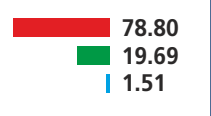
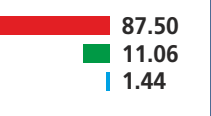
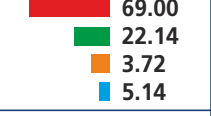
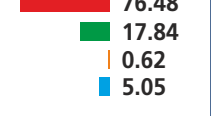
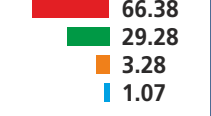
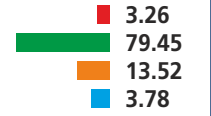
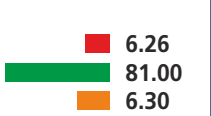
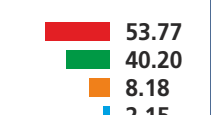






Equity Fund Ready Reckoner

| Scheme Name | Investment Theme | Product Positioning | Key Features | Inception Date | Fund Manager | Benchmark | Monthly AAUM (Rs. Crs) | Mcap (%) | Overweight | Underweight | Beta | Sharpe | Standard Deviation |
|---|--------------------------|--|--|----------------|--|---|------------------------|---|---|--|------|--------|--------------------|
| Kotak 50 | Large cap | Invest with industry leaders | a. Favours industry leaders in cost, innovation, brand, competence, etc. with a proven execution track record across cycles b. High conviction and long term calls taken | 29-Dec-98 | Mr. Harish Krishnan | Nifty 50 | 1325.59 |  | 1. FMCG 2. Media 3. Cement & Cement Products | 1. Banking & Finance 2. Information technolog 3. Oil & Gas | 1.01 | 0.81 | 14.35% |
| Kotak Classic Equity | Large cap | Long term wealth creators | a. Focus on sustainable large cap stories which can withstand market shocks b. These are companies with pricing power for their competitive advantage or entry barriers | 27-Jul-05 | Mr. Deepak Gupta | Nifty 100 | 97.62 |  | 1. Oil & Gas 2. Metal & Metal Products 3. Utilities | 1. FMCG 2. Banking & Finance 3. Pharmaceutical | 0.97 | 0.65 | 13.85% |
| Kotak Opportunities | Diversified | Spotting the hidden gems | Identifies investment opportunities across market capitalisation and sectors | 9-Sep-04 | Mr. Harsha Upadhyaya | Nifty 500 | 1424.20 |  | 1. Oil & Gas 2. Cement & Cement Products 3. Auto & Auto Ancillary | 1. Information technology 2. FMCG 3. Banking & Finance | 1.01 | 1.12 | 15.03% |
| Kotak Select Focus Fund | Multi Cap | Focus on few selected sectors | a. Invests in a few sectors as the various sectors of the economy tend to perform differently at different points of time b. Flexibility to move across market caps depending on their attractiveness during the economic phase | 11-Sep-09 | Mr. Harsha Upadhyaya | Nifty 200 | 9740.75 |  | 1. Cement & Cement Products 2. Oil & Gas 3. Capital Goods & Engineering | 1. Information technology 2. Pharmaceutical 3. FMCG | 1.04 | 1.17 | 15.33% |
| Kotak Tax Saver | ELSS | Tax advantage with potential equity growth | a. Portfolio is diversified across sectors and market capitalization segments b. Offers dual benefits of growth and tax savings | 23-Nov-05 | Mr. Harsha Upadhyaya | Nifty 500 | 625.41 |  | 1. Cement & Cement Products 2. Oil & Gas 3. Capital Goods & Engineering | 1. Information technology 2. FMCG 3. Banking & Finance | 1.07 | 1.08 | 16.17% |
| Kotak Midcap | Mid cap | Spot them young, watch them grow | a. Identifies the hidden growth potential of mid-cap sized companies b. Portfolio exhibits higher volatility than large caps however tends to have a larger return base c. Buy and hold strategy" | 24-Feb-05 | Mr. Pankaj Tibrewal | Nifty Midcap 100 | 643.09 |  | 1. Media 2. Capital Goods & Engineering 3. Chemicals | 1. Pharmaceutical 2. Information technology 3. Oil & Gas | 0.98 | 1.36 | 17.24% |
| Kotak Emerging Equity Scheme | Mid and Small Cap | Emerging leaders | a. Stands for winning investment ideas across the mid & small cap range offering decent growth trajectory over the medium to long term horizon b. Buy and hold strategy c. Riskier than a large cap fund but offers faster growth rate since it has a smaller based. 15%-20% allocation to large cap opportunities as tactical plays | 30-Mar-07 | Mr. Pankaj Tibrewal | S&P BSE Mid Small Cap | 1804.54 |  | 1. Capital Goods & Engineering 2. Media 3. Durables | 1. Pharmaceutical 2. Information technology 3. Banking & Finance | 0.93 | 1.52 | 17.09% |
| Kotak Infrastructure & Economic Reform Fund | Thematic: Infrastructure | True to label | a. Identifies ""flow related"" companies - These benefit from spending from government, private and household (in terms of properties). They are not asset owners. b. Focus on high quality companies exhibiting superior ROE, positive cash flow, low leverage in an otherwise challenging environment | 25-Feb-08 | Mr. Harish Krishnan | S&P BSE 100 | 250.33 | N/A | N/A | N/A | 1.11 | 1.15 | 18.61% |
| Kotak Balance Fund | Balanced | Best of both worlds: equity & debt | a. Identifies ""flow related"" companies - These benefit from spending from government, private and household (in terms of properties). They are not asset owners. b. Focus on high quality companies exhibiting superior ROE, positive cash flow, low leverage in an otherwise challenging environment " | 25-Nov-99 | Mr. Pankaj Tibrewal & Mr. Abhishek Bisen | Crisil Balanced Fund | 1247.54 |  | N/A | N/A | 1.16 | 0.80 | 11.24% |
| Kotak Equity Arbitrage Fund | Equity Arbitrage | Arbitrage opportunities | a. Discovers arbitrage opportunities by simultaneously entering transactions of long position in cash and exactly off-setting short position in futures b. Equity position is completely hedged | 29-Sep-05 | Mr. Deepak Gupta | Nifty 50 Arbitrage Index | 6252.83 | N/A | N/A | N/A | 0.52 | 1.43 | 0.51% |
| Kotak Equity Savings Fund | Equity Savings | MIP with equity tax efficiency | Conservative portfolio with a blend of: a. Income generation - through arbitrage opportunities & debt investmentb. Growth potential - through moderate participation in equity markets c. Tax efficiency - through equity orientation" | 13-Oct-14 | Mr. Deepak Gupta & Mr. Abhishek Bisen | 75% of Nifty 50 Arbitrage Index + 25% of Nifty 50 | 730.37 | N/A | N/A | N/A | 0.96 | 0.44 | 3.46% |

