

Scheme Performances as on February 26, 2021

Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund)

	Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund)	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund)	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	13.91%	11.56%	2.35%	11.40%	44,527	35,062	34,492
Last 1 Year	24.97%	32.24%	-7.27%	31.37%	12,489	13,214	13,127
Last 3 Years	10.82%	11.35%	-0.54%	12.88%	13,604	13,803	14,378
Last 5 Years	17.38%	17.19%	0.20%	17.29%	22,274	22,089	22,189

Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Different plans have different expense structure. The performance details provided herein are of regular plan

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 SEBI circular dated January 4, 2018, 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.

Kotak Emerging Equity Fund - Growth

	Kotak Emerging Equity Fund - Growth	Nifty Midcap 100 TRI#	ALPHA	Nifty 50 TRI##	Kotak Emerging Equity Fund - Growth	Nifty Midcap 100 TRI#	Nifty 50 TRI##
Since Inception	13.20%	13.32%	-0.12%	11.38%	56,228	57,054	44,823
Last 1 Year	36.76%	39.98%	-3.22%	31.37%	13,664	13,985	13,127
Last 3 Years	12.07%	6.79%	5.28%	12.88%	14,070	12,177	14,378
Last 5 Years	19.97%	16.24%	3.72%	17.29%	24,836	21,217	22,189

Scheme Inception date is 30/03/2007. Mr. Pankaj Tibrewal has been managing the fund since 27/05/2010.

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Kotak Equity Opportunities Fund - Growth

	Kotak Equity Opportunities Fund - Growth	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak Equity Opportunities Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	18.31%	15.37%	2.94%	15.55%	1,59,694	1,05,534	1,08,232
Last 1 Year	27.71%	32.24%	-4.53%	31.37%	12,762	13,214	13,127
Last 3 Years	11.58%	11.35%	0.23%	12.88%	13,887	13,803	14,378
Last 5 Years	17.91%	17.19%	0.72%	17.29%	22,776	22,089	22,189

Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

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Kotak Bluechip Fund - Growth

	Kotak Bluechip Fund - Growth	Nifty 50 TRI#	ALPHA	S&P BSE SENSEX TRI##	Kotak Bluechip Fund - Growth	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	19.67%	17.22%	2.46%	17.38%	2,56,865	1,76,573	1,81,028
Last 1 Year	30.07%	31.37%	-1.30%	30.00%	12,998	13,127	12,990
Last 3 Years	11.81%	12.88%	-1.07%	14.22%	13,975	14,378	14,894
Last 5 Years	15.75%	17.29%	-1.54%	17.89%	20,767	22,189	22,764

Since inception date of Kotak Bluechip Fund - Reg Growth is 04/02/2003. Mr. Harish Krishnan has been managing the fund since 01/01/2014

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TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE Sensex PRI values from 29th Dec 1998 to 31st May 2007 and TRI Values since 31st May 2007.

Since Inception date of Kotak Bluechip Fund- Dividend plan is 29/12/1998. Alpha is difference of scheme return with benchmark return.

Kotak Small Cap Fund - Growth

	Kotak Small Cap Fund - Growth	Nifty Small Cap 100 TRI#	ALPHA	Nifty 50 TRI##	Kotak Small Cap Fund - Growth	Nifty Small Cap 100 TRI#	Nifty 50 TRI##
Since Inception	16.48%	12.74%	3.75%	14.40%	1,15,182	68,229	86,309
Last 1 Year	52.24%	43.58%	8.66%	31.37%	15,207	14,344	13,127
Last 3 Years	13.09%	-0.17%	13.26%	12.88%	14,460	9,950	14,378
Last 5 Years	20.40%	14.19%	6.22%	17.29%	25,291	19,406	22,189

Scheme Inception date is 24/02/2005. Mr. Pankaj Tibrewal has been managing the fund since 21/01/2010.

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Kotak Tax Saver Fund - Growth

	Kotak Tax Saver Fund - Growth	Nifty 500 TRI#	ALPHA	Nifty 50 TRI##	Kotak Tax Saver Fund - Growth	Nifty 500 TRI#	Nifty 50 TRI##
Since Inception	12.17%	13.03%	-0.85%	13.28%	57,797	64,882	67,113
Last 1 Year	26.85%	33.47%	-6.62%	31.37%	12,677	13,337	13,127
Last 3 Years	12.19%	10.86%	1.33%	12.88%	14,116	13,621	14,378
Last 5 Years	17.41%	17.31%	0.10%	17.29%	22,304	22,207	22,189

Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015.

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Kotak India EQ Contra Fund - Growth

	Kotak India EQ Contra Fund - Growth	Nifty 100 TRI#	ALPHA	Nifty 50 TRI##	Kotak India EQ Contra Fund - Growth	Nifty 100 TRI#	Nifty 50 TRI##
Since Inception	13.21%	14.08%	-0.88%	13.88%	69,209	78,041	75,924
Last 1 Year	31.23%	31.20%	0.03%	31.37%	13,113	13,110	13,127
Last 3 Years	12.93%	11.91%	1.02%	12.88%	14,396	14,010	14,378
Last 5 Years	18.30%	17.19%	1.10%	17.29%	23,155	22,098	22,189

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

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Kotak Infrastructure and Economic Reform Fund - Growth

	Kotak Infrastructure and Economic Reform Fund - Growth	India Infrastructure Index (Customised Index by IISL)#	ALPHA	Nifty 50 TRI##	Kotak Infrastructure and Economic Reform Fund - Growth	India Infrastructure Index (Customised Index by IISL)#	Nifty 50 TRI##
Since Inception	7.19%	1.33%	5.86%	9.51%	24,675	11,876	32,619
Last 1 Year	29.40%	30.64%	-1.24%	31.37%	12,931	13,054	13,127
Last 3 Years	4.05%	2.43%	1.62%	12.88%	11,265	10,746	14,378
Last 5 Years	13.32%	10.89%	2.43%	17.29%	18,676	16,760	22,189

Scheme Inception date is 25/02/2008. Mr. Harish Krishnan has been managing the fund since 01/02/2015.

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TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, 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.

