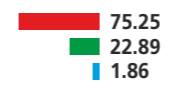
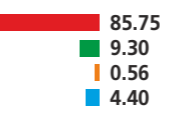
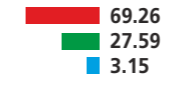
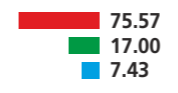
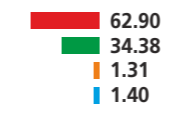
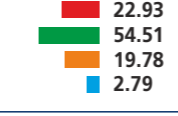
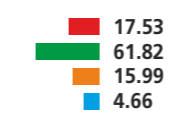
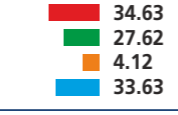


# Equity Funds Ready Reckoner

Scheme Name	Investment Theme	Product Positioning	Key Features	Fund Manager	Benchmark	Monthly AAUM (Rs. Crs)	Mcap (%)	Overweight	Underweight	Beta	Sharpe	Standard Deviation	3 years Alpha
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	Mr. Harish Krishnan	Nifty 50	1,392.11		1. Industrial Manufacturing 2. Media & Entertainment 3. Cement & Cement Products	1. Financial Services 2. IT 3. Metals	0.98	0.61	13.55	5.23%
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	Mr. Deepak Gupta	Nifty 100	106.20		1. Energy 2. Metals 3. IT	1. Financial Services 2. Consumer Goods 3. Constructions	0.98	0.53	13.30	2.41%
Kotak Opportunities	Diversified	Spotting the hidden gems	Identifies investment opportunities across market capitalisation and sectors	Mr. Harsha Upadhyaya	Nifty 500	1,728.87		1. Cement & Cement Products 2. Energy 3. Fertilisers & Pesticides	1. Information technology 2. Metals 3. Consumer Goods	1.02	0.90	14.07	7.03%
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	Mr. Harsha Upadhyaya	Nifty 200	12,253.02		1. Cement & Cement Products 2. Energy 3. Industrial Manufacturing	1. Information technology 2. Metals 3. Consumer Goods	1.01	0.96	14.14	9.09%
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	Mr. Harsha Upadhyaya	Nifty 500	668.02		1. Energy 2. Cement & Cement Products 3. Industrial Manufacturing	1. Consumer Goods 2. Information technology 3. Metals	1.07	0.83	15.12	6.85%
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	Mr. Pankaj Tibrewal	Nifty Midcap 100	709.71		1. Media & Entertainment 2. Industrial Manufacturing 3. Chemicals	1. Energy 2. Consumer Goods 3. Metals	1.01	1.03	15.33	3.49%
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	Mr. Pankaj Tibrewal	S&P BSE Mid Small Cap	2,132.31		1. Industrial Manufacturing 2. Media & Entertainment 3. Chemicals	1. Energy 2. Consumer Goods 3. Metals	0.93	1.17	15.05	5.57%
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	Mr. Harish Krishnan	S&P BSE 100	308.03	N/A	N/A	N/A	0.90	0.80	14.98	8.4%
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	Mr. Pankaj Tibrewal & Mr. Abhishek Bisen	Crisil Balanced Fund	1,809.89		N/A	N/A	1.14	0.63	10.72	3%
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	Mr. Deepak Gupta	Nifty 50 Arbitrage Index	7,260.07	N/A	N/A	N/A	0.47	0.93	0.47	0.23%
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	Mr. Deepak Gupta & Mr. Abhishek Bisen	75% of Nifty 50 Arbitrage Index + 25% of Nifty 50	798.35	N/A	N/A	N/A	0.96	0.61	3.41	NA

Details provided are as on July 31st, 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.

For Tax Saver Fund: Minimum Initial Investment: 500. Additional Investment: 500 & in multiples of 500. For all other Equity Schemes : Minimum Initial Investment: 5000. Additional Investment: 1000 & in multiples of 1"

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.

 **LARGECAP** (>24254 crs)\*  
 **MIDCAP** (24254 to 1978 crs)\*  
 **SMALLCAP** (<1978 crs)\*  
 **DEBT + CASH**



# Scheme Performances as on July 31<sup>st</sup>, 2017

## Kotak 50 - Dividend

	Scheme Returns ^ (%)	Nifty 50 # (%)	S&P BSE Sensex ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception (Dec 29, 1998)	19.85	14.06	13.58	2,90,330	1,15,477	1,06,736
Last 1 Year	15.28	16.56	15.82	N.A.		
Last 3 Years	14.51	9.27	7.88			
Last 5 Years	17.02	14.01	13.53			

Scheme Inception date is 29/12/1998. Mr. Harish Krishnan has been managing the fund since 01/01/2014. 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.

