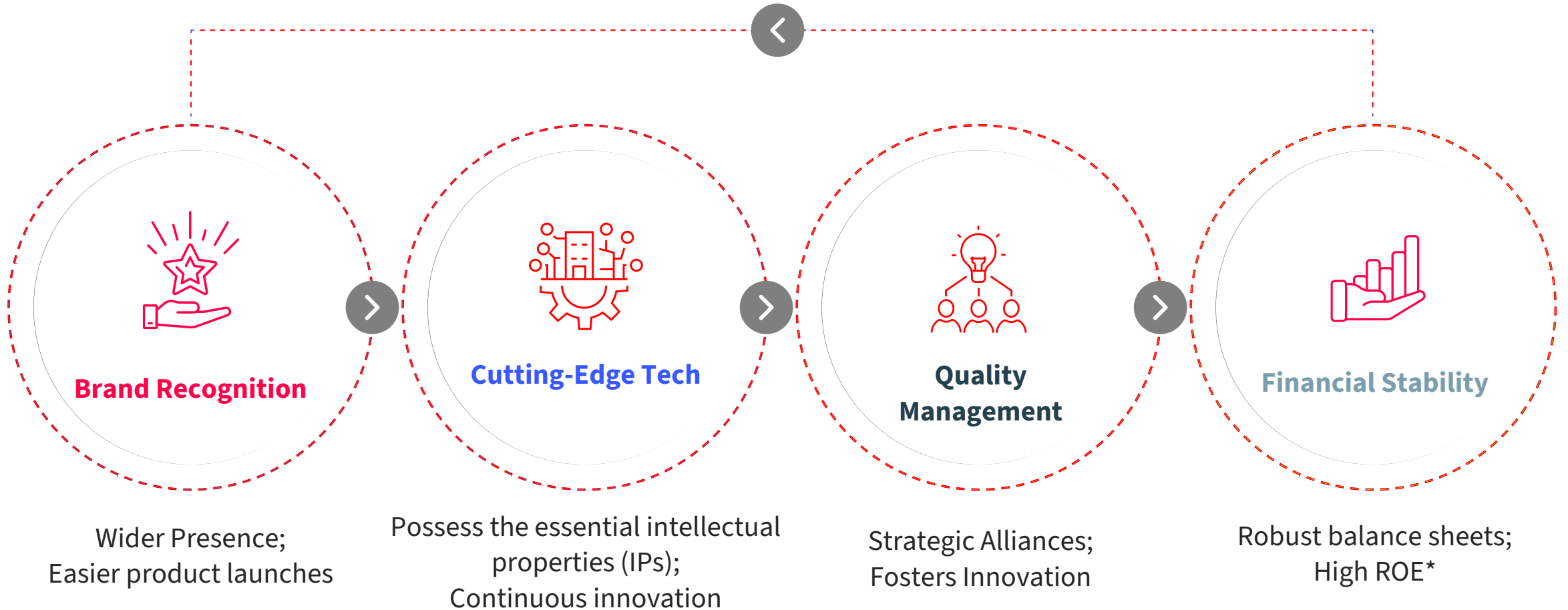


Trans National Companies

Any company which operates in multiple countries and derives more than 50 % of revenue from such regions or has more than 50 % of its assets in such regions.

Such regions refer to as regions/countries other than the parent country (where the company is incorporated /registered).

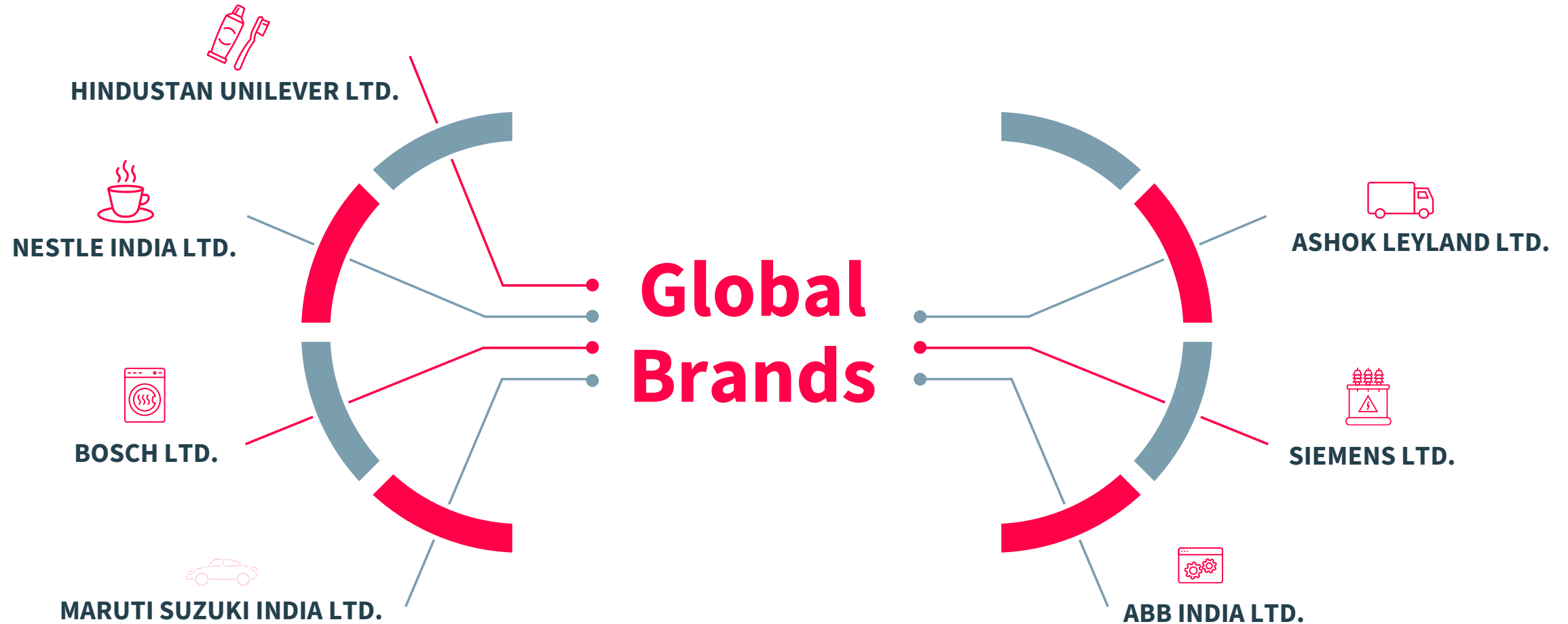
MNCs : Combination Of Brand, Fundamentals & Technology



Brand Recognition



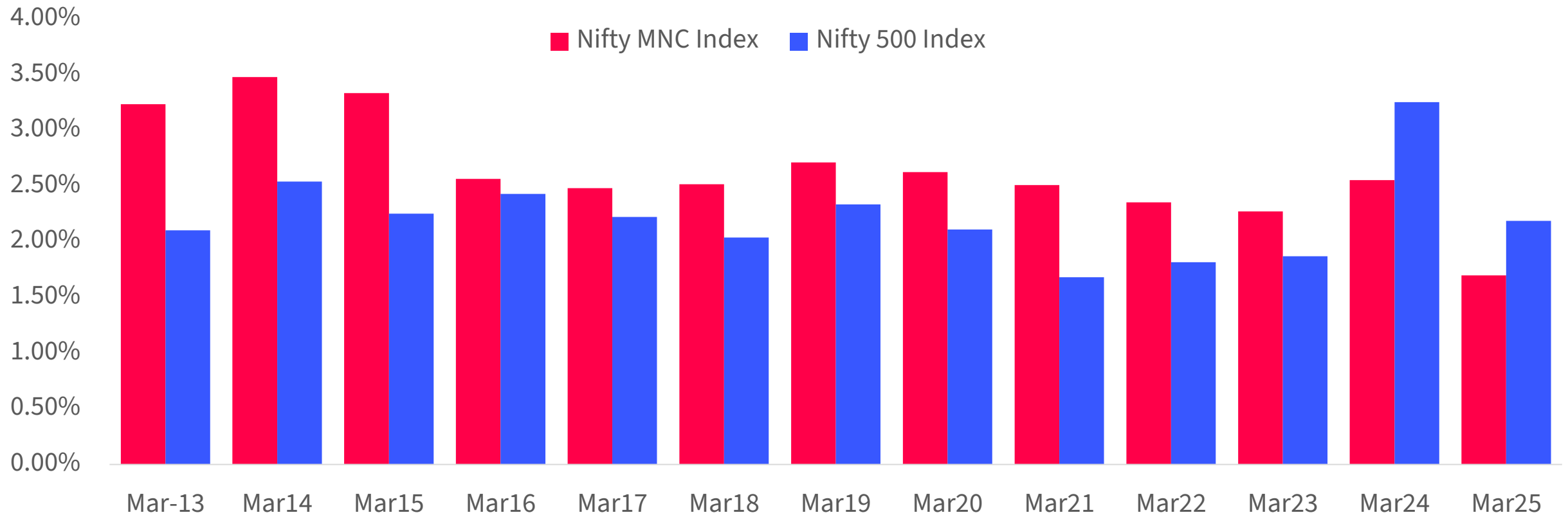
MNCs Are Leading Global Brands



Disclaimer -The above company names are mentioned for illustration purposes and solely provided for explaining the MNC theme. The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document (SID). The Fund Manager may at its discretion may invest within the permissible limits as per SID. Investors are requested to refer to the detailed asset allocation and investment strategy given in SID for complete details. The stocks/sectors mentioned in this slide do not constitute any recommendation and Kotak Mahindra Mutual Fund may or may not have any future position in these sectors/stocks. Use of the company names does not imply any affiliation with or endorsement by them. The scheme does not assure or predict any specific returns or future returns. The above-mentioned companies are a part of Kotak MNC Fund's portfolio, as on 31st March, 2026 | For detailed portfolio and related disclosures for the scheme(s) please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>.