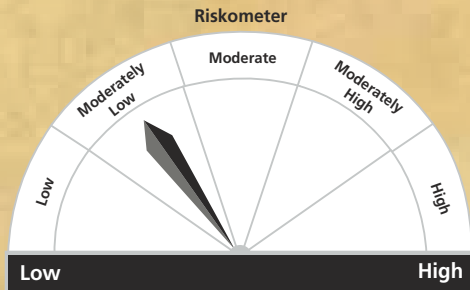
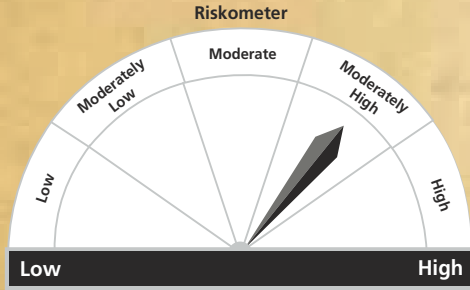
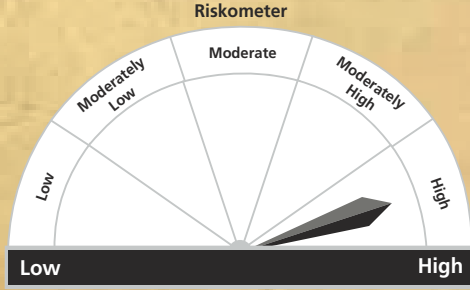
Details provided are as on April 28, 2017. Ratio Source: ICRA MFI Explorer. Risk rate assumed to be 6.18% .