## Kotak Equity Arbitrage Fund - Growth

	Scheme Returns ^ (%)	Nifty 50 Arbitrage Index # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Sep 29, 2005	7.62	#N/A	12.08	23,872	NA	38,592
Last 1 Year	6.14	5.36	16.56	N.A.		
Last 3 Years	6.89	6.65	9.27			
Last 5 Years	7.81	7.35	14.01			

Scheme Inception date is 29/09/2005. Mr. Deepak Gupta has been managing the fund since 01/09/2008. 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.

## Kotak Classic Equity Fund - Growth

	Scheme Returns ^ (%)	Nifty 50 # (%)	S&P BSE Sensex ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Jul 27, 2005	13.32	13.38	13.00	44,929	45,220	43,453
Last 1 Year	20.04	17.76	16.56	N.A.		
Last 3 Years	13.24	10.83	9.27			
Last 5 Years	17.13	15.29	14.01			

Scheme Inception date is 27/07/2005. Mr. Deepak Gupta has been managing the fund since 01/01/2017. 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.

## Kotak Infrastructure and Economic Reform Fund - Growth

	Scheme Returns ^ (%)	S&P BSE 100 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Feb 25, 2008	8.10	7.15	7.26	20,851	19,186	19,376
Last 1 Year	23.46	17.70	16.56	N.A.		
Last 3 Years	18.57	10.17	9.27			
Last 5 Years	20.92	14.80	14.01			

Scheme Inception date is 25/02/2008. Mr. Harish Krishnan 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.

## Kotak Emerging Equity - Growth

	Scheme Returns ^ (%)	S&P BSE MidSmallCap # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Mar 30, 2007	13.52	12.35	9.83	37,139	33,346	26,369
Last 1 Year	22.39	26.43	16.56	N.A.		
Last 3 Years	25.29	19.72	9.27			
Last 5 Years	27.27	21.00	14.01			

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

## Kotak Midcap - Growth

	Scheme Returns ^ (%)	Nifty Midcap 100 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Feb 24, 2005	17.46	15.85	13.63	74,005	62,347	49,030
Last 1 Year	22.28	25.18	16.56	N.A.		
Last 3 Years	23.01	19.52	9.27			
Last 5 Years	24.65	20.88	14.01			

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



# Scheme Performances as on July 31<sup>st</sup>, 2017

## Kotak Opportunities - Growth

	Scheme Returns ^ (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Sep 09, 2004	20.65	15.32	15.07	1,21,581	62,883	61,110
Last 1 Year	24.02	19.84	16.56	N.A.		
Last 3 Years	19.41	12.38	9.27			
Last 5 Years	20.88	16.33	14.01			

Scheme Inception date is 09/09/2004. 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.

## Kotak Tax Saver Scheme - Growth

	Scheme Returns ^ (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Nov 23, 2005	12.75	12.34	12.25	40,687	38,986	38,630
Last 1 Year	22.30	19.84	16.56	N.A.		
Last 3 Years	19.23	12.38	9.27			
Last 5 Years	18.55	16.33	14.01			

Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya 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.

## Kotak Select Focus Fund - Growth

	Scheme Returns ^ (%)	Nifty 200 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Sep 11, 2009	15.83	10.36	9.77	31,880	21,767	20,866
Last 1 Year	23.74	18.80	16.56	N.A.		
Last 3 Years	20.58	11.49	9.27			
Last 5 Years	22.94	15.63	14.01			

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.

## Kotak Balance

	Scheme Returns ^ (%)	CRISIL Balanced Fund # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Nov 25, 1999	15.20	#N/A	11.76	1,22,273	#N/A	71,537
Last 1 Year	15.84	14.36	16.56	N.A.		
Last 3 Years	13.11	10.11	9.27			
Last 5 Years	14.89	12.71	14.01			

Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 15/04/2008. Mr. Pankaj Tibrewal 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.

## Kotak Equity Savings Fund - Growth

	Scheme Returns ^ (%)	75% NIFTY 50 ARBITRAGE + 25% Nifty 50 # (%)	Nifty 50 ## (%)	Current Value of Standard Investment of ₹ 10000 in the		
				Scheme (₹)	Benchmark # (₹)	Additional Benchmark # # (₹)
Since Inception Oct 13, 2014	9.10	7.44	9.16	12,763	12,226	12,781
Last 1 Year	10.31	8.18	16.56	N.A.		
Last 3 Years	NA	NA	NA			
Last 5 Years	NA	NA	NA			

Scheme Inception date is 13/10/2014. Mr. Deepak Gupta has been managing the fund since 17/09/2014. Mr. Abhishek Bisen has been managing the fund since 17/09/2014. 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.