Kotak India Growth Fund - Series 4 - Growth

	Kotak India Growth Fund - Series 4 - Growth	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak India Growth Fund - Series 4 - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	14.62%	11.73%	2.89%	13.28%	15,099	13,979	14,570
Last 1 Year	66.67%	32.24%	34.43%	31.37%	16,644	13,214	13,127
Last 3 Years	14.71%	11.35%	3.35%	12.88%	15,087	13,803	14,378

Scheme Inception date is 20/02/2018. Mr. Devender Singhal has been managing the fund since 09/05/2019.

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Alpha is difference of scheme return with benchmark return.

Kotak India Growth Fund - Series 5 - Growth

	Kotak India Growth Fund - Series 5 - Growth	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak India Growth Fund - Series 5 - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	13.89%	11.46%	2.43%	12.65%	14,372	13,534	13,939
Last 1 Year	46.61%	32.24%	14.37%	31.37%	14,646	13,214	13,127

Scheme Inception date is 15/05/2018. Mr. Harish Krishnan has been managing the fund since 15/05/2018.

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Alpha is difference of scheme return with benchmark return.

Kotak India Growth Fund - Series 7 - Growth

	Kotak India Growth Fund - Series 7 - Growth	Nifty 50 TRI#	ALPHA	Nifty 200 TRI##	Kotak India Growth Fund - Series 7 - Growth	Nifty 50 TRI#	Nifty 200 TRI##
Since Inception	10.42%	10.37%	0.05%	9.34%	12,804	12,788	12,494
Last 1 Year	20.18%	31.37%	-11.18%	32.24%	12,012	13,127	13,214

Scheme Inception date is 31/08/2018. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

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Alpha is difference of scheme return with benchmark return.

Kotak Equity Hybrid Fund - Growth

	Kotak Equity Hybrid Fund - Growth	NIFTY 50 Hybrid Composite Debt 65:35 Index#	ALPHA	Nifty 50 TRI##	Kotak Equity Hybrid Fund - Growth	NIFTY 50 Hybrid Composite Debt 65:35 Index#	Nifty 50 TRI##
Since Inception	10.53%	10.34%	0.19%	10.52%	18,819	18,614	18,813
Last 1 Year	29.09%	24.87%	4.22%	31.37%	12,900	12,479	13,127
Last 3 Years	11.16%	12.46%	-1.30%	12.88%	13,731	14,218	14,378
Last 5 Years	15.19%	14.80%	0.39%	17.29%	20,274	19,932	22,189

Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan scheme inception date is 3rd November 2014. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015.

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TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI).

The debt component of the index is TRI since inception. For equity component of the index, as TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 PRI values series is used till 31st July 2006 and TRI values is used since 1st Aug 2006. Alpha is difference of scheme return with benchmark return.

Kotak Equity Arbitrage Fund - Growth

	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	ALPHA	CRISIL 1 Year Tbill ##	Kotak Equity Arbitrage Fund - Growth	Nifty 50 Arbitrage Index#	CRISIL 1 Year Tbill ##
Since Inception	7.13%	NA	NA	6.28%	28,938	NA	25,582
Last 1 Year	3.54%	1.86%	1.67%	5.47%	10,353	10,186	10,546
Last 3 Years	5.39%	4.54%	0.85%	6.65%	11,703	11,423	12,127
Last 5 Years	5.77%	4.84%	0.93%	6.56%	13,236	12,662	13,739

Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Balanced Advantage Fund - Growth

	Kotak Balanced Advantage Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index#	ALPHA	Nifty 50 TRI##	Kotak Balanced Advantage Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index#	Nifty 50 TRI##
Since Inception	10.92%	11.67%	-0.75%	11.30%	13,052	13,281	13,166
Last 1 Year	18.49%	21.42%	-2.92%	31.37%	11,844	12,135	13,127

Scheme Inception date is 03/08/2018. Mr. Harish Krishnan and Mr. Abhishek Bisen have been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Equity Savings Fund - Growth

	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Equity Savings Fund - Growth	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 TRI#	CRISIL 10 Year Gilt ##
Since Inception	8.37%	7.19%	1.18%	8.03%	16,701	15,574	16,369
Last 1 Year	13.14%	9.63%	3.51%	4.93%	11,310	10,960	10,492
Last 3 Years	7.90%	7.04%	0.86%	8.94%	12,560	12,262	12,927
Last 5 Years	9.34%	8.16%	1.18%	7.34%	15,625	14,801	14,246

Scheme Inception date is 13/10/2014. Mr. Harish Krishnan has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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Kotak Focused Equity Fund - Growth

	Kotak Focused Equity Fund - Growth	Nifty 200 TRI#	ALPHA	Nifty 50 TRI##	Kotak Focused Equity Fund - Growth	Nifty 200 TRI#	Nifty 50 TRI##
Since Inception	19.91%	16.55%	3.35%	15.84%	13,417	12,815	12,687
Last 1 Year	27.51%	32.24%	-4.73%	31.37%	12,743	13,214	13,127

Scheme Inception date is 16/07/2019. Mr. Harish Krishnan & Ms. Shibani Kurian has been managing the fund since 16/07/2019.

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Kotak Liquid Fund - Growth

	Kotak Liquid Fund - Growth	NIFTY Liquid Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Liquid Fund - Growth	NIFTY Liquid Index#	CRISIL 1 Year TBill##
Since Inception	7.15%	7.17%	-0.03%	6.06%	33,090	33,231	27,722
Last 1 Year	3.77%	3.88%	-0.11%	5.46%	10,378	10,389	10,548
Last 3 Years	5.77%	5.82%	-0.05%	6.64%	11,834	11,852	12,129
Last 5 Years	6.27%	6.24%	0.03%	6.56%	13,559	13,539	13,742

Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007.

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Performance for KOTAK Liquid fund as on 28th February 2021

Kotak Money Market Fund - Growth

	Kotak Money Market Fund - Growth	NIFTY Money Market Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Money Market Fund - Growth	NIFTY Money Market Index#	CRISIL 1 Year TBill##
Since Inception	7.28%	7.42%	-0.14%	6.05%	34,530	35,349	28,163
Last 1 Year	5.20%	4.71%	0.49%	5.47%	10,518	10,469	10,546
Last 3 Years	6.92%	6.38%	0.54%	6.65%	12,221	12,038	12,127
Last 5 Years	6.99%	6.72%	0.27%	6.56%	14,018	13,843	13,739

Scheme Inception date is 14/07/2003. Mr. Deepak Agrawal has been managing the fund since 01/11/2006.

