

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	1,378.71		1. Industrial Manufacturing 2. Media & Entertainment 3. Cement & Cement Products	1. Financial Services 2. IT 3. Metals	1.00	0.52	13.41
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	104.35		1. Energy 2. Metals 3. IT	1. Financial Services 2. Consumer Goods 3. Constructions	0.97	0.34	12.88
Kotak Opportunities	Diversified	Spotting the hidden gems	Identifies investment opportunities across market capitalisation and sectors	9-Sep-04	Mr. Harsha Upadhyaya	Nifty 500	1,625.55		1. Cement & Cement Products 2. Fertilisers & Pesticides 3. Energy	1. Information technology 2. Metals 3. Consumer Goods	1.02	0.80	13.88
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	11,378.20		1. Cement & Cement Products 2. Energy 3. Automobile	1. Information technology 2. Metals 3. Consumer Goods	1.02	0.86	13.98
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	652.51		1. Cement & Cement Products 2. Energy 3. Chemicals	1. Consumer Goods 2. Information technology 3. Metals	1.09	0.73	14.99
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	689.72		1. Media & Entertainment 2. Industrial Manufacturing 3. Chemicals	1. Energy 2. Consumer Goods 3. Information technology	1.01	1.00	15.33
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. d. 15%-20% allocation to large cap opportunities as tactical plays	30-Mar-07	Mr. Pankaj Tibrewal	S&P BSE Mid Small Cap	2,025.81		1. Industrial Manufacturing 2. Media & Entertainment 3. Chemicals	1. Energy 2. Consumer Goods 3. Automobile	0.93	1.17	15.05
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	289.68	N/A	N/A	N/A	0.91	0.68	14.92
Kotak Balance Fund	Balanced	Best of both worlds: equity & debt	a. Equity portion: Multi cap strategy to identify outstanding companies having well managed and durable businesses with predictable earnings power b. Debt portion: Actively managed with medium to long term maturity c. Lower volatility than a pure equity or debt fund	25-Nov-99	Mr. Pankaj Tibrewal & Mr. Abhishek Bisen	Crisil Balanced Fund	1,619.16		N/A	N/A	1.17	0.52	10.74
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	7,036.33	N/A	N/A	N/A	0.48	1.17	0.49
Kotak Equity Savings Fund	Equity Savings	MIP with equity tax efficiency	Conservative portfolio with a blend of: a. Income generation - through arbitrage opportunities & debt investment. b. 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	754.87	N/A	N/A	N/A	0.96	0.47	3.36

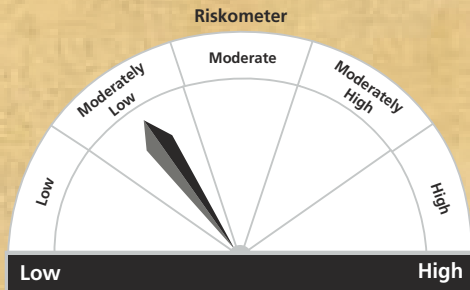
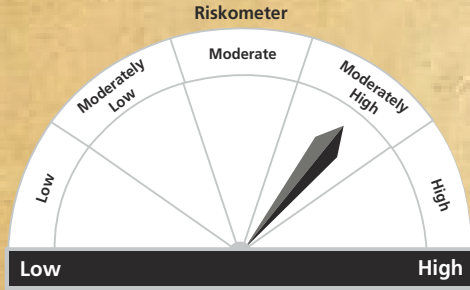
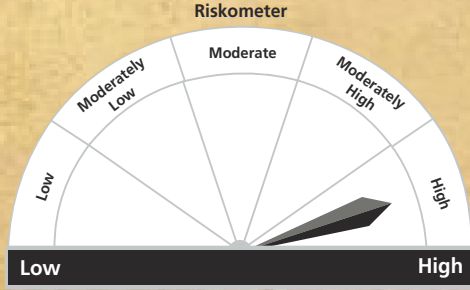
Details provided are as on June 30, 2017. Ratio Source: ICRA MFI Explorer. Risk rate assumed to be 6.25%.

*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.

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.

LARGE CAP (>23515 crs)*
 MIDCAP (23515 to 1881 crs)*
 SMALLCAP (<1881 crs)*
 DEBT + CASH

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.