*For Kotak Midcap Fund & Kotak Emerging Equity Fund the stocks falling within the mcap range in Nifty Midcap 100 & S&P BSE Mid Small Cap, respectively, would be considered as midcap stocks. Any stock which would have mcap above the highest mcap of these benchmarks would be considered as largecap, and any stock would have mcap below the lowest mcap would be considered as smallcap.

 **LARGECAP**
(>24,062 crs)*
 **MIDCAP**
(24,062 to 1,939 crs)*
 **SMALLCAP**
(<1,939 crs)*
 **CASH**

Mcap breakup of Kotak Balance portfolio is for the equity component only. N/A: Field not applicable to the scheme owing to its investment theme.

Risk Factor: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Continuous offer of units of all schemes available at NAV based prices.

| Name of the Scheme | This product is suitable for investors who are seeking* | Riskometer |
|---|--|---|
| Kotak Equity Arbitrage Fund | <ul style="list-style-type: none"> Income from arbitrage opportunities in the equity market Investment in arbitrage opportunities in the cash & derivatives segment of the equity market. |  <p>Investors understand that their principal will be at moderately low risk</p> |
| Kotak 50 | <ul style="list-style-type: none"> Long term capital growth Investment in portfolio of predominantly equity & equity related securities |  <p>Investors understand that their principal will be at moderately low risk</p> |
| Kotak Midcap | <ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities predominantly in mid cap stocks | |
| Kotak Opportunities | <ul style="list-style-type: none"> Long term capital growth Investment in portfolio of predominantly equity & equity related securities | |
| Kotak Classic Equity | <ul style="list-style-type: none"> Long term capital growth Investment in portfolio of predominantly equity & equity related securities | |
| Kotak Tax Saver | <ul style="list-style-type: none"> Long term capital growth with a 3 year lock in Investment in portfolio of predominantly equity & equity related securities | |
| Kotak Emerging Equity Scheme | <ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities predominantly in mid & small cap companies. | |
| Kotak Select Focus Fund | <ul style="list-style-type: none"> Long term capital growth Investment in portfolio of predominantly equity & equity related securities generally focused on a few selected sectors | |
| Kotak Balance Fund | <ul style="list-style-type: none"> Long term capital growth Investment in equity & equity related securities balanced with income generation by investing in debt & money market instruments | |
| Kotak Equity Savings Fund | <ul style="list-style-type: none"> Income from arbitrage opportunities in the equity market & long term capital growth Investment predominantly in arbitrage opportunities in the cash & derivatives segment of the equity market and equity & equity related securities | |
| Kotak Infrastructure & Economic Reform Fund (formerly known as "PineBridge Infrastructure & Economic Reform Fund") | <ul style="list-style-type: none"> Long term capital growth Long term capital appreciation by investing in equity and equity related instruments of companies contributing to infrastructure and economic development of India |  <p>Investors understand that their principal will be at moderately low risk</p> |

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

All equity schemes have 1% exit load within 1 year & nil after 1 year. Exceptions are as follows - Kotak Classic Equity: Nil; Kotak Tax Saver: Nil (subject to 3 year lock-in); Kotak Equity Arbitrage Fund: 0.25% within 30 days, Nil after 30 days; Kotak Balance & Kotak Equity Savings Fund: Withdrawal up to 10% of investment amt within 1 year: Nil, Within 1 year: 1% (if >above limit), After 1 year: Nil

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.