MNCs Nurture Brands Through Advertisement

% Advertisement Expenses/ Net Sales of companies under Index



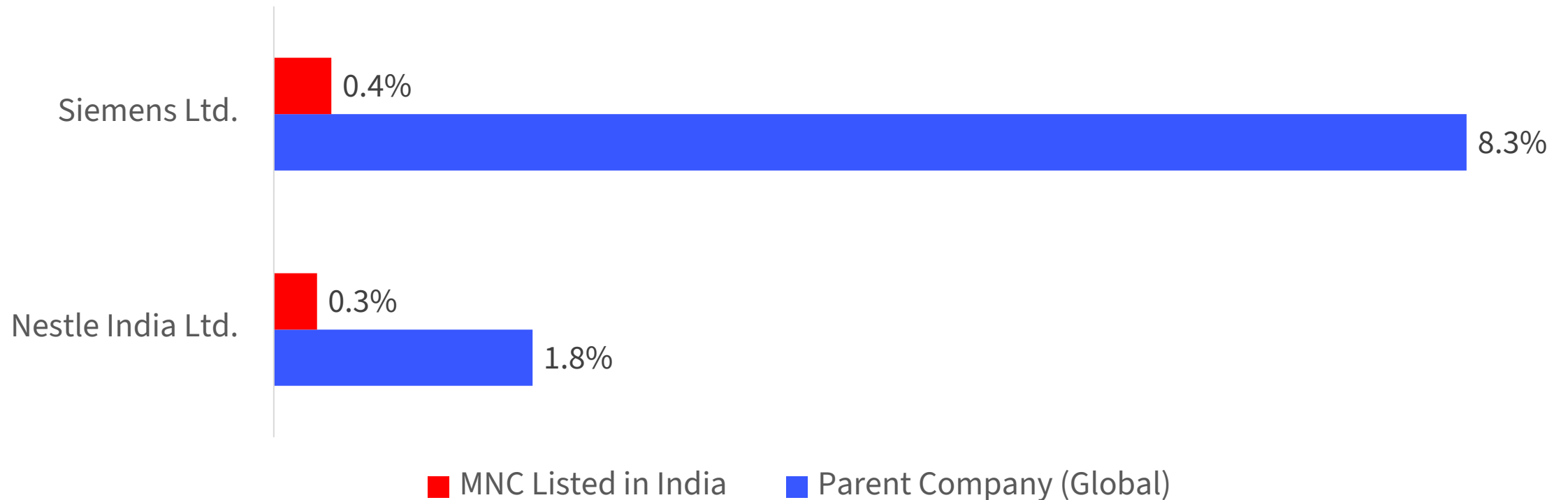
Cutting-Edge Technology



MNCs Focus On Spending In Technological Advancement

MNCs get the Technological Edge in Research & Development, through their Parent Companies

R&D as % Of Net Sales



Source: Company's Annual Reports, data as of FY'25 for MNCs listed in India. For Parent companies, data is as of their respective annual year ends, this is the latest data available
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MNCs Are Ahead Of Times To Capture Growth Opportunities

CUMMINS REINFORCES COMMITMENT TO GROWTH STRATEGY AND LEADERSHIP IN CLEAN ENERGY TRANSITION BY UNVEILING NEW BRAND PLATFORM

Jul 30, 2024 ■ Columbus, Ind.

- Cummins offers diverse power solutions—**diesel, natural gas, hybrid, electric, and biofuels**—helping customers reduce emissions
- Cummins is showcasing its leadership in clean energy and commitment to smarter, greener solutions.
- Through the **Destination Zero** strategy, Cummins aims to cut emissions by advancing engine-based and zero-emission technologies

Source: cummins.com, livemint

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Bosch to boost R&D, local electric two-wheelers components

The firm sees significant electrification growth in the two-wheeler segment

Alisha Sachdev

Published • 20 Feb 2024, 06:00 AM IST

- **Bosch expects EV adoption to grow significantly in the coming years in India**
- Bosch is **increasing R&D investments in electric two-wheeler components**, focusing on hub motors.
- Plans include **enhancing local production of EV components for two-wheelers and passenger cars.**
- **Despite margin challenges, Bosch sees electrification as part of its long-term growth strategy.**

Quality Management & Financial Stability



Quality Management Driving CEO Success In MNCs



Wide Influence Across Industries

High-profile leaders that are now holding leadership roles



Strategic Business Approach

Training its alumni across various domains, making them versatile leaders.



Global and Local Expertise

Makes the alumni highly sought after by multinational companies.

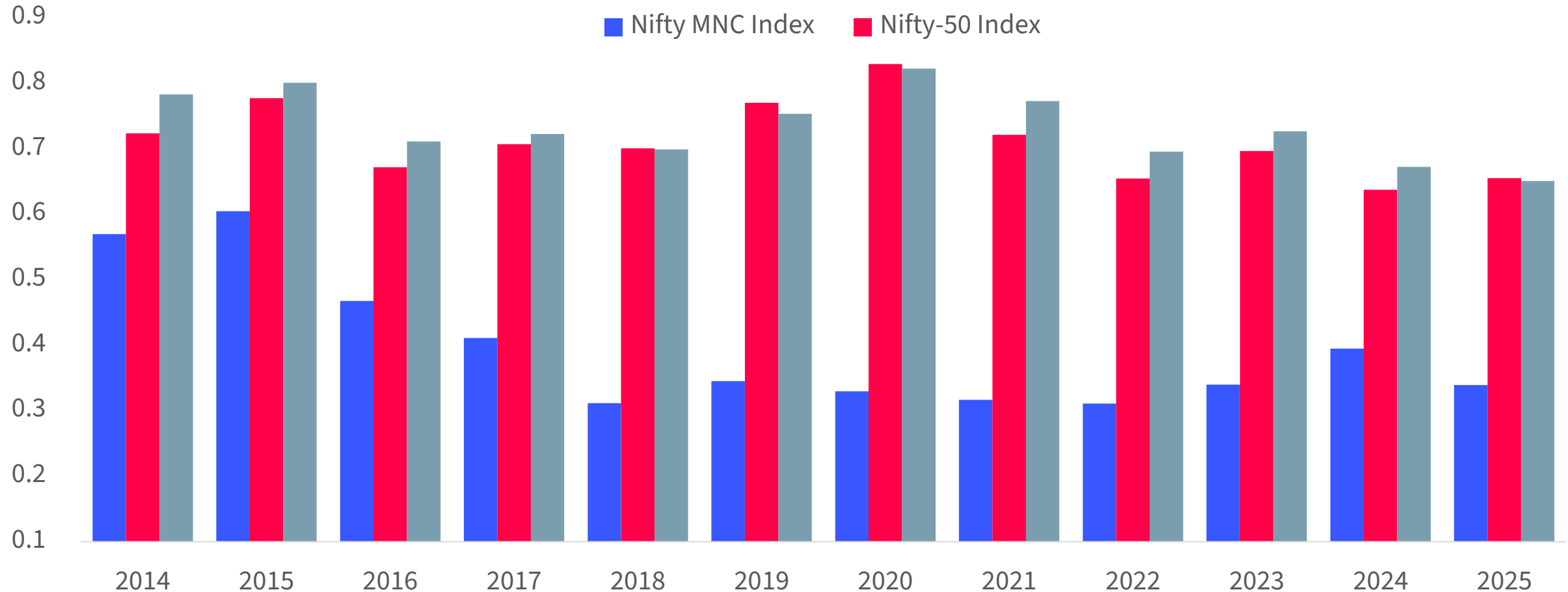


Known Names Who Shifted from Different Global MNCs

Gopal Vittal – CEO Of One of The Top Telecom Companies;
Prabha Narasimhan – CEO, Colgate - Palmolive India (Ltd);
Sudhir Sitapati – CEO, Indian MNC In Consumer Goods;
Ignatius Navil Noronha- CEO, of Indian FMCG Company