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Kotak Savings Fund - Growth

	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Savings Fund - Growth	NIFTY Ultra Short Duration Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.60%	7.97%	-0.37%	6.16%	33,607	35,579	26,876
Last 1 Year	5.24%	5.14%	0.10%	5.47%	10,523	10,512	10,546
Last 3 Years	6.84%	6.96%	-0.12%	6.65%	12,192	12,233	12,127
Last 5 Years	7.05%	7.16%	-0.11%	6.56%	14,055	14,128	13,739

Scheme Inception date is 13/08/2004. Mr. Deepak Agrawal has been managing the fund since 01/04/2008.

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The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Banking and PSU Debt Fund - Growth

	Kotak Banking and PSU Debt Fund - Growth	CRISIL Banking and PSU Debt Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Banking and PSU Debt Fund - Growth	CRISIL Banking and PSU Debt Index#	CRISIL 10 Year Gilt ##
Since Inception	7.53%	NA	NA	NA	50,043	NA	NA
Last 1 Year	7.44%	6.32%	1.12%	4.93%	10,742	10,630	10,492
Last 3 Years	8.94%	8.68%	0.26%	8.94%	12,926	12,834	12,927
Last 5 Years	8.46%	8.54%	-0.08%	7.34%	15,006	15,064	14,246

Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008.

Different plans have different expense structure. The performance details provided herein are of regular plan

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.

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Low Duration Fund - Growth

	Kotak Low Duration Fund - Growth	NIFTY Low Duration Debt Index#	ALPHA	CRISIL 1 Year TBill##	Kotak Low Duration Fund - Growth	NIFTY Low Duration Debt Index#	CRISIL 1 Year TBill##
Since Inception	7.69%	8.27%	-0.58%	6.48%	26,178	28,053	22,605
Last 1 Year	6.69%	5.94%	0.75%	5.47%	10,667	10,592	10,546
Last 3 Years	7.60%	7.23%	0.37%	6.65%	12,455	12,326	12,127
Last 5 Years	7.74%	7.35%	0.39%	6.56%	14,514	14,256	13,739

Scheme Inception date is 06/03/2008. Mr. Deepak Agrawal has been managing the fund since 01/02/2015.

Different plans have different expense structure. The performance details provided herein are of regular plan

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.

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Short Term Fund - Growth

	Kotak Bond Short Term Fund - Growth	NIFTY Short Duration Debt Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Bond Short Term Fund - Growth	NIFTY Short Duration Debt Index#	CRISIL 10 Year Gilt ##
Since Inception	7.72%	7.93%	-0.21%	6.70%	40,606	42,094	33,907
Last 1 Year	7.20%	7.97%	-0.77%	4.93%	10,718	10,794	10,492
Last 3 Years	8.15%	8.28%	-0.13%	8.94%	12,648	12,692	12,927
Last 5 Years	7.85%	8.08%	-0.24%	7.34%	14,585	14,746	14,246

Scheme Inception date is 02/05/2002. Mr. Deepak Agrawal has been managing the fund since 11/07/2007.

Different plans have different expense structure. The performance details provided herein are of regular plan

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.

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Dynamic Bond Fund - Growth

	Kotak Dynamic Bond Fund - Growth	NIFTY Composite Debt Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Dynamic Bond Fund - Growth	NIFTY Composite Debt Index#	CRISIL 10 Year Gilt ##
Since Inception	8.60%	8.46%	0.14%	6.91%	28,659	28,180	23,464
Last 1 Year	6.85%	7.90%	-1.05%	4.93%	10,683	10,788	10,492
Last 3 Years	9.21%	9.34%	-0.13%	8.94%	13,022	13,068	12,927
Last 5 Years	9.12%	8.68%	0.44%	7.34%	15,470	15,161	14,246

Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012.

Different plans have different expense structure. The performance details provided herein are of regular plan

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.

The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Credit Risk Fund - Growth

	Kotak Credit Risk Fund - Growth	Nifty Credit Risk Bond Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Credit Risk Fund - Growth	Nifty Credit Risk Bond Index#	CRISIL 10 Year Gilt ##
Since Inception	8.08%	9.30%	-1.21%	6.84%	23,159	26,128	20,432
Last 1 Year	4.55%	9.87%	-5.32%	4.93%	10,453	10,984	10,492
Last 3 Years	7.02%	9.00%	-1.98%	8.94%	12,253	12,946	12,927
Last 5 Years	7.55%	9.00%	-1.45%	7.34%	14,384	15,380	14,246

Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Corporate Bond Fund - Growth

	Kotak Corporate Bond Fund - Growth	CRISIL Corporate Bond Composite Index#	ALPHA	CRISIL 10 Year Gilt ##	Kotak Corporate Bond Fund - Growth	CRISIL Corporate Bond Composite Index#	CRISIL 10 Year Gilt ##
Since Inception	8.18%	9.39%	-1.20%	6.86%	28,790	33,407	24,397
Last 1 Year	7.41%	7.93%	-0.52%	4.93%	10,739	10,791	10,492
Last 3 Years	8.38%	8.94%	-0.57%	8.94%	12,726	12,927	12,927
Last 5 Years	8.30%	8.85%	-0.55%	7.34%	14,898	15,277	14,246

Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Medium Term Fund - Growth

	Kotak Medium Term Fund - Growth	NIFTY Medium Duration Debt Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Medium Term Fund - Growth	NIFTY Medium Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.12%	9.00%	-0.88%	8.26%	17,192	18,192	17,350
Last 1 Year	4.56%	8.73%	-4.17%	4.93%	10,455	10,871	10,492
Last 3 Years	6.50%	9.02%	-2.52%	8.94%	12,078	12,954	12,927
Last 5 Years	7.30%	8.63%	-1.33%	7.34%	14,218	15,121	14,246

Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Bond Fund - Growth

	Kotak Bond Fund - Growth	NIFTY Medium to Long Duration Debt Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Bond Fund - Growth	NIFTY Medium to Long Duration Debt Index#	CRISIL 10 Year Gilt##
Since Inception	8.78%	NA	NA	NA	59,893	NA	NA
Last 1 Year	6.72%	7.65%	-0.93%	4.93%	10,670	10,763	10,492
Last 3 Years	8.79%	9.12%	-0.33%	8.94%	12,872	12,990	12,927
Last 5 Years	8.00%	8.59%	-0.58%	7.34%	14,692	15,093	14,246

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Floating Rate Fund - Growth

	Kotak Floating Rate Fund - Growth	NIFTY Ultra Short Duration Debt Index	ALPHA	CRISIL 10 Year Gilt ##	Kotak Floating Rate Fund - Growth	NIFTY Ultra Short Duration Debt Index	CRISIL 10 Year Gilt ##
Since Inception	7.72%	6.10%	1.62%	9.07%	11,425	11,119	11,684
Last 1 Year	8.08%	5.14%	2.95%	4.93%	10,806	10,512	10,492

Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - Growth

	Kotak Gilt Fund - Growth	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	9.51%	NA	NA	NA	74,952	NA	NA
Last 1 Year	7.68%	6.41%	1.28%	4.93%	10,766	10,639	10,492
Last 3 Years	9.80%	10.01%	-0.21%	8.94%	13,234	13,311	12,927
Last 5 Years	8.92%	8.48%	0.44%	7.34%	15,325	15,020	14,246

Scheme Inception date is 29/12/1998. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Gilt Fund - PF and Trust - Growth

	Kotak Gilt Fund - PF and Trust - Growth	NIFTY All Duration G-Sec Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gilt Fund - PF and Trust - Growth	NIFTY All Duration G-Sec Index#	CRISIL 10 Year Gilt##
Since Inception	7.59%	6.10%	1.49%	5.76%	35,451	27,850	26,352
Last 1 Year	7.68%	6.41%	1.28%	4.93%	10,766	10,639	10,492
Last 3 Years	9.80%	10.01%	-0.21%	8.94%	13,234	13,311	12,927
Last 5 Years	8.92%	8.48%	0.44%	7.34%	15,325	15,020	14,246

Scheme Inception date is 11/11/2003. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return.

Kotak Debt Hybrid Fund - Growth

	Kotak Debt Hybrid Fund - Growth	CRISIL Hybrid 85 + 15 - Conservative Index#	ALPHA	CRISIL 10 Year Gilt##	Kotak Debt Hybrid Fund - Growth	CRISIL Hybrid 85 + 15 - Conservative Index#	CRISIL 10 Year Gilt##
Since Inception	8.09%	8.55%	-0.45%	5.82%	38,280	41,141	26,537
Last 1 Year	15.02%	11.66%	3.36%	4.93%	11,497	11,162	10,492
Last 3 Years	9.23%	10.10%	-0.86%	8.94%	13,030	13,341	12,927
Last 5 Years	10.46%	10.30%	0.17%	7.34%	16,443	16,319	14,246

Scheme Inception date is 02/12/2003. Mr. Abhishek Bisen has been managing the fund since 01/04/2008. Mr. Devender Singhal has been managing the fund since 25/08/2015. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. The performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark. Alpha is difference of scheme return with benchmark return. TRI - Total Return Index, In terms of SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). The debt component of the index is TRI since inception. For equity component of the index, as TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 PRI values series is used till 31st July 2006 and TRI values is used since 1st Aug 2006. Alpha is difference of scheme return with benchmark return.

Kotak Overnight Fund - Growth

	Kotak Overnight Fund - Growth	NIFTY 1D Rate Index #	ALPHA	CRISIL 1 Year Tbill ##	Kotak Overnight Fund - Growth	NIFTY 1D Rate Index #	CRISIL 1 Year Tbill ##
Since Inception	4.29%	4.43%	-0.13%	6.39%	10,933	10,963	11,405
Last 1 Year	2.96%	3.12%	-0.16%	5.46%	10,297	10,313	10,548

Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. Alpha is difference of scheme return with benchmark return. Performance for KOTAK Overnight fund as on 28th February 2021

Kotak Pioneer Fund - Growth

	Kotak Pioneer Fund Growth	85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI #	ALPHA	Nifty 50 TRI ##	Kotak Pioneer Fund Growth	85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI #	Nifty 50 TRI ##
Since Inception	36.78%	24.67%	12.11%	17.52%	15,149	13,397	12,386
Last 1 Year	55.50%	42.30%	13.20%	31.37%	15,531	14,216	13,127

Scheme Inception date is 31/10/2019. Mr. Harish Krishnan & Mr. Arjun Khanna has been managing the fund since 31/10/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. 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 SEBI circular dated January 4, 2018, 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.

Kotak Asset Allocator Fund - Growth

	Kotak Asset Allocator Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index#	ALPHA	Nifty 50 TRI ##	Kotak Asset Allocator Fund - Growth	NIFTY 50 Hybrid Composite Debt 50:50 Index#	Nifty 50 TRI ##
Since Inception	15.78%	12.21%	3.57%	15.53%	1,13,266	67,426	1,09,202
Last 1 Year	29.28%	21.42%	7.86%	31.37%	12,919	12,135	13,127
Last 3 Years	14.62%	11.99%	2.62%	12.88%	15,051	14,043	14,378
Last 5 Years	14.64%	13.55%	1.09%	17.29%	19,793	18,868	22,189

Scheme Inception date is 09/08/2004. Mr. Devender Singhal & Mr. Arjun Khanna has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. 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 SEBI circular dated January 4, 2018, the performance of the scheme is benchmarked to the Total Return variant (TRI) of the Benchmark Index instead of Price Return Variant (PRI). The debt component of the index is TRI since inception. For equity component of the index, as TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 PRI values series is used till 31st July 2006 and TRI values is used since 1st Aug 2006. Alpha is difference of scheme return with benchmark return.

