

Kotak Mutual Fund

Category : Equity : Multi Cap | Benchmark Index : Nifty 500 TRI | Fund Manager : Harsha Upadhyaya

87.09

NAV as on 27-Feb-26

56,885 (Cr.)

AUM as on 31-Jan-26


Rating

Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-0.82	-4.24	19.26	18.17	14.34	15.79
Benchmark Index	0.96	2.75	1.88	15.46	16.94	15.01

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)

Financials	28.69
Materials	17.1
Technology	13.69
Industrials	14.93
Energy & Utilities	9.26

Asset Allocation (%)

Equity	97.63
Cash&cashEqv.	2.25
Debt	0.12
Real Estate	0

Portfolio Holdings

Top Holdings	Assets(%)
ICICI Bank	7.01
HDFC Bank	5.79
Bharat Electornics	5.37
State Bank Of India	4.1
L&T	3.79
Axis Bank	3.6
Jindal Steel	3.49
Eternal	3.38
SRF	3.22
Infosys	3.08

Quantitative Data (%)

Standard Deviation	12.22
Beta	0.91
Sharpe Ratio	0.88
Alpha Ratio	1.63
Turnover Ratio	7.81
Expense Ratio	1.42
Lock-in Period	-
Fund Type	Open Ended
Fund House	Kotak Mutual Fund
Fund Taxation	Equity Oriented
Min. Inv. Lumpsum/ SIP	Rs. 100 /100

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.