# About our Fund Managers

## Name : Mr. Abhishek Bisen

Mr. Abhishek Bisen manages 9 funds of Kotak Mahindra Mutual Fund.

	Scheme Names	1 YEAR		3 YEARS		5 YEARS		Since Inception	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
<b>Top 3</b>	<b>Kotak Balance - Dividend</b>	15.84	14.36	13.11	10.11	14.89	12.71	15.20	NA
	<b>Kotak Monthly Income Plan - Growth</b>	11.25	11.00	11.62	10.87	11.47	10.40	8.16	8.33
	<b>Kotak Equity Savings Fund - Growth</b>	10.31	8.18	NA	NA	NA	NA	9.10	7.44
<b>Bottom 3</b>	<b>Kotak Bond - Regular Plan - Growth</b>	7.79	9.94	9.96	11.00	8.63	9.61	9.28	NA
	<b>Kotak Gold Fund - Growth</b>	-9.17	-10.31	-1.11	0.98	-2.99	-1.17	2.97	5.03
	<b>Kotak Gold ETF</b>	-11.31	-10.31	-0.13	0.98	-2.26	-1.17	11.21	12.54

Kotak Balance - Dividend, \*Name of the Benchmark - CRISIL Balanced Fund – Aggressive Index, Scheme Inception date is 25/11/1999. 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 Monthly Income Plan - Growth, \*Name of the Benchmark - CRISIL MIP Blended, 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 Equity Savings Fund - Growth, \*Name of the Benchmark - 75% NIFTY 50 ARBITRAGE + 25% Nifty 50, Scheme Inception date is 13/10/2014. Mr. Deepak Gupta has been managing the fund since 17/09/2014. Mr. Abhishek Bisen has been managing the fund since 17/09/2014.

Kotak Bond - Regular Plan - Growth, \*Name of the Benchmark - CRISIL Composite Bond Fund, Scheme Inception date is 25/11/1999. Mr. Abhishek Bisen has been managing the fund since 01/04/2008.

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 01/08/2008.

## Name : Mr. Deepak Gupta

Mr. Deepak Gupta manages 13 funds of Kotak Mahindra Mutual Fund.

	Scheme Names	1 YEAR		3 YEARS		5 YEARS		Since Inception	
		Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
<b>Top 3</b>	<b>Kotak Banking ETF</b>	32.84	32.25	NA	NA	NA	NA	13.21	12.34
	<b>Kotak PSU Bank ETF</b>	30.04	29.84	2.50	1.94	7.10	4.70	4.52	2.65
	<b>Kotak Classic Equity Fund - Growth</b>	20.04	17.76	13.24	10.83	17.13	15.29	13.32	13.38
<b>Bottom 3</b>	<b>Kotak Global Emerging Market Fund - Growth</b>	8.08	17.17	-0.13	1.80	6.21	5.22	3.83	3.91
	<b>Kotak Equity Arbitrage Fund - Growth</b>	6.14	5.36	6.89	6.65	7.81	7.35	7.62	NA
	<b>Kotak World Gold Fund - Growth</b>	-28.85	-27.48	-6.03	1.32	-7.47	-7.27	-1.07	-1.96

Kotak Banking ETF, \*Name of the Benchmark - Nifty Bank, Scheme Inception date is 10/12/2014. Mr. Deepak Gupta has been managing the fund since 24/11/2014.

Kotak PSU Bank ETF, \*Name of the Benchmark - Nifty PSU Bank, Scheme Inception date is 08/11/2007. Mr. Deepak Gupta has been managing the fund since 25/02/2011.

Kotak Classic Equity Fund - Growth, \*Name of the Benchmark - Nifty 100, Scheme Inception date is 27/07/2005. Mr. Deepak Gupta has been managing the fund since 01/01/2017.

Kotak Global Emerging Market Fund - Growth, \*Name of the Benchmark - MSCI Emerging Market index, Scheme Inception date is 26/09/2007. Mr. Abhishek Bisen has been managing the fund since 04/04/2011.

Kotak Equity Arbitrage Fund - Growth, \*Name of the Benchmark - Nifty 50 Arbitrage Index, Scheme Inception date is 29/09/2005. Mr. Deepak Gupta has been managing the fund since 01/09/2008.

Kotak World Gold Fund - Growth, \*Name of the Benchmark - Financial Times Gold Mines Total - Price, Scheme Inception date is 06/06/2008. Mr. Deepak Gupta has been managing the fund since 01/02/2015.

## Name : Mr. Harsha Upadhyaya

Mr. Harsha Upadhyaya manages 3 funds of Kotak Mahindra Mutual Fund.