Kotak Global Emerging Market Fund - Growth

	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	ALPHA	Nifty 50 TRI##	Kotak Global Emerging Market Fund - Growth	MSCI Emerging Market index#	Nifty 50 TRI##
Since Inception	6.54%	8.59%	-2.04%	9.64%	23,424	30,231	34,431
Last 1 Year	43.38%	39.33%	4.05%	31.37%	14,324	13,920	13,127
Last 3 Years	10.71%	11.32%	-0.61%	12.88%	13,565	13,789	14,378
Last 5 Years	14.08%	17.53%	-3.46%	17.29%	19,311	22,420	22,189

Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. 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 SEBI circular dated January 4, 2018, 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.

Kotak Gold Fund - Growth

	Kotak Gold Fund - Growth	Price of Gold#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gold Fund - Growth	Price of Gold#	CRISIL 10 Year Gilt##
Since Inception	6.71%	8.15%	-1.43%	7.00%	19,068	21,773	19,582
Last 1 Year	7.41%	7.65%	-0.24%	4.93%	10,739	10,763	10,492
Last 3 Years	14.45%	14.67%	-0.22%	8.94%	14,984	15,071	12,927
Last 5 Years	8.87%	8.60%	0.27%	7.34%	15,293	15,103	14,246

Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011. Different plans have different expense structure. The performance details provided herein are of regular plan. 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. Alpha is difference of scheme return with benchmark return.

Kotak Gold ETF

	Kotak Gold ETF	Price of Gold#	ALPHA	CRISIL 10 Year Gilt##	Kotak Gold ETF	Price of Gold#	CRISIL 10 Year Gilt##
Since Inception	11.78%	12.90%	-1.12%	6.86%	45,471	52,042	24,663
Last 1 Year	7.10%	7.65%	-0.55%	4.93%	10,708	10,763	10,492
Last 3 Years	13.80%	14.67%	-0.86%	8.94%	14,734	15,071	12,927
Last 5 Years	7.64%	8.60%	-0.96%	7.34%	14,450	15,103	14,246

Scheme Inception date is 27/07/2007. Mr. Abhishek Bisen has been managing the fund since 15/04/2008 & Mr. Satish Dondapati has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. 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 SEBI circular dated January 4, 2018, 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.

Kotak Nifty ETF

	Kotak Nifty ETF	Nifty 50 TRI#	ALPHA	S&P BSE SENSEX TRI##	Kotak Nifty ETF	Nifty 50 TRI#	S&P BSE SENSEX TRI##
Since Inception	10.44%	11.81%	-1.37%	12.12%	30,043	34,423	35,482
Last 1 Year	30.78%	31.37%	-0.59%	30.00%	13,068	13,127	12,990
Last 3 Years	12.61%	12.88%	-0.27%	14.22%	14,276	14,378	14,894
Last 5 Years	16.47%	17.29%	-0.82%	17.89%	21,428	22,189	22,764

Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. 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 SEBI circular dated January 4, 2018, 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.

Kotak Sensex ETF

	Kotak Sensex ETF	S&P BSE SENSEX TRI#	ALPHA	Nifty 50 TRI##	Kotak Sensex ETF	S&P BSE SENSEX TRI#	Nifty 50 TRI##
Since Inception	9.82%	10.97%	-1.16%	10.72%	32,947	37,653	36,589
Last 1 Year	29.55%	30.00%	-0.44%	31.37%	12,946	12,990	13,127
Last 3 Years	13.90%	14.22%	-0.32%	12.88%	14,770	14,894	14,378
Last 5 Years	16.96%	17.89%	-0.93%	17.29%	21,876	22,764	22,189

Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019. Different plans have different expense structure. The performance details provided herein are of regular plan. 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 SEBI circular dated January 4, 2018, 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.

Kotak Banking ETF

	Kotak Banking ETF	Nifty Bank Index TRI#	ALPHA	Nifty 50 TRI##	Kotak Banking ETF	Nifty Bank Index TRI#	Nifty 50 TRI##
Since Inception	10.87%	11.32%	-0.45%	10.66%	18,995	19,481	18,772
Last 1 Year	17.49%	19.48%	-1.99%	31.37%	11,744	11,942	13,127
Last 3 Years	11.08%	11.83%	-0.75%	12.88%	13,702	13,981	14,378
Last 5 Years	20.08%	20.68%	-0.59%	17.29%	24,958	25,581	22,189

Scheme Inception date is 10/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Different plans have different expense structure. The performance details provided herein are of regular plan

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 SEBI circular dated January 4, 2018, 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.

Kotak PSU Bank ETF

	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	ALPHA	Nifty 50 TRI##	Kotak PSU Bank ETF	Nifty PSU Bank TRI#	Nifty 50 TRI##
Since Inception	-1.63%	-0.14%	-1.49%	8.56%	8,039	9,821	29,835
Last 1 Year	22.03%	23.03%	-1.00%	31.37%	12,196	12,296	13,127
Last 3 Years	-8.76%	-8.07%	-0.68%	12.88%	7,598	7,770	14,378
Last 5 Years	2.48%	3.59%	-1.11%	17.29%	11,302	11,929	22,189

Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Different plans have different expense structure. The performance details provided herein are of regular plan

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 SEBI circular dated January 4, 2018, 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.

Kotak NV20 ETF

	Kotak NV20 ETF	Nifty 50 Value 20 TRI #	ALPHA	Nifty 50 TRI##	Kotak NV20 ETF	Nifty 50 Value 20 TRI #	Nifty 50 TRI##
Since Inception	16.43%	16.20%	0.23%	13.58%	22,205	21,974	19,500
Last 1 Year	39.37%	43.55%	-4.18%	31.37%	13,924	14,341	13,127
Last 3 Years	15.26%	16.60%	-1.34%	12.88%	15,308	15,847	14,378
Last 5 Years	19.02%	20.02%	-1.00%	17.29%	23,877	24,893	22,189

Scheme Inception date is 01/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Different plans have different expense structure. The performance details provided herein are of regular plan

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 SEBI circular dated January 4, 2018, 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



Name: Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 4 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan. Kotak Equity Opportunities Fund (Sep 9, '04), Kotak Flexicap Fund (Erstwhile Known As Kotak Standard Multicap Fund) (Sep 11, '09), Kotak Tax Saver Fund (Nov. 23,'05), Kotak ESG Opportunities Fund (Dec. 11,'20).