MNCs Have Low Leverage

Debt/Equity Ratio Has Consistently Remained The Lowest For Nifty MNC Index

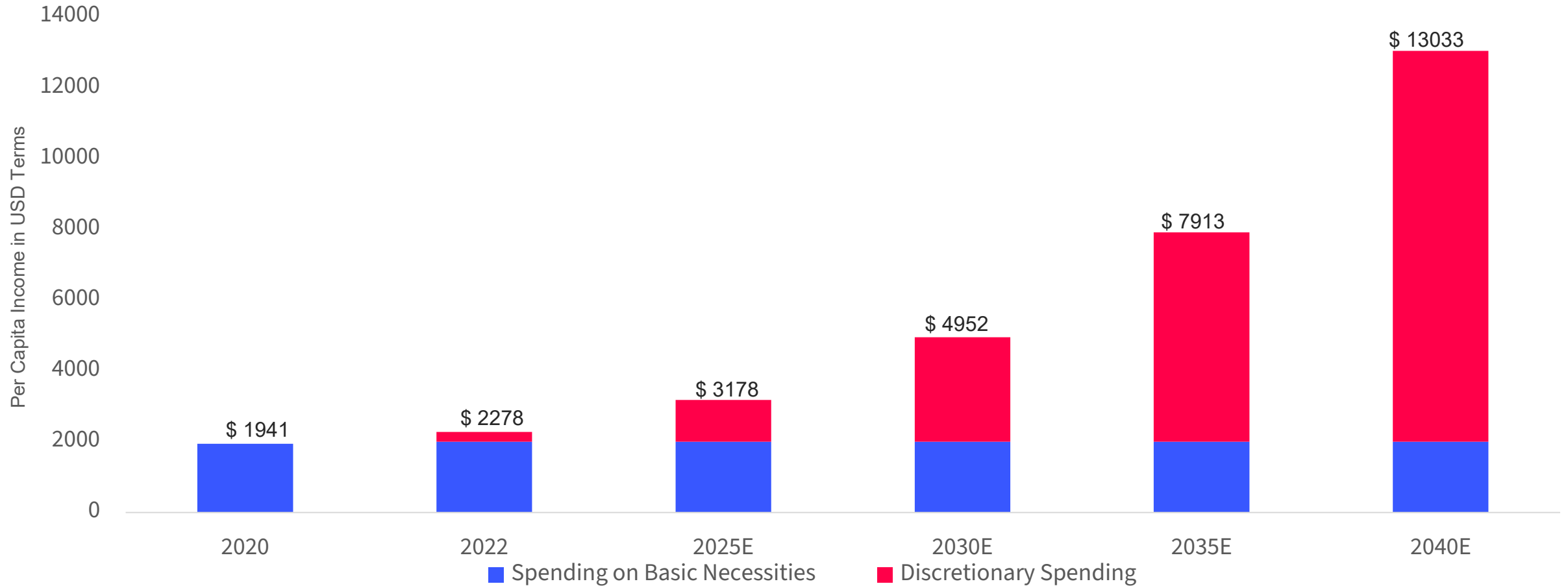


Why MNCs Now? For The Business



Rising Income To Fuel Consumption Growth

“At a \$ 2,000 per capita income level, basic needs are met and above \$ 2,000 discretionary spends rise”*



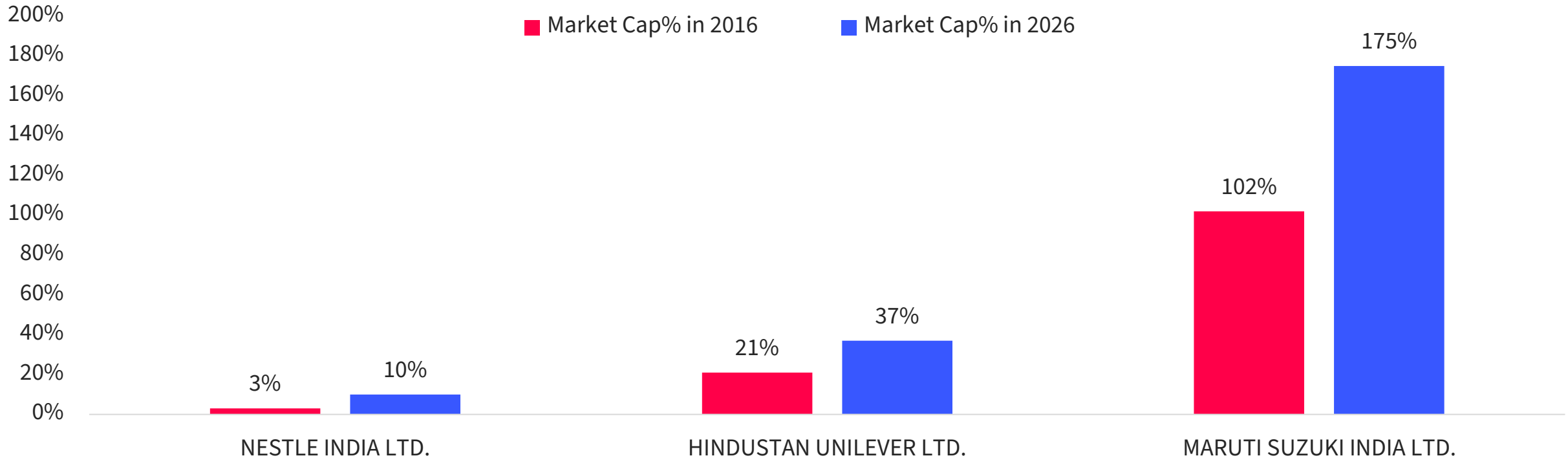
MNCs : Blend Of Expertise & Experience

Sr. No.	Indian Company Name	Major Brands	Industry	In India since	Global MNC	Inception Year	Global HQ	Number of countries with product presence
1	Hindustan Unilever Limited	Dove, Brooke Bond, Vaseline, Surf Excel	Household Products	1931	Unilever PLC	1929	UK	~190
2	Nestle India Limited	Maggi, Nescafe, Kit-Kat, Milo	Food Products	1959	Nestle S.A.	1905	Switzerland	~188
4	Siemens Limited	Siemens	Industrial Conglomerates	1957	Siemens AG	1847	Germany	~190
5	Maruti Suzuki India Ltd.	Swift, Ertiga	Automobiles	1981	Suzuki Motor Corporation	1909	Japan	~200

Source: Company websites. The above company names are mentioned for illustration purposes and solely provided for explaining the MNC theme. The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document (SID). The Fund Manager may at its discretion may invest within the permissible limits as per SID. Investors are requested to refer to the detailed asset allocation and investment strategy given in SID for complete details. The stocks/sectors mentioned in this slide do not constitute any recommendation and Kotak Mahindra Mutual Fund may or may not have any future position in these sectors/stocks. Use of the company names does not imply any affiliation with or endorsement by them. The scheme does not assure or predict any specific returns or future returns. The above-mentioned companies are a part of Kotak MNC Fund's portfolio, as on 31st March, 2026 | For detailed portfolio and related disclosures for the scheme(s) please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>.

MNCs Are Becoming Extremely Important To Their Parent Companies

% of Market Cap Of MNCs / Parent Companies In The Last 10 Years



Note: These are top 3 listed companies by their market capitalization having Parent companies listed outside India.

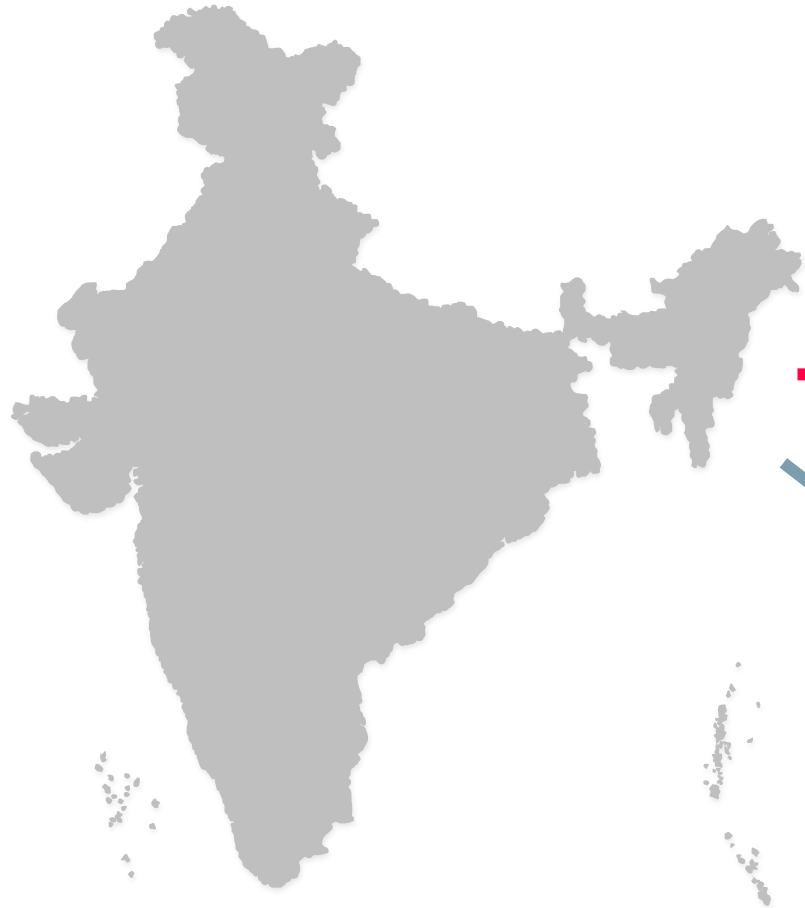
The above-mentioned companies are a part of Kotak MNC Fund's portfolio, as on 31st March, 2026 | For detailed portfolio and related disclosures for the scheme(s) please refer our website <https://www.kotakmf.com/Information/forms-and-downloads>.