Scheme Names	1 YEAR		3 YEARS		5 YEARS		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
<b>Kotak Opportunities - Growth</b>	24.02	19.84	19.41	12.38	20.88	16.33	20.65	15.32
<b>Kotak Select Focus Fund - Growth</b>	23.74	18.80	20.58	11.49	22.94	15.63	15.83	10.36
<b>Kotak Tax Saver Scheme - Growth</b>	22.30	19.84	19.23	12.38	18.55	16.33	12.75	12.34

Kotak Opportunities - Growth, \*Name of the Benchmark - Nifty 500, Scheme Inception date is 09/09/2004. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Select Focus Fund - Growth, \*Name of the Benchmark - Nifty 200, Scheme Inception date is 11/09/2009. Mr. Harsha Upadhyaya has been managing the fund since 04/08/2012.

Kotak Tax Saver Scheme - Growth, \*Name of the Benchmark - Nifty 500, Scheme Inception date is 23/11/2005. Mr. Harsha Upadhyaya has been managing the fund since 25/08/2015.

## Name : Mr. Pankaj Tibrewal

Mr. Pankaj Tibrewal manages 3 funds of Kotak Mahindra Mutual Fund.

Scheme Names	1 YEAR		3 YEARS		5 YEARS		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
<b>Kotak Emerging Equity - Growth</b>	22.39	26.43	25.29	19.72	27.27	21.00	13.52	12.35
<b>Kotak Midcap - Growth</b>	22.28	25.18	23.01	19.52	24.65	20.88	17.46	15.85
<b>Kotak Balance - Dividend</b>	15.84	14.36	13.11	10.11	14.89	12.71	15.20	NA

Kotak Emerging Equity - Growth, \*Name of the Benchmark - S&P BSE MidSmallCap, Scheme Inception date is 30/03/2007. Mr. Pankaj Tibrewal has been managing the fund since 27/05/2010.

Kotak Midcap - Growth, \*Name of the Benchmark - Nifty Free Float Midcap 100, Scheme Inception date is 24/02/2005. Mr. Pankaj Tibrewal has been managing the fund since 21/01/2010.

Kotak Balance - Dividend, \*Name of the Benchmark - CRISIL Balanced Fund – Aggressive Index, Scheme Inception date is 25/11/1999. 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. Harish Krishnan

Mr. Harish Krishnan manages 3 funds of Kotak Mahindra Mutual Fund.

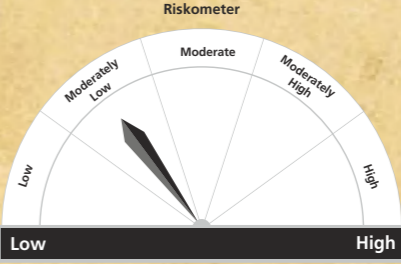
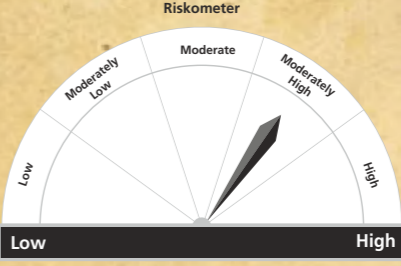
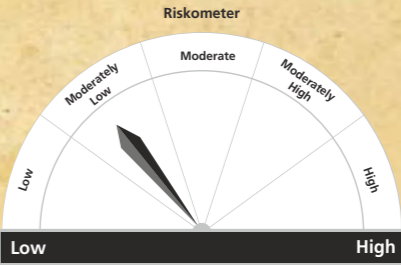
Scheme Names	1 YEAR		3 YEARS		5 YEARS		Since Inception	
	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*	Scheme Returns(%)^	Benchmark Returns (%)^*
<b>Kotak Infrastructure and Economic Reform Fund - Growth</b>	23.46	17.70	18.57	10.17	20.92	14.80	8.10	7.15
<b>Kotak India Growth Fund - Series I - Regular Plan - Growth</b>	16.05	18.80	NA	NA	NA	NA	12.84	12.11
<b>Kotak 50 - Dividend</b>	15.28	16.56	14.51	9.27	17.02	14.01	19.85	14.06

Kotak Infrastructure and Economic Reform Fund - Growth, \*Name of the Benchmark - S&P BSE 100, Scheme Inception date is 25/02/2008. Mr. Harish Krishnan has been managing the fund since 31/01/2015.

Kotak India Growth Fund - Series I - Regular Plan - Growth, \*Name of the Benchmark - Nifty 200, Scheme Inception date is 06/05/2015. Mr. Harish Krishnan has been managing the fund since 06/05/2015

Kotak 50 - Dividend, \*Name of the Benchmark - Nifty 50, Scheme Inception date is 29/12/1998. Mr. Harish Krishnan has been managing the fund since 15/11/2013.



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