Business Experience

Mr. Harsha has nearly 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	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Equity Opportunities Fund - Growth	27.71	32.24	11.58	11.35	17.91	17.19	18.31	15.37
Kotak Tax Saver Fund - Growth	26.85	33.47	12.19	10.86	17.41	17.31	12.17	13.03
Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund)	24.97	32.24	10.82	11.35	17.38	17.19	13.91	11.56
Kotak ESG Opportunities Fund - Growth	Kotak ESG Opportunities Fund has not yet completed 1 year from Inception, the performance of the scheme is not disclosed.							

Kotak Equity Opportunities Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak 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.

Kotak Flexicap Fund - Growth (Erstwhile Known As Kotak Standard Multicap Fund), *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.



Name: Mr. Harish Krishnan

Mr. Harish Krishnan 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 Bluechip Fund (Feb 04, '03), Kotak Infrastructure & Economic Reform Fund (Feb 25, '08), Kotak India Growth Fund Series 5 (May15,'18), Kotak Balanced Advantage Fund (Aug. 03,'18), Kotak Equity Savings Fund (Oct. 13'14), Kotak Focused Equity Fund (Jul 16, '19), Kotak Pioneer Fund (Oct 31, '19).

Business Experience

Mr. Harish has a decade of experience spread over Equity Research and Fund Management. Prior to joining Kotak Mahindra Mutual Fund, he was based out of Singapore and Dubai, managing Kotak's offshore funds. Mr. Harish has also worked at Infosys Technologies Ltd in his earlier stint. He is a Bachelor of Technology (Electronics & Communications) from Government Engineering College, Trichur, a post Graduate in Management from Indian Institute of Management, Kozhikode and a Chartered Financial Analyst from the CFA Institute.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund - Growth	55.50	42.30	NA	NA	NA	NA	36.78	24.67
Kotak India Growth Fund - Series 5 - Growth	46.61	32.24	NA	NA	NA	NA	13.89	11.46
Kotak Bluechip Fund - Growth	30.07	31.37	11.81	12.88	15.75	17.29	19.67	17.22
Kotak Focused Equity Fund - Growth	27.51	32.24	NA	NA	NA	NA	19.91	16.55
Kotak Balanced Advantage Fund - Growth	18.49	21.42	NA	NA	NA	NA	10.92	11.67
Kotak Equity Savings Fund - Growth	13.14	9.63	7.90	7.04	9.34	8.16	8.37	7.19

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Krishnan & Mr. Arjun Khanna has been managing the fund since 31/10/2019.

Kotak India Growth Fund Series 5- Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 15/05/2018. Mr. Harish Krishnan has been managing the fund since 15/05/2018.

Kotak Bluechip Fund - Growth, *Name of the Benchmark - Nifty 50 TRI, Scheme Inception date is 04/02/2003. Mr. Harish Krishnan has been managing the fund since 15/11/2013.

Kotak Focused Equity Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 16/07/2019. Mr. Harish Krishnan & Ms. Shibani Kurian has been managing the fund since 16/07/2019.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index. Scheme Inception date is 03/08/2018. Mr. Abhishek Bisen & Mr. Harish Krishnan has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - 75% NIFTY 50 Arbitrage + 25% Nifty 50 TRI, Scheme Inception date is 13/10/2014. Mr. Harish Krishnan has been managing the fund since 09/05/2019. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. Mr. Hiten Shah has been managing the fund since 03/10/2019.



Name: Mr. Pankaj Tibrewal

Mr. Pankaj Tibrewal manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Small Cap Fund (Feb. 24,'05), Kotak Emerging Equity Fund (Mar 30,'07), Kotak Equity Hybrid Fund (Nov. 25,'99)

Business Experience

Mr. Pankaj is a graduate in Commerce from St. Xavier's College, Kolkata and holds a Master's degree in Finance from Manchester University. He has been associated with the mutual fund industry since 2003 where he has managed several debt and equity schemes. He has been a part of the organization since January 2010. Mr. Pankaj's earlier stint was with Principal Mutual Fund.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Small Cap Fund - Growth	52.24	43.58	13.09	-0.17	20.40	14.19	16.48	12.74
Kotak Emerging Equity Fund - Growth	36.76	39.98	12.07	6.79	19.97	16.24	13.20	13.32
Kotak Equity Hybrid Fund - Growth	29.09	24.87	11.16	12.46	15.19	14.80	10.53	10.34

Kotak Smallcap Fund - Growth, *Name of the Benchmark - NIFTY Smallcap 100 TRI, Scheme Inception date is 24/02/2005. Mr. Pankaj Tibrewal has been managing the fund since 21/01/2010.

Kotak Emerging Equity Fund - Growth, *Name of the Benchmark - Nifty Midcap 100 TRI, Scheme Inception date is 30/03/2007. Mr. Pankaj Tibrewal has been managing the fund since 27/05/2010.

Kotak Equity Hybrid Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan scheme inception date is 3rd November 2014. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.



Name: Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 8 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Equity Hybrid Fund (Nov. 05, 2014), Kotak Debt Hybrid Fund (Dec. 02, '03), Kotak Bond Fund (Regular Plan) (Apr. 15, '08), Kotak Gilt Fund (Regular & PF-Trust) (Dec. 29, '98), Kotak Equity Savings Fund (Oct. 13, '14), Kotak Gold ETF (Jul. 27, '07), Kotak Gold Fund (Mar. 25, '11), Kotak Balanced Advantage Fund (Aug. 03'18)

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	1 YEAR		3 YEAR		5 YEAR		Since Inception		
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	
Top 3	Kotak Equity Hybrid - Growth	29.09	24.87	11.16	12.46	15.19	14.80	10.53	10.34
	Kotak Balanced Advantage Fund - Growth	18.49	21.42	NA	NA	NA	NA	10.92	11.67
	Kotak Debt Hybrid Fund - Growth	15.02	11.66	9.23	10.10	10.46	10.30	8.09	8.55
Bottom 3	Kotak Gold Fund - Growth	7.41	7.65	14.45	14.67	8.87	8.60	6.71	8.15
	Kotak Gold ETF	7.10	7.65	13.80	14.67	7.64	8.60	11.78	12.90
	Kotak Bond Fund - Growth	6.72	7.65	8.79	9.12	8.00	8.59	8.78	NA

Kotak Equity Hybrid Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 65:35 Index, Scheme Inception date is 25/11/1999 and Kotak Equity Hybrid Fund - Regular plan scheme inception date is 3rd November 2014. Mr. Pankaj Tibrewal has been managing the fund since 25/08/2015. Mr. Abhishek Bisen has been managing the fund since 15/04/2008.