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Source: Company websites, Bloomberg. As per latest data available.

Scheme may or may not hold any exposure in the above. the exposure and allocation shall be as per SID and its asset allocation.

Indian Potential Meets Global Expertise



Petroleum Products

Netherlands 18% | UAE 11% | USA 7%



Telecom Instruments

USA: 58% | UAE: 13% | China: 8%



Drug Formulations, Biological

USA: 35% | UK: 3% | Netherlands: 2%

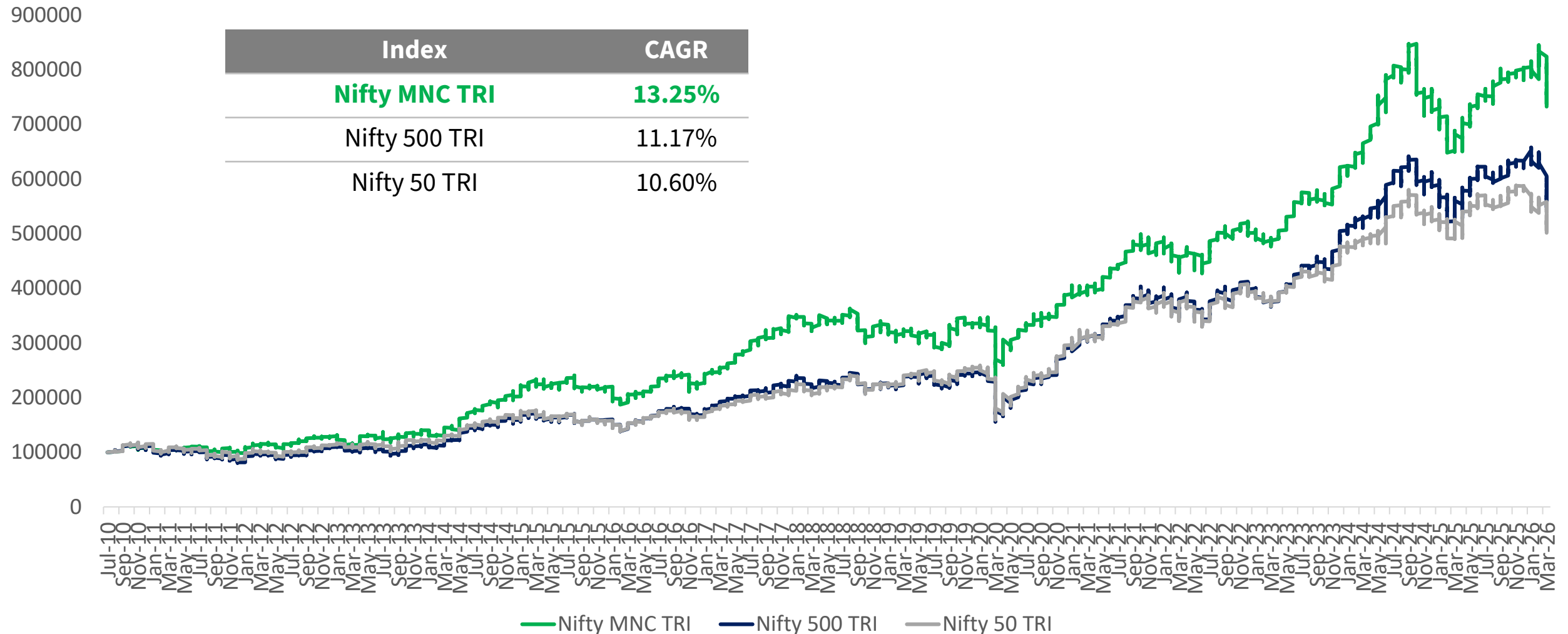


Export

Why MNCs Now? For The Market



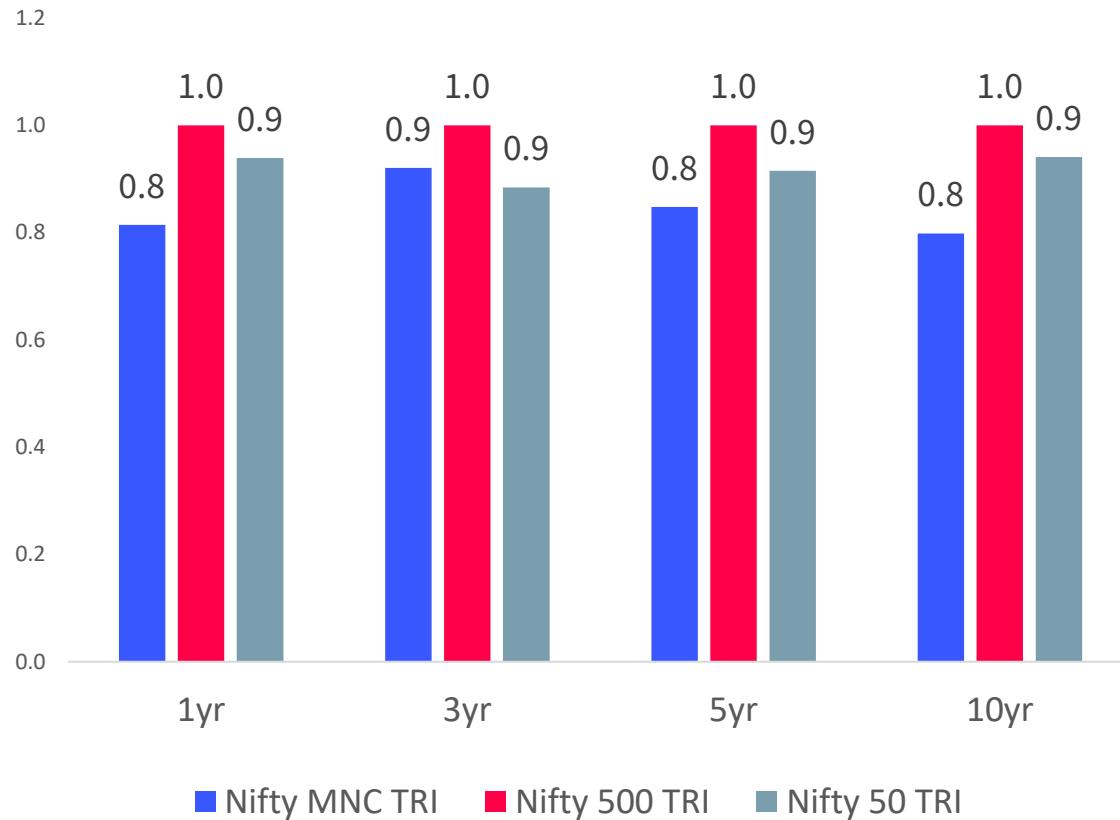
Nifty MNC Has Outperformed Broader Indices



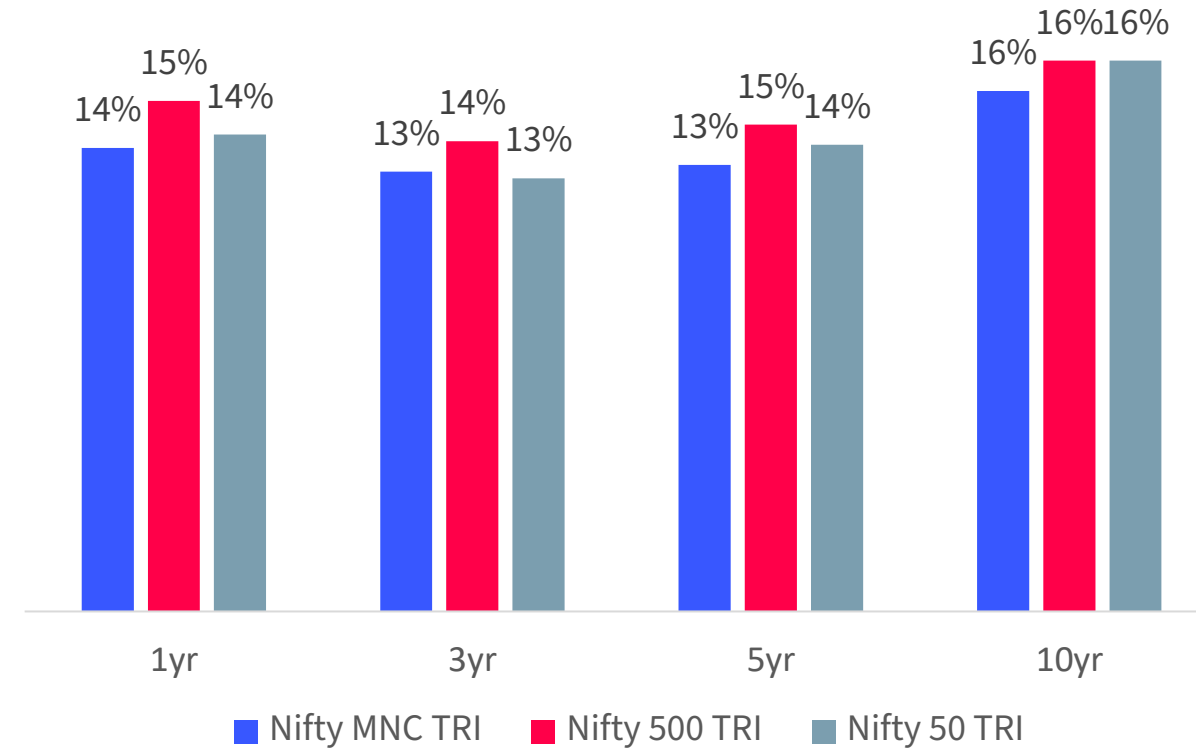
Data as on 30th Mar 2026. Source: ICRA MFI. Past performance may or may not be sustained in future
 Disclaimer - The performance of the index shown does not in any manner indicate the performance of the Scheme.

