

Schemes Performance - Hybrid

Scheme & Benchmarks	Corresponding Benchmark / Additional Benchmark	Inception Date	Since Inception returns (%) till March 28, 2013 \$			1 year returns as on (%)			Current Value of Standard Investment of Rs 10,000 since inception in the (Rs)		
			Scheme	Benchmark	Additional Benchmark	28-Mar-13	31-Mar-12	31-Mar-11	Scheme	Benchmark	Additional Benchmark
Kotak Balance	Crisil Balanced Fund Index / CNX Nifty	25-Nov-99	15.39	N.A	11.01	9.92	0.65	7.70	67,550	N.A	40,317
Kotak Monthly Income Plan - Growth	Crisil MIP Blended Index / CRISIL 10 Year Gilt Index	2-Dec-03	6.63	7.36	4.79	9.61	6.01	5.74	18,201	19,393	15,470
Kotak Multi Asset Allocation Fund	80% Crisil MIP Blended Fund Index and 20% Price of Gold	21-Jan-11	9.04	10.05	7.47	9.41	7.77	N.A	12,081	12,326	11,704
Kotak Hybrid FTP - Series I - Growth	Crisil Short Term Bond Fund Index / CRISIL 1 Year T-Bill Index	19-Jan-12	8.23	8.95	8.18	8.64	N.A	N.A	10,987	11,073	10,980
Crisil Balanced Fund Index						8.19	-3.17	9.37			
CNX Nifty						7.31	-9.23	11.14			
80% Crisil MIP Blended Fund Index and 20% Price of Gold						8.35	11.25	N.A			
Crisil Short Term Bond Fund Index						9.10	8.31	5.12			
CRISIL 1 Year T-Bill Index						8.37	6.61	3.86			
CRISIL 10 Year Gilt Index						11.30	2.43	4.61			
Crisil MIP Blended Index						9.09	5.26	6.17			

N.A stands for data not available. **Past performance may or may not be sustained in the future.**

Note: Point to Point (PTP) Returns in INR show the value of Rs. 10,000/- invested at the beginning of a 12 month period as at the end of that period. Source: ICRA MFI Explorer.

All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns <= 1 year: Absolute; Returns > 1 year: CAGR (Compounded Annualised Growth Rate).

Kotak Balance Dividend NAV (As on March 28, 2013 \$): Rs. 18.344 (Growth Option), Rs. 18.404 (Direct Dividend)

Kotak Hybrid FTP - Series I NAV (As on March 28, 2013 \$): Rs. 10.9865 (Growth Option), Rs. 10.9865 (Dividend Option)

Kotak Monthly Income Plan NAV (As on March 28, 2013 \$): Rs.18.2011 (Growth Option), Rs. 18.227 (Direct Growth), Rs.11.0974 (Monthly Dividend), Rs.11.0998 (Direct Monthly Dividend), Rs.11.489 (Quarterly Dividend), Rs.11.6195 (Direct Quarterly Dividend),

Kotak Multi Asset Allocation Fund NAV (As on March 28, 2013 \$): Rs.12.0811 (Growth Option), Rs. 12.1004 (Direct Growth), Rs.11.4771 (Monthly Dividend), Rs.11.545 (Direct Monthly Dividend), Rs.11.3477 (Quarterly Dividend), Rs.11.3885 (Direct Quarterly Dividend), Rs.10.5737 (Annual Dividend), Rs. 11.1848 (Direct Annual Dividend)

\$ March 29, 2013, March 30, 2013 and March 31, 2013 being non working days.

Fund Managers

Fund Manager	Scheme Managed
Mr. Harsha Upadhyaya	Kotak 50, Kotak Opportunities, Kotak Balance, Kotak Select Focus, Kotak Monthly Income Plan, Kotak Classic Equity and Kotak Tax Saver
Mr. Abhishek Bisen	Kotak Equity Arbitrage, Kotak Balance, Kotak Select Focus, Kotak Monthly Income Plan, Kotak Bond Short Term, Kotak Bond (Regular & Deposit), Kotak Gilt Savings, Kotak Gilt Investment (Regular & PF), Kotak Flexi Debt, Kotak Floater Long Term, Kotak Floater Short Term, Kotak Liquid (Regular, Institutional & Plan A), Kotak Income Opportunities, Kotak Global Emerging Market Fund, Kotak Multi Asset Allocation, Kotak Gold ETF and all FMPS and QIPS
Mr. Deepak Agrawal	Kotak Bond Short Term, Kotak Flexi Debt, Kotak Floater Short Term, Kotak Liquid, Kotak Bond (Regular & Deposit), Kotak Gilt Savings, Kotak Gilt Investment & PF Trust Plan, Kotak Floater Long Term and Kotak Income Opportunities
Mr. Mayank Prakash	All FMPs and QIPs
Mr. Emmanuel Elango	Kotak Classic Equity, Kotak Balance, Kotak Midcap and Kotak Emerging Equity
Mr. Deepak Gupta	Kotak Equity Arbitrage, Kotak Equity FOF, Kotak Global Emerging Market Fund, Kotak Sensex ETF, Kotak Nifty ETF and Kotak PSU Bank ETF
Mr. Pankaj Tibrewal	Kotak Opportunities, Kotak Midcap, Kotak Tax Saver, Kotak Emerging Equity, Kotak Monthly Income Plan and Kotak Multi Asset Allocation Fund
Mr. Pradeep Kumar	Kotak 50 and Kotak Select Focus