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index. Scheme Inception date is 03/08/2018. Mr. Abhishek Bisen & Mr. Harish Krishnan has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

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. Mr. Devender Singhal has been managing the fund since 25/08/2015.

Kotak Gold Fund - Growth, *Name of the Benchmark - Price of Gold, Scheme Inception date is 25/03/2011. Mr. Abhishek Bisen has been managing the fund since 04/03/2011.

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. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Bond Fund - Growth, *Name of the Benchmark - NIFTY Medium to Long Duration Debt Index, Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.



Name: Mr. Deepak Agrawal

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

(Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Nov. 25, '07), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Jul. 11, '07), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Jan. 31, '15), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, '19) All Fixed Maturity Plans in existence (Aug. 13, '15), Kotak Floating Fund (May. 14, 2019).

Business Experience

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3								
Kotak Floating Rate Fund - Growth	8.08	5.14	NA	NA	NA	NA	7.72	6.10
Kotak Banking and PSU Debt Fund - Growth	7.44	6.32	8.94	8.68	8.46	8.54	7.53	NA
Kotak Corporate Bond Fund - Growth	7.41	7.93	8.38	8.94	8.30	8.85	8.18	9.39
Bottom 3								
Kotak Credit Risk Fund - Growth	4.55	9.87	7.02	9.00	7.55	9.00	8.08	9.30
Kotak Liquid Fund - Growth	3.77	3.88	5.77	5.82	6.27	6.24	7.15	7.17
Kotak Overnight Fund - Growth	2.96	3.12	NA	NA	NA	NA	4.29	4.43

Kotak Floating Rate Fund - Growth, *Name of the Benchmark - NIFTY Ultra Short Duration Debt Index, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019.

Kotak Banking and PSU Debt Fund - Growth, *Name of the Benchmark - CRISIL Banking and PSU Debt Index, Scheme Inception date is 29/12/1998. Mr. Deepak Agrawal has been managing the fund since 01/08/2008.

Kotak Corporate Bond Fund - Growth, *Name of the Benchmark - CRISIL Corporate Bond Composite Index, Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015.

Kotak Credit Risk Fund - Growth, *Name of the Benchmark - Nifty Credit Risk Bond Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010.

Kotak Liquid Fund - Growth, *Name of the Benchmark - NIFTY Liquid Index, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007.

Kotak Overnight Fund - Growth, *Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019.



Name: Mr. Devender Singhal

Mr. Devender Singhal manages 8 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Debt Hybrid Fund - Growth (Dec. 02, '03), Kotak India Growth Fund Series-4 (Feb. 20, '18), Kotak NV20 ETF (Dec. 01, '15), Kotak Banking ETF (Dec. 10, '14), Kotak Sensex ETF (Jun. 06, '08), Kotak Asset Allocator Fund (Aug., '09, '04), Kotak PSU Bank ETF (Nov. 08, 07), Kotak Nifty ETF (Feb. 02, '10)

Business Experience

Mr. Devender has been associated with the Kotak Group since July 2007. He is responsible for the research coverage of FMCG, Automobiles and Media sectors at Kotak AMC since Feb 2009. Devender has an overall working experience of 14 years in equity research and fund management. Prior to joining Kotak AMC, Devender worked with the PMS divisions of Kotak, Religare, Karvy and P N Vijay Financial Services.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Top 3								
Kotak India Growth Fund - Series 4 - Growth	66.67	32.24	14.71	11.35	NA	NA	14.62	11.73
Kotak NV20 ETF	39.37	43.55	15.26	16.60	19.02	20.02	16.43	16.20
Kotak Nifty ETF	30.78	31.37	12.61	12.88	16.47	17.29	10.44	11.81
Bottom 3								
Kotak PSU Bank ETF	22.03	23.03	-8.76	-8.07	2.48	3.59	-1.63	-0.14
Kotak Banking ETF	17.49	19.48	11.08	11.83	20.08	20.68	10.87	11.32
Kotak Debt Hybrid Fund - Growth	15.02	11.66	9.23	10.10	10.46	10.30	8.09	8.55

Kotak India Growth Fund - Series 4 - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 14/02/2018. Mr. Devender Singhal has been managing the fund since 24/01/2019.

Kotak NV20 ETF - *Name of the Benchmark Nifty 50 Value 20 TRI, Scheme Inception date is 01/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Nifty ETF - *Name of the Benchmark - Nifty 50 TRI, Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak PSU Bank ETF - *Name of the Benchmark Nifty PSU Bank TRI, Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Banking ETF - *Name of the Benchmark - Nifty Bank TRI, Scheme Inception date is 10/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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. Mr. Devender Singhal has been managing the fund since 25/08/2015.



Name: Ms. Shibani Kurian

Ms. Shibani Kurian manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak India EQ Contra Fund - Growth (July. 27, '05), Kotak India Growth Fund Series 7 (Aug. 31, '18), Kotak Focused Equity fund (Jul 16, '19).

Business Experience

Ms. Shibani Sircar Kurian has a total experience of 19 years in the Indian equity markets of which almost more than 11 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	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak India EQ Contra Fund - Growth	31.23	31.20	12.93	11.91	18.30	17.19	13.21	14.08
Kotak Focused Equity Fund - Growth	27.51	32.24	NA	NA	NA	NA	19.91	16.55
Kotak India Growth Fund Series 7 - Growth	20.18	31.37	NA	NA	NA	NA	10.42	10.37

Kotak India EQ Contra Fund - Growth, *Name of the Benchmark - Nifty 100 TRI, Scheme Inception date is 27/07/2005. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

Kotak Focused Equity Fund - Growth, *Name of the Benchmark - Nifty 200 TRI, Scheme Inception date is 16/07/2019. Mr. Harish Krishnan & Ms. Shibani Kurian has been managing the fund since 16/07/2019.