MNCs Have Been A Low Beta Basket In The Long Run

Beta For Nifty MNC Index Is Lower



Volatility For Nifty MNC Index Has Also Remained Low

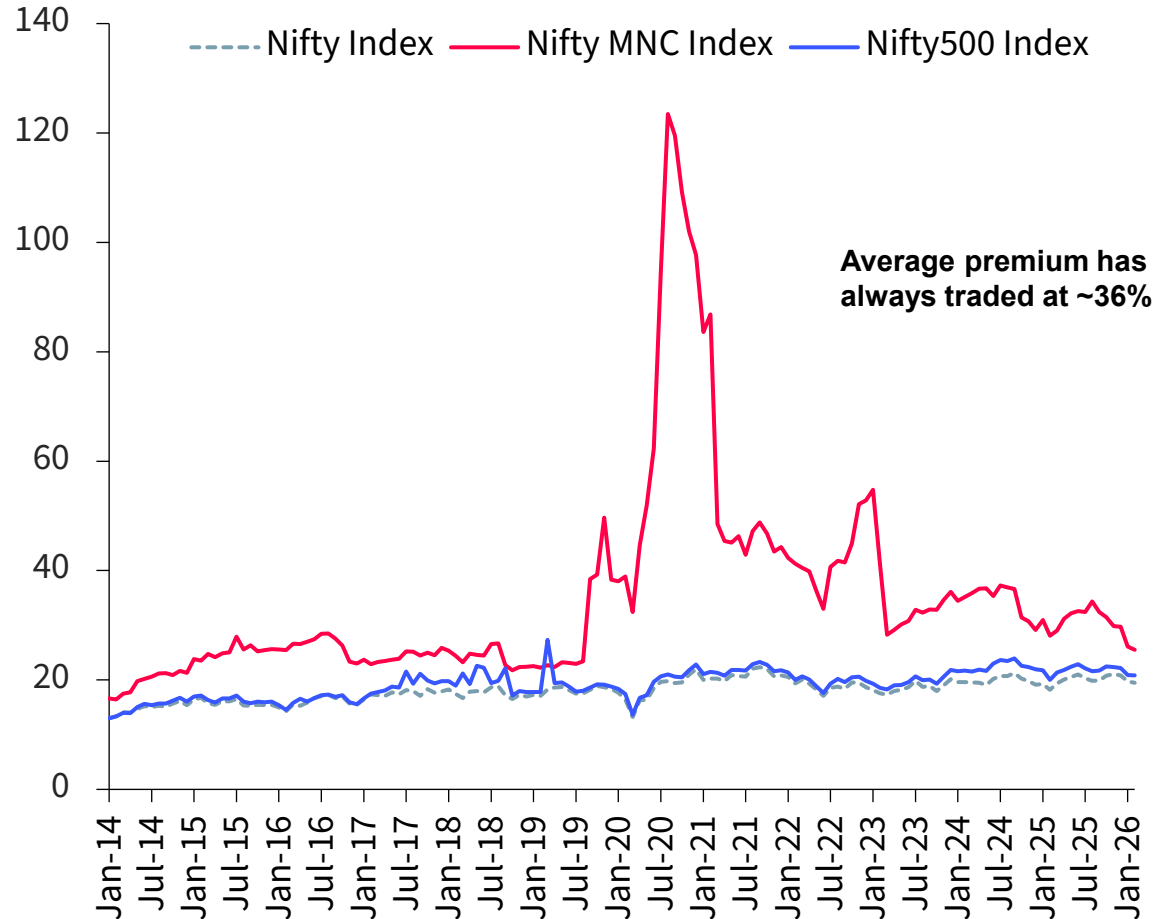


MNCs Have Remained Resilient During Crisis

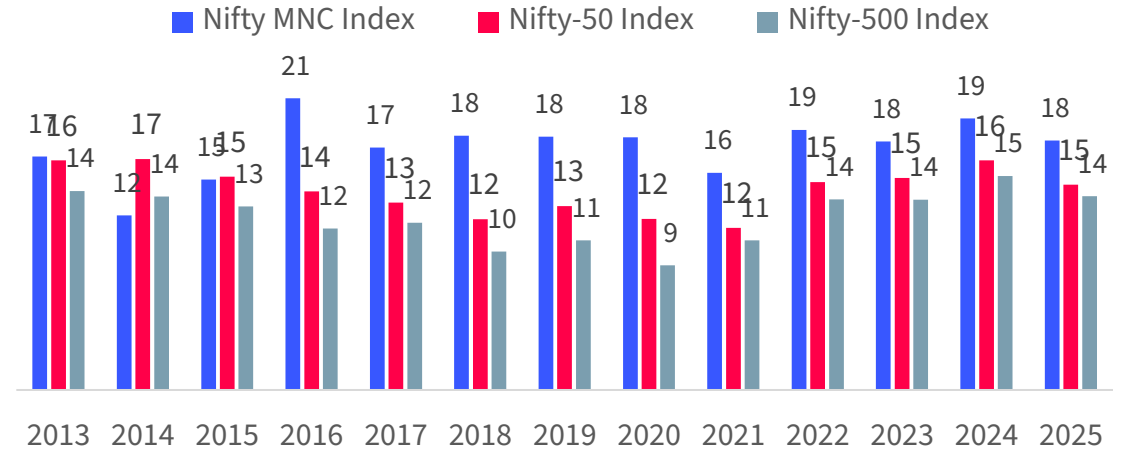
Time Of Correction	Start Date	End Date	Nifty MNC TRI (%)	Nifty 50 TRI (%)	Nifty 500 TRI (%)
Tech Bubble	Mar-00	Sep-01	-19%	-42%	-58%
Global Financial Crisis	Jan-08	Oct-08	-52%	-59%	-63%
European Debt crisis	Jan-11	Dec-11	-15%	-25%	-28%
Global Market Sell off	Mar-15	Feb-16	-19%	-22%	-20%
Covid Phase	Jan-20	Mar-20	-31%	-38%	-38%

MNC Valuations Are Lower Than Long Term Average Premium

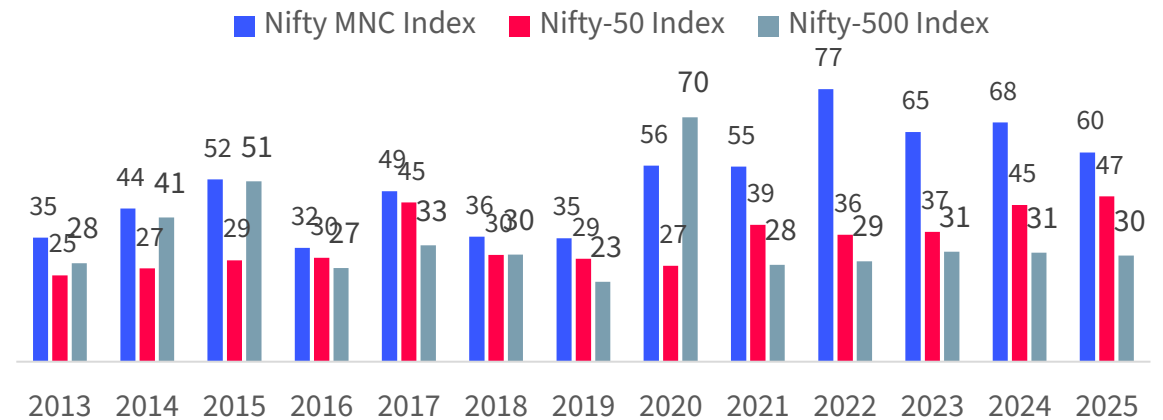
1-Yr Forward PE Valuation^



ROE (Return On Equity) %



Avg. Dividend Payout Ratio %

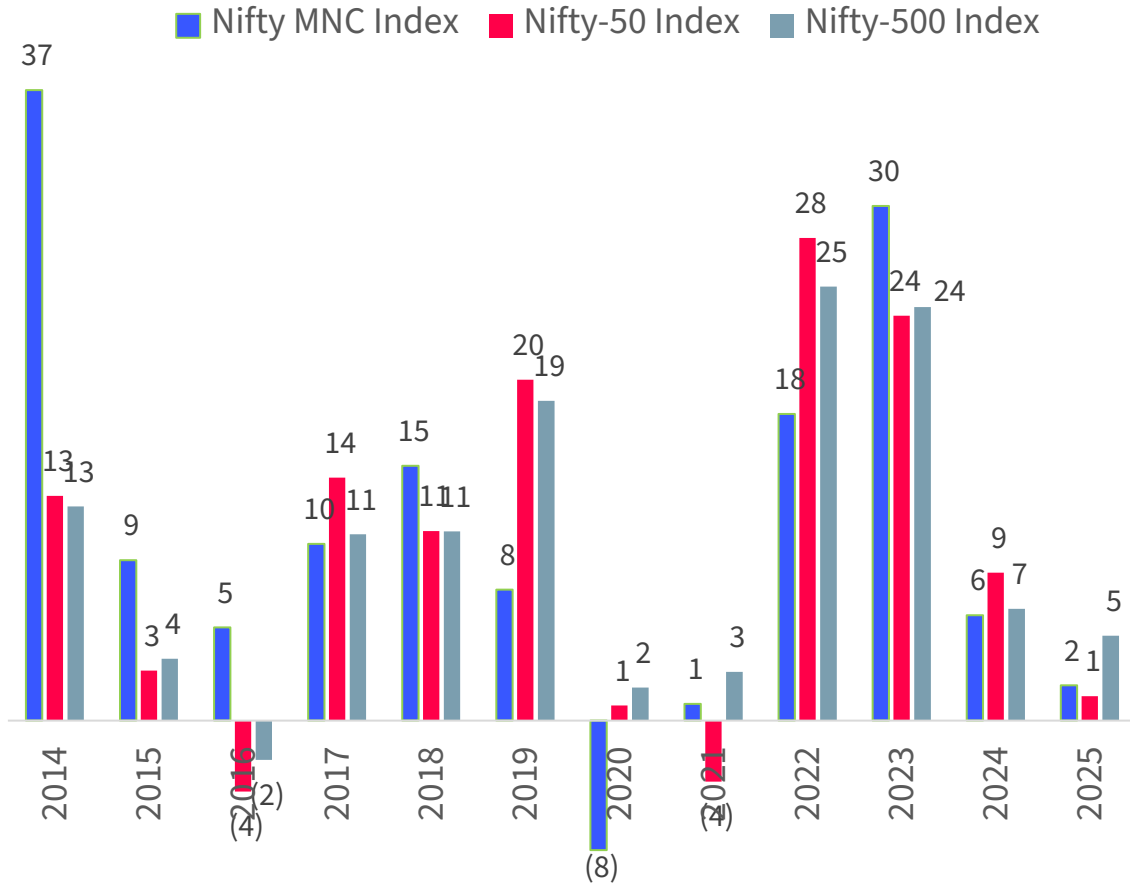


Source: Bloomberg, Kotak Institutional Equities, Data as on FY'25. ^Data as on Jan-26

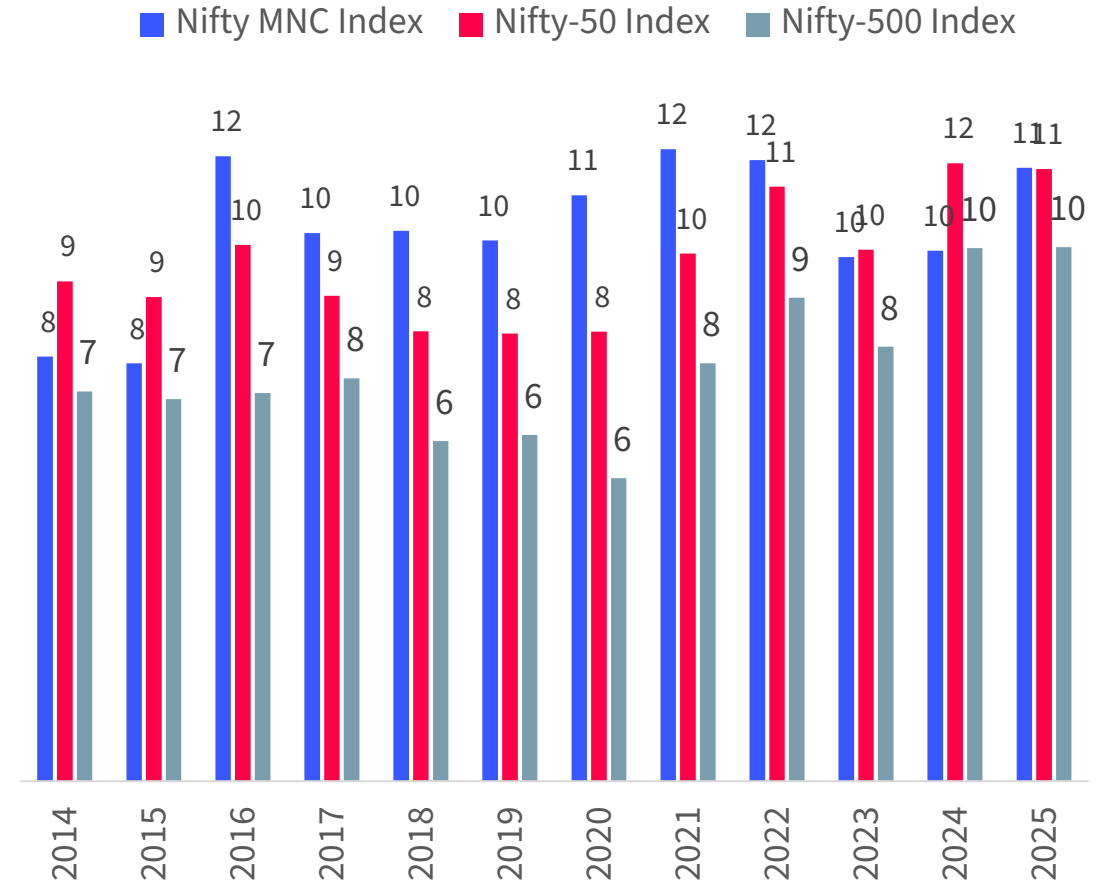
Disclaimer - The performance of the index shown does not in any manner indicate the performance of the Scheme | as per latest data available

Top-Line & Bottom-Line Growth for MNCs Has Remained Robust

Nifty MNC Index Has Delivered Strong Sales Growth



PAT Margin % For Nifty MNC Index Has Mostly Outperformed Other indices



Source: Kotak Institutional Equities Research, Capitaline, Data as on FY'25

Disclaimer - The performance of the index shown does not in any manner indicate the performance of the Scheme | as per latest data available

Lower Supply Of MNCs, A Potential Opportunity



Limited Supply

MNCs rarely issue fresh issuances due to strong capitalization



Low Float

Low float of the stock in the market, further limiting the availability



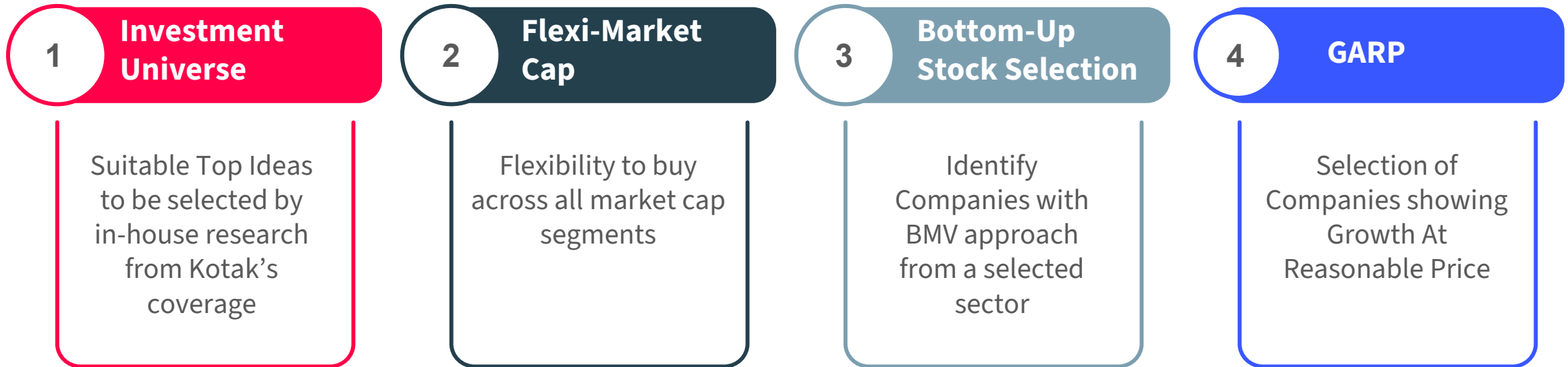
Scarcity Premium

High demand and restricted supply create price surges, making MNC stocks more valuable