Kotak India Growth Fund - Series 7 - Growth, *Name of the Benchmark - Nifty 50 TRI, Scheme Inception date is 31/08/2018. Ms. Shibani Kurian has been managing the fund since 09/05/2019.

**Name: Mr. Arjun Khanna**

Mr. Arjun Khanna manages 3 funds of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Global Emerging Market Fund - Growth (Sep. 26, '07), Kotak Pioneer Fund (Oct 31, '19), Kotak International REIT FOF - Growth (Dec. 29, '20).

Business Experience

Mr. Arjun Khanna has over 10 years of experience in banking and financial companies. Prior to joining Kotak Asset Management Company Limited, he worked in equity research in Principal PNB AMC. He has also worked at Citigroup NA in his earlier stint. He is a Bachelor of Engineering (Electronics) from Mumbai University and a post Graduate in Masters of Management Studies (Finance) from Jammalal Bajaj Institute of Management Studies. He is a holder of the right to use the Chartered Financial Analyst® designation and is a Financial Risk Manager - Certified by the Global Association of Risk Professionals.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Pioneer Fund - Growth	55.50	42.30	NA	NA	NA	NA	36.78	24.67
Kotak Global Emerging Market Fund - Growth	43.38	39.33	10.71	11.32	14.08	17.53	6.54	8.59
Kotak International REIT FOF - Growth	Kotak International REIT FOF has not yet completed 1 year from Inception, the performance of the scheme is not disclosed.							

Kotak Pioneer Fund - Growth, *Name of the Benchmark - 85% IISL Kotak India Pioneering Innovations + 15% MSCI ACWI Information Technology Index TRI, Scheme Inception date is 31/10/2019. Mr. Harish Krishnan & Mr. Arjun Khanna has been managing the fund since 31/10/2019.

Kotak Global Emerging Market Fund - Growth, *Name of the Benchmark - MSCI Emerging Market index, Scheme Inception date is 26/09/2007. Mr. Arjun Khanna has been managing the fund since 09/05/2019.

**Name: Mr. Satish Dondapati**

Mr. Satish Dondapati 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.

Kotak NV20 ETF (Dec. 1, '15), Kotak Banking ETF (Dec. 10, '14), Kotak Sensex ETF (Jun. 06, '08), Kotak Nifty ETF (Feb. 02, '10), Kotak PSU Bank ETF (Nov. 08, '07), Kotak Gold ETF (Jul. 27, '07).

Business Experience

Mr. Satish Dondapati has been associated with the company since March 2008. He has over 15 years of experience in MF Product Development and Sales. Prior to joining Kotak Asset Management Company Limited, he was the part of MF Product Team of Centurion Bank Of Punjab.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak NV20 ETF	39.37	43.55	15.26	16.60	19.02	20.02	16.43	16.20
Kotak Nifty ETF	30.78	31.37	12.61	12.88	16.47	17.29	10.44	11.81
Kotak Sensex ETF	29.55	30.00	13.90	14.22	16.96	17.89	9.82	10.97
Kotak PSU Bank ETF	22.03	23.03	-8.76	-8.07	2.48	3.59	-1.63	-0.14
Kotak Banking ETF	17.49	19.48	11.08	11.83	20.08	20.68	10.87	11.32
Kotak Gold ETF	7.10	7.65	13.80	14.67	7.64	8.60	11.78	12.90

Kotak NV20 ETF - *Name of the Benchmark Nifty 50 Value 20 TRI, Scheme Inception date is 01/12/2015. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Nifty ETF, *Name of the Benchmark - Nifty 50 TRI, Scheme Inception date is 02/02/2010. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Sensex ETF, *Name of the Benchmark - S&P BSE SENSEX TRI, Scheme Inception date is 06/06/2008. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak PSU Bank ETF, *Name of the Benchmark - Nifty PSU Bank TRI, Scheme Inception date is 08/11/2007. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

Kotak Banking ETF, *Name of the Benchmark - Nifty Bank TRI, Scheme Inception date is 10/12/2014. Mr. Devender Singhal & Mr. Satish Dondapati has been managing the fund since 09/05/2019.

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. Satish Dondapati has been managing the fund since 09/05/2019.

**Name: Mr. Hiten Shah**

Mr. Hiten Shah manages 3 fund of Kotak Mahindra Mutual Fund Different plans shall have a different expense structure. The performance details provided herein are of regular plan.

Kotak Balanced Advantage Fund (Aug. 03, '18), Kotak Equity Savings Fund (Oct. 13, '2014), Kotak Equity Arbitrage Fund (Sep. 29, '05)

Business Experience

Mr. Hiten Shah, is a MMS in Finance with over 11 years of work experience. Prior to joining Kotak Mahindra Mutual Fund, he was associated with Edelweiss Asset Management for more than 8 years as a Co-Fund manager and Chief dealer in equities segment. Mr Hiten Shah was also associated with Edelweiss securities Ltd. as low risk arbitrage trader for more than 3 years.

Scheme Names	1 YEAR		3 YEAR		5 YEAR		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
Kotak Balanced Advantage Fund - Growth	18.49	21.42	NA	NA	NA	NA	10.92	11.67
Kotak Equity Savings Fund - Growth	13.14	9.63	7.90	7.04	9.34	8.16	8.37	7.19
Kotak Equity Arbitrage Fund - Growth	3.54	1.86	5.39	4.54	5.77	4.84	7.13	NA

Kotak Balanced Advantage Fund - Growth, *Name of the Benchmark - NIFTY 50 Hybrid Composite Debt 50:50 Index. Scheme Inception date is 03/08/2018. Mr. Abhishek Bisen & Mr. Harish Krishnan has been managing the fund since 03/08/2018. Mr. Hiten Shah has been managing the fund since 03/10/2019.

Kotak Equity Savings Fund - Growth, *Name of the Benchmark - 75% Nifty 50 Arbitrage + 25% Nifty 50 TRI, Scheme Inception date is 13/10/2014. Mr. Harish Krishnan has been managing the fund since 09/05/2019. 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 Equity Arbitrage Fund - Growth, *Name of the Benchmark - Nifty 50 Arbitrage Index, Scheme Inception date is 29/09/2005. Mr. Hiten Shah has been managing the fund since 03/10/2019.