Kotak MNC Fund

(An open-ended equity scheme following Multi-national Companies (MNC) theme)





Scheme Performances as on March 30th, 2026

Regular Plan-Growth Option

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC Index TRI #	Nifty 50 TRI ##
Since Inception	0.19%	-2.26%	2.45%	-4.89%	10,027	9,681	9,313
Last 1 Year	11.01%	7.34%	3.67%	-3.97%	11,108	10,738	9,601

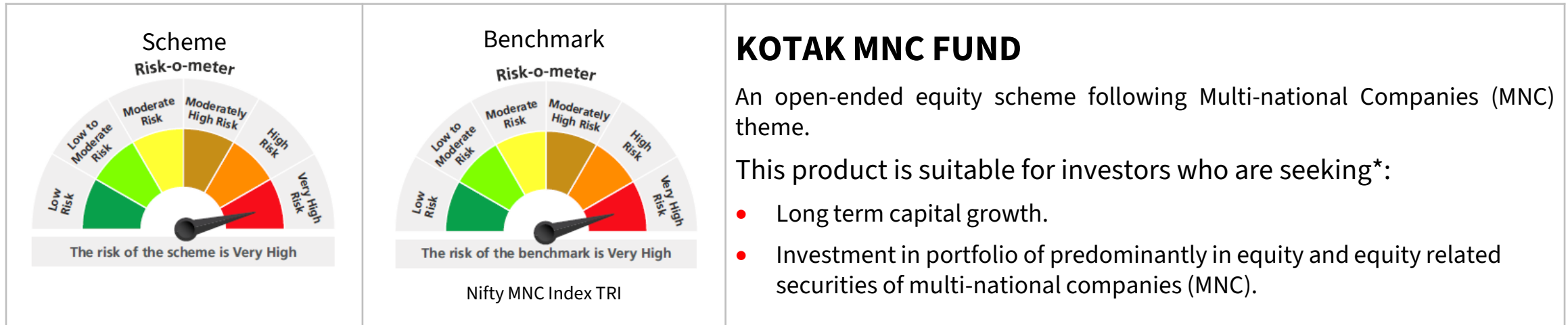
Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024 Different plans have different expense structure. The performance details provided herein are of Regular Plan - Growth Option Past performance may or may 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-1/I/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.

Direct Plan-Growth Option

Kotak MNC Fund

	Kotak MNC Fund	Nifty MNC TRI	ALPHA	Nifty 50 TRI ##	Kotak MNC Fund	Nifty MNC TRI	Nifty 50 TRI ##
Since Inception	1.65%	-2.26%	3.91%	-4.89%	10,235	9,681	9,313
Last 1 Year	12.61%	7.34%	5.27%	-3.97%	11,268	10,738	9,601

Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen have been managing the fund since 28/10/2024 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/I/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.



*Investors should consult their financial advisors if in doubt about whether the product is suitable for them
For latest Riskometer, investors may refer to an addendum issued or updated on website at www.kotakmf.com

Feature Description	Feature Description																	
Name Of The Scheme	Kotak MNC Fund																	
Type of Scheme	An open-ended equity scheme following Multi-national Companies (MNC) theme																	
Category	Equity Schemes –Thematic Fund																	
Investment Objective	<p>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 multi-national companies (MNC).</p> <p>However, there is no assurance that the objective of the scheme will be achieved.</p>																	
Benchmark Index	Nifty MNC TRI (Total Return Index)																	
Asset Allocation*	<table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity related instruments of Multi-National Companies (MNCs)</td> <td>80</td> <td>100</td> </tr> <tr> <td>Equity and Equity Related instruments Other than Multi-National Companies (MNCs)</td> <td>0</td> <td>20</td> </tr> <tr> <td>Debt and Money Market Securities</td> <td>0</td> <td>20</td> </tr> <tr> <td>Units of REITs & InvITs</td> <td>0</td> <td>10</td> </tr> </tbody> </table>	Instruments	Indicative allocations (% of total assets)		Minimum	Maximum	Equity and Equity related instruments of Multi-National Companies (MNCs)	80	100	Equity and Equity Related instruments Other than Multi-National Companies (MNCs)	0	20	Debt and Money Market Securities	0	20	Units of REITs & InvITs	0	10
Instruments	Indicative allocations (% of total assets)																	
	Minimum	Maximum																
Equity and Equity related instruments of Multi-National Companies (MNCs)	80	100																
Equity and Equity Related instruments Other than Multi-National Companies (MNCs)	0	20																
Debt and Money Market Securities	0	20																
Units of REITs & InvITs	0	10																
Fund Manager (s)	Mr. Harsha Upadhyaya and Mr. Dhananjay Tikariha will be co-managers for Equity and Overseas investment of the Scheme. Mr. Abhishek Bisen will be the Fund Manager for debt investment of the Scheme																	
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																	
Minimum Purchase Amount	Initial Purchase (Non- SIP)- Rs. 100/- and any amount thereafter Additional Purchase (Non- SIP)- Rs. 100/- and any amount thereafter SIP Purchase- Rs. 100/- and any amount thereafter																	

*For detailed asset allocation and scheme information, please refer the scheme information document (SID)

Fund Manager



Mr. Harsha Upadhyaya

President & Chief Investment Officer - Equity & Fixed Income

- Has been with Kotak Mahindra AMC since August 2012 and is a part of the Equity Investment Committee
- 25 years of industry experience including that in DSP Blackrock, UTI, Essar Steel, Prabhudas Liladhar, S G Asia Securities and Reliance Group
- PGDM (Finance) – IIM Lucknow, CFA and B.E.

Co-Fund Manager



Mr. Dhananjay Tikariha

Fund Manager

- With Kotak Mahindra AMC since March 2008
- 17+ years of industry experience
- Sector / Portfolio Managed: Telecom, Capital Goods, Industrials, Pharmaceuticals & Hospitals
- PGDM and B.Tech

Funds Managed By Mr. Harsha Upadhyaya as of 30th March'26



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya 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.

Kotak Flexicap Fund (Sep 11, '09), Kotak Large & Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund) (Sep 9, '04), Kotak ELSS Tax Saver Fund (Nov. 23,'05), Kotak Manufacture in India Fund (Feb. 22'22), Kotak Quant Fund (Aug 02, '23) , Kotak MNC Fund (Oct 28, '24). & KOTAK ENERGY OPPORTUNITIES FUND (April 25, '25)

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*
Top 3 Kotak MNC Fund- Growth	Nifty MNC Index TRI	11.01	7.34	NA	NA	NA	NA
Kotak Manufacture In India Fund - Growth	Nifty India Manufacturing TRI	7.41	7.90	19.02	21.69	NA	NA
Kotak Large & Midcap Fund – Growth	(Tier 1): Nifty Large Midcap 250 TRI (Tier 2): Nifty 200 TRI	0.42	-0.81 -2.79	15.39	15.83 12.65	13.84	13.96 11.41
Kotak Flexi Cap Fund - Growth	(Tier 1): Nifty 500 TRI (Tier 2): Nifty 200 TRI	-0.96	-2.87 -2.79	13.07	13.22 12.65	11.25	11.88 11.41
Bottom 3 Kotak Quant Fund - Growth	Nifty 200 TRI	-2.84	-2.79	NA	NA	NA	NA
Kotak ELSS Tax Saver Fund - Growth	Nifty 500 TRI	-3.92	-2.87	11.40	13.22	11.60	11.88

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI , Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI , Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI , Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Funds Managed By Mr. Harsha Upadhyaya as of 30th March '26



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya 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.

Kotak Flexicap Fund (Sep 11, '09), Kotak Large & Midcap Fund (Erstwhile known as Kotak Equity Opportunities Fund) (Sep 9, '04), Kotak ELSS Tax Saver Fund (Nov. 23,'05), Kotak Manufacture in India Fund (Feb. 22'22), Kotak Quant Fund (Aug 02, '23) Kotak MNC Fund (Oct 28, '24). & KOTAK ENERGY OPPORTUNITIES FUND (April 25, '25)

Business Experience

Mr. Harsha has more than two decades of rich experience spread over Equity Research and Fund Management. His prior stints have been with companies such as DSP BlackRock, UTI Asset Management, Reliance Group and SG Asia Securities. Mr. Harsha is a Bachelor of Engineering (Mechanical) from National Institute of Technology, Suratkal, a Post Graduate in Management (Finance) from Indian Institute of Management, Lucknow and Chartered Financial Analyst from the CFA Institute.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS		
		Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*	
Top 3	Kotak MNC Fund - Direct Plan - Growth	Nifty MNC Index TRI	12.61	7.34	NA	NA	NA	NA
	Kotak Manufacture In India Fund - Direct Plan - Growth	Nifty India Manufacturing TRI	8.93	7.90	20.81	21.69	NA	NA
	Kotak Large & Midcap Fund - Direct Plan - Growth	(Tier 1): Nifty Large Midcap 250 TRI (Tier 2): Nifty 200 TRI	1.47	-0.81 -2.79	16.65	15.83 12.65	15.15	13.96 11.41
Bottom 3	Kotak Flexicap Fund – Direct Plan - Growth	(Tier 1): Nifty 500 TRI (Tier 2): Nifty 200 TRI	-0.12	-2.87 -2.79	14.04	13.22 12.65	12.25	11.88 11.41
	Kotak Quant Fund – Direct Plan - Growth	Nifty 200 TRI	-2.27	-2.79	NA	NA	NA	NA
	Kotak ELSS Tax Saver Fund - Direct Plan - Growth	Nifty 500 TRI	-2.82	-2.87	12.73	13.22	13.00	11.88

Kotak Manufacture In India Fund - Growth, *Name of the Benchmark - Nifty India Manufacturing TRI, Scheme Inception date is 22/02/2022. Mr. Harsha Upadhyaya has been managing the fund since 01/10/2023 & Mr. Abhishek Bisen has been managing the fund since 22/02/2022.

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

Kotak Large & Midcap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty Large Midcap 250 TRI / (Tier 2): Nifty 200 TRI , Scheme Inception date is 09/09/2004. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Flexi Cap Fund - Growth, *Name of the Benchmark - (Tier 1): Nifty 500 TRI / (Tier 2): Nifty 200 TRI , Scheme Inception date is 11/09/2009. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Quant Fund - Growth, *Name of the Benchmark - Nifty 200 TRI , Scheme Inception date is 02/08/2023. Mr. Abhishek Bisen & Mr. Harsha Upadhyaya have been managing the fund since 02/08/2023 & Mr. Rohit Tandon has been managing the fund since 22/01/2024

Kotak ELSS Tax Saver Fund - Growth, *Name of the Benchmark - Nifty 500 TRI, Scheme Inception date is 23/11/2005. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015

Funds Managed By Mr. Dhananjay Tikariha as of 30th March'26



Name: Mr. Dhananjay Tikariha

Mr. Dhananjay Tikariha 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. Kotak MNC Fund (Oct 28, '24) & Kotak Healthcare Fund (Dec 11, '23).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. Prior to joining KMAMC, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*
Kotak MNC Fund	Nifty MNC Index TRI	11.01	7.34	NA	NA	NA	NA
Kotak Healthcare Fund - Growth	Nifty Healthcare Index TRI	3.06	4.39	NA	NA	NA	NA

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

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

Funds Managed By Mr. Dhananjay Tikariha as of 30th March'26



Name: Mr. Dhananjay Tikariha

Mr. Dhananjay Tikariha 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. Kotak MNC Fund (Oct 28, '24) & Kotak Healthcare Fund (Dec 11, '23).

Business Experience

Mr. Dhananjay Tikariha has overall 17 years of experience in Equity Research, Fund Management and Project Finance. Prior to joining KMAMC, he has also worked at IDFC Ltd.

Scheme Names	Benchmark	1 YEAR		3 YEARS		5 YEARS	
		Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*	Scheme Returns (%)	Benchmark Returns (%)*
Kotak MNC Fund - Direct Plan - Growth	Nifty MNC Index TRI	12.61	7.34	NA	NA	NA	NA
Kotak Healthcare Fund - Direct Plan - Growth	Nifty Healthcare Index TRI	4.75	4.39	NA	NA	NA	NA

Kotak MNC Fund - Growth, *Name of the Benchmark - Nifty MNC Index TRI, Scheme Inception date is 28/10/2024. Mr. Harsha Upadhyaya, Mr. Dhananjay Tikariha & Mr. Abhishek Bisen has been managing the fund since 28/10/2024.

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

Funds Managed By Mr. Abhishek Bisen as of 30th March '26



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 75 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Aggressive Hybrid Fund (Erstwhile known as Kotak Equity Hybrid Fund) (Nov. 05, '14), 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 (Erstwhile known as Kotak Multi Asset Allocator Fund of Fund - Dynamic) (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Erstwhile known as Kotak NASDAQ 100 Fund of Fund) (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 Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund (Oct. 13, '22), Kotak Income Plus Arbitrage Omni FOF (Erstwhile known as Kotak Income Plus Arbitrage Fund) (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 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sept. 22, '23), Kotak Nifty Financial Services ex-Bank Index Fund (Aug. 14, '23), Kotak Quant Fund (Aug. 02, '23), Kotak Nifty G-Sec Jul 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Long Duration Fund (Mar. 11, '24), Kotak Technology Fund (Mar. 04, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (June 7, '24), Kotak Special Opportunities fund (June 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '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 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 (April 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (April 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (July 09, '25), Kotak Nifty 200 Quality 30 Index Fund (July 14, '25), Kotak Nifty200 Quality 30 ETF (July 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '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 200 Momentum 30 ETF Fund Oct 10, '25), Kotak Gold and Silver 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)

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. 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 Long Duration Fund - Growth *Name of the Benchmark - CRISIL Long Duration Debt A-III Index , Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024.

Kotak Nifty India Tourism Index Fund, *Name of the Benchmark - Nifty India Tourism TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

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

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

Funds Managed By Mr. Abhishek Bisen as of 30th March '26



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 75 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of direct plan.

Kotak Aggressive Hybrid Fund (Erstwhile known as Kotak Equity Hybrid Fund) (Nov. 05, '14), 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 (Erstwhile known as Kotak Multi Asset Allocator Fund of Fund – Dynamic) (Aug. 09, '04), Kotak Gold ETF (Jul. 27, '07), Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak US Specific Equity Passive FOF (Erstwhile known as Kotak NASDAQ 100 Fund of Fund) (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 Nifty SDL Plus AAA PSU Bond Jul 2028 60:40 Index Fund (Oct. 13, '22), Kotak Income Plus Arbitrage Omni FOF (Erstwhile known as Kotak Income Plus Arbitrage Fund) (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 1D Rate Liquid ETF (Jan. 24, '23), Kotak Nifty Smallcap 50 Index Fund (Apr. 10, '23), Kotak Nifty 200 Momentum 30 Index Fund (Jun. 15, '23), Kotak BSE Housing Index Fund (Aug. 28, '23), Kotak Multi Asset Allocation Fund (Sept. 22, '23), Kotak Nifty Financial Services ex-Bank Index Fund (Aug. 14, '23), Kotak Quant Fund (Aug. 02, '23), Kotak Nifty G-Sec Jul 2033 Index Fund (Oct. 11, '23), Kotak Consumption Fund (Nov. 16, '23), Kotak Healthcare Fund (Dec. 11, '23), Kotak Long Duration Fund (Mar. 11, '24), Kotak Technology Fund (Mar. 04, '24), Kotak Nifty 100 Low Volatility 30 Index Fund (June 7, '24), Kotak Special Opportunities fund (June 29, '24), Kotak BSE PSU Index Fund (Jul. 31, '24), Kotak Nifty Midcap 50 Index Fund (Aug. 16, '24), Kotak CRISIL - IBX Financial Services Index - Sep 2027 (Sep. 13, '24), Kotak Nifty India Tourism Index Fund (Sep. 23, '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 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 (April 25, '25), Kotak Nifty Top 10 Equal Weight Index Fund (April 28, '25), Kotak Nifty AAA Financial Services Bond Mar 2028 Index Fund (July 09, '25), Kotak Nifty 200 Quality 30 Index Fund (July 14, '25), Kotak Nifty 200 Quality 30 ETF (July 14, '25), Kotak Nifty Alpha 50 Index Fund (Aug. 19, '25), Kotak Active Momentum Fund (Aug. 20, '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 200 Momentum 30 ETF Fund Oct 10, '25), Kotak Gold and Silver 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)

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. 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 – Direct Plan - Growth	Price of silver (based on LBMA daily spot fixing price)	121.95	126.27	45.05	47.45	NA	NA
	Kotak Silver ETF	Price of silver (based on LBMA daily spot fixing price)	121.91	126.27	45.77	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 - Direct Plan - Growth	BSE Housing Index TRI	-11.47	-11.23	NA	NA	NA	NA
	Kotak Technology Fund - Direct Plan - Growth	BSE Teck TRI	-11.60	-13.43	NA	NA	NA	NA
	Kotak Nifty India Tourism Index Fund - Direct Plan – Growth	Nifty India Tourism Index TRI	-23.84	-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, *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 Long Duration Fund - Growth, *Name of the Benchmark - CRISIL Long Duration Debt A-III Index, Scheme Inception date is 11/03/2024. Mr. Abhishek Bisen have been managing the fund since 11/03/2024

Kotak Nifty India Tourism Index Fund - Growth, *Name of the Benchmark - Nifty India Tourism Index TRI, Scheme Inception date is 23/09/2024. Mr. Devender Singhal, Mr. Satish Dondapati & Mr. Abhishek Bisen have been managing the fund since 23/09/2024

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

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

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Investors may consult their financial expert before making any investment decision.



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